

BUYER BEHAVIOUR TOWARD INSTAGRAM BASED BUSINESSES IN SAUDI
ARABIA

by

Ghada Asiri

Submitted in partial fulfilment of the requirements
for the degree of Master of Electronic Commerce

at

Dalhousie University
Halifax, Nova Scotia
June 2019

© Copyright by Ghada Asiri, 2019

*To my sanctuary, my guardian, mom, I dedicate this thesis to you, for your
endless love, support, and prayers.*

*To my husband, Faisal, thank you for being there for me whenever I needed
help and thank you for standing beside me throughout this wonderful
journey, I love you.*

TABLE OF CONTENTS

<i>LIST OF TABLES</i>	<i>vi</i>
<i>LIST OF FIGURES</i>	<i>viii</i>
<i>ABSTRACT</i>	<i>ix</i>
<i>LIST OF ABBREVIATIONS USED</i>	<i>x</i>
<i>ACKNOWLEDGMENTS</i>	<i>xi</i>
CHAPTER 1 INTRODUCTION	1
1.1 RESEARCH PURPOSE AND MOTIVATION.....	1
1.2 DOCUMENT STRUCTURE.....	3
CHAPTER 2 BACKGROUND AND RELATED INFORMATION	4
2.1 ELECTRONIC COMMERCE & SOCIAL COMMERCE.....	4
2.1.1 OVERVIEW OF SAUDI ARABIA.....	6
2.1.2 ELECTRONIC COMMERCE IN SAUDI ARABIA	10
2.1.3 SOCIAL MEDIA & SOCIAL COMMERCE IN SAUDI ARABIA.....	13
2.2 ONLINE CUSTOMER BEHAVIOUR AND PURCHASE DECISIONS	16
2.2.1 THEORY OF PLANNED BEHAVIOR	20
2.2.2 IMPULSE BUYING BEHAVIOUR	22
2.2.3 SAUDI ARABIAN ONLINE CUSTOMER BEHAVIOUR.....	24
2.3 CURRENT STUDY.....	27
CHAPTER 3 METHODOLOGY	29
3.1 PROBLEM STATEMENT AND RESEARCH GOALS.....	29
3.2 RESEARCH DESIGN	30
3.2.1 THE SURVEY.....	30
3.2.2 POPULATION.....	32
3.2.3 RECRUITMENT.....	32
3.3 SUMMARY	34

CHAPTER 4 FINDINGS	35
4.1 BRIEF DESCRIPTION OF STATISTICAL TOOLS	35
4.2 DEMOGRAPHIC CHARACTERISTICS	36
4.3 CUSTOMER DEMOGRAPHICS / PERSONAL CHARACTERISTICS INFLUENCING FACTORS	38
4.3.1 INSTAGRAM USAGE	39
4.3.2 DEMOGRAPHICS AND MONTHLY PURCHASES ANALYSIS	42
4.3.3 IMPULSIVE BUYING ANALYSIS	47
4.4 INSTAGRAM ENVIRONMENTAL ATTRIBUTES INFLUENCING FACTORS	49
4.4.1 BRAND TRUST	50
4.4.2 PRODUCT ATTRIBUTES	52
4.4.3 CUSTOMER SERVICE	54
4.4.4 PAYMENT METHOD	56
4.5 SUMMARY	58
CHAPTER 5 CONCLUSION	59
5.1 SYNOPSIS	59
5.2 RECOMMENDATIONS	63
5.3 LIMITATIONS AND FUTURE WORK	64
BIBLIOGRAPHY	66
APPENDIX A – ETHICS BOARD APPROVAL LETTER	71
APPENDIX B – STUDY INSTAGRAM ACCOUNT	74
APPENDIX C – RECRUITMENT LETTERS	75
C.1 ENGLISH RECRUITMENT LETTER	75
C.2 ENGLISH SURVEY INFORMATION	75
C.3 ARABIC RECRUITMENT LETTER	76
C.4 ARABIC SURVEY INFORMATION	76
APPENDIX D – REQUESTS SENT TO BUSINESS OWNERS	77
D.1 ENGLISH REQUEST	77
D.2 ARABIC REQUEST	78

APPENDIX E – CONSENT FORMS 79

E.1 ENGLISH CONSENT FORM 79

E.2 ARABIC CONSENT FORM 81

APPENDIX F – SURVEY QUESTIONS IN ENGLISH 83

APPENDIX G – SURVEY QUESTIONS IN ARABIC 87

APPENDIX H – INSTAGRAM ENVIRONMENTAL ATTRIBUTES CHARTS..... 91

LIST OF TABLES

TABLE 2.1 MOST ACTIVE SOCIAL MEDIA PLATFORMS IN SAUDI ARABIA	16
TABLE 2.2 ONLINE CONSUMER BEHAVIOUR VARIABLES BASED ON RESEARCH TYPE AND ANALYSIS LEVEL	18
TABLE 3.1 RESPONSES LAYOUT.....	34
TABLE 4.1 RESPONDENTS DEMOGRAPHIC ATTRIBUTES	36
TABLE 4.2 AVERAGE TIME SPENT ON INSTAGRAM (PER DAY).....	39
TABLE 4.3 PRODUCTS PURCHASED FROM INSTAGRAM (PER MONTH).....	40
TABLE 4.4 CROSSTABULATION BETWEEN DAILY TIME SPENT & MONTHLY PURCHASED PRODUCTS.....	41
TABLE 4.5 CROSSTABULATION BETWEEN GENDER & MONTHLY PURCHASED PRODUCTS.....	42
TABLE 4.6 CROSSTABULATION BETWEEN INCOME & MONTHLY PURCHASED PRODUCTS.....	43
TABLE 4.7 CROSSTABULATION BETWEEN AGE & MONTHLY PURCHASED PRODUCTS....	44
TABLE 4.8 CROSSTABULATION BETWEEN EDUCATION LEVEL & MONTHLY PURCHASED PRODUCTS.....	45
TABLE 4.9 CROSSTABULATION BETWEEN LIVING AREA & MONTHLY PURCHASED PRODUCTS.....	46
TABLE 4.10 IMPULSIVE BUYING DETAILED DESCRIPTIVE ANALYSIS.....	48
TABLE 4.11 IMPULSIVE BUYING CORRELATION	49
TABLE 4.12 BRAND TRUST DESCRIPTIVE ANALYSIS.....	51
TABLE 4.13 BRAND TRUST CORRELATION	52
TABLE 4.14 PRODUCT ATTRIBUTES DESCRIPTIVE ANALYSIS	53
TABLE 4.15 PRODUCT ATTRIBUTES CORRELATION	54
TABLE 4.16 CUSTOMER SERVICE DESCRIPTIVE ANALYSIS.....	55

TABLE 4.17	CUSTOMER SERVICE CORRELATION	56
TABLE 4.18	PAYMENT METHOD DESCRIPTIVE ANALYSIS	57
TABLE 4.19	PAYMENT METHOD CORRELATION	57

LIST OF FIGURES

FIGURE 2.1	WORLDWIDE E-COMMERCE RETAIL SALES FROM 2014 TO 2021	5
FIGURE 2.2	UNCTAD E-COMMERCE READINESS RESULTS – 2017.....	11
FIGURE 2.3	COGNITIVE CONSUMER BEHAVIOUR MODELS.....	20
FIGURE 2.4	THEORY OF PLANNED BEHAVIOR WITH BACKGROUND FACTORS.....	21
FIGURE 4.1	AVERAGE TIME SPENT ON INSTAGRAM (PER DAY)	39
FIGURE 4.2	PRODUCTS PURCHASED FROM INSTAGRAM (PER MONTH)	40
FIGURE 4.3	HORIZONTAL BAR CHART OF IMPULSIVE BUYING FACTORS.....	47

ABSTRACT

This study explores the behavior of buyers in Saudi Arabia. Primarily, buyers who are using Instagram to purchase from new types of e-businesses; businesses that use Instagram as their only platform for commerce. The objectives include, help achieve a better understanding of Saudi consumers, suggest how social media businesses can better design their business accounts to promote trust and increase their customer base, help direct future government, public, or private investments, and to participate in reaching the goals and objectives of Vision 2030 in the country. Based on existing literature and theories related to buyer behaviour, including the theory of planned behavior, and the impulse buying behaviour, an online survey was distributed to Saudi Instagram users, to investigate the factors that affect their purchasing decision process with relation to e-commerce businesses that are based on Instagram. 530 participants took part in this study, and it was found that some demographic factors play a role in encouraging the purchasing act, while impulse buying factors do not seem to make a big difference. In addition, factors related to brand trust, product features, customer service, and payment methods are the core elements that drive the consumers in Saudi Arabia to buy from these businesses.

LIST OF ABBREVIATIONS USED

ADSL	Asymmetric Digital Subscriber Line
B2B	Business to Business
B2C	Business to Consumer
CITC	Communications and Information Technology Commission
CR	Commercial Registration
GCC	Gulf Cooperation Council
MENA	Middle East and North Africa
NTP	National Transformation Program
SAQ	Self-Administered Questionnaire
SPSS	Statistical Package for the Social Sciences
STC	Saudi Telecom Company
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
UNCTAD	United Nations Conference on Trade and Development
VAT	Value-Added Tax

ACKNOWLEDGMENTS

I would like to express my keen gratitude for Dr. Joyline Makani. Thank you for being the best supervisor any student could ever ask for. Thank you for believing in me and my research, and for providing me with such wonderful insights and comments that have deeply helped me understand more clearly and become a better researcher. You have been a great source of support and guidance. I am extremely honoured for being your student and being able to learn from you.

A special thanks for Dr. Vlado Keselj for his great support for me and all of MEC students throughout the degree.

Many thanks to Opinio team in Dalhousie for helping me setting up my survey and teaching me how to use Opinio properly.

For all the participants who dedicated some of their time for answering the survey, thank you so much.

I would also like to thank Mr. Yousef Abu-Nada, my supervisor in the Saudi Cultural Bureau in Canada. Thank you for your continual help and support from the minute I was accepted in the MEC program until now.

And lastly, I am deeply grateful for having King Salman Al-Saud as our king. Thank you for providing me with the opportunity and finances to come to Canada and continue my education. That would have been impossible without your support through the Custodian of the two Holy Mosques' overseas scholarship program.

CHAPTER 1 INTRODUCTION

1.1 RESEARCH PURPOSE AND MOTIVATION

After the emergence of social media platforms, they started to gain an enormous popularity among internet users all over the world, and opened doors for new business models for e-commerce named social commerce (Hajli, 2015; Liang & Turban, 2011; Rad & Benyoucef, 2011; Sheikh, Islam, Rana, Hameed, & Saeed, 2017). Social commerce refers to the use of online social platforms to facilitate e-commerce activities and transactions (Gibreel, AlOtaibi, & Altmann, 2018; Liang & Turban, 2011; Sheikh et al., 2017).

In Saudi Arabia, e-commerce is becoming more and more popular every day. For instance, in 2016, total spending in B2C e-commerce was SAR 29.7 billion, and the number is growing each year (Communications and Information Technology Commission, 2017). This big adoption by the Saudi consumers for e-commerce drove the government to establish many new initiatives with objectives to support the growth and development of e-commerce in the country, such as the National Transformation Program (NTP) as part of the Vision 2030 and Maroof service, which will be explained in detail in the next chapter (Communications and Information Technology Commission, 2017; Maroof, n.d.; Vision 2030, 2016). All of that attention to e-commerce has resulted in Saudi having an index score of 69, giving it a ranking of 46th out of 144 countries as per the UNCTAD rankings for the level of progression of e-commerce in the country (UNCTAD, 2017).

Furthermore, social media usage is noticing a remarkable increase in Saudi Arabia, where it has been reported that in January 2018, the number of active social media users was 25 million users, which represents a 75% penetration rate (We Are Social, 2018). Moreover, when it comes to Instagram usage in particular, Saudi Arabia people are ranked number one in the Middle East and North Africa region (MENA region). This represents 29% out of the 63 million Instagram users in the MENA region (Hisham, 2017).

Following the strong engagement of Saudi consumers in online shopping and social media usage a new form of online shopping was introduced. This new phenomenon could be a variation of social commerce as it is presented in using social media platforms (Instagram mostly) as the main medium for commerce. In other words, online small and medium businesses started to use Instagram as their main portal for the delivery of their product as it is free of any set up and maintenance charges. These businesses are becoming very popular to the point that the government started to support them through some of the aforementioned services (Communications and Information Technology Commission, 2017).

The main objective of this research is to investigate the factors that encourage consumers in Saudi Arabia to purchase when they interact with businesses that are built primarily on Instagram in order to help achieve a better understanding of Saudi consumers, suggest how social media businesses can better design their business accounts to promote trust and increase their customer base, help direct future government, public, or private investments, and to participate in reaching the goals and objectives of Vision 2030 in the country. This study aims to address the following question:

- Customer demographics / personal characteristics:
 - Is there a relationship between gender, income, age, education level, and location of living (big cities or rural areas) with buying from Instagram based businesses?
 - Does the frequency of Instagram usage increase the intention to buy from Instagram based businesses?
 - Is there an impulsive factor that drives consumers in Saudi Arabia to buy from businesses on Instagram?

- Instagram environmental attributes:
 - Is there a relationship between brand trust, product attribute, customer service, and payment method with customer motivation to buy from businesses on Instagram?

1.2 DOCUMENT STRUCTURE

This thesis is composed of five chapters and they are arranged as follows. Chapter two will lay down all needed foundations of related information to this topic. Chapter three explains all the details related to the methodology used to conduct this study. Chapter four will present the analysis and results of the responses for survey questions. Lastly, in chapter five, a summary of all the steps that were done to undertake the study, a discussion that highlights the importance and implications of this research, recommendations, limitations faced, and future work suggestions will be provided.

CHAPTER 2 BACKGROUND AND RELATED INFORMATION

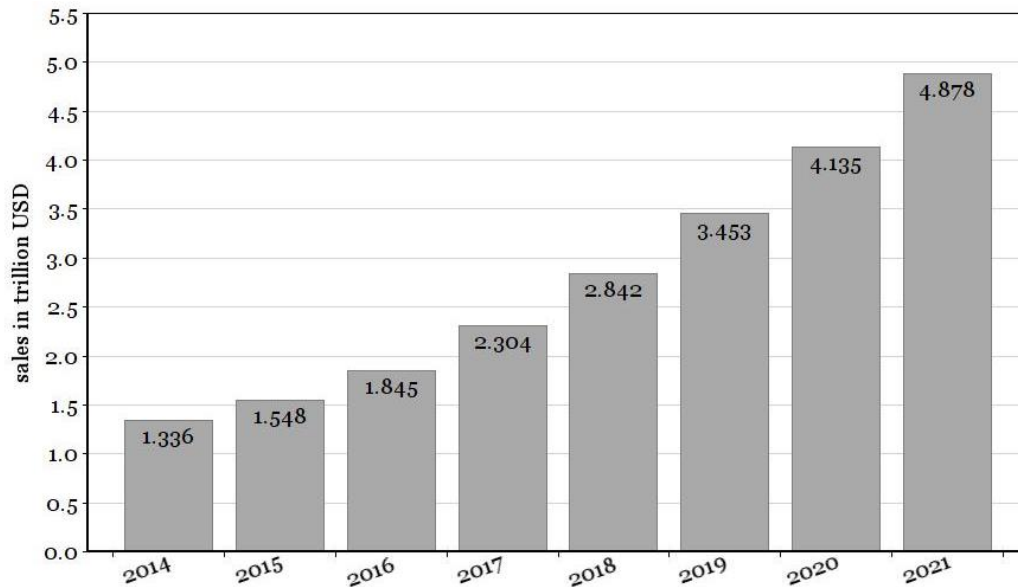
Consumer behaviour has been studied from different perspectives. Understanding behaviour was an interesting topic for scholars long before the internet age. Until now, researchers are still trying to understand why people behave the way they do in different situations. The purpose of this study is to determine the factors that influence consumers' decisions in Saudi Arabia to buy from Instagram based businesses. In this chapter, an overview of Saudi Arabia including economic, social, and technological aspects will be provided. In addition, electronic commerce, social commerce, and online consumer behaviour will be discussed in general and with relation to the Saudi market and Saudi consumers. Theories explaining behaviour that are used in the context of this study will also be examined.

2.1 ELECTRONIC COMMERCE & SOCIAL COMMERCE

Electronic commerce, also known as e-commerce or e-business is defined as using electronic communications to conduct transactions of goods and/or services. Despite gaining public recognition in the past 20 years, electronic commerce has been around for over 50 years (Becker, 2007; Wigand, 1997). Electronic commerce started to be used in business vocabulary since the 1970s. Business-to-business (B2B) and business-to-consumer (B2C), are the two main types of e-commerce. B2B electronic commerce is when companies perform any business transaction with their suppliers, distributors, or partners. In contrast, in B2C electronic commerce, companies sell their products and/or services to their consumers (Becker, 2007) and that is the focus for this paper. Revenue-wise, B2B is the dominant form of e-commerce even though B2C is the form of e-commerce that is mostly known to people (Becker, 2007). However, online retail (or B2C) sales are growing rapidly all around the world including an enormous growth in Saudi Arabia, which will be explored further in this section. For instance, global e-commerce retail sales reached 2.3 trillion USD in 2017 and are expected to grow

to 4.88 trillion USD in 2021 (Fang, Wen, George, & Prybutok, 2016; Garcia, 2018; Statista, 2018). Figure 2.1 below shows previous and forecast e-commerce retail sales worldwide in the period 2014 to 2021.

FIGURE 2.1 WORLDWIDE E-COMMERCE RETAIL SALES FROM 2014 TO 2021



Source: (Garcia, 2018; Statista, 2018)

The introduction of electronic commerce has helped all commercial entities that wanted to expand their scope and enter a new market that was not available before. It allows a new addition to any business that adopts these new forms of communication and information technologies that may change the business process, organizational structure, and improve the competitive advantage of the business (Laudon & Traver, 2016; Wigand, 1997). Nowadays, some institutes, who in this context are mostly home-based or personal services small/medium businesses, are using the web as their only market without any physical existence.

Moreover, e-commerce has transformed the internet from static to more dynamic with the increased demand for interactive pages that enable the user to be part of the commerce processes. Creating and controlling such an interactive medium has induced the creation of Web 2.0 technologies, which has provided web developers with more tools that helped them in content creation, distribution, and utilization. This, in turn,

provided the basis for the “prosumer era”, where the consumer is becoming a producer by being able to be a part of the development process for products or services (Gibreel et al., 2018; Hajli, 2015; Wigand, 1997).

The development of Web 2.0 technologies and online social infrastructure have brought a new transition to e-commerce. The emergence of deferent online social media platforms (e.g., YouTube, Instagram, Facebook), wikis, and blogs has dramatically increased web collaboration. These social networking sites have gained massive popularity among internet users, and opened the doors for new business models for e-commerce named social commerce (Hajli, 2015; Liang & Turban, 2011; Rad & Benyoucef, 2011; Sheikh et al., 2017). Social commerce or social business is considered a part of e-commerce that builds on the users’ experience of e-commerce. It essentially refers to using online social platforms to facilitate e-commerce activities and transactions (Gibreel et al., 2018; Liang & Turban, 2011; Sheikh et al., 2017). Stephen and Toubia (2010) defined social commerce as online social platforms that allow users to participate in marketing and referral processes for products and/or services on online communities and marketplace. It is important to mention that social commerce shows the sense of community participation and socioeconomic effect on e-commerce as these social sites bring individuals who have similar interests together and provide them with the opportunity to interact, collaborate, and advise each other to find certain commodities and buy them (Hajli, 2015; Liang & Turban, 2011; Sheikh et al., 2017). Simply put, social commerce is a combination of users’ social and commercial activities (Gibreel et al., 2018; Liang & Turban, 2011; Sheikh et al., 2017). In Saudi Arabia, research reveals an increase in the adoption of electronic and social commerce driven by the transformation in the political, economic, technological, and social landscape as discussed below.

2.1.1 OVERVIEW OF SAUDI ARABIA

Kingdom of Saudi Arabia was founded in 1932 by King Abulaziz Al-Saud (EIU Digital Solutions, 2018; Marketline, 2018). Saudi Arabia covers most area of the Arabian Peninsula; an area of approximately 2.15 million square kilometers, with a total population of 32,552,336 in 2017, 20,408,362 of which are Saudi nationals, with the rest being residents from other nationalities (General Authority for Statistics, 2018). Although

Arabic is the primary language in Saudi Arabia, English is commonly used and considered to be as a second language as it is taught as a mandatory second language at schools (Mahboob & Elyas, 2007). Thus, our research was conducted in both Arabic and English languages to ensure that all members of the target population had equal opportunities for participation.

Islam is the main religion in Saudi and Islamic law or Sharia is followed. Since 2015, King Salman Al-Saud has been the head of Saudi Arabia. King Salman's son, Mohammad bin Salman was given the position of the crown prince in 2017. Since then, he has been making astonishing changes to improve the economy of Saudi Arabia with the development and implementation of the Vision 2030 plan (EIU Digital Solutions, 2018; Marketline, 2018).

Vision 2030 represents the future goals and expectations for Saudi Arabia in three main areas. Initially, recognizing that Saudi Arabia as the central hub for the Arabic and Islamic worlds, since it is blessed by having two of the most important holy mosques in the two sacred cities of Mecca and Medina, to which millions of Muslims all around the world are coming yearly to perform the Hajj (pilgrimage) or to visit and pray. The vision is to facilitate these visits further for all Muslims to ensure that any of them have the chance to come and perform their Islamic duty (hajj) (Al-Saud, n.d.). Secondly, Mohammad bin Salman wants Saudi to become a “global investment powerhouse” (Al-Saud, n.d., para. 4). He wants to diversify the economy of Saudi by stopping to rely solely on oil production and starting to invest in the other natural and human resources that Saudi has. Lastly, the plan involves using the unique position of Saudi Arabia - that is in the middle of three continents, Asia, Africa, and Europe - to become a gateway and a trade center to the world (Al-Saud, n.d.). These Vision 2030 elements, especially the ones related to diversifying the economy, are critical to our understanding of the current Instagram based business environment in Saudi as discussed below.

2.1.1.1 Economy of Saudi Arabia

The Saudi economy has been growing consistently in the period 2008 – 2013. However, there was a significant decline starting in 2014 related to the drop in oil prices. The economy in Saudi Arabia is highly dependent on oil production. With the Vision

2030, the government of Saudi started to increase their focus in other economic activities to reduce the reliance on oil. For instance, they are progressively encouraging the growth of the private sector (Marketline, 2018). Some steps have already been implemented to help Saudis who want to start an online business which will be discussed in the following sections.

Another goal for the Saudi government is to increase employment opportunities, which has been a big challenge for the Saudi Arabian government. A report by the World Bank showed that around 37% of the youth in Saudi Arabia were unemployed by the end of 2017 (Marketline, 2018). The high levels of unemployment can be explained by low education levels as well as societal norms that are deemed conservative and discouraging to women joining the workforce. In addition, most of Saudis who have home-based small businesses established with the help of social media do not need to have commercial registration, which can help explain the high unemployment numbers. Otherwise, unemployment could be one of the reasons that influenced people in Saudi Arabia to explore new inexpensive ways to build a business such as using social media channels for commerce.

2.1.1.2 Social Landscape of Saudi Arabia

The social development in Saudi Arabia is not keeping up with the same rhythm as the economic development. Saudi Arabian society is still considered to be conservative. For instance, due to the Saudi laws and more traditional society, women rights are still limited and their participation in the labor force is low. Overall, 70.5% of the Saudi population are people within the working age group 15 – 65 years old, and the lack of opportunities for youth is a critical concern for the Saudi government (Marketline, 2018). Having this huge number of young populations and low employment rates may have triggered the population to search for new ways to increase their income, perhaps through the utilization of Instagram, something that is free and familiar for most of the society. This is one of the motives for conducting this study; to start the investigation in this area to gain better understanding of these businesses and the consumers who are driven to them. However, the Saudi government is making some serious changes to resolve many of the existing social issues. Since 2015, women started to gain some of

their rights such as the right to participate in elections, voting, and decision making. As well, women gained their right to drive in 2017, and to be able to work in different employment sectors they were not allowed to work in before, such as being a policewoman (Marketline, 2018).

More importantly, since the five-year development plan during the period 1985 – 1990 the Saudi government has implemented a strong social security system (Marketline, 2018). This program ensures a social welfare for the Saudi citizens. For instance, Saudi citizens and businesses pay no tax on income, but they are accountable for paying 2.5% of their yearly net worth as zakat (Islamic tax on wealth) that should go to less fortunate people in the country. However, a value-added tax (VAT) at a rate of 5% took effect in January 2018, which is still considered to be low compared to other countries. Non-Saudi businesses, on the other hand, are required to pay a corporation tax up to 20% maximum. Moreover, Saudis are eligible for mortgage loans with low-interest rates to allow them to build houses in a more convenient way (EIU Digital Solutions, 2018; Marketline, 2018).

Many plans have also been put in place to raise the standards of living for the most disadvantaged parts of the Saudi society, especially people living in villages and rural areas (EIU Digital Solutions, 2018; Marketline, 2018). A significant progress has been noticed since 2018 as the government allocated SAR 192 billion to improve education, and SAR 147 billion to improve healthcare and social development all over the country (Marketline, 2018). In addition, policies are changing for the promotion of Saudization, to limit the dependence on immigrant population and invest in Saudi nationals. Thus, as presented in this section, the prevalent feeling of a strong social and financial security among the citizens might be a strong factor influencing buyer behaviour in the Saudi Arabian online marketplace.

2.1.1.3 Technology, Telecommunication, and Internet in Saudi Arabia

Recently, the country announced Vision 2030 plans for diversifying the economy and started focusing more on technology to create a digital infrastructure for the kingdom to boost all related sectors. The tenth plan for development in the period 2015 – 2019 seeks to improve the services sector in the country with particular attention to technology and communication. The government is encouraging all public and private organizations,

besides academics, to invest in research, development, and innovation that revolves around science and technology, and the future predictions point to growth in this sector. One example is that the Saudi government started to increase their investment in this sector to reach 3% of total GDP in 2020 (Marketline, 2018). These trends suggest the need for further research that is focused around the use of technology in Saudi Arabian market, as this study does, to help direct future government, public, or private investments and participate in reaching the goals and objectives of Vision 2030.

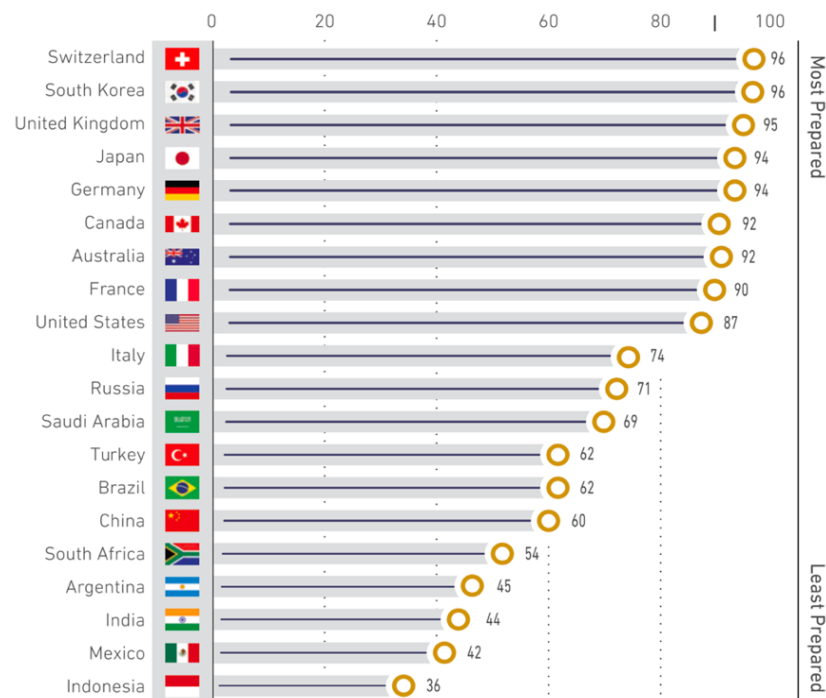
With regard to the telecom sector, the governing body that is responsible for providing and managing all policies is the Ministry of Communications and Information Technology. Saudi citizens are very active when it comes to communication technologies and internet use. Having a collectivistic society might be the reason behind their interest of being connected with others (Sheikh et al., 2017). It is worth mentioning that in 2016, fixed telephone lines accounted for 3.84 million lines, and the number of broadband services subscribers reached 3.5 million. Importantly, during the same year the number of mobile subscribers was 50.7 million which represent a 157.6% penetration rate. Furthermore, the introduction of ADSL (asymmetric digital subscriber line) service in 2001 by STC (Saudi Telecom Company), has reduced internet usage costs, which in turn increased the number of internet users (Communications and Information Technology Commission, 2017; Marketline, 2018). In 2018, the number of active internet users in Saudi Arabia was around 30.25 million users, that constitutes around 91% of the population (We Are Social, 2018). Thus, convenient internet access has facilitated the engagement of Saudi population in all online activities, including online shopping and building online businesses. The following sections will present some numbers that illustrate this involvement.

2.1.2 ELECTRONIC COMMERCE IN SAUDI ARABIA

In the late nineties the government established an e-commerce committee responsible for implementing the e-commerce infrastructure (Bahaddad, Houghton, & Drew, 2013), a move that has resulted in significant growth in e-commerce activities in the country. For instance, in 2016, total spending in B2C e-commerce was SAR 29.7 billion, and that number was expected to grow by 20% in the coming few years

(Communications and Information Technology Commission, 2017). As predicted by the Communications and Information Technology Commission (2017), considering the size of the Saudi e-commerce market and consumers' growing appetite for online shopping, e-commerce companies are projected to increase their investment into the foreseeable future. Moreover, the Saudi Arabian government is now focusing more on the development of e-commerce to help achieve Vision 2030 goals for creating a more diverse economy, appealing environment for investors, entrepreneurship, and employment. This is evidenced by their current stated goal to improve B2B and B2C e-commerce index ranking on UNCTAD by the end of 2020 (Communications and Information Technology Commission, 2017; Vision 2030, 2016).

FIGURE 2.2 UNCTAD E-COMMERCE READINESS RESULTS – 2017



Source: (Communications and Information Technology Commission, 2017; UNCTAD, 2017)

In 2017, the United Nations Conference on Trade and Development (UNCTAD) conducted a study worldwide, investigating a country’s readiness to engage in e-commerce activities. Four parameters that signify the level of progression of e-commerce for a country were evaluated. These parameters were internet usage penetration, secure

servers, banking penetration, and postal reliability. With an index score of 69, Saudi Arabia ranked 46th out of 144 countries included in the study. Saudi score is in the same range as Italy and Russia and higher than China and India (see Figure 2.2). Notably, from 2016 to 2017 Saudi Arabia's ranking improved in two areas, postal reliability and internet penetration. Postal reliability results increased from 69 to 75 and internet penetration results increased from 64 to 74 (Communications and Information Technology Commission, 2017; UNCTAD, 2017). These scores coupled with the government initiatives mentioned above, help in explaining the rapid advancement in e-commerce in Saudi Arabia, thus, there is a strong need for further research to understand Saudi consumers more.

Further, the government established the National Transformation Program (NTP) as part of the Vision 2030 with objectives to support the growth and development of e-commerce in Saudi Arabia. These objectives include: development of telecommunication infrastructure, enhancing logistics sector (i.e., transforming Saudi Post to a commercialized company), increasing the easiness of conducting business by encouraging retailers to adopt e-commerce and promoting national e-commerce start-ups, as well as, opening new domestic and international growth opportunities for local industries such as home-based retailers (i.e. Instagram based businesses). In addition, one of NTP's essential objectives is promoting fair trade by solidifying the policies that protect consumer rights and creating awareness among consumers about their rights. Lastly, NTP is promoting the importance of adopting innovation and entrepreneurship, especially ones that are related to technology (Communications and Information Technology Commission, 2017; Vision 2030, 2016).

One example of the efforts mentioned above was evident in 2016 when the Ministry of Commerce and Investment in Saudi Arabia released a new free website-based service called "Maroof" which means "known" in English. Maroof is designed to evaluate and approve Saudi e-commerce businesses in any form (i.e., businesses that are website based, Instagram or Social media based, or mobile application based). This movement is expected to become one of the most excellent ways to increase the reliability and therefore trust for businesses who register at Maroof. Both seller and buyer involved in e-commerce benefit from such service. Consumers are able to identify

trustworthy businesses easily. They also have the ability to leave their comments and evaluation for any e-business on Maroof. In addition, registering a business at Maroof would save a lot of marketing expenses and effort for business owners, as Maroof facilitates an easy access to Saudi community, and provide them with marketing opportunity on Maroof platform. Business owners can add all of their information and social media accounts on Maroof to enhance their communication with the consumer and reduce fraud. Finally, businesses who have or decide to issue their Commercial Registration (CR) are awarded Maroof's Golden Certificate (Maroof, n.d.; Ministry of Commerce and Investment, 2016).

Not surprising, Saudi Arabian government efforts discussed above have resulted in remarkable increases in e-commerce participation in the country. For example, a study conducted by Communications and Information Technology Commission (CITC) in 2017 revealed a strong engagement of Saudi consumers toward online shopping. The study was based on 454 participants in Saudi Arabia who had shopped online at least once before. 89% (397 participants) of the participants had shopped online in the past 12 months, which indicated an increasing shift in online shopping's favor. Regarding the purchases that these 379 participants had made in the past 12 months, 86% of them were from e-commerce companies that are located in Saudi Arabia, 65% were from companies that are based in one of the Gulf Cooperation Council (GCC) countries, and 49% from companies located elsewhere (Communications and Information Technology Commission, 2017). That supports the concept that Saudi consumers are interested in local products, which perhaps might help explain the popularity of Instagram businesses, as most of them are local, home-based businesses. In this study we seek to explore this further.

2.1.3 SOCIAL MEDIA & SOCIAL COMMERCE IN SAUDI ARABIA

A remarkable increase in social media usage has been reported in Saudi Arabia. In January 2018, the number of active social media users reached 25 million users, which comprise 75% penetration rate. Additionally, the average time spent daily on social media using any device (i.e., smartphone, laptop ...) is around 2 hours and 34 minutes (We Are Social, 2018).

One factor that stands behind the increase in social media penetration in Saudi Arabia is the high percentage of mobile ownership; 95% of Saudi population (n=32,552,336) have mobile phones with a rate of 1.8 which means, there are 18 mobile phones for every ten individuals. In fact, a report by MasterCard showed that mobile penetration in Saudi Arabia is ranked third highest worldwide (Makki & Chang, 2015). The number of active internet users regardless of the device being used is 30.25 million users, which constitute 91% of the total population. Out of those, the number of active internet users through mobile phones is 29.32 million users, which represent 88% of the Saudi population. In addition, 18 million out of the 25 million social media users are accessing their accounts using mobile phones. In other words, 54% of the Saudi population uses their phones for accessing social media (We Are Social, 2018). Thus, mobile phones play a major role in facilitating the use and involvement with social media and consequently social commerce.

Early papers associate increases in digital technology adoption with increases in e-commerce (e.g., Makki and Chang, 2015; Sheikh et al., 2017). In their research exploring e-commerce adoption, Makki and Chang (2015) illustrated that the use of social media and mobile phones is dramatically increasing in Saudi Arabia. The primary purpose of their study was to find if there is a relationship between the usage of social media and mobile phones in the country with e-commerce. They found that e-commerce in Saudi Arabia is profoundly affected by social media and mobile usage; providing new guidelines for online businesses when using social media and mobile phones with a goal to improve their business.

Sheikh et al. (2017) in their investigation of social commerce in Saudi Arabia concluded that Saudi Arabia has a collectivistic society and therefore tend to adopt new technologies and shopping models such as social commerce. They highlighted that since Saudi consumers believe that they are a member of a group, they are probably going to trust such business models even more. In addition, they found that Saudi consumers have a high uncertainty avoidance index, resulting in avoidance of uncertainty and risk. They will only show trust and readiness for any new technology if they have enough information about the product to avoid uncertainty. However, even though buying from Instagram based businesses can be viewed as very risky and surrounded by a great

amount of uncertainty, since most of them are not registered with Maroof, research reveals that people in Saudi are still making purchases from these businesses. We ask therefore, why this is happening. In short, more research is needed that will shed the light on whether feeling of risk influences purchasing decisions or not among the Saudi people.

Moreover, a Communications and Information Technology Commission (2017) report noted that using social media platforms for shopping is quite common in Saudi Arabia. The most extensively used social media platforms for shopping are Instagram, Twitter, and Facebook. Based on a survey they conducted, 42% of the 397 users who have made an online purchase during the 12 months, have made their purchases through social media platforms. They also found that, on average, females shop relatively more than males on social media. Based on shoppers' nationality, the purchasing behavior through social media of Saudi nationals is quite similar to non-Saudi emigrants. The use of social media for online shopping in Saudi Arabia is rapidly picking up since it is easier for consumers to find opinions and recommendations from other customers before making the purchase. Another important factor that inspires the use of social media is that when the retailer is active on social media, consumers get an increased sense of transparency (Communications and Information Technology Commission, 2017).

With regard to the Instagram platform popularity, according to Instagram (2017), out of the 63 million Instagram users in the MENA region (Middle East and North Africa region), 29% were from Saudi Arabia, ranking Saudi Arabia number one in the region. Even though in the previous study they found that females shop more than males on social media, it is interesting to know that 64% of the active Saudi Instagram users are male users, and females account for the other 36% (Arabian Business, 2017; Hisham, 2017). Table 2.1 shows the most active social media platforms in Saudi Arabia based on popularity. Instagram was third after YouTube and Facebook (Global Media Insights, 2018; We Are Social, 2018).

These numbers underscore the importance of conducting more research around Instagram based businesses usage, and the reasons that attract Saudi people to these businesses. Importantly, Instagram based businesses have been reported as very successful to the point that the government has acknowledged them and started to make

some regulation to support the businesses, and protect the consumers at the same time (Maroof, n.d.; Ministry of Commerce and Investment, 2016).

TABLE 2.1 MOST ACTIVE SOCIAL MEDIA PLATFORMS IN SAUDI ARABIA

Social Network	Number of Active Users (millions)	Percentage of Total Population
YouTube	23.61	71%
Facebook	21.95	66%
Instagram	17.96	54%
Twitter	17.29	52%
Google+	10.64	32%
LinkedIn	7.8	24%
Pinterest	5.2	16%
Social Chat, Messenger, and VoIP	Number of Active Users (millions)	Percentage of Total Population
WhatsApp	24.27	73%
Facebook Messenger	13.30	40%
Snapchat	12.97	39%
Skype	7.98	24%
Line	6.5	20%

Source: (Global Media Insights, 2018; We Are Social, 2018)

2.2 ONLINE CUSTOMER BEHAVIOUR AND PURCHASE DECISIONS

Our work relates to the literature on consumer behavior and consumer decision making. Consumers' behaviour and decision making have been subjects that interests researchers for over 300 years (Bray, 2008). The initial studies were exploring the topic from an economic angle, and they were primarily looking into the act of purchasing (Bray, 2008; Loudon & Della Bitta, 1993). As a result, the Utility Theory was born, and it became the leading theory at the time. Utility Theory suggests that choices made by consumers are based on the consequences that they think might occur out of their

decision. Consumers in this theory are considered to be rational beings who are concerned exclusively with their self-interest (Bray, 2008).

More recent research have added more factors to consider when exploring consumer behaviour and consumer decision-making, such as factors that have an influence on consumers' decisions (e.g. refer to Figure 2.4), as well as recognizing other consumption activities than just the purchasing act (Bray, 2008). Purchasing activities generally include need recognition, information search, alternatives evaluation, forming the intention to purchase, the purchasing act, consumption, and lastly disposal. As such, the contemporary way of studying consumer behaviour was defined by Solomon, Bamossy, Askegaard, and Hogg (2006) as:

“the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires.” (p. 6).

This broader view of consumer behaviour, which evolved through a number of noticeable stages with the help of new research methodologies and paradigmatic approaches that are being adopted (Bray, 2008), serves as the basis for this study.

In his paper, Bray (2008) provided five main theoretical approaches for studying consumer behaviour. These approaches are, economic man, psychodynamic, behaviorist, cognitive, and humanistic. As Bray (2008) noted, each of these five approaches “posit many alternate models of man”, and therefore warrants the examination of different variables.

Consumer behavior drivers in online settings have been established in the literature. As a result of their literature review, Hwang and Jeong (2014) organized the type of research done in the area of online consumer behaviour into two categories; website use and purchase/post-purchase behaviour. Then, they grouped the variables that have been studied into three groups; variables related to the people (Individuals) being studied, variables related to the website functionality, and variables related to the surrounding environment (see Table 2.2). The table shows a summary of all variables that have been studied and considered to be the most critical drivers for online consumer behaviour (Hwang & Jeong, 2014). These variables, especially the ones under

purchase/post-purchase behaviour category served as a foundation to help shape this study's research questions and building the survey.

TABLE 2.2 ONLINE CONSUMER BEHAVIOUR VARIABLES BASED ON RESEARCH TYPE AND ANALYSIS LEVEL

Research Type Analysis Level	Website Use	Purchase/Post-Purchase Behaviour
Individual	Demographics. Expected usefulness of e-commerce. Perceived usefulness. Perceived ease of use. Perceived playfulness. Computer comfort. Attitudes toward computer use. Intention to use. Sociability. Computer skills. Satisfaction. Availability of time.	Demographics. Lifestyle. Attitude towards shopping. Attitudes toward computers. Usefulness. Perceived ease of use. Perceived Reputation. Perceived risk. Perceived privacy. Perceived compatibility. Internet usage frequency. Online shopping frequency. Enjoyment. Past experience. Free time. Product Knowledge. Decision making confidence. Innovation. Customer service & support. Price perception. IT education. Utilization.

Research Type Analysis Level	Website Use	Purchase/Post-Purchase Behaviour
Website Functionality	Playfulness. Quality of system. Quality of information. Quality of Service. Data security. System use. System stability. Capability of learning.	User interface design. Functions supporting information stage. Functions supporting agreement stage. Functions supporting settlement stage. Social components. Given product.
Environmental	Social norms. Social disturbance. Use of internet by family members.	Product type. Type of delivery. Quality of delivery. Type of seal. Warranties (perceived security). News provision. Trust mechanisms (recommendations, company size, and reputation). Subjective norms. Internet speed. External media influences. Interpersonal influences. Network effects.

Source: (Hwang & Jeong, 2014)

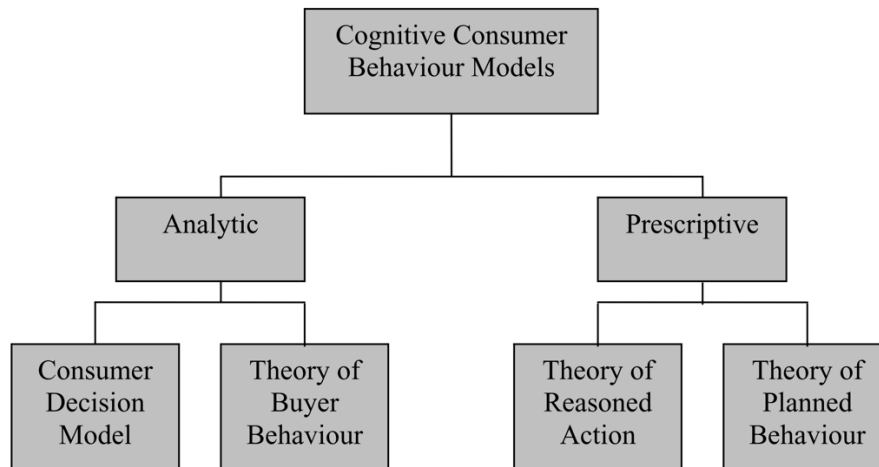
Nevertheless, online consumer behaviour is a complex phenomenon that can be investigated through many perspectives. It is a subject for ongoing dynamic studies that can bring new insights and approaches which have not been discovered yet (Bray, 2008; Hwang & Jeong, 2014). This research will therefore, be based on two theoretical perspectives; the theory of planned behavior (TPB), which is one of the cognitive

consumer behaviour models (Bray, 2008; Moital, 2006), and the impulse buying behaviour theory (Rook, 1987). Both theories will be explained later in this section.

2.2.1 THEORY OF PLANNED BEHAVIOR

Theory of planned behavior was first published by Ajzen in 1985 as an improvement to Theory of Reasoned Action (TRA) to address what seems to be over-dependence on intentions, to predict the behaviour. Both are classified as perspective cognitive consumer behaviour models (see Figure 2.3). Cognitive models focus on how the brain processes information, hence, how consumers take in information from the surrounding environment, how they absorb that information, and how they use it. In other words, cognition refers to different varieties of information processing at different levels. In these models, consumers are considered to be rational beings that plan to utilize and process the information available to them (Ajzen, 2011; Moital, 2006).

FIGURE 2.3 COGNITIVE CONSUMER BEHAVIOUR MODELS



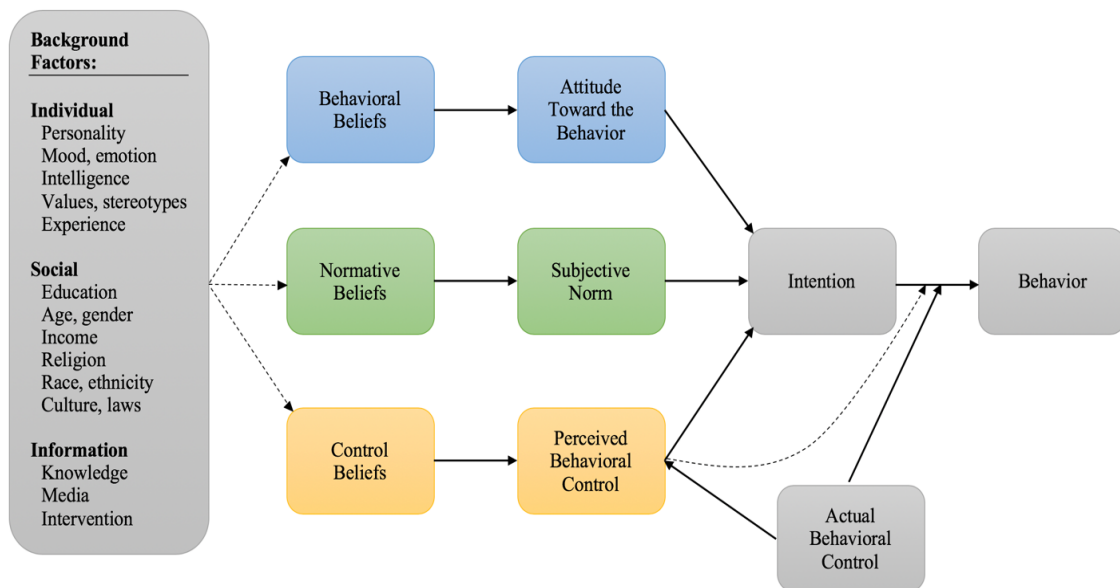
Source: (Bray, 2008; Moital, 2006)

Cognitive models are categorized into two categories; analytic and prescriptive models (see Figure 2.3). Analytic models are designed to provide a framework for identifying elements that could help in explaining and understanding given consumer behaviour. These types of models generally tend to provide some relationship between the factors involved in the decision-making process by the consumer. They are often

called the “grand models” due to their broad reach scope (Bray, 2008; Moital, 2006). The most popular and cited analytical models are consumer decision model (Engel, Blackwell, & Miniard, 1995) and the theory of buyer behaviour (Howard & Sheth, 1969).

Prescriptive models, on the other hand, provide a framework to help in organizing the structure of consumer behaviour. These models help in identifying the order of appearance for the elements involved in consumer behaviour. As the name implies, these models prescribe a number of causes to get a specific effect, in other words, the models identify the causes for a given result (Bray, 2008; Moital, 2006). The theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behavior (Ajzen, 1991) are the two most popular and commonly cited theories in this category (Ajzen, 2011; Bray, 2008; Moital, 2006).

FIGURE 2.4 THEORY OF PLANNED BEHAVIOR WITH BACKGROUND FACTORS



Source: (Ajzen, 2017)

As stated previously, this research is based mainly on the theory of planned behaviour (see Figure 2.4). From the figure above, TPB as proposed by Ajzen (2006) explains the link between the number of variables and behaviour in understanding people’s actions. ‘Behavioral beliefs’ denotes the outcomes that each individual believe

are generated by a certain behaviour. 'Attitude Toward the Behavior' refers to the people's positive or negative evaluation of a behavior. 'Normative Beliefs' are the perceived behavioral expectations of individuals or a group of individuals who have important referent such as family, friends, and celebrities. 'Subjective Norm' refers to perceived social pressure to participate or not to participate in a particular behaviour. 'Control Beliefs' signifies the perceived existence of the elements that would help facilitate the performance of a behaviour. 'Perceived Behavioral Control' refers to the perception that people have about their ability to perform a particular behaviour. 'Intention' is the readiness indicator of an individual to perform a specific behavior. 'Actual Behavioral Control' signify the level of skill, resources, and further requirements needed by the individual to perform a particular behaviour. Lastly, 'Behavior' is a visible response performed by an individual in a situation to reach a desired goal (Ajzen, 2006; Conner & Armitage, 1998).

Intention in TPB is managed by the variables' mixture of the attitude, subjective norm and perceived behavioural control and it is considered to be the immediate precursor for behavior. Therefore, behaviour results mainly from the intention but is facilitated to some point by perceived behavioural control (Ajzen, 2006; Bray, 2008).

The theory of planned behaviour is simpler and easier to understand with comparison to analytic models, applicable to wide range of research ideas (Bray, 2008), it has a strong predictive validity (Conner & Armitage, 1998), and it represents almost all the factors that need to be studied in this context. In addition, "*Since its introduction 26 years ago, the theory of planned behaviour has, by any objective measure, become one of the most frequently cited and influential models for the prediction of human social behaviour*" (Ajzen, 2011, p. 1113). Therefore, TPB is the most appropriate cognitive model that could be used as a base for building this study.

2.2.2 IMPULSE BUYING BEHAVIOUR

Impulse buying behaviour has been a field that interest researchers for over 65 years (Bhakat & Muruganatham, 2013). Rook (1987) illustrated that when consumers involve themselves in impulse buying, they experience a rapid, intense, and persistent desire to make the purchase. He described impulse buying as an unplanned reaction,

which happens shortly after being exposed to stimuli. Rook's (1987) definition of impulse buying was that it

“occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately. The impulse to buy is hedonically complex and may stimulate emotional conflict. Also, impulse buying is prone to occur with diminished regard for its consequences” (p. 191).

Before Rook's (1987) study, determining impulse purchases was concentrated on the type, nature, and qualities of the product. Thus, earlier research did not take into consideration the personal traits of the consumer as factors that may influence impulse buying. Recent studies have focused more on personal impulsiveness by investigating different behavioral aspects of impulse buying (Bhakat & Muruganatham, 2013). Although impulse buying has always been associated with purchasing in physical stores, the probability of consumers engaging in online impulse buying is almost the same as the probability of their engagement in impulse buying in physical stores (Dawson & Kim, 2009), hence, our interest in exploring impulse buying in this study.

Stern (1962) categorized impulse buying into four categories, that include, pure impulse buying, reminder impulse buying, suggestion impulse buying, and planned impulse buying. Pure impulse buying is an escape or novelty purchase where buyers break normal shopping patterns. Reminder impulse buying happens when buyers see a product and remember the need for that product whether because of the low stock at home, advertisement or information related to the product that provokes the need for buying it, or previous buying decision. Suggestion impulse buying take place when buyers visualize a need for a product when they see it for the first time, without previous knowledge about the product. The difference between suggestion impulse buying and pure impulse buying is that purchases in suggestion impulse buying can be entirely rational or functional, whereas in pure impulse buying purchases more emotional with no rationality or functional reasons behind them. Lastly, planned impulse buying happens when buyers have specific products that they want with the intention to make additional purchases that are based on sales, promotions, or liking (Stern, 1962).

Impulsive buying is driven by many factors which could be related to external stimuli, internal stimuli, situational stimuli, product-related stimuli, demographics, and

socio-cultural aspects. External stimuli are factors that are controlled by the product marketing team including shopping environments like website design and marketing environment like promotions. Internal stimuli are different personality traits that might drive a consumer to make impulsive decisions such as mood swings, feeling of satisfaction, or lack of willpower. Situational factors may include time and location of shopping, shopping habits, or special season. Product-related stimuli include product functionality such as a new powerful electronic device or product nature such as sweets. Finally, socio-cultural aspects include individualism and collectivism (Bhakat & Muruganatham, 2013).

In this research, to better understand Saudi consumers in these new online settings, it is crucial to explore if there is an impulse factor that drive Saudi consumers to make purchases from these unknown businesses that are using their Instagram accounts as their only online businesses presence. It could be some factors related to how these businesses display their products, use the appropriate marketing techniques such as social media influencers, or could be factors related to the difficulty of finding similar products online on known businesses' websites, or in physical stores. Therefore, when consumers see that product on Instagram, they get this impulse feeling that drive them to make the purchase. The factors included in this study were driven from previous studies conducted around buyer behaviour and impulse buying (Chen & Zhang, 2015; Mohan, Sivakumaran, & Sharma, 2013; Verhagen & Van Dolen, 2011).

2.2.3 SAUDI ARABIAN ONLINE CUSTOMER BEHAVIOUR

This study focusses specifically on consumer behaviour and decision making within the Saudi Arabian online market. In their study, Bahaddad et al. (2013) investigated the factors that drive consumers in Saudi Arabia to shop online. They found many factors that attract consumers to buy online, which they categorized into organizational or people related, environmental and technical, and cultural factors. Highest influential organizational or people related factor were level of education and previous experience. Other factors include computer skills, technical support, source of information, company size, strength of the brand, and the company's commercial activities. They also found that all environmental and technical factors that they tested

had high importance to consumers. These factors include website features, the method of delivery, and payment security. In the cultural category, Bahaddad et al. (2013) found that websites that have Arabic language option have higher trust from Saudi (or Arabic) consumers, that is especially important if the business wants to attract consumers in smaller and less developed cities.

AlGhamdi, Nguyen, Nguyen, and Drew's (2011) study focused more on factors that influence purchase decision of customers in Saudi Arabia when shopping from Saudi e-retailers. The main point that had a negative effect on consumers' decisions were found to be related to lack of trust. Moreover, the Saudi government is not providing sufficient regulations and legislation related to e-commerce which was a vital factor that encouraged this general lack of trust. On the other hand, first ranked factor that would encourage the participants to shop from Saudi e-retailer was the presence of a physical shop in addition to the online store which was selected by 65% of the participants. In the second place, with 58% selection rate, were government support, supervision, and control of e-commerce.

Makki and Chang (2015) in their study exploring the effects of mobile usage and social media on the acceptance of e-commerce in Saudi Arabia, found that for an e-commerce business, having a responsive website or mobile application is very important since Saudis prefer to use their mobile devices (smartphones, tablets) to access the internet and use it for shopping. Saudis use their mobile devices with a daily average of 10 hours, and it is three times more than the use of personal computers. In addition, Makki and Chang (2015) investigated the impact of different social media platforms on the purchasing decision by gender, or in other words, social commerce in Saudi Arabia. Instagram was the most influential social media platform, that is, 3.58 out of 5 Saudi females and 2.89 out of 5 Saudi males based their purchasing decisions on their interaction with others on Instagram. They concluded that using social media and especially Instagram is a great way to increase product awareness and to deliver marketing promotions.

Sheikh et al. (2017) were also focusing on social commerce in their study. They illustrated the impact of social media usage on online purchase intentions in Saudi Arabia. Their results revealed that consumers' behavioral intentions are positively

influenced by perceived performance, habit, hedonic motivations, social support, price saving orientation, and social commerce constructs. In addition, they found that actual behavior is positively induced by, in order of significance, habit, facilitating settings, and behavioral intentions.

Lastly, with regard to Instagram usage in Saudi Arabia, Alharethi (2016)'s dissertation investigating using Instagram for shopping in Saudi Arabia, was the only study we found on this new form of e-commerce. His study was based on the uses and gratification theory. He wanted to see why people use Instagram specifically, and what needs will be satisfied when people use Instagram for shopping. Four attributes were studied; materialism, self-esteem, purchasing involvement, and credibility. He found that consumers with higher materialism or self-esteem were more likely to shop through Instagram. As for the credibility of information found on Instagram, Alharethi (2016) showed that most participant responses were negative. One explanation for that could be most businesses on Instagram are uncertified, and there was no supervision or regulations on the business and their products and/or services sold via Instagram by the Ministry of Commerce and Investment in Saudi Arabia. This also supports AlGhamdi et al. (2011) argument about the lack of regulations provided by the Saudi government.

Most of the studies we found focused on social commerce and how social media affected e-commerce in Saudi Arabia. In addition, even though Alharethi (2016) started to draw attention towards Instagram usage as a new e-commerce platform in Saudi Arabia, he focused more on why people use Instagram and what needs are they trying to satisfy. Using Instagram as a vehicle for selling and buying is still new and in great need of more investigation. Specially, after the new added regulation and support from the Saudi government such as the "Maroof" service to achieve Vision 2030. This study will build on previous studies by focussing more on the factors that drives the purchasing behaviour for Saudi Consumers to buy from businesses that are established on Instagram. Therefore, the study will add to the existing base of information as well as contribute further to understanding consumers' behaviour toward this new form of online businesses as explained below.

2.3 CURRENT STUDY

As presented earlier, electronic commerce has been proliferating in Saudi Arabia since the late nineties (Bahaddad et al., 2013). The total spending in B2C e-commerce was SAR 29.7 billion in 2016, and that number is expected to grow by 20% more, in the coming few years. Saudi Arabia is focusing now more than ever on the development of e-commerce to help achieve Vision 2030 goals for creating a more diverse economy, making Saudi market an appealing environment for local and international investors and entrepreneurs, and creating more employment opportunities (Communications and Information Technology Commission, 2017).

Furthermore, a remarkable increase in social media and mobile usage have been noticed in Saudi Arabia. In January 2018, the number of active social media users was 25 million, reflecting a 75% penetration rate. 18 million users out of the 25 million, are the number of social media users who are accessing using their mobile phones, and that is 54% of the population (We Are Social, 2018).

In 2017, Instagram revealed that the number of their users in MENA reached 63 million, which makes it the fastest developed region in the world. With 29% from Saudi Arabia, this brings Saudi to the front of all the countries in MENA region (Arabian Business, 2017; Hisham, 2017). Moreover, Makki and Chang (2015) found that the use and adoption of e-commerce in Saudi Arabia are influenced significantly by social media and mobile usage. Consequently, during the last few years, one phenomenon emerged as a new form of e-commerce, that is, using Instagram as the primary medium of commerce for entrepreneurship or small-businesses (Alharethi, 2016).

Online shoppers in Saudi Arabia have been witnessing an evolution of a new method for online trading of products and/or services. This new phenomenon could be a variation of social commerce as Liang & Turban (2011) described it as *“the delivery of e-commerce activities and transactions via the social media environment”* (p. 6). Communications and Information Technology Commission (2017) report mentioned that using social media platforms for shopping is quite common in Saudi Arabia, but still there are not enough studies around this, as seen earlier, and the need for more exploration is obvious.

Many types of research have been conducted around consumer behaviour towards e-commerce in general, and the factors that affect online purchasing decisions (Bahaddad et al., 2013; Hwang & Jeong, 2014). Scholars have also studied the use of social media as a support for e-commerce businesses (social commerce). In other words, they studied how the communication of consumers over the business' social media account/s can increase their familiarity with the business, trust, and intention to buy (Gibreel et al., 2018; Hajli, 2015; Sheikh et al., 2017). Abed, Dwivedi, and Williams (2015) illustrated that there is a lack of research in the area of the impact of mobile and social media usage on e-commerce in Saudi Arabia. More important, there is not enough investigation in the area of consumer behavior toward buying from e-businesses that do not have an official website but uses social media as their business interface.

This research will add to the existing literature by exploring the behavior of buyers in Saudi Arabia, primarily, buyers who are using Instagram to purchase from these new types of e-businesses; businesses that use Instagram as the primary platform for commerce. Based on existing literature and theories related to buyer behaviour, including the theory of planned behavior, and the impulse buying behaviour, an online survey was distributed to Instagram users in Saudi Arabia, to investigate the factors that affect their purchasing decision process with relation to e-commerce businesses that are based on Instagram (Bhakat & Muruganatham, 2013; Bray, 2008).

The results of this study will contribute to the knowledge of online consumer behavior in a scenario that is different from regular e-commerce systems. It will also help any entrepreneur who is interested in starting an online business, not necessarily by creating a website, but possibly, by exploring different online options, such as social media, that might help get the business running. Entrepreneurs and/or small businesses could also apply some of the factors that will be discovered in these settings in their business to attract their consumer segments.

All methods used to conduct this study, along with the problem statement, and research goals will be discussed in the following chapter.

CHAPTER 3 METHODOLOGY

In order to examine the factors that influence Saudi consumers when purchasing from Instagram based businesses, a self-administrated questionnaire (SAQ) was developed based on the measures from the theory of planned behavior (Bray, 2008; Moital, 2006), the impulse buying behaviour theory (Rook, 1987), and the online consumer behaviour variables presented earlier. Then, it was distributed online to Saudi Instagram users to collect the data. This chapter will explore the problem statement, state the research questions, and explain the methods used for conducting the study.

3.1 PROBLEM STATEMENT AND RESEARCH GOALS

The main objective of this thesis is to investigate the factors that influence the buyer behaviour in Saudi Arabia when they interact with businesses that are built primarily on Instagram. As stated above, this study will help in achieving a better understanding of why people in Saudi Arabia shop from these types of businesses. This understanding will help suggest how social media businesses (businesses that are based mainly on a social media platforms) can better design their business accounts to promote trust and increase their customer base.

In this study, the questions were divided into two parts; the first part is related to customer demographics and personal characteristics, and the second part is related to Instagram environmental attributes. Customer demographics and personal characteristics questions were designed to examine the relationship between the consumers' traits and their willingness to buy from Instagram businesses. On the other hand, questions under Instagram environmental attributes were designed to explore some of the businesses' attributes and their influence on the consumers. Therefore, the study addressed the following question:

- Customer demographics / personal characteristics:
 - Is there a relationship between gender, income, age, education level, and location of living (big cities or rural areas) with buying from Instagram based businesses?

- Does the frequency of Instagram usage increase the intention to buy from Instagram based businesses?
- Is there an impulsive factor that drives consumers in Saudi Arabia to buy from businesses on Instagram?
- Instagram environmental attributes:
 - Is there a relationship between brand trust, product attribute, customer service, and payment method with customer motivation to buy from businesses on Instagram?

3.2 RESEARCH DESIGN

3.2.1 THE SURVEY

When studying consumer behaviour in the e-commerce field, scholars have mostly used online surveys as instruments. In addition, by using surveys, more reliable generalized results could be produced, which is more difficult when using qualitative studies (Zhou, Dai, & Zhang, 2007). Therefore, this study answered the above research questions via an online, self-administrated survey (see Appendix F) that was developed based on the theory of planned behaviour, impulse buying behaviour, and the online consumer behaviour variables discussed earlier.

The survey consisted of 14 main questions, some of which contained several points. As such, the total number of questions were 28. It was designed, created, and published online using Opinio software. Opinio is a free web-based survey system that is hosted by Information Technology Services at Dalhousie and provided through a secure server for Dalhousie's faculty and students. Furthermore, Opinio is manufactured by Object Planet, and it provides a secure, password protected environment for data collection and storage. Additionally, using Opinio allows flexibility in developing variety of question types (e.g. rating, multiple choice, numeric, dropdown, matrix, etc.) (Objectplanet, n.d.). The survey was approved by the Research Ethics Board Committee in Dalhousie (see Appendix A).

The process of completing the survey required around 5-10 minutes. A pilot was developed and tested first with the help of few classmates. Based on their responses, the

phrasing for some questions were changed. Data gathering took place in the period 2nd of February 2019 until 22nd of March 2019. The survey was available for a window of 7 weeks, and that period of time was enough to collect 530 complete responses.

Three types of questions were adopted for the survey. Firstly, multiple choice questions to assess demographics status (gender, age, income, education level, living location), and some personal characteristics for participants. Secondly, five-point Likert scale questions with a rating range from ‘Strongly Disagree’ to ‘Strongly Agree’ to examine some factors that could influence participants’ impulse buying when they browse through Instagram businesses. Lastly, five-point Adjectival scale questions with a rating range from ‘Strong Negative Effect’ to ‘Strong Positive Effect’ to examine some factors related to Instagram businesses that might influence participants’ behaviour when shopping from Instagram. In self-administered questionnaires, scales are considered to be a suitable measurement of attitude as they provide the participants with number of pre-coded answers (e.g. strongly agree, agree, neutral, disagree, and strongly disagree) to measure the strength of their feeling regarding series of statements. Thus, this study used a five-point Likert and Adjectival scales to investigate the behaviour of the participants (Brace, 2004; Fallowfield, 1995; McLeod, 2008).

Since this study was conducted using an online survey, an online consent form with a description of the study (see Appendix E) was presented to participants on the first page of the survey. The consent form included a “Start” button at the end of it, to serve as an electronic signature. In addition, no compensation was offered for completing the online questionnaire. Furthermore, participants did not incur any expenses for the study. They only needed internet access and a smart device (mobile, computer, or tablet), which they would have already since they should be Instagram users.

The analysis of the data for this study was conducted with the help of two software programs; Opinio and Statistical Package for the Social Sciences (SPSS). As mentioned earlier, Opinio was used for creating and distributing the survey. In addition to the aforementioned features about Opinio, it also helps generate general and detailed analysis for any survey data that was created using Opinio. Therefore, it was used to generate the main descriptive analysis for the data in this study. As for the inferential

analysis that was needed to answer some of the research questions, SPSS was used for that part. This will be discussed in detail in the following chapter.

3.2.2 POPULATION

The study population in this research was composed of any Saudi Instagram user who are following any Instagram based business account. The focus was more on the users who have completed at least one purchase from any Instagram based business in Saudi Arabia. In order to study the factors that might be affecting consumers' decisions to purchase from these kinds of e-businesses, a sample frame was needed (Agresti & Finlay, 2009). Based on the aforementioned data about social media active users in Saudi Arabia (see Table 2.1), the number of active Instagram users in Saudi Arabia is around 17.96 million users. However, that number is composed of many business accounts, fake accounts, commercial accounts, and multiple accounts for the same person (e.g. some users might have one public account and another private one). Thus, it was very difficult to identify the exact number of personal accounts with no duplicates, let alone the accounts that are following any Instagram business accounts.

Consequently, defining the sample size and calculating the number of respondents was infeasible. The hope was to reach as many eligible users and collect as many responses as possible.

3.2.3 RECRUITMENT

In order to reach the target population and since it is difficult to obtain a complete sample frame for all users who are following Instagram businesses' accounts in Saudi Arabia, a cluster random sampling was used. We created a list with different business types that have been observed on Instagram, such as clothing, food, accessories, services (hair, makeup, spa, interior design, etc.), furniture, and art businesses. Then, we searched for each business type using the 'hashtag' function on Instagram. Businesses were randomly selected and assigned (using business name) to their corresponding type on the list (Agresti & Finlay, 2009). From there, two methods were conducted as a recruitment plan for this study.

The first method was done by creating an Instagram account for the study that contains the survey link in the 'bio section' (see Appendix B), posting some images (see Appendix C) on the account that contains the recruitment letter, with combination of a description about the study, and the contact information of the main researcher. When the account was set, 'follow me' requests were sent to about 5000 users (based on a 10% response rate assumption). To guarantee that the participation chance is equally distributed among different consumer segments, the 'follow me' request was sent to the same number of users who are following the preassigned businesses from each type (cluster) in the list. The account will be closed after the study is completed and published.

The second method was done by sending a request (see Appendix D) to a number of Instagram business owners (using their contact information from their accounts on Instagram) to post our recruitment letter on their Instagram accounts as a picture containing a brief description of the study with the link to the study account (see Appendix C). The link to the study account could be provided as an 'Instagram tag' (link) on the picture itself for an easier access for the potential participants. Therefore, all users that are following them (existing customers, potential buyers) have an equal chance to participate in the study. To guarantee that the participation chance is equally distributed among different consumer segments, we reached out to the same number of businesses from each type (cluster) in our list.

Since this study is focusing on the factors that motivates consumers to buy from Instagram based businesses in Saudi Arabia, participants who are not Saudi citizens or have not conducted any purchase from these businesses were excluded from the study. The exclusion criteria were included in the recruitment letter (see Appendix C), consent form (see Appendix E), and if some participants did not read that and continued to start the survey, two screening questions were included at the beginning of the survey (see Appendix F) to exclude all unfitting participants.

All documents for conducting the study including recruitment documents, consent form, and research instrument (online survey) were developed in Arabic as well as English languages (see Appendices C, D, E, and G). That is, in view of the fact that the study population's first language is Arabic. providing all documents in both languages delivered an equal chance for all members of the population to be able to participate.

As a result, 1108 users clicked on the survey link and 801 users completed the survey. Out of which, 271 were screened out due to their ineligibility, either they were not Saudi citizens, or they have not made any purchase from Instagram businesses previously. The total number of qualified, completed responses was 530 (see Table 3.1).

TABLE 3.1 RESPONSES LAYOUT

All responses	1108
Completed responses	801
Disqualified responses	271
Eligible completed responses	530

3.3 SUMMARY

In order to address the research questions, quantitative research strategies were employed to collect and analyze the data. The study was conducted using an online survey hosted on Opinio (survey software provided by Information Technology Services at Dalhousie University through a secure server). The survey was directed to Saudi Instagram users through the owners of selected Instagram based businesses, and through an Instagram account that was created for the study as recruitment instruments. In the following chapter details about the results and findings will be discussed.

CHAPTER 4 FINDINGS

In this chapter, an analysis of the survey questions will be provided. The survey was divided into four sections; screening questions, demographics and personal characteristics, impulse buying, and Instagram environmental attributes (see Appendix F). Each section was designed to gather data that could help us identify some of Instagram business features that encourage Saudi consumers to buy from these businesses, as well as, recognizing some of the characteristics that distinguish Instagram businesses consumers from other buyers. The first section in this chapter will provide a detailed look into participants' demographics and characteristics. In the second and third sections, a general descriptive analysis and a more detailed inferential analysis for the survey questions will be presented.

4.1 BRIEF DESCRIPTION OF STATISTICAL TOOLS

Two tools were used in order to analyze the gathered data through the survey. Opinio was used to generate the descriptive statistics for the purpose of highlighting the basic features of the data, including frequency, percentage, standard deviation, range, mean, and charts. As mentioned earlier in the methodology chapter, Opinio is a web-based survey system that can help in developing a wide range of survey styles, cleaning data, and providing general and detailed analysis for the gathered data based on users' requirements that can be implemented easily through the system (Objectplanet, n.d.). SPSS version 25.0 was used to create more in-depth analysis of the data to gain better understanding about the variable and the relations between them and ultimately answer the research questions. SPSS is a statistical analysis software that was developed by IBM and it offers a massive analytical platform that helps researchers and businesses in data analysis and problem solving (IBM, n.d.).

4.2 DEMOGRAPHIC CHARACTERISTICS

801 participants completed the survey, but only 530 were eligible to go through all of the survey questions which signify 66.17% of the completed responses. The other 271 participants were screened out after the second question due to their disqualification; they were either non-Saudi citizens or they have not made any purchase from any Instagram businesses before (see Table 3.1).

In the ‘Instagram Purchase’ section in Table 4.1 it is noticeable that 68.04% (n = 545) of the total participants have made a purchase from Instagram businesses before. This shows that most Instagram users in Saudi Arabia (including Saudi citizens and other residents from other nationalities) do not use Instagram for communication only, but they also consider it to be an online shop. This number also confirms the importance and popularity of these businesses and the need for more studies in this area.

TABLE 4.1 RESPONDENTS DEMOGRAPHIC ATTRIBUTES

Category	Absolute Frequency	Relative Frequency	Adjusted Relative Frequency
Saudi Citizenship:			
Yes	778	97.13%	97.13%
No	23	2.87%	2.87%
<i>Total:</i>	<i>801</i>	<i>100%</i>	<i>100%</i>
Instagram Purchase:			
Yes	545	68.04%	68.04%
No	256	31.96%	31.96%
<i>Total:</i>	<i>801</i>	<i>100%</i>	<i>100%</i>
Gender:			
Male	193	24.09%	36.42%
Female	337	42.07%	63.58%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>

Category	Absolute Frequency	Relative Frequency	Adjusted Relative Frequency
Monthly Income:			
Under SAR 5000	156	19.48%	29.43%
Between SAR 5000 – SAR 10000	133	16.6%	25.09%
Between SAR 10000 – SAR 20000	154	19.23%	29.06%
Over SAR 20000	87	10.86%	16.42%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>
Age:			
Under 18	12	1.5%	2.26%
18 – 24	73	9.11%	13.77%
25 – 30	161	20.1%	30.38%
31 – 40	188	23.47%	35.47%
41 – 65	96	11.99%	18.11%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>
Education Level:			
Less than high school	8	1%	1.51%
High school degree	89	11.11%	16.79%
Bachelor's degree	370	46.19%	69.81%
Master's degree	46	5.74%	8.68%
Doctorate or equivalent	15	1.87%	2.83%
Higher than Doctorate	2	0.25%	0.38%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>
Area of Leaving:			
Urban	494	61.67%	93.21%
Suburban	19	2.37%	3.58%
Rural	17	2.12%	3.21%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>

The 530 qualified participants were composed of 193 males and 337 females. Monthly income was conveyed within four groups; Under SAR 5000 (n = 156), between SAR 5000 – SAR 10,000 (n = 133), between SAR 10,000 – SAR 20,000 (n = 154), and over SAR 20,000 (n = 87). There were four age groups that were involved in this study; under 18 (n = 12), 18 to 24 (n = 73), 25 to 30 (n = 161), 31 to 40 (n = 188), and 41 to 65 (n = 96). Therefore, most of the participants in this study were between 25 and 40, which represent 65.85% (n = 349). Education level of the participants was collected through six categories; less than high school (n = 8), high school degree (n = 89), bachelor's degree (n = 370), master's degree (n = 46), doctorate or equivalent (n = 15), and higher than doctorate (n = 2). Lastly, the study examined the area of living for the participants with respect to 3 groups; urban (n = 494), suburban (n = 19), and rural (n = 17) (see Table 4.1). The results show that most of the Instagram users in Saudi Arabia live in urban areas and have a high school or higher level of education as evidenced by 69% of our study sample reporting to have a bachelor's degree. In addition, most of the participants reported to being between 25 and 40 years old and having a great diversity in their monthly income.

4.3 CUSTOMER DEMOGRAPHICS / PERSONAL CHARACTERISTICS INFLUENCING FACTORS

In this section, the primary aim is to examine each of the descriptive variables related to participants' demographics and their personal characteristics including gender, income, age, education level, location of living, frequency of Instagram usage, and impulsive factors against buying from Instagram businesses in order to determine if there are any relationships. As some of the data collected from the descriptive statistics was string data, it would not be possible to conduct correlation analysis. Therefore, in this case, descriptive statistics and crosstabulation became a suitable option that would assist in defining the relationship between these variables. The following are tables and graphs indicating the connection between the variables and the number of times one makes a purchase from Instagram based business.

4.3.1 INSTAGRAM USAGE

The following (Figure 4.1) and (Table 4.2) shows the average amount of time spent on Instagram by the participant every day. The data was collected within four categories; less than 1 hour (n = 202), 1 – 2 hours (n = 225), 3 – 4 hours (n = 79), and more than 4 hours (n = 24).

FIGURE 4.1 AVERAGE TIME SPENT ON INSTAGRAM (PER DAY)

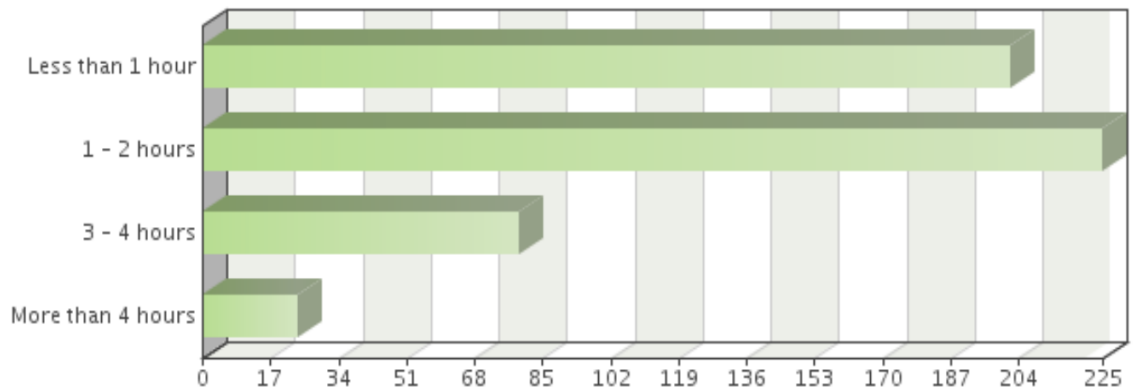


TABLE 4.2 AVERAGE TIME SPENT ON INSTAGRAM (PER DAY)

Category	Absolute Frequency	Relative Frequency	Adjusted Relative Frequency
Less than 1 hour	202	25.22%	38.11%
1 – 2 hours	225	28.09%	42.45%
3 – 4 hours	79	9.86%	14.91%
More than 4 hours	24	3%	4.53%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>
<i>Not answered (screened out):</i>	<i>271</i>	<i>33.83%</i>	

It is noticeable that people in Saudi Arabia do spend a considerable amount of time browsing through Instagram on a daily basis. Table 4.2 illustrate that 42.45% (n = 225) of the studied sample spend an average of 1 to 2 hours every day. Another 14.91% (n = 79) spends 3 to 4 hours daily, which could be a factor that drives these users to buy

from Instagram Businesses. To follow, a crosstabulation analysis is provided to see if the time spent on Instagram actually is an influencing factor in this matter.

(Figure 4.2) and (Table 4.3) below, illustrate the number of products and/or services that are bought every month by the participants from Instagram businesses. Five groups of different ranges were considered; 0 to 2 products (n = 395), 3 to 5 products (n = 108), 6 to 10 products (n = 20), 11 to 15 products (n = 4), and more than 15 products (n = 3).

FIGURE 4.2 PRODUCTS PURCHASED FROM INSTAGRAM (PER MONTH)

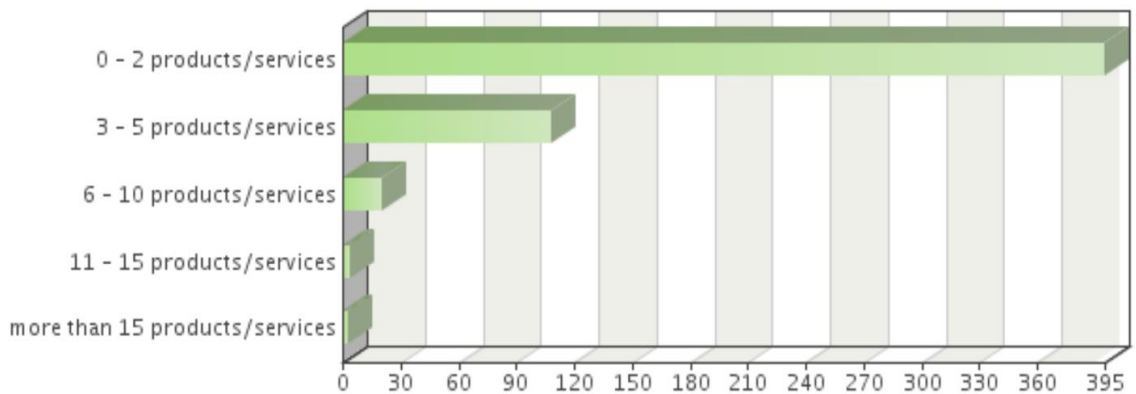


TABLE 4.3 PRODUCTS PURCHASED FROM INSTAGRAM (PER MONTH)

Category	Absolute Frequency	Relative Frequency	Adjusted Relative Frequency
0 – 2 products/services	395	49.31%	74.53%
3 – 5 products/services	108	13.48%	20.38%
6 – 10 products/services	20	2.5%	3.77%
11 – 15 products/services	4	0.5%	0.75%
more than 15 products/services	3	0.37%	0.57%
<i>Total:</i>	<i>530</i>	<i>66.17%</i>	<i>100%</i>
<i>Not answered (screened out):</i>	<i>271</i>	<i>33.83%</i>	

When looking at the ‘Adjusted Relative Frequency’ column in Table 4.3, - which represent the percentage of the answers with relation to the eligible sample (n = 530) - it

is noticeable that 74.53% (n = 395) of the participants make 0 to 2 purchases every month and even if we assume that some of the participants included in the 74.53% do not necessarily make monthly purchases, it is interesting to note that 20.38% (n = 108) of the participants make at least 3 to 5 purchases every month. These numbers assure on the popularity and importance of these businesses. Next, we will explore some of the factors that could have been encouraging this behaviour.

TABLE 4.4 CROSSTABULATION BETWEEN DAILY TIME SPENT & MONTHLY PURCHASED PRODUCTS

	Less than 1 hour	1 – 2 hours	3 – 4 hours	More than 4 hours	<i>Total</i>
0 – 2 products/services	169 42.78% 83.66%	160 40.51% 71.11%	54 13.67% 68.35%	12 3.04% 50%	395 100% -
3 – 5 products/services	30 27.78% 14.85%	50 46.3% 22.22%	19 17.59% 24.05%	9 8.33% 37.5%	108 100% -
6 – 10 products/services	3 15% 1.49%	11 55% 4.89%	5 25% 6.33%	1 5% 4.17%	20 100% -
11 – 15 products/services		2 50% 0.89%	1 25% 1.27%	1 25% 4.17%	4 100% -
more than 15 products/services		2 66.67% 0.89%		1 33.33% 4.17%	3 100% -
<i>Total</i>	202 - 100%	225 - 100%	79 - 100%	24 - 100%	530 100% 100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

The data in Table 4.4 indicate that an increase in the number of hours spend on Instagram on a daily basis could lead to a consequent increase in the number of products that consumers purchase from Instagram based business. For instance, when looking at the ‘relative frequency column’ data in the 0 – 2 purchases, it is noticeable that the

percentage decreases as the number of the hours spent on Instagram increase. Alternatively, the percentage increase in the rest of the purchasing categories (more purchases per moth) as the hours increase.

4.3.2 DEMOGRAPHICS AND MONTHLY PURCHASES ANALYSIS

Table 4.5 below shows more females purchase from Instagram based business per month as compared to their male counterparts. That is induced by the fact that more women took part in this study as compared to their male counterparts. Therefore, dispersion of the data is what guides the generalization of the descriptive behavior. In this case, it can thus be held that gender does not necessarily impact the number of monthly purchases made from Instagram based businesses, as data is fairly dispersed, with 72.4% (n = 244) of women and 78.24% (n = 151) of men being in one group of between 0 to 2 products, and the least of both genders, that is 0.59% (n = 2) of female participants and 0.52% (n = 1) of males, being in the group of more than 15 products per month.

TABLE 4.5 CROSSTABULATION BETWEEN GENDER & MONTHLY PURCHASED PRODUCTS

	Male	Female	Total
0 – 2 products/services	151	244	395
	38.23%	61.77%	100%
	78.24%	72.4%	-
3 – 5 products/services	35	73	108
	32.41%	67.59%	100%
	18.13%	21.66%	-
6 – 10 products/services	6	14	20
	30%	70%	100%
	3.11%	4.15%	-
11 – 15 products/services		4	4
		100%	100%
		1.19%	-
more than 15 products/services	1	2	3
	33.33%	66.67%	100%
	0.52%	0.59%	-
<i>Total</i>	193	337	530
	-	-	100%
	100%	100%	100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

TABLE 4.6

CROSTABULATION BETWEEN INCOME & MONTHLY PURCHASED PRODUCTS

	Under SAR 5000	Between SAR 5000 – SAR 10000	Between SAR 10000 – SAR 20000	Over SAR 20000	<i>Total</i>
0 – 2 products/services	116 29.37% 74.36%	101 25.57% 75.94%	113 28.61% 73.38%	65 16.46% 74.71%	395 100% -
3 – 5 products/services	31 28.7% 19.87%	29 26.85% 21.8%	29 26.85% 18.83%	19 17.59% 21.84%	108 100% -
6 – 10 products/services	7 35% 4.49%	2 10% 1.5%	9 45% 5.84%	2 10% 2.3%	20 100% -
11 – 15 products/services	2 50% 1.28%		1 25% 0.65%	1 25% 1.15%	4 100% -
more than 15 products/services		1 33.33% 0.75	2 66.67% 1.3%		3 100% -
<i>Total</i>	156 - 100%	133 - 100%	154 - 100%	87 - 100%	530 100% 100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

Table 4.6 presents data examining if there is a relationship between the monthly income of the respondents with the average number of purchases that they make on a monthly basis from Instagram based businesses. From observation of the distribution of the numbers across the columns of the table, it appears that income might have an impact on the number of purchases people make on Instagram. There is no specific general trend observed, but it is noticeable that around three-quarters of the participants in each income groups makes 0 – 2 purchases monthly. Near 20% of each group make 3 – 5 purchases monthly. As for the rest, around 5% of people earning under SAR 5000, and between SAR 10000 and SAR 20000 make 6 to 15 purchases monthly. People in these two

categories could be categorized as the ones with higher preference of buying from Instagram based business, as they account for the largest total of such purchases.

TABLE 4.7 CROSSTABULATION BETWEEN AGE & MONTHLY PURCHASED PRODUCTS

	Under 18	18 – 24	25 – 30	31 – 40	41 – 65	<i>Total</i>
0 – 2 products/services	8 2.03% 66.67%	51 12.91% 69.86%	127 32.15% 78.88%	143 36.2% 76.06%	66 16.71% 68.75%	395 100% -
3 – 5 products/services	2 1.85% 16.67%	18 16.67% 24.66%	28 25.93% 17.39%	38 35.19% 20.21%	22 20.37% 22.92%	108 100% -
6 – 10 products/services	1 5% 8.33%	3 15% 4.11%	4 20% 2.48%	6 30% 3.19%	6 30% 6.25%	20 100% -
11 – 15 products/services	1 25% 8.33%	1 25% 1.37%	1 25% 0.62%		1 25% 1.04%	4 100% -
more than 15 products/services			1 33.33% 0.62%	1 33.33% 0.53%	1 33.33% 1.04%	3 100% -
<i>Total</i>	12 - 100%	73 - 100%	161 - 100%	188 - 100%	96 - 100%	530 100% 100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

By examining Table 4.7, we could say that the number of products purchased from Instagram based business on a monthly basis is influenced by age. For instance, in the 0 to 2 products monthly Instagram purchases, those between 31 to 40 years of age accounted for the largest percentage, with the youngest segment that is under 18 years having the least percentage. In addition, even though the total number of participants within the age groups of 25 to 30 (n = 161) and 41 to 65 (n = 96) is less than the total number of participants within the age group of 31 to 40 (n = 188), it is interesting to note that these two age groups are present in each category of monthly purchased

products/services. Thus, the people in these two age groups are the most active with their monthly purchases compared to the rest of the groups.

TABLE 4.8 CROSSTABULATION BETWEEN EDUCATION LEVEL & MONTHLY PURCHASED PRODUCTS

	Less than high school	High school degree	Bachelor's degree	Master's degree	Doctorate or equivalent	Higher than Doctorate	<i>Total</i>
0 – 2 products/services	6 1.52% 75%	65 16.46% 73.03%	270 68.35% 72.97%	38 9.62% 82.61%	14 3.54% 93.33%	2 0.51% 100%	395 100% -
3 – 5 products/services	1 0.93% 12.5%	17 15.74% 19.1%	82 75.93% 22.16%	7 6.48% 15.22%	1 0.93% 6.67%		108 100% -
6 – 10 products/services	1 5% 12.5%	5 25% 5.62%	13 65% 3.51%	1 5% 2.17%			20 100% -
11 – 15 products/services		1 25% 1.12%	3 75% 0.81%				4 100% -
more than 15 products/services		1 33.33% 1.12%	2 66.67% 0.54%				3 100% -
<i>Total</i>	8 - 100%	89 - 100%	370 - 100%	46 - 100%	15 - 100%	2 - 100%	530 100% 100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

An analysis of the data in Table 4.8 above, reveals that those with a bachelor and high school degrees make up most of the sample in this study. Therefore, people in these two categories purchase more products monthly compared to participants in other levels of education. It is also noticeable that people with higher than doctorate education represent only 0.51% (n = 2) of the sample in the 0 to 2 monthly purchases which does not really show us their behaviour with regard to Instagram businesses. In addition, there were only 15 participants with doctorate or equivalent degrees and 93.33% (n = 14) of them are in the 0 to 2 monthly purchases. Having less presence of people who have

higher levels of education in the study sample might go back to their lack of interest in these businesses.

TABLE 4.9 CROSSTABULATION BETWEEN LIVING AREA & MONTHLY PURCHASED PRODUCTS

	Urban	Suburban	Rural	<i>Total</i>
0 – 2 products/services	371 93.92% 75.1%	12 3.04% 63.16%	12 3.04% 70.59%	395 100% -
3 – 5 products/services	98 90.74% 19.84%	5 4.63% 26.32%	5 4.63% 29.41%	108 100% -
6 – 10 products/services	18 90% 3.64%	2 10% 10.53%		20 100% -
11 – 15 products/services	4 100% 0.81%			4 100% -
more than 15 products/services	3 100% 0.61%			3 100% -
<i>Total</i>	494 - 100%	19 - 100%	17 - 100%	530 100% 100%

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency column

Table 4.9 illustrates the monthly purchasing behaviour of people living in different areas in Saudi Arabia. From the table, it is clear that participants living in urban places had the leading presence in all categories, while those who are living in rural areas are the least. However, upon an examination of the dispersion of the participants within the range of products purchased every month, it is evident that the biggest percentage of those who live in rural and suburban locations fall within the category of 0 to 2 purchases per month. For the range of 3 to 5 products/services, all of the three locations are present, with a tie between rural and suburban. Participants living in suburban areas are also present in the range of 6 to 10 products per month, with urban leading with more people

still. That could go back to the deficiency in logistics sector in Saudi (Saudi Post and distribution processes) for suburban and rural places (Communications and Information Technology Commission, 2017), or the area where these businesses are based (i.e. bigger cities).

4.3.3 IMPULSIVE BUYING ANALYSIS

By reference to (Table 4.10) and (Figure 4.3) on the description of impulse buying, it emerges that there is no significant difference in the mean and standard deviation of all four impulse buying drivers. Therefore, the impulse factors seem to have similar impact among the consumers in Saudi Arabia. This could go back to lack of comprehension of the statements included in the study because of the Arabic translations conducted, or not including as much statements related to impulse buying to get more responses. However, one impulse factor stood out the most; it appears that most of the participants turn to Instagram for shopping to look for products or services that they need, as 31.89% (n = 169) of them strongly disagree and 36.6% (n = 194) disagree with the second statement.

FIGURE 4.3 HORIZONTAL BAR CHART OF IMPULSIVE BUYING FACTORS

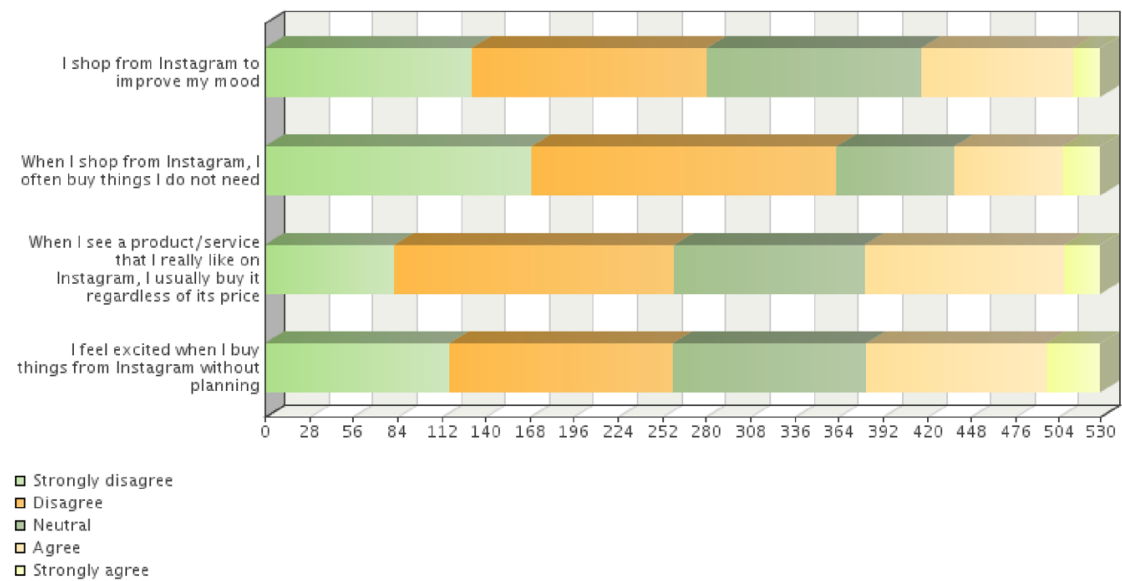


TABLE 4.10 IMPULSIVE BUYING DETAILED DESCRIPTIVE ANALYSIS

	Strongly disagree	disagree	Neutral	Agree	Strongly agree	<i>Total</i>	<i>Mean</i>	<i>Std. deviation</i>
I shop from Instagram to improve my mood	131 24.72% 6.18%	150 28.3% 7.08%	136 25.66% 6.42%	96 18.11% 4.53%	17 3.21% 0.8%	530 100% 25%	2.47	1.14
When I shop from Instagram, I often buy things I do not need	169 31.89% 7.97%	194 36.6% 9.15%	74 13.96% 3.49%	69 13.02% 3.25%	24 4.53% 1.13%	530 100% 25%	2.22	1.16
When I see a product/service that I really like on Instagram, I usually buy it regardless of its price	82 15.47% 3.87%	178 33.58% 8.4%	121 22.83% 5.71%	126 23.77% 5.94%	23 4.34% 1.08%	530 100% 25%	2.68	1.12
I feel excited when I buy things from Instagram without planning	117 22.08% 5.52%	142 26.79% 6.7%	123 23.21% 5.8%	114 21.51% 5.38%	34 6.42% 1.6%	530 100% 25%	2.63	1.22
<i>Total</i>	499 - 23.54%	664 - 31.32%	454 - 21.42%	405 - 19.1%	98 - 4.62%	2120 - 100%		

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency

Table 4.11 provides Pearson correlation between all the factors related to impulse buying. The numbers marked with asterisks indicates a high level of significance, which means a higher connection or correlation between one factor and the other. The number of the asterisks represent the level of the strength starting from 1 asterisk (strong) with ($p < .05$), to 2 asterisks (stronger) with ($p < .01$), and 3 asterisks (very strong) with ($p < .001$) (Agresti & Finlay, 2009). Note that all the significant correlations in this case were at the level ($p < .01$). From that table we can say shopping on Instagram to improve the

mood and the feeling of excitement when shopping without planning are significantly correlated with all the other factors. Thus, it is important that Instagram businesses focus on providing products or services that would trigger these two factors.

TABLE 4.11 IMPULSIVE BUYING CORRELATION

		I shop from Instagram to improve my mood	When I shop from Instagram, I often buy things I do not need	When I see a product/service that I really like on Instagram, I usually buy it regardless of its price	I feel excited when I buy things from Instagram without planning
I shop from Instagram to improve my mood	Pearson Correlation	1	.339**	.175**	.423**
	Sig. (2-tailed)		.000	.000	.000
When I shop from Instagram, I often buy things I do not need	Pearson Correlation		1	.084	.373**
	Sig. (2-tailed)			.053	.000
When I see a product/service that I really like on Instagram, I usually buy it regardless of its price	Pearson Correlation			1	.276**
	Sig. (2-tailed)				.000
I feel excited when I buy things from Instagram without planning	Pearson Correlation				1
	Sig. (2-tailed)				

** Correlation is significant at the 0.01 level (2-tailed).

4.4 INSTAGRAM ENVIRONMENTAL ATTRIBUTES INFLUENCING FACTORS

When purchasing a product or a service, there are many factors that influence the consumer’s decision. The main objective of this section is to assess each of the variables related to Instagram based businesses attributes, in order to determine which attributes, influence consumers’ frequency to buy from these businesses. The data collected in this section is based on a five-point Adjectival scale with a rating range from ‘Strong

Negative Effect’ to ‘Strong Positive Effect’. Adjectival scales are ordinal scales which are used mainly for ranking or rating data. Additionally, these scales are usually arranged in ascending or descending order based on integers assigned to each rating category. The label values in this study are as follows:

- Strong negative effect = 1
- Negative effect = 2
- No effect = 3
- Positive effect = 4
- Strong positive effect = 5

These numbers assigned to each category are mainly used for ranking the responses and they do not signify absolute quantities, nor do they indicate the intervals between scales. A suitable analysis in this case therefore was using descriptive statistics and correlation to help in identifying the most influencing factors that drives consumers in Saudi Arabia to buy from Instagram businesses (Brace, 2004; Fallowfield, 1995).

4.4.1 BRAND TRUST

Below, in Table 4.12 is an analysis of data representing the reasons related to brand trust that are considered to possibly affect the decision of a customer when purchasing from Instagram based businesses. After examining the table, it is clear that good brand reputation positively affects the purchasing behavior of the consumers with 49.25% (n = 261) “positive effect” replies and 39.06% (n = 207) “strong positive effect” replies. Family and friends’ recommendations coming in the second place with 51.89% (n = 275) “positive effect” replies and 35.28% (n = 187) “strong positive effect” replies. It was surprising on the other hand that influencers and celebrities’ recommendation have 39.43% (n = 209) “no effect”. In addition, high perceived risk had the highest standard deviation (n = 1.42) and its mean was (n = 2.93) with the answers distributed almost evenly throughout the categories. It could be that the participants understood the question differently, or they did not fully comprehend the question. Lastly, using professional pictures seems to positively influence consumers’ decision with 46.79% (n = 248) “positive effect” replies and 23.58% (n = 125) “strong positive effect” replies.

TABLE 4.12 BRAND TRUST DESCRIPTIVE ANALYSIS

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect	<i>Total</i>	<i>Me an</i>	<i>Std. devi atio n</i>
Good brand reputation	14 2.64% 0.53%	11 2.08% 0.42%	37 6.98% 1.4%	261 49.25% 9.85%	207 39.06% 7.81%	530 100% 20%	4.2	0.86
Family/friends' recommendations	11 2.08% 0.42%	17 3.21% 0.64%	40 7.55% 1.51%	275 51.89% 10.38%	187 35.28% 7.06%	530 100% 20%	4.15	0.85
Influencers/celebrities' recommendations (e.g. social media influencers)	66 12.45% 2.49%	81 15.28% 3.06%	209 39.43% 7.89%	145 27.36% 5.47%	29 5.47% 1.09%	530 100% 20%	2.98	1.07
High perceived risk (e.g. online reviews pointing to deception, bad product/service quality)	116 21.89% 4.38%	113 21.32% 4.26%	81 15.28% 3.06%	131 24.72% 4.94%	89 16.79% 3.36%	530 100% 20%	2.93	1.42
Good product/service display (e.g. professional photographs)	35 6.6% 1.32%	37 6.98% 1.4%	85 16.04% 3.21%	248 46.79% 9.36%	125 23.58% 4.72%	530 100% 20%	3.74	1.1
<i>Total</i>	242 - 9.13%	259 - 9.77%	452 - 17.06%	1060 - 40%	637 - 24.04%	2650 - 100%		

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency

In Table 4.13 below, Pearson correlation between all the factors related to brand trust is provided. One notable result is that implementing professional photographs positively impact all other factors. In other words, when consumers see good product display, they would find it more trustworthy and less risky as they plan to make a purchase from that business. As well as, good brand reputation is significantly correlated with family, friends, and influencers recommendations. Therefore, in order to boost the brand reputation, Instagram businesses need to focus on reaching their consumers through their relations or people who have an influence on them.

TABLE 4.13 BRAND TRUST CORRELATION

		Good brand reputation	Family/friends' recommendations	Influencers/celebrities' recommendations	High perceived risk	Good product/service display
Good brand reputation	Pearson Correlation	1	.467**	.115**	.070	.352**
	Sig. (2-tailed)		.000	.008	.107	.000
Family/friends' recommendations	Pearson Correlation		1	.159**	.060	.278**
	Sig. (2-tailed)			.000	.165	.000
Influencers/celebrities' recommendations	Pearson Correlation			1	.020	.255**
	Sig. (2-tailed)				.640	.000
High perceived risk	Pearson Correlation				1	.186**
	Sig. (2-tailed)					.000
Good product/service display	Pearson Correlation					1
	Sig. (2-tailed)					

** Correlation is significant at the 0.01 level (2-tailed).

4.4.2 PRODUCT ATTRIBUTES

Table 4.14 below, presents the descriptive statistics for factors related to the products offered by Instagram business and how they might positively or negatively affect consumers' decisions. The results indicate that price, quality, and uniqueness of the products and/or services offered on Instagram based business matter to the consumers. Consumers in Saudi would mostly be looking for high quality and unique products/services when they head to Instagram for shopping. For instance, 42.45% (n = 225) responded that good product/service quality positively impact their decision, while 45.66% (n = 242) indicated that unique products/services positively impact their decision. However, if the price of Instagram based business products/services are higher than those of other online or physical stores, then the consumers are unlikely to make the purchase from Instagram with 33.58% (n = 178) of the participates responding that higher prices would negatively affect their purchase decisions.

TABLE 4.14 PRODUCT ATTRIBUTES DESCRIPTIVE ANALYSIS

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect	<i>Total</i>	<i>Mean</i>	<i>Std. deviation</i>
Higher price than other similar online/instore products/services	149 28.11% 9.37%	178 33.58% 11.19%	80 15.09% 5.03%	88 16.6% 5.53%	35 6.6% 2.2%	530 100% 33.33%	2.4	1.24
Higher quality than other similar online/instore products/services	32 6.04% 2.01%	73 13.77% 4.59%	101 19.06% 6.35%	225 42.45% 14.15%	99 18.68% 6.23%	530 100% 33.33%	3.54	1.12
Product/service is unique and different from what you can find in other stores	33 6.23% 2.08%	43 8.11% 2.7%	75 14.15% 4.72%	242 45.66% 15.22%	137 25.85% 8.62%	530 100% 33.33%	3.77	1.11
<i>Total</i>	214 - 13.46%	294 - 18.49%	256 - 16.1%	555 - 34.91%	271 - 17.04%	1590 - 100%		

*Sequence of numbers in a cell

Absolute frequency

Relative frequency row

Relative frequency

The correlation of the factors related to products attributes is shown in Table 4.15. From the table, it is clear that the uniqueness and quality of the products/services are positively correlated (connected) with a p value of (.0). Although it is not statistically significant, it is interesting to note that there is a negative correlation between price and uniqueness of the products/services, which might indicate that the more unique the product/service, the less the consumer will perceive higher price when making the purchase.

TABLE 4.15 PRODUCT ATTRIBUTES CORRELATION

		Higher price than other similar online/in-store products/services	Higher quality than other similar online/in-store products/services	Product/service is unique and different from what you can find in other stores
Higher price than other similar online/in-store products/services	Pearson Correlation	1	.057	-.019
	Sig. (2-tailed)		.194	.663
Higher quality than other similar online/in-store products/services	Pearson Correlation		1	.561**
	Sig. (2-tailed)			.000
Product/service is unique and different from what you can find in other stores	Pearson Correlation			1
	Sig. (2-tailed)			

** Correlation is significant at the 0.01 level (2-tailed).

4.4.3 CUSTOMER SERVICE

Descriptive analysis for all the responses regarding the factors related to customer service are provided in Table 4.16. After studying the data presented in the table, it is undeniable that providing a good customer service will definitely encourage consumers to purchase from Instagram businesses. In particular, 52.08% (n = 276) replied that knowing products/services description would positively affect their purchase decision, while 25.28% (n = 134) replied that it would have a strong positive effect on them. 42.08% (n = 223) of the participants would want to know the delivery method when purchasing from Instagram. Another 28.49% (n = 151) of the sample replied that not knowing delivery information would cause a strong negative effect on their decision. Customers are also looking for good customer support through messages or phone calls with 50.94% (n = 270) “positive effect” replies. Finally, it is clear that providing convenient after purchase services, including return and exchange services would have a strong positive effect on the customers with 45.66% (n = 242) “strong positive effect” replies for that category.

TABLE 4.16 CUSTOMER SERVICE DESCRIPTIVE ANALYSIS

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect	<i>Total</i>	<i>Mean</i>	<i>Std. deviation</i>
Providing product/service description in the comment section	27 5.09% 1.27%	29 5.47% 1.37%	64 12.08% 3.02%	276 52.08% 13.02%	134 25.28% 6.32%	530 100% 25%	3.87	1.02
Not providing delivery information	151 28.49% 7.12%	223 42.08% 10.52%	67 12.64% 3.16%	66 12.45% 3.11%	23 4.34% 1.08%	530 100% 25%	2.22	1.12
Good customer support (e.g. through Instagram direct message, phone ...)	17 3.21% 0.8%	33 6.23% 1.56%	60 11.32% 2.83%	270 50.94% 12.74%	150 28.3% 7.08%	530 100% 25%	3.95	0.97
Convenient after purchase services (e.g. return, exchange)	29 5.47% 1.37%	27 5.09% 1.27%	52 9.81% 2.45%	180 33.96% 8.49%	242 45.66% 11.42%	530 100% 25%	4.09	1.12
<i>Total</i>	224 - 10.57%	312 - 14.72%	243 - 11.46%	792 - 37.36%	549 - 25.9%	2120 - 100%		

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency

The below table (Table 4.17) presents the correlation between all the factors associated with customer service. Due to the importance of providing a convenient after purchase services, it is lucid that this factor has a statistically significant correlation with all of the other factors. In addition, providing the description for the products or services has also statistically significant correlation with the rest of the factors. The negative correlation associated with “not providing delivery information” factor, could be explained by the fact that the clause is in negative format.

TABLE 4.17 CUSTOMER SERVICE CORRELATION

		Providing product/ service description in the comment section	Not providing delivery information	Good customer support	Convenient after purchase services
Providing product/ service description in the comment section	Pearson Correlation	1	-.146**	.501**	.525**
	Sig. (2-tailed)		.001	.000	.000
Not providing delivery information	Pearson Correlation		1	-.061	-.187**
	Sig. (2-tailed)			.159	.000
Good customer support	Pearson Correlation			1	.492**
	Sig. (2-tailed)				.000
Convenient after purchase services	Pearson Correlation				1
	Sig. (2-tailed)				

** Correlation is significant at the 0.01 level (2-tailed).

4.4.4 PAYMENT METHOD

The last part in this section is examining the results for the factors related to payment methods provided by the Instagram business owners. Table 4.18 shows the descriptive analysis of the participants replies for three factors; bank transfer, cash on delivery, and online payment. Based on the results below, it can be said that consumers’ first preference is to pay cash on delivery with 56.42% (n = 299) “strong positive effect” and 33.77% (n = 179) “positive effect” replies for that method. Online payment comes in next place with 33.77% (n = 179) “strong positive effect” and 19.06% (n = 101) “positive effect” replies for this method. Lastly, when it comes to bank transfers, participants’ replies were almost consistently distributed among the ranks which could be a sign that it is not as favorable as the other two methods.

TABLE 4.18 PAYMENT METHOD DESCRIPTIVE ANALYSIS

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect	<i>Total</i>	<i>Mean</i>	<i>Std. deviation</i>
Bank transfer	92 17.36% 5.79%	135 25.47% 8.49%	84 15.85% 5.28%	146 27.55% 9.18%	73 13.77% 4.59%	530 100% 33.33%	2.95	1.33
Cash on delivery	14 2.64% 0.88%	14 2.64% 0.88%	24 4.53% 1.51%	179 33.77% 11.26%	299 56.42% 18.81%	530 100% 33.33%	4.39	0.9
Online payment	75 14.15% 4.72%	112 21.13% 7.04%	79 14.91% 4.97%	179 33.77% 11.26%	101 19.06% 6.35%	530 100% 33.33%	3.19	1.35
<i>Total</i>	181 - 11.38%	261 - 16.42%	187 - 11.76%	488 - 30.69%	473 - 29.75%	1590 - 100%		

*Sequence of numbers in a cell
 Absolute frequency
 Relative frequency row
 Relative frequency

Next in Table 4.19, the correlation among payment methods is presented. The only statistically significant correlation appears to exist between online payment and bank transfer. Therefore, when consumers prefer online payment as a payment method, bank transfer would also be another suitable option for them.

TABLE 4.19 PAYMENT METHOD CORRELATION

		Bank transfer	Cash on delivery	Online payment
Bank transfer	Pearson Correlation	1	-.009	.456**
	Sig. (2-tailed)		.840	.000
Cash on delivery	Pearson Correlation		1	.013
	Sig. (2-tailed)			.769
Online payment	Pearson Correlation			1
	Sig. (2-tailed)			

** Correlation is significant at the 0.01 level (2-tailed).

4.5 SUMMARY

Chapter 4 provided all the results related the survey conducted to determine what factors might have been the source of encouragement for consumers in Saudi Arabia to make purchases from Instagram based businesses. The analysis of the influencing factors related to customer demographics and personal characteristics have been presented, including Instagram usage analysis, demographics and monthly purchases analysis and impulse buying analysis. In addition, the analysis of Instagram environmental attributes influencing factors was introduced. That included the analysis of factors related to brand trust, product attribute, customer service, and payment methods. In the following chapter, a conclusion related to the discovered results will be discussed, and a presentation of the challenges and future recommendations will be provided.

CHAPTER 5 CONCLUSION

5.1 SYNOPSIS

This study was conducted to investigate the factors that affect the purchasing decision process of Saudi consumers when they are interacting with e-commerce businesses that are based on Instagram. An online survey was carried out, and it was directed to Saudi Instagram users who have made at least one purchase from Instagram based businesses before. The main aim of conducting this study was to answer the following questions:

- Customer demographics / personal characteristics:
 - Is there a relationship between gender, income, age, education level, and location of living (big cities or rural areas) with buying from Instagram based businesses?
 - Does the frequency of Instagram usage increase the intention to buy from Instagram based businesses?
 - Is there an impulsive factor that drives consumers in Saudi Arabia to buy from businesses on Instagram?

- Instagram environmental attributes:
 - Is there a relationship between brand trust, product attribute, customer service, and payment method with customer motivation to buy from businesses on Instagram?

All the factors that were considered to be included in the study were based on theory of planned behaviour and impulse buying theory. In addition, the existing literature related to online consumer behaviour and purchase decision (see Table 2.2), and studies related to buyer behaviour and impulse buying, helped shape the survey questions. Theory of planned behaviour was modified by adding background factors that influence the behaviour of any individual greatly (see Figure 2.4). In the survey (see Appendix F) we tried to accommodate all of these background factors to see which one

affects the purchasing decision for Saudi Instagram shoppers. In addition, factors related to impulse buying and some Instagram businesses attributes which have some sort of representation in the TPB background factors; mood, emotions, experience, and media were included.

The survey consisted of four main sections; screening questions, demographics & personal characteristics, impulse buying, and Instagram environmental attributes. 801 Instagram users have completed the survey. Out of which, 271 were screened out due to their ineligibility, either they were not Saudi citizens, or they have not made any purchase from Instagram businesses previously. The total number of qualified, completed responses was 530.

Analysing the data was conducted with the help of two analytical software programs; Opinio and SPSS. Opinio was used mainly for generating the descriptive statistics in order to highlight the basic features of the data. On the other hand, SPSS was used to analyse the data more deeply and create some connections among the variable to gain better understanding of the data set in hand and ultimately answer the research questions. To follow, a discussion of the results in the context of our research questions will be provided.

Question 1: Is there a relationship between gender, income, age, education level, and location of living (big cities or rural areas) with buying from Instagram based businesses?

With regard to participants' demographics and the amount of purchases they made on Instagram, when it comes to gender distribution among the purchases they make monthly, we found no differences between the two. Moreover, we noticed that income might have an impact on the number of purchases people make on Instagram. However, we observed no specific general trend, but we noticed that people who earn under SAR 5000, and between SAR 10000 and SAR 20000 a month, could be categorized as the ones with higher preference of buying from Instagram based business, as they account for the largest total of such purchases. As for age, the age groups 25 to 30 and 41 to 65 are present in each purchase category, even though the total number of participants within

each of these two groups is less than the total number of participants within the age group of 31 to 40, which accounts for the highest number of participants. In the case of education, it appears that participants with a bachelor or high school degree are the most active shoppers on Instagram compared to participants in other levels of education. In addition, the results indicate that those who have higher levels of education may have less interest of buying from Instagram.

Lastly, after examining participants' area of living and their monthly purchases, it appears that participants living in urban areas represent 93.21% (n = 494) of the total participants and therefore they had the leading presence in all purchasing categories. Yet, most of the participants who live in suburban and rural locations fall within the category of 0 to 2 purchases per month, and 3 to 5 products purchases per month comes in second. Additionally, 10.53% (n = 2) of participants living in suburban areas are also present in the range of 6 to 10 products. The low presence of these two categories might go back to the lack in the logistics sector in Saudi (i.e. Saudi Post and distribution processes) for suburban and rural places, or the area where these businesses are based (bigger cities). However, some of the objectives of the National Transformation Program (NTP) as part of the Vision 2030 which was created to support the growth and development of e-commerce in Saudi Arabia, is to support small and medium e-commerce businesses and improve logistics sector, and that would make a difference in the coming years (Communications and Information Technology Commission, 2017; Vision 2030, 2016).

Question 2: Does the frequency of Instagram usage increase the intention to buy from Instagram based businesses?

Based on the results found in the study, it was clear that Saudi Instagram users spend a decent amount of time on Instagram, with the biggest percentage 42.45% (n = 225) spending an average of 1 to 2 hours on Instagram daily. It was also shown from the participants data that time spent on Instagram could increase the chances for more purchases made from Instagram businesses. For instance, the participants who make 11 to 15 purchases and more than 15 purchases, are those who spend at least 1 to more than 4 hours on Instagram daily.

Question 3: Is there an impulsive factor that drives consumers in Saudi Arabia to buy from businesses on Instagram?

The analysis of impulse buying factors did not show any outstanding results. The mean of all factors was leaning toward “Neutral” and the standard deviations were high. This could go back to lack of comprehension of the statements included in the study because of the Arabic translations conducted, or not including as much statements related to impulse buying to get more responses, and therefore, more understanding of consumer behaviour in this area. Thus, the impulse factors included in this study do not seem to have a substantial impact among the consumers in Saudi Arabia.

However, one impulse factor stood out the most; it appears that most of the participants turn to Instagram for shopping to look for products or services that they need. That also conforms the results obtained from ‘product attributes’ section, where we found that most of the participants are looking for unique products and services on Instagram. In addition, it is interesting to note that 23.77% (n = 126) of the participants agreed that they would buy a product or a service if they really like it regardless of its price. Referring this back to participants’ income and their purchasing behaviour (Marketline, 2018), the prevalent feeling of a strong social and financial security among the citizens might be a strong factor influencing this buyer behaviour in the Saudi Arabian.

Question 4: Is there a relationship between brand trust, product attribute, customer service, and payment method with customer motivation to buy from businesses on Instagram?

The analysis of Instagram environmental attributes was divided into four categories; analysis of attributes related to brand trust, product features, customer service, and payment method. The most statistically significant factors related to brand trust that positively affect consumers purchasing decisions were revealed as maintaining a good brand reputation, promoting family and friends’ recommendations, and using professional pictures. In fact, implementing professional photographs positively impact all other factors. Therefore, we view this as something that all Instagram businesses

should invest in. When it comes to product features, and as the consumers in Saudi browse through Instagram businesses, the most important factor that they would be looking for is high quality and unique products or services as depicted by the photographs. In addition, the prices for these products or services should be reasonable compared to other similar businesses.

Moreover, based on the analysis of customer service factors, providing a good customer service is essential for encouraging consumers to purchase from Instagram businesses. With regard to their importance, customer service factors can be arranged in the following order; providing convenient after purchase service (i.e. return, exchange), good customer support, including product or service description in the comment section, and explaining the delivery method. Finally, the results of payment method analysis suggest that, when purchasing from Instagram businesses, consumers prefer to pay in cash upon delivery. That could go back to a lack of trust in Instagram businesses since they are not “official” businesses. However, trust could be increased with the new service initiatives of Maroof, or it can be just more convenient for them to pay online. The results show online payment comes in the second place, and bank transfers are not that desirable as it comes in last.

Some of the factors found here are complying with Bahaddad et al. (2013) results, as they investigated the factors that drive consumers in Saudi Arabia to shop online. They found company size, strength of the brand, website features, the method of delivery, and payment security are strong influential factors that encourage online shopping. That just confirms the importance of these factors when establishing an Instagram based business. As well as, it indicates that Instagram businesses can be categorized as e-commerce businesses.

5.2 RECOMMENDATIONS

Based on the process of conducting this study and the results found, some recommendations can be made for different parties involved. The owners of any Instagram based businesses, or any individual who is thinking of starting an e-commerce business. It can be said that Instagram is a very rich and popular medium in Saudi Arabia

and it is very suitable for startups. That can be explained by a number of factors. For instance, Instagram eases the reach to many demographic segments as most segments of the Saudi population have a presence on Instagram as seen in the demographic breakdown in this study (see Section 4.2). In addition, an enormous attention from the Saudi government is being focused on supporting these new types of small/medium businesses. Maroof movement and the NTP are two examples of the government's efforts in this field.

During the set-up process for an Instagram based business it is important to keep in mind all the factors that would encourage consumers to trust the business and make purchases and therefore increase the profits. Some of the most important factors that should be present in any Instagram business are: making sure that the area being targeted has a strong logistics infrastructure, offering a product or service that is lacking in the targeted area, introducing unique and high quality products and services, implementing marketing elements that trigger excitement and joy, using professional high-end photography only, promoting family and friends recommendations (e.g. giving special packages and promotion for family and friend such as mother day offers), maintaining a good brand reputation, reasonable pricing, providing convenient after purchase service and good customer support throughout the whole purchasing process, and lastly, offering alternative payment methods such as cash on delivery and online payment.

Saudi government on the other hand should push all social media based businesses to register with Maroof. As it is a free service and it guarantees both businesses and consumers rights. Consumers should also be more careful and make sure that the businesses they are dealing with are registered with Maroof.

5.3 LIMITATIONS AND FUTURE WORK

During the process of undertaking this study and analysing the results, some limitations were faced. To begin with, it would have been more helpful if we had a more broader sample of the population. This could perhaps be achieved by having access to a more diverse population for instance, i.e., more younger and older people, more participants with lower and higher education level, and more participants that live in

suburban and rural areas, which would result in having a deeper understanding of the entire population.

Even though a pilot of the survey was tested before releasing the actual survey, we believe that some of the factors related to impulse buying was not well understood. This might go back to the Arabic translations conducted, or not including as much statements related to impulse buying to get more responses, and therefore, gain more understanding of impulse buying behaviour in Instagram based businesses. Thus, a separate study that focuses solely on impulse buying which includes more factors and attributes that could initiate impulse buying in these circumstances would be beneficial.

Additionally, studying consumer behaviour toward Instagram businesses in other MENA countries and comparing the results to the ones found here would help in the contextualization of the results.

Lastly, despite the fact that this research was a good contribution to literature, it would be interesting to investigate Instagram based businesses from the business perspective. In other words, looking into different number of Instagram businesses, examining their business models, comparing their return on investment, and looking at what would make a successful small/medium business that is built on Instagram or any other social media platform.

BIBLIOGRAPHY

- Abed, S. S., Dwivedi, Y. K., & Williams, M. D. (2015). SMEs' adoption of e-commerce using social media in a Saudi Arabian context: a systematic literature review. *International Journal of Business Information Systems*, 19(2), 159. <https://doi.org/10.1504/IJBIS.2015.069429>
- Agresti, A., & Finlay, B. (2009). *Statistical methods for the social sciences* (4th ed.). New Jersey: Pearson Education, Inc.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Making*, (50), 179–211. https://doi.org/10.1922/CDH_2120VandenBroucke08
- Ajzen, I. (2006). Theory of Planned Behavior Diagram. Retrieved January 12, 2019, from <http://people.umass.edu/aizen/tpb.diag.html#null-link>
- Ajzen, I. (2011). The theory of planned behaviour: Reactions and reflections. *Psychology and Health*, 26(9), 1113–1127. <https://doi.org/10.1080/08870446.2011.613995>
- Ajzen, I. (2017). Icek Ajzen: Theory of Planned Behavior with Background Factors. Retrieved January 11, 2019, from <http://people.umass.edu/aizen/tpb.background.html>
- Al-Saud, M. (n.d.). Vision 2030. Retrieved November 13, 2018, from <http://vision2030.gov.sa/en>
- Alghamdi, R., Nguyen, A., Nguyen, J., & Drew, S. (2011). Factors influencing Saudi customers' decisions to purchase from online retailers in Saudi Arabia: a quantitative analysis. In *Proceedings of the IADIS International Conference e-Commerce 2011, Part of the IADIS Multi Conference on Computer Science and Information Systems 2011, MCCSIS 2011* (pp. 153–161). Retrieved from <http://www.scopus.com/inward/record.url?eid=2-s2.0-84864977172&partnerID=40&md5=a265d2f001d854eded3ae907f0915c22>
- Alharethi, M. (2016). *Using Instagram for Shopping in Saudi Arabia*. Arkansas State University.
- Arabian Business. (2017). Ten percent of Instagram users in the MENA region. Retrieved January 8, 2019, from <https://www.arabianbusiness.com/ten-percent-of-instagram-users-in-mena-region-664176.html>
- Bahaddad, A. A., Houghton, L., & Drew, S. (2013). Attracting Customer in Saudi Arabia to Buy from Your Business Online. *International Journal of Business and Management*, 8(7). <https://doi.org/10.5539/ijbm.v8n7p65>

- Becker, S. A. (2007). *Electronic commerce : Concepts, methodologies, tools and applications*. Hershey PA: Information Science Reference. Retrieved from https://books.google.ca/books?hl=en&lr=&id=qAMtUzo00BMC&oi=fnd&pg=PR1&ots=-Sq8dNBvO0&sig=JZ_nT7fKtF5pVeE7Xs-sjYA6Vkk&redir_esc=y#v=onepage&q&f=false
- Bhakat, R. S., & Muruganatham, G. (2013). A Review of Impulse Buying Behavior. *International Journal of Marketing Studies*, 5(3). <https://doi.org/10.5539/ijms.v5n3p149>
- Brace, I. (2004). *Questionnaire Design How to plan, Structure and Write Survey Material for Effective Market Research*. (D. Barr & R. J. Birn, Eds.). London: Market Research Society.
- Bray, J. J. P. (2008). Consumer behaviour theory: Approaches and models. *Bournemouth University*, 1–33. <https://doi.org/10.1088/1748-9326/6/2/025102>
- Chen, Y., & Zhang, L. (2015). Influential Factors for Online Impulse Buying in China : A Model and Its Empirical Analysis. *International Management Review*, 11(2), 57–70.
- Communications and Information Technology Commission. (2017). *E-Commerce in Saudi Arabia*. Retrieved from http://www.citc.gov.sa/en/reportsandstudies/Reports/Documents/CITC_ECOMMERCE_2017_ENGLISH.PDF
- Conner, M., & Armitage, C. J. (1998). Extending the Theory of Planned Behavior: A Review and Avenues for Further Research. *Journal of Applied Social Psychology*, 28(15), 1429–1464. Retrieved from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.474.9090&rep=rep1&type=pdf>
- Dawson, S., & Kim, M. (2009). External and internal trigger cues of impulse buying online. *Direct Marketing*, 3(1), 20–34. <https://doi.org/10.1108/17505930910945714>
- EIU Digital Solutions. (2018). Saudi Arabia. Retrieved December 14, 2018, from <http://country.eiu.com/saudi-arabia>
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer behavior* (8th ed.). Fort Worth : Dryden Press.
- Fallowfield, L. (1995). Questionnaire design. *Archives of Disease in Childhood*, 72(1), 76–79. <https://doi.org/10.1136/adc.72.1.76>
- Fang, J., Wen, C., George, B., & Prybutok, V. R. (2016). Consumer Heterogeneity, Perceived Value, and Repurchase Decision-Making in Online Shopping: The Role of Gender, Age, and Shopping Motives. *Journal of Electronic Commerce Research*, 17(2), 116–131.

- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behaviour: An introduction to theory and research*. Addison-Wesley Publishing Company. Retrieved from <http://people.umass.edu/ajzen/f&a1975.html>
- Garcia, K. (2018). Amazon-Only Shoppers on the Rise But in-store visits aren't shrinking. Retrieved December 22, 2018, from <https://retail.emarketer.com/article/amazon-only-shoppers-on-rise/5aa958f4ebd4000ac0a8ac90?ecid=NL1014>
- General Authority for Statistics. (2018). General Authority for Statistics, Kingdom of Saudi Arabia. Retrieved November 12, 2018, from <https://www.stats.gov.sa/en>
- Gibreel, O., AlOtaibi, D. A., & Altmann, J. (2018). Social commerce development in emerging markets. *Electronic Commerce Research and Applications*, 27, 152–162. <https://doi.org/10.1016/j.elerap.2017.12.008>
- Global Media Insights. (2018). Saudi Arabia Social Media Statistics 2018. Retrieved January 8, 2019, from <https://www.globalmediainsight.com/blog/saudi-arabia-social-media-statistics/>
- Hajli, N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management*, 35(2), 183–191. <https://doi.org/10.1016/j.ijinfomgt.2014.12.005>
- Hisham, S. (2017, February). Saudis are the most using Instagram and these are their activities. *Hia Magazine*. Retrieved from <https://www.hiamag.com/-/موعات/بزنس-وتقنية/498516-السعوديون-الاكثر-استخداما-ل-انستقرام-و-هذه-انشطتهم>
- Howard, J. A., & Sheth, J. N. (1969). *The theory of buyer behavior*. John Wiley & Sons.
- Hwang, Y., & Jeong, J. (2014). Electronic commerce and online consumer behavior research: A literature review. *Information Development*, 32(3), 377–388. <https://doi.org/10.1177/0266666914551071>
- IBM. (n.d.). IBM SPSS software. Retrieved April 20, 2019, from https://www.ibm.com/analytics/spss-statistics-software?cm_mmc=Search_Google-Hybrid+Cloud_Data+Science--WW_NA--spss_e&cm_mmca1=000000OA&cm_mmca2=10000380&cm_mmca7=9060777&cm_mmca8=kwd-98310549&cm_mmca9=_k_CjwKCAjwwtTmBRBqEiWAb6c_27isuL9jp5wbkFb5Q0AWEa
- Laudon, K. C., & Traver, C. G. (2016). *E-Commerce 2016: Business, Technology, Society* (12th ed.). Upper Saddle River, N.J. : London: Prentice Hall ; Pearson Education [distributor].
- Liang, T.-P., & Turban, E. (2011). Introduction to the Special Issue Social Commerce: A Research Framework for Social Commerce. *International Journal of Electronic Commerce*, 16(2), 5–14. Retrieved from <https://www-tandfonline-com.ezproxy.library.dal.ca/doi/abs/10.2753/JEC1086-4415160201>

- Loudon, D. L., & Della Bitta, A. J. (1993). *Consumer behavior : Concepts and applications* (4th ed.). New York: McGraw-Hill.
- Mahboob, A., & Elyas, T. (2007). English in the Kingdom of Saudi Arabia. *Plant Disease*, 91(1), 110–110. <https://doi.org/10.1094/PD-91-0110B>
- Makki, E., & Chang, L. (2015). Understanding the Effects of Social Media and Mobile Usage on E-Commerce : An Exploratory Study in Saudi Arabia. *International Management Review*, 11(2), 98–110.
- Marketline. (2018). Saudi Arabia In-depth PESTLE insights, (September), 1–68. Retrieved from <http://www.marketline.com>
- Maroof. (n.d.). About Maroof. Retrieved January 15, 2019, from <https://maroof.sa/Home/About>
- McLeod, S. (2008, October 24). Likert Scale. Retrieved from <https://www.simplypsychology.org/likert-scale.html>
- Ministry of Commerce and Investment. (2016). “Maroof” An Initiative To Support E-Commerce In The Kingdom. Retrieved January 15, 2019, from <https://mci.gov.sa/en/MediaCenter/News/Pages/17-04-16-01.aspx>
- Mohan, G., Sivakumaran, B., & Sharma, P. (2013). Impact of store environment on impulse buying behavior. *European Journal of Marketing*, 47(10), 1711–1732. <https://doi.org/10.1108/EJM-03-2011-0110>
- Moital, L. (2006). *An Evaluation of the factors influencing the adoption of e-commerce in the purchasing of leisure travel by the residents of Cascais, Portugal*. Bournemouth University. Retrieved from <http://eprints.bournemouth.ac.uk/12239/>
- Objectplanet. (n.d.). Opinio. Retrieved March 26, 2019, from <http://www.objectplanet.com/opinio/>
- Rad, A. A., & Benyoucef, M. (2011). A model for understanding social commerce. *Journal of Information Systems Applied Research*, 4(2), 63–73. Retrieved from <http://jisar.org/2011-4/N2/JISARv4n2p63.html>
- Rook, D. W. (1987). The Buying Impulse. *Journal of Consumer Research*. <https://doi.org/10.1086/209105>
- Sheikh, Z., Islam, T., Rana, S., Hameed, Z., & Saeed, U. (2017). Acceptance of social commerce framework in Saudi Arabia. *Telematics and Informatics*, 34(8), 1693–1708. <https://doi.org/10.1016/j.tele.2017.08.003>
- Solomon, M. R., Bamossy, G. J., Askegaard, S., & Hogg, M. K. (2006). *Consumer behaviour : A European perspective* (3rd ed.). Harlow: Prentice Hall.
- Statista. (2018). Retail e-commerce sales worldwide from 2014 to 2021.

- Stephen, A. T., & Toubia, O. (2010). Deriving Value from Social Commerce Networks. *Journal of Marketing Research*, 47(2), 215–228. <https://doi.org/10.2139/ssrn.1150995>
- Stern, H. (1962). The Significance of Impulse Buying Today. *Journal of Marketing*, 26(2), 59. <https://doi.org/10.2307/1248439>
- UNCTAD. (2017). *Unctad B2C E-Commerce Index 2017*. Retrieved from http://unctad.org/en/PublicationsLibrary/tn_unctad_ict4d09_en.pdf
http://unctad.org/en/PublicationsLibrary/tn_unctad_ict4d07_en.pdf
- Verhagen, T., & Van Dolen, W. (2011). The influence of online store beliefs on consumer online impulse buying: A model and empirical application. *Information and Management*, 48(8), 320–327. <https://doi.org/10.1016/j.im.2011.08.001>
- Vision 2030. (2016). *National transformation program 2020. Saudi Vision 2030*. Retrieved from http://vision2030.gov.sa/sites/default/files/NTP_En.pdf
www.vision2030.gov.sa
- We Are Social. (2018). Digital in 2018 in Western Asia Part 2 - South-East [Presentation slides]. Retrieved January 8, 2019, from https://www.slideshare.net/wearesocial?utm_campaign=profiletracking&utm_medium=sssite&utm_source=ssslideview
- Wigand, R. T. (1997). Electronic Commerce: Definition, Theory, and Context. *The Information Society*, 13(1), 1-16., 2243. <https://doi.org/10.1080/019722497129241>
- Zhou, L., Dai, L., & Zhang, D. (2007). Online Shopping Acceptance Model — A Critical Survey Of Consumer Factors In Online Shopping. *Journal of Electronic Commerce Research*, 8(1), 41–62. <https://doi.org/10.1086/209376>,

APPENDICES

APPENDIX A – ETHICS BOARD APPROVAL LETTER



Social Sciences & Humanities Research Ethics Board Letter of Approval

November 28, 2018
Ghada Asiri
Computer Science\Computer Science

Dear Ghada,

REB #: 2018-4633
Project Title: Buyer behavior toward Instagram based businesses in Saudi Arabia
Effective Date: November 28, 2018
Expiry Date: November 28, 2019

The Social Sciences & Humanities Research Ethics Board has reviewed your application for research involving humans and found the proposed research to be in accordance with the Tri-Council Policy Statement on *Ethical Conduct for Research Involving Humans*. This approval will be in effect for 12 months as indicated above. This approval is subject to the conditions listed below which constitute your on-going responsibilities with respect to the ethical conduct of this research.

Sincerely,

Dr. Karen Beazley, Chair

Post REB Approval: On-going Responsibilities of Researchers

After receiving ethical approval for the conduct of research involving humans, there are several ongoing responsibilities that researchers must meet to remain in compliance with University and Tri-Council policies.

1. Additional Research Ethics approval

Prior to conducting any research, researchers must ensure that all required research ethics approvals are secured (in addition to this one). This includes, but is not limited to, securing appropriate research ethics approvals from: other institutions with whom the PI is affiliated; the research institutions of research team members; the institution at which participants may be recruited or from which data may be collected; organizations or groups (e.g. school boards, Aboriginal communities, correctional services, long-term care facilities, service agencies and community groups) and from any other responsible review body or bodies at the research site

2. Reporting adverse events

Any significant adverse events experienced by research participants must be reported **in writing** to Research Ethics **within 24 hours** of their occurrence. Examples of what might be considered “significant” include: an emotional breakdown of a participant during an interview, a negative physical reaction by a participant (e.g. fainting, nausea, unexpected pain, allergic reaction), report by a participant of some sort of negative repercussion from their participation (e.g. reaction of spouse or employer) or complaint by a participant with respect to their participation. The above list is indicative but not all-inclusive. The written report must include details of the adverse event and actions taken by the researcher in response to the incident.

3. Seeking approval for protocol / consent form changes

Prior to implementing any changes to your research plan, whether to the protocol or consent form, researchers must submit a description of the proposed changes to the Research Ethics Board for review and approval. This is done by completing an Amendment Request (available on the website). Please note that no reviews are conducted in August.

4. Submitting annual reports

Ethics approvals are valid for up to 12 months. Prior to the end of the project’s approval deadline, the researcher must complete an Annual Report (available on the website) and return it to Research Ethics for review and approval before the approval end date in order to prevent a lapse of ethics approval for the research. Researchers should note that no research involving humans may be conducted in the absence of a valid ethical approval and that allowing REB approval to lapse is a violation of University policy, inconsistent with the TCPS (article 6.14) and may result in suspension of research and research funding, as required by the funding agency.

5. Submitting final reports

When the researcher is confident that no further data collection or participant contact will be required, a Final Report (available on the website) must be submitted to Research Ethics. After review and approval of the Final Report, the Research Ethics file will be closed.

6. Retaining records in a secure manner

Researchers must ensure that both during and after the research project, data is securely retained and/or disposed of in such a manner as to comply with confidentiality provisions specified in the protocol and consent forms. This may involve destruction of the data, or continued arrangements for secure storage. Casual storage of old data is not acceptable.

It is the Principal Investigator's responsibility to keep a copy of the REB approval letters. This can be important to demonstrate that research was undertaken with Board approval, which can be a requirement to publish.

Please note that the University will securely store your REB project file for 5 years after the study closure date at which point the file records may be permanently destroyed.

7. Current contact information and university affiliation

The Principal Investigator must inform the Research Ethics office of any changes to contact information for the PI (and supervisor, if appropriate), especially the electronic mail address, for the duration of the REB approval. The PI must inform Research Ethics if there is a termination or interruption of his or her affiliation with Dalhousie University.

8. Legal Counsel

The Principal Investigator agrees to comply with all legislative and regulatory requirements that apply to the project. The Principal Investigator agrees to notify the University Legal Counsel office in the event that he or she receives a notice of non-compliance, complaint or other proceeding relating to such requirements.

9. Supervision of students

Faculty must ensure that students conducting research under their supervision are aware of their responsibilities as described above, and have adequate support to conduct their research in a safe and ethical manner.

APPENDIX B – STUDY INSTAGRAM ACCOUNT

The screenshot shows the Instagram profile for 'ghada_study'. The profile picture features a shopping cart with colorful bags. The bio states: 'This account is created for conducting a study as part of master's thesis. Master of Electronic Commerce. Dalhousie University 🇨🇦 Study link: surveys.dal.ca/opinio/s?s'. The post grid contains three posts: a welcome message in Arabic, a survey information post in Arabic, and a 'Hello!' post in English. The bottom navigation bar is visible at the bottom of the screen.

ghada_study ▾

4 posts 1,441 followers 5,123 following

Edit Profile

Ghada Asiri
This account is created for conducting a study as part of master's thesis.
Master of Electronic Commerce.
Dalhousie University 🇨🇦
Study link:
surveys.dal.ca/opinio/s?s

مرحباً!
اسمي غادة بصوري، طالبة إلكترونية في جامعة دالهاوسي مشرفتي الدكتور جولين مكناك بحث تخرجي حول سلوك المستهلك العربية السعودية تجاه الشراء الإلكتروني.
نبحث عن عدد كبير من المشاركين مستخدمين الإنترنت في أي أجهزة موبايل وأجهزة على الإنترنت على الإنترنت. نحتاج أعضاء من وقتك ومساعدتنا على جمع البيانات.
إذا كنت ترغب بالمشاركة وبعبر بامكانك زيارة حساب الدراسة والتفكير على الرابط المرفق في التخصصية للتسجيل مباشرة
نشكر وتقدير ممتن

معلومات عن تعبئة الاستبيان
الاستبيان سيكون على الإنترنت عن طريق الموقع المرفق في قسم المعلومات الاستبيان حوالي عشر دقائق ولن يكون هناك عائد مالي للمشاركين. إذا لمساعدتنا في جمع البيانات وإكمال البحث.
إذا كان لديك أي أسئلة أو استفسارات، يرجى عدم التردد في الاتصال خلال البريد الإلكتروني 416@dal.ca أو رقم الهاتف (902)717-1311

Hello!
Ghada Asiri, I am a graduate student at Dalhousie University, studying e-commerce. My supervisor Dr. Asiri and I, are conducting a study Buyer Behaviour Toward Based Businesses in Saudi Arabia.
Looking for a large number of participating Saudi Instagram users. The study has been conducted at least one an Instagram based business. If you are participating in this study, you are only provide us with 10 minutes or to answer a questionnaire.
Interested to participate, please create an account (ghada_study) and link in the bio section to go to the questionnaire.
THANK YOU FOR YOUR HELP

Filling Out The Survey
The questionnaire will be online through the website at surveys.dal.ca/opinio/s?s. The questionnaire will take about 10 minutes to complete. Participation is voluntary to help us complete our research.
If you have any questions or inquiries regarding the study, please do not hesitate to contact me via 416@dal.ca or telephone number (+1 902)717-1311

APPENDIX C – RECRUITMENT LETTERS

C.1 ENGLISH RECRUITMENT LETTER

Hello!

My name is Ghada Asiri. I am a graduate student at Dalhousie University, studying Electronic Commerce. My supervisor Dr. Joyline Makani and I, are conducting a research to study Buyer Behaviour Toward Instagram Based Businesses in Saudi Arabia.

We are looking for a large number of participants consisting of Saudi Instagram users who has conducted at least one purchase from an Instagram based business. When participating in this study, you are only expected to provide us with 10 minutes of your time to answer a questionnaire.

If you are interested to participate, please visit our study account ([ghada_study](#)) and click on the link in the bio section to go directly to the questionnaire.

WE APPRECIATE YOUR HELP



C.2 ENGLISH SURVEY INFORMATION

Filling Out The Survey

The completion of the questionnaire will be online through the website attached in the bio section. The questionnaire will take about 10 minutes to complete and there will be no return for participants. Participation is voluntary to help us collect data and complete our research.

If you have any questions or inquiries regarding the study, please do not hesitate to contact me via e-mail (gh767416@dal.ca) or telephone number (+1 (902)717-311)



C.3 ARABIC RECRUITMENT LETTER

مرحباً!

اسمي غادة عسيري، طالبة ماجستير تجارة إلكترونية في جامعة دالهاوسي في كندا. بمساعدة مشرفتي الدكتورة جويلين مكاني، حالياً اعمل على بحث تخرجي حول سلوك المستهلك في المملكة العربية السعودية تجاه المشاريع القائمة على موقع انستقرام.

نبحث عن عدد كبير من المشاركين بحيث يتألفون من مستخدمي انستقرام في السعودية والذين قد أجروا عملية شراء واحدة على الأقل من المشاريع القائمة على انستقرام. للمشاركة في هذه الدراسة نحتاج لعشر دقائق من وقتك فقط لتعبئة استبيان ومساعدتنا على جمع البيانات الكافية.

إذا كنت ترغب بالمشاركة ومعرفة تفاصيل أكثر، بإمكانك زيارة حساب الدراسة (ghada_study) والنقر على الرابط المرفق في قسم المعلومات الشخصية للانتقال مباشرة الى الاستبيان.

نشكر ونقدر مساعدتكم



C.4 ARABIC SURVEY INFORMATION

معلومات عن تعبئة الاستبيان

إكمال الاستبيان سيكون على الانترنت عن طريق الموقع المرفق في قسم المعلومات الشخصية. تستغرق تعبئة الاستبيان حوالي عشر دقائق ولن يكون هناك عائد مالي للمشاركين. المشاركة تطوعية لمساعدتنا في جمع البيانات وإكمال البحث.

إذا كان لديك أي أسئلة أو استفسارات بخصوص الدراسة، فيرجى عدم التردد في الاتصال بي من خلال البريد الإلكتروني (gh767416@dal.ca) أو رقم الهاتف (+1(902)717-1311).



APPENDIX D – REQUESTS SENT TO BUSINESS OWNERS

D.1 ENGLISH REQUEST

Dear (business owner name),

My name is Ghada Asiri. I am a graduate student at Dalhousie University studying Electronic Commerce. My supervisor Dr. Joyline Makani and I are conducting research to study buyer behaviour toward Instagram based businesses in Saudi Arabia. We are looking for a large number of participants consisting of Saudi Instagram users who has conducted at least one purchase from an Instagram based business. We would be grateful if you would agree to help us reach out target population by posting the following picture on your account. The picture contains all recruitment details for the study. You could also tag out study Instagram account on the picture (account name: ghada_study), and include the survey link (<https://surveys.dal.ca/opinio/s?s=InstagramBuyerBehaviour>) in the comment section.

This study will help in discovering factors that has an influence on purchasing decisions of Instagram based business consumers. The results of this study would help entrepreneur, small, and medium online business owners like yourself, by applying or emphasizing on some of the factors that will be explored on their business, to attract or retain their consumer segments. If you would like to have a copy of the results or if you have any other questions, please do not hesitate to contact me through the email gh767416@dal.ca or phone number [+1 \(902\) 717 - 1311](tel:+19027171311).

We appreciate your help.
Ghada Asiri

D.2 ARABIC REQUEST

عزيزي (اسم صاحب المشروع)

اسمي غادة عسيري. طالبة ماجستير تجارة إلكترونية في جامعة دالهاوسي في كندا. بمساعدة مشرفتي الدكتورة جويلين مكاني، أقوم حاليا بالعمل على إتمام بحث تخرجي والذي يدور حول سلوك المستهلك في المملكة العربية السعودية تجاه المشاريع التجارية القائمة على موقع انستقرام. الدراسة تتمحور حول مستخدمي انستقرام في السعودية الذين قاموا بإجراء عملية شراء واحدة على الأقل من المشاريع القائمة على انستقرام. بناء على ذلك، أفضل طريقة للوصول لهذه الفئة هي عن طريقكم أنتم أصحاب المشاريع. سنكون ممتنين جدا إذا قبلت مساعدتنا عن طريق نشر الصورة التالية التي تحتوي على تفاصيل المشاركة في حساب مشروعكم. باستطاعتكم أيضا إرفاق حساب الدراسة

ghada_study

على الصورة لتسهيل الوصول للحساب لمن أراد معلومات أكثر تفصيلا وإرفاق رابط الاستبيان

<https://surveys.dal.ca/opinio/s?s=InstagramBuyerBehaviour>

لمن أراد المشاركة مباشرة

ستساعد هذه الدراسة في اكتشاف العوامل التي لها تأثير على قرارات الشراء لدى المستهلك في السعودية عند الشراء من المشاريع المبنية على انستقرام كمشروعكم. نتائج هذه الدراسة من الممكن أن تساعدكم أنتم أصحاب الأعمال التجارية الصغيرة أو المتوسطة على الإنترنت، من خلال تطبيق بعض العوامل التي سيتم استكشافها على مشاريعكم، لجذب شرائح المستهلكين المستهدفين بالنسبة لكم أو الاحتفاظ بعملائكم الحاليين.

للحصول على نسخة من النتائج أو إذا كان لديكم أي أسئلة أخرى، يرجى عدم التردد في الاتصال بي من خلال

البريد الإلكتروني

gh767416@dal.ca

أو رقم الهاتف

+ (902) 717-1311

نشكر لكم مساعدتكم

غادة عسيري

APPENDIX E – CONSENT FORMS

E.1 ENGLISH CONSENT FORM

Project title: Buyer behaviour toward Instagram based businesses in Saudi Arabia

Lead researcher: Ghada Asiri
Faculty of Computer Science
gh767416@dal.ca
+1 (902) 717 - 1311

Supervisor: Dr. Joyline Makani
School of Information Management
makani@dal.ca

You are invited to take part in a research study being conducted by the above investigators from Dalhousie University. Our study is a part of a master's thesis in the field of Electronic Commerce at the Faculty of Computer Science at Dalhousie University. The purpose of this research is to find out the factors that have an influence on purchasing decisions of the consumers for Instagram based business in Saudi Arabia. To be eligible to participate in the study, you must be a Saudi Instagram user who has conducted at least one purchase from an Instagram business.

As a participant in the research, you will be asked to answer 28 questions about general demographic information and some factors that might have encouraged you to purchase from Instagram businesses. Information will be collected anonymously, which means no personally identifying data will be collected such as your name or email address. The survey will be conducted over the internet using Opinio software. All responses will be saved on a secure Dalhousie server and processed through SPSS statistics software using password-protected laptop.

Your participation in this research is entirely your choice. You do not have to answer questions that you do not want to answer, and you are welcome to stop the survey at any time if you no longer want to participate. All you need to do is close your browser. We will not include any incomplete surveys in the analyses. However, if you do complete your survey and change your mind later, we will not be able to remove the data you provided because the surveys are completed anonymously, so we would not know which one is yours.

Only my supervisor and I will have access to the survey data. We will describe and share general findings in the thesis report for this study. Study data will be kept in a password protected laptop for approximately 2 years after the end of the research. Following the approval of the thesis and the expected publication, the lead researcher will be responsible for destroying the data.

The risks associated with this study are no greater than those you encounter in your everyday life.

There will be no direct benefit to you by participating in this research, and you will not receive compensation. The research, however, would contribute to the knowledge of online consumer behavior in a scenario that is different from regular e-commerce systems. It would also help any entrepreneur who is interested in starting an online business by applying some of the factors that will be discovered on their business to attract their consumer segments.

If you would like to see the results of this study, please send us an email by clicking [here](#) and we will contact you with publication details that describe the results. Your email will come directly to the main research and will be separated from your survey data to ensure the anonymity of your responses to the survey. All participants' email addresses will be collected in a list and kept in a password protected file, on a password-protected laptop. Once we share the results with the participants, the list will be destroyed by the main researcher.

You should discuss any questions you have about this study with Ghada Asiri through the email (gh767416@dal.ca) or phone number (+1(902)717-1311). If you have any ethical concerns about your participation in this research, you may contact Research Ethics, Dalhousie University at (+1(902)494-1462), or email (ethics@dal.ca) and use the reference number for this research (REB file # 2018-4633).

If you agree to complete the survey, please click on the START button below:

E.2 ARABIC CONSENT FORM

عنوان البحث:
انستقرام

سلوك المستهلك في المملكة العربية السعودية تجاه المشاريع التجارية القائمة على موقع

الباحث الرئيسي:
غادة عسيري
كلية علوم الحاسب
gh767416@dal.ca
+(902)717-1311

الباحث الثاني (المشرف):
د. جويلين مكاني
كلية إدارة المعلومات
makani@dal.ca

أنت مدعو للمشاركة في دراسة بحثية يجريها الباحثان أعلاه من جامعة دالهاوسي. دراستنا هي جزء من أطروحة الماجستير في مجال التجارة الإلكترونية في كلية علوم الحاسب الألي في جامعة دالهاوسي. الغرض من هذا البحث هو معرفة العوامل التي تؤثر على قرارات الشراء لدى المستهلك عند الشراء من المشاريع المبنية على انستقرام في المملكة العربية السعودية. لكي تكون مؤهلاً للمشاركة في الدراسة، يجب أن تكون سعودي الجنسية وأن تكون أحد مستخدمي انستقرام الذين أجروا عملية شراء واحدة على الأقل من أحد المشاريع على انستقرام.

بصفتك مشاركاً في البحث، سيطلب منك الإجابة على استبيان يحتوي على ٢٨ سؤالاً تدور حول معلومات ديموغرافية عامة وبعض العوامل التي ربما شجعتك على الشراء من مشاريع انستقرام. سيتم جمع البيانات بشكل مجهول، مما يعني أنه لن يتم جمع بيانات التعريف الشخصية مثل اسمك أو عنوان بريدك الإلكتروني. الإجابة على الاستبيان ستتم عبر الإنترنت عن طريق استخدام برنامج (Opinio). جميع الردود ستحفظ على خادم آمن في جامعة دالهاوسي وسيتم تحليل البيانات من خلال برنامج الإحصاءات (SPSS) باستخدام كمبيوتر محمول شخصي محمي بكلمة مرور.

مشاركتك في هذا البحث عائدة لك تماماً. لا يتعين عليك الإجابة عن الأسئلة التي لا ترغب في الإجابة عليها، ويمكنك أن تتوقف عن الإجابة على الاستبيان في أي وقت إذا لم تعد ترغب في المشاركة. كل ما عليك القيام به هو إغلاق المتصفح الخاص بك ولن يتم ضم أي استبيان غير كامل في التحليل. لكن، إذا أكملت الاستبيان وغيرت رأيك لاحقاً، فلن نتمكن من إزالة البيانات التي قدمتها نظراً لأن البيانات قد جمعت بشكل مجهول، لذلك لن نعلم أيها يخصك.

سيتمكن الباحث الرئيسي والمشرف فقط من الوصول إلى بيانات البحث. ستتم مشاركة النتائج في تقرير الأطروحة لهذه الدراسة. ستحفظ بيانات الدراسة في كمبيوتر محمول محمي بكلمة مرور لمدة عامين تقريباً بعد نهاية البحث. بعد الموافقة على الأطروحة ونشرها، سيكون الباحث الرئيسي مسؤولاً عن محو البيانات بالكامل.

المخاطر المترتبة على الدراسة ليست أكبر من تلك التي تواجهها في حياتك اليومية مثل استخدام الإنترنت والأجهزة الإلكترونية.

لن تكون هناك فائدة مباشرة لك عند المشاركة في هذا البحث ولن تحصل على عائد مالي. مع ذلك، فإن هذا البحث سيساهم في معرفة سلوك المستهلك عبر الإنترنت في سيناريو يختلف عن أنظمة التجارة الإلكترونية المعتادة. كما سيساعد أي رائد أعمال مهتم ببداية نشاط تجاري عبر الإنترنت من خلال تطبيق بعض العوامل التي سيتم اكتشافها على المشروع التجاري لجذب شرائح المستهلكين المستهدفين.

إذا كنت ترغب في الاطلاع على نتائج هذه الدراسة، يرجى إرسال بريد إلكتروني إلينا بالنقر هنا وسنقوم بالتواصل معك بالنتائج النهائية. سوف يصل بريدك الإلكتروني مباشرة إلى الباحث الرئيسي وسيتم فصله عن بيانات الاستبيان لضمان إبقاء هوية البيانات التي قدمتها مجهولة. سيتم جمع جميع عناوين البريد الإلكتروني للمشاركين في قائمة وحفظها في ملف محمي بكلمة مرور، على كمبيوتر محمول محمي بكلمة مرور. بمجرد مشاركة النتائج مع المشاركين، سيتم محو القائمة من قبل الباحث الرئيسي.

يمكنك مناقشة أية أسئلة لديك حول هذه الدراسة مع غادة عسيري من خلال البريد الإلكتروني (gh767416@dal.ca) أو رقم الهاتف (1-902-717-1311). إذا كانت لديك أية مخاوف أخلاقية بشأن مشاركتك في هذا البحث، فيمكنك الاتصال بلجنة أخلاقيات البحث في جامعة دالهاوسي على البريد الإلكتروني (ethics@dal.ca) أو رقم الهاتف (1-902-494-1462) وتقديم رقم ملف البحث (2018-4633).

إذا كنت موافق على إكمال الاستبيان، يرجى الضغط على زر "ابدأ" أدناه:

APPENDIX F – SURVEY QUESTIONS IN ENGLISH

Section 1/ Screening Questions:

1. Are you a Saudi citizen?
 - Yes
 - No

2. Have you ever made any purchase from Instagram based businesses?
 - Yes
 - No

Section 2/ Demographics & Personal Characteristics:

3. Gender?
 - Female
 - Male

4. Monthly income?
 - Under SAR 5000
 - Between SAR 5000 – SAR 10000
 - Between SAR 10000 – SAR 20000
 - Over SAR 20000

5. Age group?
 - Under 18
 - 18 – 24
 - 25 – 30
 - 31 – 40
 - 41 – 65
 - Over 65

6. Highest level of education?
 - Less than high school
 - High school degree
 - Bachelor's degree
 - Master's degree
 - Doctorate or equivalent
 - Higher than Doctorate

7. Which of the following best describes the area you live in?
 - Urban
 - Suburban
 - Rural

8. On average, how many hours per day do you spend on Instagram?
- Less than 1 hour
 - 1 – 2 hours
 - 3 – 4 hours
 - More than 4 hours
9. How many products/services do you purchase from Instagram businesses per month? (That include for example food, home beauty services, or any other product/service provided through Instagram)
- 0 – 2 products/services
 - 3 – 5 products/services
 - 6 – 10 products/services
 - 11 – 15 products/services
 - more than 15 products/services

Section 3/ Impulse Buying:

To what extent do you agree or disagree with each of the following statements:

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10. I shop from Instagram to improve my mood					
11. When I shop from Instagram, I often buy things I do not need					
12. When I see a product/service that I really like on Instagram, I usually buy it regardless of its price					
13. I feel excited when I buy things from Instagram without planning					

Section 4/ Instagram Environmental Attributes:

To what extent do think that the following factors under each category have an influence on your decision when you are shopping from Instagram businesses:

• **Brand trust:**

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect
14. Good brand reputation					
15. Family/friends' recommendations					
16. Influencers/celebrities' recommendations (e.g. social media influencers)					
17. High perceived risk (e.g. online reviews pointing to deception, bad product/service quality)					
18. Good product/service display (e.g. professional photographs)					

• **Product attributes:**

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect
19. Higher price than other similar online/in-store products/services					
20. Higher quality than other similar online/in-store products/services					
21. Product/service is unique and different from what you can find in other stores					

- **Customer service:**

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect
22. Providing product/service description in the comment section					
23. Not providing delivery information					
24. Good customer support (e.g. through Instagram direct message, phone ...)					
25. Convenient after purchase services (e.g. return, exchange)					

- **Payment method:**

	Strong negative effect	Negative effect	No effect	Positive effect	Strong positive effect
26. Bank transfer					
27. Cash on delivery					
28. Online payment					

APPENDIX G – SURVEY QUESTIONS IN ARABIC

القسم الأول/ عملية التصفية:

1 - هل أنت سعودي الجنسية؟

نعم

لا

2 - هل سبق لك أن أجريت أي عملية شراء من المشاريع المبنية على انقراض؟

نعم

لا

القسم الثاني/ التركيبة السكانية والخصائص الشخصية:

3 - الجنس؟

أنثى

ذكر

4 - الدخل الشهري؟

أقل من ٥٠٠٠ ر.س

من ٥٠٠٠ إلى ١٠٠٠٠ ر.س

من ١٠٠٠٠ إلى ٢٠٠٠٠ ر.س

أكثر من ٢٠٠٠٠ ر.س

5 - الفئة العمرية؟

أصغر من ١٨ سنة

من ١٨ - ٢٤

من ٢٥ - ٣٠

من ٣١ - ٤٠

من ٤٠ - ٦٥

أكبر من ٦٥ سنة

6 - الدرجة العلمية؟

أقل من الثانوية

ثانوية

بكالوريوس

ماجستير

دكتوراه او ما يعادلها

أعلى من الدكتوراه

7 - أي مما يلي يصف المنطقة التي تعيش فيها؟

- مدينة
- ضاحية
- قرية

8 - متوسط الساعات في اليوم التي تفضيها في استخدام انستقرام؟

- أقل من ساعة
- ١ - ٢ ساعة
- ٣ - ٤ ساعات
- أكثر من ٤ ساعات

9 - كم عدد المنتجات/الخدمات التي تقوم بشرائها من مشاريع انستقرام شهريا؟
(ويشمل ذلك على سبيل المثال: منتجات الطعام، خدمات التجميل المنزلية، أو أي منتج أو خدمة أخرى مقدمة عن طريق انستقرام)

- ٠ - ٢ منتج/خدمة
- ٣ - ٥ منتج/خدمة
- ٦ - ١٠ منتج/خدمة
- ١١ - ١٥ منتج/خدمة
- أكثر من ١٥ منتج/خدمة

القسم الثالث/ الشراء العفوي:

إلى أي مدى توافق أو لا توافق على كل من العبارات التالية:

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	
					1 0 - أتسوق من مشاريع انستقرام لتحسين مزاجي
					1 1 - عندما أتسوق من مشاريع انستقرام، غالبا ما أشتري أشياء لست بحاجة إليها
					1 2 - غالبا أشتري المنتجات/الخدمات التي تعجبني جدا لدى مشاريع انستقرام بغض النظر عن السعر
					1 3 - أشعر بالسعادة عندما أشتري من مشاريع انستقرام دون تخطيط

القسم الرابع/ السمات البيئية لانسقرام:

إلى أي مدى تعتقد أن العوامل التالية تحت كل فئة لها تأثير على قرارك عندما تتسوق من المشاريع على انسقرام:

• الثقة في العلامة التجارية للمشروع:

تأثير إيجابي قوي	تأثير إيجابي	لا تأثير	تأثير سلبي	تأثير سلبي قوي	
					1 4- السمعة الجيدة للعلامة التجارية
					1 5-توصية العائلة/الأصدقاء
					1 6-توصية المؤثرين/المشاهير (مثال: المشاهير على وسائل التواصل الاجتماعي)
					1 7-الإحساس بالخطر (مثال: تقييم سيء على الإنترنت يشير إلى الخداع أو جودة منتج/خدمة سيئة)
					1 8-جودة عرض المنتجات/الخدمات عالية (مثال: استخدام صور احترافية)

• خصائص المنتجات/الخدمات:

تأثير إيجابي قوي	تأثير إيجابي	لا تأثير	تأثير سلبي	تأثير سلبي قوي	
					1 9-السعر أعلى من المنتجات/الخدمات الأخرى المماثلة على الانترنت أو في المحلات
					2 0-الجودة أعلى من المنتجات/الخدمات الأخرى المماثلة على الانترنت أو في المحلات
					2 1-المنتج/الخدمة فريد من نوعه ومختلف عما يمكنك العثور عليه في المتاجر الأخرى

• خدمة العملاء المقدمة من المشروع:

تأثير إيجابي قوي	تأثير إيجابي	لا تأثير	تأثير سلبي	تأثير سلبي قوي	
					2 2 -توضيح وصف للمنتج/للخدمة في قسم التعليقات
					2 3 -عدم توضيح طريقة التوصيل المستخدمة
					2 4 -توفير خدمة عملاء جيدة (عبر رسائل انستقرام، الهاتف...)
					2 5 -توفير خدمات ما بعد الشراء (مثال: ترجيع، استبدال)

• طرق الدفع المقدمة من المشروع:

تأثير إيجابي قوي	تأثير إيجابي	لا تأثير	تأثير سلبي	تأثير سلبي قوي	
					2 6 -تحويل بنكي
					2 7 -الدفع عند الاستلام
					2 8 -دفع إلكتروني

APPENDIX H – INSTAGRAM ENVIRONMENTAL ATTRIBUTES CHARTS

FIGURE H.1 HORIZONTAL BAR CHART OF BRAND TRUST FACTORS

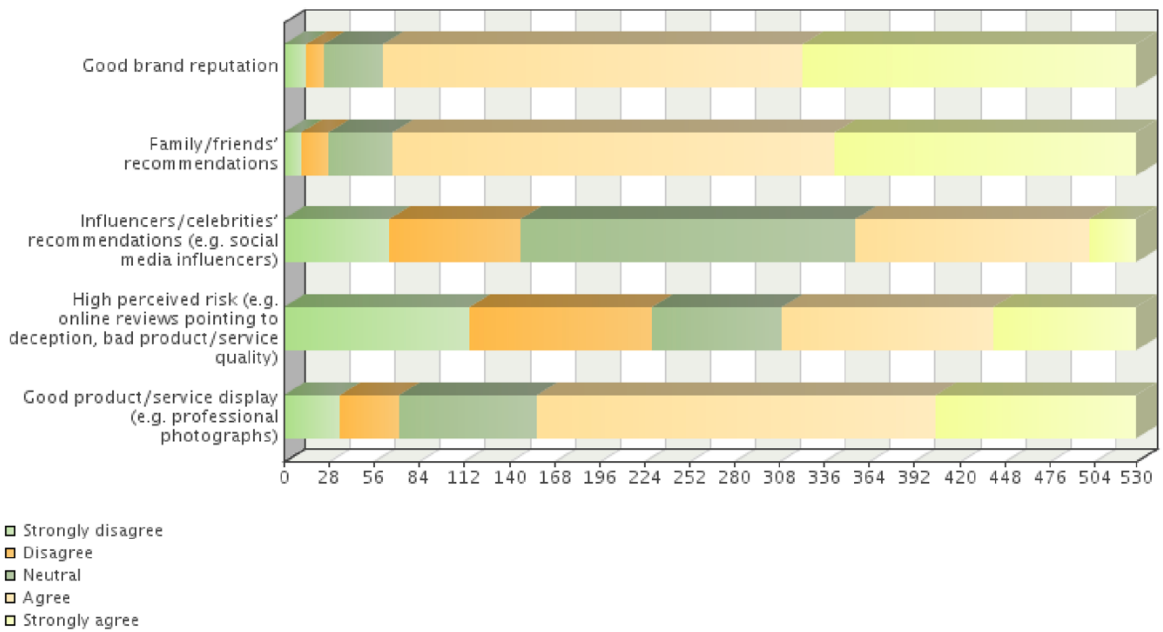


FIGURE H.2 HORIZONTAL BAR CHART OF PRODUCT ATTRIBUTES FACTORS

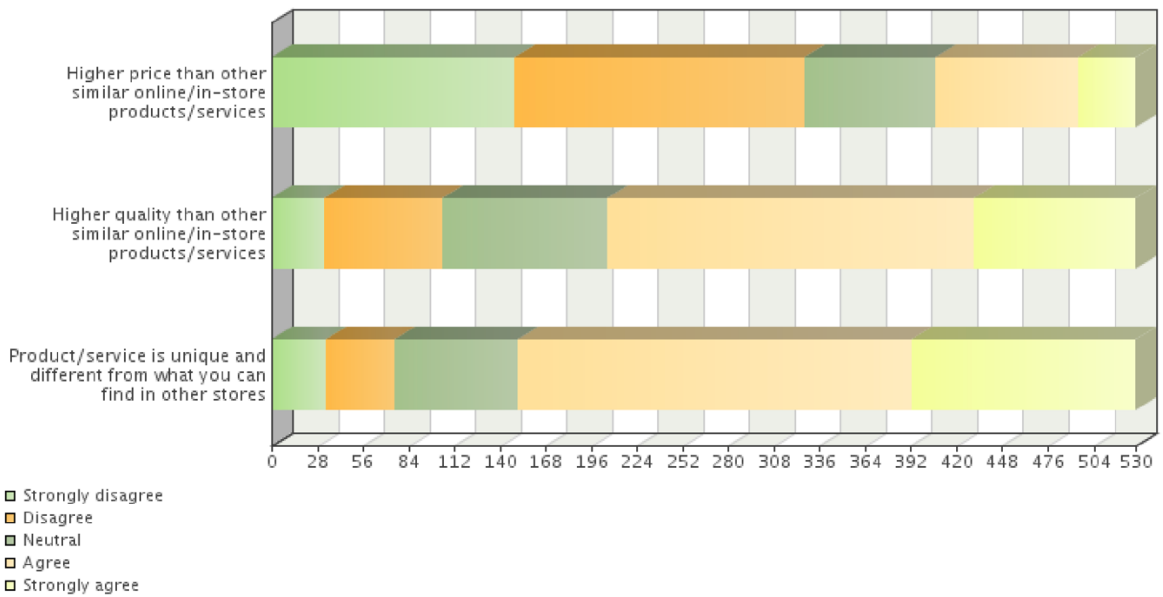


FIGURE H.3 HORIZONTAL BAR CHART OF CUSTOMER SERVICE FACTORS

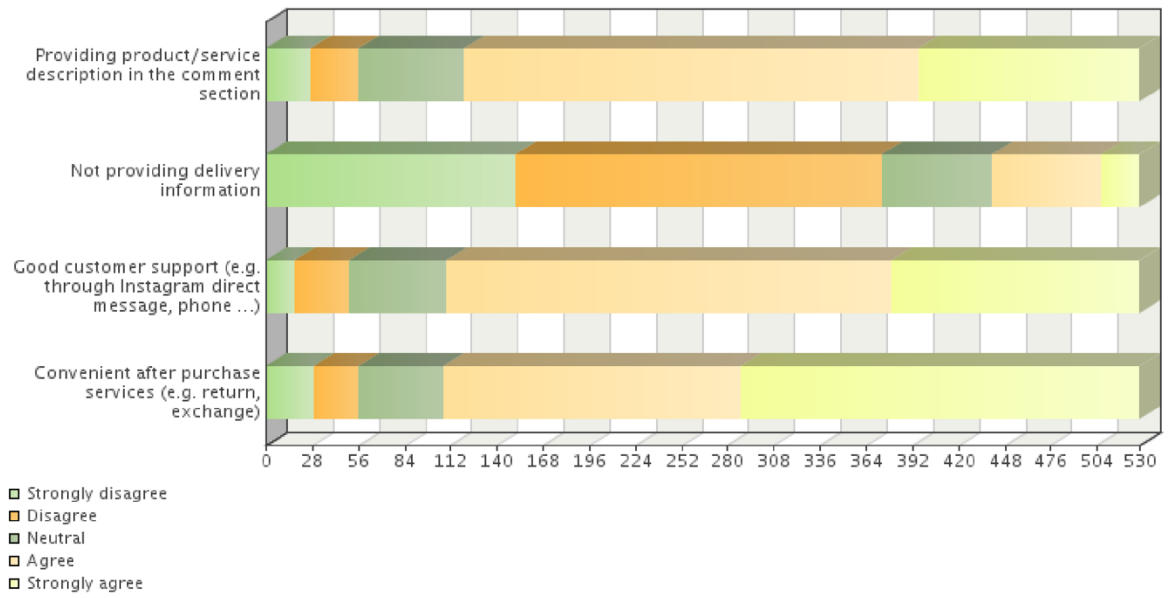


FIGURE H.4 HORIZONTAL BAR CHART OF PAYMENT METHODS FACTORS

