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E-Shopping in developing countries: a comparative study of Egypt and Saudi Arabia

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Abstract. This study aims to determine the extent to which Egyptian and Saudi consumers comprehend the concept of e-shopping, and how often e-shopping is used in those nations. In addition, the study will explore benefits of, and difficulties to, participating in the e-shopping process. The study uses the descriptive method. The essential data has been collected using questionnaires filled out by a sample of final consumers in Egypt and Saudi Arabia. The sample size is 600 (300 from each country) and the response rate is 75%. The most important finding is that some Egyptian and Saudi consumers understand the concept of e-shopping, while others are confused between e-shopping and other electronic concepts. Compared to other usages of the internet and varieties of shopping, e-shopping is used very rarely by both Egyptian and Saudi consumers. There are a number of benefits, and some difficulties, that factor into Egyptian and Saudi consumers' use of e-shopping. To address these, the study provides a list of recommendations.
Keywords: E-shopping, Saudi Arabia, Egypt, Internet, benefits, difficulties, concepts.

Introduction

Today, e-shopping is considered an important activity for trading companies and institutions, and a key to success at both the local and international levels. In a short period, trade in developed countries has changed from its traditional locations of galleries, selling offices, companies, individuals, etc. into an electronic marketplace, with its own glossary of new terms such as e-trade, e-government, etc. E-trading has allowed companies to expand their markets and increase their opportunities (Archer and Yuan, 2000; Almobaireek, 2001; Mubarak, 2004)

Nowadays, the Internet has a great role in marketing products, and in meeting market and consumer needs and desires (Davos Forum, 2011,2012; Bajajah, 2002; Cockburn and Wilson 1996; Soh, et al., 1997) . E-shopping is considered to be useful, as it saves the consumer time and effort. Today, consumers address their needs using whichever service that requires the least effort, the least cost, and the lowest time investment. E-shopping is characterized by features that include the ability to navigate easily among stores and the availability of an enormous amount of information about products, neither of which is provided by the traditional market (But et al., 2012; ICT 2012; Hamill and Gregory, 1997; Pattinson and Brown 1996).

There are many benefits that might encourage consumers in these Arabian countries to e-shop (Abdulghani 2004, Alshumaimeri 2004, Anderson, 1997, Arabian World Internet Magazine, 1999). To address consumer comprehension of e-shopping in Egypt and Saudi Arabia, and explore the benefits and difficulties of using e-shopping in those countries, this study is divided into five sections. The first explains the importance of the study and presents the questions addressed in the study , the second includes the theoretical review of previous studies which informs the development of the hypotheses , the third discusses the methodology applied in the study, and the forth analyzes the results and their implications for the hypotheses. Finally, the last section presents recommendations and study limitations.

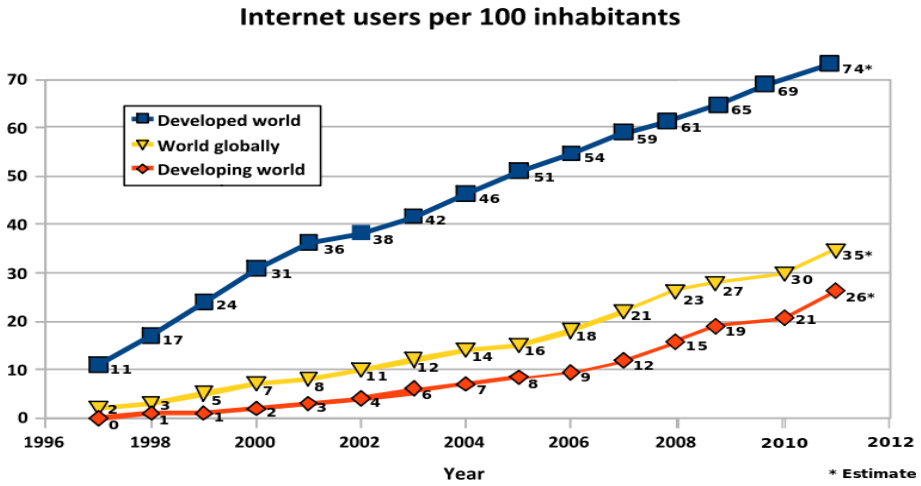
Study importance and questions:

Since the mid-1990s, the Internet has had a revolutionary impact on culture and commerce, including the rise of near-instant communication by electronic mail, instant messaging, two-way interactive video calls, and the World Wide Web with its discussion forums, blogs, social networking, and online shopping sites (Delafroze and et al , 2009). Today the Internet continues to grow, driven by ever greater amounts of online information, commerce, entertainment, and social networking.(Wikipedia, 2013)

Accordingly, many studies have been carried out on the growing use of the Internet, the types of tools applied, and social and economic studies have been applied on the use of the Internet (Allen and Fjemestad 2001, Hoffman et al 1997, Sandelands 1997, Pattinson and Brown 1996). Furthermore, studies on the addiction capability of the Internet has grown (Young 2010, Aboujaoude, et al 2006).

According to ITU recent statistics (2011) the world is home to 7 billion people, one third of which are using the Internet. 45% of the world's Internet users are below the age of 25. Additionally, Over the last eight years, developing countries have increased their share of the world's total number of Internet users from 44% in 2006, to 62% in 2011 (Demographia, 2011).

Graph of Internet users per 100 inhabitants based on data from international Telecommunication Union (ITU)



Though the graph shows a growing use of internet globally, developing countries come at the bottom of the list.

According to the Internet World Stats report, at end of 2011, the Arab States overall had reached an estimated Internet penetration of 29.1%, compared to 34.7% globally. This places the region ahead of Africa (12.8 %) and Asia & Pacific, where Internet penetration in 2011 was estimated at 27.2%. While the Arab States' 2011 Internet user penetration lies below the world average, the Arab States have a relatively high annual growth rate in terms of Internet usage. Between 2006 and 2011, the region's Internet user penetration increased by an average of 22% annually, compared to 31% in Africa and the CIS (Commonwealth of Independent States), and 21% in Asia & Pacific, and 8% in both Europe and in the Americas.

There are major differences within the Arab States, regarding Internet penetration. During the period 2008 to 2010, Morocco, Oman and Saudi Arabia registered the highest IDI[(1)] rank increase within the region. These three countries

[1] IDI is ICT (Information Communication Technology) Development Index. The IDI captures the level of ICT developments in 152 economies worldwide by combining 11 indicators into one benchmark measure and compares progress over time. The latest IDI, which is based on end 2010 data, shows that ICT uptake continues to accelerate worldwide, with all countries, including those in the Arab region, improving their IDI scores. Within the Arab States region, the highest-ranked country is

are also among the most dynamic countries in the global IDI. Saudi Arabia made important progress in expanding international Internet bandwidth, and in terms of the number of mobile-broadband subscriptions, which increased from two million to almost 16 million between 2008 and 2010.

Despite some restrictions and censorship, which culminated in the 2011 political and social unrest, Egypt is one of the most developed Internet markets in Africa in terms of users, international bandwidth and services offered (Lim 2009, 2012). With a population of 83 million, Egypt is the most populous country in the Middle East. There are 23 million young people aged 15–29 who make up one-third of the country's total population. This age group grew significantly in size from 1988 to 2011 (World Bank, 2012). About 45% of the population of Egypt lives in urban areas, with over 7 million in Cairo (City Population, 2011; Demographia, 2011). Nearly three-fifths of the Cairo population is under 30 years old and unemployment rate among the youth in this city is higher than the national rate. Social media usage among young urbanites in Egypt is high (City Population, 2011). While the Internet penetration in Egypt is only 30%, in Cairo more than 64% of the household have Internet and 50% of Internet (dial-up) subscribers in Egypt are located in Cairo.

E-Commerce transactions are growing in the Middle East (19.5 million internet users) and in the Gulf States. In Saudi Arabia, online transactions have increased by 100 per cent, from $278 million in 2002 to $556 million in 2005 (Al Riyadh, 2006). It is found that, according to the Internet World Users and Population Stats (2007, 2009), 22.7 per cent of the Saudi population are using the Internet. In addition, a national survey that was conducted by the Arab Advisors Group in 2007 claimed that 14.3 per cent of the Saudi population have used e-commerce and they spent $3.28 billion in e-commerce transactions only in 2007 (Arab Advisors Group, 2007).

The above information ensures that the basic technological requirement of e-shopping which is Internet has grown in both Saudi Arabia and Egypt. However, the growing percentage of Internet usage in the area does not mean that users are aware of all its usage. Using the results of the initial survey carried out among a sample of consumers in both Egypt and Saudi Arabia, along with the results of previous studies, it has been determined that Arab consumers' comprehension of e-shopping is still vague. Furthermore, the range within which they perform their e-shopping is still limited to the Middle East. The reasons behind this phenomenon might be the difficulties facing Arab consumers when using e-shopping (Alrawabdeh 2009). Although there are many Arabian studies that dwell on e-shopping, knowledge of the subject is still limited, encouraging the researcher to conduct a study regarding how often e-shopping is used by consumers in both Egypt and Saudi Arabia,

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the United Arab Emirates (UAE), which ranks 32nd globally. Other high-income economies of the Gulf Cooperation Council (GCC) that rank in the top 50 of the global IDI include Bahrain, Qatar and Saudi Arabia (ICT report 2012)

compared to the other shopping methods, i.e. traditional and direct methods. Specifically, this study seeks to answer the following questions:

1. To what extent do Egyptian and Saudi consumers understand e-shopping compared to other electronic concepts?
2. How often do they use e-shopping compared to other methods (traditional and direct)?
3. What is the difference between the Saudis and the Egyptians regarding internet activities?
4. What are their benefits for using e-shopping? What are the difficulties faced by Egyptian and Saudi consumers engaged in e-shopping?

Theoretical background and hypotheses:

There are two ways of using e-shopping in the Arabian World. The first is to collect information about products and then buy and pay through the Internet. The other way is to collect information from the Internet and then make the purchase using traditional methods, i.e. from shops or persons. This latter method is preferred by most Arabian customers (Abu Farah, 2005, Abdulhameed 2002).

There are a number of studies exploring the benefits of using the Internet (Paul 1996, Herbig and Hale 1997, Archer and Yuan 2000). A study by Tayel (2004) showed the benefits of e-shopping to be most importantly the ability to provide service for a large number of customers, and to shop 24 hours a day. Additionally, the study found that a great deal of information could be obtained from the net during e-shopping, and that it plays an important part in relationship marketing.

A study conducted by Alshumemri (2004) about the future challenges and opportunities for e-shopping in the Kingdom of Saudi Arabia showed that e-shopping helps consumers meet their needs and desires while choosing between products sold in a variety of locations. One of e-shopping's advantages is its tendency to connect the product with the consumer, giving the consumer an opportunity to have direct interaction between themselves and the product without the need for mediators. Also, the consumer has a chance to more easily compare prices between different retail establishments.

A study by Ernest and Young (1998) on 850 customers found that, while most of the customers used the Internet to collect information about products, they still bought those products through phone, fax, or other traditional ways. This stems from customers' lack of trust in electronic payment methods. As an issue for customer all over the world, this fact has been confirmed in other studies applied in some Arabian and Islamic countries (Ahmed 2002, Abbas and Alshawaf 2003, Almaghrabi et al, 2011, But et al 2012)

In a survey conducted by King Abdulaziz Technical City (1999) involving 260 internet users in Saudi Arabia, it was found that 93% of those customers used the Internet for browsing, 72% for email, and 32% for chatting. Those who browse did so for a number of different purposes: 83% for education, 72% looking for news, and only 32% for shopping.

There are also a number of studies focused on the difficulties of using the Internet (Forch 1996, Mullin 1998, Ahmed 2002, Abbas and Alshawaf 2003, Key Issues, 2009). Some of the dificulties faced in developing countries include language obstacles, culture, shopping habits, and customers' worries about their private data.

Additionally, there is a number of recent studies undertaken in the developing countries. In a study by Almaghrabi et al (2011), a model of e-shopping continuance intentions in Saudi Arabia has been proposed. The study uses a sample of 465 respondents who are internet users in Saudi Arabia. It has been found that – Perceived usefulness, enjoyment, and social pressure are determinants of online shopping continuance in Saudi Arabia. Site quality and trust are also critical indirect factors that encourage consumers to continue their e-shopping intention. This research suggests that online strategies cannot ignore either the direct or indirect behavior differences of continuance intentions.

A study by But et al (2012), investigates the applicability of the technology acceptance model (TAM) for understanding consumer adoption of e-shopping within a developing country. Online surveys with Pakistani college students (n=340) were conducted. A multiple linear regression reveals that perceived ease of use, trust, perceived usefulness and online shopping experience influence consumer's attitudes towards e-shopping, emphasizing the applicability of TAM. This study further expands the TAM by incorporating trust in terms of country image. Moreover, the levels of trust significantly vary between these countries. For example Pakistani consumers are most likely to trust websites originating in developed countries compared to those from developing countries, and they trust the website belonging to their own country the least. This study therefore, provides important implications for e-tailers, who should keep in mind that their customer's primary concern is trust, and therefore, relevant measures need to be taken to inculcate it.

The aim of Alam and Mohd's study (2009) is to identify the key factors influencing customer satisfaction through online shopping. The study involves the students of two universities in Malaysia. In this study, four key dimensions of customer satisfaction of online shopping are identified. It is found that website design, reliability, product variety and delivery performances are the four key factors which influence consumers' satisfaction of online shopping. However, there is no significant relationship between saved time and satisfaction. Another study by Alam et al, (2008) found that website design is one of the unique features affecting Online shopping environment.

Another study has been applied in Malaysia by Jusoh and Ling (2012). The main purpose of this study is to determine the factors influencing consumers' attitude towards e-commerce purchases through online shopping. The study also investigates how socio-demographics (age, income and occupation), pattern of online buying (types of goods, e-commerce experience and hours used on internet) and purchase perception (product perception, customers' service and consumers' risk) affect consumers' attitude towards online shopping. A comparison of 100 respondents in Taman Tawas Permai, Ipoh in Malaysia revealed that there is a significant difference in attitude towards online shopping among income groups.

Pearson's correlation was used to assess the relationship between independent variable such as e-commerce experience, hours spent on internet, product perception, customers' service and consumers' risk and dependent variable such as attitude towards online shopping. The findings revealed that there is a significant relationship between e-commerce experience and attitude towards online shopping among the respondents. This study also indicated that there is a significant relationship between product perception and attitude towards online shopping, and a significant relationship between customers' service and attitude towards online shopping. This study shares some general results with Radwan (2000) regarding attitude towards using internet for commercial purposes.

Finally, a paper by Delafrooz et. al. (2009) sets out to examine the factors influencing students' attitudes towards online shopping in Malaysia through a five-level Likert scale. A total of 370 students were randomly selected. The multiple regression analysis demonstrated the most significant determinants of consumers' attitudes towards online shopping. The results indicated that utilitarian orientation, convenience, price, and a wider selection options influenced consumers' attitudes towards online shopping.

In summary, by looking at above shown studies, it is found that the Internet can be used in many different ways, including e-shopping. Additionally, these studies revealed that there weremany different benefits of using the Internet, as well as some difficulties that are faced. Also, a number of studies have investigated E-shopping in some developing countries for different purposes. However, one subject in these studies have never been discussed which is customers' conceptual understanding of e-shopping . None of them investigated the use of e-shopping by customers as compared to other ways of using the internet including B2B (business to business), B2G(business to government), E-government, E-management, B2C (Business to customer), E-buying, and E-shopping. Accordingly, the current study will attempt to fill this gap: it will seek to discover to what extent the Egyptian and Saudi consumers comprehend the concept of e-shopping, and how often it is used. In addition, it will explore the benefits of, and difficulties in, using e-shopping in Saudi Arabia and Egypt. Specifically, the study hypotheses are represented in the following:

H1: There is no significant difference between Saudi and Egyptian Consumers regarding their perception of E-shopping versus electronic concepts.

H2: There is no significant difference between Saudi and Egyptian Consumers regarding their usage of the Internet for different activities.

H3: There is no significant difference between Saudi and Egyptian Consumers regarding their use of the three categories of shopping.

H4: There is no significant difference between Saudi and Egyptian Consumers regarding their benefits in using e-shopping.

H5: There is no significant difference between Saudi and Egyptian Consumers regarding the difficulties in their use of e-shopping.

Research Methodology:

Data Collection

This study adopts the descriptive methodology. It describes and investigates the reality of e-shopping from the consumers' perspective. The study sample was taken from Cairo and Riyadh. Saudi Arabia and Egypt have some similarities and differences (Table 1). However the study has been applied in Saudi Arabia and Egypt for convenience, as the researcher lives in one of the countries and is acquainted with the other. The researcher has many colleagues who live in Egypt. Additionally, both countries are considered as important in MENA, and are located in two different continents at the same time. Additionally, limited research on e-shopping has been applied in those two countries, hence the need for exploration in this area.

Table (1). Saudi Arabia and Egypt.

Saudi Arabia		**Egypt**
Population	26 mil.	83 mil.
Growth rate	1.5%	2%
GDP	$24200	$6200
Religion	100% Muslims	90% muslims 10% Minority
Capital City Population	Riyadh Over 4 mil.	Cairo Over 7 mil.
Unemployment rate	12.2%	10.9%
Youth	31%	31%

Resources: Population reference Bureau 2011, 2012
City population, 2011, Publication of Canada Government 2011

Riyadh and Cairo largely represent their respective nations: they are the national capitals, and are large cities with high populations and increasing overall levels of income and education. In addition, they possess the available facilities to encourage consumers to use e-shopping. Finally, considering that Egypt is the largest internet market in Africa, most of the users are located in Urban areas one of which is Cairo.

The researcher attempted to make the study sample random, and it has been collected from the malls and public market places in both Cities. To assess the appropriateness of the sample for the two societies, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy has been used. Kaiser's value was 79% for the Egyptian consumer sample and 76% for the Saudis', which indicates a high appropriateness of the sample for each society, since it is greater than 0.5 for a satisfactory factor analysis.

The essential data needed for testing the hypotheses was collected using a questionnaire . The questionnaire was used, along with interviews, to collect data. A

5-grade Likert scale was used, starting from 5 (very important), to 1 (not important at all). 400 questionnaires were distributed in each country using personal contacts, 600 questionnaires have been collected, making for a 75% response rate. Participation in the survey was voluntary and limited to visitors to selected malls and markets in both cities. Previous studies in Saudi Arabia used similar sample size to collect data from internet users (Almaghrabi et al, 2011 , Internet Arab World 1999). Considering that both Riyadh and Cairo are capital cities and have a large size of population (Table1), a sample size of 400 was decided for each city in this study.

Validity and Reliability:

To verify the validity of the measures used in the study, they were reviewed by a group of experienced professors in business management and marketing at a Saudi university. Those professors are: Dr.Ahmed Alshumaimeri, a marketing professor at King Saud University, and Dr.Bahaa Zaki, a business professor at Imam University in Saudi Arabia. They gave feedback related to the questions' appropriateness and their coverage of the study variables and objectives. Based on their notes, some changes were made. To verify the consistency and reliability of the data collecting tool, Alpha factor was used. The value of alpha was 92% for the Egyptian consumer sample, and 82% for the Saudi, which indicates a strong consistency in the data collecting tool (Bazaraah 1996, Tull and Hawkins 1993).

Results and Discussion:

As the study is exploratory, simple statistics have been applied to explain and analyze results. The field study revealed some characteristics of the study sample which are shown in Table (2).

After Looking at Both Samples, a Number of Conclusions can be derived:

1. There are differences between the two samples regarding age, education, employment, income, and marital status.

2. The largest percentage of individuals in the Egyptian consumer sample (28%) are 50 years old and above, while the largest percentage of individuals in the Saudi consumer sample (26%) were between 40 and 50 years old. Meanwhile, those under 20 years old represent the smallest percentage in the Egyptian consumer sample, while in the Saudi consumer sample the same age group takes second place in size. The researcher believes that this might be because Egyptian youth have less users of the internet than young people in Saudi Arabia. A survey conducted through the website for the research center at Ajeeb (2001) showed that the Arab Republic of Egypt and The Kingdom of Saudi Arabia are on an average level in terms of internet use, although Saudi Arabia has slightly higher rates than Egypt.

3. People holding a bachelor's degree represent the highest percentage of the Egyptian consumer sample (28%), while the highest percentage of the Saudi sample (25%) was composed of individuals with postgraduate degrees. Meanwhile, the

uneducated users represent the lowest percentage in both samples. This only demonstrates what previous studies have already concluded: that the majority of people using computers and the Internet are educated, most often those with Bachelor's and postgraduate degrees (Ernest and Young, 1998, Jusoh and Ling 2012, Turan, 2012). By extension, this means that uneducated people tend to represent only a small percentage of internet users. In conclusion, while older Egyptians who are above 40 represent.

Table (2). Sample Characteristics.

Characteristic	**Range**	**The Egyptian consumer**		**The Saudi consumer**	
		Freq.	**(%)**	**Freq.**	**(%)**
Age	Less than 20 years old	44	15	63	21
	From 20 to 29 years old	43	14	52	17
	From 30 to 39 years old	52	17	52	17
	From 40 to 49 years old	76	25	77	26
	50 years old and above	85	28	56	19
Total		**300**	**100%**	**300**	**100%**
Education Level	Uneducated	46	15	48	16
	Under intermediate	51	17	60	20
	Intermediate	56	19	60	20
	Undergraduate	84	28	56	19
	Postgraduate	63	21	76	25
Total		**300**	**100%**	**300**	**100%**
Employment	Unemployed	39	13	54	18
	employed	261	87	246	82
Total		**300**	**100%**	**300**	**100%**
Income	Very low	48	16	35	12
	Low	68	23	40	13
	Average	58	19	45	15
	High	66	22	100	33
	Very high	60	20	80	27
Total		**300**	**100%**	**300**	**100%**
Marital Status	Single	49	16	39	13
	Newly married	50	17	48	16
	Married and not a provider	52	17	51	17
	Married and a provider	75	25	85	28
	Married with a family	74	25	77	26
Total		**300**	**100%**	**300**	**100%**

54% of the respondents, younger Saudi respondents represent 56%. One possible explanation is that older Egyptians expected to have better education and GDP as well, compared to Saudis who have better GDP at earlier age.

4. Low-income individuals represent the highest percentage of the Egyptian consumer sample, whereas very-high-income individuals represent the highest percentage of the Saudi consumer sample, demonstrating an income disparity between the two countries as shown in Table (2).

5. Regarding social status, we can see that the largest number of individuals in both the Egyptian and Saudi consumer samples fall into the category of "married and provider," while "single" individuals represent the smallest percentage of both samples.

Testing the Hypotheses:

H1: There is no significant difference between Saudi and Egyptian Consumers regarding their perception of E-shopping versus electronic concepts.

To verify this hypothesis, the questionnaire has included a question featuring several phrases conveying electronic concepts, which were collected from previous studies (Abdulhameed,2002, Arabian World Internet Magazine 1999, Etling et al 2009, Khasrawi 2001), and specialized references to determine how close each phrase is to the Egyptian and Saudi conception of e-shopping. The sample question was presented using a five-point Likert scale as shown in Table (3). Table (3) shows the ranks of these electronic concepts from the point of view of both the Saudi and Egyptian samples according to the weighted mean.

By looking at Table (3), we can conclude that the majority of the Egyptian consumers (71%) realize the proper concept of e-shopping, as it ranked first. The weighted mean of the concept reached 3.52, larger than the general mean (3) which isthe sum of five-point items divided by their number = [(5+4+3+2+1) / 5= 3]. However, a large percentage of the Egyptian consumers (65%) cannot differentiate between the concepts of e-buying, e-shopping (B2C), transactions between enterprises and government via internet (B2G), and the transactions between enterprises via internet (B2B). The concepts were ranked at first, second, third, fourth, and fifth, and their weighted means were 3.43, 3.38, 3.06, and 3.06 respectively.

Table No. (3).Electronic concept ranks according to the weighted mean.

The phrase	**E. Concept**	Egyptian			Saudi			**PVT**
		M*	**S***	R	**M**	**S**	R	
"Executing transactions between enterprises via the internet"	B 2 B	3.06	1.45	4	3.17	1.42	5	0.878
"Executing transactions between enterprises and the government via the internet."	B 2 G	3.06	1.40	5	3.18	1.32	4	0.072
"Executing transactions between the government and other parties via the internet"	E-government	2.88	1.17	6	3.06	1.43	6	0.948

The phrase	**E. Concept**	Egyptian			Saudi			**PVT**
		M*	**S***	R	**M**	**S**	R	
"The manager collects information via the internet to execute administrative tasks such as planning and arranging."	E-management	2.84	1.13	7	2.97	1.32	7	0.957
"Companies using marketing activities like promoting and "distributing products via internet."	E-shopping (B 2 C)	3.38	1.31	3	3.38	1.44	3	0.975
"The consumer collects information from the internet, buys from the internet or somewhere else, then pays cash, by check or by mail."	E-buying	3.43	1.27	2	3.46	1.27	1	0.189
"The final consumer both buys and pays via the internet."	E-shopping	3.52	1.28	1	3.42	1.33	2	0.102

P.V.T = probability value to test T, R: rank , S= the sample Standard deviation , M=, the sample weighted arithmetic mean

The results also indicate that (57%) of the Egyptians don't differentiate between the concepts of e-shopping, e-government, and e-administration, as the weighted mean of both concepts reached 2.84 and 2.88 respectively, less than the general mean.

The results also show that (70%) of Saudis believe that the concept of e-buying is the same as the concept of e-shopping: the e-buying phrase was ranked as the closest equivalent to e-shopping from the Saudi consumer's point of view. The weighted mean was 3.46, far larger than the general mean.

It is also worth noting that a large percentage of Saudi consumers (68%) do realize the concept of e-shopping, as its phrase took second place, and the weighted average reached 3.42. Still, some (64%) do not see the differences between the concepts of e-shopping (B2C), transactions between enterprises and the government via Internet (B2G), transactions between enterprises via Internet (B2B), and e-government, as these concepts took the third, fourth, fifth, and the sixth places with weighted means of 3.38, 3.18, 3.17, and 3.06 respectively. In addition, a reasonable percentage of Saudi consumers (59%) also believe that the concept of e-management is equivalent to the concept of e-shopping, as the former's phrase ranked last with a 2.97 weighted mean, less than the general mean.

To investigate the differences between Saudi and Egyptian consumers regarding their perceptions of e-shopping versus other electronic concepts, the same test was used. Since the calculated probability value (P-v= 0.11) was larger than the assumed probability value (a= 0.05), the null hypothesis (H_0) was accepted, and it was inferred that there is no difference between Saudi and Egyptian consumers regarding their perceptions of e-shopping concept versus other electronic concepts.

Moreover, T-tests have been used, and from table (3) it's clear that the calculated probability value (P-v to T) for each electronic concept is larger than the

assumed probability value (a= 0.05), and thus the null hypothesis (H_0) was again accepted.

Generally, we notice that both Saudi and Egyptian consumers do not fully understand the concept of e-shopping, though Egyptian consumers are slightly more knowledgeable on the concept than the Saudi consumers: 71% of the Egyptian consumer sample recognized the correct description of e-shopping versus 67% of the Saudi sample. While there's a large percentage of both samples that don't fully understand the concept of e-shopping, there are similarities between Saudi and Egyptian consumers regarding the ranking of some of the electronic concepts, such as the concepts of e-shopping, e-management, and e-government. There are also similarities in their ranking of the rest of the concepts. According to the T-test, there's no major disagreement between the aforementioned consumers regarding their perception of e-shopping versus other electronic concepts, which confirms the first hypothesis.

H2: There is no significant difference between Saudi and Egyptian Consumers regarding their usage of the internet for different activities.

To test this hypothesis, question 3 on the survey form contained twelve ways of using the internet, and tried to determine how often both Egyptian and Saudi consumers use each one. Table (4) shows the results, separated by nationality.

According to the mean and the standard deviations shown in Table (4), it is clear that Egyptian consumers most commonly used the internet to read newspapers and magazines, followed by reading and replying to email messages, followed by using it for leisure and entertainment, with means of 3.38, 3.36, and 3.35 respectively. As for the Saudi respondents, leisure and entertainment ranked first, followed by reading newspapers and magazines, then reading and replying to email messages, with means of 3.56, 3.54, and 3.48 respectively. The mean for each of these usages is larger than the general mean, indicating that the majority of Egyptian and Saudi consumers primarily use the internet for general tasks and not for specialized ones like shopping. This result is in line with previous studies, and is believed by some researchers (Ernest and Young, 1998) to be due to the lack of awareness and understanding of the usefulness of the internet for specialized tasks.

We also note that using the internet for shopping ranks last for both Saudi and Egyptian users, with means at 2.92 and 2.70 respectively, indicating only a minority of Saudi and Egyptian consumers use the internet in these fields. This might be due to a combination of factors creating difficulties to consumers' use of e-shopping, which will be discussed later.

We also notice that, for respondents from both nations, financial transactions (searching for new investments, carrying out financial transactions online) rank barely above the last. The mean of these fields are less than or equal to the general mean, meaning that only a small number of

Table (4). Frequency of Various Internet Activities.

Activity	Egyptian			Saudi			
	M*	S*	O	M	S	O	P.V.T*
Shopping	2.70	1.19	12	2.92	1.20	12	0.076
Reading newspapers and magazines	3.38	1.36	1	3.54	1.28	2	0.091
Phone calls, especially international ones	3.10	1.44	8	3.25	1.39	8	0.688
Reading and replying to emails	3.36	1.35	2	3.48	1.31	3	0.371
Searching for investments	3.00	1.36	10	2.93	1.35	11	0.216
Searching for services (travels and tours)	3.11	1.29	7	3.25	1.41	7	0.392
Leisure and entertainment	3.35	1.34	3	3.56	1.26	1	0.020
Job searching	3.08	1.27	9	3.11	1.36	9	0.654
Obtaining general information	3.26	1.34	4	3.46	1.29	4	0.392
Collecting information for scientific research	3.15	1.44	6	3.36	1.38	5	0.101
Education, learning, and awareness in specialized fields	3.22	1.38	5	3.31	1.38	6	0.708
Financial transactions (paying bills, etc.)	2.93	1.46	11	2.99	1.47	10	0.626

P.V.T = probability value to test T , O: rank , S= the sample Standard deviation , M=, the sample weighted mean.

Egyptian and Saudi consumers use the internet for activities in these fields. This finding is in line with a number of other studies on the subject, (Mullin, 1998, But et al, 2012, Almaghrabi et al, 2011) which concluded that consumers lack trust in the internet's security for financial transactions, and that there was an absence of legislation to protect the consumers from online pirates and hackers, especially in developing countries.

The activities which rank near the mean for both Saudi and Egyptian internet consumers include education, collecting information, making phone calls, and job searching.

T-test was applied to explore how great the difference is between Egyptian and Saudi consumers regarding their preferences for different internet activities. The probability value (P-v to T) for each field individually was larger than the assumed probability value (a= 0.05), the null hypothesis (H_0) was accepted, meaning that there is no significant difference between Saudi and Egyptian consumers regarding their use of the internet for different activities, with the exception of the "leisure and entertainment" category. It should be noted that the calculated probability value for that particular category could perhaps be a point of contention, as entertainment domains might be more available to the Egyptian consumer than the Saudi consumer.

In summary, for both Egyptian and Saudi consumers e-shopping ranks last compared to other types of internet activities, though Saudi consumers use the internet for e-shopping more than the Egyptian consumers do (58% vs. 54%). Furthermore, according to T-test results, there are no significant differences between the way that Egyptian and Saudi consumers use the internet. Therefore, the second hypothesis is verified. This result goes with the previous studies. First of all as statistics show that internet usage, and computer availability have grown

dramatically in the Arab world. Accordingly, as shown in Table (4) internet is used for different activities in Saudi Arabia and Egypt, the least of which is shopping. This may be explained by the difficulties faced by customers while using internet for shopping which will be explained later.

H3: There is no significant difference between Saudi and Egyptian Consumers regarding their use of the three categories of shopping.

To test this hypothesis, shopping was divided into three main types: traditional shopping, direct shopping, and online/electronic shopping. Each type has its own sub-methods that can be used by the consumer. In the 4th question on the questionnaire form, consumers from both countries were asked how often they use the methods. The results are presented below in Table (5).

As shown in Table (5), the traditional methods of shopping represented by grocery stores, supermarkets, wholesalers, and retailers rank first. We find that the Egyptian consumer depends mainly on grocery stores for shopping, followed by retailers and wholesalers, and finally supermarkets, all of which have means that are above or quite close to the general mean (3). As for Saudi consumers, they depend mainly on supermarkets, perhaps due to the rapid expansion of supermarket chains into high-income neighborhoods. Trailing slightly behind supermarkets come grocery stores, retailers, and wholesalers, with means of 3.74, 3.36, and 3.21 respectively.

Direct shopping methods rank second among Egyptian and Saudi consumers, despite the ongoing and steady decline of those methods in general. The researcher believes that this middle position is made possible because both Egyptian and Saudi consumers hold onto traditional methods of shopping, and because direct shopping methods require equipment like telephones and faxes, which may not be available to some consumers. This result confirms the conclusions of Alshumaimeri (2004).

Finally, e-shopping methods rank last by a considerable margin, with weighted means of 1.89 and 1.97 in Egyptian and Saudi respondents respectively. The researcher believes that this is due to a number of factors. First, the idea of using the internet for shopping has some difficulties for Egyptian and Saudi consumers, making them cautious. Moreover, they generally prefer traditional shopping over electronic shopping, and have a strong preference for going into stores to examine goods and pay for them personally. Previous studies (Ernest and Young, 1998; Mullin, 1998; Mubarak 2001) support this assessment, as they showed customer preference of traditional ways of shopping.

T-tests were used to assess the differences in the three categories of shopping methods between Saudis and Egyptians. Again, the null hypothesis (H_0) was verified, indicating a lack of significant difference.

T-tests were also used to look for significant differences between the Egyptian and Saudi consumers regarding their specific shopping methods. As is clear from Table (5) there is a large difference between the two groups in their use of supermarkets and faxes in the process of

Table (5). How often Egyptian and Saudi consumers use different methods of shopping.

Nationality	Shopping Type	Shopping Methods	Frequencies					Results		
			Always	Often	Occas.	Rarely	Never	M*	R	P.V.T*
Egyptian	Traditional	Grocery stores	81	95	73	51	-	3.69	1	0.06
		Supermarket	35	72	83	54	56	2.92	4	0.03
		Retailer	61	93	68	42	36	3.37	2	0.0٨
		Wholesaler	36	79	95	46	44	3.06	3	0.3١
	Direct	Phone	-	69	86	78	67	2.52	5	0.5٤
		Mail	-	-	102	93	105	2.29	6	0.65
		Fax	-	17	81	103	99	2.05	7	0.0١
		Catalogue	-	-	75	124	101	1.91	8	0.88
	Electronic	Internet	-	-	77	114	109	1.89	9	0.76
Saudi	Traditional	Grocery stores	91	83	84	42	-	3.74	2	0.06
		Supermarket	88	95	71	46		3.75	1	0.03
		Retailer	45	83	81	56	35	3.36	3	0.0٨
		Wholesaler	49	74	73	88	26	3.21	4	0.3١
	Direct	Phone	11	27	69	84	109	2.16	6	0.5٤
		Mail	-	-	108	93	99	2.03	7	0.65
		Fax	-	64	72	93	71	2.43	5	0.0١
		Catalogue	-	-	105	87	108	1.99	8	0.88
	Electronic	Internet	-	-	92	106	102	1.97	9	0.764

P.V.T = probability value to test T , O: rank , S= the sample Standard deviation , M=, the sample weighted mean.

Shopping. The researcher believes that this reflects Saudi consumers' heavy reliance on fax when dealing with transactions, which coincides with a study done by Alshmemri (2004) that pinpointed the fax as the most-used direct marketing tool in Saudi Arabia. The slight difference between the two countries regarding supermarkets might be due to the wide-spread expansion of those establishments and high income in the KSA compared to Egypt.

In summary, e-shopping ranks last as a marketing method for both the Egyptian and the Saudi consumer. According to T-test results, there is no significant difference between the Saudi and Egyptian consumers regarding their use of the three general categories of shopping. Therefore, hypothesis (3) is accepted.

H4: There is no significant difference between Saudi and Egyptian Consumers regarding their benefits in using e-shopping.

To test this hypothesis, question 5 on the questionnaire dealt with the benefits of e-shopping from the Egyptian and Saudi consumers' point of view, using a 5-point Likert scale. The results are contained in Table (6) shown below.

As shown in Table (6), a large percentage of the Egyptian and Saudi consumers sampled believe that the above-mentioned factors represent the primary benefits of using e-shopping. We also find that the benefits of e-shopping for the Egyptian respondents and Saudi respondents differed considerably, although they did record similar results in certain categories. For example, the statements “Is a fun and novel way to shop and spend time on the internet” and "New and varied methods for shopping and payment" ranked in the top two for both nationalities. This indicates that both Egyptian and Saudi consumers use the internet for

entertainment and like to try what's new, particularly when shopping. This is similar to the results of a survey conducted by King

Table 6: Ranking the e-shopping benefits of Egyptian and Saudi consumers

Motive	Egyptian			Saudi			**P.V.T***
	M*	**S***	**R**	**M**	**S**	**R**	
Ease and speed of shopping from the house at any hour	3.35	1.40	5	3.35	1.40	4	0.519
Products are offered in high qualities and at low prices	3.06	1.47	12	3.20	1.34	8	0.000
Saves the consumer time and effort when compared to traditional shopping	3.33	1.27	6	3.09	1.38	11	0.000
The consumer can know the total cost of their purchases before buying	3.37	1.28	3	3.14	1.42	10	0.000
Provides new distribution services, such as home delivery	3.36	1.30	4	3.26	1.36	6	0.004
Easy access to markets a wide selection of products	3.25	1.40	8	3.24	1.40	7	0.031
New and varied methods for shopping and payment	3.42	1.28	2	3.46	1.31	2	0.668
Helps all family members participate in the purchase decision	3.30	1.36	7	3.40	1.29	3	0.000
Allows the consumer to shop for many kinds of products, even those that are not available in traditional stores	3.07	1.37	11	3.00	1.47	12	0.591
Reaches consumers in remote areas	3.21	1.39	9	3.29	3.29	5	0.000
Makes it easy for the consumer to communicate and negotiate with the producer / retailer	3.11	1.36	10	3.16	1.36	9	0.318
Is a fun and novel way to shop and spend time on the internet	3.40	1.29	1	3.50	1.26	1	0.852

P.V.T = probability value to test T , O: rank , S= the sample Standard deviation , M=, the sample weighted mean.

Abdulaziz City for Science and Technology in 1999. Other categories in which the numbers were similar included "ease and speed of shopping from the house at any hour", "provides new distribution services, such as home delivery", "easy access to markets a wide selection of products", " allows the consumer to shop for many kinds of products, even those that are not available in traditional stores", and "makes it easy for the consumer to communicate and negotiate with the producer / retailer."

On the other hand, there were a few categories in which considerable differences emerged between the two nationalities, including the categories "products are offered in high qualities and at low prices", "saves the consumer time and effort when compared to traditional shopping", " the consumer can know the total cost of their purchases before buying", "helps all family members participate in the purchase decision", and "reaches consumers in remote areas". The researcher believes that this may be due to the differences in income levels between Saudi Arabia and Egypt, varying traditional habits and culture, and differences in the geographical distribution of population within the two countries.

T-test was applied to quantify differences between the benefits to Egyptian and Saudi e-shoppers. It was found that the calculated probability value (P-v=0.004) was less than the assumed probability value (a= 0.05), meaning that the null hypothesis (H_0) was rejected and the alternative hypothesis was accepted (H_1). In short, it was found that there is a difference between Saudi and Egyptian consumers in terms of their benefits of e-shopping, and considerable differences in several

fields in Table (6) make this conclusion seem rather obvious. In any case, it is clear that there are a number of different benefits that inspire people to use e-shopping, and that there are significant differences between Egyptians and Saudis. Therefore, the 4th hypothesis is accepted.

H5: There is no significant difference between Saudi and Egyptian Consumers regarding difficulties facing their use of e-shopping.

To test this hypothesis, the questionnaire included a question that dealt with some of the obstacles facing e-shoppers in Egypt and Saudi Arabia. The difficulties in the question were chosen from previous studies and literature specialized in this field, and designed to measure precisely how much the obstacles affected the consumers' e-shopping habits. Table (7) contains the results.

Table (7). Ranking e-shopping difficulties.

E-shopping obstacles	Egyptian Consumers			Saudi Consumers			P.V.T*
	M*	S*	R	M	S	R	
Computer and internet costs	3.38	1.27	2	3.36	1.36	5	0.000
Slow internet connection	3.33	1.30	5	3.33	1.35	6	0.668
Lack of computer skills	3.19	1.33	9	3.20	1.34	9	0.931
The high prices and low quality of online products	3.36	1.33	3	3.36	1.37	4	0.318
Not all of the family's needs are available online, especially basic ones	3.23	1.37	8	3.25	1.38	8	0.847
Lack of internet security	3.40	1.29	1	3.47	1.33	1	0.901
Poor service by online companies	3.07	1.32	10	3.16	1.36	10	0.728
Not enough successful Arab e-shopping websites	3.36	1.29	4	3.37	1.30	3	0.519
Most successful foreign sites are difficult to use due to language barrier	3.31	1.32	6	3.40	1.30	2	0.000
Complex routine procedures	3.06	1.36	11	3.15	1.43	11	0.748
Preference for traditional shopping	3.30	1.36	7	3.29	1.36	7	0.545

P.V.T = probability value to test T , O: rank , S= the sample Standard deviation , M=, the sample weighted mean.

Table (7) shows that most of the individuals sampled believed that all of the problems listed represented obstacles holding them back from using e-shopping. Results between the two samples were similar in categories such as "lack of computer skills", "not all of the family's needs are available online, especially basic ones ", "lack of internet security", "poor service by online companies", and "complex routine procedures". This would indicate a lack of direct connection between a consumer's nationality and technical issues, which in turn would confirm the results of other studies (Ahmad, 2002; Abu Farah 2005, and Abbas & Alshawaf 2003).

The most significant differences between the two samples were in the "computer and internet costs" and the "most successful foreign sites are difficult to use due to language barrier" categories. Internet and computer costs mattered

significantly more to Egyptians than to Saudis (2nd-ranked vs. 5th), and this is confirmed by the fact that GDP for the Egyptian ($6200) is much more less than Saudi's ($24200). On the other hand, problems with successful foreign sites troubled Saudis more than Egyptians (2nd-ranked vs. 6th). Overall, however, once a T-test was applied, it was found that the null hypothesis was supported by the data, except in the case of the "costs" and "foreign sites" categories, where the null hypothesis was rejected. The significant differences in those categories can be attributed, respectively, to the income differential between Egyptian and Saudi consumers and a possible desire among Saudi consumers to see, learn, and imitate English websites.

The conclusions to be drawn are that the low usage of e-shopping by Egyptian and Saudi consumers is due to the various difficulties they face, and that, with a few small exceptions, there is no significant difference between Egyptian and Saudi consumers regarding difficulties to successful e-shopping. All of the above verify the fifth hypothesis.

Conclusion *and Recommendations*

This study explored a number of important results. More specifically the findings are:

1. Egyptians' comprehension of e-shopping as a concept is slightly better than that of their Saudi counterparts (71% VS 67%)
2. According to T-test, there is no serious contradiction between Egyptian and Saudi consumers regarding their perceptions of e-shopping versus other electronic concepts.
3. Although the Saudi respondents e-shopped more than the Egyptian respondents, the internet is still not very widely used for shopping in either country compared to other methods.
4. Although both Egyptians and Saudis derive different benefits from using E-shopping, they agree on their description of the difficulties that face them when they want to try e-shopping, including insufficient computer skills, lack of ability to meet basic needs online, the absence of internet security, poor service, and complex procedures.

Based on these results, as e-shopping has a promising and growing future in the Arabian world, more efforts are needed at both macro and micro level to improve Egyptian and Saudi knowledge of e-shopping. Furthermore, as results show that those customers differ in the benefits from using e-shopping, therefore marketers should develop customized marketing strategy for each nation. Finally, further research can be conducted to evaluate the relationships between some demographic variables and e-shopping in both countries.

Research limitation and further research:

The research is applied on a convenient sample. The research can be strengthen by increasing the sample size and including more participants from other

geographical areas. Further studies and research on e-shopping in both the Arab Republic of Egypt and The Kingdom of Saudi Arabia should be conducted, in order to study the opinions and suggestions of all of the consumers, businesses, and specialists in this field. Further researches are also encouraged in areas such as: potential relationships among some demographic variables and E-shopping.

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التسوق الالكتروني في الدول النامية: دراسة مقارنة بين مصر والسعودية

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ملخص البحث. تهدف هذه الدراسة إلى معرفة إلى أي مدى يدرك المصريين والسعوديين مصطلح التسوق الالكتروني، و إلى أي مدى يستخدمونه. كما أن هذه الدراسة تهدف إلى معرفة المزايا والصعوبات التي يواجهها العملاء عند استخدامهم للتسوق الالكتروني. وقد تم استخدام المنهج الوصفي لتنفيذ الدراسة، حيث تم جمع المعلومات باستخدام استبيان تم تصميمه خصيصا لأغراض هذه الدراسة. وقد تم توزيع ٦٠٠ استبيان في السعودية ومصر وتم استرداد ٤٠٠ استبيان حيث بلغت نسبة الاستجابة ٧٥٪. إن من أهم النتائج التي توصلت إليها الدراسة أنه في الوقت الذي يدرك العديد من المصريين والسعوديين مفهوم التسوق الالكتروني، نجد ان بعضهم يخلط هذا المبدأ مع المبادئ الأخرى في التسويق. بالمقارنة بالمفاهيم الأخرى للتسويق، نجد ان التسوق الالكتروني يستخدم نادرا من قبل السعوديين والمصريين. كما أن هناك العديد من الفوائد التي يمكن تحقيقها، وبعض الصعوبات التي يمكن مواجهتها من قبل السعوديين والمصريين عند استخدام التسوق الالكتروني. وعلى ضوء هذه النتائج تم تقديم عدد من التوصيات.

الكلمات المفتاحية: التسوق الالكتروني، المملكة العربية السعودية، مصر، الانترنت، المزايا، الصعوبات.