



The physiology of online purchases, exploring motivation and barriers in E -Commerce

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Abstract: E-commerce has transitioned from basic bartering to a complex, global system, significantly empowering consumers with vast choices and information. Price comparison and deals are primary motivators for online purchases, with mobile research being prevalent. However, concerns like shipping delays and product quality persist. AI is transforming e-commerce through personalized experiences, demanding ethical practices and data transparency. Businesses must invest in AI expertise and adapt to emerging technologies like AR/VR. Addressing algorithmic bias and ensuring privacy are crucial for trust. The internet has fueled consumer power, leading to new business models and supply chain adjustments. Millennials are a key market, while younger demographics require further study. A strong online presence is now essential, mirroring the transformative impact of past technological revolutions. Retailers must prioritize understanding consumer behaviour, addressing concerns, and integrating AI ethically. Continued research into consumer motivations, ethical frameworks, and the socio-economic impact of AI is vital for navigating the evolving ecommerce landscape.

Keywords: E-commerce, Consumer Behaviour, Market Trends, AI, Review

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INTRODUCTION

The rapid advancement of computer and internet technologies has fundamentally reshaped how people live and work, fostering a preference for smart, convenient, and personalized tools. This technological shift has led to the emergence of online shopping, a new form of commerce where goods and services are exchanged over the internet between businesses, consumers, and governments. This digital marketplace has revolutionized traditional trade, enabling global resource sharing and generating substantial economic and social benefits. Since its inception, online shopping has experienced explosive growth. For example, in 2019, China's online shopping market reached a transaction value of 10 trillion yuan, marking a 20.6% year-over-year increase.

Dominant online platforms, such as JD and Amazon, have captured a growing portion of the market by effectively meeting the needs of diverse customer groups, surpassing the benefits of traditional retail. As technology advances, online shopping has become a core element of modern living. Global economic integration, alongside breakthroughs in network and information technology, has driven online shopping into the mainstream. The merging of "Internet+", IoT, and efficient logistics has made online purchasing a practical and transformative experience. The expanding internet has fundamentally reshaped traditional buying habits, leading to the rise of online consumption. More and more people are choosing to conduct their shopping online, establishing it as a popular and modern trend.

Online shopping is booming, driven by its ease and trendiness, making platforms like Taobao, Amazon,

and JD essential for everyday life. This shift reflects a modern need for quick and efficient purchasing. To succeed in this digital marketplace, businesses must adapt their marketing. This means understanding online shoppers' motivations through data analysis and psychological insights. It's also crucial to promote responsible online spending habits. By leveraging the internet's power, we can foster a healthy business environment and sustainable economic growth that aligns with evolving consumer behaviors.

People today buy things based on what they want emotionally, not just what they need. While many shop online, most aren't just buying basic necessities; they're looking for unique items that express their individuality. The internet has made it easier for people to showcase their personalities through their purchases. Modern consumers are creative, love change, and are constantly curious. They want products that are not only useful but also reflect who they are. Customization is now a key trend. Online shopping, with its unique environment and experience, sparks curiosity and emotional responses, giving consumers more control and allowing them to demand products that truly fit their personal.

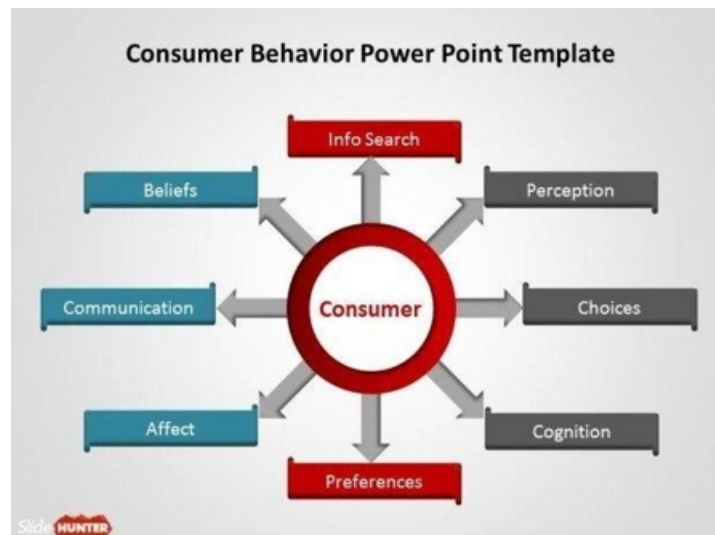


Figure 1: Factors For Consumer Behaviour

The internet, particularly with the advent of interactive Web2.0, has fundamentally reshaped how businesses operate, leading to a worldwide surge in online commerce. A significant portion of the global population now utilizes the internet, highlighting the immense potential of e-commerce. This expansion is driven by various business models, including transactions between businesses, direct sales to consumers, consumer-to-consumer exchanges, and direct-to-consumer sales. The e-commerce sector is experiencing substantial growth, with sales figures climbing steadily, fueled by factors like increased mobile shopping and enhanced delivery systems. Contemporary developments, such as the use of artificial intelligence and the rise of social media-based commerce, are further influencing the industry's trajectory. Notably, the growth of e-commerce is not uniform across all regions.

Bangladesh's e-commerce, initially for overseas gifts in the 1990s, has become a main stream shopping method. Improved internet infrastructure and the rise of local and foreign online platform have driven this growth. Consumers now enjoy diverse product choices, competitive pricing, home delivery, and convenient online payments. This shift has significantly impacted consumer behavior, particularly in food delivery. Current research is focused on understanding the core motivations behind Bangladeshi consumers' online

purchasing decisions, aiming to identify the key factors driving this expanding market.

"Digital technologies have radically changed how businesses sell and customers shop. Ecommerce, driven by the internet and now mobile and social platforms, is essential for business success. While common in developed nations, online shopping is still relatively new in developing countries. Even in Saudi Arabia, with its strong tech infrastructure and young, connected population, e-commerce is still in its initial growth phase."

PSYCHOLOGICAL CHARACTERISTICS OF ONLINE CONSUMER'S PURCHASES BEHAVIOR

Personalization and the pursuit of cultural taste

Consumers today are driven by a desire for personalized experiences that reflect their individual tastes and cultural identities. This shift is particularly evident in the internet age, where a blend of global and local cultures has created a demand for diverse and unique products.

Unlike traditional shopping, where consumers were passive recipients of information, online platforms empower them to actively choose items that align with their personal preferences. Young people, especially, are drawn to products that express their cultural values. The fusion of traditional culture with innovative design has proven to be a winning formula. By imbuing every day items with historical significance and personalized styles, businesses can effectively attract consumers in the competitive creative market.

Furthermore, the vast array of choices available in the modern consumer market allows individuals to carefully select products that truly resonate with them. In short, consumer psychology has evolved to prioritize personalization, cultural expression, and individual choice, making it essential for businesses to adapt to these changing demands.

Convenience and Good value for money

Online shoppers prioritize convenience and value. For today's time-conscious consumers, quick, easy, and accessible shopping is crucial. Online platforms accelerate transactions compared to traditional stores, eliminating queues and travel. Digital payments and instant information processing save both time and effort. Moreover, online shopping is available 24/7, removing geographical and temporal limitations. Consumers can research and purchase products at their convenience, avoiding the time-consuming process of in-person shopping.

Price is a major factor for buyers, and online shopping offers greater transparency. Product information, including prices, features, and reviews, is readily available, enabling informed decisions. This access to information allows consumers to easily compare options and find the best deals, ensuring they get good value for their money.

"Online shopping often triggers a 'keeping up with the Joneses' effect, where people buy things simply because others are. E-commerce sites fuel this by using marketing tricks like creating artificial shortages or emphasizing exclusive experiences. They target different groups of shoppers and heavily promote certain products, which leads to social comparisons, especially among friends. This pressure can easily influence

those who are easily swayed, causing them to buy things they don't really need or want."

Rational and realistic consumer psychology

Online shoppers tend to be practical and analytical. They're usually younger or middle-aged, with strong critical thinking skills. Before buying, they carefully consider options, compare prices, and weigh the benefits. They prioritize getting good value for their money, focusing on quality, functionality, and reliable after-sales support. They're less swayed by impulsive urges or external pressures, preferring sensible purchases, often in the mid-range price bracket. If satisfied, they become loyal customers.

Online shopping offers a stress-free experience, free from the distractions of physical stores. To capitalize on this, online retailers should invest in delivering high-quality service and detailed product information. This builds trust, enhances the shopping experience, and encourages repeat business by catering to the customer's desire for a practical and efficient shopping process.

Crowd Mentality

Because people are social creatures who crave acceptance, they often mirror the behaviors of their online social circles. This desire to fit in, coupled with the constant interaction of online life, fosters a "herd mentality" in shopping. Essentially, people tend to buy what's popular, driven by an unconscious need to align with the majority, rather than by personal preference. This creates a large segment of consumers who primarily follow trends.

"Online shopping is designed to boost sales by catering to what customers want. Because websites offer detailed product information and easy price comparisons, shoppers feel more confident and informed than they would in a physical store. This leads to a higher chance of purchase. Features like 'hot deals' and 'bestsellers' simplify the shopping process and tap into the customer's desire for good value, making it easy to find attractive options and ultimately increasing the likelihood they'll buy."

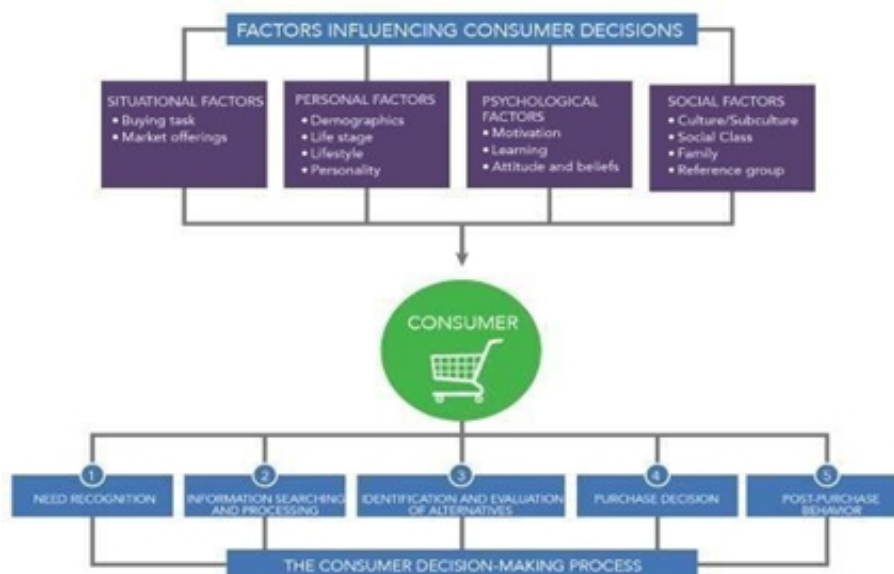


Figure 2: Factors Influencing Consumer Decision

To boost online shopping, we need to:

- * **Make it easy and trustworthy:** Improve websites and apps, ensure secure payments, and provide clear information.
- * **Use the power of online platforms:** Take advantage of marketing, personalized recommendations, and good search results to reach more customers.
- * **Offer excellent brand experiences:** Focus on great customer service, build loyalty, and provide high-quality products to stand out from the competition. Essentially, by combining user-friendly technology, effective marketing, and strong brand service, we can encourage more people to shop online.

MOTIVATION BEHIND BUYING FROM E-COMMERCE

Maslow's theory suggests people prioritize needs in a step-by-step way, starting with basic survival and moving towards personal fulfillment. While this explains traditional shopping habits, online shopping has changed things. At first, online shoppers are hesitant, preferring low-cost, experience-based items like cultural products. Once they feel comfortable and trust the online environment, they start buying everyday necessities and larger purchases. This shift contradicts the traditional idea of moving through Maslow's hierarchy in a strict order.

Today's consumers, influenced by both the physical and digital worlds, are more individualistic and have a wider range of desires. Their online shopping behaviors demonstrate that they don't always follow the predictable patterns of the past.

Benefits of Online Shopping

Okay, let's break down the benefits of online shopping in to clear, concise points, categorized for clarity:

For Businesses:

Increased Efficiency:

Shorter transaction times.

Streamlined invoicing and order management.

Expanded Market:

Broader geographical reach.

24/7 operational capabilities.

Enhanced Sales:

Opportunities to offer alternative products.

Improved buyer decision-making.

For Consumers:

Convenience:

Shopping from any location, at anytime.

Reduced need for physical store visits.

Time-saving.

Ease and comfort of shopping.

Variety and Information:

Wider product selection.

Easy price comparison.

Access to product information and reviews.

Easy product location using search engines.

Cost Savings:

Potential for lower prices.

Reduced travel expenses.

Enhanced Experience:

Potential for personalized attention.

Hedonic/enjoyment.

Improved customer relations.

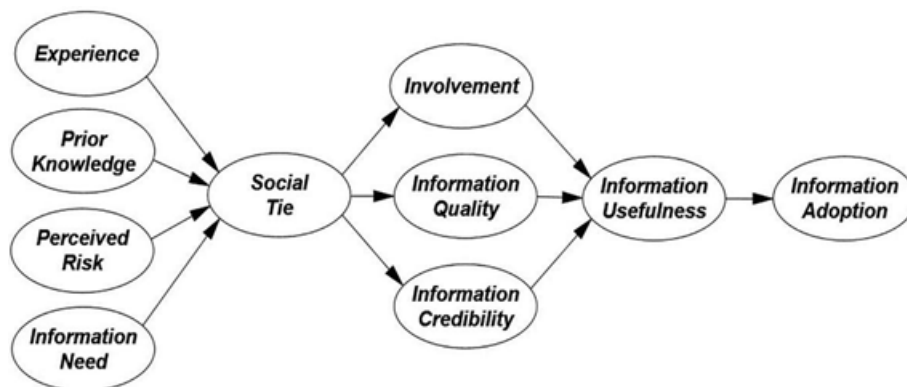


Figure 3: Motivation Behind Buying From E-Commerce

According to Perea et al. (2004), buying things online is generally better at meeting customer needs than going to physical stores. This is because it makes shopping:

Less time-consuming and easier: You don't have to travel or spend as much time looking at products.

More informative: You can easily find details about products and sellers before you buy.

Better for comparisons: It's simple to compare prices, features, and availability from different places.

More private: You can buy sensitive items without revealing your identity.

More convenient for busy people: Those with limited time can shop from any where.

While online shopping offers many benefits, it might also mean missing out on certain aspects of the in-person shopping experience.

Factors of Online Shopping

A model for understanding online consumer behavior identifies ten critical elements, divided into those that influence shopping and those that are influenced by it.

Influencing Factors (Independent Variables):

- The broader economic and social climate.
- Consumer traits like age, income, and education.
- Individual values, lifestyle, and personality.
- The qualities of the online store and its offerings.
- The web site's usability and design.

Factors Influenced (Dependent Variables):

- How consumers feel about shopping online.
- The likelihood of consumers making online purchases.
- The process consumers go through when deciding to buy online.
- The actual act of purchasing online.
- How satisfied consumers are with their online shopping experience.

Measuring Vendor Characteristics:

- Researchers use specific measures to evaluate the online retailer, including:
- Whether the store has a physical presence.
- The store's reputation.
- The store's size.
- The store's dependability.
- Website traffic.
- The presence of trust-building elements like warranties and seals.
- The use of customer reviews.

Overall Purpose: This framework helps researchers and businesses analyze and understand the factors that drive and shape online shopping behavior.

Offline and Online Shopping Motives

Online shopping presents unique challenges compared to traditional retail. Consumers can not physically inspect products, relying solely on mediated representations, and face complexities with delivery and returns. The absence of human interaction and social elements, a hallmark of in-person shopping, creates an impersonal and anonymous experience. This lack of sensory engagement further limits the customer's ability to assess products, potentially hindering ecommerce growth. However, the industry is evolving to incorporate social and virtual experiences, aiming to bridge the gap between online and offline shopping. These additions seek to increase online adoption across diverse consumer groups, necessitating e-commerce businesses to adapt to rising customer expectations, while also addressing critical concerns like cyber security and data protection.



Figure 4: Motivational Factors

Shopping can be driven by two main motivations: practical needs (utilitarian) or emotional desires (hedonic). Utilitarian shopping is about getting what you need efficiently, like solving a problem. Hedonic shopping, on the other hand, is about the enjoyment and emotional experience of the purchase itself. This emotional aspect, or "hedonism," is stronger when people are more involved with the product. While emotional desires can often outweigh practical needs, online shopping presents a challenge for hedonic experiences. Because you can't physically interact with production line (touch, smell, etc.), the emotional connection is limited, except for things like online movies or games.

Shoppers are driven by two main types of reasons: practical needs and emotional desires. When people shop for convenience, good prices, or a wide selection, they're motivated by practical needs. Online shopping, in particular, is often driven by these practical, goal-oriented reasons. However, people also shop for the enjoyment and social aspects of the experience. While less prominent online, these emotional and social motives still influence how people shop.

Consumers choose shopping environments based on the inherent benefits they offer, like convenient locations, fast service, and instant product availability. Beyond these practical advantages, shoppers are also driven by:

- Saving time and effort: Prioritizing efficiency.
- Enjoying the shopping experience: Viewing it as a leisure activity.

- Connecting with others: Seeking social interaction and shared interests.
- Gathering information: Comparing products and finding tailored details.
- Exploring new options : Desiring variety and novelty.
- Getting products immediately: Valuing quick delivery.

Essentially, people shop where they can get what they need quickly and easily ,but also where they can have an enjoyable experience, connect with others, and explore new possibilities.

Online Shopping Behaviour and Patterns

People are increasingly researching and shopping online, including reading reviews, but this digital lifestyle has social drawbacks. The most popular online purchases are books, electronics, media, and women's clothing. While impulse buying isn't common, it happens more with those same popular items. However, many online shoppers abandon their carts before completing a purchase, suggesting retailers struggle to convert website visitors into actual buyers.

Consumer behavior is complex, varying across online and offline contexts. Perea et al.(2004) identified seven key online consumer characteristics, while Haque et al. (2011) categorized consumers as impulse, patient, or analytical. Alternative classifications include "frenzied copers" and "habitual die-hards." Shopping behaviors further divide customers into groups like "social shoppers" and "value shoppers." Rohm and Swaminathan (2004) found distinct online grocery types (convenience, variety, balanced, store-oriented) and offline types (timeconscious, functional, recreational). Notably, they challenged the common notions of time savings and recreation as primary online shopping drivers. This highlights the need for understanding of consumer motivations.

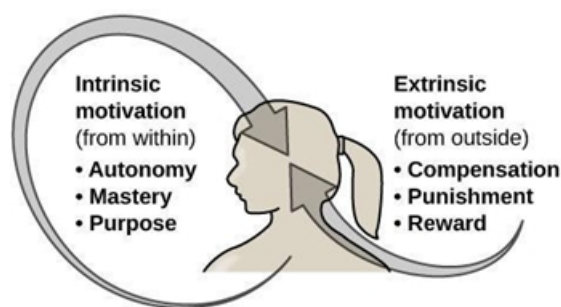


Figure 5: Factors For Motivation In Consumer Behaviour

Online Behavior Across User Groups:

- People who are comfortable using the internet often join online communities to get information, while those new to the internet are more interested in socializing.
- Younger individuals tend to have larger online social networks, use diverse online platforms, express themselves more openly (including using negative language), compared to older individuals.
- Older individuals often find online activities challenging due to concerns about value, risk, tradition, and potential negative impressions. However, they are more likely to use the internet for practical

tasks like information retrieval, email, and online shopping.

- Although younger people shop online more frequently, older individuals, with their traditional shopping experience, are more decisive and purchase more quickly after searching.
- Familiarity with online shopping tools(like comparison websites)greatly improveshow people perceive and evaluate online products.
- Prior online purchase experience significantly affects risk perception.
- Negative experiences increase perceived risk,hindering future purchases.
- Positive experiences in remote purchasing (phone, mail, online) foster favorable attitudes towards future online purchases.
- Consumers transfer positive remote purchasing experiences to the online shopping context.
- Positive emotional shopping experiences correlate with increased spending, timespent shopping, and unplanned purchases.

The Online Shopping Process

Online shopping decisions are often made in two steps: a quick look followed by a detailed comparison. Interactive features online significantly change how people shop. They reduce the need to rely on memory, alter how much information is searched, influence which products are considered, and lead to better decisions with less effort. This is particularly relevant in online marketplaces with many retailers.

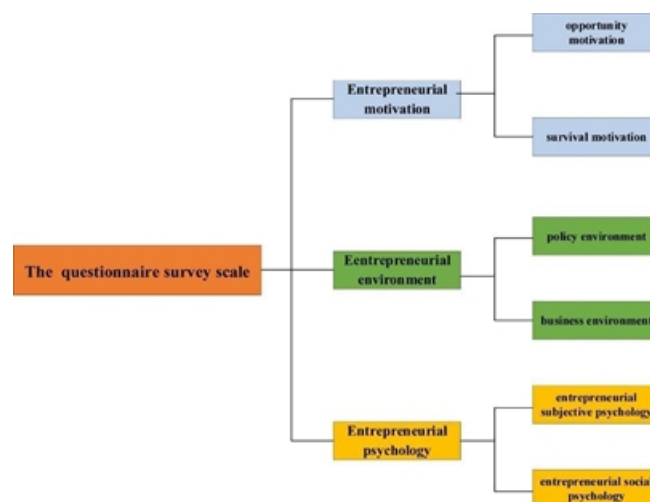


Figure 6: Online Shopping Process

Finding what you need online is getting harder as the web grows. To help with this, especially for shopping, specialized search tools called *shopping bots* have emerged. These bots compare prices from different online stores, but some provide so much information that it can become overwhelming. Ultimately, how much effort someone puts into finding and understanding information online depends on how motivated they are and how much information they need to sift through. As the internet continues to expand, effectively navigating and judging online information will become an even bigger challenge for consumers.

Li and Zhang (2002) outline a five-step online shopping process that mirrors traditional consumer behavior. It begins with **need recognition**, prompting an **online information search**, which can be active or passive. Consumers then **evaluate alternatives** based on their criteria. A **transaction** is conducted upon selection, followed by **post-sales services**. This model highlights the dual nature of online information gathering and emphasizes the importance of both evaluation and post-purchase support in the digital marketplace.

Search goods are evaluated prior to purchase, **experience goods** are assessed after consumption, and **credence goods** are difficult to evaluate even after use. While physical stores allow consumers to directly inspect products, online shopping shifts many goods toward the *experience* and *credence* categories due to the lack of physical interaction. To address this limitation, retailers provide detailed product descriptions, high-quality images, and customer reviews in order to simulate a more “search-like” experience for consumers. Despite these efforts, credence goods remain particularly challenging to evaluate, as they rely heavily on **trust, brand reputation, and perceived credibility**.

Consumers typically follow a series of steps when making purchase decisions. Their choices are influenced not only by internal drivers—such as **motivation, perception, learning, and beliefs**—but also by external factors like **social trends, peer influence, and technological advancements**. Together, these forces shape consumer decision-making in the online marketplace.

3.6.Product Offerings and Differentiation

Several research papers on electronic retailing and consumer behavior in online shopping. Here's a breakdown of the main points:

- Complementary Nature of Online and Of line Retail:
- Çelik (2011) suggests that online retailing (e-retailing) works both as an alternative and a supplement to traditional brick-and-mortar stores.
- Leeetal.(2010) support this by noting that having multiple retail channels(both online and offline) boosts brand recognition and increases sales across all channels.
- Advantages of Established Companies in E-retailing:
- Chang et al. (2005) highlight that established companies with existing reputations have a strategic advantage when entering the online marketplace compared to companies that exist only online ("pure dot-coms").
- Importance of Consumer Preference in Online Shopping:
- Overby and Lee (2006) emphasize the crucial role of consumer preference in online retail, defining it as the inclination of internetshoppers to favor a particular online retailer.
- ProductSuitabilityforOnlineSales:
- Haqueetal.(2011)address the question of which product sare best suited for online sales.
- They argue that products benefiting from the digitization of both market and distribution

mechanisms, leading to low transaction costs, are more suitable.

- Product characteristics, especially those involving the five senses (sight, sound, smell, taste, and touch), significantly influence consumer behavior.
- Products that rely heavily on sensory experiences (e.g., food, fragrances) are generally considered less likely to succeed online.

Focusing on clarity and conciseness Online Pricing and Consumer Perception:

Consumers shopping online have conflicting price expectations. While many anticipate lower prices, some end up paying more. This is because price isn't just about cost; it's also a signal of quality. Shoppers often assume higher prices mean better products, especially when they can't easily assess quality through other means. Low-price online sellers need to carefully position their products to emphasize the savings rather than suggest poor quality. However, when consumers have access to sufficient product information, they rely less on price as a quality indicator.

Key Attributes of Successful Online Retailers:

Online retailers are characterized by nine crucial features: **location, ease of access, shopping experience, service quality, convenience, delivery speed, brand reputation, product selection, security, information availability, and personalization**. Among these, **brand names** play a particularly important role because they:

- **Simplify product searches** and reduce the time consumers spend looking for items.
- **Build trust and confidence**, assuring consumers of product quality and secure transactions.
- **Increase familiarity**, which in turn enhances trust in the overall online shopping experience.

The success of online shopping, however, depends on more than just efficient product delivery. **Information satisfaction**—driven by quality, accuracy, and convenience—alongside **relational benefits** such as trust and reduced perceived risk, fosters stronger customer commitment. **Social proof**, in the form of reviews, ratings, and recommendations, also heavily influences consumer trust and purchase decisions.

Furthermore, **interactive technologies** (e.g., virtual try-ons, augmented reality tools) enhance the shopping experience by generating positive emotions and reducing uncertainty. Similarly, **online atmospherics**, which focus on design elements and sensory cues, affect consumer pleasure, arousal, and ultimately spending behavior. Finally, **individual personality traits and curiosity** moderate how consumers respond to these atmospheric cues, further shaping their behavior in the digital marketplace.

Barriers to E-Commerce Adoption

There's a noticeable lack of recent research on internet shopping trends, retail e-commerce adoption, and e-service uptake in Saudi Arabia. Specifically, no studies have thoroughly examined the concrete obstacles consumers face when adopting e-commerce. This paper aims to address this gap by investigating the tangible barriers to e-commerce adoption from the consumer's viewpoint in Saudi Arabia. It begins with a review of global e-commerce literature and consumer adoption barriers, alongside the Saudi Arabian e-

commercecontext.

Subsequently, the paper outlines the research methodology, presents the findings, and concludes with a summary.

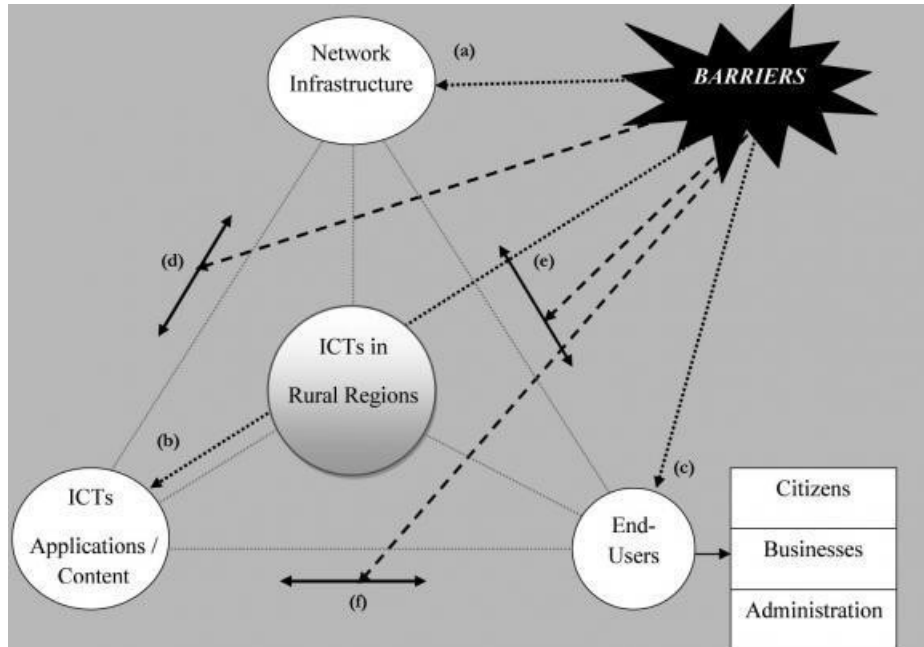


Figure 7: Barriers In Ecommerce

E-Commerce Barriers

Studies on e-commerce adoption, conducted globally, show that early online shoppers in developed countries were mainly worried about transaction security and had a general fear of buying online, which hindered their conversion from browsers to buyers.

This excerpt highlights the crucial role of trust and security in e-commerce adoption. Here's a breakdown of the key points:

- Trust as a Perceived Risk:
 - Trust is identified as a significant factor influencing consumers' decisions in online shopping.
 - It is considered a perceived risk, meaning consumers are hesitant due to uncertainties about the transaction and the seller.
 - This risk acts as a barrier to wider internet adoption for shopping.
- Impact of Internet Experience:
 - Consumers with prior positive experiences in online shopping tend to develop a more favorable attitude towards it.
 - This positive experience fosters trust in online shopping platforms.

Security Concerns:

- Security concerns, particularly related to credit card and personal information, are major obstacles to internet shopping adoption.
- Consumers are wary of potential security breaches and misuse of their sensitive data.

Building Trust through Security:

- Online vendors can enhance consumer trust by demonstrating the security of their websites.
- When consumers perceive that vendors prioritize security requirements during online transactions, they are more likely to trust the seller.
- Overall, these studies explore what helps and hinders the growth of online shopping (ecommerce) across different countries.
- For businesses selling to other businesses (B2B), global factors like international trade and supply chains are most important.
- For businesses selling directly to consumers (B2C), local factors are key. These include:
 - **What helps:** Consumer demand, spending power, business readiness for online sales, good internet infrastructure, and government support.
 - **What hinders:** Limited payment options, language differences, many offline shopping choices, lack of trust in online shopping, preference for in-person shopping, poor product information online, hesitation to buy online, and economic inequality.
- Developing countries face extra challenges: Poor internet access, high costs, security concerns, payment problems, delivery issues, and the inability to physically inspect products.
- When people shop online from other countries (cross-border e-commerce), language and cultural differences, payment methods, delivery, and after-sales support are major obstacles, especially in Europe.

E-Commerce in Saudi Arabia

E-commerce growth in Saudi Arabia faces significant hurdles, primarily due to consumer habits and infrastructural limitations. Saudis often prefer traditional, in-person transactions and don't fully utilize the internet for shopping. They also worry about online security, find payment options limited, and experience poor customer service. Historically, the postal system was a major obstacle, though improvements are being made.

Cultural and language differences further complicate matters. Many websites aren't in Arabic, and traditional attitudes can hinder online shopping adoption. Despite these challenges, Saudis are increasingly buying from international online stores. Some global retailers are adapting to this market by offering localized pricing and shipping.

Saudi businesses are slow to embrace online sales. This is partly due to poor internet infrastructure and a lack of clear e-commerce regulations. While the postal service has improved, it's not

universally adopted. Shipping internationally remains a challenge, though some companies are providing solutions.

Crucially, there's a lack of research focusing on Saudi consumers' specific barriers to online shopping, especially for international purchases. This study aims to address this gap by exploring these barriers from the consumer's viewpoint.

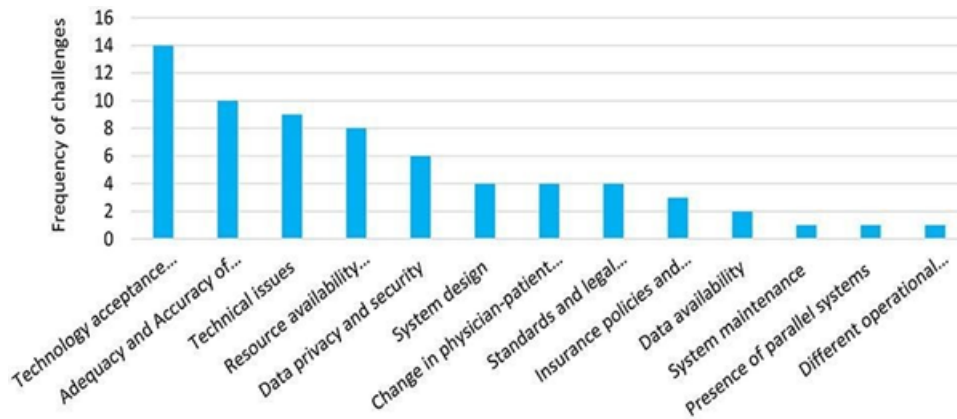


Figure 8: Graph For Challenges Anlaysis

CONCLUSION

The internet's rise has drastically altered consumer behavior by reshaping psychological needs. Online information now fuels desires, while social platforms drive collective buying trends through communication and shared experiences. Consumers seek connection and validation online, with emotions like curiosity and vanity influencing purchases. Digital access to product details and peer reviews significantly shape decisions, emphasizing instant gratification. Online stores adapt to these changes, offering personalized recommendations. Social connection is found within online communities, and marketers leverage emotional triggers. Ultimately, the digital landscape fosters a constantly evolving consumer, driven by information, social influence, and the pursuit of immediate satisfaction.

Online shopping is attractive because it offers solutions to the drawbacks of traditional retail. Many people find in-person shopping inconvenient or unpleasant, and some even prefer to avoid interacting with salespeople. In today's fast-paced world, efficiency is key, and online platforms provide a time-saving alternative. They boost flexibility and improve quality of life by offering access to a wide range of products, often exceeding what physical stores can provide. Consumers also appreciate the ability to easily compare prices and find the best deals, leading to more informed purchasing decisions. While personalizing online purchases remains a challenge, the decision to shop online is significantly influenced by factors like time savings, product availability, variety, and cost.

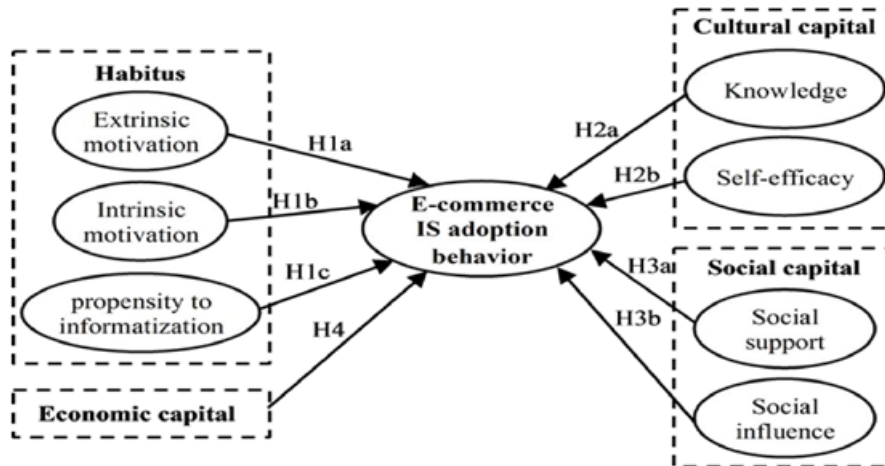


Figure 8: Factors For E-Commerce Adoption Behaviour

Saudi Arabia's e-commerce growth is hindered by limited local retailerad option, driving consumers to international platforms. While the government excelsine-government, ecommerce regulations are lacking, creating barriers. Existing literature highlights this regulatory gap as the primary obstacle. Focusing on local e-commerce through robust regulations is crucial. This would foster a secure environment, attracting and retaining the tech-savvy demographic. Bridging the gap between e-government and e-commerce is essential for domestic market growth and competitiveness

“To boost e-commerce, future research should explore why its growth lags in this country, considering both consumers' and retailers' experiences. Specifically, studies should identify the urgent regulatory needs that the government hasn't addressed. We need to understand why e-commerce policy hasn't kept pace with e-government infrastructure. Investigating these areas will help create a supportive environment for e-commerce, driving economic growth in both public and private sectors.”

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