

Online apparel purchasing: a cultural comparison of Saudi Arabian and U.S. consumers

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Abstract:

The United States (U.S.) has one of the highest e-tailing rates in the world accounting for 79% of total global e-tail sales, with the largest retail merchandise category of clothing and clothing accessories accounting for approximately \$27 billion of all e-tailing sales (U.S. Census Bureau, 2013), and while still garnering a small percentage of total retail sales, e-tailing in the Kingdom of Saudi Arabia (K.S.A.) is an attractive frontier for retailers who want to expand into global retailing. The purpose of this research was to investigate the differences and similarities of S.A. and U.S. consumers and their online shopping behaviors, their attitudes toward e-tailing, and their perceptions of online shopping risk as it relates to apparel products. Results show a 31.3% of Saudi Arabian (S.A.) consumers have purchased a product online compared to 99.2% of U.S. consumers. Nearly 68% of U.S. consumers reported purchasing an apparel product online compared to only 16% of Saudi consumers. Overall, Saudi consumers perceive higher risk in all six risk facets than US consumers when shopping for apparel products online. Perceived social and psychological risks appear to have the highest mean difference between consumers from the two countries, while perceived performance and privacy risks are the lowest. For Saudi Arabian consumers, perceived psychological, social, and privacy risks appeared to negatively influence consumers' intention to shop online for apparel products. On the other hand, only perceived psychological risk appeared to negatively influence US consumers' intention to shop for apparel products online.

Keywords: United States, Saudi Arabia, online shopping, risk perception

INTRODUCTION

Since the early 1990s, the Internet has grown rapidly to a point where, in just under 20 years, almost 27% of the world's population is now online (Howe, 2012). Internet penetration has also brought with it an accompanying revolution in the way consumers recognize needs, conduct product searches, and evaluate alternatives to make purchase decisions, all under the umbrella of electronic retailing (e-tailing). It has been reported that global e-tailing is approximately \$10 trillion (in U.S.\$) in today's global economy, compared to a mere \$0.27 trillion in 2000 (AlGhamdi, Nguyen, Nguyen, & Drew, 2012).

The internet has been hailed as a democratizing platform for e-retailers, allowing retail business giants and start-ups alike to lower costs, improve customer service, increase productivity and reach more global customers all the while eliminating geographical limitations. Yet, widespread adoption of the Internet to purchase products is not universally available or accepted by consumers of all countries.

The United States (U.S.) has one of the highest e-tailing rates in the world accounting for 79% of total global e-tail sales. Of that, approximately \$27 billion of all U.S. e-tailing sales is in the most popular category of clothing and clothing accessories (including footwear) (U.S. Census Bureau, 2013). Although many U.S. consumers appear to have conquered their fear of purchasing products and services over the internet, other countries' consumers lag behind in internet shopping for a number of reasons (Al Ghamdi, Nguyen, Nguyen, & Drew, 2012). For example, total e-tail sales for the entire Middle East and African region contributes a very small percentage (3%) to the global retail sales percentage (AlGhamdi, Nguyen, Nguyen, & Drew, 2012). Despite past slow e-tail sales, many Middle East countries are forecast to be one of the fastest growing retail markets (Zawya, Dec. 10, 2012).

This is especially true for Saudi Arabia (S.A.), a country whose citizens are rapidly adopting the Internet, with the main applications presently in the areas of e-learning and e-government. Although e-tailing has not been as widely accepted and/or used by the S.A. public or its retailers, S.A. still had approximately \$520 million (in U.S. dollars) in e-commerce sales in 2011 (Gabr, 2013) and is considered to be ripe for e-commerce (Despite Challenges..., 2012). Yet, in a recent survey conducted by PayPal (the Internet company dedicated to online e-tail payment), found that 40% of consumers in the Middle East still perceive security risks as one reason for not shopping online (Jones, 2013).

Comparing and contrasting the more e-tailing reticent S.A. consumers with U.S. consumers, who appear to be more experienced and comfortable with e-tailing, may aid in understanding how retailers can approach this target market, especially as it relates to one of the largest online product categories, apparel. Therefore, the purpose of this research is to investigate the differences and similarities of S.A. and U.S. consumers and their online shopping behaviors, their attitudes toward e-tailing, and their perceptions of the risks of shopping online, especially as it relates to purchasing apparel and apparel-related products.

LITERATURE REVIEW

E-tailing in the United States and Saudi Arabia

The U.S. and S.A. have a close relationship based on S.A.'s location, its importance as an oil-supplier for the U.S., as well as the role it plays in fostering understanding between other Arab countries and the U.S. (U.S. Department of State, 2011). According to the Office of the

U.S. Trade Representative (n.d.) trade between the two countries is also very important as S.A. is currently the U.S.'s 12th largest goods trading partner.

On a business-to-consumer level, there are several reasons for U.S. retailers to increase their trading with S.A. As an oil-rich country, Saudi Arabian consumers have a comparatively high per capita income which has increased individual purchasing power, and in turn, has contributed to changing Saudi lifestyles and increasing their desire for non-S.A. goods (Brosdahl & al Mousa, 2013; Zawya, 2012). The importance of U.S. retailers reaching the S.A. consumer base was recently confirmed by a recent PayPal survey that found online shoppers from the Middle East conduct about 35% of all their online business with retailers based in the U.S. (Jones, 2013).

U.S. retailers have a strong history with e-tailing as U.S. consumers have been relatively quick to use the Internet since its first commercial application in the early 1990s. One of the reasons for the explosive Internet growth in the U.S. is due to the increasing penetration of accessibility, estimated in 2012 to be 78.1% (or 245 million) of the U.S. population (InternetWorldStats.com, 2012). E-tailing in the U.S. has grown from 0.9% (\$47 billion) as a part of total retail trade in 2000 to 4.7% (\$194 billion) in 2011 (U.S. Census, 2013). U.S. consumers have used the Internet to buy all types of items including electronics, clothing, tickets, automobiles, and music. Of this amount, the largest percentage of online e-tail dollars, approximately 27%, or \$52 billion, was spent in the clothing and clothing accessories product category (U.S. Census, 2010).

In comparison, the Internet has only been accessible to the general S.A. public since January 1999 as the adoption of the Internet required a cautious adoption of this progressive technology to be merged with the socially-conservative societal structure of S.A., including screening, and sometimes censoring Internet sites to screen for what is considered to be inappropriate content (Sait, Al-Tawil, & Hussain, 2004). In just 14 short years, 49% of Saudi Arabia's consumers had access to the Internet (InternetWorldStats.com, 2012). However, of its approximately 26 million citizens, only 8 million have adopted the internet for e-commerce with e-banking being the most popular service (from 33-45% of all S.A. online users depending on type of bank service), travel accommodations including air (23%), hotel (12%) and car rentals (9%) as well as cinema tickets (27%). Products were purchased online by only 2% of S.A. consumers, with clothing being the most purchased product (Richards, 2013). The apparent uneasiness on the part of Saudi Arabians to utilize e-commerce may be rapidly changing within the next few years as Saudi Arabia's e-retail sales are expected to grow to approximately 10% by 2016 (Zawya, 2012).

Several studies have found that a number of reasons may exist for consumers in the technologically-advanced S.A. to experience a lower incidence of e-commerce adoption than U.S. consumers including social conservatism (Sait, Al-Tawil, & H.U.S.sain, 2004), perceived risk (Brosdahl & Almousa, 2012; Jones, 2013), inadequate Internet commerce infrastructure (Nair, 2010), preferences for in-store shopping and the existence of other alternatives, as well as lack of online payment mechanisms, lack of customer service, and language barriers (Gibbs, Kraemer, & Dedrick, 2003; Almousa, 2013). Al-maghrabi and Dennis (2010) found that respondents' perceived enjoyment, usefulness, and subjective norms were determinants of technology adoption and online shopping continuance. Results of the study also show that users who are comfortable with the Internet are more likely to adopt e-commerce. Although these studies have investigated overall attitudes and behaviors related to e-tailing, to date, no research

studies have investigated product specific e-tailing, especially regarding the important e-tailing product category of clothing.

Theoretical Framework

A widely-used and supported theoretical model used to investigate consumer's adoption of technology was first proposed by Davis in 1989 and entitled the Technology Acceptance Model (TAM). In short, the model proposes that a consumer's intention to use technology is impacted by its perceived usefulness (PU) or "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989, p. 320) as well as how easy consumers perceive it is to use (PEOU). Since its inception, many studies have found that the relationships within the TAM model have been supported (Davis, Bagozzi & Warshaw, 1989; Feneck and O'Cass, 2001; Park, Lee, and Ahn, 2004).

However, in exploring whether a consumer will/will not use a technology to purchase a product or service online, a consumer's intention may also be impacted by the amount and type of risk a consumer may perceive in the online shopping environment (Hsu & Chiu, 2004; Liang & Huang, 1998; Shih, 2004). In 1999, van den Poel and Leunis investigated e-commerce adoption and found that when negative economic risks were perceived, a consumers' intention to adopt e-commerce is negatively affected, which was also supported in a 2000 study by Bhatnagar, Misra, and Rao. Performance risk was found to negatively impact e-commerce adoption with specific regard to performance risk in a study by Dahlen (1999). Eastlick and Lotz (1999) found that the perception of social risk negatively affected a consumer's intent to use e-commerce, and the perception of risks to a consumer's privacy was shown to negatively impact e-commerce adoption by Marchewka, Lu & Yu (2005), and by Swaminathan, Lepkowska-White, and Rao, 1999). The research of Jones (2013) has also supported this assertion of S.A. consumers having perceptions of security risks when using the internet.

Based on these and other studies, Herrero Crespo, Rodriquez del Bosque, and Garcia de los Salmoney Sanches (2009) adapted and extended the TAM Model to encompass the five perceived risks that have been found to impact a consumers' willingness to use the Internet to buy products and services (Jarvenpaa and Tractinsky, 1999). The Extended TAM Model served as the model for the present study.

Cross-Cultural Perspectives

For this study, it was useful to employ Hofstede's (1997) definition of culture as "the collective programming of the mind which distinguishes the members of one group or category of people from one another" (p. 5). In this significant work, Hofstede originally postulated that viewed collectively, a nation's culture may differ from that of another in the five different values he termed power distance (PDI), long-term versus short-term orientation (LTO), individualism vs. collectivism (IDV), uncertainty avoidance (UAI), and masculinity versus feminism (MAS). He has since included a sixth dimension he calls indulgence versus restraint (IND). Many studies have investigated how these dimensions can be used to understand how consumers think and behave (Jarvenpaa & Tractinsky, 1999; Keh & Sun, 2008; Radford, Mann, Ohta, & Nakane, 1993; Steenkamp, Ter Hofstede, & Wedel, 1998). Samiee (2001) even went so far as to say that culture is "the single most important factor that influences international marketing on the Internet"(p. 297).

According to the value differences put forth by The Hofstede Centre (<http://geert-hofstede.com/dimensions.html>, n.d.), the U.S. and S.A. cultures differ on several dimensions. While the U.S. is considered to be an individualist society, S.A. is on the other end of the spectrum, exhibiting characteristics of a collectivist society. In nations with lower individualistic scores, technology is accepted but only when influenced or directed by others. Jarvanpaa and Tractinsky (1999) found that cultural environment may influence consumers' risk perception of online shopping and that consumers from individualistic cultures (such as the U.S.) have lower levels of risk perception than do consumers from a collectivist cultures (such as S.A.).

Additionally, in the level of uncertainly avoidance that is exhibited, S.A. with a dimensional score of 68, can be interpreted as being more unwillingly to accept change and being more risk adverse than the U.S., and therefore risk-taking behaviors are minimized (Bontempo, Bottom, and Weber, 1997) Saudi Arabia also possesses a fairly high power distance (PDI) score of 80, which Hofstede (1997) asserts occurs when there is an innate hierarchy and acceptance of inequality of wealth and power throughout a society. In a culture with a high level of PDI, people will try new technologies when their leaders encourage them to do so (Algahtani, 2007). The S.A. government has embraced the Internet especially for e-learning and e-government applications, and with controls set to screen inappropriate sites and content, it has been open to S.A. consumers using the e-tailing applications as well (Sait, Al-Tawil, & Hussain, 2004).

Therefore, based on Hofstede's dimensions of culture and the studies cited above, we propose that there are significant differences in how consumers of the U.S. and S.A. perceive e-tailing, the risks of e-tailing, and thus their intention to use the Internet to shop for and buy apparel products.

Thus, the following hypotheses were developed:

H1: There will be a significant difference between U.S. consumers and S.A. consumers in overall perceived risk in e-tailing for apparel products.

H1a.: There will be a significant difference between U.S. and S.A. consumers in perception of performance risk for apparel products purchased online.

H1b: U.S. consumers will perceive less psychological risk shopping online for apparel products than will S.A. consumers.

H1c: U.S. consumers will perceive less time risk shopping online for apparel products than will S.A. consumers.

H1d: U.S. consumers will perceive less financial risk shopping online for apparel products than will S.A. consumers.

H1e: U.S. consumers will perceive less social risk shopping online for apparel products than will S.A. consumers.

H1f: U.S. consumers will perceive less privacy risk shopping online for apparel products than will S.A. consumers.

H2: U.S. consumers will exhibit a greater intention to shop online for apparel products than will S.A. consumers.

METHODS

Sampling and data collection

College-aged respondents in each of the two nations were used selected for the sample. This sample was justified for several reasons. Previous research by Choi and Lee (2003) and Douglas and Craig (1983) found that using college student samples helped equalize possible differences across cultural boundaries. Additionally, in previous studies on perceived risk (Kim, Qu, & Kim, 2009; Mitchell & Vassos, 1997; Tan, 1999) student samples yielded generalizable results. Additionally, as college-aged students are among the most experienced of all Internet users and shoppers (Lee & Allaway, 2002), their past and future e-tailing behaviors is appropriate for a study such as this investigating online shopping.

Additionally, according to an important study “E-Commerce in Saudi Arabia: Driving the evolution, adaption and growth of e-commerce in the retail indU.S.try,” Alexandra de Kerros Boudkov Orloff, author of the study and CEO and founder of Sacha Orloff Consulting Group said that “it is essential for retailers to remember that due to Saudi Arabia’s young demographic, today’s youth segment will be tomorrow’s clientele, and fostering product loyalty is critical,” (Despite challenges, 2012, para. 10).” This is especially true with regard to the clothing product category, one of the most important product categories sold through the Internet. Lastly, students have been documented as having a higher percentage of personal discretionary income compared to other consumer groups (Gardyn, 2002; Lee & Allaway, 2002).

Instrument Development

A survey was designed to sample both U.S. and S.A. respondents using a back-translation method. Initially, the survey instrument was developed in English and then translated into Arabic for S.A. respondents. Then, a native Arabic-speaking faculty member in the English Language department in a university in Riyadh, S.A. translated the original questionnaire from English into Arabic. Another faculty member from the same department then translated the questionnaire back into English. The two English language versions were compared and minor corrections to the Arabic survey were then made. Risk perception was measured using eighteen items adopted from Garner (1986), Jarvenpaa and Todd (1997), and Featherman and Pavlou (2003) to measure the six perceived risk constructs of financial, social, performance, time, psychological, and privacy. The risk constructs were designed using a 7-point Likert-type scale (1 = strongly disagree to 7 = strongly agree). Cronbach Alpha's coefficients (α) ranged from .92 to .73 (Table 2), which is higher than the cutoff value of .70 proposed by Nunnally (1978). Consumers' intention to purchase apparel via the Internet were adapted from the instrument developed by Taylor and Todd (1995).

RESULTS

Demographics

As indicated Table 1, respondents were gathered from enrolled students from two major universities, one located in a large, urban center in Saudi Arabia (n=300) with the U.S. sample gathered from a large, urban center located the southeast (n=245) as indicated in Table 1. As expected, the sample was young, with only 12 % of the U.S. sample, and 17% of the S.A. sample over age 24 years. For the U.S. sample, approximately 72% were female and 26% were male and approximately 46% were male and 54% were female of the S.A. sample. The majority of both the U.S. and the S.A. sample had a personal income of \$20,000 or less.

E-Tailing Behavior

All but one (99.2%) of U.S. respondents reported that they had looked for a product online, while only 70.8% of Saudi respondents reported that they had looked for a product online. All U.S. respondents that have looked for a product online have also purchased a product online (99.2%), while only 31.3% of Saudi respondents reported they had purchased a product online. Nearly 68% of U.S. respondents reported that they have purchased apparel products online, while only 16% of Saudi respondents reported the same (as indicated in Table 1).

Comparison of risk factors between Saudi and U.S. consumers

Table 2 shows the means for overall perceived risk, perceived risk factors, and intention to shop online for S.A. and U. S. consumers. In order to examine differences in risk factors between Saudi and U.S. subjects, an ANOVA test was conducted. The results of the ANOVA show that there are significant differences across all risk factors between respondents from the two countries. Overall, Saudi respondents tend to have a higher level of perceived risk toward online shopping ($M = 4.36$) than U.S. respondents ($M = 3.32$) therefore H1 was supported. In addition, Hypotheses 1a through 1f examining the risk factors of performance, psychological, time, financial, social, and privacy were all supported as significant mean differences exist between respondents from the two countries. Interestingly, respondents from both countries perceived performance risk as the highest risk factor for shopping for apparel products online (4.51 U.S. and 4.86 S.A) and social risk as the lowest (1.76 and 3.45) for U.S. and Saudi respondents respectively.

The influence of risk perception on apparel purchase intention

In order to examine the differences among risk factors influencing apparel online purchase intention, a linear regression with maximum likelihood estimation was performed. The model was estimated for the two samples separately in order to see the differences in parameter estimates. For Saudi consumers, the three risk factors of psychological, social, and privacy, were negatively significant to purchase intention ($\beta = -.12$, $\beta = -.08$, $\beta = -.13$). Although the path coefficient for financial risk was negative ($\beta = -.12$), it was not statistically significant (as indicated in Table 3). Only the path from psychological risk ($\beta = -.18$) to purchase intention is statistically significant for the U.S. consumers. Although the paths for financial risk ($\beta = -.07$), social risk ($\beta = -.10$) and privacy risk ($\beta = -.16$) were negative for U.S. consumers, they were not statistically significant (as indicated in Table 4).

DISCUSSION

Perceived Risk

As hypothesized, perceived risks related to apparel online shopping appeared to be significantly different between Saudi Arabian and U.S. consumers. Overall, Saudi consumers perceive higher risk in all six risk factors than U.S. consumers when shopping for apparel products online. Perceived social and psychological risks appear to have the highest mean difference between consumers from the two countries, while perceived performance and privacy risks appear to have the lowest.

The effect of perceived risk related to apparel online shopping on purchase intention were also different between Saudi Arabian and U.S. respondents. For Saudi Arabian consumers, perceived psychological, social, and privacy risks appeared to negatively influence consumers' intention to shop online for apparel products. On the other hand, only perceived psychological risk was found to negatively influence U.S. consumers' intention to shop for apparel products online.

Although there are some similarities regarding risk types that negatively affect consumers' intention to shop online for apparel products between the two countries, financial, social, and privacy risks were found to be insignificant for U.S. consumers. This may be due to the fact that U.S. consumers have more experience in online shopping, which may reduce perceived risks associated with such activity. As consumers have successful e-tailing purchases involving shopping, ordering, delivery, and satisfaction with received products, it is logical to assume that perceived risks for internet shopping for apparel will decrease. Interestingly, consumers from the two countries appeared to agree that both time and performance risks did not negatively influence their intention to shop online for apparel products.

Results of the present study support previous research on perceived risk (Weber & Hsee, 1998) where perceived risk is influenced by situational (online shopping experience), cultural, and individual differences. As performance risk was perceived by consumers from the two countries as the highest among the risk facets, apparel online retailers should pay more attention to reduce consumers' level of perceived performance risk. It seems that the inability to physically evaluate apparel products in an online setting may contribute to the higher level of perceived performance risk between the two groups. In addition, the role of psychological risk to purchase intention negatively affects consumer online behavior of individuals from both countries. Although apparel products cannot be examined physically or tried on before purchasing online, other types of services such as more detailed product descriptions, more product pictures, more convenient and/or lenient return policies and reduced or eliminated shipping costs may reduce perceived performance risk or at least decrease the uneasiness of purchasing an apparel product online, hopefully increasing online apparel purchases.

Finally, even though that this study could not test the mean difference regarding risk perception between internet purchasers and non purchasers as 99.2% of U.S. respondents had previous experience in online apparel shopping, it seems that the direct effect of experience in online buying intention is significant. Therefore, although the importance of experience towards purchase decision is evident, it is necessary to look at in greater detail at the influence of experience satisfaction on an individual's future purchase intention.

With consideration to the lag of technology adoption between developed and developing countries (i.e. Saudi Arabia and U.S.), consumers tend to fear or distrust new technologies especially using one as a shopping channel. Thus, it is logical to encourage online retailers to create marketing campaigns and increase the ease of purchasing in order to reduce the anxiety experienced by consumers during online shopping.

CONCLUSION

Although online retailing in S.A. is forecast to be ripe for e-commerce, results of our study found that S.A. consumers still perceive substantial risk in shopping for apparel online while U.S. consumers do not. A study by AlGhamdi, Nguyen, Nguyen, and Drew (2012) found that "current habits of customers in KSA (Kingdom of Saudi Arabia) do not suit online

transactions" (p. 90). Clearly, more information needs to be conducted concerning the online habits of S.A. consumers.

Several challenges stand in the way of the quick adoption of e-tailing in Saudi Arabia according to Orloff (Despite Challenges..., 2013) who cited that e-tailing constraints for both consumers and retailers include having a lack of a consistent payment system (charge cards in S.A. are not as widespread as they are in the U.S.) with COD payments being more common in S.A. Orloff also cites the following challenges for S.A. retailers wanting to develop e-commerce options: a slow banking system; a resistance to making the changes required in going online; a slower-than-traditional business ROI; few S.A. internet professionals who can design e-commerce platforms for retailers; language issues between English and Arabic fear of risk-taking and failure; and transitioning to new marketing techniques required in an e-tailing environment (Despite challenges, June 21, 2012, para.10). Additional challenges to e-commerce in Saudi Arabia included the usage of P.O box systems rather than residential postal addresses, the speed and access of internet services, unclear regulations within the e-tailing environment, and the underdeveloped customer and after-sales services (Wambda, 2012).

LIMITATIONS AND FUTURE RESEARCH

Among limitations of this study, using only apparel products as an object of investigation limits generalization of the results. Future research involving other product categories would be helpful in understanding purchase decisions of consumers from each country. In addition, although there were substantial justification for collecting data from only college students, using a sample composed respondents of all ages might provide additional insight into cultural differences between consumers from the two countries. Future studies using Hofstede's cultural dimension approach (Hofstede, 2001) may provide evidence regarding the effect of uncertainty avoidance on perceived risk comparing Saudi Arabian and U.S. consumers.

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Table 1: Demographic Profile of the Sample

		U.S.		S.A	
		N	%	N	%
Age	17 and under	1	0.4	3	.94
	18-19	65	26.1	162	51.5
	20-21	108	43.4	54	18.1
	22-23	45	18	29	9.6
	24 or above	30	12	52	17.5
Gender	Male	66	26.4	140	45.6
	Female	179	71.6	160	54.1
Personal income	under \$10,000	177	70.8	54	7.9
	\$10,000 - Less than \$20,000	40	16	195	28.8
	\$20,000 - Less than \$35,000	13	5.2	10	1.5
	\$35,000 - Less than \$50,000	5	2	6	.8
	\$50,000 - Less than \$75,000	3	1.2	13	1.9
	\$75,000 - Less than \$100,000	2	.8	6	.8
	\$100,000 or more	2	.8	16	2.5
Looked for a product online	Yes	248	99.2	213	70.6
	No	1	.4	87	29.1
Purchased a product online	Yes	248	99.2	79	27.8
	No	1	.4	221	72.1
Purchased apparel product online	Yes	168	67.4	48	16
	No	81	32.5	252	84

Table 2: Mean difference in Risk Perception Dimensions and Purchase Intention for Online Apparel Shopping

Constructs	U.S. Sample			S.A. Sample			F	Sig.
	M	S.D.	Alpha	M	S.D.	Alpha		
Overall Perceived Risk	3.31	.98	.76	4.36	1.40	.86	97.14	.000
Performance Risk	4.5	1.50	.88	4.8	1.76	.85	6.36	.012
Psychological Risk	2.8	1.37	.73	4.5	1.83	.86	65.16	.000
Time Risk	3.0	1.22	.69	4.1	1.49	.73	157.48	.000
Financial Risk	3.7	1.30	.63	4.8	1.76	.79	86.11	.000
Social Risk	1.7	1.07	.94	3.4	1.90	.92	132.57	.000
Privacy Risk	4.0	1.21	.72	4.4	1.85	.80	6.87	.009
Purchase Intention	5.7	1.20	.91	3.9	1.96	.90	198.90	.000

Table 3. The influence of risk perception on purchase intention for Saudi Arabian consumers

Construct	Beta	S.E	t	Sig.
Performance risk	.174	.058	2.98	.003
Financial risk	-.125	.080	-1.57	.117
Social risk	-.087	.040	-2.15	.032
Time risk	.202	.059	3.43	.001
Psychological risk	-.126	.066	-1.89	.050
Privacy risk	-.132	.062	-2.13	.033
Overall risk	-1.139	.549	-2.90	.004

Table 4. The influence of risk perception on purchase intention for U.S. consumers

Construct	Beta	S.E	t	Sig.
Performance risk	.046	.051	.771	.47
Financial risk	.076	.122	-.576	.56
Social risk	-.100	.088	-1.28	.19
Time risk	-.007	.067	-.110	.91
Psychological risk	-.188	.078	-2.11	.03
Privacy risk	-.166	.160	-.995	.32
Overall risk	.127	.193	.808	.42