

# Customers Perceptions toward the Use of Online Services: The Case of Saudi Telecommunication Sector

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#### Abstract

The consumer attitudes perceptions toward online services can help marketing managers predict the online services rate and evaluate the future growth of commerce. In general, the research expected to contribute to the theory and practice of consumer behavior consumer perceptions toward online services. This research intends to propose framework that will implementing the consumer perceptions towards online service dimensions, mainly, (perceived usefulness, and perceived ease of use, perceived enjoyment, and privacy security) that is compatible with the Saudi telecommunication companies. The objective of this study are to test the framework, structural equation modeling techniques have been applied to data collected from 102 customers of telecommunication sector in Saudi Arabia. Therfor the result build that the factors affects the consumer perceptions towards online service, thus all of these factors enhance the ability of the consumer to handle the products or services and search them through the internet. Additional, there is statistically significant effect the factors consumer perceptions towards online service at Saudi telecommunication sector.

Keywords: Customers, Attitudes, Perceptions, Toward, Online Services



# 1. Introduction

Technology in general has been an important channel for companies to provide product information and offer direct sales to their customers. Though at the same time technology has provided both companies and consumers with helpful means to handle their decision making problems, among other things, well; internet can be easily accessed by users in order to attain information about anything they want including various products of vendors (Lin & Hong 2006). The practice of the internet as a communication and business in consumer markets is growing rapidly. In line with this expansion, consumer-based electronic commerce has become an emerging research area (Teo, 2006). In particular, a stream of research addressing issues related to online services and customers. The importance of online services for organizations is becoming generally customary across both industrial and service sectors.

The internet benefits do not stop here, rather, companies use the internet for many purposes such as to improve their products and services to consumers; as a matter of fact companies can establish a wide variety of businesses online, this type of business is called e-commerce and the level of consumer perceptions towards online services (Lin & Hong, 2006). In regard to consumer's behavior on the internet, there are many factors that influence consumer purchasing decision making whether in real- life or online. Consequently, consumer decision making in online services is influenced by societal factors in particular (Joon Moon, 2004), personal and impersonal information sources also influence, consumer decision making (Senecal and Nantel, 2004).

Doubts are raised on relevant issues such as knowledge and skills the level of consumer perceptions towards online services, accessing the internet services, online companies promotions, security measures in protecting onlin services. In fact, this phenomenon raises serious concerns in consumer behavior (Alsmadi, 2002). Therefore, the researcher hopes that this study will contribute to the literature of customers perceptions toward in general and online consumer behavior in particular through identifying factors that affect the Saudi telecommunication sectors.

## 1.1 Research Problem

The developed of system online services had been produced and developed gradually, forming new business model and business possibility which exerted an important influence on the country is economic future development and international competitiveness. Information technology affects everything from daily life to business in the 21<sup>st</sup> century. The quality factors of electronic commerce sites in terms of information, agreement, and settlement phases. They also review those factors related to e-commerce community. This study will examine the most important aspects of online services from customer point view, and what factors that influence consumers perceptions toward online services at telecommunication sector in Saudi, specifically, this study attempt to answer the two following questions:

1- How customers perceptions toward the use of online services?



2- Are the consumer's perceptions toward online services moderated by personal demographic variables?

#### 1.2 Research Objectives

This research expected to contribute to the theory and practice of consumer behavior consumer perceptions toward online services, and the use of technology in general. By answering the research questions, the study seeks to achieve the following research objectives:

• To add to the new literature relating to consumer behavior with regards to use of technology.

- To understand the consumer's perception toward online services.
- To identify the quality dimensions of online services from consumer point view.

#### 2. Literature Review

#### 2.1 Customers Perceptions Toward

The combination of the Internet, plus physical presence, provides more opportunities to capture business than the online-only presence, because they can offer better pre-purchase and post-sales services to lower consumer deal cost and build trust in online stores (Gefen et al. 2003; Yu, 2008). In addition consumers perceptions toward online services can also be defined as "The sale and purchase of products and services over the Internet, which includes sharing business information, maintaining business relationships and carry out business communication by way of internet-based technology" (Hsu, 2006). Consumers and businesses have the ability to shop from their homes or offices for a variety of products and services from all over the world. Consumers are able to view products on their computers, and visualize how the products may benefit their needs (Kotler & Armstrong, 2000). Moreover, the benefit of online services over traditional marketing can be summarize by increased speed and competence, lower progressing costs, 24 hour service, quick adjustment to market situations and the ability to deal with consumers directly instead of through intermediaries (Hsu, 2006).

Magee (2003) note that the growth in the number of online services is greater than the growth in internet users, indicating that more internet users are becoming easy to serve online. Moreover, they are now able to access the Internet, not only from their personal computers, but from advanced electronic devices such as mobile phones (Kau et al. 2003). The important consumer advantage linked with services on the web is the contact to greater amounts of dynamic information to support queries for consumer decisions (Shim et al. 2001).

Keng et al. (2007) showed that privacy, security, convenience and experience were significantly influenced consumer perceptions on online ticketing, while trust factor was not significantly influenced consumer perceptions on online ticketing. Zeithaml et al. (2000) focus in has study, that companies should focus on online service surrounding all cues and meet that occur before, during, and after the dealings. Other studies have famous key



dimensions of online service in the context of only just defined online businesses, such as banks, portal services, and travel agencies (Chiang & Dholakia, 2003).

An additional possible benefit of using the internet is the ability to gather information about your consumers via surveys and contests (Rendleman, 2001). The information can be use to assist new product development and introduction (Higgins, 2001). Companies can design and personalize advertising for each consumer through "push" technology. Kim et al. (2003) recognized that attitude consumer perceptions toward online services as an individual characteristic that may play a role in developing perceptions of a specific website. In another study, Lee & Johnson (2002) examined differences in attitudes consumer perceptions toward online services among different groups of consumers, determined largely by their online browsing and purchasing experiences. Wu (2003) observeed that the relationship between consumer characteristics and attitude consumer perceptions toward online services and formed the influence factors of attitude.

Morimoto & Chang (2006) requesting to understanding consumer attitudes towards two major direct online services techniques, unsolicited commercial e-mail and postal direct mail. In particular, audience perceptions of advertising intrusiveness, perceived loss of control (as conceptualized by Psychological Reactance), and irritation regarding the direct online services techniques were investigated. Senecal & Nantel (2004) investigated that consumers' usage of online recommendation sources and their influence on online product choices. Results indicated that subjects who consulted product recommendations selected recommended products twice as often as subjects who did not consult recommendations. Jayawardhena (2004) identified that personal values (self-direction values, enjoyment values and self-achievement values) were significantly related to positive attitudes toward online services. Individual attitudes consumer perceptions toward online services were a direct predicator of online services behavior and mediated the relationship between personal values and behavior.

Smith (2004) suggested that the online services phenomena are governed by a number of factors such as consumer acceptance, behavior, purchasing characteristics, patterns and power. Consequently, Chen & Chang (2006) found that the consumer did not have direct control over the actions of a seller and in which marketers seek long-term relations with their consumers. Elliott & Speck (2005) indicated that affect consumer attitude toward a retail web site. In other study found that website reliability/fulfillment, website consumer service and website security/privacy are the four dominant factors which influence consumer perceptions of online services. These buyers have different evaluations of website design and website reliability fulfillment but similar evaluations of website security/privacy issues, which imply that security privacy issues are important to most online buyers (Shergill & Chen, 2005). Parissa & Maria (2005) investigated antecedents of consumer attitudes toward advertising via mobile devices. The results indicated that advertising value and advertising message content have the largest impact on attitude toward advertising via mobile devices.

Senecal & Nantel (2004) investigated that the online recommendation source labeled "recommender system," typical of the personalization possibilities offered by online retailing,



was more influential than more traditional recommendation sources such as "human experts" and "other consumers". Online shoppers are aware of some of the discouraging features of online services, but these features do not deter them from online services (Yang & Lester, 2004). Jarvenpaa et al. (2000) investigated how consumers perceived store size and reputation influence their trust in the store, the study discovered that there is a positive relationship between consumer trust in internet stores and the stores perceived reputation and size. Georgiades et al. (2000) indicated that the gender and occupation had an influence only on attitudes concerning perceptions of the competitiveness of the Internet and its impersonal nature. Forthermor, the authors reviewed previous established theories on consumer decision making in offline environments and research findings regarding consumer behavior in an online environment.

## 2.2 Onlain Services

The organizations across the world are realigning their strategies to acquire improvement of this chance and overcome the challenges to the way they control, deliver services and compete with each other using online services (Chan & Lu, 2004). conceptualized attitudes as "a person's relatively consistent evaluations, feelings and tendencies toward an object or idea". Since attitudes are difficult to change, to understand consumer attitudes perceptions toward online services can help marketing managers predict the online services rate and evaluate the future growth of commerce (Wu, 2003). In addition, attitude toward online services has a strong influence on consumers' buying intentions, the immediate precursor to actual behavior (Lim & Dubinsky, 2004). Hence, measuring attitudes toward websites is an important step in studying the effectiveness of website design and web business.

Kim et al. (2003) identified the attitude toward online services as an individual characteristic that may play a role in developing perceptions of a specific website. Shim et al. (2001) found that consumers' positive attitudes toward online services significantly influenced the use of the internet for information searching and intentions to shop online. In another study, Lee & Johnson (2002) examined differences in attitudes toward online services among different groups of consumers, determined largely by their online browsing and purchasing experiences.

Ha & Stoel (2009) investigated whether browsing for information intention can be directly linked to a purchasing intention, where online purchasing intention is the act in which consumers actually pay for goods over the Internet. Whether consumers browsing the websites for the purpose of purchase, or browsing just for information search is significantly related to actual online services purchases, which is the ultimate goal of online services businesses based on the previous researches for attitudes toward the web. Moreover, the success of an companies in a culturally different marketplace may be largely determined by how well decision-makers grasp the consumer's buying behavior, and how well the decision-makers incorporate such understanding into their services plans and strategies (Leo et al. 2005).

Online Services: as "the initial landing on the home page until the requested service has been completed or the final product has been delivered and is fit for use" (Boyer Hallowell & Roth,



2002). **Perceived Usefulness:** erceived usefulness is defined as the potential user's individual belief that using definite application system will increase his or her job performance within an organizational context (Hsu, 2006). **Perceived Easy of Use:** Refers to the level to which the eventual user expects the use of the aim system to be free of effort. PEU is extensive related to intent to adopt Internet Payment, so directly and indirectly via its influence on perceived usefulness (Chan & Lu, 2004). **Perceived Enjoyment:** This term describes the physical aspects of a store; such as colors, music type, music volume and tempo and layout of products (East, 1997). **Privacy Security:** As the amount of products and services accessible via the internet grow speedily, consumers are concerned about security and privacy issues (Hernandez & Mazzon, 2007).

## **3. Research Methodology**

This formulation of the theoretical framework study of the consumer's perception toward online services. Additional, the description the sampling procedure, which includes the data collection method and the variables and measures as well as statistical analytical methods that will be used.





# 3.1 Study Hypotheses

The study mainly tests the following hypotheses:

**First main hypotheses:** There is no statistically significant effect of the influencing factors on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

From this hypothesis the following sub-hypotheses have been derived:

1. There is no statistically significant effect of the perceived usefulness on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

2. There is no statistically significant effect of the perceived ease of use on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

3. There is no statistically significant effect of the perceived enjoyment on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.



There is no statistically significant effect of the security and privacy on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

**Second main hypothesis:** There are no statistically significant differences in the effect of the influencing factors on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector due to demographic variables.

#### 4. Result and Discussion

The result can be make clear that the factors affects the consumer perceptions towards online service, thus all of these factors enhance the ability of the consumer to handle the products or services and search them through the internet. The perceived usefulness helps the consumer to realize the benefits of the service or products, which affects the attitude of the consumer perceptions towards online service. From the result also, the perceived enjoyment from the service or product enhances and encourage the consumer to re-buy through the internet. Therformore result can be explained by saying that the security and privacy of the information exchanged between the company and the client must be high, in order to increase the consumers' trust in dealing with the company and purchase products through the internet without being afraid of loosing data or information that put them under deception process.

There is statistically significant effect for the influencing factors on consumer perceptions towards online service at Saudi telecommunication sector. Mortherfor there is no statistically significant effect for the perceived usefulness, perceived enjoyment and curity and privacy on consumer perceptions towards online service at Saudi telecommunication sector. Percentaged tables and a chi-square test of independence are also used to study the relationship between the consumer perceptions and the online service factors. 2 detailed hypotheses have been examined by using the percentaged tables and the chi-square tests of independence, each factor was independently tested. Other hypotheses were tested by using multi-linear regression analysis.

In terms of differences, T-test was utilized to examine the differences between online services among male and female. Mean for male was a bit higher than mean for female, with 58.0 and 42.1 respectively. Meanwhile, the One-way ANOVA test was utilized to examine the differences between online services among education background. The study also found that there is a significant difference in attitude towards online services the male and female students (t=3.979, p≤0.01). The use of laboratory internal consistency (alpha), in order to collect the questionnaires, where the value of (alpha) of the questionnaire (95.6%) which is excellent because it is higher than 60%, as The value of (alpha) for the independent study variables also higher than the accepted 60%, and is intended variable consistently free of the questions that measured by the accidental errors are shown in Table 1.



 Table 1. Reliability of Instrument

No.	Field	Alpha
1	Perceived Usefulness	0.66
2	Perceived Easy of use	0.60
3	Perceived Enjoyment	0.80
4	Perceived Security	0.64
	Total Stability	0.86

## 4.1 Descriptive Statistics:

Means and standard deviations of the answers of the study sample of the questionnaire items were calculated, and the following tables show the results of each field of the questionnaire. The result of standard deviations of perceived usefulness can be explained by saying that there are no differences between the services provided by the communication company, whether, it was provided through internet or through the ordinary buying.

The result of perceived easy of use make clear that the attractive and appropriate backgrounds construct no difference in the point of view of the consumer. And this means that the consumers have low trust in the security of their information in the company. This explained the privacy secrecy have nothing to do with the success of the company as long as the company provides a good service.

## 4.2 Testing Hypothesis

**The First Main Hypothesis:** There is no statistically significant effect of the influencing factors on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

From Table 2. shows that the effect of customers' perceptions aggregated on online services is significant where F calculated equals to (153.138) wuth (Sig=0.000) less than 0.05. Correlation coefficient (R=0.781) represents the strength of relationship between two variables which is positive. Moreover, coefficient determinant (R-squared=0.610) indicates that 61.0% of variation in online services can be illustrated by the variation of customers' perceptions. Finally, value of coefficient (0.781) is significant value depending on t-value (12.375) and (Sig=0.000) which less than 0.05.



Variables	Coefficients	Std. Error	t-value	Significant
Customers' perceptions	1.038	0.084	12.375	0.000
Constant	-0.154	0.286	-0.537	0.593
R correlation	0.781			
R squared	0.61	0		
F statistics	153.138			
Sig.	0.000			

Table 2. Result of regression of customers' perception toward online services

**H01-1:** There is no statistically significant effect of the perceived usefulness on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

From Table 3. shows that the effect of usefulness on online services is significant where F calculated equals to (34.001) wuth (Sig=0.000) less than 0.05. Correlation coefficient (R=0.508) represent the strength of relationship between two variables which is positive. Moreover, coefficient determinant (R-squared=0.258) indicates that 25.8% of variation in online services can be illustrated by the variation of usefulness. Finally, value of coefficient (0.522) is significant value depending on t-value (5.831) and (Sig=0.00) which less than 0.05. Additionally, perceived usefulness helps the consumer to realize the benefits of the service or products, which affects the attitude of the consumer towards onlin services.

Table 3. Result of regression of perceived usefulness toward online services

Variables	Coefficients	Std. Error	t-value	Significant
Usefulness	0.522	0.090	5.831	0.00
Constant	1.525	0.317	4.805	0.00
R correlation	0.50	8		
R squared		0.258		
F statistics	34.0	001		
Sig.		0.000		

**H01-2**: There is no statistically significant effect of the perceived ease of use on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.



From Table 4. shows that the effect of easy of use on online services is significant where F calculated equals to (1093.358) with (Sig=0.000) less than 0.05. Correlation coefficient (R=0.958) represent the strength of relationship between two variables which is positive. Moreover, coefficint determinant (R-squared=0.918) indicates that 91.8% of variation in online services can be illustrated by the variation of easy of use. Finally, value of coefficient (1.066) is significant value depending on t-value (2.704) and (Sig=0.000) which less than 0.05. Furthermore this result is companionable with the result of a study by Elliott & Speck (2005) which, indicated that ease of use affect consumer attitude toward a retail online services.

Variables	Coefficients	Std. Error	t-value	Significant
Easy of use	1.066	0.112	33.066	0.000
Constant				
	304	0.032	2.704	0.008
R correlation	0.95	58		
R squared		0.918		
F statistics	109.	3.358		
Sig.		0.000		

Table 4. Result of regression of easy of use toward online services

**H01-3:** There is no statistically significant effect of the perceived enjoyment on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

From Table 5. shows that the effect of enjoyment on online services is significant where F calculated equals to (71.684) wuth (Sig=0.000) less than 0.05. Correlation coefficient (R=0.650) represent the strength of relationship between two variables which is positive. Moreover, coefficint determinant (R-squared=0.422) indicates that 42.2% of variation in online services can be illustrated by the variation of enjoyment. Finally, value of coefficient (0.627) is significant value depending on t-value (4.250) and (Sig=0.000) which less than 0.05. This means that there is statistically significant effect of the Perceived enjoyment on consumers' attitudes toward online services. This result is compatible with a study by a Jayawardhena, (2004).



Variables	Coefficients	Std. Error	t-value	Significant
Enjoyment	0.627	0.074	8.467	0.000
Constant				
	1.134	0.267	4.250	0.000
R correlation	0.65	50		
R squared		0.422		
F statistics	71.6	684.		
Sig.		0.000		

Table 5. Result of regression of enjoyment toward online services

**H01-4:** There is no statistically significant effect of the security privacy on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector.

From Table 6. shows that the effect of security privacy on online services is significant where F calculated equals to (10.496) with (Sig=0.002) less than 0.05. Correlation coefficient (R=0.311) represents the strength of relationship between two variables which is positive. Moreover, coefficient determinant (R-squared=0.097) indicates that 9.7% of variation in online services can be illustrated by the variation of security privacy.

Finally, value of coefficient (0.300) is significant value depending on t-value (3.240) and (Sig=0.002) which less than 0.05. This result shows that the security and privacy of the information replace between the company and the client must be high.

Variables	Coefficients	Std. Error	t-value	Significant
Securirty privacy	0.300	0.092	3.240	0.002
Constant	2.410	0.294	8.191	0.000
R correlation	0.311			
R squared	0.097			
F statistics	10.496			
Sig.	0.00	02		

Table 6. Result of regression of security privacy toward online services



**Second main hypothesis**: There are no statistically significant differences in the effect of the influencing factors on consumer's perception toward online services at Saudi Arabia mobiles telecommunication sector due to demographic variables.

From Table 7. shows that the effect of gender is not significant, where t-value (0.506) with (Sig=0.614) greater than 0.05. This result might be due to the absence of differences related to gender between the consumers' attitudes toward using the online services.

Variables	Coefficients	Std. Error	t-value	Significant		
Customers' perceptions	1.028	0.087	11.875	0.000		
Gender	0.056	0.110	0.506	0.614		
Constant	-0.199	0.301	-0.661	0.510		
R correlation 0	R correlation 0.782					
R squared	0.611					
F statistics 7	6.116					
Sig.	0.000					

 Table 7. Results the differences testing attri buted to gender

From Table 8. shows that the effect of age is not significant, where t-value (0.270) with (Sig=0.788) greater than 0.05. This means that there are no statistically significant differences in the effect of the influencing factors on consumers' attitudes toward online services Saudi telecommunication sector due to age.

Table 8. Results the differences testing attri buted to age

Variables	Coefficients	Std. Error	t-value	Significant		
Customers' perceptions	1.035	0.085	12.187	0.000		
Age	0.019	0.071	0.270	0.788		
Constant	-0.181	0.304	-0.593	0.554		
R correlation 0	R correlation 0.781					
R squared	0.610					
F statistics 7	5.881					
Sig.	0.000					



From Table 9. shows that the effect of income is not significant, where t-value (-1.469) with (Sig=0.968) greater than 0.05. This means there are statistically significant differences in the effect of the influencing factors on consumers' attitudes toward online services at Saudi telecommunication sector due to economic status.

Variables	Coefficients	Std. Error	t-value	Significant		
Customers' perceptions	1.041	0.083	12.482	0.000		
Income	-0.063	0.043	-1.469	0.145		
Constant	-0.012	0.300	-0.040	0.968		
R correlation 0	R correlation 0.786					
R squared	0.618					
F statistics 7	8.554					
Sig.	0.000					

Table 9. Results the differences testing attri buted to income

From Table 10. shows that the effect of qualification is not significant, where t-value (-1.643) with (Sig=0.104) greater than 0.05. This burials that there are no statistically significant differences in the effect of the influencing factors on consumers' attitudes toward online services at Saudi telecommunication sector due to educational qualification.

Table 10. Results the differences testing attri buted to qualification

Variables	Coefficients	Std. Error	t-value	Significant
Customers' perceptions	1.070	0.085	12.526	0.000
Qualification	-0.079	0.048	-1.643	0.104
Constant	-0.073	0.288	-0.254	0.800
R correlation 0	.788			
R squared	0.620			
<i>F statistics</i> 7	9.245			
Sig.	0.000			



# 5. Conclusion

The Saudi communication companies should regulate the rules and procedures to keep up with the technological and scientific achievement. Morthanfor its need to develop its care service centers in order to meet the challenges of satisfying the consumers' needs and desires. And extensive culture awareness programs must be established and run by both public and private sectors in order to provide Saudian population with needed information about online service and its benefits. Saudian communication companies must make their internet presence more effective by offering multiple incentive programs for their online consumers and by offering their services in lower prices on the internet.

This study has taken important steps to investigate the attitude towards online services and the factors affecting the attitude towards online services. Despite this study has strengths, it has certain limitations. First, the limitation of the data prevents further exploration of the study. There were only 102 respondents whom have been participated in this study using convenience sampling. Future researchers are suggested to implement more representativeness sampling method and increasing the sample size variety especially in respondents' age to decrease the error for the purpose of the generalizing result to a wider population. Second, future researchers may further scope to replicate the study in different environment and different geographical locations.

## 5.1 Recommendation

Furthermore this research has only examines four factors that influence online servecse. Future researchers are suggested to determine other factors that influence online services beside the socio-demographic. Therefore, it can help them to understand other factors that may influence the online services. From previous mentioned studies, we can see that online services has the probable to offer business companies both short-term and long-term benefits.

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