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The Impact of COVID-19 on the Electronic Commerce Users Behavior

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Abstract

The global coronavirus (COVID-19) pandemic has created an incredibly difficult business climate. Businesses are presented with many new challenges as international borders close, brick-and-mortar businesses shut their doors, and people are told to isolate at home. Many companies face temporary or even permanent closure, with staff facing months of financial uncertainty and concerns. Consumer behavior has been forced to immediately change on a massive scale. People in isolation or under lockdown cannot perform their usual routines, because local shops have been forced to close their doors for safety reasons. Concerns about the availability of goods have encouraged panic buying of items in bulk. Financial uncertainty and the prospect of a severe and long-term recession make for a stark backdrop, which has led to an impact on consumer outlook, perceptions, and behaviors.

Around the world, businesses that continue to operate seek the best ways to cope with the prevailing trading conditions and the best ways to adapt their strategies. However, no definite recommendation can be given, because the COVID-19 pandemic is unprecedented. Hence, circumstances are changing fluidly on a daily basis. Defining a strategy now is difficult due to limited evidence or precedent to base assumptions on. Possible business and economic outcomes could be gauged by looking at data from countries that first suffered from the effects of COVID-19. Despite no guarantee that other countries will follow the same trajectory, an analysis of these countries can reveal useful patterns and insights.

This research attempts to explore the impacts of the extent of COVID-19 on the e-commerce firms in Saudi Arabia, where the five largest e-commerce firms in the Saudi Arabia were chosen in terms of incomes and market value, This research tests that e-commerce raised due to coronavirus.

Keyword's: COVID-19, E-commerce, Consumer Behavior.

1. INTRODUCTION

The online world is changing as fast as the offline world. In March 2020, The Drum reported that although annual advertising growth rates in China are predicted to fall from 7% to 3.9% in 2020, ecommerce advertising spend is expected to grow by 17.7% and social media spend is forecasted to rise by 22.2%. These forecasts seem to reflect the changes in consumer

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behavior as they switch from buying offline to buying online. Moreover, as people spend more time at home, brands have responded by shifting spend from offline media to online media, with 14% reporting this course of action.

The same research states that "e-commerce as a platform has already seen exponential growth, especially in FMCG which saw spending through e-commerce channels in China grow almost seven times as fast as the sector overall in 2019; a trend that the coronavirus outbreak is likely to accelerate."

Moreover, a research published by Business Insider Intelligence and E-Marketer analysts in March 2020 suggests that ecommerce is likely to grow as consumers avoid physical stores. Their data suggest that 74.6% of US internet users are likely to avoid shopping centers and malls if the COVID-19 outbreak in the country worsens, and over half would avoid shops in general. A new study from Ipsos MORI from mid-March 2020 reveals that 50% of Chinese and 31% of Italian consumers are now using ecommerce "more frequently." By contrast, only 18% of UK respondents are using online stores more frequently, with close to half reporting "no change" in their ecommerce habits. However, now that the UK is in lockdown, these statistics are likely to change dramatically, probably trending toward the figures seen in other countries with advanced COVID-19 issues.

Although the types of goods people need may change due to their circumstances, the need to purchase these products will remain, and we will likely see a shift to online shopping.

Literature Review

Ecommerce challenges in theory, online stores of all sizes stand to benefit from the switch of consumer behavior to online shopping, because they are well positioned to serve the increasing demand for goods and services. However, challenges need to be overcome. Ecommerce is not a magic bullet in itself, cites issues with adoption (especially among lower-income consumers) as a dampening effect against any uplift in sales. Supply chain and product delivery also have issues, but companies have started to resolve these issues through innovation.

(Alber, 2020), an even more limiting factor for businesses is the level of readiness of their ecommerce offering. If an online platform is not capable of offering a competitive user experience, then it will likely fail to entice, impress, or retain customers. Ensuring that your ecommerce site or app is optimized and glitch-free will be critical in the success of your online offering. In addition, the extent of your competitiveness in an increasingly competitive landscape will determine your business outcome. Fortune states that: "companies with robust e-commerce offerings ... will fare best in the current turmoil", "analysts agree that retailers still playing catch-up on e-commerce will be the biggest losers", "retailers with good sites will lose", These stark warnings assert that companies need to ensure that their sites are not only good. They need to deliver the best ecommerce experience possible. First, an ecommerce site must be discoverable via search engines at the time that customers wish to make a purchase. Second, once customers are on the site, the ecommerce platform must be responsive and meet or exceed customer expectations (Majali, 2018).

According to (Ayittey et al.,2020) Major changes in search behavior have been observed in the fashion sector. Fashion brands normally receive a significant proportion of their traffic through branded search. In the example below, one UK-based fashion retailer's branded search traffic drops by approximately 40% after strict new measures were introduced in mid-March to combat the COVID-19 virus (some other fashion brands have even dropped by as much as 70% in the same period), During this period, the same site's generic traffic also dropped, indicating a general downturn in demand for fashion items.

Other ecommerce sites show different trends. The following UK brand within the Home and Hardware so different sites, and sectors, will experience different effects from changes in

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consumer behavior. Nevertheless, user behavior is definitely changing online consumer behaviors, and sometimes quite dramatically.

As COVID-19 continues to bear down on the world's population and as consumers adapt, companies with a strong ecommerce offering can assure their presence when consumers need them. Nike, for example, has managed to increase their digital sales by 30% as a result of the integration of their fitness and e-commerce apps. As consumer behavior changes and results in a growing number of online customers, the marketplace becomes increasingly competitive as companies seek to capitalize on this trend. If your site is not found in search engines for relevant search, or your site is less responsive than that of your competitors, your ability to compete will be severely diminished. In today's tough economic climate, this deficiency is the digital equivalent of rubbing salt in a wound. (Hasana et al., 2020) companies could be best served by investing into (if not doing so already) or investing more heavily into digital marketing practices such as analytics, search engine optimization (SEO), content marketing, conversion rate optimization, pay per click, and paid social. Although each business is different and has its own challenges, investing into these areas may help companies thrive in a competitive space and offset the loss of offline sales. Investment in these marketing practices will certainly prevent loss of online market share and will help position brands in preparation for the increase in demand that will surely come once this crisis abates.

We recently published tips on how to keep your digital strategy safe from the effects of COVID-19. The article suggests initial steps that companies could take to review their current offering and help safeguard their business in these troubled times. Although remaining invested in online marketing practices paid media is a good idea to promote your brand during this crisis, these tactics will likely change. paid media may need to shift the focus of campaigns due to changes in demand, and a different set of keywords may be needed to respond to new consumer search behaviors. For example, fashion brands are attempting to pivot to loungewear items, given that most of the population stays at home. In paid media, bid strategies probably need to be adapted (we have specific tips about this on our blog here), and may find opportunities for new types of content and changes to on-page optimization.

Editorial content is usually seen as a quick win, because it normally requires little technical input and can therefore be developed and implemented rapidly. The key to effective editorial content is in understanding your customers' intent and providing content that meets or exceeds their needs. Some ecommerce companies are attempting to pivot their content marketing to capture users who, as of the beginning of the lockdown, have stayed at home with more time to surf the web.

This behavior shows that companies should perform a deep-dive into their analytics and fully understand the current needs of customers, because these needs have most likely changed recently. In this new world, as customers spend much more time shopping online, even small changes to a site's user experience and page load times will have a significant impact on customer retention and conversion rates. A thorough analysis of a site's page load time on different devices usually reveals opportunities to improve site speed, many of which are easy to implement and therefore represent quick wins.

(Elsayed & Elrhim, 2020) page speed is a ranking factor in Google these days, and considerable research showed a direct inverse relationship between page speed and the number of conversions. A study by Amazon showed that a mere one-second increase in load time reduced conversions by 7%. This increase may seem insignificant, but for Amazon, 7% represented \$1.6 billion in sales at that time. Clearly, optimization of page load times is a genuine opportunity to improve baseline revenue. In a similar vein, making sites work better for existing customers by analyzing their paths to conversion, and the subsequent optimization of that journey, will allow customers to have a more seamless and satisfying

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checkout experience (Majali & Bohari, 2016) . Such satisfaction will certainly provide uplifts to

As the world reels in from the effects of the COVID-19 pandemic, user behaviors change and shoppers increasingly move online. Ecommerce sites are in a position to be able to capitalize on this, but only if they are able to be found by customers in the first place. Tactics may need to be adapted to the new environment. Nonetheless, businesses should consider retaining investment in analytics, online marketing, and online content to remain competitive and meet the needs of shoppers .

In these uncertain times, opportunities can still be found; only a change in mindset, a different approach, and a positive attitude are needed. The pandemic is rapidly changing our behavior toward online channels, and the shifts are likely to stay post-pandemic. Many companies are challenged to survive in the short-term. However, the crisis also presents opportunity; bold companies that invest ambitiously and timely in their online business are likely to emerge as market leaders. We propose seven initiatives that are critical for business leaders to act on now to successfully transition their business to the new e-commerce reality. According to (Fernandes, 2020) The COVID-19 crisis is unlike anything the world has ever seen. Country, institution, and business leaders are facing tough choices with unprecedented levels of uncertainty. Although short-term orientation is key, the crisis will permanently shape the societal and economic order of the future, as has been the case with historic crises. Societal trends related to how we work, how we learn, how we shop, and how we use technology are changing rapidly. These trends have been unfolding even before the crisis, yet we are seeing an acceleration that will lead to a new normal emerging from the crisis. A short-term reaction is needed to survive, but a long-term perspective will make winners. Companies that invest courageously and timely in pivoting their businesses toward the behavioral changes can capture market shares and emerge as market leaders post-pandemic. Now is the time to launch that digital market place, that click-and-collect universe, or hire the critical digital talent you have been considering to ensure that your business is fit for the postpandemic fight.

COVID-19 Is Changing the E-Commerce Landscape

COVID-19 is affecting retail businesses around the world in all aspects—from rapidly changing customer behavior to supply issues. As the virulence of COVID-19 becomes increasingly clear, some shoppers have raised questions about the safety of receiving their online orders. Experts are finding that the virus can live on surfaces from three hours to up to three days, depending on the material. (Note that conclusive findings are difficult to come by in these early days of the pandemic, and as experts continue their research, these numbers may change.) Thus, COVID-19 is unlikely to survive on your purchased items from the time they were packed to the time you receive your package (especially with the slowdown in the delivery system). Moreover, shipping conditions make a tough environment for COVID-19. Hence, consumers are unlikely to be exposed via the package itself.

(Nakhate& Jain, 2020) The World Health Organization addresses the concern as well, by saying that receiving packages from locations with reported COVID-19 cases is safe. They state: "The likelihood of an infected person contaminating commercial goods is low and the risk of catching the virus that causes COVID-19 from a package that has been moved, travelled, and exposed to different conditions and temperature is also low."

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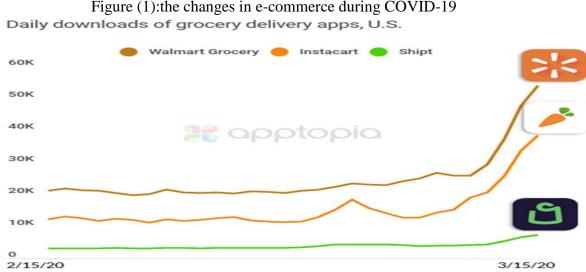


Figure (1):the changes in e-commerce during COVID-19

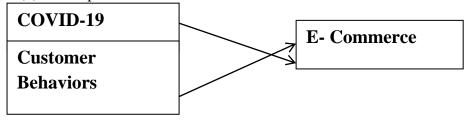
COVID-19: Men's and Women's Shopping Behaviors Vary

In addition to data showing that shopping behaviors are changing according to generational differences, we are also seeing variations based on gender. Although survey data show that women are more likely to be concerned about the effects of COVID-19, data also show that men's shopping behaviors are more likely to be impacted. One-third of men, compared with 25% of women, reported that the pandemic has affected how much they spend on products. Additionally, 36% of men, compared with 28% of women, reported that it has affected how much they spend on experiences (travel, restaurants, entertainment, etc.).

Men were also found to be shopping online and avoiding in-store experiences more than women. This behavioral change includes taking advantage of options that limit in-store interactions like BOPIS (buy online, pick-up in store), curbside pickup, and subscription services.

Conceptual Framework

Figure (2): Conceptual Framework



Research Hypothesis

H1: E-commerce is facing a negative impact of coronavirus (COVID-19) in E-commerce companies Saudi Arabia.

H2: Coronavirus is influencing the buying behavior of the customers for the goods present in E-commerce companies in Saudi Arabia.

2. RESEARCH METHOD

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The next table explains the descriptive measurements of the study variables linked to the revenues of segments of five e-commerce firms.

Table (3): Descriptive statistics of research variables:

Variables	N	Mean	Media	Minimu	Maximu	Std.	Skewne	Kurtos	
			n	m	m	Deviatio	SS	is	
						n			
Souq.com.	5	0.008	.00600	077-	0.08	0.02567	178-	1.398	
_	0	8				7			
Aliexpress.co	5	0.003	.00500	056-	0.087	0.02667	084-	0.144	
m.	0	5				1			
Jarir.com.	5	0.008	.00700	054-	0.099	0.02664	0.441	0.484	
	0	5				4			
Wadi.com.	5	0.014	.01000	084-	0.164	0.03425	0.666	1.654	
	0	4							
Opensooq.co	5	0.013	.01400	237-	0.54	0.07772	0.098	5.382	
m	0	3				2			

Table (2): multiple regression the impact of covid-19 on e-commerce companies in Saudi Arabia

Dependent Variable		Model Summary			ANOVA		Variables Independent		Effect variables		of	Coefficients of independen t variables		
Unstandardized Star					lard	lized	t Sig.							
\mathbf{R}		R S	R Square		F		Sig.	Sig.		В		Beta		
1	companie .7		.70 .4		92	58.15 .000 (Co		(Const	tant 390.943		5.917		.000	
s returns		ns	2			1)		0				
new cases		3			0.0163		0.213		2.211			.028		
total cases		2			0.0170		7.327		9.771			.000		
new deaths		0			0.1399		0.103		.886			.377		
total deaths		1			0.2922		7.486		10.404			.000		

3. RESULTS

The outcomes explain that the Saudi e-commerce market is influenced via the extent of the coronavirus of Saudi e-commerce firms this research aimed to confirm the impact of the extent of the COVID-19 on e-commerce firms. Occurrence of coronavirus was measured with increasing cases, new cases, increasing deaths, and fresh deaths. This was practical to the five biggest e-commerce firms in the king dome of Saudi Arabia in relations of income and value, although e-commerce businesses are measured via the daily revenues of portions traded in worldwide financial markets. Most of the prior studies contract with the financial impact of the COVID-19 epidemic, while this study studies its impact on the largest e-commerce firms in Saudi Arabia.

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1. Develop a dedicated information website to support businesses that wish to serve their customers online during the crisis. The website would serve two purposes. First, the website should educate businesses about how to go online. It should clarify what activities are allowed and what activities are not allowed during the crisis. It should also inform businesses about key steps they need to take (advertise online sales channel, decide how delivery and payment will take place, consider selling through existing large e-commerce platforms, etc.). The website could highlight local businesses that have successfully made the transition online to motivate other entrepreneurs to join.3 Second, the website should help customers connect with local businesses that offer online services during the crisis. The website would allow local businesses to post their online service offering, which makes finding available products in their area easy for local customers.4 Similar websites have already been launched in other countries.

- 2. Ensure an enabling regulatory framework for e-commerce. Fostering digital transactions as a tool for implementing social distancing requires a sound regulatory environment. Where regulations on ecommerce, including digital signatures and documents, online consumer protection, and data privacy are in place, as in most lower-middle income countries, it is important to ensure that they are effectively used by businesses and the public by improving dissemination, offering online tutorials, and strengthening government support. Where legal frameworks for electronic transactions are instead weak, and e-transactions are not recognized by law, as in most of the lower-income countries, this moment could represent an opportunity to revise the regulatory framework by prioritizing needed laws and bylaws.
- As citizens may need to purchase goods and services online in third-world countries, regulations on cross-border data transfers should not impair such transactions. Yet, addressing more structural obstacles or building a full-fledged regulatory and institutional framework for e-commerce will require a medium-term reform strategy. Adopting or updating adequate implementing regulation in the form of decrees or resolutions may be necessary, even as temporary emergency rules. For example, a simple emergency regime could allow data collection during the health crisis on the basis of individual consent or "vital interests" while protecting privacy by limiting the use of the data to purposes related to containing the spread of the virus (see France). Finally a website could be set up allowing the public to propose the elimination or temporary suspension of regulations that prevent e-commerce from playing its role in fighting COVID-19 (in a similar spirit, see US).
- 3. Clarify (and, where appropriate, relax) the legal framework surrounding online delivery of professional services, particularly medical and other health services. Not all countries are equipped with a legal framework surrounding online delivery of professional services, and when existent, it may not be clear enough. Legal frameworks need to be examined profession by profession. For example, at least for the duration of the crisis, doctors should have the widest possible latitude in using telemedicine (see US). Telemedicine should be covered by health insurance on an equal basis to in-person visits at the doctor's practice. Equally, call centers should receive clear guidance on the extent that their workers can work from home during the crisis, including guidance on how to handle confidentiality of client data and supervision of home-based workers (see UK facing similar challenges). Fitness trainers that deliver classes online need clear guidance on their potential liability in case one of their clients has an accident when executing classes from home.
- 4. Work with the private sector to secure access to the digital economy for all, including for disadvantaged population groups. Internet service providers and mobile network operators could be encouraged to offer special low-cost mobile and fixed line Internet packages during the crisis.6,7 Internet access could be included in the list of essential services (together with other utilities) that cannot be disconnected if bills are not paid during the crisis, provided that

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a mechanism to mitigate liquidity problems is in place. Sellers of electronic equipment could offer special deals on PCs, laptops, tablets, and cellphones to go online; and universal service funds could be repurposed to provide connectivity to vulnerable groups. Internet content providers could be encouraged to temporarily offer some of their content for free, including basic online fitness and mental wellness classes, digital newspaper subscriptions, and movie streaming archives. For the unemployed, the government could partner with private sector and public sector training providers to offer discounted/free access to high-quality online classes to learn new skills (for example, programming, website design, or online marketing). The government could also negotiate discounted/free grocery delivery service for high-risk population groups (such as the elderly to further incentivize the use of ecommerce and to offer additional protection from the virus. Many actors in the private sector may be motivated to join such partnerships by appealing to their sense of patriotic duty and solidarity during the crisis, as well as the prospect of reaching potential new customers. Where necessary, a temporary government subsidy could be considered. A government website, TV announcements, and emails could summarize all special offers available during the crisis, ensuring that the public is aware.

The second group of measures aims to ensure that e-commerce can continue to serve the public safely even during the COVID-19 lockdown. During this crisis, earning the trust of the public is particularly important in the digital economy. Equally, e-commerce, as a strategically important sector in the fight against the virus, needs to be supported to ensure that it can continue operations during the lockdown.

- 5. Develop and share with businesses a COVID-19 code of conduct for online sales of goods, ensuring the safety of customers and workers during the crisis. The code of conduct would establish clear health and safety standards for online sales, in particular for (i) grocery and food take-out businesses and (ii) delivery workers. The code would help businesses establish best practice routines to avoid contamination and confirm what is (and is not) allowed during the crisis. The code would reassure customers that measures are taken to minimize the chance that they will be exposed to the virus during delivery, to increase the likelihood that they will use the service. Minimum standards could be made compulsory requirements for online delivery. Advanced standards could be voluntary, in which delivery companies would sign up to the standards online, giving them the right to advertise that they meet the advanced standard (potentially, a quality certification logo could be introduced for this).8
- 6. Strictly monitor and enforce safety and quality standards for e-commerce companies throughout the crisis. Companies that sell online face an important responsibility to maintain safety standards and to avoid acting as super-spreaders of the virus during the crisis. Many customers are disoriented and may be more prone to online scams during the crisis, including the sale of fake virus remedies/tests, price-gouging on protective gear, and phishing scams to access personal information. To protect customers and to encourage them to buy online during the crisis, the government needs to maintain strict monitoring of the digital economy and enforce regulations throughout the crisis. Consumer protection needs to be paramount.
- 7. Educate the public, particularly families and micro-, small-, and medium-sized enterprises on how to stay safe when shopping online, including basic cybersecurity measures. By making the public aware of the code of conduct that e-commerce companies and delivery services need to follow during the COVID-19 pandemic, the government can enroll private citizens in helping ensure that the code of conduct is observed. Equally, education on potential online scams may be the most effective way to protect customers. When customers detect wrongdoing, they should know where to report the case and, if necessary, seek redress.
- 8. Designate the e-commerce workforce as one of the frontline groups during the COVID-19 crisis.

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COVID-19 testing and protective gear remains rationed in many countries. Given the role that ecommerce can play in tackling the crisis and the importance of ensuring that ecommerce does not contribute to further spreading the virus, countries should include ecommerce companies as one of the priority groups for receiving access to such items. Where travel restrictions are in place, a simple and workable mechanism needs to be developed to allow online delivery to continue functioning. The government should work closely with ecommerce companies to ensure that the workforce has access to adequate healthcare in case of sickness. The vital contribution of the e-commerce workforce in tackling the COVID-19 crisis, including the fact that workers put their health at risk everyday to serve the public, should be regularly acknowledged and praised by public officials—helping boost worker morale and preserve the functioning of this vital branch of the economy.

- 9. Support businesses in adopting electronic payment options during the crisis. Some businesses that move to online orders during the crisis will resort to cash-on-delivery, either because they do not have the capabilities to accept online payments or because many of their customers cannot make electronic payments.9 Especially during the COVID-19 crisis, this is a second-best option: full contactless online payment can obviate the need for in-person exchange of cash. Governments should therefore actively engage banks and e-money providers, encouraging them to offer a simplified procedure for businesses and households to gain access to remote electronic payment capabilities during the crisis, including limiting physical interaction during the onboarding process. Regulators should clarify the latitude that they can give to financial service providers in limiting documentation requirements for new customers so that potential risks from anti-money laundering/countering and the financing of terrorism (AML/CFT) do not rise. The government should raise awareness about the public health benefits of using electronic payments, creating public pressure on businesses and customers and building trust to foster the adoption of these means of payment.
- 10. Maintain the functioning of the logistics system, including the national postal service. For online shops, the national postal service is often the main (and cheapest) means of delivery to clients. As such, maintaining this vital public infrastructure service throughout the crisis—while adjusting procedures to safeguard public health—is crucial to allow this segment of the economy to continue operating. In fact, the postal service can be reinforced during the crisis to cope with increased e-commerce parcel volumes, for instance by introducing a 7-days-a-week delivery service.

The third group of measures aims to ensure that the government's e-commerce strategy during the crisis is clearly communicated, implemented, and coordinated with other policy measures. For ecommerce measures to be effective, the public needs to be aware of them. All measures need to be well embedded in the country's overall strategy to fight the pandemic.

11. Design COVID-19 fiscal policy measures that support the development of online sales channels.

Support measures should not disincentivize businesses from developing online sales channels. For instance, a restaurant should not receive less fiscal support simply because it is able to successfully build an online take-out business on the side. Tax frameworks should account for the existence of different actors in the digital economy, including marketplaces that offer intermediation services and sellers of goods and services with an online presence, offering a transparent and administratively simple approach for the e-commerce sector to comply with tax obligations.

12. Establish an e-commerce working group. E-commerce falls at the intersection of many government ministries. Governments should therefore consider establishing a multi-sector working group, consisting of government and private sector representatives. The working group should regularly meet to review the progress in implementation of an e-commerce action plan, review other developments in the ecommerce space and, when necessary, amend

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the action plan. To avoid excessive dilution of responsibility, the working group should at all times be led by a chairperson. The chairperson should regularly report recommendations of the working group to the prime minister.

13. Raise public awareness about the importance of e-commerce to fight COVID-19, including the measures taken by the government to support the sector, and build trust in the digital economy.

4. CONCLUSION

All of us are currently living in flux.

Your customers are trying their best to adapt to strange times without considerable foothold and shifting their behavior as a result. As a business owner, you are facing the same uncertainty while trying to support your customers' needs and your own.

Depending on your industry and audience, your response to the ever-evolving situation will change. You know your customers better than anyone. We hope this resource has helped you understand some of the ways that their behaviors are changing, so you can continue to serve them as best you can.

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