



## Technology Acceptance Model and Attitude of Consumers towards Online Shopping with Special Reference to UAE

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### ARTICLE INFO

#### Keywords:

Online shopping, e-commerce, consumer behaviour, consumer intention, consumer buying attitude, e-transactions awareness, TAM model.

Received: May, 21, 2023

Accepted: June, 22, 2023

Published: June, 23, 2023

### ABSTRACT

The research focuses on the potential for customers of different goods and services to adopt an Internet-based buying attitude that is more intensive than the current scenario inside the UAE. The access of Internet, the volume of Internet usage, and consumer knowledge of e-commerce are used to assess customers' e-readiness. Taken into account in the research a total of 264 e-transactions permitted clients from the cities were included in the study. Three different analyses and multiple regression analysis have been employed to determine out that the original desire of the residents of Dubai and Sharjah. Our examination used a descriptive methodology and survey technique to address relevant results and their implications for probable B2C e-shopping adoption in the nation's shopping activities.

## 1. INTRODUCTION

Although becoming a significant leisure as well as financial hub inside the globe, the United Arab Emirates (UAE) has yet to completely achieve its goal in B2C e-shopping practises. Several branded merchants in several service and product areas keep operating in a traditional manner while embracing World Wide Web based selling activities, indicating inadequacies in this respect (Chong et al., 2010). The expansion of the virtual market place with affordable high-quality Internet access for both residents and businesses, as well as the decreasing cost of computers with an increase in potential users, indicate underutilised opportunities and, thus, the possibility of B2C e-Commerce adoption in the UAE. Given the existence of low-cost, increased Web access in the region, this position contrasts sharply also with

actuality of measure of benefit as well as facilities in other regions of the world, notably in Europe, the United States, and many other Asian nations. Nevertheless, in aspects of web ticketing for air travel, online auctioning, and online purchases for customer commodities, there are some effective B2C e-Commerce strategies functioning inside the UAE. Furthermore, the current Internet penetration rate in the region demonstrates the possibility of virtual market threshold levels that have been untapped thus far (Kim et al., 2015)..

Depending mostly on research in this area, the current scenario is considered as a proposal for a remedy, such as inadequate aspects of e among buyers, rather than corporate preparedness to implement B2C style e-shopping. The establishment of a plan map for B2C e-Commerce

adoption in the region will be aided by quantifying this proposition in terms of assessing customer propensity to purchase online (Wei et al., 2009). Successful B2C e-Commerce adoption in the area has the potential to change the UAE's online buying environment, which is typified by large malls packed with people. Benefits such as improved quality of life, cost savings, including service effectiveness have been highlighted as justifications for e-shopping adoption. Furthermore, these analyses have identified a number of businesses which might help improve e-shopping adoption in distinct demographic situations (Özkan et al., 2010). Consumer attitudes regarding World Wide Web based online shopping, on the other hand, are seen as the most important factor in determining the success of B2C e-commerce in a given area. As a result, the significant research issue envisioned in this analysis is to identify buyers' tendency to buy electronically in regard to e-shopping which might serve as a foundation for creating an initial feature stance for B2C e-shopping adoption strategies inside the territory (Brusch & Rappel, 2020). Inside the scope of this research, E-Readiness is a metric designed to construct a categorization scheme for innovation adoption prospects from both the personal and commercial perspectives. Evaluating customers' e-Readiness will aid in determining their propensity to make online purchases for a variety of items as well as offerings that just aren't currently accessible online inside the UAE. Simultaneously, the worldwide economy for diverse goods and administrations available via shopping, including traditional and innovative, is growing steadily. Concerns such as growing online shopping centre, falling overhead expenses, ease of buying, and time savings due to logistical issues such as traffic and transit costs are all driving to this expansion. Nevertheless, businesses providing goods and services in the UAE are clearly not capitalising on the potential market with B2C e-Commerce apps in their everyday activities, necessitating this research into the capabilities as well as views of e-shopping adoption from the standpoint of purchasers as per Long, Q. (2016).

## 2. LITERATURE REVIEW

### 2.1. Research Motivations

In the United Arab Emirates, the underutilization of

e-commerce applications in retailing operations of items and services is evaluated from two entrepreneurial perspectives: consumer preference and product availability in the direction of B2C e-shopping platforms as well as their capacity. It should be included into the fully prepared online food businesses, cloth business etc (Kalinic & Marinkovic 2016). Understanding customer preferences for the, on the other hand, is a difficult task. World wide web based retail activities are seen to be a promising topic of research the current production's challenge as well as, as a result, and its goals where the study's hypotheses have been presented in this manner:

- a. To recommend a way for implementing Business to consumer (B2C) online shopping in the selling of diverse products and services.
- b. Buyers of different goods as well as facilities were asked to rate their e-shopping awareness.
- c. To determine customer approval of ordering items as well as digital goods.

To achieve these goals, the accompanying null hypothesis (H0) were evaluated, but also presented in this study such as:

- a. Buyers' e-shopping knowledge is unaffected by their social economic factors.
- b. Shoppers' knowledge of online shopping is unaffected by the amount of time they spend on the online portal.

Buyers' propensity to purchase items as well as digital goods is influenced by overall understanding of online shopping system.

### 2.2. Related work

Consumer innovativeness and online buying information reliance have a direct and beneficial effect on future online shopping intention, according to data analysis, proving the core TAM theories. The introduction of easier-to-use interfaces in online buying can enhance information reliance, but only if perceived utility stays high. The ease of use view of the shopping medium, referred to as "shopping channel" throughout this research, is favourably influenced by consumer innovation. A wide range of stakeholders are affected by the growing use of the internet as a retail channel. Retailers are expected

to sell online, logistics companies are compelled to rearrange their supply chains, and local governments are attempting to maintain local retail competitive while also managing the growth in freight transportation. In this context, a growing corpus of research is looking into the socio-economic characteristics of online shoppers as well as the regional variance in B2C demand. However, as one might anticipate from such a young development, there is little agreement (Song, J. & Zahedi, F. 2001). (Ali et al., 2020) present an aspect-based requirement mining technique that can contribute to understanding the factors influencing the technology acceptance and attitudes of consumers towards online shopping. (Khalid et al., 2023) offer valuable insights into machine learning-based fileless malware detection, which can contribute to understanding the technological measures relevant to ensuring consumer trust and security in the context of online shopping in the UAE.

The global use of the Internet has exploded in recent decades, needing a greater knowledge of how e-commerce is adopted across cultures (Saeed, 2023). In light of this, this study adds to the current literature on technology uptake and acceptability in the following ways. To better understand e-commerce adoption across cultures, the authors first create an expanded technology acceptance model that integrates trust and perceived behavioural control and test it in contexts outside of the United States. Despite some notable contrasts between the two cultures, the predictive power of the technological acceptance model is strong and remains true for both Pakistan and Canada, contrary to the authors' expectations. Second, while the impact of perceived ease of use and perceived usefulness on consumers' intends to purchase online was confirmed in both cultures, the findings show the complicated linkages between perceived ease of use, perceived usefulness, and intention to adopt in each nation. The authors give advice to technology managers and e-retailers on how to navigate the adoption of new technology and e-commerce in different cultural situations. As the most rapidly developing online shopping sector, online grocery shopping plays a significant part in the present online market (Hidayat-ur-Rehman et al., 2016). Despite this, customers in various European nations adopt this purchasing style in different ways. The Technology

Acceptance Model (TAM) may be utilised to better analyse customer behaviour toward frequent online buying in order to explain such a difference. This study goes beyond TAM and applies it to online grocery buying, assuming that users perceive online grocery shopping as a system interaction, i.e. a web page interface. The purpose of this study is to describe customer behaviour in the online grocery buying arena. Structural equation modelling was used to identify characteristics that influence online grocery purchasing and, more importantly, to discover positive correlations between them (Ciasullo et al., 2017).

The goal of this article is to look at the elements that influence young people's adoption of internet shopping in Macedonia. In the Republic of Macedonia, online shopping is becoming increasingly popular, particularly among the youth. Youth have long been acknowledged as a very representative sample of today's online population. This is especially true for our country's internet buyers. The suggested study paradigm is TAM based, enhanced with relevant characteristics that are crucial for online shopping- trust, website usability and customer service. They are very important criteria for the Republic of Macedonia, given the size of the market, inadequate delivery methods, and incapacity to utilise online payment, as well as other major aspects that might impact customers' ultimate decision to purchase online. Regression analysis is used to examine the significance of the features included in our expanded TAM model. All researched elements are confirmed to be important based on the findings (Ghose et al.2011). Further research on the moderating impacts of demographic characteristics might lead to a better understanding of customers' attitudes toward shopping online. Computer anxiety and web annoyance have also been identified as variables influencing online consumer behaviour. For customers all across the world, the COVID-19 epidemic has created a new reality. To cope, users of digital technologies have been forced to embrace and apply specialised technologies almost immediately. They're doing it in a socially isolated environment, all while being afraid of contracting the sickness. The goal of this research is to investigate how unexpected events disturb established theoretical models and what this

means for the post-COVID-19 future. As a result, the paper examines the unified theory of acceptance and use of technology (UTAUT) model in the context of the COVID-19 pandemic and social isolation, and it identifies herd behaviour as a possible new mechanism influencing behavioural intention under these unusual decision-making conditions (Alnsour et al., 2019).

This study explores the effect and impact of choice overload and Internet shopping anxiety on online shopping patronage in the context of fashion products by examining the extent to which consumers seeking variety while shopping online would experience an overload of the innumerable choices offered to them and whether the availability of a large assortment of choices will have a significant effect on the patronage of e-stores providing choice in their products. The study also aimed to look at the anxiety that customer's feel when buying online, as well as the impact that anxiety has on customers' willingness to shop at online retailers. Globally, e-shopping is on the rise, and the COVID-19 epidemic has further accelerated this trend. The use of internet shopping in Lisbon prior to the pandemic breakout is examined in this research. By concentrating on a single city, variables such as internet connection and delivery services may be controlled, boosting the remaining aspects of the online transaction. The findings reveal that internet purchasing is spatially dependent in an interurban context as a reflection of different socioeconomic groups' residential location choices. Furthermore, as internet access and delivery services become more widely available, residential location preferences may come to explain e-commerce adoption in both urban and non-urban settings (Al-Zoubi, 2016). The e-shopping geography of Lisbon reveals that age and prosperity are factors in explaining e-shopping adoption, with a clear contrast between core and peripheral districts, some of which contain large social housing developments. As a result, if stores relocate online, certain consumers' purchasing options may become limited as a result of their socioeconomic position and resulting residential choices. Nonetheless, smart agreements between businesses and the government may be formed to boost shopping options. Physical establishments should be encouraged to open in places where people are less likely to purchase online. The public sector may further support e-

shopping adoption by fostering digital literacy, which is especially important given that Portugal's population is ageing, as it does in most European nations.

The goal of this study is to determine the characteristics that attract individuals in the United Arab Emirates (UAE), especially in Dubai, to use e-government. The UAE is regarded as one of the Arab world's major providers of this service. In 2001, Dubai, one of the UAE's emirates, publicly inaugurated this service. This research provides a paradigm including the following exogenous factors: internet connection quality, computer self-efficacy, security problems, and website features, based on the technology acceptance model (TAM). To assess the strength of the hypothesised associations, the data was analysed using structural equation modelling (SEM). The findings bolster the extended TAM model's ability to predict people's attitudes about e-government. They also show how external variables, such as perceived ease of use and perceived usefulness, have a major impact on individuals' attitudes. The conclusions of this study's findings are explored, and recommendations for further research are made. The quick advancement in the creation and availability of the internet is keeping up with the growth of e-commerce operations. However, just because internet technology is available and widely used does not mean that consumers choose to purchase online. The purpose of this study is to look at the elements that influence customers' decisions to engage in online buying in the UAE, and to see if the dominance of mall culture has an impact on consumer adoption of online shopping. Consumer views and intentions regarding internet buying were assessed using the Technology Acceptance Model. The data was gathered using the convenience sample approach and internet questionnaires. Based on the examination of sample data, it is clear that online shopping is still not particularly popular in the UAE, with inhabitants preferring to purchase in malls. The study's findings are relevant to e-commerce retail companies operating in countries where mall culture has a significant impact on the retail landscape, as they will aid them in devising a plan to suit both online and in-store customers' buying preferences. The influence of the COVID-19 epidemic on the study's aims and conclusions is also taken into account.

In recent study, academics have added additional dimensions to standard IS adoption models to capture users' relational, social, and emotional views. These ideas have prompted inquiries into their origins as well as the nature of the user-artefact connection. Users see and respond to information technology (IT) objects as social partners, and they build perceptions about their social features, according to this article. As a result, users' views of how close these features are to their own have an impact on their evaluations of these objects. Our paper uses social psychology and human-computer interaction research to develop hypotheses about the effects of perceived personality similarity (PPS) and perceived decision process similarity (PDPS) on a variety of beliefs in the context of online shopping and using an automated shopping assistant (enjoyment, social presence, trust, ease of use, and usefulness). The findings suggest that PDPS is a precursor to these beliefs, whereas PPS's effects are mostly mediated by PDPS. Furthermore, the findings show that the impacts of perceived similarity outweigh the effects of individual judgments of the user's and assistant's personalities and decision-making processes in general. The ramifications of these findings for IS design are significant. They emphasise the necessity of creating objects that may be tailored to the preferences of consumers. They also emphasise the necessity of evaluating perceptions of similarity rather than focusing exclusively on views of the IT artefact's attributes, which is a popular strategy in IS adoption study.

Computer and internet advancements have altered how people interact, work, and play in the contemporary world, as well as how we do business. Businesses have migrated into the virtual realm provided by the internet to sell products and services online, not just because computers and computer networks have become completely integrated into most actual corporate activities. The first e-commerce websites appeared in the 1980s, and with the introduction of the internet in the early 1990s, online retail transactions have constantly increased in complexity and number throughout the world. As a result, it is unfortunate that the Kingdom of Saudi Arabia (KSA) is trailing behind in terms of e-commerce development. The country is already a major oil producer and has achieved considerable advances in both computer hardware and software in the Middle East's ICT

industry. However, the fact that such a wealthy nation has such a low adoption of retail e-commerce (online shopping) is cause for worry, and an investigation into the causes for the poor adoption of retail e-commerce (online shopping) was necessary (Akhter, F. 2008). The primary gaps in the research are due to a concentration on the B2B e-commerce model, as well as technological and environmental factors, while disregarding human psychology and capabilities. Another It was also discovered that there was a gap in categorising existing users into distinct user categories. The investigation this dissertation attempted to fill in the gaps by investigating the existing state of e-commerce (online shopping) in Saudi Arabia and determining the necessary conditions for its acceptance a statistical model to capture the link between e-commerce adoption and important parameters from a B2C perspective, identifying different types of e-commerce adopters, and exploring the influence of age, gender, and expertise on the adoption of e-commerce in Saudi Arabia. The qualitative findings emphasised the importance of the model's components, as well as the age, gender, and knowledge difficulties that are unique to the Saudi Arabian cultural setting. In addition, qualitative data collection and analysis revealed information on the attitudes and feelings of e-commerce users in Saudi Arabia. Age, gender, ICT expertise, payment, delivery system, product availability, trust, and past experience were all shown to be variables in Saudi Arabia's e-commerce adoption (Celik, 2016).

The goal of this study was to see how different factors influenced the Online Shopping Experience (OSE) of customers in the United Arab Emirates who used Amazon and Noon e-commerce platforms (UAE). The authors identified seven characteristics that potentially influence OSE through a study of literature and subsequent analysis, including customer service, customer happiness, reliability, self-congruity, attractiveness, product diversity, and affordability (value for money). Using an integrated research framework, the influence of these on the customer's purchasing experience was investigated in this study. The expected influence of sub-factors of these dimensions on the purchasing experience in the context of both Amazon and Noon consumers was investigated further (Saxena, R. P. 2019). The study's findings

imply that by concentrating on customer service, customer delight, reliability, product diversity, and self-congruity, e-commerce platforms in the UAE may enhance their consumer experience. It is also hinted that the e-commerce business in the UAE can gain a competitive advantage by focusing on the theoretical components of OSE and their implementation in appropriate circumstances (Al Harizi, 2019).

### 3. METHODOLOGY

The comprehensive plan for carrying out the investigation activity is created based on the nature of the problem detected and the study's following objectives. As a result, this study uses a descriptive research design using a questionnaire as the major information gathering tool. The survey method, in this context, is defined as the organisation of circumstances for data collection and analysis in a way that tries to combine relevance to the study objective with procedural efficiency (Abdallah, S., & Jaleel, B. 2018). In terms of important current research designs on e-commerce studies, an empirical study of customer attitudes regarding World Wide Web based online purchase in UAE used a descriptive survey research framework backed through the regression model. Likewise, while researching the e-readiness of SMEs in Australia, researchers used a descriptive research approach with a planned

interview schedule. .,

#### 3.1. Questionnaire framework and sampling

The questionnaires used in the study has twenty six variables, including one by open-ended asking materials and three via a two - point rating (Y/N) style. The rest of twenty one factors got assessed using a five – rating scale, as recommended by. Those factors got divided into three variables such as:

- a. Eight factors make up the demographic statistics.
- b. Internet usage measurement technique with four factors.
- c. E-shopping awareness evaluation technique with ten factors divided into three aspects: fundamental comprehension, goods considerations, as well as online transaction issues.

With 83 participants, a pilot survey was undertaken to get a preliminary assessment of the research instrument's dependability of customers who use the online services. Prior to operation in two important ways, the instruments were compared to the actual anticipated sample size. Information is retrieved during the pilot testing; sampling regions the data was evaluated, as well as the results proved the validity of all of the key aspects.

Table 1 Reliabilities and measurement and measured with Likert scale with the five point of the scale

Reliabilities and Measurement Items				
Assemble	Dimensions	Particular	Cronbach Alpha	Compound Reliabilities
Online Shopping consciousness	Fundamental appreciative	Online shopping appears to be a viable option.	0.75	0.76
		I have understood how to shop on the internet.		
		I've don't ever given to online shopping a serious consideration.		
		I have got some information about the online shopping.		
	Goods Knowledge	I am not prefers to shop by e-shopping system	0.84	0.84
		Taking the product from store is the better then to by product from Online shopping system		

	Digital payment during purchase	As per my thought the credit or the debit card is not mandatory during the online shopping	0.77	0.78
		I am afraid about my credit card during the online shopping.		
		I am preferred to take product from online shopping but don't want to pay by credit card.		

Cronbach alphas (C-alpha) and Compound reliabilities metrics were used to assess the multi-item scale's reliability in each dimension. Overall dependability ratings were higher than the suggested minimal of 0.60. All metrics of reliability are over 0.70 for all three aspects of e-Commerce awareness, such as fundamental knowledge, product concerns, and online payment worries, as shown in table 1, which summarises all measuring items, C- alphas, composite reliability, and scales for all the products.

In the Emirates of Dubai and Sharjah, a survey of customers of various products and services was undertaken between families with Web access at residence. The surveys were delivered and then gathered with the participants' completed replies. Every one of the people polled was classified as customers of various products and services, and they were identified based on their ability to surf the Web and have a basic understanding of Pcs. Because one of the important indicators for selection of participants is the presence of an Internet connection at home, all of the respondents who took part in the survey had a decent working understanding of Pcs. The social articulation of the homes is another important element in sample selection. This has been proposed by several experts as the primary variable accounting for transformation and modernisation the measure of engagement of the home by said greater community via the popular communication, trips to distribution points as well as towns, including support of the organisation of the outside society is referred to as sociological integration. Inside the UAE, residents in cities such as Sharjah as well as Dubai are required to have a

high amount of social communication. In addition, the respondents were educated about the nature and purpose of the study in order to assure their sincere cooperation and reduce survey mistakes. As a result, the sample approach used for this research may be classified as probability sampling method. The information for this research was gathered during September and December 2021. The poll has a sample size of 264 people, including 100 participants in Dubai as well as 164 in Sharjah. In terms of the random sample for such customer research it was suggested that rather than depending on a rigorous mathematical formula, the choice on a sample size might be based on experience and good judgement.

#### 4. TESTING RESEARCH MODEL & RESULTS DISCUSSION

As shown in Figure 1, consumers' online shopping awareness (OSA) is a function of socioeconomic characteristics and their levels of Internet usage intensity. Age, Sexual identity, Degree, Earnings, as well as Occupation are the primary socioeconomic characteristics of the customers studied in this study. In terms of determining the intensity levels of Internet usage, it was claimed that the frequency of access and the period of every contact may be used to determine a person's degree of online activity. As a result, Internet browsing intensity (I) is assessed in terms of Online surfing experience (OSE), Online surfing frequency (OSF), and online surfing time a week (OST). The mathematical formula 1 is used to represent this mathematically.

$$I = OSE + OSF + OST \tag{1}$$

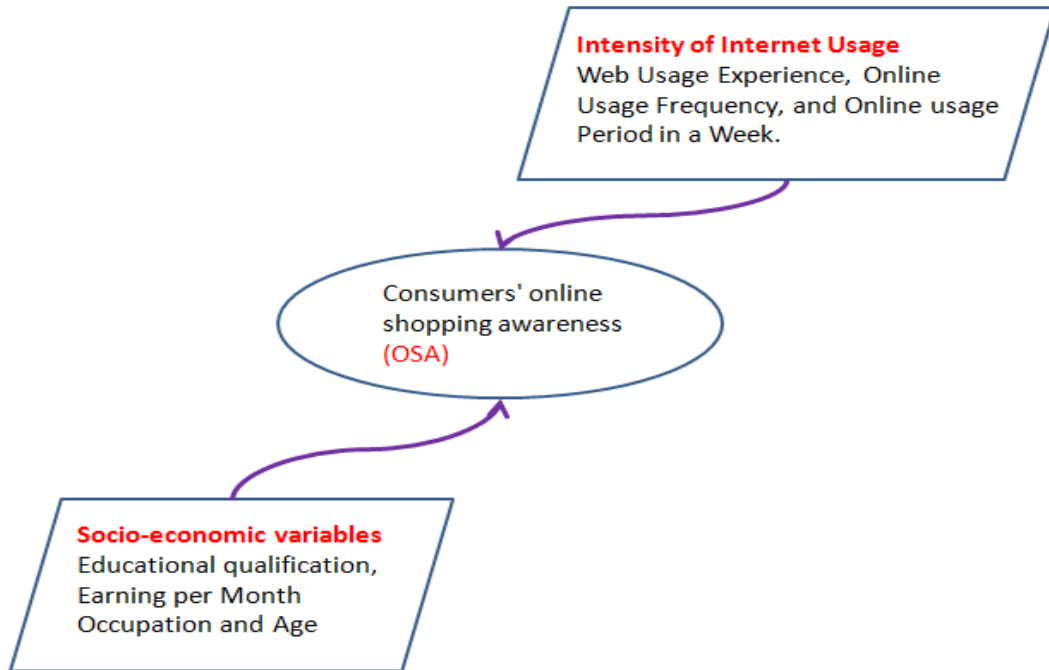


Figure 1 Consumer e-shopping awareness research model there are two alternative regression models available.

Figure 1 explains about the consumer e-shopping awareness research model where the investigation framework developed for researching customers' e-Commerce awareness, two separate regression models are explored, one consisting of socioeconomic characteristics and the other comprising of data on consumer online

shopping awareness (OSA). Figure 1 depicts a study model in which the dependent variable for OSA is thought to be impacted by two pairs of individual variables. The following are the equations 2 and 3 for each of these regression models.

$$OSA = \epsilon_0 + \epsilon_1\phi_1 + \epsilon_2\phi_2 + \epsilon_3\phi_3 + \epsilon_4\phi_4 + \Sigma \tag{2}$$

Where,

- OSA : Consumer online shopping awareness,
- $\phi_1$  : Qualifications,
- $\phi_2$  : Earning per month,
- $\phi_3$  : Occupation
- $\phi_4$  : Age

$\epsilon_1, \epsilon_2, \epsilon_3, \epsilon_4$ : Regression predicted value which is autonomous usual verities through zero mean plus equivalent difference.

- $\epsilon_0$  : Continuous
- $\Sigma$  : Standards Error

As well as,

$$OSA = \epsilon_0 + \epsilon_1E_1 + \epsilon_2E_2 + \epsilon_3E_3 + \epsilon_4E_4 + \Sigma \tag{3}$$

Where,

- OSA : Consumer online shopping awareness,



- € 1 : Online surfing experience (OSE) per year as well as per month,
- € 2 : Online surfing frequency (OSF) per day,
- € 3 : online surfing time a week (OST),
- €1, €2, €3, : Regression predicted value which is autonomous usual verities through zero mean plus equivalent difference.
- €0 : Continuous
- Σ : Standards Error

It should be observed that the following two equations such as 2&3 are treated as two distinct regression models, and no attempt is made to combine all of the independent variables into a single regression model because the measurement items were found using various theoretical models.

As shown in Figure 2, the readiness of consumers to adopt Internet shopping is a function of their e-shopping awareness. The survey looked at three important aspects of customer e-shopping awareness: fundamental knowledge, item issues, as well as internet banking anxieties.

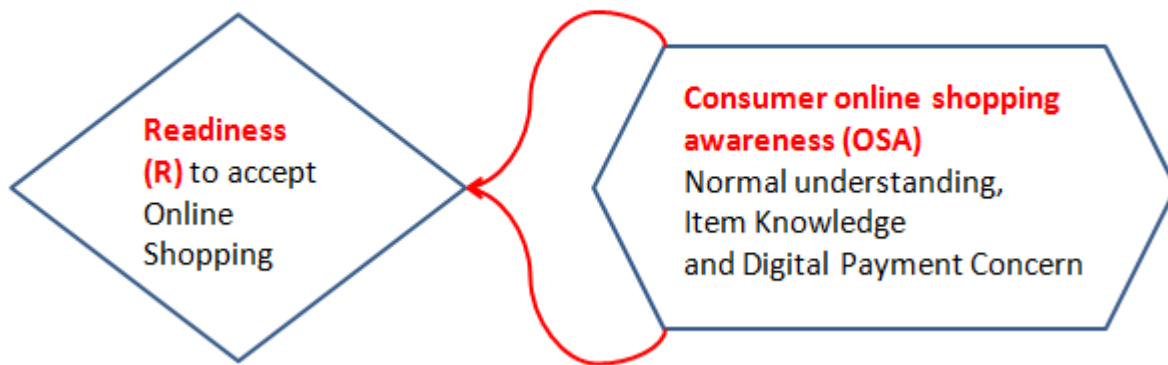


Figure 2 Investigation frameworks for consumer readiness for accepting the online shopping system.

Inside the conceptual framework constituted for teach the customer Readiness (R) to adopt Internet-based shopping, the third regression model consisting of variables from different dimensions of online shopping awareness such as basic understanding, product concerns, and online payment concerns is considered, and this model is stated in equation 4 as regards.

$$R = \epsilon_0 + \epsilon_1\psi_1 + \epsilon_2\psi_2 + \epsilon_3\psi_3 + \Sigma \tag{4}$$

Where,

- R : Customer Readiness for acceptance the online shopping,
- Ψ 1 : Normal understanding for online shopping concern,
- Ψ 2 : Knowledge about the item characterisation using online shopping system,
- Ψ 3 : Knowledge about the digital payment system for online shopping system
- €1, €2, €3, : Regression predicted value which is autonomous usual verities through zero mean plus equivalent difference.
- €0 : Continuous
- Σ : Standards Error

The regression models presented in formulas two and three are used to test the hypotheses one, two and three in the research, and the results are described as a consequence.

Buyers' knowledge of online shopping is not thought to be influenced by demographic criteria such as academic achievement, total salary, age, or employment type. In the multiple regression analysis done to test the hypothesis – 1, these socio-economic factors are evaluated in the regression model presented in equation-2 and regarded as a collection of critical socio-economic factors. Table -2 shows the outcomes of this

research

At the 5% level, the F value of 9.397 is deemed to be significant. As a result, at a 5% level of significance, hypothesis 1 (Null Hypothesis) is rejected. Furthermore, the modified Value of R - square of 0.104 implies that these groupings of critical socio - economic status for consumers represent 10.4 % of the online shopping awareness of customers.

Table 2 The results of the regression analysis for the hypothesis-testing 1 procedure

Model		Un std.	Std.	Std.	t	R- squire adjusted	F
		Coefficient		Err.			
		B		Beta			
Model 1	Continuous	1.542	0.540	-	2.167*	0.104	9.497*
	Qualifications	-1.013E-02	0.159	0.000	-0.005		
	Earning in a month	0.217	0.102	0.150	2.567*		
	Age	-0.165	0.103	-0.104	-1.463		
	Job details	0.626	0.107	0.318	5.361*		

Table 2 clearly shows significant independent factors such as monthly income and consumer occupational status are significant at the 5% level, having t values of 2.567 as well as 5.361, respectively. As a consequence, the findings of the regression model two factors in influencing customer online shopping awareness amongst set of critical socio-demographic variables, although, the influence of the independent variable educational status is not shown to be significant at the 5% level.

The frequency with which customers use the Internet is measured in terms of Internet usage intervals, weekly Internet usage time, and Internet usage experience. The impacts of such affecting factors been shown to have a considerable impact on UAE buyers' e-shopping awareness. Inside the regression analysis used to test hypothesis – 2, these factors are taken into account in the regression model supplied in equation-3 and handled as a group of main influencing variables.

Table 3 Consumer e-Commerce Awareness and Internet Usage Intensity

Model		Un std.	Std.	Std.	t	R- squire adjusted	F
		Coefficient		Err.			
		B		Beta			
Model 2							

	Continuous	28.897	1.342	-	18.169*	0.516	78.157*
	Consumer web access per day	1.040	0.236	0.298	4.190*		
	Consumer web access in a week in every hr.	1.067	0.119	0.400	7.027*		
	Consumer web access as per the Yr. and month	0.157	0.316	0.021	0.389		

Table 3 shows that the F score of 78.157 is substantial at the 5% range in this analysis. As a result, just at 5% significant level, hypothesis 2 is denied. Furthermore, the modified Value of R-square of 0.516 suggests that these sets of impacting variables for consumers contribute 57 percent of the online shopping awareness of customers. The findings with this analysis back up

what was previously published. Table 3 indicates that the independent variables Web browsing time per week and Internet usage interval in days have 't' scores of 7.027 as well as 4.190 which are meaningful now at 5% range. It can be deduced from these 't' values that customers' e-commerce understanding is highly dependent on the factors Web browsing time and usage frequency.

Table 4 Rregression Analysis Results of hypotheses Testing

Model 3		Un std. Coefficient	Std. Err.	Std. Coefficient t	t	R- squire adjusted	F
		B		Beta			
	Continuous	-2.678	0.597	-	- 4.012	0.36	24.011
	Normal understanding about online shopping	0.037	0.0 13	0.198	2.090*		
	Knowledge about item for online shopping	0.104	0.049	0.162	1.798*		
	Digital payment and its security system in online shopping	0.114	0.029	0.301	-3.294*		

Table 5 Statistics on customer readiness to purchase online product via the Internet and their trust in the electronic payment mechanism

	Consumers' desire can acquire things over the World wide web is divided into three categories.			Customer trustworthiness for digital payments is classified.		
	Common desire	Good desire	Very good desire	Common reliability	Better reliability	Best reliability
Customer strength	101	41	122	69	94	101
%	38.2%	15.4%	46.4%	26.1%	35.6%	38.3%

Total figure	264 = 100%	264= 100%
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as seen in table 4, the calculated score of 24.011 is determined to be significant at the 5% level, indicating that the test for hypothesis-3 was successful. As a result, at a 5% level of significance, hypothesis 3 is rejected, corroborating the previous result. Furthermore, the calculated Value of R- square of 0.36 implies that three primary variables of online shopping consciousness included in the research account for 41% of the customers' readiness to purchase things via the Web. Table 4 further shows the 't' scores of 2.090,1.789, and -3.294, which relate to three elements of online shopping consciousness like fundamental knowledge, goods worries, as well as online shopping transaction considerations, are substantial so at 5% standard. The negative t value for transaction worry, on the other hand, indicates that people are more afraid of online transactions and are less likely to purchase electronically. Like a result, customers' first propensity to purchase products over the web has a high amount of reliance on all three dimensions of e-Commerce knowledge. In a similar vein, it was noted that increased customer interaction is a crucial aspect which can help to the development of B2C online shopping businesses.

As a consequence, the findings of this regression analysis support earlier studies about the potential for B2C kind online shopping deployment in selling various items and services that are not already available electronically in the research region. Furthermore, the findings in table-5 reveal that 60 percent of customers in the research region had an excellent or very good readiness to purchase electronically.

**5. CONCLUSION & RECOMMENDATIONS**

The main conclusion of this research is that there is a mismatch in the industry among customers' inclination to purchase electronically and the existence of certain services. Throughout this aspect, it has been discovered that 60% of online customer have an excellent or very good readiness to purchase things over the World Wide Web. Despite of common belief, the majority of

prominent retailing businesses in the UAE do not provide B2C online shopping platforms. With the ever-expanding virtual market place, this is seen as a massive underutilization of the infrastructure for e-commerce opportunities, despite the ever-increasing demand for such items & services. The findings of this study can also be supported mostly by information supplied.

Customer online shopping awareness is influenced by a collection of socio-economic parameters such as educational status, monthly salary, work status, as well as age. Customer online shopping awareness levels, in contrast, are highly dependent on their monthly earnings and employment position. In this regard, it is discovered about 25% of customers get a monthly household income of AED ten thousand or more. In terms of consumer occupations, 10% of them especially in different businesses, while 35% work for corporations or public sectors. The volume of Web surfing has a major impact on customer e-shopping consciousness. People with a high degree of e-commerce knowledge have a high level of reliance on the Internet usage interval in days and length in hours each week. In this regard, it has been discovered that 35% of customers have utilised World Wide Web based e-shopping platforms to buy as well as selling goods or services.

The organisational efficiency for shopping firms operating in the UAE is as follows, based on the foregoing findings from this study. There are also some few regulatory recommendations included.

- Inside the industry, the scenario for B2C online shopping operations for some potential items and services is not well-improved. It is a terrific potential which is currently underused inside the industry. Several established although tiny merchants, on the other hand, are revolutionizing the industry by providing home delivery services for the items that are booked. As a result, current merchants

in the wider context, notably sellers of groceries and food goods in the market, should step up to provide this service to their clients more efficiently than they do now.

- The majority of free deliveries provided by select established but tiny merchants are dependent on a telephone-based scheduling system and personal ordering in the store. This sort of new measure is not thought to be as straightforward in relation to the products that are shown for purchasing and thereafter delivered. This challenge may be solved by implementing a web-based selling approach. As a result, well-known branded shops should set up B2C e-shopping platforms for import and export in the UAE. In this context, the current study's findings about customers' readiness to utilise similar technologies are an extra benefit in the early phases of such enterprises.
- Customer apprehensions about the dependability of present digital payment mechanisms are a major source of anxiety across Internet users that need to be addressed. In this context, the role of banking firms, particularly those that provide credit card and debit card services, is seen as increasingly important since they are seen as being in a key position to improve client trust in different e-payment methods. Such lenders should also step committed to advancing devise a plan which can permit transactions with digital mode in greater volumes than the current scenario in the UAE.
- In a nation such as the UAE, in which the prospects are endless, the system also plays an even more part of the design than it does now to encourage the rise of e-shopping. Further particular, the government and various administrations should promote e-shopping awareness among potential SMEs, SMBs, and even Web users, since the infrastructural electronically in the UAE remains underused in terms of commercial

and macroeconomic factors.

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