RESEARCH ARTICLE

THE IMPACT OF TRUST ON E-MARKETING

Ghaith AlMansoori and Fatima AlJabouri

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Manuscript Info	*Abstract*

The rapid expansion of the internet as a commercial sales channel has intensified the need to understand the key factors involved in building customer relationships, particularly in contrast to traditional purchasing methods. Given the distinct differences between online and offline sales, companies must adopt specific strategies to foster trust with consumers. The internet enables businesses to offer a wide array of products and services at competitive prices, but also introduces new challenges related to consumer confidence. This study investigates the impact of several dimensions of consumer trust, including perceived security, perceived privacy, perceived risk, internet experience, and perceived website quality, on E-marketing effectiveness and consumer purchase intention. Data were collected from a sample of 184 Arab consumers using an online questionnaire administered via Google Forms. The responses were analyzed using the Statistical Package for the Social Sciences (SPSS). The findings reveal that, among Arab consumers, the perceived level of online security is moderate, while their prior experience with the internet is relatively high. Importantly, the results indicate a statistically significant positive relationship between trust dimensions (particularly perceived security and perceived privacy), internet experience, and the intention to purchase online. These insights highlight the necessity for e-marketers to prioritize trust-building measures-such as enhancing website security and privacy protections encourage consumer engagement and drive online sales. The study contributes to a deeper understanding of how trust influences consumer behavior in digital environments, offering practical recommendations for companies seeking to strengthen their E-marketing strategies.

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Introduction:
In the modern digital economy, e-marketing has become an indispensable tool for businesses aiming to achieve success and expand their customer base. With the growing reliance on the internet for communication, social interaction, and online transactions, trust has emerged as a critical factor in shaping consumer behavior and ensuring the effectiveness of e-marketing strategies. Trust between companies and consumers plays a pivotal role in building long-term relationships, enhancing customer loyalty, and influencing purchasing decisions. In this context, trust is not merely a desirable attribute; it is a strategic necessity for companies operating in competitive digital

Corresponding Author:Ghaith AlMansoori

environments (Abdel-Wahid et al., 2023). This study investigates the significance of trust as a key determinant of successful e-marketing operations and explores how it can be cultivated and maintained in online platforms.

In the digital age, where access to vast amounts of information is immediate and effortless, consumer trust has become a central element of online engagement. Customers often evaluate brands based on perceived security, privacy, and reliability, making it essential for companies to communicate with transparency, consistency, and authenticity(Ahmed et al., 2019). Gaining and sustaining this trust requires deliberate strategies in presenting products and services and interacting with customers clearly and inclusively.

Effective E-marketing not only serves promotional purposes but also acts as a mechanism for fostering consumer confidence, which ultimately leads to sustainable business relationships. Trust serves as the foundation upon which consumers base their online purchasing decisions. In a digital landscape saturated with choices, trust becomes a decisive factor influencing which products or services consumers select. Brands that fail to establish trust may struggle to attract new customers or retain existing ones, whereas companies that engage in transparent and positive customer interactions are more likely to strengthen customer experiences and encourage brand loyalty(Al-Shaboulet al., 2021).

Against this backdrop, this research seeks to provide an in-depth understanding of the role of trust in the success of e-marketing efforts, particularly by identifying its influencing factors and offering practical recommendations for enhancing trust in digital interactions.

Literature Review:

The literature on e-marketing and consumer behavior reveals a growing interest in how digital platforms influence purchasing decisions, particularly in times of crisis and across different sectors. Silvius Slancin et al. (2020), in their study "Consumer Behavior in Times of Crisis," analyzed Romanian consumer behavior during the COVID-19 outbreak. They emphasized the significant shift from traditional to modern commerce, such as online shopping, driven by strict preventive health measures. Their findings highlighted the need for businesses to adapt their product offerings and distribution systems to match evolving consumer needs during crises.

Ahmed et al(2019), in their study on the role of e-marketing in customer satisfaction at the Bank of Khartoum, found that implementing e-marketing strategies significantly enhanced customer satisfaction and loyalty. His work emphasized the importance of addressing customers' concerns about security and usability to build lasting relationships and trust.

Al-Mutairi (2020) examined the effectiveness of e-marketing in commercial companies in Kuwait, from both employee and customer perspectives. The study found that areas such as security in digital transactions and responsiveness to customer inquiries ranked high, whereas website design and orientation toward customer needs were relatively less effective. He recommended that companies enhance their visual presentation and tailor content based on user preferences.

Al-Tarman (2020) focused on the impact of e-marketing on purchasing behavior in Jordan's hybrid car market. The study confirmed that e-marketing simplified the product discovery and comparison process for consumers. However, it stressed the importance of transparency in pricing and communication strategies used to reach and satisfy consumers.

This research is grounded in the Technology Acceptance Model (TAM) and Trust-Based Consumer Behavior Theory, which suggest that perceived usefulness, ease of use, and online trust are critical factors influencing consumers' willingness to adopt e-marketing platforms. These theories provide the analytical lens for examining how dimensions such as website quality, online trust, and user experience affect purchasing behavior.

While previous studies confirm the growing importance and effectiveness of e-marketing, they primarily focus on general satisfaction or specific sectors such as banking or automotive. However, they do not fully address how perceptions of trust and website quality interact to influence consumer decisions in more diverse or post-crisis contexts. This study aims to bridge this gap by examining the joint effect of website quality, online trust, and internet experience on consumer purchasing behavior, particularly in evolving digital markets.

Theoretical Framework
Digital Marketing
Digital marketing refers to the use of digital and internet-based tools to achieve marketing objectives and promote products or services. It encompasses a range of tools and strategies, including websites, search engine marketing, email marketing, social media marketing, digital advertising, and content marketing.This approach is characterized by its capacity to reach a broader audience at a lower cost compared to traditional methods. Moreover, it facilitates precise measurement and analysis of campaign outcomes, enabling data-driven decision-making and continuous strategy improvement. Digital marketing also allows businesses to create interactive and personalized experiences with potential customers, thereby enhancing brand loyalty and trust. In response to the challenges introduced by the

COVID-19 pandemic, digital marketing has gained increasing importance, enabling companies to maintain communication with their customers and address their needs in innovative ways.

Consumer Trust

The concept of consumer trust is critical as it influences several fundamental aspects of online transactions, including concerns over security and privacy. Although e-commerce offers considerable benefits for both sellers and consumers, it also presents limitations, most notably, the physical separation between buyers and sellers, as well as between buyers and products (Rybak, 2018). Research indicates that a high level of consumer trust encourages online purchasing and contributes to customer retention. Conversely, a lack of trust is a primary reason why many consumers avoid online shopping. For instance, the failure of dot.com companies has often been attributed to their inability to establish trust-based relationships with customers (Andaleeb).Trust is defined as the willingness of one party to rely on the actions of another, especially when those actions carry implications for the trusting party (Gefen & Straub, 2004, p. 408). Additionally, trust involves reliance on the characteristics of an object, the occurrence of an event, or the behavior of a person in achieving a desired yet uncertain outcome in a risky situation.Drawing from Aristotle's Rhetoric, trust is typically composed of three dimensions: competence (intelligence or ability), character (honesty and integrity), and benevolence (goodwill and genuine concern).In the context of e-commerce, trust can be understood as the perceived reliability of a seller offering products or services(Bader et al., 2022). This trust may be undermined if the seller engages in unethical or illegal activities or disregards privacy and data protection. Since trust represents a value judgment that individuals make about sellers and online transactions, it is formed and developed through relationship-building over time.

Determinants of Consumer Trust in the E-Shopping Process

A company's online and offline presence plays a vital role in establishing consumer trust. Chen and Gurpreet (2003, p. 310) emphasize several elements, such as years of operation, corporate reputation, brand recognition, and offline visibility, as significant contributors to trust formation.Numerousstudies have identified various factors that influence consumers' trust in online shopping environments. Schiffman and Kanuk define perception as the process through which individuals select, organize, and interpret sensory input into a coherent and meaningful understanding. In essence, perception shapes how individuals view the world around them.The most critical factors determining consumer trust in e-commerce include website design, security protocols, privacy policies, customer service quality, word-of-mouth reputation, and brand familiarity.

Security

Security is "the protection of data from accidental or intentional disclosure to unauthorized individuals, or unauthorized modification or destruction. It typically involves access control, privacy, confidentiality, integrity, authentication, non-repudiation, and availability." From the perspective of electronic transactions, security is understood as the perception that Internet users have regarding the ability of Internet vendors to provide the necessary security measures (Yazdanifard et al., 2011, p. 24). The ability of Internet users to ensure the required security is a critical factor in the successful implementation of electronic transactions. However, this ability has been compromised by diminishing trust among consumers, which presents a significant challenge to the growth and overall success of e-commerce.

Privacy

Privacy is the right of individuals and organizations to determine when, how, and to what extent information about them will be shared with others. In the context of electronic transactions, certain personal information, such as bank account numbers or addresses, is required. However, privacy concerns often cause individuals to either refrain from making online purchases or provide incomplete information out of fear (Yazdanifard et al., 2011). While personal information has always been accessible in some form, the rise of the Internet has facilitated its widespread availability, making private information more vulnerable to unauthorized access. Unlike physical transactions, the Internet lacks robust legal guarantees for privacy protection.

Perceived Risk

Risk, in the context of online transactions, refers to the perception of Internet users regarding the possibility of unforeseen outcomes that could have undesirable consequences. Consumers' perceived high risk associated with online transactions influences their behavior, particularly in terms of cost changes and consumer loyalty. A high perceived risk can undermine consumers' intention to purchase from a website and increase the likelihood of switching to alternative websites (Aponte Vega, 2015, p. 128). Pre-purchase information processing, which includes evaluating product performance, can help reduce perceived risks associated with online transactions (Rishi & Al

Khasawneh, 2017). Perceived risk refers to the nature and magnitude of the risks a consumer associates with a particular purchase decision. Consumers tend to avoid mistakes rather than focus on maximizing benefits when making risky decisions. Additionally, anxiety often accompanies uncertainty, particularly when consumers cannot be certain that their purchases will meet their expectations.

Internet Experience
The amount of time spent using the Internet significantly influences the nature of consumers' experiences, whether positive or negative, which, in turn, affects their trust in online platforms. The overall experience with online shopping influences consumers' skepticism about privacy, and they may overestimate the knowledge that more experienced consumers possess regarding technology. In contrast, less experienced users may be more attentive to various signals of information security. A consumer's prior online shopping experience plays a crucial role in determining their choice of purchase channel and their purchase intentions (Rishi & Al Khasawneh, 2017, p. 201). The online shopping experience is a complex amalgamation of online functions, information, emotions, cues, stimuli, and products/services. It goes beyond the traditional four Ps of the marketing mix, and the company's website serves as the primary vehicle for delivering the online shopping experience, acting as the platform for interaction between the company and its customers(Bikramjit Rishi & Abdul Hadi M. Al Khasawneh, 2017).

Perceived Website Quality
Perceived website quality refers to the overall quality derived from the entire process of a transaction, including information search, site navigation, ordering, customer service interactions, delivery, and customer satisfaction (Rishi & Al Khasawneh, 2017, p. 205). Undoubtedly, a website can significantly influence consumers' perceptions of a seller's credibility. For companies with an exclusive online presence, it is crucial to examine the characteristics of their websites. In traditional buyer-seller relationships, the salesperson's product knowledge, ability to sell, and personal traitssuch as likability, honesty, consistency, customer orientation, familiarity with the customer, and previous experienceplay a vital role in building consumer trust.

Marketing Through Social Media
In today's digital age, the Internet has become deeply ingrained in people's lives, achieving numerous milestones across various sectors through Web 2.0, Web 3.0, and Web 4.0. These technological developments have enabled users to share blogs, information, opinions, and even engage in e-business activities. Social media, in particular, has grown to play an important role in the business sector; for instance, 51% of individuals use Web 2.0 for business purposes in their workplaces. Web 2.0 offers a range of platforms that allow users to exchange information, fostering interactive relationships between businesses and their customers (Al-Qanahira, 2023). Recently, social media has provided new opportunities for customers to interact online. Customers use social media to generate content and communicate with others (Habib, Sufyan,.2021). Additionally, businesses have recognized the potential benefits of social media, leading to the formation of dedicated teams to manage online operations. Some companies have even established specific social media departments that collaborate with other areas of the business (Abu Al-Rish, 2022).

Marketing in Its Traditional Concept
The concept of marketing first emerged in the 17th century, attributed to the Japanese Mori family in 1560. The first store was established in Tokyo, followed by the development of product design policies and the emergence of media outlets that attracted customer attention. However, marketing as a formal concept was adopted by foreign countries in the mid-19th century and quickly became the focal point of corporate activity. Over time, the concept of marketing has evolved. After World War II, during the post-war economic boom, companies and institutions found little difficulty in marketing their products and services, as the dominant theme of this stage was intensive production. However, the subsequent recession required companies to explore innovative methods to promote their products amid fierce competition and declining demand (Hamza, 2021).

Marketing can be defined as a social and administrative process through which individuals and groups obtain what they need and want by creating, displaying, and exchanging products of value with others. It can also be described as the process of delivering the right products and services to the right people, at the right places, and at the right time, coupled with effective communication and promotion (Muslim, 2022).Marketing represents a comprehensive system of interactive business activities aimed at planning, promoting, and distributing products and services that satisfy both current and potential customers. This process involves specific policies and strategies to introduce a product or service, motivate customers to purchase it, and increase sales through various promotional channels, such as radio, television, street advertising, brochures, print ads, and appropriate communication methods.

As a management process, marketing helps organizations identify the best opportunities in the market, considering their objectives and resources. The marketing process is divided into two phases: strategic and tactical. The strategic

phase involves three components: segmentation, targeting, and positioning. Segmentation entails differentiating between customer groups in the market, targeting focuses on selecting groups that the organization can effectively serve, and positioning communicates the core benefit that the organization offers to that group. Furthermore, the marketing process involves designing and implementing various tactics, commonly referred to as the marketing mix (Belghanami, 2022).

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A company's marketing mix consists of four primary elements:

1. **Product**: This refers to the items a company offers to customers. The product should either fill an existing market gap or address consumer demand for an increased quantity of an already available product. Marketers must understand the product's distinguishing features, its competitive edge, its potential for bundling with other products, and the availability of alternative products in the market.
2. **Price**: Companies must consider factors such as unit cost, marketing expenses, and distribution costs. Additionally, they must evaluate the prices of competing products and ensure that their proposed pricing offers a reasonable alternative for consumers.
3. **Distribution**: Key considerations here include whether the product will be sold through a physical storefront, online platforms, or both. The goal is to make products easily accessible to potential customers while providing a pleasant purchasing experience(Noorbehbahani, F, 2019).
4. **Promotion**: This encompasses an integrated marketing communications strategy, including activities such as advertising, sales promotions, public relations, and direct marketing(Ibrahim El-Sayed Ashry et al, 2023). Promotional efforts vary depending on the product's life cycle. Marketers must also consider how consumers associate price and distribution with product quality, ensuring this is reflected in their overall marketing strategy (Abu Al-Rish, 2022).

Social Media Marketing

Social media networks create virtual communities where consumers can express their needs, desires, and values. These networks connect consumers with companies that align with their needs and values. Through social media, businesses can maintain direct contact with followers, fostering customer loyalty by enabling individuals to select the accounts they wish to follow. Additionally, social media platforms serve as a rich source of information about products and services that potential customers may be interested in. Marketers can also identify purchase signals through emerging semantic analysis techniques, such as shared content and consumer inquiries online.

Social media marketing is the practice of utilizing social media platforms to promote and advertise a product or service, intending to engage and connect with a broad customer base. It reflects companies' efforts to leverage social media tools to convince consumers that their offerings are valuable, using the virtual environment of platforms like social media, blogs, and other online spaces. This approach helps businesses not only communicate their message but also interact with customers in a manner that feels personal and engaging (Muslim, 2022).

In this context, social media marketing involves using platforms like Facebook, Google Plus, and Twitter to carry out marketing functions. This includes communicating with customers, understanding their behavior, strengthening relationships, and promoting services and products. Social media marketing also includes monitoring customer satisfaction levels, gauging the impact of campaigns on consumer behavior, and managing customer impressions (Shaheen, 2025). Furthermore, it facilitates virtual marketing research, provides insights into customer needs and preferences, and helps in building positive customer relationships. Social media allows businesses to tailor their marketing efforts to create a more personalized experience, which fosters deeper connections with customers (Al-Qanahira, 2023).

According to the research, social media marketing involves employing social media tools and applications as marketing instruments for disseminating information about companies and their offerings. These tools enable communication and social engagement between companies and customers, facilitating both promotion and distribution in an electronic environment (Al-Qanahira, 2023).

Social media marketing typically involves several stages, known as the e-marketing cycle, which include:

1. Market Research: This stage involves gathering data about markets and services related to the company's business using various communication and information tools. It also includes identifying key stakeholders, such as customers, distributors, and competitors. Additionally, this process involves assessing competitors' activities, news, plans, and the pricing of their products and services(Olazo, D., 2020).

2. Strategic Planning: Strategic planning involves formulating a social media marketing strategy informed by market research. This process enhances the success of marketing efforts by developing strategies based on market insights rather than traditional methods(Jaas, A., 2022). Companies may adopt market entry strategies and long-term plans to increase sales, revenue, and gain a sustainable competitive advantage. This stage also includes planning the marketing mix, designing the company's website, determining pricing strategies, and developing methods for delivering services and products to customers (Safa, 2019).

3. Website Development and Design: This stage focuses on creating a website that meets customer needs and expectations. It involves defining the website's goals, the type of information to display, and understanding customer demographics. It may also require multiple language options to cater to a broader audience. During this stage, the website's structure and connection to communication channels are established, and a professional company is selected to design and maintain the site (Belghanami, 2022). The researcher emphasizes that the success of social media marketing depends on senior management's full commitment to understanding the importance of social media and utilizing it strategically. This involves training and educating the marketing team, increasing employees' awareness of the modern marketing approach, and emphasizing customer focus (Shaheen, 2025).

Challenges Facing E-Marketing
Despite its many advantages, social media marketing faces several challenges. These include the lack of a clear definition regarding the number and types of tools used for customer engagement and interaction, as well as an over-reliance on a limited number of social media platforms. Some managers still view social media as an ineffective marketing tool, which hinders the development of comprehensive strategic plans and proper resource allocation. Additionally, there is a lack of information and communication technology (ICT) skills among some employees, who may view marketing as solely the responsibility of the marketing department (Al-Qanahira, 2023).

Social media marketing also encounters obstacles such as the difficulty of measuring the performance and effectiveness of marketing campaigns. Companies may struggle to obtain reliable customer data, making it challenging to assess the success of their advertising efforts. Other challenges include the lack of time and expertise for marketing, poor planning, and security concerns such as the risk of fraud, data breaches, and the potential for unauthorized access to customer information. Furthermore, customers' lack of technical knowledge and fear of engaging with social media-based marketing can create additional barriers to success (Hamza, 2021).Moreover, the rapid pace of change in global and local market trends poses a significant challenge for companies engaged in social media marketing. The failure to develop clear and successful plans to adapt to these changes can undermine marketing efforts(Ismail, Ammar Fathi Musa et al, 2021). Privacy concerns are also paramount, as social media marketing often relies on access to sensitive customer data, such as personal information and credit card details. This necessitates the use of secure software to protect customer data and ensure confidentiality (Benkhelifa, 2023).

From the researcher's perspective, the primary challenges of social media marketing stem from the fast development of these tools, which require companies to stay abreast of trends and utilize them effectively. Furthermore, digital content that works for one platform may not be suitable for others(Kapoor, R., & Kapoor, K, 2021). As competition in both local and global markets intensifies, many companies struggle with weak marketing plans and campaigns that fail to capitalize on the potential of social media marketing (Hassan, 2019).

Methodology:
The Applied Aspect
To achieve the objectives of this study and test its hypotheses, a quantitative research approach was adopted. This approach relies on data collection through a structured questionnaire, aiming to analyze the relationship between trust dimensions and Arab consumers' online purchasing intentions. The following section outlines the study population, sampling technique, variables, and data reliability procedures.

1. Study Population, Sample, and Variables: As shown in **Table 1**, the study population consists of all Arab consumers who regularly engage in online shopping. To collect data, an electronic questionnaire was distributed to a group of Arab consumers fitting this profile. A total of 184 valid responses were obtained from participants across various Arab countries. The independent variable in this study is trust, which encompasses five dimensions: perceived security, perceived privacy, perceived risk, internet experience, and perceived website quality. The dependent variable is the online purchasing intention of Arab consumers.

2. Reliability of the Research Instrument: Cronbach's alpha coefficient was employed to assess the internal

consistency of the questionnaire. The overall Cronbach's alpha value for all dimensions was 0.84, indicating a high level of reliability. The reliability coefficients for the two key constructs- trust and online purchasing intention- were 0.79 and 0.76, respectively. These values demonstrate that the questionnaire items are internally consistent and that the instrument is sufficiently reliable for use in this study. Consequently, the findings can be generalized to the broader population of interest.

Table1.Internal Consistency and Reliability Scores of Questionnaire Constructs

Dimensions	Number of Paragraphs	Cronbach's alpha
Trust	17	0.79
E_marketing	7	0.76
Average Dimensions	24	0.84

The demographic characteristics of the study sample are presented in **Table 2**. The table provides information about the gender, age, and educational level of the respondents. These characteristics were examined to better understand the composition of the sample in terms of these keys.

Table 2. Demographic Profile of the Respondents

Variables	Category	Frequency	Percentage(%)
Gender	Male	54	29
	Female	130	71
Total	-	184	100
Age	20 years and younger	36	20
	21-30 years	99	54
	31-40 years	35	19
	41-50 years	8	4
	51 years and older	6	3
Total	-	184	100
Educational Level	High school or less	15	8
	University	139	76
	Graduate studies	30	16
Total	-	184	100

As shown in **Table 2,** the proportion of female participants in the study sample was 71%, while male participants accounted for 29%. Regarding the age distribution, the largest proportion belonged to the 21–30 age group (54%), followed by those aged 20 years and younger (20%). The remaining age groups, 31–40 years, 41–50 years, and 51 years and older, accounted for 19%, 4%, and 3%, respectively. In terms of educational level, the majority of respondents held a university degree (76%), followed by those with postgraduate qualifications (16%), and those with a high school education or less (8%). These findings indicate that younger individuals represent the largest group of internet users and are the most engaged with online promotional offers.

Testing the Study's Hypotheses

Testing the Hypotheses Related to Trust Dimensions and Purchase Intention: As presented in **Table 3**, to assess the validity of sub-hypotheses (1 and 2), weighted arithmetic means were calculated, as illustrated in **Table 3**. This table presents the levels of the dimensions of consumer trust and their intention to make online purchases**.**

Table 3. Levels of Consumer Trust and Online Purchase Intention

No.	Hypothesis	Arithmetic mean	Score of agreement	Decision
1	Perceived level of security among Arab consumers	2.04	Medium	Accept
2	Perceived level of privacy among Arab consumers	2.12	Medium	Accept
3	Perceived level of risk among Arab consumers	2.10	Medium	Accept
4	Perceived level of previous experiences among Arab consumers	2.39	High	Reject
5	Perceived level of website quality among Arab consumers	1.93	Medium	Accept
6	Perceived level of intention to purchase online among Arab consumers	2.17	Medium	Reject

The weighted arithmetic mean for perceived security was 2.04, indicating a medium level, thus supporting the hypothesis regarding consumers' perceived security in e-marketing. Similarly, the mean for perceived privacy was 2.12, also at a medium level, supporting the related hypothesis. For perceived risk, the mean was 2.10, a medium level, supporting the hypothesis on consumer risk perception. The dimension of previous internet experience showed a high mean of 2.39, leading to the rejection of the hypothesis that consumers' past online experiences support increased trust in e-marketing. The mean for perceived website quality was 1.93, indicating a medium level, supporting the hypothesis that website quality perception is average. Finally, the intention to purchase online during

the COVID-19 pandemic had a mean of 2.17, suggesting a medium level, which leads to the rejection of the hypothesis claiming a high level of intention.

To test sub-hypothesis (3), which posits a statistically significant positive relationship between trust dimensions and the intention to purchase online, we used the Pearson correlation coefficient (R). **Table 4** below presents the correlation results.

<div align="center">Table 4.Pearson Correlation Results for Trust Dimensions and Purchase Intention</div>

Independent Variables	Online Purchase Intention	
	Pearson Correlation Coefficient*	Significance Level
Perceived Security	0.48	0.000
Perceived Privacy	0.23	0.002
Perceived Risk	0.26	0.000
Previous Internet Experience	0.70	0.000
Perceived Website Quality	0.33	0.000
Number n	-	184

<div align="center">*The correlation is significant at a significance level of 0.01</div>

As shown in **Table 4,** there is a statistically significant positive correlation between several trust dimensions, namely, perceived security, perceived privacy, previous internet experience, and perceived website quality, and consumers' online purchase intention. The Pearson correlation coefficients for these dimensions were 0.48, 0.23, 0.70, and 0.33, respectively, indicating a direct and positive relationship with e-marketing behavior. Conversely, the perceived risk dimension showed a Pearson correlation coefficient of 0.26, indicating a statistically significant inverse relationship with online purchase intention. This suggests that higher perceived risk is associated with lower consumer willingness to engage in e-marketing. Furthermore, a stepwise multiple linear regression analysis was conducted to examine the predictive power of each trust dimension on online purchasing intention. The regression results are presented in **Table 5**.

<div align="center">Table 5. Pearson Correlation Results for Trust Dimensions and Purchase Intention.</div>

No.	Variables included in the model	R	R^2	Standard error	F	Sig
1	Internet user experience	0.69	0.48	0.38	169.58	0.00
2	Internet user experience, security	0.72	0.51	0.37	95.40	0.00
3	Internet user experience, security, privacy	0.73	0.53	0.36	66.60	0.00

Based on the results presented in Table 5, the optimal model for explaining the impact of Arab consumer confidence on e-marketing is Model 3, which includes three independent variables: Internet experience, perceived security, and perceived privacy. The model yielded a correlation coefficient of 0.73 and a coefficient of determination (R^2) of 0.53, indicating that these variables collectively explain 53% of the variance in online purchase intention. The remaining 47% is attributable to other factors not included in the model. **Table 6** presents the results of the analysis of variance (ANOVA), used to assess the combined effect of the independent variables on the dependent variable, online purchase intention.

<div align="center">Table 6.ANOVA Results: Effect of Perceived Moral Responsibility on Consumer Satisfaction</div>

Source of Variance	Sum of Squares	Degrees of Freedom	Mean Squares	R^2	F	sig
Regression	27.11	3	9.04	0.53	66.60	0.00
Residuals	24.43	180	0.14	-	-	-
Total	51.54	183	-	-	-	-

Table 6 presents the ANOVA results used to assess the significance of the regression model adopted in this study. The calculated F-value of 66.60 at the significance level of 0.00, which is lower than the threshold adopted in the study, confirms the model's statistical significance. Accordingly, the regression coefficients for the final model measuring Arab consumer confidence in online purchasing through E-marketing are presented in **Table 7**.

<div align="center">Table 7. Regression Coefficients for the Impact of Arab Consumer Confidence on Online Purchase Intentions</div>

Variable	B	Standard error of the regression coefficient	Bela	T	Sig
Constant	0.71	0.12	-	5.92	0.000
Internet User Experience	0.50	0.05	0.60	10.39	0.000
Perceived Security	0.24	0.06	0.30	4.07	0.000
Perceived Privacy	0.11	0.05	0.15	2.21	0.028

Two independent variables, perceived risk and perceived website quality, were excluded from the regression model due to their statistical insignificance based on Test (1). As presented in the table above, the significance level (p-value) for all calculated values in Test (1) is below the adopted threshold of 0.05, which indicates the partial

significance of the model. Furthermore, the positive sign of the regression coefficient (B) for the remaining independent variables suggests a direct relationship between the dimensions of Arab consumer trust and their intention to purchase online during the COVID-19 pandemic. Conversely, the negative sign for the perceived privacy dimension implies an inverse relationship in this context.

Results and Discussion:

The data analysis revealed a moderate level of Arab consumer trust across most of the evaluated dimensions. The perceived security dimension scored at a moderate level, indicating that consumers generally consider their online transactions to be secure. Similarly, the perceived privacy and perceived risk dimensions also registered moderate levels, reflecting that while consumers are somewhat confident in privacy protection and risk management in online environments, there remain areas of concern. Interestingly, the dimension related to the Arab consumer's previous internet experiences showed a high level of trust, suggesting a growing familiarity and comfort with online platforms due to past exposure.

However, the perceived quality of websites was rated at a medium level, suggesting room for improvement in website design, functionality, and credibility. The consumer's intention to purchase online during the COVID-19 pandemic was also measured at a medium level, indicating that trust factors do not yet fully translate into strong purchase intentions. Correlation analysis showed significant positive relationships between trust dimensions (perceived security, privacy, prior internet experiences, and website quality) and purchase intentions, except for perceived risk, which demonstrated a significant negative correlation. This suggests that consumers' intent to purchase online decreases as they perceive higher risk. A stepwise multiple regression analysis identified the most influential trust factors impacting online purchase intention. The final model included perceived security, privacy, and previous internet experience as key predictors, explaining 53% of the variance in purchase intention. Conversely, perceived risk and perceived website quality were excluded from the model due to their lack of statistical significance.

Further analysis indicated that gender did not produce statistically significant differences in purchase intentions. However, age and educational level were found to influence consumer perceptions and trust levels in e-marketing, highlighting demographic variance in online shopping behavior. Overall, the findings underscore that while Arab consumers demonstrate a growing level of trust in e-marketing, particularly due to past online experiences and perceived security, certain areas like website quality and risk perception still act as barriers to fully embracing online purchasing.

Conclusion:

E-commerce has emerged as both a necessity and a reality, particularly accentuated by the COVID-19 pandemic. In a space where transactions occur without physical interaction, consumer trust plays a central role. This study highlights that Arab consumers show moderate to high awareness of key trust dimensions in e-marketing, particularly in terms of security and prior experience. However, persistent concerns about risk and moderate evaluations of website quality indicate that e-retailers must still work to build stronger, more transparent relationships with their customers. The research confirms that trust dimensions, especially perceived security, privacy, and internet experience, significantly influence online purchase intentions. The absence of strong influence from perceived risk and website quality suggests the need for targeted improvements in risk communication and web design standards. Additionally, the impact of demographic factors like age and education level indicates that tailored marketing strategies may be beneficial.

Ultimately, enhancing consumer trust is not only a matter of technological improvement but also of communication, user experience, and brand integrity. Online sellers must continue to prioritize trust-building strategies to foster loyalty and increase adoption of e-commerce platforms in the Arab world.

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