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CONSUMER BEHAVIOUR AND BRAND LOYALTY IN SAUDI ARABIA'S E-COMMERCE MARKET: THE ROLE OF CULTURAL VALUES AND DIGITAL TRUST

Suliman Alazzaz^{1*}

¹Assistant Professor, Business Administration Department, Saudi Electronic University, Riyadh, Saudi Arabia. Email: s.alazzaz@seu.edu.sa

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Corresponding Author: Suliman Alazzaz

(s.alazzaz@seu.edu.sa)

ABSTRACT

Although many papers examine individual factors driving consumer behaviour and brand loyalty across different e-commerce contexts, studies on cultural and Islamic values are rare. This study included these two factors to examine the roles of cultural values and digital trust in behaviour and brand loyalty. For this purpose, this research aimed to measure the role of cultural and Islamic values on digital trust, behaviour and brand loyalty. Five objectives and five corresponding hypotheses were formed. A survey of 438 Saudi e-commerce users was conducted to validate the hypotheses. The survey responses were analysed for demographic characteristics of the participants, Descriptive statistics, reliability, correlations, e-commerce behavioural patterns and structural models. Since all hypotheses were supported by the findings of the study, the overall conclusion from this research is that incorporation of Islamic cultural aspects into the legal and regulatory frameworks can enhance e-commerce in Saudi Arabia through the influences of cultural values on digital trust and brand loyalty, the direct relationship of digital trust with brand loyalty and the relationships of Islamic values with digital trust and brand loyalty.

KEYWORDS: E-Commerce, Brand Loyalty, Digital Trust, Cultural Values, Islamic Values, Consumer Behaviour, Saudi Arabia.

1. INTRODUCTION

Saudi Arabia's e-commerce market is experiencing rapid growth, driven by a mobile-first, young population and high digital adoption. Consumer behaviour is heavily influenced by a preference for brands that align with local culture and values. At the same time, digital trust, fostered by secure, convenient payment options (like Mada) and social media, is critical for building long-term loyalty. The key trends in Saudi e-commerce consumer behaviour are the increasing value consciousness of Saudi consumers driving loyalty programs with incentives and discounts; cultural alignment, earning higher loyalty, outperforming competitors; AI-driven product recommendations and social media influence impacting brand preferences for purchases; and the rising adoption of digital payment solutions, such as the Nusuk wallet, with e-commerce sales via Mada cards exceeding SR 30 billion in late 2025. In this respect, digital trust mediates the relationship between cultural expectations and brand loyalty. Brand loyalty is strongly predicted by customer satisfaction. Digital trust is strong when there are high security and reliable online environments. In social commerce, trust is critical for navigating and making purchase decisions. Overall, to succeed, brands in Saudi Arabia must combine digital efficiency with cultural relevance. The market favours retailers that offer seamless, secure, and culturally tailored shopping experiences, as customer trust is essential to convert interest into lasting loyalty.

Based on the above brief introduction, the following aims, objectives, and hypotheses were proposed for this research.

1.1 Aim, objectives, and hypotheses

This research aimed to measure the role of cultural values and digital trust on behaviour and brand loyalty

The objectives were to evaluate the influences of cultural values and Islamic values on digital trust and brand loyalty among e-commerce users in Saudi e-markets. Also, to examine whether digital trust and brand loyalty are mutually related.

The following hypotheses, aligned with the research questions, were formulated:

1. Cultural Values influence Digital Trust among e-commerce users in Saudi Arabia.
2. Cultural Values Influence Brand Loyalty among e-commerce users in Saudi Arabia,
3. Digital Trust influences Brand Loyalty among e-commerce users in Saudi Arabia.

4. Islamic Values influence Digital Trust among e-commerce users in Saudi Arabia.
5. Islamic Values Influence Brand Loyalty among e-commerce users in Saudi Arabia.

2. LITERATURE REVIEW

To align with the findings, this literature review is divided into five topics related to the five hypotheses.

2.1 Influence of cultural values on digital trust among Saudi e-commerce users

A survey of 300 Saudi online consumers by Aburub, Khanfar, Mrabet, and Hamida (2025) showed that culture relates to technology and the degree of trust significantly boosts consumer confidence, which in turn positively influences online purchasing behaviour. The perception of risk adversely affects trust and intentions to buy, whereas social influence enhances trust and promotes the use of e-commerce platforms. These insights underscore the essential role of trust as a link between cultural values and consumer actions.

A doctoral research by Brdese (2024) revealed three significant barriers to the adoption of e-commerce in the Saudi tourism sector. They were customers' attitudes towards online privacy and security, a lack of human interaction in a market, and a preference for personalised agent service.

A study by Alkhalil, Zhuang, Mursi, and Aseeri (2024) building an online store to collect data and doing an A/B analysis showed privacy, customer feedback, and ease of use as the most important factors of customer trust in the Saudi e-commerce context.

According to Alaskar and Helmi (2025), digital payments are influenced by perceived usefulness, trust, and perceived benefits when shopping on Saudi e-commerce. Hence, three factors-perceived usefulness, benefits and trust are the strongest predictors of consumer behaviour.

From a survey of 449 Saudi online shoppers, Helmi, Alharthi, and Habib (2024) observed revealed significant relationships between consumer online trust and perceived information quality, company competency, and security, challenging expectations regarding the link between online consumer reviews and consumer online trust. Online consumer reviews primarily influenced perceived risk rather than consumer online trust, and impacted purchase intention only to a limited extent.

Overall, there is a good literature support for the hypothesis that digital trust is influenced by cultural values among e-commerce users of Saudi Arabia.

2.2 Influence of cultural values on brand loyalty of Saudi e-commerce users

In the findings of Brdese (2024), cultural values affected brand loyalty also. In the studies of Yousef (2024) content personalisation, customer loyalty in the Saudi e-marketing context, reflecting some cultural elements required for content personalisation. Alnasser (2025) stressed the importance of localising branding and advertising strategies to relate to Saudi cultural values, such as family, status, and quality. Successful examples and case studies of marketing strategies adopted by global and local companies were provided to support the findings. A survey study by Alanazi (2024) showed that brand awareness, habit, masculinity versus femininity (of Hofstede cultural dimensions), price value, social influence and performance expectancy influenced e-marketplace usage of Saudi e-commerce users. The survey results obtained by Zhang and Guo (2024) validated the hypotheses related to community platforms and community interactions leading to community experiences and brand image, both leading to brand preferences. Saudi community interactions are influenced by their strong cultural values. Hence, this finding indirectly supports the second hypothesis: cultural values influence brand loyalty among the Saudi e-commerce users. Thus, an overall support for the second hypothesis: cultural values influence brand loyalty of Saudi e-commerce users.

2.3 Influence of digital trust on brand loyalty of Saudi e-commerce users

As was said above (Alkhalil, Zhuang, Mursi, and Aseeri, 2024), privacy, customer feedback and ease of use were the three critical factors of consumer trust in e-commerce. Based on a quantitative study, Almutairi and Alharthi (2024) suggested that exploring the convergence of online and offline retail, virtual reality shopping experiences, and the impact of social commerce trends may drive differentiation, competitive advantage, and leadership within the digital food retail space. From a survey of 157 respondents from all parts of Saudi Arabia (Beyari, 2025) noted that AI, especially through social media exposure and product recommendations, strongly influenced Saudi e-customer loyalty. The positive association between social media exposure, purchase intention, and brand preference revealed how focused material affects customer behaviour. From a survey of 225 e-commerce users, Aburub, Aburub, Hamida, and Khanfar (2025) found that all four factors

significantly impacted satisfaction, with technology having the strongest effect ($\beta = 0.30$, $p < 0.001$), followed by social media ($\beta = 0.25$), delivery speed ($\beta = 0.22$), and culture ($\beta = 0.20$). Customer trust significantly mediated the effects of social media (indirect $\beta = 0.14$) and technology (indirect $\beta = 0.12$) on satisfaction. A survey of 600 online fashion shoppers across Saudi Arabia by Alaskar and Helmi (2025) showed that all factors of electronic word-of-mouth (credibility, perceived quality, consumer engagement, and trust) influenced the consumer purchase intentions. This relationship was mediated by brand image and social media characteristics. Overall, there is good support for the third hypothesis: digital trust influences brand loyalty among Saudi e-commerce users.

2.4 Influence of Islamic values on digital trust of Saudi e-commerce users

Aloufi, Khan, and Hussain (2025) emphasised the importance of integrating Islamic principles such as *amānah* (trust), *taḍlis* (deception), and *gharar* (uncertainty) into the legal and regulatory structures governing digital trading. This approach facilitates the incorporation of global best practices within its dual legal framework. The authors suggested a regulatory framework based on three pillars. This framework includes a legal-policy reform that requires seller verification through national digital infrastructure; a tiered, risk-based compliance system that integrates AI-driven monitoring and blockchain verification; and an institutionalised alignment with Islamic ethics that embeds *maqāṣid al-sharī'ah*, meaning the objectives of Islamic law, into Regtech systems. This framework implements *ḥifẓ al-māl* (wealth protection) and *'adl* (justice) through quantifiable regulatory functions. The proposed model positions Saudi Arabia as a leader in *sharī'ah*-compliant digital governance, connecting technological advances with Islamic legal legitimacy to establish enforceable, trust-focused e-commerce regulations in line with Vision 2030's goals for economic diversification.

Results obtained from a survey of 136 active Sharia e-commerce users prompted (Saputra & Husayn, 2024) to conclude that online customer experience (OCE) elements like informativeness, entertainment, personalisation, social presence, and adherence to Sharia principles significantly influenced customer satisfaction. Customer Satisfaction mediated the relationship between customer experience and repurchase intention, where a positive customer experience strengthens loyalty and repurchase intentions.

Using qualitative research, Gorian and Osman (2024) stressed the need for a balanced approach in ensuring the use of AI, incorporating both its innovative usefulness and Islamic ethics. The shift from traditional Islamic ethics to digital Islamic ethics has been influenced by Islamic business ethics, focusing on justice, accountability, and human dignity. The Islamic concept of privacy is unique, emphasising adherence to Shariah and providing clear guidance for ambiguous situations. The digital era requires this concept to adapt to contemporary ethical and legal challenges. Saudi Arabia and the UAE's AI ethical guidelines show the integration of cultural values with technology. These governments prioritize harmonizing security and privacy with Islamic principles, demonstrating how global ethical standards can be tailored to fit national contexts. A customised ethical framework will foster innovation while aligning with national values and societal needs.

An analysis of survey data from 400 participants confirmed the positive and significant effect of blockchain security ($b = 0.221$, $p < 0.001$) and digital payment accessibility ($b = 0.490$, $p < 0.001$) on Fintech adoption. Although perceived trust had a strong direct relationship with fintech adoption, it did not mediate the relationship between blockchain security and digital payment accessibility (Malik, 2025).

The conceptual paper by Ambak, et al. (2025) proposed a model based on the Commitment-Trust Theory of Relationship Marketing. The framework emphasises that trust, anchored in halal certification, brand credibility, and online transparency, and perceived value, covering functional, emotional, social, and religious aspects, act as key drivers of loyalty. Digital marketing strategy is seen as a moderating factor that enhances these relationships through personalised content, trusted influencer engagement, and e-WOM mechanisms.

Despite legal inadequacies, there is good legal support to promote Islamic values in enhancing digital trust in e-commerce platforms. Thus, there is good literature support for the fourth hypothesis: Islamic values influence digital trust among Saudi e-commerce users.

2.5 Influence of Islamic values on brand loyalty among e-commerce users in Saudi Arabia

In the Islamic fintech context, where ethical values intersect with technological adoption, trust and loyalty are key to user retention. Although

DANA offers strong usability and security, it trails competitors in loyalty, raising the question: how do convenience and security affect brand loyalty through brand trust among users familiar with Islamic economic principles? This question was answered by Alifa, Djuwita, Fatakh, and Shah (2025) using a survey of 100 students who were using the DANA wallet for over three months. The results showed that convenience and security significantly influenced brand trust. Brand trust fully mediated the impact of convenience and partially mediated the impact of security on brand loyalty.

Notably, among the factors that drive brand loyalty, Ambak, et al. (2025) mentioned halal certification and other Islamic dimensions as two important factors. Cultural and societal factors were two among the factors that drive purchase decisions, and social media can influence brand perceptions and consumer trust to drive purchase behaviour. Understanding the unique preferences of Saudi customers is important for firms to successfully operate in Saudi Arabia (Alnasser, 2025). A literature review by Tuqan, Abdeljawad, and Saleem (2024) identified many themes, one of which was the perception of Islamic finance as being more ethical and socially responsible compared to traditional finance and the potential influence of the risk-sharing and profit-loss-sharing structures of Islamic finance on customer loyalty. A survey of 1032 users of Mercado Libre, Rappi, and Uber in Colombia by Peña-García and ter Horst (2025) showed that the perceived brand ethics significantly influenced trust and customer experience. Customer experience, but not trust, was a strong predictor of brand engagement. Brand engagement impacted loyalty positively. There were some variations in these results across platforms.

Overall, these findings support the fifth hypothesis: Islamic values influence brand loyalty in the Saudi e-commerce users.

Thus, all hypotheses have adequate literature support and are ready for empirical validation. The methodology used for empirical validation is given in the next section.

3. METHODOLOGY

3.1 Research Design

This study employed a quantitative research design using a cross-sectional survey approach to examine the relationships between cultural values, digital trust, consumer behaviour, and brand loyalty in Saudi Arabia's e-commerce market. The research was conducted between March and July 2025 across major Saudi cities, including Riyadh, Jeddah,

Dammam, and Makkah, which collectively represent the majority of the country's online shopping population.

3.2 Sampling and Participants

A stratified random sampling technique was employed to ensure representative coverage across demographic variables, including age, gender, education level, and geographic location. The sample size was calculated using Cochran's formula with a 95% confidence level and 5% margin of error, resulting in a target sample of 420 respondents. To account for potential incomplete responses, 500 questionnaires were distributed, yielding 438 complete and usable responses (response rate: 87.6%).

Participants were required to meet two criteria: (1) be Saudi nationals aged 18 years or above, and (2) have made at least three online purchases in the six months preceding the survey. These criteria ensured that respondents had sufficient experience with e-commerce platforms to provide meaningful insights.

3.3 Data Collection Instrument

A structured questionnaire was developed in both Arabic and English, with Arabic as the primary language to ensure cultural appropriateness and participant comprehension. The questionnaire consisted of five main sections:

- **Section 1: Demographic Information** - Collected data on age, gender, education, monthly income, region, and online shopping frequency.
- **Section 2: Cultural Values** - Adapted from Hofstede's cultural dimensions framework, this section contained 16 items measuring collectivism, power distance, and uncertainty avoidance using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).
- **Section 3: Digital Trust** - Measured trust in e-commerce platforms, payment security, vendor reliability, and data privacy using 14 items on a 5-point Likert scale.
- **Section 4: Islamic Values and E-commerce** - Included 7 items addressing Shariah-compliance concerns, halal product preferences, and religious considerations in online purchasing.
- **Section 5: Brand Loyalty** - Adapted from the Customer-Based Brand Equity model, this section contained 12 items measuring repeat purchase intentions, word-of-mouth recommendations, and resistance to switching brands.

The questionnaire underwent forward and backward translation by bilingual experts to ensure linguistic equivalence. A pilot study with 45

respondents was conducted to refine the instrument and ensure clarity.

3.4 Data Collection Procedure

Data were collected through both online and offline channels to maximise reach and representativeness. The online survey was distributed via the Qualtrics platform through social media channels (Twitter/X, WhatsApp groups, LinkedIn) and email lists. Additionally, physical copies were distributed at shopping malls and university campuses in the four major cities. Screening questions at the beginning ensured participants met the inclusion criteria. The data collection period spanned 16 weeks from March 15 to July 10, 2025.

3.5 Data Analysis

Data were analysed using SPSS version 28.0 and AMOS version 26.0. Descriptive statistics were calculated for demographic variables and main constructs. Reliability was assessed using Cronbach's alpha coefficients. Confirmatory Factor Analysis (CFA) was conducted to validate the measurement model, and Structural Equation Modelling (SEM) was employed to test the hypothesised relationships between constructs. Multi-group analysis was performed to examine differences across demographic segments.

4. RESULTS

4.1 Sample Characteristics

The final sample consisted of 438 Saudi consumers actively engaged in e-commerce. Table 1 presents the demographic profile of respondents.

Table 1: Demographic Profile of Respondents (N = 438).

Characteristic	Category	Frequency	Percentage
Gender	Male	231	52.7%
	Female	207	47.3%
Age Group	18-24 years	119	27.2%
	25-34 years	184	42.0%
	35-44 years	96	21.9%
	45+ years	39	8.9%
Education	High school	58	13.2%
	Bachelor's degree	278	63.5%
	Postgraduate	102	23.3%
Monthly Income (SAR)	<5,000	82	18.7%
	5,000-10,000	149	34.0%
	10,001-15,000	118	26.9%
	>15,000	89	20.3%
Shopping Frequency	Weekly	108	24.7%
	Monthly	237	54.1%
	Quarterly	93	21.2%

The majority of respondents were aged 25-34 years (42.0%), held bachelor's degrees (63.5%), and shopped online monthly (54.1%), reflecting the typical profile of active e-commerce users in Saudi Arabia.

4.2 Descriptive Statistics and Reliability

Table 2 presents descriptive statistics, reliability coefficients, and correlations for the main constructs.

Table 2: Descriptive Statistics, Reliability, and Correlations.

Construct	Mean	SD	α	1	2	3	4
1. Cultural Values (Collectivism)	4.08	0.71	0.86	1			
2. Digital Trust	3.74	0.79	0.90	0.31**	1		
3. Islamic Values Alignment	4.28	0.68	0.88	0.49**	0.38**	1	
4. Brand Loyalty	3.59	0.83	0.91	0.36**	0.64**	0.42**	1

Note: **p < .01; α = Cronbach's alpha; 5-point Likert scale

All constructs demonstrated strong internal consistency with Cronbach's alpha values exceeding 0.80, well above the recommended threshold of 0.70. Significant positive correlations were observed between all constructs, with digital trust showing the strongest correlation with brand loyalty ($r = 0.64$, $p < .01$).

4.3 E-commerce Behaviour Patterns

Respondents reported diverse platform preferences and shopping patterns. Noon emerged as the most popular platform (primary choice: 37.2%), followed by Amazon.sa (29.8%). Fashion and apparel were the most frequently purchased category (71.5%), followed by electronics (65.8%).

Key purchase decision factors ranked by mean importance scores included: secure payment options ($M = 4.77$), product quality assurance ($M = 4.73$), customer reviews ($M = 4.59$), and competitive pricing ($M = 4.52$). Notably, Shariah compliance considerations scored moderately high ($M = 4.18$), indicating their relevance to a substantial portion of Saudi consumers.

4.4 Structural Model Results

The structural model demonstrated good fit to the data: $\chi^2/df = 2.41$, CFI = 0.93, TLI = 0.92, RMSEA = 0.056, SRMR = 0.051. Table 3 presents the hypothesis testing results.

Table 3: Structural Model Path Coefficients.

Path	β	t-value	p-value	Result
Cultural Values → Digital Trust	0.27	5.23	<0.001	Supported
Cultural Values → Brand Loyalty	0.16	3.78	<0.001	Supported
Digital Trust → Brand Loyalty	0.54	12.46	<0.001	Supported
Islamic Values → Digital Trust	0.29	6.14	<0.001	Supported
Islamic Values → Brand Loyalty	0.19	4.32	<0.001	Supported

Note: β = standardised path coefficient

Digital trust emerged as the strongest predictor of brand loyalty ($\beta = 0.54$, $p < .001$), while both cultural values and Islamic values showed significant direct and indirect effects. The model explained 61.8% of the variance in brand loyalty ($R^2 = 0.618$), indicating strong explanatory power. Mediation analysis confirmed that digital trust partially mediates the relationship between cultural values and brand loyalty, highlighting its critical role in the Saudi e-commerce context.

5. DISCUSSION & CONCLUSION

Since all hypotheses were supported by the findings of the study, the overall message from this research is that incorporation of Islamic cultural aspects into the legal and regulatory frameworks can enhance e-commerce in Saudi Arabia through the influences of cultural values on digital trust and

brand loyalty; the direct relationship of digital trust with brand loyalty and the relationships of Islamic values with digital trust and brand loyalty. For each of these findings, we have literature support, as was observed in the literature review on the corresponding topic above.

The finding that cultural values influenced digital trust is supported by Aburub et al. (2025), Brdesee (2024), Alkahalil et al. (2024), Alaskar and Hermi (2024) and Helmi, Alharthy and Habib (2024). The finding that cultural values influenced brand loyalty is supported by Brdedsee (2024), Youseef (2024), Alnasser (2025), Alanazi (2024), and Zhang and Guo (2024). The finding that digital trust influenced brand loyalty is supported by Alkhalil et al. (2024), Almutairi and Alharthy (2024), Aburub et al. (2025), Alaskar and Helmi, (2025) and Behyari (2025). The finding that Islamic values influenced

digital trust is supported by Aloufi, Khan and Hussain (2025), Saputra and Husayn (2024), Gorian and Osman (2024), Malik (2025), and Ambark et al. (2025). The finding that Islamic values influenced brand loyalty is supported by Alifa et al. (2025), Ambak et al. (2025), Alnasser (2025), Tuqan, Abdeljawad and Saleem (2024) and Peña-García and ter Horst, (2025).

Thus, these supports for the findings validate all hypotheses of this study, leading to the achievement of the aim of this study: to measure the role of

cultural values and digital trust on behaviour and brand loyalty.

Since the findings of this study validated all hypotheses, it can be concluded that cultural values and Islamic principles promote digital trust and brand loyalty, and that digital trust itself encourages brand loyalty. These findings highlight the necessity for the Saudi government to reform legal and regulatory frameworks by incorporating Islamic values to strengthen digital trust across various applications.

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