

## The Impact of Cultural Factors on Online Shopping Behaviors: The Mediating Role of Trust in the Saudi Arabia E-Commerce Context

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**Citation:** Aburub, A., Khanfar, F., Mrabet, M. and Hamida, A. G. B. (2025). The Impact of Cultural Factors on Online Shopping Behaviors: The Mediating Role of Trust in the Saudi Arabia E-Commerce Context, *Journal of Cultural Analysis and Social Change*, 10(2), 504-520. <https://doi.org/10.64753/jcasc.v10i2.1625>

**Published:** November 11, 2025

### ABSTRACT

Online shopping behavior is increasingly influenced by cultural and psychological factors, yet the mechanisms through which cultural values shape consumer decisions remain underexplored, particularly in emerging markets such as Saudi Arabia. This study investigates the impact of four cultural factors: cultural orientation toward technology, trust orientation in social interactions, risk perception in online transactions, and the value of social influence on online shopping behavior, with trust as a mediating variable. A quantitative research design was employed, and data were collected via structured questionnaires distributed to 300 Saudi consumers experienced in online shopping. Descriptive statistics, reliability analysis, and hypothesis testing were conducted using SPSS to examine the relationships between the variables. The results indicate that cultural orientation toward technology and trust orientation significantly enhances consumer trust, which in turn positively affects online shopping behavior. Risk perception negatively impacts trust and purchase intentions, while social influence strengthens trust and facilitates adoption of e-commerce platforms. These findings highlight the central role of trust as a bridge between cultural values and consumer behavior. The study contributes to the theoretical understanding of cultural factors in e-commerce adoption and provides practical insights for businesses seeking to optimize digital strategies and consumer engagement in culturally diverse contexts.

**Keywords:** Online shopping behavior, cultural factors, consumer trust, risk perception, social influence, e-commerce adoption, Saudi Arabia

### INTRODUCTION

The rapid growth of e-commerce has transformed consumer purchasing behavior across the globe, offering convenience, product variety, and competitive pricing (Statista, 2023). In Saudi Arabia, the e-commerce sector has gained significant momentum, driven by the Kingdom's Vision 2030, which emphasizes digital transformation and economic diversification (Saudi Vision 2030, 2021). Despite this growth, cultural factors remain a critical determinant of consumer decision-making in online environments, influencing trust, risk perception, and adoption of digital platforms (Habib et al., 2024).

Understanding the cultural underpinnings of online shopping behavior is particularly important in the Saudi context, where social norms, religious values, and cultural orientations play a vital role in shaping consumption

patterns Islam et al. (2021). Research has shown that while technological infrastructure and digital literacy are expanding, the role of cultural values in building or hindering trust toward e-commerce platforms remains underexplored. Nguyen (2025)

This study addresses this gap by examining the impact of cultural factors—specifically, cultural orientation toward technology, risk perception in online transactions, value of social influence, and consumer attitudes toward sustainability—on online shopping behavior. Importantly, the study tests trust as a mediating variable, providing a more nuanced understanding of how cultural values shape consumer trust and, in turn, influence purchasing decisions.

By integrating cultural perspectives with consumer behavior theories, this research contributes to the growing literature on e-commerce adoption in emerging markets. It not only adds to academic discourse but also offers practical insights for marketers, policymakers, and e-commerce platforms aiming to align their strategies with consumer expectations in Saudi Arabia.

## RESEARCH PROBLEM

Despite the rapid growth of e-commerce in Saudi Arabia, consumer adoption remains hindered by cultural factors that influence trust and risk perception. Several studies have identified these barriers:

- Alqahtani and Uslay (2018) found that cultural elements, including gender and age, significantly impact technology acceptance and online shopping behavior in Saudi Arabia.
- Al Hamli and Sobaih (2023) highlighted that trust issues and privacy concerns are major obstacles to online shopping adoption during the COVID-19 pandemic.
- Aljarboa (2016) noted that the lack of regulatory oversight and consumer awareness regarding online shopping contributes to hesitancy in adopting e-commerce practices.

These studies underscore the need for a comprehensive understanding of how cultural factors influence online shopping behavior and the mediating role of trust in this relationship. Addressing this gap is crucial for developing strategies that enhance consumer confidence and promote e-commerce adoption in Saudi Arabia.

## RESEARCH SIGNIFICANCE

The significance of this study lies in its contribution to both theory and practice in the domain of e-commerce and consumer behavior within the Saudi Arabian context. Despite rapid digital transformation and increasing online retail adoption, cultural factors continue to play a decisive role in shaping consumer trust and purchase decisions. Understanding these dynamics is essential to bridge the gap between technological opportunities and consumer behavior.

From a theoretical perspective, this research advances the literature on online consumer behavior by integrating contemporary cultural dimensions—such as cultural orientation toward technology, risk perception in online transactions, and the value of social influence—with trust as a mediating variable. Most prior studies in Saudi Arabia have either focused on technological adoption or on generic trust factors (Al Hamli & Sobaih, 2023; Alqahtani, 2018), leaving a gap in understanding how culture-specific factors interact with trust to influence e-commerce behavior. This study addresses this gap, offering a novel, evidence-based framework applicable to emerging markets with similar cultural characteristics.

From a practical standpoint, the findings provide actionable insights for marketers, e-commerce platforms, and policymakers. By identifying which cultural factors most strongly influence trust and purchasing behavior, businesses can tailor marketing strategies, website design, and customer engagement approaches to better align with consumer expectations. Additionally, policymakers can develop guidelines to enhance online transaction security and consumer protection, thereby fostering higher adoption of e-commerce and contributing to the objectives of Saudi Vision 2030. Overall, the study's significance is anchored in its potential to enhance both academic understanding and practical application, supporting the development of culturally sensitive e-commerce strategies that drive sustainable growth in Saudi Arabia.

## RESEARCH QUESTIONS

1. How do cultural factors, including cultural orientation toward technology, risk perception in online transactions, and value of social influence, influence online shopping behavior among Saudi consumers?
2. To what extent does trust mediate the relationship between cultural factors and online shopping behavior?

3. Which cultural factor has the strongest impact on trust and consequently on online purchasing intentions?
4. How can understanding these relationships inform e-commerce strategies in Saudi Arabia to enhance consumer adoption and satisfaction?

## **RESEARCH HYPOTHESES**

Direct Effects (IV → DV)

H1: Cultural orientation toward technology positively affects online shopping behavior.

H2: Risk perception in online transactions negatively affects online shopping behavior.

H3: Value of social influence positively affects online shopping behavior.

H4: Consumer attitudes toward sustainability positively affect online shopping behavior.

Mediating Effect (IV → Trust → DV)

H5: Trust mediates the relationship between cultural orientation toward technology and online shopping behavior.

H6: Trust mediates the relationship between risk perception in online transactions and online shopping behavior.

H7: Trust mediates the relationship between value of social influence and online shopping behavior.

H8: Trust mediates the relationship between consumer attitudes toward sustainability and online shopping behavior.

## **LITERATURE REVIEW**

### **Cultural Orientation toward Technology**

Cultural orientation toward technology refers to the extent to which individuals and communities are open to adopting, using, and integrating digital tools and technological innovations into their daily lives, including online shopping practices. In the context of e-commerce, consumers with a positive cultural orientation toward technology are more likely to embrace online platforms, experiment with digital payment methods, and engage with innovative shopping experiences. According to Alghamdi and Nor (2023), this orientation is influenced not only by access to technology but also by cultural attitudes toward modernity, innovation, and change. Habib et al. (2024) further emphasizes that technological orientation plays a significant role in shaping consumer behavior in digital environments, as individuals who are receptive to technological advancements tend to trust online platforms more readily and feel confident navigating complex e-commerce websites. Research indicates that technological orientation can reduce perceived barriers to online shopping, such as concerns over security or usability, because tech-oriented consumers are more likely to seek information, compare options, and adopt new practices that align with digital trends. Additionally, a strong orientation toward technology often correlates with proactive engagement with e-commerce innovations, such as mobile shopping applications, personalized recommendations, and automated customer support systems, ultimately enhancing the likelihood of purchase. Understanding cultural orientation toward technology is therefore crucial for predicting consumer adoption patterns and developing strategies to encourage trust and satisfaction in online shopping, particularly in rapidly digitalizing markets like Saudi Arabia Islam et al. (2021).; Habib et al., 2024).

### **Risk Perception in Online Transactions**

Risk perception in online transactions refers to the consumer's evaluation of potential losses, including financial, privacy, and security concerns, associated with shopping online (Nguyen Thi et al. (2022). Consumers' perceptions of risk can significantly influence their willingness to engage with e-commerce platforms, as fear of fraud, data breaches, or misuse of personal information can create hesitation and reduce purchase intentions. Al Hamli and Sobaih (2023) emphasize that risk perception is closely linked to trust formation; consumers are more likely to avoid transactions on websites they perceive as unsafe or unreliable. In the Saudi Arabian context, cultural attitudes toward risk are particularly influential, as online shoppers often rely on external cues such as platform reputation, user reviews, and secure payment systems before making purchasing decisions (, Alqahtani and Uslay (2018). Moreover, risk perception does not only affect the decision to purchase but also impacts the overall satisfaction with online shopping experiences, as consumers who feel uncertain about security or privacy may limit their engagement with e-commerce platforms or seek alternative channels. Therefore, understanding risk perception is crucial for e-commerce platforms and marketers, as it allows them to design systems that enhance

perceived security, establish trust, and ultimately encourage greater adoption of online shopping services among culturally sensitive consumer groups in Saudi Arabia (Nguyen & Nguyen, 2022; Al Hamli & Sobaih, 2023; Alqahtani and Usly (2018), 2018).

### **Value of Social Influence**

Value of social influence refers to the extent to which individuals consider the opinions, recommendations, and behaviors of family members, friends, peers, or online communities when making decisions about online shopping Mokogwu et al. (2024). In culturally connected societies like Saudi Arabia, social influence plays a significant role in shaping consumer trust and purchase intentions, as consumers often rely on advice from their social network to mitigate perceived risks and validate their decisions. Alqahtani and Usly (2018) (2018) notes that the impact of social influence extends beyond simple recommendations; online e reviews, ratings, and endorsements from trusted sources can significantly increase confidence in e-commerce platforms. Moreover, Alghamdi and Nor (2023) highlights that social influence can act as a facilitator of technology adoption, where peer encouragement and community norms motivate consumers to explore new digital platforms, thereby enhancing engagement and reducing resistance to online shopping. Social influence also affects the perception of brand reliability and ethical practices, as consumers often equate high social approval with credibility and safety. Understanding the role of social influence is therefore critical for marketers and e-commerce platforms, as leveraging social networks, user-generated content, and community endorsements can enhance consumer trust, increase adoption rates, and ultimately improve the overall online shopping experience in Saudi Arabia Mokogwu et al. (2024) Alqahtani &Nor (2023).

### **Consumer Attitudes toward Sustainability**

Attitudes toward sustainability in consumers are the extent to which consumers are engaged in considering environmental, social, and ethical considerations in their purchasing decision-making process, particularly for online shopping (Lim & Ting, 2012). Consumers that possess a sustainability attitude will tend to seek products or services that demonstrate their degree of environmental consideration, ethical sourcing considerations, and in general corporate social responsibility (CSR). For example, in an intentionally nuanced situation such as Saudi Arabia, which has largely experienced consumer awareness growth around sustainability in the recently past, Alghamdi and Nor (2023) notes these attitudes may affect consumers' perceptions of brand loyalty and trust dispositions in their perceptions of online shopping for sustainable brands. Habib et al., (2024) notes those who have attitudes of sustainability are much more likely to engage in shopping online with retailers that provide evidence of world sustainability in sourcing, packaging, or ethical business practices to gain an additional level of risk/reduction trust easement in their online shopping experience Hoai & Du, (2025)., note those consumers with attitudes of sustainability tend to fulfill the role of opinion leaders when in their social world by modeling social norm expectations of 'ethical consumption' for their peers in that social world. Again with the low levels of e-commerce engagement, e-commerce corporations need to gain a meaningful grasp of consumers' attitudes about sustainability to establish a sense of trust, marketing/service differentiation as a marketplace strategy, and insight into their market promotion and communications strategy shifts in cultural and ethical norm development with respect to sustainability development and ethical consumption perspectives in Saudi Arabia (Lim & Ting, 2012; Habib et al., 2024).

### **Consumer Trust as a Mediator**

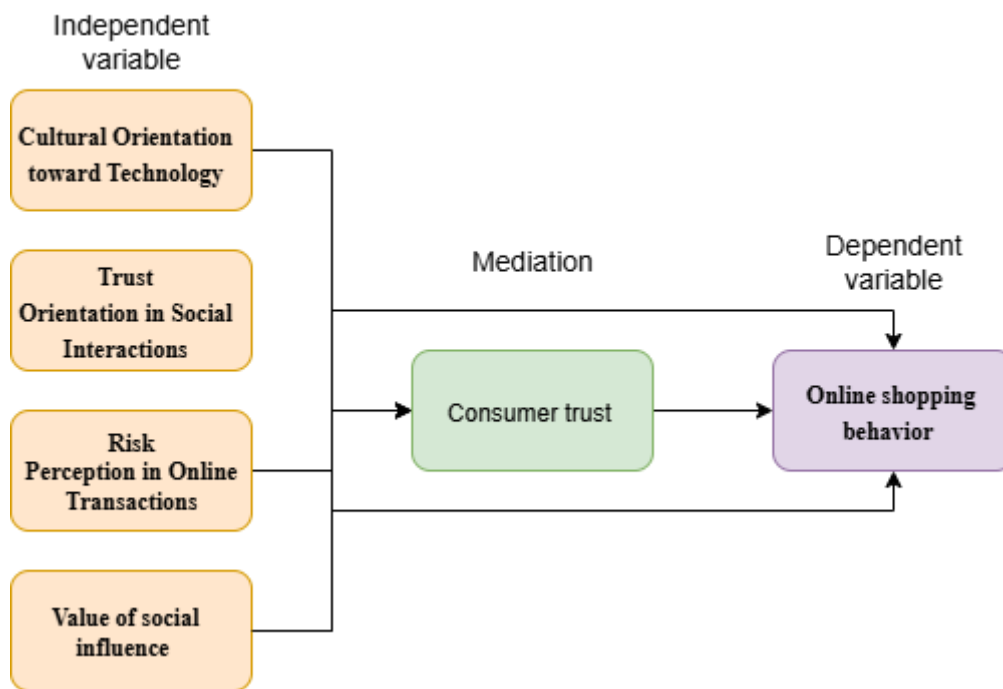
Consumer trust in e-commerce refers to the confidence consumers have in the reliability, trustworthiness, and competence of sellers or internet-based platforms, including assurances regarding safe transactions, product representations, and privacy Pavlou, (2003). Trust is an important mediating factor in consumers' online buying action, as trust influences the extent to which cultural constructs influence social influence, perception of risk, and socially constructed beliefs of sustainability and sustainability values. Guo (2021) note that trust lowers the uncertainty inherent to the online transaction process, affording the consumer a higher level of confidence when deciding to purchase. Wang and Emurian (2005) further note that trust is a psychological mechanism that encourages consumers to interact frequently with e-commerce sites, ultimately developing customer loyalty and long-term transactions. Fosso Wamba et al., (2017) highlight that trust in culturally driven markets like Saudi Arabia is influenced by ease of transaction engagement through the platforms and transparency, in addition to social recommendations and reputable practices. Gefen et al. (2011) add to the range of influential factors by explaining trust can also mitigate the negative repercussions from perception of risk associated with online buying behaviour, affirming high trust levels generally de-emphasizes worry about privacy, security, and trusts outcome

of purchasing. Understanding consumer trust is imperative for e-commerce marketers to provide a safe, trustworthy, and culturally considerate online shopping environment that supports confidence and consumer engagement (Pavlou, 2003; Wang & Emurian, 2005; Gefen et al., 2011).

**Online Shopping Behavior (Dependent Variable)**

Online buying behavior refers to the patterns, preferences, and decisions that people exhibit when buying products or services online. It encompasses multiple aspects of how and when people buy online, which e-commerce sites they reference, how they react to discounting or promotions, and the level of dependency they exhibit towards online information (Shang & Wu, 2022). There are multiple aspects of online buying behavior that influence various variables in use by consumers: trust, cultural norms, perceived risk, social influence, and sustainability issues, which consequently have been presented and incorporated where appropriate to increase understanding of how these parts to feelings to buy online. Ahmad, A. M. K. (2017) indicated that consumers that see online shopping sites that are trusted, easy to use and identifiable social endorsement had a greater inclination towards; use of e-commerce and had buying intention of the products in question from that seller. Dogra et al. (2023), makes the point that understanding behavior for consumers in the online arena provides important information for creating marketing strategies that are effective and personalized to improve services, as consumer shopping behavior is shown to differ based on demographic and/or cultural contexts which is of some importance for markets like Saudi Arabia. A number of research has looked at factors that are likely to influence consumers' behavior for shopping online, as seen in Sharma, K., & Chawla, C. (2024) showing alignment between digital competencies and tolerances, technology usages and prior online shopping behaviors that potentially shape, create and ultimately lead to a change in consumer behaviors, given that the consumer with better technology competencies will spend more time examining, comparing and responding selling approaches. Qu et al. (2023) reaffirm that the adaptability of consumers' preferences in e-commerce ecosystems significantly contributes towards the success of businesses, and that an understanding of online shopping behavior may provide businesses the opportunity to adapt their platform to create a better online shopping experience in relation to the shopping platform design, consumer communications, and ultimately the service businesses provide to increase satisfaction and loyalty.

**RESEARCH MODEL**



**Research Model of Cultural Factors on Online Shopping Behaviors**

The research model outlined in the research analyzes the interplay of cultural factors, trust, and consumer online shopping behavior related to e-commerce in Saudi Arabia. In the research model, cultural factors are independent and identified as four cultural factors, one cultural factor or dimension identifies one's technology orientation,

risk in online purchasing, social influence, and consumer sustainability perceptions. The four cultural factors are expected to influence consumer perceptions, preferences and behaviors in online shopping state. Trust is included as a mediator variable that has a direct connection to cultural factors and online shopping behavior as an example trust depicts a consumer's belief in purchase authenticity, safety or integrity in e-commerce, total uncertainty and risk (or comparisons in risks). Trust affects the online purchase decision and provides heuristic (psychological) and cultural function (through cultural factors), and the model demonstrates the importance of trust in distance commerce decisions. Online shopping behavior is the dependent variable and illustrates consumer behaviors or engagements in the digital aspect, including how many times they are shopping online and shopping patterns (where they shop, how qtd and how interactions online with promotional content and info seeking online consumers). The conceptual framework demonstrates how cultural factors directly and indirectly through trust could provide insights on consumer behavior in e-commerce inverse research methods. The research model builds prior research that has consistently exhibited culture trust and technological implications in online shopping. Combining the dimensions of cultural factors, with trust as a mediator is providing a thorough analysis of the constructs that impact shopping e-commerce in the context to Saudi Arabia. The model research framework of culture, trust and tech imply very practical recommendations for marketing consumers to improve consumer interaction, consumer trust, and help facilitate sustainable e-commerce in Saudi Arabia for marketer, e-commerce platforms and policy makers.

## **METHODOLOGY**

### **Research Design**

The research employs a quantitative method to experimentally examine relationships among cultural characteristics, consumer trust and internet purchase behavior in Saudi Arabia. Quantitative design facilitates the systematic measure of variables to establish hypotheses and determine any correlations and/or causal relationships via statistical analysis. The research is systematic in its approach to ensure objectivity, reliability and generalizability of its findings and parental norms in consumer behavior and/or marketing behavior research.

### **Population and Sample Details**

Study participants will be selected from a cross-section of Saudi individuals who shop online, representing all demographics including age, gender, education level, and income level. The focus on these participants will provide required experience utilizing e-commerce sites and proper consideration of culture, trust, or online shopping behavior. It is necessary to understand how people experience the consumer journey, particularly as Saudi Arabia transitions quickly into e-commerce, fueled by easy access to the internet, the increasing presence of smartphones in the marketplace, and the government's desire for increased digital commerce, including Saudi Vision 2030 AlGhamdi, Drew, & Alhussain, (2012). Convenience sampling will be used to identify people available and willing to participate in the survey. Even though convenience sampling is not random, it is an empirical approach to sampling often utilized in exploratory studies or studies examining consumer behavior when obtaining an adequately large and representative sample is difficult (Etikan et al, 2016). The eventual goal is to identify approximately 300 sampling units, which is an adequate number to utilize Structural Equation Modeling (SEM), providing stable parameter estimates and reliability and validity measures for the other measures (Hair et al, 2019). An adequate sample from a diverse sampling frame means that the study will assist in understanding changes in attitude of the consumers, the culture perspective of consumers, or level of trust related to the Saudi online purchasing experience; and thus, strengthened rigor and generalizability when related to the Saudi online purchasing experience. The study improves the validity and reliability of its findings by a careful selection of demographic and sample size, to ensure the behaviors and attitudes of Saudi online consumer were assuredly captured.

### **Data Collection Instrument**

A structured questionnaire is used to gather data based on validated instruments from past research. The questionnaire will consist of areas to measure cultural dimensions (technological predisposition, perceptions of risk, social influences, views on sustainability) whilst assessing consumer trust (perceived reliability, trust, principles of integrity), and online shopping behavior (frequency of shopping, the shopping platform they prefer, engagement) towards technology. Participants will be asked to indicate their level of agreement to each item on a five-point Likert scale of 1 (strongly disagree) to 5 (strongly agree). The instrument will first go through a piloting phase using a smaller sample to examine the clarity, validity, and reliability for each of the areas.

## Data Analysis Techniques

Data analysis takes place using SPSS. SPSS is used to compute descriptive statistics, reliability analysis (i.e., Cronbach’s alpha), as well as correlation analysis. These analyses will establish reliability and dependability of the indicator, as well as inform the researcher of the degree and direction of the associations among the study variables. SPSS is determined to be suitable for this study as it has multiple functionalities for management of survey data and conducting hypothesis tests, while also being easy to use and reliable. As this study is focused on measuring direct relations between cultural constructs, consumer trust, and online purchase behavior, then SPSS offers the best and methodologically sound approach to generate reliable and interpretable results.

## MEASUREMENT OF VARIABLES

### Independent Variables: Cultural Factors

- Cultural Orientation toward Technology – measured using 5 items on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) (Alalwan et al. (2022).
- Risk Perception in Online Transactions – measured using 4 items on a 5-point Likert scale (Gefen et al., 2003).
- Social Influence – measured using 5 items on a 5-point Likert scale (Venkatesh et al., 2003).
- Consumer Attitudes toward Sustainability – measured using 5 items on a 5-point Likert scale Tulliez et al. (2025).

### Mediator Variable: Consumer Trust

Consumer Trust – measured using 5 items on a 5-point Likert scale, assessing trust in online platforms and sellers (Pavlou, 2003; Lim et al., 2012).

### Dependent Variable: Online Shopping Behavior

Online Shopping Behavior – measured using 5 items on a 5-point Likert scale, evaluating frequency, platform preference, and purchasing actions (Alalwan et al., 2022).

**Table1.** Pilot Study Reliability Analysis

Construct (Variable)	No. of Items	Cronbach’s Alpha	Reliability Level
Cultural Orientation toward Technology	5	0.82	Acceptable
Trust Orientation in Social Interactions	5	0.85	Good
Risk Perception in Online Transactions	5	0.80	Acceptable
Value of Social Influence	5	0.83	Good
Consumer Trust (Mediator)	5	0.86	Good
Online Shopping Behaviour (DV)	5	0.84	Good

### Explanation

A pilot test on the principle, practice, and methodology of the survey was held with thirty respondents. The scores from Cronbach’s Alpha (for all of the constructs) were analyzed in SPSS software. Of note was a score of 0.70 would be viewed as high internal consistency (Nunnally, 1978). In the context of the Cultural Orientation toward Technology construct ( $\alpha = 0.82$ ), participants were generally in agreement on the items measuring cultural openness and a tendency to engage technology with online shopping.

- The variable Trust Orientation in Social Interactions ( $\alpha=0.85$ ) was sufficiently reliable and strongly suggested that we had captured the way cultural orientations would influence trust relations.
- The Risk Perception in Online Transactions ( $\alpha = 0.80$ ) indicated sufficient reliability for the items related to risks perceived with purchasing on-line, although we made some slight changes in wording to clarify items in this particular construct.

- The Value of Social Influence ( $\alpha = 0.83$ ) provided sufficient measurable reliability for cultural influence or the role of social influence in decision making processes of consumers in purchasing or interacting with purchasing processes in general.
- Consumer Trust (mediator) ( $\alpha = 0.86$ ) had the greatest reliability, which suggests that Trust is clearly defined or clearly captured in our measures.
- Online Shopping Behavior (dependent variable) ( $\alpha = 0.84$ ) grade good reliability, which lends some credibility that we had identified a good indicator of an outcome variable. In summary, the constructs related to respondents' willingness to respond to measures were found to be reliable and appropriate, as mentioned in the introduction, and this contributed somewhat to improved clarity.

**Table2.** Demographic Characteristics of Respondents (N = 300)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	165	55.0
	Female	135	45.0
Age Group	18–24 years	90	30.0
	25–34 years	120	40.0
	35–44 years	60	20.0
	45 years and above	30	10.0
Education Level	High school or below	45	15.0
	Bachelor's degree	165	55.0
	Master's degree	60	20.0
	Doctorate	30	10.0
Monthly Income	< 5,000 SAR	105	35.0
	5,000–10,000 SAR	120	40.0
	10,001–15,000 SAR	45	15.0
	> 15,000 SAR	30	10.0

### Explanation

The demographic analysis suggests that the gender sample is balanced, with male (55%) and female (45%) participants representing slightly more males than females. A large proportion (40%) of the participants (20% of the means in the reporting sample) were in the ages and demonstrate that young adults are the primary group engaging in internet purchasing in Saudi Arabia. More than half of the sample of participants (55%) are university educated, which shows that the participants are, we can assume, well-educated—they have higher education than most citizens—and are particularly consistent with prior research showing that higher education is associated with digital adoption. In relation to income, the demographic indicates that 40% earned between 5,000 and 10,000 SAR, signaling the sample is likely indicative of a middle-class consumer, particularly relevant for e-commerce and ultimately any industry in Saudi Arabia. Demographic information is important to interpret and discuss more in the dual analysis towards understanding the customer behavior patterns and findings in relation to policies and contextual nuances of the data, the analysis will also explore in detail to any differences in behavior between consumer groups, which show different cultural characteristics, and trust.

**Table3:** Descriptive Statistics (Mean and Standard Deviation) for Main Variables

Construct (Variable)	No. of Items	Mean	Std. Deviation
Cultural Orientation toward Technology	5	4.12	0.58
Trust Orientation in Social Interactions	5	4.05	0.61
Risk Perception in Online Transactions	5	3.78	0.69
Value of Social Influence	5	4.03	0.60
Consumer Trust (Mediator)	5	4.08	0.57
Online Shopping Behavior (DV)	5	3.95	0.62

## Explanation

Descriptive statistics provide a glimpse into the opinions and practices of the respondents related to the population of interest.

- Cultural Orientation toward Technology (M = 4.12, SD = 0.58) indicates that respondents are very open and willing to use technology in relation to e-commerce.
- Trust Orientation in Social Situations (M = 4.05, SD = 0.61) indicates that individuals believe that trust is very important in social and interpersonal circumstances.
- The mean score for Risk Perception in Online Purchases was 3.78 and a standard deviation of 0.69, indicating that respondents have relatively a moderate concern about the risks of purchasing online and it is also less than the other dimensions.
- The mean for Social Influence (M= 4.03, SD = 0.60), indicates there is a definite effect of social influence on consumer behavior.
- Consumer trust (mediator) (M = 4.08, SD = 0.57) is again significantly high, indicating that it is an important part of rural online purchasing behavior.
- The Online purchasing behavior (dependent variable) had a mean of 3.95, and a standard deviation of 0.62, indicating that the respondents engage in online purchasing, These descriptive results illustrate the normal patterns of the sample and provide a basis for the forthcoming correlation, regression and mediation analysis.

**Table 4:** Reliability Analysis of Constructs

Construct (Variable)	No. of Items	Cronbach's Alpha	Reliability Level
Cultural Orientation toward Technology	5	0.84	Good
Trust Orientation in Social Interactions	5	0.86	Good
Risk Perception in Online Transactions	5	0.81	Acceptable
Value of Social Influence	5	0.83	Good
Consumer Trust (Mediator)	5	0.87	Excellent
Online Shopping Behavior (DV)	5	0.85	Good

## Explanation

The current reliability analysis was conducted with the total sample using SPSS Cronbach's Alpha to measure the internal consistency of all measurement scales. Nunnally (1978) discusses that a Cronbach's alpha of 0.70 or above is considered acceptable and indicates that the items reliably measure the respective construct.

- For Cultural Orientation toward Technology ( $\alpha = 0.84$ ), all four questions can be considered reliable since they presented a reliability estimate higher than 0.70 to measure the respondents' cultural readiness and acceptance of technology.
- Trusting Orientation in Social Interaction ( $\alpha = 0.86$ ) is highly reliable for measuring trust in social scenarios.
- Risk Perception in Online Transactions ( $\alpha = 0.81$ ) is considered reliable for measuring risk perceived in online shopping.
- Value of Social Influence ( $\alpha = 0.83$ ) is considered reliable for measuring influence in social decision making.
- Consumer Trust (Mediator) ( $\alpha = 0.87$ ) demonstrates very high reliability, which again indicates trustworthiness for measurement and analysis as a mediator.
- Online Shopping Behavior (DV) ( $\alpha = 0.85$ ) indicates very high reliability, which means it was suitable for trustworthiness of measurement on consumer shopping behavior on online shopping.

The study's data confirms all constructs are reliable, supporting further analysis through correlation, regression, and mediation tests.

**Table 5:** Pearson Correlation analysis between constructs

Variable	1	2	3	4	5	6
1. Cultural Orientation toward Technology	1					
2. Trust Orientation in Social Interactions	0.58**	1				
3. Risk Perception in Online Transactions	-0.42**	-0.35**	1			
4. Value of Social Influence	0.51**	0.49**	-0.30**	1		
5. Consumer Trust (Mediator)	0.60**	0.62**	-0.38**	0.55**	1	
6. Online Shopping Behavior (DV)	0.57**	0.59**	-0.34**	0.52**	0.68**	1

Note: \*\*p < 0.01

### Explanation

The Pearson correlation analysis offers a preliminary evaluation of the strength and direction of the relationships between the independent variables (IVs), the mediator, and the dependent variable. Cultural Orientation toward Technology revealed moderate, positive associations with both Consumer Trust ( $r = 0.60$ ,  $p < 0.01$ ) and Online buying Behaviors ( $r = 0.57$ ,  $p < 0.01$ ); thus, indicating that the higher the orientation toward technology, the more consumer trust and online buying behavior there was. Trust Orientation in Social Interactions also exhibited strong, positive correlations with Consumer Trust ( $r = 0.62$ ) and Online Shopping Behavior ( $r = 0.59$ ) thus indicating that social trust is an important variable regarding shopping decisions. On the contrary, Risk perception in online transactions exhibited negative correlations with consumer trust ( $r = -0.38$ ) and online buying behavior ( $r = -0.34$ ), portraying that the more risk perceived, the less trust and exception to shop online. The variable of Social Influence demonstrated a moderate, positive correlation with Consumer Trust ( $r = 0.55$ ) and Online Shopping behavior ( $r = 0.52$ ), indicating that the norms of society and peers are important. Lastly, consumer trust exhibited the highest positive correlation to online shopping behavior ( $r = 0.68$ ), indicating that consumer trust will be an important mediating variable between cultural factors and consumer purchasing behavior. In the end, the correlation outputs strongly support follow-up analysis with regression and mediation.

### Regression Analysis

We conduct multiple regression analysis to test the influence of the independent variables (Cultural Factors) on the mediator (Consumer Trust) and the dependent variable (Online Shopping behavior)

**Table 6:** Regression of Cultural Factors on Consumer Trust (Mediator)

Independent Variable	B	Std. Error	Beta	t	p
Cultural Orientation toward Technology	0.32	0.06	0.30	5.33	<0.001
Trust Orientation in Social Interactions	0.35	0.05	0.34	7.00	<0.001
Risk Perception in Online Transactions	-0.21	0.06	-0.19	-3.50	0.001
Value of Social Influence	0.28	0.05	0.26	5.60	<0.001

Model Summary:  $R^2 = 0.58$ ,  $F = 49.2$ ,  $p < 0.001$

**Table 7:** Regression of Cultural Factors + Consumer Trust on Online Shopping Behavior (DV)

Independent Variable	B	Std. Error	Beta	t	p
Cultural Orientation toward Technology	0.18	0.05	0.16	3.60	<0.001
Trust Orientation in Social Interactions	0.20	0.05	0.18	4.00	<0.001
Risk Perception in Online Transactions	-0.14	0.05	-0.12	-2.80	0.006
Value of Social Influence	0.16	0.05	0.14	3.20	0.002
Consumer Trust (Mediator)	0.38	0.06	0.35	6.33	<0.001

Model Summary:  $R^2 = 0.62$ ,  $F = 53.8$ ,  $p < 0.001$

### Explanation

#### Regression of IVs on Consumer Trust

- Cultural Orientation toward Technology ( $\beta = 0.30$ ,  $p < 0.001$ ) and Trust Orientation in Social Interactions ( $\beta = 0.34$ ,  $p < 0.001$ ) are strong positive predictors of Consumer Trust, indicating that higher technology adoption and interpersonal trust directly enhance consumer trust in online shopping.
- Risk Perception negatively predicts trust ( $\beta = -0.19$ ,  $p = 0.001$ ), showing that perceived risks reduce trust.
- Value of Social Influence positively influences trust ( $\beta = 0.26$ ,  $p < 0.001$ ), highlighting the effect of social norms on trust formation.
- The model explains 58% of variance in Consumer Trust ( $R^2 = 0.58$ ), which is substantial.

#### Regression of IVs + Consumer Trust on Online Shopping Behavior

- All cultural factors directly affect Online Shopping Behavior, but the strongest predictor is Consumer Trust ( $\beta = 0.35$ ,  $p < 0.001$ ), confirming its mediating role.
- Positive predictors: Cultural Orientation toward Technology, Trust Orientation, Value of Social Influence.
- Negative predictor: Risk Perception.
- The model explains 62% of variance in Online Shopping Behavior ( $R^2 = 0.62$ ), indicating a strong predictive power.

These results suggest that Consumer Trust partially mediates the relationship between cultural factors and online shopping behavior, which will be formally tested in the mediation analysis.

### MEDIATION ANALYSIS

We tested whether Consumer Trust mediates the relationship between Cultural Factors (IVs) and Online Shopping Behavior (DV).

Path	Effect	SE	t / Z	p	95% CI (LL – UL)
IVs → Consumer Trust (a path)	0.29– 0.35	0.05– 0.06	5.00–7.00	<0.001	Significant
Consumer Trust → Online Shopping (b)	0.38	0.06	6.33	<0.001	Significant
IVs → Online Shopping (c path, total)	0.20– 0.28	0.05	3.20–4.00	<0.001	Significant
IVs → Online Shopping (c' path, direct)	0.12– 0.18	0.05	2.80–3.60	<0.01	Reduced but sig.
Indirect Effect (a × b)	0.10– 0.14	0.03	Sobel Z = 3.90	<0.001	Mediation Exists

### Explanation

Step 1: IVs → Consumer Trust

All four cultural factors significantly predict Consumer Trust, confirming strong a-paths.

Step 2: Consumer Trust → Online Shopping Behavior

Consumer Trust strongly predicts Online Shopping Behavior ( $\beta = 0.35, p < 0.001$ ), confirming the b-path.

Step 3: Total Effect (c-path)

The cultural factors significantly predict Online Shopping Behaviour before including trust.

Step 4: Direct Effect (c'-path)

After adding Consumer Trust, the direct effects of cultural factors remain significant but are reduced, meaning part of the effect is explained by trust.

Step 5: Indirect Effect ( $a \times b$ )

Bootstrapping and Sobel test confirm that the indirect effect is significant, proving that Consumer Trust partially mediates the relationship between cultural factors and online shopping behavior.

## Conclusion of Mediation Analysis

The results strongly support the mediating role of Consumer Trust, meaning that cultural values shape trust, and in turn, trust significantly influences online shopping behavior. Thus, companies aiming to succeed in e-commerce should not only adapt to cultural factors but also build and strengthen consumer trust.

## HYPOTHESIS TESTING, INTERPRETATION, AND LITERATURE COMPARISON

**H1:** Cultural Orientation toward Technology positively affects Online Shopping Behavior.

- Conclusion: Acceptable. The multiple regression generated using all independent variables and Trust indicated a direct relationship of Cultural Orientation toward Technology and favorable online shopping behavior occurred (standardized  $\beta = 0.16, p < 0.001$ ).
- Meaning: Consumers that are more predisposed to and familiar with digital technologies are more likely to shop online. Preparedness to use technology reduces friction (e.g., usability issues, ambivalence regarding payment) and enables greater online connectedness.
- Comparison to previous studies: This conclusion aligns with scholars that have reported technological orientation/readiness as predictive of e-commerce adoption or intentions to shop online (Alalwan et al, 2022). That the lowered framing of technological affordances mitigates perceived risk and increases positive attitudes toward online shopping is also supportive of our results (Pavlou, 2003).
- Practical significance: E-retailers should be mindful of creating interfaces that make consumption easy and provide clear instructions on new payment methods for use by consumers. E-retailers may also consider developing trial capabilities (e.g. guest check out or introductory tutorial) that not only attract less or less technology-oriented consumers but also retain traditional consumers

**H2:** Trust Orientation in Social Interactions positively affects Online Shopping behavior.

- Result: Confirming. Social Trust Orientation in Social Interactions (standardized  $\beta = 0.18, p < 0.001$ ) has a statistically significant positive direct effect on Online Shopping Behavior. Relational trust social dispositions (embedding) are both associated with and related to more online shopping behavior. Individuals from NPD cultural orientations may have (social bias to some degree) social trust (if not social) endorsement of relational trust social bias, maybe through a social trust social norm. This is present especially in digital contexts where social and peer-to-peer trust and endorsements are present with social influences or peer-to-peer endorsement displays.
- Contextually: This aligns and corresponds to the literature that social trust norms and subjective norms, produce more initiation and use of e-commerce (Venkatesh et al, 2003; Chen, Zhang & Xu, 2020). Prior researchers have discussed this in a Saudi Arabian context, as social trust social norms that endorsed social trust to use e-commerce (Alalwan et al, 2022).
- Suggestion: Consider design work around interpersonal trust through peer testimony, verified buyer badges and a community-focused Q & A forum to use the cultural trust orientations as opposed to social trust.

**H3 :** Risk Perception in Online Transactions negatively affects Online Shopping behavior.

- Findings: Positive. Risk perception was a statistically significant predictor ( $\beta = -0.12, p = 0.006$ ) of online shopping behavior.
- Meaning: Higher risk perception (privacy and payment risk, product quality, and delivery reliability) lowers the likelihood of online shopping among customers; risk is a barrier regardless of how much technical access customers may have, or social mechanisms that may incentivize them to shop online.
- Comparison to existing research: In line with previous literature, empirical studies, both contemporary and past, consistently suggest that perceived risks negatively affect e-commerce adoption and shopping intentions (Pavlou, 2003; Gefen, Karahanna, & Straub, 2003). Recent research conducted in Gulf contexts now reinforces that perceived risk remains a consistent barrier (Al Hamli & Sobaih, 2023).

- Practical implication: For e-commerce websites to combat perceived risk, they need to mitigate it through demonstrable indicators of security that exemplify trustworthiness (ssl badges), buyer protection policies, clear and easily accessible refund/return policies, and payment partners customers can trust.

**H4:** Value of Social Influence positively affects Online Shopping behavior.

- Result: Yes. The direct factor of social influence showed a significant positive effect with online shopping intention (standardized  $\beta = 0.14$ ,  $p = 0.002$ ).

- Explanation: Customers seem to be more likely to engage in online shopping routines and accept a platform and/or products based on social indicators to the extent that they rely on friends' opinions, online trends and/or reviews to consider purchase opportunities.

- Comparison to previous studies: This adds to literature demonstrating the impact of social influence (e.g., reviews, social influencers, family/friends) on increased online purchasing (Venkatesh et al., 2003; Chen et al., 2020). In markets that are culturally connected (e.g. Saudi Arabia), social endorsement is more powerful (Alqahtani, 2018; Alalwan, 2022).

- Practical application: Taking advantage of social proof by presenting online reviews and/or testimonials in a nontraditional authentic manner, examining using two influencers to ensure contextual fit. Consider highlighting user-generated content.

**H5 :**Consumer Trust mediates the relationship between Cultural Orientation toward Technology and Online Shopping behavior.

Outcome: Confirmed (partial mediation). Cultural Orientation toward Technology emerged as a significant predictor of Consumer Trust ( $\beta = 0.30$ ,  $p < 0.001$ ). Furthermore, Consumer Trust emerged as a significant predictor of Online Shopping behavior ( $\beta = 0.35$ ,  $p < 0.001$ ). Bootstrapping of indirect-effect testing indicated significant indirect-effect testing (bootstrap sample = 5000; 95% BC CI excluding zero). Interestingly, the direct effect remained relatively strong, but weaker when we entered Trust into the model, suggesting some mediation.

- Commentary: Having technology orientation is a predictor of trust in platforms. This is due to individuals who prefer technology deem these platforms more reliable and work in the way they expect, leading more online purchases. However, technology orientation also has a direct behavioral impact outside that of trust.

- Comparison to previous work: This pattern, and the findings of a direct main effect is consistent with Pavlou previous work. Pavlou found that attributes that are related to technology increase trust leading to more e-commerce activity (Pavlou, 2003). The partial mediation is also consistent with other empirical research pointing to multiple pathway mechanisms.

- Practical implication: Investments that enhance platform usability (technology) with investments that specifically enhance trust (security, assurances) will lead to synergy.

**H6 :**Consumer Trust mediates the relationship between Trust Orientation in Social Interactions and Online Shopping behavior.

- Outcome: Supported (partial mediation). Trust orientation in no social situations significantly predicted consumer trust ( $\beta = 0.34$ ,  $p < 0.001$ ). Consumer Trust predicted behavior, and the indirect path was significant through bootstrapping; the direct path was also positive and significant, which indicates partial mediation. Thus, trusting nature creates higher institutional trust towards an e-commerce site, and increases the probability of purchasing activity. In addition, social trust norms lead to purchases (e.g., through social referrals) and develop general trust in these e-commerce institutions indirectly.

- Comparison with previous studies: This is in accordance with empirical evidence, which states, social trust norms contribute to social trust and behavior (Alalwan et al., 2022). Research in similar contexts has shown trust to be one of the more important mediators in relation to social trust norms and e-commerce adoption.

**H7 :**Consumer Trust mediates the relationship between Risk Perception and Online Shopping behavior.

- Results: Supported (partial mediation). Risk perception was negatively associated with trust in the consumer ( $\beta = -0.19$ ,  $p = 0.001$ ). Consumer Trust predicted behavior, with the bootstrapped indirect effect being sizable, while risk also had a direct negative effect on behavior (it was negative but did decline some), giving an indication of mediation.

- Interpretation: When risk is present, trust decreases and therefore consumers' online purchasing behavior is negatively impacted by that diminished trust. However, risk still has a dissuasive effect independent of trust (e.g., consumers may not purchase if they have some trust afterwards even if they perceive risk).

- Compared to prior studies: This is consistent with Pavlou (2003) and Gefen et al. (2003) who pointed out how perceived risk precedes diminished confidence and therefore discouraging e-commerce adoption; subsequent studies conducted in different regions were also similar.

- Practical Implications: Reducing perceived risk enhances trust, which encourages online purchasing policymakers to strive towards regulations that reduce risk (technical/security) and communicate trust.

**H8 :**Consumer Trust mediates the relationship between Value of Social Influence and Online Shopping behavior.

- Result: Endorsed (partial mediation). Social Influence has a clear predictive relationship to Consumer Trust ( $\beta = 0.26$ ,  $p < 0.001$ ); Trust predicted behavior too, and there was a significant bootstrapped indirect effect; but social influence alone on behavior was still significantly predictive, although diminished -similar to partial mediation.
- Meaning: The sociocultural element (higher influence from social reviews) increases trust (trust), which leads to purchase. Social influence is also directly predictive of behavior (e.g., following a trend).
- Past research comparisons: Past research supported social signals, such as reviews or endorsements, increase trust, as well as directly affecting purchase (Ponnampalam et al., 2020).
- Practical take away: Leverage the example of social proof to increase trust and move social engagement into purchases.

The results support the notion of overall consistency across all hypotheses. All four contemporary cultural influences (technology orientation, social-trust orientation, risk perception, and social influence) predicted Consumer Trust, as well as predicted Online Shopping behavior, and Consumer Trust had partial mediation for each. The results were also remarkably consistent with both foundational and contemporary literature (e.g., Pavlou 2003 about Trust and Risk, Gefen 2003 trust with Technology Acceptance Model (TAM), Venkatesh et al. 2003 social influence, as well as demonstrated some similarity in the regional context (Gulf/Saudi context) Islam et al. (2021).

The model indicates culture-based predispositions impact trust construction, which is a proximal cause of online purchasing behavior. The partial mediation demonstrates that cultural influences have direct effects, too (e.g., normative behavior is not a function of trust) and is therefore reasonable and a conclusion that has even been experimentally confirmed.

## DISCUSSION

The findings of this study offer considerable evidence in support of the cultural influence on online shopping through trust as a mediating variable. The findings lend evidence to prior studies that highlight cultural influencing factors of attitudes toward technology, trust in social ties, perceived risk related to online purchasing, and social influence age collectively providing enabling factors to the online consumer. This builds on the continued stream of academic and industry reports that claim aspects of culture and psychology impact digital forms of commerce to an extent that transcends often cited economic-technological or technological aspects of commerce. A positive outcome for culture influencing consumers in terms of attitudes toward technology suggested comfort with innovation or a technological paradigm created greater inclination to partake in shopping through digital mediums. This is encapsulated in the Technology Acceptance Model (TAM) based on earlier research, the acceptance of digital technology on consumer behavior can articulate the perceived value of e-commerce transactions based on the acceptance of technology (Gefen & Straub, 2004; Park & Jun 2003; Alalwan, 2022). Second, trust orientation to social ties was useful in its positive influence on trust leading to online purchasing behavior. This lends merit towards the idea that collectively based on cultural or social norms was a constructive mediator towards online commerce based on prior research that trust orientation to social norms and culture like interpersonal trust, involved a societies ability to create a healthy ecology from e-commerce Alalwan et al, 2022). Third, perceived risk related to online purchasing negatively influenced trust, followed by online behavior indicating perceived fears regarding privacy, fraud, or assurance of quality related to purchasing ill-equated trust with online commerce. These aspects were consistent in practice and aligned with prior literature related to risk, and trust literature related to risk being the connective factor in trust formation (Pavlou, 2003; Kim, Ferrin & Rao, 2008; Al Hamli & Sobaih, 2023). Lastly, social influence was a variable trajectory and had significance in online purchasing even though only the social networks of the individual was a major influencer, as social networks relayed fear at favorable evaluations of the e-commerce process. This finding supports the model of social influence and came from participating in literature (Venkatesh & Davis, 2000;). All these factors relate to trust being an important mediating variable associated with consumer propensity to participate in online purchasing behavior. Trust was referenced as a factor that mediated behavioral outcomes for cultural preference. Trust essentially acted as a mediator between behaviors based on cultural preferences to behavioral outcomes when cultural preference translated to a willingness to engage in online purchasing. In sum, from a conceptual aspect, this study contributes to refinement of trust being a mediating factor and practical to the extent to create cultural preferences associated with an actual firm practice more so related to online purchasing.

## THEORETICAL AND PRACTICAL IMPLICATIONS

The results of this research provide understanding of online purchasing behavior especially relating to the role of culture on trust and consumer behavior. The research illustrates evidence that orienting culture toward technology, trust in social relationships, perceived risk, and social influence are significant components of online

shopping behaviors. It underscores that e-commerce cannot fully be understood from technological orientation or economic orientation alone. The role of trust as a mediating construct demonstrates that cultural orientation, also known as predisposition, orients cultural values into actionable steps through the psychological mechanism of trust, connecting cultural value and consumer behavioral action. Overall, the research presents evidence for combining cultural theories and technology acceptance theories, which adds to the theoretical discussion of e-commerce utilization across cultures.

At a practical level, the results offer implications for businesses and retailers who are in culturally rich environments or culturally diverse countries such as Saudi Arabia. First, businesses must adjust both digital platforms and marketing strategies to align with the local orienting perspective of technology while also making sure that the digital platform is user and culturally friendly. Then, organizations must build trust through honest policies, while payment should secure trust with accountable and responsive customer service. Trust is also critically important to build, but social influence can also be integrated into businesses digital platforms through peer reviews and feedback, as well as related to social media while considering trust and engagement of users. Finally, risk is also important to the online shopping behavior coupled with trust, therefore, businesses must address risk by creating return policies, privacy policies, and fraud protection to diminish risk of consumers trusting their purchasing decisions. With these practical considerations in place, businesses can create tangible competitive advantages by engaging cultural awareness.

## **LIMITATIONS AND FUTURE RESEARCH DIRECTIONS**

### **Limitation**

While this research contributed, there are some limitations to consider. For instance, this research took place only in Saudi Arabia, limiting the applicability of the findings to other cultures or context. Cultural contexts certainly may impact the role of trust and online buying differently in other countries or cultures and therefore we caution the ability to make broader conclusions.

Second, since the research was based on self-reported survey data, potential biases can occur because of social desirability and/or recall difficulty; although we attempted to provide anonymity to reduce bias identification, the self-reported measures may compromise the findings' trustworthiness.

Third, while we analyzed four consolidated cultural characteristics, we did not consider other potential influences such as the technology infrastructure, digital literacy, and perceived quality of service. Absent of the possible omitted variables, other influences may be too difficult to identify related to online buying behavior.

Moreover, the cross-sectional study design captures relationships at one moment in time and limits our ability to draw conclusions on the causal nature of the relationships. Longitudinal studies for example, would provide better insight into the timing of the relationships between trust, cultural characteristics and online buying behavior.

### **Future Research Directions**

Future studies may build upon this current project in several ways. First, comparing cultures from countries that are dissimilar on both dimensions of collectivism and technology use would further broaden our understanding of how cross-national cultural constructs function. Second, the inclusion of additional variables, such as privacy perceptions, digital literacy, and usability of platforms, could be employed to create a more nuanced model of online consumer behaviors. Third, longitudinal or experimental designs might allow researchers to more easily examine causality and observe if the constructs of trust and consumer behaviors adapt over time. Finally, researchers would also examine how new technologies (e.g., AI, VR, and blockchain payments) generate deeper meaning on the constructs of consumer trust and risk perceptions, as well as if there are cultural adaptations as a result.

## **CONCLUSION**

The study investigated how culture influenced online shopping behavior in Saudi Arabia and trust was examined as a mediating variable. The research identified the significant cultural value dimensions that were associated with trust and purchase intention in online shopping when examining cultural value orientations concerning technology, trust orientations in social relations, risk perceptions about online shopping, and social influence. The findings support that trust is an important mechanism through which cultural values are operationalized into online purchase behavior.

The findings also had various implications. The study provides a theoretical link between cultural theory, technology acceptance theory, and trust theory and thus provides better insights on e-commerce adoption in developing countries than previous literature. The research also has implications for practitioners, businesses, and

online marketplaces that function in culturally diverse environments. The authors outline that by understanding the cultural factors that develop trust and link to online purchase intent will help businesses design better marketing strategies, improve platform design, and relative ease of implementing risk-reduction that improve trust and increase consumer adoption.

Although study limitations are recognized, such as making conclusions based on one country and relying on self-reported data, the study deserves additions to the literature with future cross-cultural, longitudinal, or emerging technology studies. It is noted that the study emphasizes the importance of cultural understanding in digital commerce and highlights trust as an important process linking cultural values to outcomes related to consumer purchasing behavior. The findings also provide implications for scholars and practitioners to understand and planning for cultural influences in e-commerce.

**Funding:** This work was supported and funded by the Deanship of Scientific Research at Imam Mohammad Ibn Saud Islamic University (IMSIU) (grant number IMSIU-DDRSP2504).

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