Examining the Role of Peer Influence, Consumer Confidence, Risk Awareness, and Supportive Resources on E-commerce Familiarity, Usability, and Customer Commitment: The Mediating Effect of Willingness to Embrace E-commerce and Educational Background

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Abstract

Advantages of e-commerce have been a necessity, especially in the COVID-19 period. The challenge is in effectively implementing e-commerce and achieving sustainable e-commerce growth in developing nations. The dream for a complete digital world cannot be seen complete without how e-commerce can be put into practice and empowered to grow sustainably in these places. Relying on the UTAUT theory of technology acceptance, above seven factors of the integrated model have been proposed and analysed, including Peer Influence, Consumer Confidence, Risk Awareness, Usability, Exploration Tendency, Supportive Resources, and E-commerce Familiarity on Willingness to embrace E-commerce in developing nations. As a result, we obtained a convenient, reliable sample of 164 participants from a developing country and used the PLS-SEM two-step approach to test the proposed hypothesis and further consider the importance of the potential antecedents. Size and extent of effect were quantified on the Willingness to Embrace E-commerce by results which indicated that significantly, the following have an impact on the consumer: Consumer Confidence in e-commerce, Risk Awareness, Usability, Exploration Tendency, Supportive Resources, and E-commerce Familiarity. In developing nations, people are willing to embrace e-commerce platforms' maturity. This was established by conducting sensitivity analysis and came up with the following as the two most influential factors: Usability of e-commerce platforms and E-commerce Familiarity. The study offers policy implications for countries willing to popularise sustainable e-shopping, for international business organisations interested in promoting their products online to consumers in other countries, and for researchers desiring to better understand the attitude towards e-shopping among the inhabitants of developing countries.

Keywords: e-commerce, developing countries, Peer Influence, Consumer Confidence, Risk Awareness, Usability, Exploration Tendency, Supportive Resources, E-commerce Familiarity, Educational Background, Customer Commitment, Willingness to Embrace E-commerce

INTRODUCTION

There exists tremendous potential for the next major technological shift, even further pushed by the COVID-19 pandemic, including transformations in humans' interactions and scheduling. Globalization has increased, as well as gone through a transition to the use of the internet as the primary tool for interaction. This situation has changed people's lifestyles due to the necessity of virus prevention and the introduction of social distancing. B2C e-commerce has already become one of the most popular alternatives to classical ways of procurement, adding such benefits as convenience and no physical contact, leading to viruses spreading (Beyari, 2021). It has specific advantages such as unity of place, temporal and financial efficiency, freedom from complexity, ease of use, and a wide range of products. It is used chiefly by the millennial and baby boomer generations, and the biggest population of online shoppers in the United States is those in the millennial bracket, aged 25-34 (Dorie, 2020). However, the number of internet shoppers who are senior citizens, at least 65 years old in the US, is 14.4 % (Rummo, 2022). While significant effort has gone into the studies of business-to-business (B2B) and business-to-consumer (B2C), there has been limited research in the adoption of e-commerce by consumers (Skare, 2023). Some models are ignored, including consumer-to-consumer (C2C) and consumer-to-business (C2B), but the end user is a critical factor of the e-commerce system (Xiao, 2022). It is therefore a major challenge to continue to motivate the end-users to embrace the new digital technologies. To this end, it is necessary to determine how external variables that can include peer pressure, consumer enthusiasm, risk perception, and supportive resources influence the level of adoption. Even though scientific literature covers e-commerce adoption in export companies in the twenty-first century, several financial issues and the evolution of the retail industry, there is a lack of attention to end users in developing countries. Due to the lack of exploration tendencies, usability, and e-commerce knowledge of the users, the deficiency in the investigation of user adoption behaviour is emphasized. In addition, the user's willingness to adopt and use e-commerce is disregards their education level and experience. The global population is now at 7.9 billion, with developing countries occupying 85.22% of these people; hence, there may be considerable advancement in economic and technological terms from the uptake of e-commerce. However, some of the challenges include limited physical infrastructures, a lack of adequate knowledge and understanding of digital technology (Argyroudis, 2022). Because the global market in this vein evokes digital commerce, it is important to understand these challenges in order to build realistic and effective e-commerce systems for the future. More specifically, this study seeks to address these gaps by exploring the relationships and contingencies between Peer Influence, Consumer Confidence, Risk Awareness, Usability, Exploration Tendency, Supportive Resources, E-commerce Familiarity, Educational Background, Customer Commitment, and Willingness to Embrace E-commerce. Further, the research question aims at determining willingness to adopt e-commerce as a mediator variable, while

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how education level moderates the adoption process. Thus, analysing these dynamics, the research aims to contribute useful recommendations regarding the enhanced e-commerce uptake across the world, especially in the context of developing countries.

E-commerce has continued to expand dynamically, perhaps making it the biggest pillar on the world economy specially to developing countries and although research has sought to identify the fundamental forces that underpin the use of e-commerce among end-users, this study has discovered that there are still gaps which need to be filled. Previous research has mainly concentrated on the dichotomous perspectives of organisations, that is business to business and business to consumer, while small attention has been paid to central element in determining the success of e-commerce systems individual consumers. Specific predisposing factors including peer pressure, consumer confidence, risk awareness and supportive resources for e-commerce are still scarce in the literature with reference to their role in influencing familiarity, usability and customer commitment to ecommerce. Furthermore, willingness to adopt E-commerce as a mediator and the impact of education level as a moderator has not been addressed adequately as a variable in developed countries where infrastructure and difficulties are still a challenge in most developing countries. This lack of understanding also prevents coming up with more focused approaches on how to encourage the different demography groups to embrace e-commerce hence it would help in closing the economic and technological gaps. Solving this research problem is essential for establishing effective and responsive policies that increase end-user appreciation of and engagement with e-commerce technologies to support worldwide e-commerce sustainability.

This research study aims at exploring how the influence of peers, the confidence consumers have in the virtual environment, risk awareness and supportive resources affect familiarity with e-commerce, usability and customer commitments with specific regard to willingness to adopt e commerce moderation by education level. The questions defined also include the gender variations in specific online shopping behaviours and preferences and the forces that can be used to foster consumer confidence in the electronic business transactions. Through these variables, the research aims at shedding light on factors that may explain the nature of e-commerce considering Such's as customer commitment and usability, challenges likely to hinder the acceptance of e-commerce, and increasing understanding of e-commerce. The study's results will also provide insight into the impact of supportive resources and educational differences on consumer behaviour to support stakeholders in creating framework strategies for sustainable, humane and encouraging growth of e-commerce consumption.

Literature Review

Peer influence encompasses a situation where behaviour or decision of an individuals is influenced by his peers. They may involve perceptions, intentions, plans, expectations, preferences, inclinations, or judgments concerning usage or buying of, or the reaction to, goods or services. Decisions can also be influenced by the people for they tend to imitate certain actions or are part of certain chosen groups or positions. People may be compelled by relatives, online personalities, or co-workers or bosses (Zahid, 2024). The previous literature shows that peer pressure has a large influence on consumption and plays a role in promoting effective purchasing or trusting a product or service. In addition, it can be ascertained that the level of peer influence has a positive effect on attitude towards contemporary willingness to embrace e-commerce. Peer influence plays a unique role in the e-commerce usage across several segmentation variables. Consumer confidence is another term that is connected with customer perception and with the level of trust in e-commerce companies and their contractors (Wang, 2023). In any event, there has to be a positive relation between trust and loyalty, although the nature of this relation is not simple. Loyal customers are those who have their needs fully met and or have made expectations about a certain firm or organization. On the other hand, dissatisfaction or lack of trust leads to channel members switching to other providers (Ranaweera, 2003). Thus, trust has been identified to be at the centre of consumer perception on the Internet purchase (Retnowati, 2021). Risk awareness is the apprehension and possible negativity encompassing consumer expectations. They are an index of a consumer's perceived risk during product or services choice (Wai, 2019). Risk awareness gains much importance in online transactions because of spatial and time gaps coupled with security problems like hacking and phishing (Perwej, 2021). Perceived risk thus has the ability of leading to the intention of having transactions conducted online (Pelaez, 2019). Minimizing these risks may increase consumers belie in e-commerce and consequently affect the e-commerce usage favourably (Kassim, 2008). Exploration tendency means curiosity, which is defined as extrinsic motivation, motivation to know without expectation of any gains (Murayama, 2022). Desire leads people into unfamiliar territories and organizes to search for new information (Andersen, 2022). Theoretical antecedent studies have stressed curiosity as a determinant of behavioural intentions such as technology diffusion (Li, 2023). Exploration Tendency played a big role in the adoption of 5G by consumers (Mustafa, 2022). Similarly, curiosity about e-commerce can lead to its adoption in developing nations. Usability is defined as the degree to which the use of a system or technology is easy (Vlachogianni, 2022). It focuses more on the aspects of usability, navigability and information accessibility, and proportions of web surface (Sauer, 2020). Website users also tend to have easy-to-navigate website designs because they are easy to use and timesaving according to (Broeder, 2020). Ideally, usability is an aspect that defines consumer attendance and their willingness to purchase a product or service (Zahid, 2024). First and foremost, usability-focused platforms can improve customer satisfaction and advance e-commerce affluent. Positive resources include the help, aids and structures put in place to enhance the uptake of the technologies (Garrison, 2021). These include training on the use of the system support and the availability of the required tools (Wandersman, 2012). Social enablers are important in influencing the likelihood of systems implementation such as e-commerce systems (Loo, 2024). To encourage the adoption of cloud solutions, increased investment in security, awareness, and solutions must be adopted. Perceived electronic commerce benefits have a strong impact on consumers' online shopping intentions. The result of the survey also confirms what has postulated, that is lack of information on the advantages of e-commerce slows down adoption. There is internet banking

another form of e-commerce and is not easily adopted by consumers who have no previous experience with similar services. This gap can only be filled by awareness campaigns, and the educational efforts can help increase adoption rates (Faqih, 2021). Customer commitment or loyalty and retention are also a significant mediator for the e-commerce adoption process. Prior research proves that customer satisfaction is related to customer loyalty, which concerns repurchase behaviours and word-of-mouth communication (Kassim N. &., 2010). These increase customer loyalty and long-term patronage to e-commerce businesses since customers will get the best services as well as an effective way of having their concerns met (Kassim, 2008). Web adoption readiness depends on factors such peer pressure, consumer momentum, perceived risks, innovativeness, ease of use, and supportive resources. Knowledge of these relations is crucial to supporting the development of e-commerce in developing nations. In several studies, the link between provider pleasant and client loyalty possibility has been studied using (Şimşekler, 2024). Them evaluate of research targeted on the repurchase goal and the elements of the repurchase also as willingness to recommend. However, the examine did now no longer indicate a powerful or fine (wonderful) correlation between provider pleasant and repurchase aim as were identified amongst provider features and repurchase aim as well as willingness to recommend (Gary, 2021). From the related prior research including (Khadka, 2017), this work analysed prior research that determined that satisfaction has positive influence on customer commitment. Several service industries as well have supported this relation between satisfaction and behaviour.

Theoretical Background

Using the UTAUT as the backbone, we develop an extended model for the e-commerce adoption process and its consequences among its users. The original model UTAUT is developed and has been subject to validity tests which makes this framework a valid theoretical model to study user behaviour regarding technological applications (Abbad, 2021). This model has been used in diverse settings, which includes examining consumer attitudes toward 5G innovation personality profile for smartwatches purchasing, as well as use of e-commerce frameworks (Mustafa, 2022). On the same note, several studies have used the UTAUT to examine consumer purchase intentions, acceptance of e-social marketing and customer satisfaction in e-commerce (Adiratna, 2021). It remains open what role factors play at somewhat more detailed level, and how adoption barriers and enablers could be defined in the context of developing countries, as those might be quite different than in more Mature, technologically advanced economies. Thus, peer influence, consumer confidence, risk awareness, exploration tendency, usability, supportive resources, e-commerce familiarity and educational background are incorporated into the proposed extended UTAUT model in this study. This adaptation takes into account willingness that is apprehensive towards e-commerce adoption, and then builds the moderating factor of education level, which repositions the model closer to the existence of e-commerce adoption in the emerging world. Another type of moderating factor studied in prior research is gender-specific moderating effects introduced in the second generation of modified UTAUT (Abbad, 2021). While extending the previous study a UTAUT employs factors such as hedonic motivation, satisfaction and post-adoption attitudes these are more relevant to follow on usage rather than the initial uptake. Thus, this study is concerned with enhancing the adoption premises by stressing the end user's latent behaviour and online purchasing compliance with e-commerce.

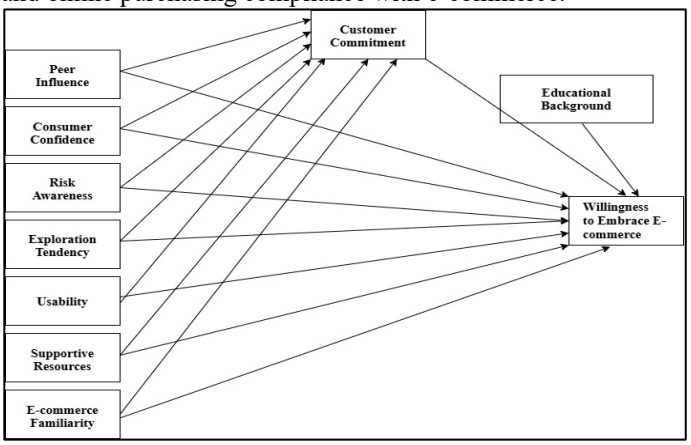

Figure 2.1: Theoretical Framework

Research Hypotheses

H1: Peer Influence from peers has a positive influence on the perceived necessary attitudes for the willingness to embrace e-commerce.

H2: It emerged that bear high level of consumers' confidence towards willingness to embrace e-commerce.

H3: Risk awareness has a significant and negative impact on the intention towards willingness to embrace e-commerce.

H4: The usability has a positive influence on intention to willingness to embrace e-commerce.

H5: Exploration tendency has a positive impact on willingness to embrace e-commerce intentions.

H6: Source resource enhances the perception toward e-commerce.

H7: There is now evidence that e-commerce familiarity has a positive influence on the willingness to embrace e-commerce intentions.

METHODOLOGY

In my research, the research philosophy is positivism, why because people get avoid buying things on store rather than online, why because there they can touch and see the products from real or can choose at the same time. People still get scared from online shopping due to trust. They came to know 'E-commerce' when COVID-period hits the world and makes it very long from there people came to know about it otherwise people like as selling.

Due to my data triangulation efforts, I have gathered every individual respondent's residential status, age, occupation, gender, education level, etc. so that we can analyse the total of individual in my study sample and some features of them. The data for this study was collected in Lahore Pakistan; all the people who shop online were my respondents.

This study is the practice of research is deductive; this is deductive because of circumstantial framework which is based on current theory that's why I called it deductive. I reviewed many research papers; I have collected many interviews from my friends who are working on it, I have observed many social media posts also. From my research, the research choice is quantitative, today still slightly more men are buying on E-commerce as well as selling. I found out that more men use E-

commerce than women as they easily trust online website shopping than women. From research evidence used in the current research, the quantitative analysis. The strategy I used for gathering initial data is Primary and secondary; I gathered these data from various research papers, articles, social media post, and also personally interviewed with people. Going by these factors, customer commitment encapsulates more than the conception of a repeated purchase. Customer commitment benefits mobilize aspects such as cross selling, boosted customer involvement, improved brand preference, cuts in the expenses incurred for advertising and marketing, rise.

The time horizon, on the other hand, is cross-sectioned. The data was collected from survey and research papers; work duration is 9-10 weeks only. As per my study the data is primary and secondary data; I collected data from various research papers, for that purpose I wanted to prefer online survey method to avoid the mismanagement of human being in handling the data. Our five divisions have been made over the population groups of Lahore, Faisalabad, Islamabad, Rawalpindi, Karachi and Peshawar based on literacy, population congregation, and other ecommerce related facilities.

Uma Sekaran' s theory on population and sample size, as outlined in her book Research Methods for Business: A Skill-Building Approach, argues that validity, reliability, and generalizability of research findings can be achieved by selecting an appropriate sampling technique. Population, in this case, is defined as the entire group of interest sample refers to subgroup of population selected for study; meaning the sample requires to emulate the population characteristics. They include: the objective of the study, population size, chosen level of confidence, acceptable margin of error, expected population variability and available funds to do the sampling. Sekaran suggests that for increased statistical significance, the sample should be big with at least 30-500 samples for simple and complex research respectively (Sekaran, 2016). Sampling methods are divided based on probability random, stratified and non-probability convenience, judgemental Sampling, and authors our emphases on randomization because it cuts down on sample bias, provides a wider reference point. These principles help researchers to identify methodological sound and operationally feasible studies.

For this study data was obtained through a structured online questionnaire administered over one month. The total number of responses to the survey was 164. The respondents were recruited using purposive and convenience sampling techniques in a way that they are mainly mid to senior level individuals. Some questions were basic demographic questions while other questions were constructed from the variables of the research. Each item was answered using Likert scale with values from 1: Strongly Disagree to 5: Strongly Agree. The survey was carried out on online basis on a secure website to ensure that the information collected was not disclosed to the third party and the whole research process was ethical.

We opted for PLS-SEM because it is most suitable to be used in the analysis that plans to predict and bear on as much account for change as possible such as PLS-SEM, this method is recommended for the best forecast (Hair, 2019). It can also handle structural (interior) at the same time and measurement (external) models. With the help of PLS-SEM they can perform much validation analysis even with small sample size. Therefore, it seems that the PLS-SEM can be helpful for this purpose study. In recent developmental work, scholars' interest in PLS-SEM has risen due to perceived benefits in Management Science (Ghasemy, 2020).

1) Theoretical model, the study identifies the level of reliability and validity in a field mode.
2) And process model analysis internal patterns or connections between latent factors (Hair, 2019).

DATA ANALYSIS

Cronbach's Alpha is defined as an estimate. It is a measure of internal consistency or reliability of a set of items in a scale or questionnaire, naming mentioned by Lee. J Cronbach in 1951. It assesses the degree of inter-item consistency that numerous items intended to reflect a single construct yield (Cronbach, 1951). Acceptable reliability is indicated when the alpha coefficient is 0.70 or higher, such that higher standards are practiced in some circumstances. Values for factor loading, AVE, and CR should be equal to or greater than 0.50, 0.50, and 0.70, respectively. As shown in the table, factor loading (minimum 0.50), AVE (minimum 0.50), CR (minimum 0.70), rho_A (> 0.70).

Table 4.1: Reliability and Validity

	Loadings	CA	CR	AVE
CC1	0.836			
CC2	-0.412	0.277	0.324	0.38
CC3	0.522			
COC1	0.968			
COC2	0.238	-0.021	0.502	0.345
COC3	0.201			
EDU1	0.942			
EDU2	0.294	0.313	0.635	0.413
EDU3	0.515			
EF1	0.914			
EF2	0.218	0.388	0.588	0.378
EF3	0.501			
ET1	0.886			
ET2	0.392	0.18	0.618	0.382
ET3	0.454			
PI1	0.521			
PI2	0.981	0.658	0.747	0.517
PI3	0.567			
RA1	-0.051			
RA2	-0.528	0.388	0.588	0.378
RA3	-0.863			
SR1	0.532			
SR2	-0.211	0.56	0.017	0.2
SR3	-0.523			
U1	0.951			
U2	0.343	-0.135	0.357	0.364
U3	-0.264			
WEEC1	0.921			
WEEC2	0.197	0.106	0.17	0.379
WEEC3	-0.501			

Source: Author's work

Discriminant Validity

The concept of discriminating validity enables researchers to prove that their measurement tools show separate characteristics from unrelated models along with their factors. Construct discriminant validity occurs when measures of a variable demonstrate stronger correlations with their own indicators than with alternate constructs (Campbell, 1959). The measurements of discriminant validity are verified by verifying validity through comparing that exceeded the square root of AVE values between constructs (Fornell, 1981).

Table 4.2: Discriminant Validity

		1	2	3	4	5	6	7	8	9	10
1	CC										
2	COC	0.32									
3	ECF	0.69	0.25								
4	EB	0.62	0.05	0.39							
5	ET	0.45	0.39	0.80	0.69						
6	PI	0.19	0.10	0.51	0.072	0.65					
7	RA	0.76	0.41	0.17	0.08	0.79	0.75				
8	SR	0.51	0.62	0.15	0.30	0.81	0.79	0.23			
9	USA	0.12	0.61	0.76	0.78	0.52	0.31	0.78	0.40		
10	WEC	0.74	0.39	0.45	0.60	0.39	0.25	0.43	0.25	0.45	

Note: CC= Customer Commitment, COC= Customer Confidence, ECF= E-commerce Familiarity, EB= Educational Background, ET= Exploration Tendency, PI= Peer Influence, RA= Risk Awareness, SR= Supportive Resources, USA= Usability, WEC= Willingness to Embrace E-Commerce.

In this, we have to look that all our variables should be below 0.8 or 0.9; if it is above them, then they will be considered wrong. E-commerce Familiarity, along with Customer Confidence and Educational Background (1.255 and 1.391), exhibit a strong relationship overlap, which poses concerns about discriminant validity in the measurement model. Multiple additional correlations exist between Supportive Resources (over 1.305), creating an alarm regarding their validity, currently under assessment. Low correlations between Customer Commitment and Peer Influence (0.196) demonstrate that some constructs perform distinct from each other.

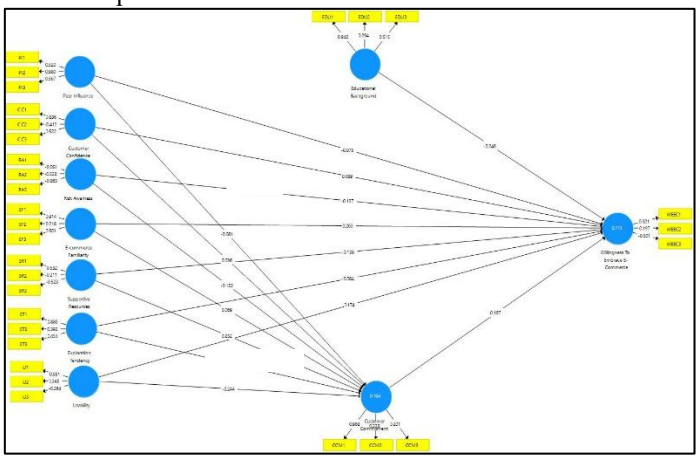

Figure 4.1: Measurement Model

Table 4.3: Direct and indirect relationships

	Coeff.	S. D	T-Value	P- Values
CC -> WEC	0.167	0.166	1.004	0.316
CC -> COC	0.036	0.124	0.294	0.769
COC -> WEC	0.089	0.171	0.521	0.603
ECF -> COC	0.069	0.127	0.548	0.583
ECF -> WEC	0.263	0.213	1.237	0.216
EB -> WEC	-0.246	0.115	2.141	0.032
ET -> COC	-0.102	0.142	0.718	0.473
ET -> WEC	-0.084	0.128	0.659	0.511
PI -> COC	-0.081	0.125	0.646	0.518
PI -> WEC	-0.075	0.149	0.511	0.617
RA -> COC	-0.122	0.193	0.634	0.526
RA -> WEC	-0.127	0.161	0.789	0.431
SR -> COC	0.232	0.216	1.075	0.283
SR -> WEC	-0.138	0.141	0.981	0.327
USA -> COC	-0.244	0.154	1.584	0.113
USA -> WEC	0.174	0.15	1.158	0.247
COC -> WEC	0.006	0.022	0.281	0.779
ECF-> WEC	0.012	0.025	0.465	0.642
ET -> WEC	-0.017	0.025	0.673	0.501
PI -> WEC	-0.013	0.021	0.634	0.526
RA -> WEC	-0.02	0.035	0.577	0.564
SR -> WEC	0.039	0.036	1.067	0.286
USA -> WEC	-0.041	0.041	0.995	0.32

Note: CC= Customer Commitment, COC= Customer Confidence, ECF= E-commerce Familiarity, EB= Educational Background, ET= Exploration Tendency, PI= Peer Influence, RA= Risk Awareness, SR= Supportive Resources, USA= Usability, WEC= Willingness to Embrace E-Commerce.

DISCUSSION AND CONCLUSION

This research examined how peer influence works together with consumer trust and awareness of risk alongside features like ease of use and natural curiosity while factoring in available support and knowledge of online shopping platforms alongside educational background as a moderator. These findings show that these elements strongly help e-commerce grow in developing nations despite ongoing infrastructure and digital literacy barriers. Consumer response to e-commerce depends strongly on interface design and prior e-commerce knowledge. Retail sites that make shopping easy to use with smooth navigation and simple layouts get more buyers who feel safer making purchases online. When people understand e-commerce through their past experiences or promotional events these elements decrease their sense of unease about online shopping. What consumers think about shopping emerged as a key factor in this analysis. When customers trust an e-commerce platform to keep their data secure and transactions accurate they are more willing to shop online. While risk awareness serves to make good buying choices it tends to block users from progressing. E-commerce service providers need to develop secure systems with clear security information to protect user trust. People influenced by their friends and driven by curiosity shop more online. Customers trust the feedback of others to discover new e-commerce services. People who explore new things easily adopt technology first and naturally spread information about it to others in their network. Training programs help customers while customer support and strong internet connections make it easier to use e-commerce systems. These resources fix basic problems like educational support and infrastructure to help users use e-commerce websites easily in underserved countries. Educational background acts as a controller that determines how people use e-commerce platforms. People with education learn about e-commerce better to identify threats and take right choices. The results back up the idea that education teaches people how to use technology effectively. Despite these insights, challenges remain. Scarce digital skills plus weak internet networks and lingering doubts make many businesses reluctant to start using e-commerce. Fixing these problems demands different action points that connect government regulation with community activities and partner organizations. Our research delivers a complete roadmap to understand how developing nations adopt e-commerce practices. The model helps governments, businesses, and scholars plan better ways to support e-commerce growth that benefits the economy. Our results show that developing nations need special programs to make online shopping simpler and safer plus teach users how to use it properly despite local problems.

Limitations

Our research faces certain limitations that need attention. The study design analyses data points from only one day which prevents researchers from proving direct links and trends as they happen. Following participants over time reveals the true mechanisms that drive Willingness to Embrace E-commerce. Self-reported data collection from participants introduces three main problems that affect study results participants may give socially pleasing answers or forget details. The research would gain deeper insights when using interview or focus group data along with its current methods. The research mainly studies personal reasons for adopting online shopping without looking

at the nationwide rules and technological networks and community impact. Future researchers need to explore both small and large-scale aspects to understand the complete impacts. The research used educational background as a moderation factor but did not examine different types of digital literacy or academic specialties found within each level of education. Looking at different factors in depth will help explain how they shape Willingness to Embrace E-commerce better. This research does not fully investigate how different developing nations vary from one another in their Willingness to Embrace E-commerce. Structured e-commerce research must take into account regional differences in technology infrastructure internet access and consumer technology acceptance.

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