



















- [7] H. Matlay & M. Addis, "Adoption of ICT and e-commerce in small businesses: an HEI-based consultancy perspective", *Journal of Small Business and Enterprise Development*, Vol. 10, No. 3, pp. 321-335, 2003.
- [8] I. Araujo, "Establishing Long-Term trust in e-commerce", *International Conference E-Commerce*, pp.422, 2004.
- [9] J. K. Shim, A. A. Qureshi, J. G. Siegel, & R. M. Siegel, "The international handbook of electronic commerce", Routledge, 2013.
- [10] M. Alini, "Identifying application barriers of electronic commerce regarding agricultural products in Iran using the Delphi method", *WALIA journal*, Vol.30, No.1, pp. 289-295, 2014.
- [11] M. Head and K. Hassanein, "Trust in e-Commerce: Evaluating the Impact of Third Party Seals", *Quarterly Journal of Electronic Commerce*, Vol. 3, No. 3, pp. 307-325. 2002.
- [12] M. I. Eid, "Determinants of EC customer satisfaction, trust, and loyalty in Saudi Arabia", *Journal of Electronic Commerce Research*, Vol. 12, NO 1, pp. 78-93, 2011.
- [13] M. Jehangir, P.D.D. Dominic, Naseebullah, and A. Khan, "Towards Digital Economy: The Development of ICT and E-Commerce in Malaysia", *Modern Applied Science*, Vol. 5, No. 2. pp. 171-178, 2011.
- [14] M. Sobihah, M. Mohamad, N. A. M. Ali, & W. Z. W. Ismail, "E-Commerce Service Quality on Customer Satisfaction, Belief and Loyalty: A Proposal", *Mediterranean Journal of Social Sciences*, Vol. 6, No. 2, 260-266. 2015.
- [15] M. S. Shahibi, & S. K. W. Fakeh, "Security Factor and Trust in E-Commerce Transactions", *Australian Journal of Basic and Applied Sciences*, Vol. 5, No. 12, pp. 2028-2033, 2011.
- [16] Kamalabadi, A. Bayat, P. Ahmadi, & A. Ebrahimi, "Identifying and Prioritization of Challenges and Barriers of EC Implementation in Iran", *World Applied Sciences Journal*, Vol. 5, No.5, pp.590-597, 2008.
- [17] N. K. Malhotra, S. S. Kim, & J. Agarwal, "Internet users' information privacy concerns (IUIPC): The construct, the scale, and a causal model". *Information Systems Research*, Vol. 15, No.4, pp.336-355, 2004.
- [18] R. AlGhamdi, S. Drew, & O. AlFaraj, "Issues Influencing Saudi Customers' Decisions to Purchase from Online Retailers in the KSA: A Qualitative Analysis" *European Journal Scientific Research*, Vol.55 No.4 pp.580-593, 2011(a).
- [19] R. AlGhamdi, S. Drew, & W. Al-Ghaith, "Factors influencing E-Commerce adoption by retailers in Saudi Arabia: a qualitative analysis", *The Electronic Journal on Information Systems in Developing Countries*, Vol. 47, No. 7, pp.1-23, 2011(b)
- [20] R. AlGhamdi, S. J. Nguyen, A. Nguyen and S. Drew, "Factors influencing e-commerce adoption by retailers in Saudi Arabia: a qualitative analysis", *International Journal of Electronic Commerce Studies*, Vol. 3 No. 1, pp. 83-100, 2012 (c).
- [21] S. A. A. Rajon, Abdullah-Al-Nahid, and A. S. M. Arif, "A Generic Framework for Implementing Electronic Commerce in Developing Countries", ISSN, 2078-5828, Vol. 01, pp. 42-53, 2011, IJCIT,
- [22] SOCG (Sacha Orloff Consulting Group). "E-Commerce in Saudi Arabia: Driving the evolution, adaption and growth of e-commerce in the retail industry", 2012, [online] <http://sacha-orloff-group.com>, last accessed in 12 March 2017.
- [23] Y. Zhu, "Research on the Data and Transaction Security of Enterprise E-Commerce Countermeasure", *International Journal of Security and Its Applications*, Vol. 7, No. 6, pp. 259-268, 2013.