

**MODERATING EFFECT OF RELIGIOSITY ON THE RELATIONSHIP
BETWEEN TECHNOLOGY READINESS, TRUST AND DIFFUSION OF
E-COMMERCE (B2C) IN SULTANATE OF OMAN**

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**DOCTOR OF PHILOSOPHY
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BETWEEN TECHNOLOGY READINESS, TRUST AND DIFFUSION OF
E-COMMERCE (B2C) IN SULTANATE OF OMAN**

By

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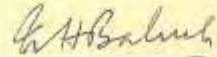
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ABSTRACT

Electronic commerce has tremendously revolutionized the global economic system. Notwithstanding it has been playing a catalytic role in strengthening economies of the developing states, many countries are lagging behind in practicing electronic commerce due to numerous factors including technology readiness and trust. This study aimed to investigate the nature of relationship that exists between technology readiness, trust and diffusion of electronic while focusing on the public sector higher education institutions of the Sultanate of Oman. Furthermore, the study intended to examine the moderating effect of religiosity on the relationship between technology readiness, trust and diffusion of e-commerce. A structured questionnaire representing dimensions related to technology readiness, trust, religiosity and diffusion of electronic commerce was duly designed. Data was collected using survey method, through the distribution of the structured questionnaires to the public sector higher education institutions of Oman. The Partial Least Square - Structural Equation Modeling (PLS-SEM) was employed to test the hypotheses. The results indicated that technology readiness, trust and religiosity have positive effects on the diffusion of e-commerce. Additionally, the findings revealed that religiosity significantly and positively moderates the relationship between technology readiness, trust and the diffusion of electronic commerce. The results imply that all the stakeholders must call their attention to the core areas of e-commerce like technology readiness, trust and religiosity to ensure a brighter future in today's fast moving and competitive environment. While contributing to the body of knowledge and highlighting the importance of technology readiness and trust in the diffusion process of electronic commerce, the study appropriately provides practical, managerial, educational and theological implications to the prospective consumers, governmental officials, policy-makers and the e-commerce global community. In terms of limitations, this study is confined to the impacts of technology readiness, trust and religiosity on the diffusion of (business to consumer) electronic commerce, and has targeted academicians from the public higher education institutions, as respondents. On the basis of this study, future research can be conducted in the perspective of developing countries other than the Sultanate of Oman. It would also be valuable to employ the framework in conducting comparative studies on the developing and the developed nations.

Keywords: innovation, diffusion, technology readiness, trust, religiosity, electronic commerce

ABSTRAK

Perdagangan elektronik dengan secara mendadak telah merevolusikan sistem ekonomi global. Walaupun telah memainkan peranan sebagai pemangkin kepada pengukuhan ekonomi negara-negara membangun, namun ada negara-negara yang ketinggalan dalam mengamalkan perdagangan elektronik disebabkan oleh beberapa faktor termasuk kesediaan teknologi dan kepercayaan. Kajian ini bertujuan untuk menyiasat sifat hubungan yang wujud di antara kesediaan teknologi, kepercayaan dan penyebaran elektronik dengan memberi tumpuan kepada institusi pendidikan tinggi awam di negara Kesultanan Oman. Tambahan pula, kajian ditumpukan untuk mengkaji kesan keagamaan kepada hubungan di antara kesediaan teknologi, kepercayaan dan penyebaran e-dagang. Satu set soal selidik berstruktur yang mewakili dimensi yang berkaitan dengan kesediaan teknologi, kepercayaan, keagamaan dan penyebaran perdagangan elektronik telah direka bentuk dengan sewajarnya. Data dikumpulkan dengan menggunakan kaedah tinjauan melalui pengedaran borang soal selidik berstruktur kepada institusi pendidikan tinggi awam di Oman. Model Persamaan Berstruktur Kuasa Dua Terkecil Separa (PLS-SEM) telah digunakan untuk menguji hipotesis kajian. Keputusan menunjukkan bahawa kesediaan teknologi, kepercayaan dan keagamaan mempunyai kesan positif ke atas penyebaran e-dagang. Selain itu, kajian juga menunjukkan bahawa sumbangan keagamaan memberi kesan yang positif di antara hubungan kesediaan teknologi, kepercayaan dan penyebaran perdagangan elektronik. Keputusan menunjukkan bahawa semua pihak yang berkepentingan perlu menumpukan lebih perhatian mereka kepada bidang teras e-dagang seperti; kesediaan teknologi, kepercayaan dan keagamaan untuk memastikan masa depan yang cerah dalam dunia hari ini yang serba pantas dan persekitaran yang berdaya saing. Di samping menyumbang kepada ilmu pengetahuan dan menonjolkan kepentingan kesediaan teknologi dan kepercayaan dalam proses penyebaran perdagangan elektronik, kajian ini sewajarnya memberikan implikasi praktikal, pengurusan, pendidikan dan teologi kepada bakal pengguna, pegawai-pegawai kerajaan, pembuat dasar dan masyarakat e-dagang global. Namun begitu, kajian ini hanya terbatas kepada kesan kesediaan teknologi, kepercayaan dan keagamaan dalam penyebaran (perniagaan kepada pengguna) perdagangan elektronik, dan menasaskan ahli akademik dari institusi pengajian tinggi awam di Kesultanan Oman sebagai responden. Berdasarkan hasil kajian ini, penyelidikan akan datang boleh dilakukan dari perspektif negara-negara membangun yang lain daripada Kesultanan Oman. Rangka kerja kajian ini seterusnya juga boleh digunakan bagi kajian perbandingan ke atas negara membangun dan di negara maju.

Kata kunci: inovasi, penyebaran, kesediaan teknologi, kepercayaan, keagamaan, perdagangan elektronik

PUBLICATIONS

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LIST OF ABBREVIATIONS

B2C	Business to Consumer
DoI	Diffusion of Innovation
GCC	Gulf Cooperation Council
ICT	Information and Communication Technologies
ITA	Information Technology Authority
MENA	Middle East and North Africa
SST	Self Service Technology
TOE	Technology Organization Environment
TR	Technology Readiness
TRA	Theory of Reasoned Action
WEF	World Economic Forum
PLS	Partial Least Square
SEM	Structural Equation Modeling

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter provides brief descriptions of the following points: background of the research study, problem statement, research objectives, research questions, scope of the study, significance of the research and its practical, educational and religious contributions. The last two parts underline the organization of the thesis and provide the summarized version of chapter one, respectively.

1.1 Background of the Study

Electronic commerce, a widespread and an efficient use of computer networks to improve organizational performance, is a massive revolution in business practice (Watson *et al.*, 2008). It has been overpoweringly revolutionizing the financial systems, marketplaces, manufacturing industries, merchandise service, delivery methods, consumers' attitude and job markets. Furthermore, e-commerce extends its enormous impacts on the global society, politics, existence of common men and their approach to the rest of the world (Drucker, 2002; Turban *et al.*, 2008). Today, under the rule of "survival of the fittest" (Darwin, 1869; Kowalczyk, 2014; Martin, 2014) all the developing states are keenly necessitated to build up e-commerce, to strengthen their social systems and to make their place in the global economic system (OECD, 2013). Correspondingly, Kennedy, a former president of the USA, emphasized saying "Change is the law of life. And those who look only to the past or present are certain to miss the future" (Wolley & Peters, 2014).

According to Siemer & Associates and Morgan Stanley, e-commerce retail sales touched a huge figure of \$820.5 billion in year 2012 (as shown in Figure 1.1 and 1.2). Its

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