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The Impact of Language on Customer Intentions to Use Localized E-Commerce Websites in Arabic Countries: The Mediating Role of Perceived Risk and Trust*

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Abstract

Localization of e-commerce websites is a useful tool for providing the world with business organizations and money-making enterprises. However, studies on e-Commerce website localization within the language domain are still quite limited. Thus, the study aims to investigate the relationship between the Arabic language and a wide range of e-Commerce website intentions, clarifying the indirect effects of the Arabic language on intentions to use e-Commerce websites using perceived risk and trust as mediating variables, and determining whether trust and perceived risk work as mediating variables between the Arabic language and e-Commerce website intentions. Survey data collated from participants totaling up to 264 has been used to test the research framework. The selection of these participants is based on their experiences employing e-Commerce websites. Structural equation modeling (SEM) through partial least square (PLS) software was used for the data analysis. The results show that the Arabic language, trust, and perceived risk play effective roles for e-Commerce websites adoption. More importantly, trust and perceived risk positively mediate the relationship between the Arabic language and intentions to use e-Commerce websites. Implications of the study's findings and suggestions for further research are discussed.

Keywords: Localization, Intentions to Use, E-Commerce Websites, Perceived Risk, Trust

JEL Classification Code: L20, L81, M15, O32

1. Introduction

Since the third millennium, the number of people using the Internet has steadily increased. With 4.388 billion people utilizing the Internet out of a total population of 7.676 billion, 3.484 billion are active users of social media websites and 3.256 billion utilize mobile devices to access the Internet in 2019. (Qalati et al., 2021). Several companies can use websites to market, sell, and give new products to people all over the world by using the Internet (Priambodo et al., 2021). The competitive nature of the industry forces merchants to use localization to break into the market and market their unique offers and products to their target audience and clients. For example, Hubspot, a well-known American purchasing, selling, and software marketer, declares that localization is the stimulant and backbone of global expansion ("Globally Speaking Radio"), citing a $ 1500 initial investment in localization yielding $144,000 in annual recurring revenue (Beninatto & Stevens, 2019).

At the level of e-Commerce websites, language is not just a means of communication among the target audience,

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but rather plays a central role in shaping their ideas related to the use of e-Commerce websites (Liginlal et al., 2017). Language has been usually incorporated into the context of culture by the researchers and scholars (Ahmad et al., 2018; Alcántara-Pilar et al., 2015; Benmamoun et al., 2020; De Angelis et a., 2017; Henderson, 2005; Jiménez-Crespo, 2013; Li, 2010; Luna et al., 2008). Additionally, language is regarded as a key hinder to customers' intentions to use e-Commerce, particularly shopping from highly prolific global companies (Abbadet al., 2011a; Ahmad et al., 2018; Nantel & Glaser, 2008). In consequence, the selection of vocabularies and words in light of their meaning, their significance to the locale, and their real use are of great importance in creating the webpages' localized content (Liginlal et al., 2017). Hillier (2003) discovered that translating a website's language from English to Arabic does not account for the consumers' cultural differences and other preferences. Because English is the most widely used and applied language on the Internet, it is the most important language for enhancing e-Commerce and information technology (Chieochan et al., 2003; Giannakoulopoulos et al., 2020). For example, nearly two-thirds of American businesses strive to organise their websites to meet the needs of non-English-speaking customers, despite the fact that localization is seen as a critical requirement for businesses with an online presence. (Singh et al., 2009; Tixier, 2005). Consequently, the user of e-Commerce websites whose mother tongue is not English, i.e., Arabic for example shall understand and master the English language and skills as it is the first obstacle that needs to be overcome.

Due to the huge number of its speakers, the United Nations regards the Arabic language as one of its six official languages. Liginlal et al. (2017) had shown that the Arabic language ranks fourth among the most commonly spoken languages by Internet users. Internet penetration and perception among Arabic speakers is considered close to that of speakers of any other prevailing language in the world (Ahmad et al., 2018). Thus, these companies are provided with enormous opportunities preferring to localize their websites for this substantial and growing market. In general, determining the function of linguistic richness in evaluating the quality of e-services supplied by e-Commerce websites is an important step. Adding language richness to these websites presents a number of additional issues for these businesses (Benmamoun et al., 2020; Liginlal et al., 2017). Selecting appropriate content, selecting the appropriate language style for the appropriate target audience, checking the consistent conversion of images with the text, and fine-tuning technical words and content without changing the intended meaning are all issues. The little use of English in Arab countries helps the companies in the Arab world to benefit from owning localized e-Commerce websites, boosting the trust of customers and ultimately engaging them to use more online transactions (Ahmad et al., 2018; Maroto, 2003).

However, little consideration has been paid to the effect of language on intentions to use e-Commerce websites, particularly concerning the Arab countries (Ahmad et al., 2018; Nacar et al., 2011; Nantel & Glaser, 2008; Rouibah et al., 2015). Moreover, few past studies have shown that the hesitancy of Arab customers to online purchasing stems from their feeling of uncertainty concerning security (Megdadi & Nusair, 2011). The new area and gap lie in studying the role of culture on intentions to use e-Commerce in Arabic countries where language is regarded as a substantial domain and issue. Therefore, the Arabic language plays an effective role in constructing durable trust with customers and decreasing perceived risk towards customer intention to use e-Commerce websites (Ahmad et al., 2018; Al-maghrabi & Dennis, 2010; El Said & Galal-Edeen, 2009; Maroto, 2003; Megdadi & Nusair, 2011; Rouibah et al., 2016; Yasin & Yavas, 2007).

Importantly, the developers and owners of e-Commerce websites must establish a new effective localization plan to increase the behavioral intentions for using e-Commerce websites. The implementation of an appropriate localization strategy, sooner or later, reduces perceived risk and builds trust in e-commerce websites. The purpose of this study is to look into the relationship between the Arabic language and a wide range of e-Commerce website intentions, to clarify the indirect effects of the Arabic language on intentions to use e-Commerce websites using perceived risk and trust as mediating variables, and to see if trust and perceived risk work as mediating variables between the Arabic language and e-Commerce website intentions. The paper is organized as follows: Section 2 contains the required literature review and empirical investigation, while Section 3 has the hypotheses development and proposed framework. Sections 4 and 5 contain the methodology, data analysis, and outcomes, respectively. Discussion, theoretical contributions, consequences for practice, limitations, and future research are all included in Section 6. In section 7, you'll find the conclusion.

2. Literature Review

The uses three predictive and descriptive variables for intention to use, i.e. Arabic language, perceived risk, and trust for intention to use to adopt the e-Commerce websites' use among customers. Figure 1 proposes the framework adopted to investigate the focus of the study. The following sections give an insight into the variables hypothesized, alongside their anticipated relationships with behavioral intentions to use localized e-Commerce websites.

2.1. Language and Behavioral Intentions to Use of Localized E-Commerce Websites

The term of behavioral intentions to use is a tool used to measure the interests of the individuals that create their behaviors, relate their attitudes, and recognize their service contributions (Ajzen & Fishbein, 1975). The relationship connecting behavioral intentions to use and attitude lead to the individual intentions to use a service (Davis, 1989). It is concluded that the factor of the behavioral intentions factor ranks first to identify the behavioral conducts and affect the decisions of the individuals to agree and intend to use this technology (Ajzen & Fishbein, 1975). Results show that the variable of behavioral intentions also ranks the first significant and necessary variable used to suggest a new model clarifying the perceived behavior of the individual when technology is used by the customers (Namahoot & Laohavichien, 2018).

Furthermore, there is little empirical work and research on the role and impact of language as a cultural component on customers' behavioral intentions to use e-Commerce websites in real-life settings. Nielsen et al. (2000) suggested all-encompassing research of worldwide e-Commerce website usability, as well as guidelines for e-Commerce website design based on studies of online consumer behaviour on three continents. As put by DePalma et al. (2006), the 8-country survey in three continents shows that commercial special offers modified for local tastes, requirements, and language rank are more positive as consumers consider the ability to attain information in their language more than price. In another study, 95% of the online consumers in China show that they are strongly satisfied with websites comprising content in their native language (Liginlal et al., 2017). Nacar et al. (2011) found that 80 percent of worldwide firms' e-Commerce websites do not properly change their language to local cultural values, themes, and demands, based on an analysis of 108 e-Commerce websites. Ahmad et al. (2018) concluded that the Arabic language aids in boosting the desire to adopt online purchasing in real-life activities after researching the impact of cultural values on consumer intention to utilize Arabic E-Commerce websites in Jordan.

Furthermore, El Said and Galal-Edeen (2009) conducted an online purchasing survey of 370 Egyptian internet users. They discovered that the perceived familiarity and reputation of Internet retailers have a substantial impact as critical antecedents of online trust. They reveal that trust and its two antecedents have a culturally sensitive connection. On the other hand, (Liginlal et al., 2017) looked into the usage of metaphors in Arabic language e-commerce websites because it was discovered that metaphorical language has an important part in enhancing the efficacy of e-Commerce firms and websites in general. However, Baack and Singh (2007) had shown that localization significantly affects the presentation of information, purchase intent, navigational ease, and attitude toward the website. Concerning the electronic retailers, (Bartikowski et al., 2018) have shown that attitude certainty works as a key mediator between attitudes and website cultural congruity toward the purchase intentions and website. Furthermore, Luna et al. (2002) found that a website's culture fit influences a visitor's ability to experience flow throughout buy transactions.

In a similar vein, Howard (2020) has demonstrated that state-level localization is more productive than a one-size-fits-all approach to website translation because it provides additional benefits and opportunities to build customer trust, increase user satisfaction, and attract more customers, making website localization one of the major trends in international e-Commerce. With a randomly selected sample of 230 social enterprises from the online database related to international private organizations, Benmamoun et al. (2020) investigated the capacity of the social enterprises to follow a web globalization strategy consistent with coast-to-coast markets or localized and culturally adapted to individual locations. The results of the study show the knowledge acknowledged about e-commerce businesses helps in predicting that these multinationals are better off with web localization.

The previously mentioned literature review provides a shred of evidence that little literature has been done to examine the language's effect as a cultural factor in the area of customer acceptance of localized e-Commerce Websites in various countries together with the United States of America (Nielsen et al., 2000), Egypt (El Said & Galal-Edeen, 2009), Jordan (Ahmad et al., 2018), Arab public in E-business setting (Yasin & Yavas, 2007), Turkey (Nacar et al., 2011), Taiwan (Baack & Singh, 2007), France (Bartikowski et al., 2018), Spain and United States of America (Luna et al., 2002), and North America, Western Europe, Asia, Africa, Latin America (Benmamoun et al., 2020). Besides, few empirical studies are done in Arabic countries (Ahmad et al., 2018; El Said & Galal-Edeen, 2009). Regarding Palestine, the context of this study, customers bit by bit use e-Commerce, representing a quick growth of e-Commerce. Despite this, no research has been done on the increasing use of e-Commerce. As a result, the current study, which is based on a theory, aims to investigate the relationship between the Arabic language and a wide range of intentions to use e-Commerce websites in Palestine, clarifying the indirect effects between the Arabic language and intentions to use using perceived risk and trust as mediating variables, and determining whether trust and perceived risk work as mediating variables between the Arabic language and intentions to use e-Commerce websites in Palestine.

2.2. Perceived Risk and Trust

Many studies have shown that perceived risk is a key requirement and factor in running any business in general and commercial business in particular (Martins et al., 2014; Stern et al., 1977; Stone & Grønhaug, 1993). The past studies have shown pieces of evidence that consumers perceive risks when practicing online transactions (Bourlakis et al., 2008; Ha & Coghill, 2008; Kuhlmeier & Knight, 2005). In such a case, trust is a critical component in reducing the perceived risk, as it encourages consumers to provide personal information, place orders and transactions, and simplify e-Commerce word-of-mouth (McKnight & Chervany, 2014). In terms of the relationship between trust and risk, a constant debate is held to determine whether the perceived risk is negatively influenced by a customer's trust or whether perceived risk negatively affects the customer's trust.

Customer trust has been shown to have a negative impact on the perceived risk in e-Commerce studies (Kim & Peterson, 2017; Pavlou, 2014). However, research conducted in the e-Commerce setting has proven that perceived risk has a detrimental impact on client trust. As a result of the above-mentioned findings, risk and trust considerations are thought to play significant roles, prompting more investigation and discussion, as argued by (Abdullah & Saleh, 2019; Mou et al., 2020). As a result, trust and perceived risk function as universal e-Commerce notions that influence usage intentions.

3. Hypotheses Development and Proposed Framework

3.1. Arabic Language and Trust in E-Commerce Websites

Website localization plays a key role in increasing and developing unities and common harmonies between website vendors and local consumers (Singh et al., 2009). To satisfy the needs of target customers for further trust and assurance, incorporating more trust-building details into your localized website is a key requirement (Howard, 2020). Strategies related to website localization and high degrees of website localization assist in enhancing trust and online transaction use. Trust is acknowledged as a major success factor for e-Commerce websites (Torkzadeh & Dhillon, 2002).

Furthermore, language is always viewed as the most important factor in website design, especially when the website is being localized. According to Ahmad et al. (2018) and Burman (2008), Internet users in Arabic-speaking nations do not utilize English in their daily Internet activities, indicating that they are more comfortable with the Arabic language. Furthermore, Ahmad et al. (2018) show that the Arabic language has a positive link with the trust of e-Commerce websites in Jordan. As a result, the Arabic language has a significant impact on confidence and the use of e-Commerce websites. Therefore, these facts indicate that studying the website localization shall not ignore the native language factor. Hence, we hypothesize:

H1: *There is a positive impact of the Arabic language on customers' trust in e-Commerce websites.*

3.2. Arabic Language and Perceived Risk of E-Commerce Websites

Perceived risk is among the various factors affecting the customers' acceptance in selecting to complete the transaction via the Internet. Perceived risk is a perception created by a customer about the chance of the occurrence of negative consequences resulting from making online transactions (Ko et al., 2004). Perceived risk differs from one country to another country (Choi et al., 2013). The principle that "different individuals have different perceptions of risk underlies the statement that customers in different cultures have different perceived risks (Ko et al., 2004). Jarvenpaa, Tractinsky, Saarinen, and Vitale (1999), and Samiee and Athanassiou (1998) affirm that culture is ranked first as an influential factor to affect the Internet's international marketing. Among the features of a countrywide culture, language is regarded as a key critical element. Language's use that is familiar to the customer and consistent with their cultural values enhances their experiences related to consumption (Alcántara-Pilar et al., 2018). Furthermore, according to Puntoni et al. (2009), language influences how customers emotionally perceive marketing communications, confirming that information written in the customer's mother tongue is perceived more emotionally than information spoken or written in a second language. As a result, website localization in Arabic might reduce perceived risk and increase the likelihood of using e-Commerce websites. As a result of these facts, it is clear that when considering website localization, the native language aspect should not be overlooked. Hence, we hypothesize:

H2: *There is a negative and significant impact of the Arabic language on customers' perceived risk of e-Commerce websites.*

3.3. Perceived Risk and Trust

The current studies show that Internet transactions are still perceived as unsafe by customers (Bourlakis et al., 2008; Dennis et al., 2009; Guru et al., 2020; Herzallah & Ayyash, 2021; Hsieh & Tsao, 2014; Pham et al., 2021). However, trust

can decrease the level of perceived risk (Mou et al., 2020). Trust adds several benefits to customers such as revealing their data, making purchase orders, and even providing other customers with information about e-Commerce (McKnight & Chervany, 2014). Therefore, trust is one of the most effective factors in decreasing perceived risk (Jarvenpaa et al., 1999; McCole et al., 2010; McKnight & Chervany, 2014). As a result, these findings suggest that various researchers have attempted to establish the importance of trust and risk factors, which must be addressed appropriately and scientifically (Abdullah & Saleh, 2019; Mou et al., 2020; Zhao et al., 2020). Hence, we propose the following hypothesis:

H3: *There is a negative and significant impact of the perceived risk on customers' trust in e-Commerce websites.*

3.4. Perceived Risk and Intention to Use of E-Commerce Websites

Perceived risk has strongly and negatively affected the trust of e-Commerce websites of the customers. Overall, online shopping differs from ordinary shopping where customers regularly use a website instead of a brick-and-mortar store (Mou et al., 2020). Corbitt et al. (2003) suggested an online business-to-consumer perceived trust model, confirming that perceived trust is negatively affected by the perceived risk. Besides, numerous studies have viewed perceived risk as a significant mediator affecting consumers' online intention to use (Chen & Barnes, 2007; Lim, 2007; Lin & Atkin, 2014). The previous empirical studies in e-Commerce, namely: (Kuhlmeier & Knight, 2005; Pavlou, 2014; Qiu & Li, 2008; Yeung & Morris, 2006) showed that the perceived risk is a hindering factor for customers to use online shopping and that the behavioral intention to use online shopping channel for purchase is negatively affected by perceived risk. In comparison with trust, the higher the risk is, the lower the online interactions are, mainly in e-Commerce (Ahmad et al., 2018). Hence, we hypothesize:

H4: *There is a negative and significant impact of the perceived risk on customers' intention to use e-Commerce websites.*

H5: *The relationship between the Arabic language and intention to use e-Commerce websites is mediated by perceived risk mediated.*

3.5. Trust and Intention to Use E-Commerce Website

Due to the hesitation and lack of direct face-to-face interaction, trust is a key element in managing online transactions (Arilaha et al2021; Wang et al., 2016). A new model of consumer trust for e-Commerce providers has been developed and tested by (McKnight et al., 2002). They show that trust is regarded as a strategic requirement for online service providers because of its strong impact on consumer purchasing intentions when consumers deal with new vendors via the Internet. Albert et al. (2004) indicate that while factors influencing customer satisfaction on an e-Commerce website may be alike in the entire world, customers may need to verify whether the website is the "official", as opposed to a knock-off masquerading as the real deal. To develop customers' intention to use e-Commerce websites, additional related trust-building minutiae and data on your localized website need to be appropriately incorporated Howard (2020). More importantly, various studies have demonstrated that trust can be a significant mediator to affect the consumer's online intention to use such as (Chen & Barnes, 2007; Lim, 2007; Wang & Emurian, 2005). Hence, we hypothesize:

H6: *There is a positive and significant impact of trust on customers' intention to use e-Commerce websites.*

H7: *The relationship between the Arabic language and intention to use e-Commerce websites is mediated by trust.*

The research framework is depicted in Figure 1 as follows:

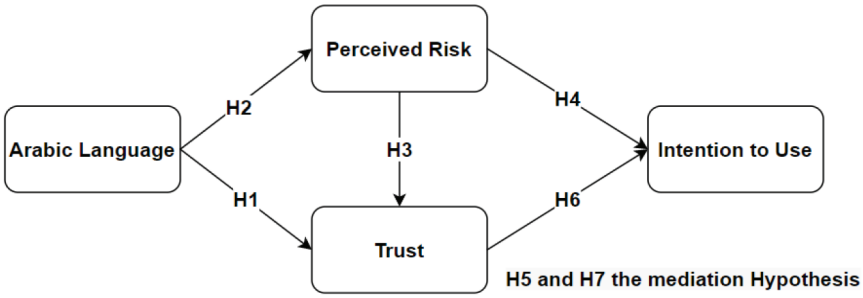

Figure 1: The Proposed Framework

4. Methodology

Due to the nature of the study, an online survey to collate the necessary related data from customers experiencing the use of e-Commerce websites in Palestine was completed. The study's constructs were measured for the entire items using the five-point scale to explore the responses' degree that is ranged from strongly disagree to strongly agree. An item scale drawn from the technology and e-Commerce adoption literature was used to measure the following selected constructs: Arabic language (ALA), perceived risk (PR), trust (TRT), and intentions to use (INTU).

The questionnaire was translated into Arabic to address the linguistic and cultural differences (Brislin, 1976; Dwivedi et al., 2006). Besides, three researchers majoring in information systems were requested to revise and validate the content of the questionnaire. The validators' clarifications and modifications were used to rewrite specific items to enhance the accuracy of the questionnaire.

The researcher applied a 30-respondent pilot study to ensure verify an adequate level of validity and reliability before conducting the main survey (Hair et al., 2013). Most of the respondents stated that the language used in the questionnaire was straightforward, precise, and with a reasonable length. Table 1 presents the scale items adopted to examine the selected constructs.

A snowball sampling technique was used to achieve a legitimate sample process, in which respondents were correctly selected through acquaintances or friends. Respondents received online questionnaires via email or other social media networks (Do Couto et al., 2014). The first responses were chosen using a basic random selection procedure. These participants have referred others to the study or forwarded online surveys to persons who have used e-Commerce websites. One to five ratios were used to produce a sample size recommendation. (Hair et al., 2021). As a result, the survey used in this study comprised of 20 measurement objects, necessitating the use of the smallest

Table 1: Scale Items of the Selected Constructs

Constructs	Source	Measuring Items
Arabic Language	Ahmad et al. (2018)	I feel relaxed reading online purchases provided by e-Commerce websites in the Arabic language.
	Ahmad et al. (2018)	I trust the e-commerce websites provided in the Arabic language.
	Ahmad et al. (2018)	Using the Arabic language in e-Commerce websites reflects some aspects of my country's culture.
	Abbad et al. (2011)	I cannot understand the language of international e-Commerce websites.
	Abbad et al. (2011)	My problem with international e-Commerce websites in Arab countries is the language.
Trust	Lam and Man (2011)	I believe that most e-Commerce websites are well equipped to carry out online transactions.
	Lam and Man (2011)	It is very rare for a technical problem to occur in an online transaction.
	Lam and Man (2011)	The presence of technological problems should not cause great concern when performing online transactions.
	Shareef et al. (2009)	I trust e-Commerce websites when my access to the internet is stable.
	Loiacono, Watson, and Goodhue (2002)	I trust e-Commerce websites, as they will not harm my personal information.
Perceived Risk	Simon et al. (2000)	E-Commerce websites are trustworthy and dependable.
	Simon et al. (2000)	I think that the risk exists when I carry out online purchases from e-commerce websites.
	Teo and Liu (2007)	It is very likely to make a huge loss when buying online from e-commerce websites.
	Teo and Liu (2007)	Buying online from e-commerce websites is associated with a great deal of uncertainty.
	Simon et al. (2000)	The option to buy online from e-commerce websites is largely considered a disadvantage.

Table 1: (Continued)

Constructs	Source	Measuring Items
Intention to Use Localized E-Commerce Websites	Bélanger and Carter (2008)	I use localized e-Commerce websites for gathering information.
	Bélanger and Carter (2008)	I use services provided by localized e-Commerce websites.
	Bélanger and Carter (2008)	I do not hesitate to provide information to localized e-Commerce websites.
	Bélanger and Carter (2008)	I use localized e-Commerce websites to inquire about online services.
	Lin et al. (2011)	I strongly recommend others to use localized e-Commerce websites and information technology services.
Arabic Language	Ahmad et al. (2018)	I feel relaxed reading online purchases provided by e-Commerce websites in the Arabic language.
	Ahmad et al. (2018)	I trust the e-commerce websites provided in the Arabic language.
	Ahmad et al. (2018)	Using the Arabic language in e-Commerce websites reflects some aspects of my country's culture.
	Abbad et al. (2011b)	I cannot understand the language of international e-Commerce websites.
	Abbad et al. (2011a)	My problem with international e-Commerce websites in Arab countries is the language.
Trust	Lam and Man (2011)	I believe that most e-Commerce websites are well equipped to carry out online transactions.
	Lam and Man (2011)	It is very rare for a technical problem to occur in an online transaction.
	Lam and Man (2011)	The presence of technological problems should not cause great concern when performing online transactions.
	Shareef et al. (2009)	I trust e-Commerce websites when my access to the internet is stable.
	Loiacono et al. (2002)	I trust e-Commerce websites, as they will not harm my personal information.
Perceived Risk	Simon et al. (2000)	E-Commerce websites are trustworthy and dependable.
	Simon et al. (2000)	I think that the risk exists when I carry out online purchases from e-commerce websites.
	Teo and Liu (2007)	It is very likely to make a huge loss when buying online from e-commerce websites.
	Teo and Liu (2007)	Buying online from e-commerce websites is associated with a great deal of uncertainty.
	Simon et al. (2000)	The option to buy online from e-commerce websites is largely considered a disadvantage.
Intention to Use Localized E-Commerce Websites		I use localized e-Commerce websites for gathering information.
		I use services provided by localized e-Commerce websites.
		I do not hesitate to provide information to localized e-Commerce websites.
		I use localized e-Commerce websites to inquire about online services.
		I strongly recommend others to use localized e-Commerce websites and information technology services.

group of 100 (205) appropriate surveys. The researcher obtained 334 responses, which resulted in 264 usable responses. As a result, 264 web-based surveys were deemed eligible for further investigation. Finally, the sample size for the study was enough for achieving the study's objectives. The 264 individuals were divided into four groups: Males account for 34% of the population, while females account for 66%. More than 56% of those who took part were under the age of 22.

5. Results

In this work, the needed data analysis was performed using SPSS version 22 and Smart PLS version 3. The descriptive statistics of the sample were obtained using SPSS, whereas the latent variable inside the causal structure was investigated using Smart PLS. To begin, the measuring model was evaluated to ensure that the constructs were psychometrically reliable and valid. Second, the proposed structural model was tested to see if the research hypotheses were correct. The sub-sections that follow provide details on the statistical analysis results.

5.1. Descriptive Statistics of the Latent Constructs

The mean value of the 11 latent variables ranges from 3.178 to 3.409 on a 5-point Likert scale, with a standard deviation of 0.762 to 0.860. All of the variables' mean values, however, were more than 2.50. With a mean value of 3.409, the Arabic language ranked highest, while the intention to use localized E-commerce websites ranked lowest with a mean value of 3.178. The dispersion values factored into the standard deviation show that perceived risk has the highest value at 0.860, and trust has the lowest value at 0.762. The findings of the descriptive analysis are shown in Table 2.

5.2. Evaluation of the Measurement Model

The PLS approach included verifying the measurement model's survey, as explained by Hair et al. (2021). The measurement model's survey was verified using the formative and reflective components. Two key criteria were used to assess the measures' usefulness: validity and reliability. Validity is a test that determines how well a given instrument measures a specific notion for which it was designed (Sekaran & Bougie, 2019). The examination of consistency of a suggested instrument to measure a certain aspect for which it was intended is called reliability. This current study used the following 3-element procedure, namely: convergent validity, indicator items reliability, discriminant validity, and convergent validity to assess the measurement model. Table 3 and Figure 2 illustrate that 20 reflective indicators were employed to test the measurement model. Factor loading of PLS ranging from 0.877 to 0.713 is considered satisfactory as their values are higher than the threshold value of 0.70 (Henseler et al., 2009).

Furthermore, a criterion was used to assess the discriminant validity of the analyzed constructs in studies conducted by Fornell and Larcker (1981) and Henseler et al. (2015). A concept is considered to have discriminant validity if the average square root of the extracted variance is larger than the correlation values of all variables (Hair et al., 2021). Table 4 demonstrates that the results are indicative of the appropriate discriminant validity of each construct based on the Fornell and Larker criterion, as each construct's squared correlation is lower than the average variance retrieved. Furthermore, the Heterotrait-Monotrait Ratio (HTMT) is a construct correlation estimate that matches the disattenuated construct score creation using a threshold of 0.9. There is no evidence of a lack of discriminant validity for the criteria that have satisfied all of the adopted components, as shown in Table 5.

Based on parameter estimates and statistical significance, the results linked to the six adopted constructs (Arabic language, intention to use localized E-commerce websites, perceived risk, and trust) are considered genuine measures of their respective constructions.

5.3. Evaluation of the Structural Model

This study's structural model, known as the inner model, signifies the relationships of effect among the examined constructs. Thus, the evaluation process of the structural model indicated that the research hypotheses underlined the hypothesized relationships or effects among these constructs. Concerning this, the path coefficient (β) criteria

Table 2: The Results of Descriptive Analysis

	No of Items	Mean	Std. Deviation
Arabic language	5	3.409	0.835
Perceived Risk	5	2.709	0.860
Trust	5	3.290	0.762
Intention to use E-commerce Websites	5	3.178	0.847

Table 3: Results of Measurement Model

Construct	Items	Factor Loading	CR	AVE	Convergent Validity
Arabic language	ALA1	0.859	0.908	0.663	Yes
	ALA2	0.782			
	ALA3	0.820			
	ALA4	0.838			
	ALA5	0.768			
Perceived Risk	PRS1	0.864	0.914	0.680	Yes
	PRS2	0.808			
	PRS3	0.803			
	PRS4	0.800			
	PRS5	0.847			
Trust	TRT1	0.777	0.873	0.580	Yes
	TRT2	0.764			
	TRT3	0.739			
	TRT4	0.713			
	TRT5	0.811			
Intention to use Arabic E-commerce websites	IUAE1	0.846	0.932	0.732	Yes
	IUAE2	0.857			
	IUAE3	0.849			
	IUAE4	0.848			
	IUAE5	0.877			

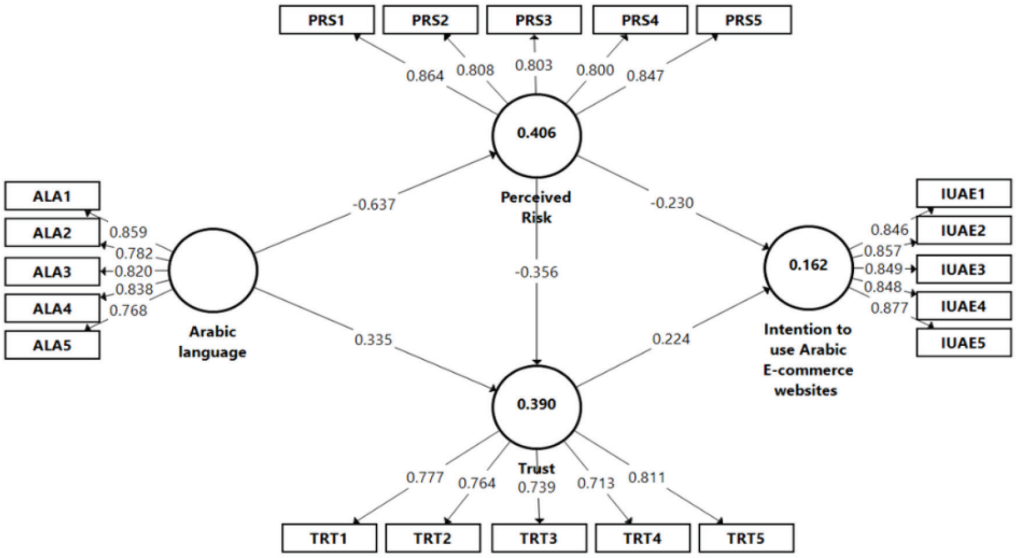

Figure 2: Measurement Model

Table 4: Assessment of Discriminant Validity (Fornell & Larcker, 1981)

	Arabic language	Intention to use Arabic E-commerce websites	Perceived Risk	Trust
Arabic language	0.814			
Intention to use Arabic E-commerce websites	0.481	0.855		
Perceived Risk	–0.637	–0.358	0.825	
Trust	0.561	0.355	–0.569	0.762

Table 5: Assessment of Discriminant Validity (HTMT) (Henseler et al., 2015)

	Arabic Language	Intention to use Arabic E-commerce websites	Perceived Risk	Trust
Arabic language				
Intention to use Arabic E-commerce websites	0.535			
Perceived Risk	0.725	0.391		
Trust	0.625	0.360	0.563	

were used to test the seven research hypotheses in the study. The values between −1 and +1 have been standardized by the path coefficient. The value of the path coefficients, which is close to +1, suggests that the relationship between every two constructs is strongly positive and vice versa for negative values (Hair et al., 2021). The use of the path coefficient value to assess the significance level of the relationships shows that the *t*-value is higher than a specific critical value, indicating that the coefficient is significant at a certain error probability. For instance, *t*-value > 1.96 represents a significance level with a *p*-value < 0.05.

The determination coefficient and the significance level of the path coefficients (beta values) are the main evaluation criteria for the structural model's goodness, as the higher the Adjusted value, the greater the ability of the exogenous variable to be explained by endogenous variables, and thus the structural equation is considered better (Hair et al., 2011). Figure 2 shows that the Intention to use localized E-commerce websites variable value is 0.162, indicating that variables of (Trust and Perceived Risk) can explain 16 percent of the variance in intention to use localized E-commerce websites, while the rest is explained by variables outside the research model. The adjusted value of the trust variable is 0.390, which suggests that the (Arabic language and Perceived Risk) variable can explain 39% of the trust variance, while the rest is explained by variables outside the study model. The adjusted value of the variable perceived risk is 0.406, indicating that the Arabic language explains 40% of the variance in perceived risk, with the balance explained by variables outside the research model. The model's hypotheses were also tested using bootstrapping on 5000 samples. The direct and indirect impacts were properly evaluated to ensure the assessment of the direct and mediated hypotheses (Hair et al., 2016).

Table 6 and Figure 3 indicated that the results attained from the test of the direct research hypotheses were all acceptable. Precisely, the results of the first hypothesis (H1) indicate that the Arabic language significantly affects trust. The previous results are based on evidence provided from that survey data with the result (β = 0.335, t = 4.977, p-value = 0.000). For the second hypothesis (H2), of the Arabic language on perceived risk was also supported by the results (β = –0.637, t = 15.762, p = 0.000). Similarly, the third hypothesis (H3), which states that trust was negatively influenced by the perceived risk, was also supported by the current survey data with values (β = –0.356, t = 5.662, p-value = 0.000). Also, the fourth hypothesis (H4), which states that intention to use E-commerce websites was negatively influenced by perceived risk, was supported by the used survey data with values (β = –0.230, t = 3.152, p-value = 0.002). Relating to the sixth hypothesis (H6) proposing a significant influence of trust constructs on intention to use E-commerce websites was also supported by the results (β = 0.224, t = 3.314, p = 0.001).

Table 7 shows that through the mediation of trust, there is an indirect association between the Arabic language and the use of Arabic E-commerce websites. With (β = 0.075, t = 2.391, p = 0.017), the results of (H5) reveal a substantial mediation effect. Furthermore, the existing survey data confirmed the seventh hypothesis (H7), which asserts that there is an indirect association between the Arabic language and the use of Arabic E-commerce websites through the mediation of perceived risk (β = 0.147, t = 2.836, p-value = 0.005).

Table 6: The Results of Direct Effects Using Path Model (Bootstrapping Results)

H	Hypothesis	Original Sample (O)	T Statistics (|O/STDEV|)	*P*-values	Results
H1	Arabic language → Trust	0.335	4.977	0.000	Positive and Significant
H2	Arabic language → Perceived Risk	–0.637	15.762	0.000	Negative and Significant
H3	Perceived Risk → Trust	–0.356	5.662	0.000	Negative and Significant
H4	Perceived Risk → Intention to use Arabic E-commerce websites	–0.230	3.152	0.002	Negative and Significant
H6	Trust → Intention to use Arabic E-commerce websites	0.224	3.314	0.001	Positive and Significant

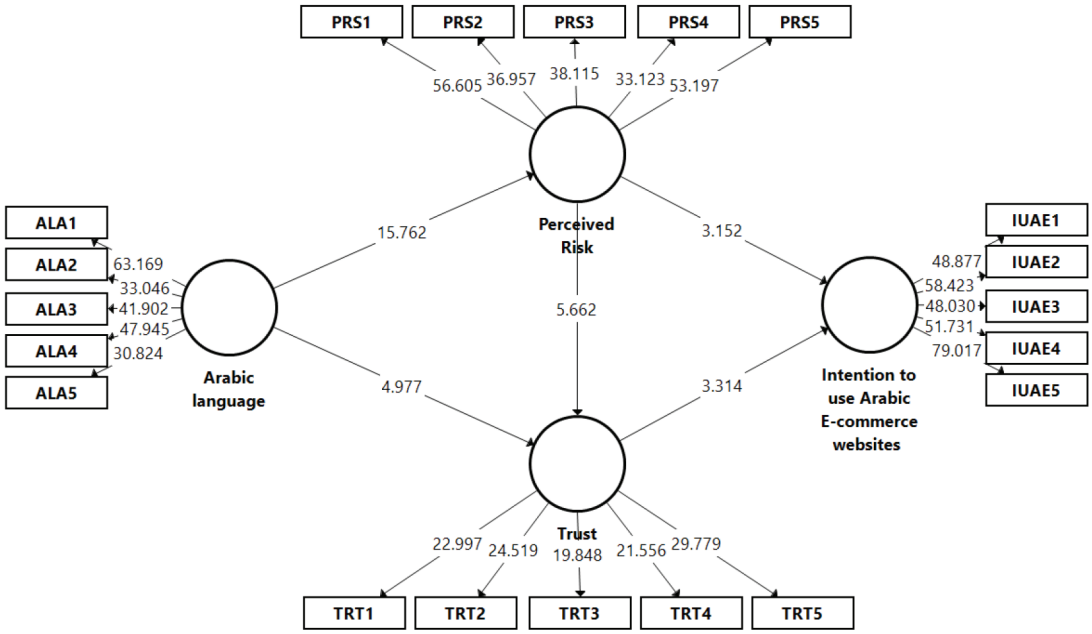

Figure 3: Structural Model

Table 7: The Results of Indirect Effect/Mediation (Hypothesis 5/7)

H	Hypothesis	Original Sample (O)	*T* Statistics (|O/STDEV|)	*P*-values	Results
H5	Arabic language → Trust → Intention to use Arabic E-commerce websites	0.075	2.391	0.017	Positive and Significant
H7	Arabic language → Perceived Risk → Intention to use Arabic E-commerce websites	0.147	2.836	0.005	Positive and Significant

5.4. Predictive Relevance (Q^2)

The Stone-predictive Geisser's sample reuse technique is used as a criterion for predictive relevance, as well as analyzing the magnitude of the. This metric was also used to analyze the research model's predictability, as stated by (Henseler et al., 2009). The blindfolding process aids in the evaluation of a model's prediction validity via PLS. Values greater than zero suggest that the exogenous constructions are predictive of the endogenous construct's predictive relevance (Hair et al., 2011). The intention to use localized e-Commerce websites, perceived risk, and trust, i.e. (= 0.113, = 0.270, and = 0.180) indicates that the research model includes good predictive relevance.

6. Discussion

Despite the fact that e-commerce is on the rise, past empirical studies and research, particularly among Arab countries, have failed to address the desire to use it. The purpose of this study is to look into customers' intentions to utilize localized e-Commerce websites in Palestine. The results of the PLS analysis confirmed all of the hypotheses given in this study, showing that the adopted framework is a useful and appropriate technique for examining customer intent to use in Palestine.

The following two direct hypotheses of HI and H2 were investigated in relation to the Arabic language construct. In this study, the impact of Arabic on customer trust in e-Commerce websites was investigated (H1). The link between Arabic and trust was found to be significant (β = 0.335, p-value = 0.000). The results of the hypothesis, as indicated in previous studies, provide proof that the Arabic language has a substantial impact on customers' trust in e-Commerce websites (Ahmad et al., 2018). In the same vein, an e-Commerce website using the local language was positively used to the trust of consumers in it. The impact of the Arabic language on customers' perceived risk of e-Commerce websites was examined in (H2). The relationship between the Arabic language and perceived risk was supported (β = –0.637, p-value = 0.000). The results of the hypothesis, as noted in previous studies, provide proof that the Arabic language has a major impact on customers' trust in e-Commerce websites (Bartikowski et al., 2018). These findings support Puntoni et al. (2009)'s assertion that language influences how customers emotionally perceive marketing communications, confirming that information written in the customer's native language is perceived more emotionally than information spoken or written in a second language. As a result, an e-commerce website that uses the local language significantly reduces the perceived risk and increases the likelihood of use.

The following three direct hypotheses of H3, H4, and H6 were investigated in relation to the perceived risk and trust dimensions. H3 looked at the effect of perceived risk on customer trust in e-Commerce websites. The link between perceived risk and trust was found to be significant (β = −0.356, p-value = 0.000). According to previous research, the findings are consistent with Almousa's (2011) findings, which claim that perceived risk has a negative impact on the intention to acquire online things. Furthermore, the relationship between trust and perceived risk was explained, demonstrating that perceived risk had a negative impact on the customer's intention to buy on social commerce platforms (Bugshan & Attar, 2020). In this study, the effect of perceived risk on customers' willingness to use e-Commerce websites was investigated (H4). The link between perceived risk and trust was found to be significant (β = –0.230, p = 0.002). The results of the hypothesis, like those of most studies on the online purchasing context (Forsythe et al., 2006), provide evidence that perceived risk has a negative and significant impact on customers' trust in e-Commerce websites. The impact of client trust on e-Commerce website usage was investigated by (H6). There was a strong connection between trust and intention to use (β = 0.224, p = 0.001). Several studies have looked into the importance of trust and its function in online transactions and buying behavior in generating expected beneficial outcomes (Forsythe et al., 2006; Ha, 2020). As a result, interested parties must emphasize the importance of building trust to leverage customers' desire to utilize e-Commerce websites.

Previous empirical investigations in Palestine have found no indication of the mediation effects of perceived risk and trust on Arabic language and e-Commerce website intention. However, as indicated in H5 and H7, this study intends to uncover the indirect effect of the Arabic language on the intention to utilize e-Commerce Websites via perceived risk and trust as mediating variables. In this study, the role of trust as a mediator in the relationship between the Arabic language and the desire to utilize e-Commerce websites was investigated (H5). The relationship between the Arabic language and intention to use through the mediation of trust was supported (β = 0.075, p-value = 0.017). This result is in agreement with the reported results of (Ahmad et al., 2018), showing that intentions towards e-Commerce websites are directly and directly affected by trust. The impact of perceived risk as a mediator on the relationship between the Arabic language and intention to use was explored in (H7). The relationship between the Arabic language and intention to use through the mediation of perceived risk was supported (β = 0.147, p-value = 0.005). Like other previous studies, the results of the hypothesis offer a piece of evidence that perceived risk can be a mediator on the relationship between the Arabic language and intention to use (Ahmad et al., 2018). This result is also in line with Namahoot and Laohavichien (2018) as they show the service quality's impact on customers' behavioral intentions of Internet banking and confirm that perceived risk importantly mediates such impacts.

Importantly, the significant result of this study is that the mediating effect of perceived risk (β = 0.147, p-value = 0.005) is more than the mediating effect of trust (β = 0.075, p-value = 0.017) on intentions to use e-Commerce websites in Palestine. In this model, perceived risk as a mediating variable has the highest value given just the factors indirectly impacting the Arabic language and intention to use it. As a result, it is thought that if more people perceive less risk when utilizing localized e-Commerce websites, they will be more willing to utilize e-Commerce websites. As a result, e-Commerce website owners can develop additional strategies linked to e-Commerce websites by building a system that focuses on aspects that reduce risk, such as language, and helps to establish client confidence. Although trust has a minor mediating effect in the compression of perceived risk, the area of localized e-Commerce websites' intention to use can still be developed.

6.1. Theoretical Contributions

This paper's conclusions provide significant theoretical contributions to the field of e-Commerce. For starters, earlier research on consumer adoption of e-Commerce Websites, such as Ahmad et al. (2018), has demonstrated that the Arabic language has a direct impact on customer intention to use e-Commerce Websites, which is tempered by (Geert & Jan, 1991) cultural values. Our study, on the other hand, is unique in that it intends to investigate the impact of the Arabic language on customer intention to use e-Commerce Websites via the mediating effect of perceived risk and trust. Second, there is limited research on e-Commerce trust in the Arab world (Abdullah & Saleh, 2019; AlGhamdi et al., 2012; Eid, 2011). Although these studies looked at a variety of characteristics that influence customer trust in e-commerce, we are unaware of any research on the indirect impact of the Arabic language on customer intention to use e-commerce websites in Palestine, as mediated by perceived risk and trust. To address the low acceptance of non-localized e-Commerce Websites, the current study recommends mediation and direct impacts between the study components. Third, to the best of our knowledge, this is one of the first research efforts to provide concrete empirical support to examine the impact of the Arabic language on customer intention to use e-Commerce Websites through the mediating impact of perceived risk and trust in Palestine. Using empirical data from 264 respondents, we found strong support for our research framework, and the variables proposed are significant for intention to use localized e-Commerce Websites.

6.2. Implications for Practice

Website localization is regarded as an important trend for global e-Commerce, given the massive growth and use of the Internet around the world. The findings of this study have a wide range of practical consequences. To begin, this research examines the importance of e-Commerce website localization to Arab clients and e-Commerce website owners. This can serve as a wake-up call to website owners, alerting them to the requirement and importance of localizing their websites if they want their content to reach a large and relevant audience of Arab customers. As a result, their ability to serve more Arab customers will be greatly expanded. The owners of the websites can also utilize them to raise the overall number of localized websites in Arab nations, increase their revenue, and expand their worldwide reach. As a result, Arab clients have a greater number of options for purchasing their necessities and assets from various online retailers via specialized websites. Second, the current study found that the Arabic language has a significant impact on customer trust and perceived risk, which influences their willingness to utilize e-Commerce websites. Furthermore, this research has aided website developers who are working on localizing websites to address and match the needs of their target audiences.

The website owners can also use them to increase the number of localized websites in Arab countries, improve revenue, and expand their global reach. As a result, Arab customers have more options for obtaining their necessities and assets from a variety of online sellers through specialized websites. Second, according to the findings of the current study, the Arabic language has a major impact on customer trust and perceived risk, which determines their desire to use e-Commerce websites. Furthermore, the findings of this study have benefited website developers who are working on localizing websites to meet the needs of their target consumers.

Third, the study has revealed the impact of the Arabic language on the intention to use e-Commerce websites, which is a big barrier and problem for customers in Arab nations, specifically Palestine. More importantly, the current study demonstrates that the Arabic language has a positive and significant impact on customers' intention to use e-Commerce websites, which is mediated by perceived risk and trust. This highlights the critical need for effective localization strategies to support customers' intention to use e-Commerce websites.

6.3. Limitations and Future Research

This study includes a few limitations, opening new venues for additional upcoming research. First, the current study is limited to addressing the country of Palestine, one of the twenty-second well-known Arab countries. Given the cultural differences and variations in the traditions and values among the Arab countries, it is inappropriate to generalize the results attained in the current study to other Arab African or Asian countries. Yet, this study opens a novel venue to

conduct related studies to include all Arab countries to attain particular results for each Arab country or categorize the Arab countries into regions similar in their cultural traditions and values, and language preferences when conducting online transactions with e-Commerce websites.

Future research could also look into different cultures and populations. Second, the framework employed in this study is a logical and usable model that can be applied in future empirical studies in the E-commerce field. Because this study used a quantitative method, future studies in other countries may utilize the same method or design and use a qualitative method to add detailed knowledge to the linked e-Commerce and e-Purchasing areas. Third, the variable "trust" was treated as a single construct in this work, which may not accurately reflect the concept of consumer trust.

To provide a more complete examination of the impact of trust on the acceptability of e-Commerce websites, future research can classify trust into more characteristics such as honesty, benevolence, and competence. Finally, because this study focused on e-Commerce websites, the results are limited in their applicability to other contexts. Future studies may develop a new research framework to address new contexts such as e-government, e-booking, e-wallet, and e-marketing, to fully explain the customer's usage behavior.

7. Conclusion

In short, e-Commerce websites invest significant sums of money to expand their online sales operations. One of the major barriers to customer acceptance of e-Commerce websites in the Arab world is the language barrier. Before making an online purchase, clients can easily and securely access information about E-commerce websites thanks to the Arabic language. When a specific population is targeted, taking into account the target language's variants is a crucial aspect in website localization. Localized websites that cater to specific cultures and languages are more likely to be used by those who speak those languages. As a result, assessing the target language's style and the customers' attitude has become a new vital aspect in avoiding any misunderstanding or controversy about e-Commerce websites. Because it is difficult to go over all of the details, a selection process of important and precise information from the English website to the Arabic language is necessary. Using perceived risk and trust as mediating variables, the study intends to investigate the relationship between the Arabic language and a wide range of intentions to use e-Commerce websites in Palestine, clarifying the indirect impacts between the Arabic language and intentions to use it. The study's findings have made a significant contribution to the field of e-Commerce. They also reveal that language has a big influence on whether or not a customer will use e-commerce. They also indicate the phenomena of the Arabic language's influence on trust and perceived risk, as well as intents to use e-Commerce Websites. The entire project is a useful tool for the e-Commerce business to create strategies and policies for the enhancement and development of e-Commerce websites.

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