ISA Journal of Business, Economics and Management (ISAJBEM)

Homepage: https://isapublisher.com/isajbem/

Volume 3, Issue 3, May-Jun, 2026 ISSN: 3049-1835

The Impact of E-Commerce Service Attributes on Customer Satisfaction: The Mediating Role of Perceived Value

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Received: 10.04.2026 | **Accepted:** 20.05.2026 | **Published:** 22.05.2026

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DOI: *10.5281/zenodo.20341394*

Abstract **Original Research Article**

Understanding the determinants of customer satisfaction in e-commerce is critical for digital retailers operating in competitive markets. However, limited empirical research has examined how multiple service attributes jointly influence satisfaction through perceived value in the United Arab Emirates (UAE) context. Grounded in the Stimulus-Organism-Response (S-O-R) framework, this study investigates the impact of five e-commerce service attributes—service quality, website design, payment options, information quality, and brand reputation—on customer satisfaction, with customer perceived value as a mediating mechanism.

A quantitative cross-sectional survey was conducted among 300 online shoppers in the UAE. Data were analyzed using SPSS (Version 26), including reliability testing, descriptive analysis, correlation analysis, and multiple regression analysis.

The regression results reveal that among the five predictors, payment options ($\beta = 0.361$, $p = 0.020$) and brand reputation ($\beta = 0.348$, $p = 0.014$) exert the strongest significant effects on customer perceived value, explaining a substantial portion of its variance. Furthermore, customer perceived value demonstrates a strong positive impact on customer satisfaction ($F = 17.084$, $p < 0.001$). Service quality, website design, and information quality showed positive but statistically non-significant effects in the full model, suggesting that their influence is partially mediated through perceived value.

This study contributes to e-commerce literature by empirically validating a multi-attribute satisfaction model in the under-researched UAE market. The results offer practical implications for online retailers seeking to prioritize payment flexibility, brand trust, and value perception to enhance customer satisfaction and loyalty.

Keywords: Customer satisfaction, Perceived value, E-commerce, Service quality, Brand reputation, Payment options, United Arab Emirates (UAE).

1. Introduction

The rapid digitization of retail markets has transformed consumer behavior globally. In the United Arab Emirates (UAE), e-commerce has experienced exponential growth, driven by high internet penetration, widespread smartphone adoption, and government-led digital transformation

initiatives (Statista, 2023; UAE Government Digital Economy Strategy, 2023). Platforms such as Amazon.ae, Noon, Namshi, and Shein have become integral to daily consumer life, offering convenience, variety, and competitive pricing. However, as the e-commerce landscape becomes increasingly saturated, understanding what drives customer satisfaction has emerged as a strategic priority for online retailers.

Customer satisfaction is widely recognized as a key determinant of repurchase intention, positive word-of-mouth, and long-term loyalty (Zeithaml et al., 1996; Qalati et al., 2021). In online environments, where physical interaction with products and sellers is absent, satisfaction depends heavily on digital service attributes. Prior research has identified several factors influencing e-commerce satisfaction, including service quality (Rajeswari, 2015), website design (Zhang et al., 2023), payment options (Poturak, 2014), information quality (Parasuraman et al., 2005), and brand reputation (Foroudi et al., 2021).

Despite this body of work, empirical findings remain fragmented, particularly in emerging and rapidly digitizing markets such as the UAE. Most existing studies examine these factors in isolation or within Western contexts, leaving a contextual and integrative gap in understanding how multiple service attributes collectively influence satisfaction. Moreover, the mediating role of customer perceived value—how consumers evaluate benefits relative to costs—has received limited attention in the UAE e-commerce context. Perceived value is critical because it explains why and how service attributes translate into satisfaction (Hsin Chang & Wang, 2011).

To address these gaps, this study investigates the impact of five e-commerce service attributes—service quality, website design, payment options, information quality, and brand reputation—on customer satisfaction, with customer perceived value serving as a mediating variable. By empirically testing these relationships within a unified conceptual framework grounded in the Stimulus-Organism-Response (S-O-R) model, this research makes three contributions. First, it provides context-specific empirical evidence from the UAE, a digitally advanced yet under-researched market. Second, it examines multiple service attributes simultaneously to identify their relative influence on perceived value and satisfaction. Third, it offers actionable insights for e-commerce managers seeking to optimize customer satisfaction through targeted investments in digital service features.

2. Literature Review

2.1 Theoretical Foundation

This study is grounded in the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1980), which explains how environmental stimuli influence individuals' internal cognitive and emotional states, leading to behavioral responses. In e-commerce contexts, website and service attributes function as external stimuli that shape consumers' internal evaluations (organism), which subsequently drive behavioral outcomes such as satisfaction (response).

The S-O-R model has been widely applied in online consumer behavior research. For example, website design and service quality have been shown to act as stimuli that influence perceived value and satisfaction (Blut, 2016; Guo et al., 2023). In this study, we conceptualize five e-commerce attributes—service quality, website design, payment options, information quality, and brand reputation—as environmental stimuli. These stimuli influence customer perceived value (the organism component), which in turn drives customer satisfaction (the behavioral response). This framework provides a coherent theoretical basis for examining both direct and indirect effects within a single empirical model.

2.2 Service Quality

Service quality in e-commerce refers to the overall excellence or superiority of a retailer's digital service delivery, including responsiveness, reliability, and problem-handling effectiveness (Parasuraman et al., 2005). In online environments where customers cannot physically interact with products or staff,

service quality becomes a critical determinant of consumer evaluations.

Empirical research consistently demonstrates that high service quality enhances customer satisfaction. Rajeswari (2015) found that timely delivery and effective customer support significantly improve satisfaction levels. Similarly, Blut (2016) highlighted that service quality dimensions such as system availability and fulfillment directly influence customer perceptions. Masoud (2020) similarly found that in the UAE context, service quality dimensions such as reliability and responsiveness directly influence customer satisfaction in digital service environments. When online stores respond quickly to inquiries, provide accurate delivery information, and resolve complaints fairly, customers develop trust and positive attitudes.

However, service quality alone may not guarantee satisfaction. Sharma (2024) noted that customers may still feel dissatisfied if other factors such as price or convenience are inadequate. Within the S-O-R framework, service quality acts as a stimulus that positively influences consumers' perceived value, which then leads to satisfaction. Accordingly, we propose:

H1: Service quality has a positive impact on customer perceived value.

2.3 Website Design

Website design encompasses the visual appearance, navigation structure, layout clarity, and device compatibility of an e-commerce platform (Guo et al., 2023). Since the website is the primary interface between the customer and the retailer, its design plays a direct role in shaping user experience and satisfaction.

Research indicates that websites with clear layouts, fast loading speeds, intuitive navigation, and mobile-friendly designs improve customer satisfaction (Zhang et al., 2023). A well-designed website reduces cognitive effort, enhances enjoyment, and facilitates efficient product discovery and checkout. Conversely, poor design—such as confusing navigation or slow performance—leads to frustration and cart abandonment (Emerald, 2003).

Within the S-O-R framework, website design functions as a visual and functional stimulus that enhances consumers' internal evaluation of value. When customers find a website easy to use and visually appealing, they perceive greater value in their shopping experience, which increases satisfaction. Therefore:

H2: Website design has a positive impact on customer perceived value.

2.4 Payment Options

Payment options refer to the variety, security, convenience, and clarity of payment methods offered by an e-commerce platform (Poturak, 2014). In online shopping, payment represents a critical moment of transaction where customer anxiety about fraud and data security is highest. Therefore, the availability of trusted, flexible, and user-friendly payment options significantly influences customer perceptions.

Studies confirm that payment security and variety positively affect customer trust and satisfaction. Hsu et al. (2018) found that secure payment systems and clear privacy policies reduce consumer concerns and increase purchase completion. Karim (2013) emphasized that offering multiple payment methods—credit cards, digital wallets, cash on delivery—enhances flexibility and accommodates diverse customer preferences. When the payment process is clear, secure, and straightforward, customers perceive higher value and satisfaction.

In the UAE context, where consumers are technologically sophisticated, payment convenience is particularly important. Within the S-O-R framework, payment options act as a procedural stimulus that influences perceived value. Thus:

H3: Payment options have a positive impact on customer perceived value.

2.5 Information Quality

Information quality refers to the accuracy, completeness, clarity, and timeliness of product-related information provided on an e-commerce

website (Parasuraman et al., 2005). Since customers cannot physically inspect products before purchase, they rely heavily on descriptions, specifications, images, and reviews to make informed decisions.

Research demonstrates that high-quality information reduces uncertainty and enhances satisfaction. Rajeswari (2015) found that misleading or incomplete information is a primary cause of post-purchase dissatisfaction. When product descriptions match received items, and when prices, availability, and specifications are clearly communicated, customers develop trust and confidence. Sharma (2024) additionally highlighted that customer reviews and ratings serve as valuable information sources that influence purchase decisions.

Within the S-O-R framework, information quality serves as a cognitive stimulus that shapes consumers' perceived value. Accurate and detailed information helps customers evaluate product benefits relative to costs, thereby increasing perceived value and subsequent satisfaction. Therefore:

H4: Information quality has a positive impact on customer perceived value.

2.6 Brand Reputation

Brand reputation refers to the overall perception of a brand's reliability, trustworthiness, and positive standing among consumers (Foroudi et al., 2021). In e-commerce, where physical verification is impossible, brand reputation serves as a heuristic signal of quality and reliability.

Empirical studies confirm that brand reputation significantly influences consumer behavior. Foroudi et al. (2021) found that well-known brands with positive reputations are trusted more readily, reducing perceived risk. Emerald (2020) highlighted that consistent positive experiences build brand equity over time. Online reviews and ratings also play a major role in shaping reputation, as customers increasingly rely on peer feedback before purchasing.

However, brand reputation must be supported by actual experience. If service or product quality fails to match reputation, satisfaction declines. Within the S-O-R framework, brand reputation acts as a symbolic stimulus that enhances perceived value by signaling reliability and reducing uncertainty. Accordingly:

H5: Brand reputation has a positive impact on customer perceived value.

2.7 Customer Perceived Value

Customer perceived value is defined as the consumer's overall assessment of the net benefits received from a product or service relative to the costs incurred, including monetary, time, and effort costs (Zeithaml, 1988; Hsin Chang & Wang, 2011). Perceived value is inherently subjective and comparative; different customers may perceive different value from identical offerings based on their expectations and circumstances.

Perceived value plays a central mediating role in consumer behavior models. Sharma (2024) found that when customers perceive good value for money, they report higher satisfaction and loyalty. Poturak (2014) explained that service quality, price, convenience, and security all contribute to perceived value. Within the S-O-R framework, perceived value represents the organism component—the internal cognitive evaluation that translates external stimuli into behavioral responses.

When customers perceive that an online shopping experience offers time savings, convenience, quality products, and fair pricing relative to effort and cost, they are more likely to feel satisfied. Perceived value thus explains how service attributes influence satisfaction. Therefore:

H6: Customer perceived value has a positive impact on customer satisfaction.

2.8 Customer Satisfaction

Customer satisfaction is defined as the evaluative judgment that a product or service has met or exceeded customer expectations (Oliver, 1980; Qalati et al., 2021). In e-commerce, satisfaction reflects the cumulative experience across the entire

customer journey—from browsing to payment to delivery and post-purchase support.

Satisfaction is a critical business outcome because satisfied customers are more likely to repurchase, recommend the platform to others, and exhibit brand loyalty (Zeithaml et al., 1996). Parasuraman et al. (2005) demonstrated that e-service quality dimensions directly influence satisfaction. Blut (2016) similarly found that usability and system design shape satisfaction outcomes.

In this study, customer satisfaction is the ultimate dependent variable, influenced both directly by service attributes and indirectly through the mediating mechanism of perceived value. The UAE's competitive e-commerce environment makes satisfaction particularly important for customer retention and market share.

3. Hypothesis Development and Conceptual Model

Building on the Stimulus-Organism-Response (S-O-R) framework and the preceding literature review, this study proposes a conceptual model examining the effects of five e-commerce service attributes on customer satisfaction, with customer perceived value as a mediator.

As illustrated in Fig. 1, the model conceptualizes service quality, website design, payment options, information quality, and brand reputation as environmental stimuli. These stimuli influence the organism component—customer perceived value—which subsequently drives the behavioral response of customer satisfaction. The six hypotheses developed throughout the literature review (H1–H6) are formally tested in this study.

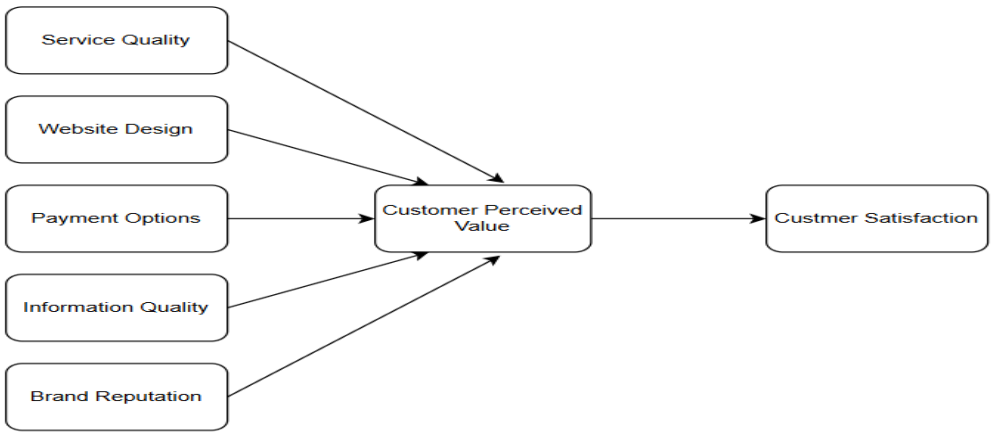

Fig. 1. Conceptual framework illustrating the relationship between e-commerce service attributes, customer perceived value, and customer satisfaction.

4. Methodology

4.1 Research Design

This study adopts a quantitative, cross-sectional research design to examine the relationships between e-commerce service attributes, customer perceived value, and customer satisfaction. A survey method was employed to collect primary data from online shoppers in the UAE.

4.2 Sampling and Data Collection

The target population consisted of individuals residing in the United Arab Emirates who have prior experience shopping on e-commerce platforms. Given the large and undefined population of UAE online shoppers, the minimum required sample size was determined using Taherdoost's (2017) formula for large populations at a 95% confidence level and a 5% margin of error. The calculation yielded a minimum recommended sample size of 384 respondents. A total of 300 valid responses were collected and retained for analysis.

The survey was distributed online using Microsoft Forms and shared through social media platforms and messaging applications to reach a diverse group of UAE online consumers. Although the sample size is slightly below the recommended threshold, it remains adequate for exploratory hypothesis testing and pattern identification, with findings interpreted conservatively.

All participants were informed of the study's purpose, participation was voluntary, and responses were anonymous to protect privacy.

4.3 Measurement Instrument4.3 Measurement Instrument

All constructs were measured using previously validated scales adapted from established studies to ensure content validity and reliability. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was employed for all items.

Service Quality (5 items): Adapted from Parasuraman et al. (2005), Blut (2016), and Zeithaml et al. (1996). Items covered delivery problem handling, customer service responsiveness, accurate delivery information, staff helpfulness, and fair complaint resolution. Website Design (5 items): Adapted from Guo et al. (2023). Items assessed layout clarity, visual attractiveness, navigation ease, device compatibility, and purchase completion ease. Payment Options (4 items): Adapted from Karim (2013). Items measured variety of payment methods, payment safety perception, difficulty in using payment systems, and clarity of the payment process. Information Quality (3 items): Adapted from Rajeswari (2015) and Sharma (2024). Items assessed clarity of product information, match between online description and actual product, and up-to-date information. Brand Reputation (4 items): Adapted from Foroudi et al. (2021) and De et al. (2023). Items measured brand awareness, positive reputation among customers, trustworthiness, and reliability. Customer Perceived Value (5 items): Adapted from Hsin Chang & Wang (2011). Items covered value for money, time and effort savings, benefits relative to cost, discounts and promotions, and product quality meeting expectations. Customer Satisfaction (4 items): Adapted from Qalati et al. (2021), Blut (2016), and Parasuraman et al. (2005). Items measured expectation fulfillment, happiness with decisions, pleasant experience, and right choice perception.

4.4 Data Analysis Procedure

Data were analyzed using SPSS (Version 26). The analysis proceeded in several stages. First, descriptive statistics were computed to summarize respondent characteristics and examine the distribution of study variables. Second, reliability analysis was conducted using Cronbach's Alpha to assess internal consistency of each multi-item scale. Third, Pearson correlation analysis was performed to examine bivariate relationships among variables. Finally, multiple regression analysis was conducted to test hypotheses H1–H5 (effects of service attributes on customer perceived value), followed by simple regression to test H6 (effect of perceived value on customer satisfaction).

5. Results

5.1 Descriptive Statistics

A total of 300 valid responses were included in the analysis. Table 1 presents the demographic profile of respondents. The sample consisted of 67.3% female and 32.7% male participants. The largest age group was 18–24 years (34.6%), followed by 25–34 years

(26.9%), under 18 years (23.1%), and 35–44 years (15.4%). Regarding education, 57.7% held a Bachelor's degree, 28.8% had high school education, 9.6% held a Master's degree, and 3.8% held a Doctorate.

Table 1. Demographic Profile of Survey Respondents (n = 300)

Demographic Variable	Category	Frequency	Percentage
Gender	Female	35	67.3%
	Male	17	32.7%
Age Group	Under 18	12	23.1%
	18–24	18	34.6%
	25–34	14	26.9%
	35–44	8	15.4%
Education	High School	15	28.8%
	Bachelor's Degree	30	57.7%
	Master's Degree	5	9.6%
	Doctorate	2	3.8%

Table 2 presents the descriptive statistics of the study constructs. Customer Satisfaction recorded the highest mean (M = 4.19, SD = 0.64), followed by Customer Perceived Value (M = 3.94, SD = 0.62) and Brand Reputation (M = 3.90, SD = 0.70). Service Quality showed the lowest mean (M = 3.46, SD = 0.62), though still above the neutral midpoint. These findings indicate that UAE online shoppers generally hold positive evaluations of e-commerce platforms.

Table 2. Construct-Level Descriptive Statistics

Construct	Mean	Std. Deviation
Service Quality	3.46	0.62
Website Design	3.75	0.60
Payment Options	3.72	0.78
Information Quality	3.86	0.74
Brand Reputation	3.90	0.70
Customer Perceived Value	3.94	0.62
Customer Satisfaction	4.19	0.64

5.2 Reliability Analysis

Reliability was assessed using Cronbach's Alpha. As shown in Table 3, all constructs exceeded the acceptable threshold of 0.60, with Payment Options achieving the highest reliability (α = 0.726). These values confirm satisfactory internal consistency given the exploratory nature of the study.

Table 3. Cronbach's Alpha for Study Constructs

Construct	No. of Items	Cronbach's Alpha
Service Quality	5	0.663
Website Design	5	0.643
Payment Options	4	0.726
Information Quality	3	0.659
Brand Reputation	4	0.657
Customer Perceived Value	5	0.681
Customer Satisfaction	4	0.643

5.3 Correlation Analysis

Pearson correlation coefficients were computed to examine bivariate relationships among study variables. As presented in Table 4, all independent variables demonstrated positive and statistically significant correlations with Customer Perceived Value ($p < 0.01$). The strongest correlation with Customer Perceived Value was observed for Brand Reputation ($r = 0.62$), followed by Information Quality ($r = 0.52$). Customer Perceived Value also showed a strong positive correlation with Customer Satisfaction ($r = 0.50$, $p < 0.01$). These results provide preliminary support for the proposed hypotheses.

Table 4. Pearson Correlation Matrix

Variables	1	2	3	4	5	6	7
1. Service Quality	1.00						
2. Website Design	0.57	1.00					
3. Payment Options	0.55	0.60	1.00				
4. Information Quality	0.42	0.58	0.68	1.00			
5. Brand Reputation	0.43	0.60	0.69	0.70	1.00		
6. Customer Perceived Value	0.44	0.45	0.64	0.52	0.62	1.00	
7. Customer Satisfaction	0.42	0.44	0.45	0.52	0.57	0.50	1.00

Note: All correlations are significant at $p < 0.01$ level (2-tailed).

5.4 Hypothesis Testing

5.4.1 Effects of Service Attributes on Customer Perceived Value (H1–H5)

To test H1 through H5, a multiple regression analysis was conducted with the five service attributes as predictors and Customer Perceived Value as the dependent variable. The overall regression model was statistically significant ($F(5, 294) = 9.88$, $p < 0.001$), indicating that the independent variables collectively explain variance in Customer Perceived

Value. The model explained 51.8% of the variance ($R^2 = 0.518$; Adjusted $R^2 = 0.465$).

Table 5 presents the regression coefficients. Among the five predictors, Payment Options ($\beta = 0.361$, $t = 2.404$, $p = 0.020$) and Brand Reputation ($\beta = 0.348$, $t = 2.560$, $p = 0.014$) were statistically significant. Service Quality ($p = 0.782$), Website Design ($p = 0.721$), and Information Quality ($p = 0.222$) showed positive coefficients but were not statistically significant in the full model.

These results indicate that H3 and H5 are supported, while H1, H2, and H4 are not supported in the multivariate model, suggesting that when all attributes are considered together, payment options and brand reputation are the dominant predictors of perceived value.

Table 5. Multiple Regression Coefficients (DV: Customer Perceived Value)

Predictor	Unstandardized B	Std. Error	Standardized Beta	t	Sig. (p)
Constant	1.104	0.490	—	2.254	0.029
Service Quality	-0.042	0.149	-0.041	-0.279	0.782
Website Design	0.053	0.147	0.051	0.359	0.721
Payment Options	0.290	0.121	0.361	2.404	0.020
Information Quality	0.127	0.102	0.150	1.239	0.222
Brand Reputation	0.311	0.122	0.348	2.560	0.014

Note: Dependent Variable = Customer Perceived Value (Customer PV). Significant predictors at $p < 0.05$ are bolded.

5.4.2 Effect of Customer Perceived Value on Customer Satisfaction (H6)

To test H6, a simple linear regression was conducted with Customer Perceived Value as the predictor and Customer Satisfaction as the dependent variable. The regression model was statistically significant ($F(1, 50) = 17.084$, $p < 0.001$). Customer Perceived Value explained 25.5% of the variance in Customer Satisfaction ($R^2 = 0.255$).

As shown in Table 6, Customer Perceived Value had a strong positive effect on Customer Satisfaction ($\beta = 0.505$, $t = 4.134$, $p < 0.001$). This result strongly supports H6, confirming that customers who perceive greater value in their online shopping experience report significantly higher satisfaction.

Table 6. Simple Regression Coefficients (DV: Customer Satisfaction)

Predictor	Unstandardized B	Std. Error	Standardized Beta	t	Sig. (p)
Constant	2.082	0.533	—	3.907	< 0.001

Predictor	Unstandardized B	Std. Error	Standardized Beta	t	Sig. (p)
Customer Perceived Value	0.516	0.125	0.505	4.134	< 0.001

Note: Dependent Variable = Customer Satisfaction (CustomerSat).

5.4.3 Summary of Hypothesis Testing Results

A summary of the hypothesis testing results is presented in Table 7. As shown, H3, H5, and H6 were supported, while H1, H2, and H4 were not supported in the multivariate model.

Table 7. Summary of Hypothesis Testing Results

Hypothesis	Statement	Result
H1	Service quality → Customer perceived value	Not supported
H2	Website design → Customer perceived value	Not supported
H3	Payment options → Customer perceived value	Supported
H4	Information quality → Customer perceived value	Not supported
H5	Brand reputation → Customer perceived value	Supported
H6	Customer perceived value → Customer satisfaction	Supported

6. Discussion and Theoretical Implications

This study examined the impact of five e-commerce service attributes on customer satisfaction in the UAE online retail sector, with customer perceived value as a mediating mechanism. The findings offer several important insights.

6.1 Interpretation of Findings

The results demonstrate that payment options and brand reputation are the strongest and only statistically significant predictors of customer perceived value when all attributes are considered simultaneously. This finding is particularly meaningful in the UAE context, where consumers are technologically sophisticated and have high expectations for secure, flexible payment methods. The prominence of payment options ($\beta = 0.361$) suggests that e-commerce platforms must prioritize seamless, secure, and diverse payment solutions to enhance perceived value.

Similarly, brand reputation ($\beta = 0.348$) emerged as a critical driver. In an online environment where physical verification is impossible, brand trust serves as a heuristic that reduces perceived risk. UAE

consumers, exposed to both local and international brands, rely heavily on brand image and peer reviews when making purchase decisions. This finding aligns with Foroudi et al. (2021) and Emerald (2020), who emphasized that consistent positive experiences build trust over time. The importance of ethical considerations in customer perceptions aligns with Kumar et al. (2025), who demonstrated that moral reasoning frameworks influence consumer trust and behavioral intentions in marketing contexts.

The non-significant results for service quality, website design, and information quality in the full model were unexpected given prior literature. However, several explanations are plausible. First, these attributes may exert their influence indirectly through other pathways not fully captured in this model. Second, in the UAE market, basic service quality and website functionality may be taken as table stakes—consumers expect them as minimum requirements, whereas payment flexibility and brand trust differentiate satisfaction.

Notably, the strong support for H6 (customer perceived value → customer satisfaction, $\beta = 0.505$, $p < 0.001$) confirms the central mediating role of perceived value within the S-O-R framework. This finding aligns with Hsin Chang & Wang (2011) and Sharma (2024), demonstrating that customers evaluate their online shopping experiences based on net benefits relative to costs. When consumers perceive time savings, convenience, quality, and fair pricing, satisfaction increases substantially.

6.2 Theoretical Implications

This study contributes to e-commerce and consumer behavior literature in several ways.

First, it empirically validates the Stimulus-Organism-Response (S-O-R) framework within the UAE e-commerce context, demonstrating that service attributes (stimuli) influence perceived value (organism), which subsequently drives satisfaction (response). This extends the application of S-O-R to a Middle Eastern digital market.

Second, the findings challenge the assumption that all service attributes equally predict perceived value. The dominance of payment options and brand reputation suggests a hierarchical structure of e-commerce value drivers, where trust-related and transactional attributes outweigh functional design elements in certain contexts.

Third, this study provides empirical evidence from an under-researched market—the UAE—characterized by high digital adoption, multicultural demographics, and intense e-commerce competition. By testing multiple attributes simultaneously, the research offers a more realistic representation of how consumers integrate various cues into their value judgments.

Fourth, the strong perceived value–satisfaction link reinforces the theoretical argument that satisfaction is fundamentally an evaluative judgment based on perceived trade-offs rather than absolute attribute performance.

6.3 Contextual Contribution: UAE E-Commerce Environment

The UAE's digital ecosystem is distinctive. With internet penetration exceeding 99% and widespread smartphone use, consumers are highly experienced online shoppers. This maturity means that basic website functionality and information accuracy are expected as standard. Consequently, competitive advantage shifts toward payment innovation (e.g., Buy Now Pay Later services, digital wallets, seamless checkout) and brand trust (e.g., verified reviews, transparent policies, consistent delivery).

Multicultural demographics also imply that personalization, language options, and culturally relevant payment methods (e.g., cash on delivery for certain segments) remain important. E-commerce platforms that fail to offer flexible payment options or lack a strong reputation risk customer defection, regardless of website aesthetics or service responsiveness.

7. Managerial and Policy Implications

The findings of this study provide actionable insights for both e-commerce managers and policymakers in the UAE.

For managers, payment options showed the strongest effect on perceived value. Managers should offer multiple payment methods, including credit/debit cards, digital wallets (Apple Pay, Google Pay, Samsung Pay), Buy Now Pay Later services (Tabby, Tamara), and cash on delivery. Equally important is communicating security measures clearly—display security badges, use SSL encryption, and provide transparent privacy policies. Brand reputation was the second strongest predictor. Online retailers should actively manage customer reviews, respond professionally to negative feedback, and showcase verified ratings. Consistency in product quality and delivery reliability builds trust over time. Influencer collaborations and user-generated content campaigns can also enhance brand image in the UAE market. This finding is consistent with Masoud et al. (2025), who demonstrated that organizational strategies focused on quality management and operational efficiency enhance perceived customer value. Furthermore, Hmeidan and Masoud (2025) emphasized that social media platforms play a critical role in amplifying brand awareness and building trust, particularly in the FinTech and e-commerce sectors. Service quality, website design, and information quality remain important but did not differentiate perceived value in the multivariate model. However, managers should not neglect them—poor performance in these areas can still damage satisfaction. The strong perceived value–satisfaction link also suggests that managers should focus on value communication, highlighting time savings, convenience benefits, exclusive discounts, and loyalty programs.

For policymakers, regulatory frameworks should encourage payment innovation while ensuring consumer protection. Clear guidelines on data privacy, fraud liability, and dispute resolution build consumer confidence. Initiatives that promote e-commerce trust—such as certified trustworthy retailer programs or transparent review verification standards—can strengthen brand reputation at a market level. Continued investment in digital infrastructure and consumer digital literacy will sustain the positive perceptions observed in this study.

8. Conclusion

This study examined the impact of five e-commerce service attributes—service quality, website design, payment options, information quality, and brand reputation—on customer satisfaction in the UAE online retail sector, with customer perceived value as a mediating variable. Using survey data from 300 online shoppers, multiple regression analysis revealed that payment options and brand reputation are the strongest significant predictors of customer perceived value, while customer perceived value strongly predicts customer satisfaction.

The findings confirm that in the mature, highly competitive UAE e-commerce market, payment flexibility and brand trust differentiate successful platforms. Basic attributes such as service quality and website design remain necessary but are not sufficient for enhancing perceived value when considered alongside transactional and reputational factors. The study validates the S-O-R framework in a Middle Eastern digital context and highlights the central mediating role of perceived value.

8.1 Limitations and Future Research

This research has several limitations. First, the sample size (n = 300) is slightly below the recommended threshold of 384. Future research should collect larger samples to confirm and extend these findings. Second, convenience sampling may have introduced selection bias; the sample was skewed toward younger, female, and university-educated respondents. Third, the cross-sectional design prevents causal inference. Longitudinal or experimental designs would strengthen causal claims.

Fourth, the study did not examine moderating variables such as privacy concerns, cultural values, or prior e-commerce experience, which may influence how service attributes affect perceived value. Fifth, all data were self-reported, raising potential common method bias.

Future research should address these limitations by employing probability sampling, larger sample sizes, and experimental manipulations. Additionally, cross-cultural comparisons between UAE and other Gulf

or Western markets would reveal whether the dominance of payment options and brand reputation is context-specific or generalizable. Qualitative studies could also explore why UAE consumers prioritize payment flexibility and brand trust over website design or service quality.

Despite these limitations, this study provides meaningful empirical evidence for e-commerce managers and researchers seeking to understand customer satisfaction drivers in the rapidly digitizing UAE market.

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