

# Digital Information Governance and Consumer Protection in E-Commerce: A Comparative Legal Analysis of Jordanian and UAE Frameworks

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## Abstract

*This research analyses consumer protection in electronic commerce through the lens of digital information governance and legal information management within modern online market systems. It evaluates the extent to which Jordanian legal provisions safeguard e-consumers, using a comparative framework with the United Arab Emirates' regulatory model. The study is grounded in the premise that electronic commercial activity is inherently information-driven, relying on digital disclosure practices, electronic documentation, transparency of platforms, and the availability and accessibility of legal information. From this perspective, deficiencies in the quality of information, the adequacy of digital disclosure, and the robustness of enforcement structures have a direct impact on the equilibrium of bargaining power between consumers and suppliers in online transactions. A descriptive-analytical and comparative legal methodology is adopted to examine relevant legislative instruments, including consumer protection statutes, electronic transactions legislation, civil codes, cybercrime laws, and personal data protection frameworks*

*in both Jordan and the UAE. The analysis covers legal safeguards operating before, during, and after the formation of electronic contracts, alongside an assessment of digital evidentiary regimes, complaint resolution systems, regulatory oversight bodies, and institutional enforcement mechanisms. The findings indicate that Jordan's current legal framework largely depends on general legal principles and judicial interpretation, which reduces the effectiveness of consumer protection in digital environments and weakens legal predictability in e-commerce dealings. By contrast, the UAE demonstrates a more cohesive regulatory structure built around specialised rules governing information disclosure, electronic records management, digital evidence admissibility, platform responsibility, consumer information entitlements, and structured electronic grievance mechanisms. The study concludes that safeguarding consumers in e-commerce extends beyond the mere existence of statutory provisions; it is fundamentally dependent on how clearly, transparently, accessibly, and enforceable digital legal information systems are structured. Accordingly, it recommends that Jordan develop dedicated e-commerce legislation, establish clearer standards for digital disclosure, introduce robust electronic dispute resolution systems, and strengthen institutional frameworks of information governance to enhance trust and reliability in digital marketplaces.*

**Keywords:** Digital Information Governance, E-Commerce, Consumer Protection, Information Transparency, Electronic Transactions, Digital

Evidence, Legal Information Systems.

## Introduction

This study situates e-commerce beyond its conventional understanding as a digitally mediated commercial activity (Alhiniti and Al-Masry, 2025; Guercini et al., 2026; Waseem et al., 2024), redefining it instead as a structured digital information ecosystem shaped by the creation, circulation, storage, verification, and regulation of electronic data. Within this ecosystem, consumers' contractual decisions are predominantly informed by digital content delivered through websites, mobile applications, algorithmic systems, online advertising, user interfaces, and automated contracting mechanisms (Isen et al., 2026). Accordingly, the evolution of e-commerce has shifted consumer protection away from purely traditional contract-based safeguards towards an emphasis on the integrity, transparency, accessibility, and reliability of digital information itself. In this sense, legal protection is increasingly inseparable from broader questions of digital information governance, institutional record management, electronic documentation systems, and the regulation of information flows among platforms, suppliers, regulators, and consumers.

Moreover, the emergence of e-commerce and digitally driven economic structures has fundamentally reshaped commercial exchange (Lee and Xiong, 2024), generating new forms of legal vulnerability rooted in information asymmetry, deceptive online content, electronic fraud, ambiguous contractual terms, data misuse, and difficulties in preserving and authenticating electronic records. In this environment, suppliers and digital platforms hold a structural informational and technological advantage (Zhang et al., 2025), as they exercise greater control over the generation, presentation, and management of transactional information. Unlike traditional commercial settings, consumers in digital markets often lack meaningful access to clear, enforceable, and verifiable legal information regarding pricing, contractual obligations, and performance conditions. As a result, inequality between parties is no longer purely economic but is also deeply embedded in disparities in informational access, digital literacy, and transparency.

Furthermore, digital literacy constitutes an important complementary dimension of institutional protection. Even where legal rights and enforcement

mechanisms exist, consumers may remain vulnerable if they lack the skills necessary to interpret contractual information, recognise deceptive practices, or preserve electronic evidence. Effective consumer protection therefore requires a combination of regulatory oversight and educational initiatives designed to improve public awareness of digital rights and responsibilities. Regulatory authorities, consumer associations, and educational institutions can play a significant role in promoting awareness regarding electronic contracts, online payment security, personal data protection, and complaint procedures. By strengthening consumers' ability to understand and utilise available legal information, digital literacy initiatives contribute directly to improving the overall effectiveness of consumer protection systems.

Over recent decades, digital transformation has profoundly reshaped global social and economic structures (Bondar et al., 2017; Hung et al., 2023; Pal, 2022). The widespread adoption of the internet and artificial intelligence has enabled new systems for structuring and governing economic activity, giving rise to a digital economy that operates independently of geographical and temporal constraints. This transformation has reconfigured established legal and economic concepts and introduced new commercial models that now form a core component of e-commerce development (Lee and Park, 2009; OECD, 2019; Pillai et al., 2024). While this digital economy has expanded market accessibility and enabled consumers to purchase goods and services without physical interaction with suppliers, it has simultaneously introduced significant legal risks. These include exposure to misleading advertising, electronic fraud, data privacy violations, loss of personal information, and evidentiary difficulties in proving contractual terms, particularly in cross-border transactions.

These emerging risks have necessitated the development of specialised legislative frameworks capable of balancing market facilitation with robust consumer protection. In Jordan, the legislative response includes the Electronic Transactions Act No. (15) of 2015 (Al Masadeh et al., 2024), which establishes the legal recognition of electronic contracts, and the Consumer Protection Act No. (7) of 2017 (Alhiniti and Al-Masry, 2025), which articulates general consumer rights such as transparency and protection against fraud. However, these laws remain largely general in nature and insufficiently tailored

to the specificities of digital commerce, requiring continued reliance on the Civil Code No. (43) of 1976 to address regulatory gaps. In contrast, the United Arab Emirates has adopted a more specialised and integrated legislative model. Federal Law No. (15) of 2020 on Consumer Protection explicitly incorporates e-commerce within its regulatory scope, while Federal Decree-Law No. (46) of 2021 on Electronic Transactions and Trust Services strengthens the legal validity of electronic records and digital signatures. This reflects a broader legislative recognition of electronic contracting as a core component of modern legal relations and a shift from traditional notions of written formality towards functional digital equivalence (Alsheyab, 2023).

Against this backdrop, this study evaluates the adequacy and effectiveness of Jordan's consumer protection framework in the context of digital commerce, in comparison with the UAE's more advanced regulatory approach. It further examines the conceptual foundations of e-commerce (Alhiniti and Al-Masry, 2025), identifies relevant supervisory institutions, maps the stages and sources of consumer legal protection, and analyses the impact of digital regulatory frameworks on strengthening consumer rights. In doing so, it highlights gaps in Jordanian legislation while drawing on the UAE experience to propose a more coherent, adaptive, and comprehensive regulatory model. The central challenge lies in the persistence of legislative and regulatory deficiencies in Jordan's e-commerce consumer protection regime. Existing provisions are largely derived from general legal principles and interpretative extensions of traditional contractual rules, which are not adequately adapted to the complexities of digital environments. This results in limited legal recognition of e-commerce-specific risks and weak institutional mechanisms for defining, supervising, and enforcing consumer rights. Consequently, consumers are placed in a structurally weaker position relative to technologically empowered suppliers and digital platforms.

From an information governance perspective, the issue extends beyond substantive legal insufficiency to include systemic weaknesses in the organisation, accessibility, dissemination, and enforcement of legal and commercial information within digital markets. The absence of specialised digital disclosure obligations (Famularo, 2023), unified electronic complaint systems, accessible consumer information

portals, and integrated digital evidentiary frameworks leads to fragmented regulatory structures. This fragmentation reduces the operational effectiveness of consumer protection mechanisms and limits consumers' ability to access, understand, document, and enforce their rights in practice.

Accordingly, the research problem reflects the tension between rapid digital transformation in Jordan, widespread reliance on electronic contracts, and the absence of a specialised regulatory framework addressing key issues such as withdrawal rights in digital contracts, regulation of online advertising, standardisation of electronic contractual forms, and the development of electronic dispute resolution systems. In practice, general civil law continues to function as a residual safety mechanism, which undermines legal certainty and weakens effective consumer protection. This contrast becomes more pronounced when compared with the UAE's more structured and institutionally supported digital regulatory environment, which prioritises practical enforceability alongside legislative development. In light of this context, the main research question is formulated as follows:

- To what extent do Jordanian laws provide adequate protection for consumers compared to UAE legislation in the context of e-commerce, considering the distinctive characteristics of digital contracts and the broader digital economy?

From this, several sub-questions emerge:

- What constitutes the legal and conceptual framework of e-commerce, and how is the e-consumer defined in relation to the risks of digital contracting environments?
- What is the role of supervisory and enforcement institutions in Jordan and the UAE, and how can consumer protection be transformed from formal legal provisions into effective practical enforcement?
- What legal instruments are available under Jordanian law for protecting online consumers, and to what extent are general and specific rules sufficient to address digital market risks?
- How are consumer protections structured across the pre-contractual, contractual, and post-contractual stages under Jordanian and UAE law, and how effective are their enforcement mechanisms?

- How has the evolution of UAE digital legislation enhanced the effectiveness of e-consumer protection compared to Jordan?
- What are the main deficiencies in Jordan's legal framework, and what lessons can be drawn from the UAE experience to support future legal and institutional reform?

## Methodology

This study adopts descriptive-analytical and comparative legal methodologies to examine e-commerce regulation as an integrated system of digital information governance. Within this framework, e-commerce is understood as a regulatory field concerned with the management of disclosure obligations, electronic documentation, access to legal information, admissibility and integrity of digital evidence, and institutional enforcement mechanisms across the full lifecycle of electronic contracts. The research analyses relevant legislative frameworks in Jordan and the United Arab Emirates, including consumer protection laws, electronic transactions legislation, cybercrime statutes, and personal data protection regimes. It focuses on how these legal systems structure, regulate, and coordinate the flow of digital information among suppliers, consumers, digital platforms, and regulatory authorities, and how such structures influence the effectiveness of consumer protection in electronic markets.

In addition, the study evaluates the capacity of supervisory bodies and judicial institutions to translate electronic records and legal information into enforceable and practical consumer protection outcomes within digital commercial environments. Particular attention is given to the extent to which institutional mechanisms convert normative legal provisions into operational safeguards capable of addressing the realities of online transactions. The research also applies a comparative legal approach, systematically contrasting Jordanian and UAE regulatory frameworks governing e-consumer protection. This comparison aims to identify similarities and divergences in legislative design, regulatory development, enforcement mechanisms, and institutional architecture. The analysis extends beyond textual comparison to include the practical application of laws and the effectiveness of enforcement structures. Through this process, the study highlights the more advanced and structured regulatory approach adopted in the UAE, while identifying key legislative

and institutional limitations within the Jordanian framework. It further draws on the UAE experience to derive lessons for potential legal and regulatory reform in Jordan.

The comparative experience of the UAE demonstrates the advantages of adopting a forward-looking regulatory philosophy that combines legal adaptation with technological readiness. Rather than treating technological innovation solely as a commercial opportunity, the UAE regulatory approach increasingly integrates consumer protection considerations into broader digital transformation strategies. This approach promotes a balance between market innovation and regulatory accountability by requiring transparency, traceability, and institutional oversight within digital environments. For Jordan, the gradual incorporation of similar governance principles would not only strengthen consumer protection but also support broader objectives of digital economic development by enhancing trust, legal certainty, and confidence in electronic transactions. Such measures would contribute to creating a sustainable digital marketplace capable of accommodating future technological developments while maintaining adequate safeguards for consumer rights.

Moreover, the researcher employs an inductive analytical approach, drawing on observed developments in regulatory practice and recent legislative reforms in the field of online consumer protection. This includes examination of evolving regulatory instruments, institutional responses, and practical enforcement trends in e-commerce governance. By linking legal texts with their real-world implementation, the study aims to generate conclusions that are empirically grounded rather than purely theoretical, thereby enhancing the reliability and relevance of its findings in assessing the effectiveness of digital consumer protection frameworks.

## Information Governance and Consumer Protection in Digital Commerce

Recent legal and interdisciplinary scholarship increasingly conceptualises e-commerce as a system fundamentally structured by digital information architectures and the governance of electronic data flows (Alhiniti et al., 2026). Within this body of work, information asymmetry between suppliers and consumers is identified as a core structural challenge undermining fairness, transparency, and regulatory balance in online markets. Digital environments

enable suppliers and platform operators to exercise substantial control over pricing structures, contractual terms, promotional content, and data processing practices. In contrast, consumers are often unable to independently verify the accuracy, completeness, or reliability of the information presented to them. As a result, enhanced transparency in digital information disclosure is regarded as a prerequisite for meaningful informed consent and effective protection of consumer rights in electronic contracting.

Contemporary scholarship in digital governance and internet law further emphasises the critical importance of digital documentation and information reliability within consumer protection frameworks. Legal studies highlight that effective consumer protection is increasingly dependent on access to verifiable digital evidence (Benöhr, 2020), robust disclosure standards, secure electronic record systems, and integrated complaint-handling mechanisms capable of ensuring timely dispute resolution. In parallel, research on electronic transactions and platform governance (Sun and Qu, 2025) underscores that safeguarding consumer rights in cyberspace requires coordinated regulatory action involving supervisory authorities, judicial institutions, and digital service providers. This reflects a broader doctrinal shift in comparative legal scholarship, moving from traditional consumer protection models towards integrated frameworks of digital information governance.

In addition, modern regulatory developments increasingly focus on controlling the quality, accuracy, and transparency of digital advertising and online commercial communications. This evolution reflects a growing recognition that consumer protection in e-commerce cannot be isolated from wider issues of legal information accessibility, institutional transparency, and the underlying infrastructure of digital governance. Consequently, contemporary literature positions consumer protection not merely as a matter of substantive legal rights, but as a function of how effectively information is produced, regulated, communicated, and enforced within digital ecosystems.

### **E-Commerce as a Digital Information Environment and the Protection of the Electronic Consumer**

E-commerce may be defined as a system of activities and transactions in which electronic

processing is employed for the exchange of goods, services, and commercial information, encompassing their production, distribution, marketing, sale, or delivery to buyers through digital channels (Aly, 2020). This conceptualisation aligns with the Organisation for Economic Co-operation and Development (OECD) perspective, which frames e-commerce as a comprehensive set of commercial information flows and their structural impact on the organisation and functioning of economic activity (OECD, 2019). Although neither the Jordanian Commercial Code nor the Electronic Transactions Law explicitly defines e-commerce, the concept can be derived from the broader notion of “electronic transactions”, understood as transactions executed electronically that generate unilateral or reciprocal legal obligations. On this basis, whenever electronic offer and acceptance produce binding commercial effects, the transaction falls within the scope of e-commerce (Alhiniti and Al-Masry, 2025). Accordingly, e-commerce may be defined as a range of commercial activities conducted through electronic means in which offer and acceptance occur digitally, generating legal obligations between parties without physical presence, and encompassing all related stages including formation, payment, delivery, warranties, and post-contractual rights.

E-commerce operates through several structural models determined by the nature of interacting parties, commonly categorised as B2B, B2C, B2G, and C2C. This classification assists in assessing the distribution of obligations, risk exposure, and regulatory protection applicable to each transactional configuration, based on variations in bargaining power and institutional positioning. In the context of consumer relations, Jordanian law defines a “consumer” as any natural or legal person who acquires a product or service, whether for consideration or otherwise, for personal use or that of another individual not qualifying as a consumer. Consequently, an “electronic consumer” refers to such a person engaging in these activities through digital means within an online environment. On the other side, the Jordanian legislator adopts a broad definition of “supplier”, encompassing any entity involved in the production, distribution, leasing, importation, or provision of goods and services to consumers, including owners or licensors of goods (AL Jabery et al., 2012). This expansive scope covers both traditional and digitally operating commercial actors.

Digital commerce is characterised by

distinct structural features that heighten the need for specialised protective mechanisms (Yin et al., 2025). These include the cross-border nature of transactions, speed and immediacy of execution, absence of physical documentation, spatial separation between parties, and limited knowledge of counterpart identity or location. Such features significantly affect jurisdictional determination, applicable law, and evidentiary standards, while simultaneously increasing exposure to fraud, identity theft, and misuse of personal data. The most prominent risks facing electronic consumers include inadequate or misleading information, deceptive advertising, non-conformity between goods and advertised characteristics, vulnerabilities in electronic payments and data security, and ineffective dispute resolution in cross-border contexts (Almakhzoumi et al., 2023).

In response, Jordanian legislation has introduced certain consumer protection guarantees, including the right to accurate and complete information regarding goods and services, recognition of non-conformity as a legal defect, obligations relating to after-sales services, invalidation of contractual clauses that waive or restrict consumer rights, and recognition of the consumer's right to litigation and compensation (AL Jabery et al., 2012). By contrast, UAE legislation adopts a more targeted regulatory approach to digital market risks, requiring e-commerce providers to disclose comprehensive and accurate information in Arabic regarding goods, services, and contractual and payment terms, prohibiting misleading or false online representations, guaranteeing repair, replacement, or refund within defined timeframes, ensuring the right to accessible and efficient dispute resolution, and invalidating clauses that undermine consumer protection (Dahiyat, 2025).

The rationale for protecting electronic consumers is both legal and economic in nature. Legally, intervention is justified by the inherent imbalance in contractual relations within digital environments, where suppliers possess superior technological and informational capabilities, while consumers rely on informed consent that is often structurally constrained. This necessitates safeguards ensuring transparency and limiting exploitative contractual terms. Economically, consumer protection extends beyond compensation mechanisms to the broader objective of fostering trust in e-commerce systems, thereby increasing transaction volumes and attracting investment. Trust is therefore a foundational

element for the sustainability and expansion of digital markets (Alhiniti et al., 2026). Accordingly, effective consumer protection in Jordan and the UAE requires not only substantive legal provisions but also robust digital implementation mechanisms, supported by regulatory oversight and institutional enforcement of electronic transactions. Such an integrated approach enhances contractual fairness, strengthens market equilibrium, and ultimately reinforces trust in e-commerce ecosystems.

### **Institutional Information Governance and Enforcement Systems for Electronic Consumer Protection**

The shift from a purely textual understanding of consumer protection to an emphasis on effective protection in e-commerce is necessarily linked to the central role of supervisory and enforcement authorities in the regulatory framework (Liu and Du, 2020). Even well-drafted legal provisions lose practical value if they are not translated into regulatory practice capable of early detection of violations, timely intervention, and provision of effective remedies for electronic consumers. The inherent speed of online contracting, combined with the frequent opacity of supplier identity, pricing structures, additional charges, and after-sales conditions, intensifies regulatory challenges in digital environments. These characteristics increase exposure to misleading advertising, information asymmetry, evidentiary uncertainty, and privacy intrusions. Accordingly, the effectiveness of consumer protection is not measured by the volume of legislation, but by the system's ability to operationalise legal norms into observable outcomes, including the detection of infringements, verification of claims, enforcement of corrective measures, and deterrence of non-compliant conduct.

In the Jordanian context, this requires a proactive and preventive supervisory role by administrative authorities, particularly the Ministry of Industry, Trade and Supply. Such a role includes ensuring compliance with clear and transparent price disclosure obligations by digital platforms and undertaking corrective or monitoring actions in cases of violation. Practical experience indicates that most e-commerce complaints relate to issues such as the absence or concealment of trader identity, delayed delivery, non-conformity of goods, non-delivery, or the imposition of additional hidden costs that alter the final payable amount. These challenges cannot be effectively

addressed through awareness campaigns alone; rather, they require robust enforcement mechanisms combining both physical regulatory presence and digital monitoring tools comparable in strength to those applied in traditional commercial environments.

From a library and information science perspective, digital consumer protection is heavily dependent on the organisation, structure, and accessibility of regulatory information within electronic marketplaces (de Elizalde, 2025). E-commerce platforms function not only as commercial intermediaries (Hua and Jing, 2015; Ji et al., 2020; Yan et al., 2010) but also as structured information systems that govern how contractual data is presented, disseminated, and stored. Consequently, the effectiveness of consumer protection is closely tied to the quality of digital documentation frameworks, the clarity of information architecture, and the institutional capacity to preserve and retrieve electronic evidence efficiently. The absence of standardised information regarding supplier identity, pricing breakdowns, contractual terms, and complaint procedures significantly undermines consumers' ability to make informed decisions and to enforce their legal rights effectively.

This informational dimension is directly connected to the legal concept of the "right to information", which constitutes a core element of consumer protection. Article 1 of the Jordanian Consumer Protection Law recognises the consumer's right to accurate and complete information regarding goods or services and their conditions of sale, with compensation available in the event of infringement (AL Jabery et al., 2012). However, in the digital context, this principle requires operational enforcement mechanisms that ensure practical transparency. These include mandatory disclosure of supplier identity and contact details, full pricing transparency (including taxes, delivery charges, and any ancillary costs), and clear articulation of return, exchange, and warranty policies prior to payment. The presence of such structured disclosures enables verification of compliance, facilitates proof of deception, and provides consumers with a concrete basis for submitting substantiated complaints.

Furthermore, enforcement is strengthened through the complementary role of civil society as an auxiliary regulatory mechanism. Consumer protection associations, where legally permitted, contribute not only through awareness-raising

but also by systematically documenting recurring patterns of market misconduct. They assist consumers in preserving digital evidence such as invoices, screenshots of advertisements, transaction confirmations, and contractual terms at the time of purchase, and they help channel complaints to relevant authorities for prioritisation. In this context, documentation within digital environments represents a critical component of protection, as many disputes arise from inconsistencies between advertised offers, contractual promises, and actual payment conditions.

The judiciary constitutes the final institutional mechanism for resolving disputes that cannot be addressed through administrative or alternative channels. In cases involving compensation, courts are responsible for interpreting contractual terms and determining appropriate remedies. Judicial resolution of e-commerce disputes should not be viewed as limiting protection but rather as ensuring impartial evaluation of electronic evidence in a timely and fair manner. The evidentiary value of electronic records therefore becomes central. Without reliable recognition of digital evidence, consumer protection remains largely theoretical. The Jordanian Electronic Transactions Law establishes that electronic records carry legal weight equivalent to paper documents if they are properly stored, verifiable, and attributable in terms of origin and time of creation (Alsheyab, 2023). Accordingly, electronic communications such as order confirmations, digital receipts, and transaction records constitute valid evidentiary material unless their authenticity is successfully challenged, thereby strengthening judicial certainty and reducing opportunities for fraudulent practices.

An effective enforcement system, however, must operate as an integrated and interconnected structure rather than a set of isolated mechanisms. In the digital environment, consumer protection extends across data protection systems, payment infrastructures, electronic authentication tools, and cybersecurity frameworks. Cybercrime legislation plays a supportive role by addressing offences that frequently underpin consumer harm, including the creation of fraudulent websites, identity theft involving suppliers or consumers, and manipulation of payment channels (Alabbadi, 2024). Similarly, personal data protection frameworks regulate the collection, storage, and processing of consumer data, safeguarding rights related to privacy, lawful processing, targeted advertising, and cross-border data transfers (Al-Hussaini, 2026). At this

level, effective protection depends on the system's ability to integrate multiple regulatory pathways into a coherent enforcement chain: from complaint submission and digital investigation to corrective action and judicial recognition of electronic evidence.

In this context, Table 1 conceptually illustrates the scope of institutional integration and its practical implications for strengthening electronic consumer protection.

**Table 1:** Summary of the Efficiency of the Supervisory and Enforcement System in Protecting the Electronic Consumer.

Core Dimension of Protection	Key Tool/Authority	Indicator of Effective Enforcement	Direct Impact on the Consumer
Transparency of information prior to contracting	Administrative supervision	Clarity of supplier identity, final price, and return policies	Reduction of deception and enhancement of informed consent
Enabling digital proof	Electronic Transactions Law	Evidentiary value of electronic records, receipts, and messages	Prevention of denial of contracting and its terms
Deterrence of electronic fraud	Cybercrime legislation	Criminalization of fraudulent websites and identity impersonation	Preventive protection against serious harm
Personal data protection	Data protection legislation	Regulation of collection and processing of consumer data	Enhanced trust and digital privacy
Redress in disputes	Ordinary judiciary	Acceptance of digital evidence and expeditious adjudication	Ensuring compensation and restoration of rights

When compared with the Emirati regulatory experience, several distinctive characteristics of a more integrated consumer protection model become evident. Central among these is the consolidation of institutional authority, particularly the role of the Ministry of Economy, which functions as a unified body responsible for consumer protection and the receipt and processing of complaints within a coordinated service framework (Dahiyat, 2025). This institutional arrangement is further reinforced by structured online grievance mechanisms designed specifically for digital market environments, ensuring that consumer complaints are channelled through a coherent and accessible system.

In addition, UAE legislation provides explicit recognition of the evidentiary force of electronic documents, records, and signatures. This legal recognition significantly facilitates the proof of remote contracts and strengthens the enforceability of electronic transactions in judicial proceedings. As a result, the procedural burden of establishing contractual validity in digital environments is reduced, and the effectiveness of litigation involving e-commerce disputes is enhanced (Alsheyab, 2023). The significance of this approach does not lie in comparative legal preference between jurisdictions, but rather in demonstrating how institutional coordination, evidentiary clarity, and enforcement integration collectively shape the effectiveness of consumer protection frameworks. From this perspective, the analytical value of the comparison lies in identifying an operational evaluation criterion for consumer

protection systems. This criterion suggests that the effectiveness of protection should be assessed not by the formal existence of legal principles, but by the tangible outcomes produced by the regulatory system in practice. Where administrative authorities, civil society actors, judicial institutions, and legislative frameworks do not operate as components of a unified enforcement chain, even advanced legal provisions may fail to translate into effective consumer protection. In such fragmented systems, legal rights remain difficult to enforce in real time, and regulatory intervention becomes insufficient to ensure meaningful compliance within digital markets.

Digital consumer protection also depends on the development of interoperable regulatory information systems capable of facilitating real-time communication among supervisory authorities, judicial institutions, financial service providers, and e-commerce platforms. In advanced digital governance environments, enforcement increasingly relies on the integration of electronic databases, complaint management systems, and automated reporting mechanisms that enable authorities to identify recurring violations and respond proactively. Such interoperability enhances institutional efficiency by reducing delays in information exchange, strengthening evidentiary verification, and supporting coordinated enforcement actions. From an information governance perspective, the value of legal protection therefore extends beyond substantive legal rights to include the technological capacity of institutions to collect, organise, analyse, and utilise regulatory

information effectively. Without integrated information infrastructures, enforcement efforts risk becoming fragmented and reactive, thereby limiting the practical effectiveness of consumer protection measures in digital marketplaces.

### **Digital Information Governance Frameworks for Consumer Protection in E-Commerce: A Comparative Study Between Jordanian and Emirati Legislation**

The absence of direct physical interaction between contracting parties, the widespread use of standard-form contracts, and the dominant role of large digital platforms have collectively contributed to a structural imbalance in contractual relationships. This imbalance is reflected in the enhanced legal expertise, informational control, and economic and organisational dominance of professional suppliers, compared to the relatively weaker legal and informational position of electronic consumers. As a result, consumers in digital environments are placed in a position of vulnerability within the contractual framework.

This structural shift has encouraged legislators to reconsider the traditional philosophy of consumer protection, which was largely based on abstract and general legal entitlements. Instead, there has been a gradual move towards developing more context-sensitive regulatory frameworks that account for the specific characteristics of digital commerce and aim to deliver practical and enforceable protection rather than purely declaratory rights. Against this background, this study examines the legal protection of consumers in e-commerce through a comparative analysis of Jordanian and United Arab Emirates legislation. The comparison focuses on identifying the legal sources of protection, tracing the stages through which consumer safeguards are implemented, and assessing the extent to which each legal system has evolved in response to the rapid development of the digital economy.

#### **First: Sources of Legal Information Protection Between General Rules and Specialized Digital Regulation**

The Jordanian legislator has sought to formalise the protection of electronic consumers through a pluralistic legislative structure composed of general legal rules supplemented by sector-specific regulations.

However, this framework remains fragmented and does not achieve a fully integrated regulatory system capable of addressing the distinctive requirements of e-commerce. Its foundational instrument is the Consumer Protection Law No. (7) of 2017, which establishes core consumer rights such as the right to information, the obligation to provide accurate and relevant disclosures, the prohibition of deception, the invalidity of contracts affected by misrepresentation, and the right to compensation for harm (AL Jabery et al., 2012). Despite these provisions, the law is primarily drafted in a traditional contractual context, oriented towards face-to-face transactions, and does not explicitly incorporate the structural features of digital commerce. This limitation has led to heavy reliance on judicial interpretation and broad analogical application of general principles to electronic transactions, thereby reducing legal certainty and weakening practical enforcement in online environments.

Furthermore, the absence of specialised provisions governing key aspects of e-commerce—such as the right of withdrawal in electronic contracts, clear mechanisms for returns and refunds, and specific disclosure obligations for digital platforms—creates regulatory gaps that weaken the effectiveness of consumer protection. In practice, electronic consumers are often confronted with standard-form contractual terms imposed unilaterally by suppliers, rather than clearly negotiated or transparently regulated rights. Jordan also enacted the Electronic Transactions Law No. (15) of 2015, which represents an important step in recognising the legal validity of electronic transactions. It accords electronic signatures, records, and statements of intent the same legal effect as their paper-based counterparts, thereby strengthening the legal recognition of remote contracting and enhancing evidentiary reliability in digital disputes (Al Masadeh et al., 2024). Nevertheless, this legislation is largely procedural and technical in nature. It focuses on validating electronic communications rather than addressing substantive consumer protection concerns or regulating the inherent imbalance between consumers and digital platforms, which remain structurally unequal parties in terms of information and bargaining power.

In addition, the Jordanian Civil Code provides general doctrinal foundations relevant to consumer protection, including principles related to consent and its defects, misrepresentation, exploitation, guarantees against hidden defects, and contractual

and tortious liability. While these principles play a gap-filling role in the absence of specialised e-commerce legislation, their extensive application in the digital context may lead to interpretative inconsistency, procedural delays, and conceptual limitations when applied to technologically complex transactions. Consequently, a significant legislative gap persists in the regulation of electronic commerce under Jordanian law.

In contrast, the United Arab Emirates has adopted a more specialised and integrated regulatory approach to electronic consumer protection. Federal Consumer Protection Law No. (15) of 2020 explicitly extends to e-commerce activities and imposes detailed obligations on digital service providers, including disclosure of legal identity, clear specification of goods and services, transparency in contractual terms, payment conditions, and warranty provisions. It also establishes explicit prohibitions against misleading or deceptive advertising, supported by direct enforcement mechanisms and sanctions for non-compliance (Alhiniti and Al-Masry, 2025). This framework is further strengthened by legislation recognising and protecting electronic records and digital transactions, thereby reinforcing the legal integrity and reliability of electronic contracting systems (Alsheyab, 2023).

## Second: Stages of Digital Information Protection and Enforcement Effectiveness

The legal protection of electronic consumers can be analysed through three distinct stages: the pre-contractual stage, the contract formation stage, and the post-contractual stage. Examining these

phases provides a structured basis for assessing whether consumer protection has progressed beyond a purely textual framework towards practical and enforceable effectiveness. At the pre-contractual stage, protection is primarily grounded in obligations of disclosure, transparency, and the prohibition of misleading or deceptive advertising. This stage is crucial in ensuring that consumers are able to form informed consent before entering into a binding contractual relationship. In principle, it is at this point that the balance of information between suppliers and consumers is most significant, as it determines the quality of decision-making in digital environments.

During the contract formation stage, several legally sensitive issues arise, including the fairness of contractual terms, the validity of electronic consent, the protection of personal data, and the regulation of electronic payment systems. Under Jordanian law, these matters are addressed mainly through general legal doctrines, including principles governing unfair terms and defects in consent. However, there is limited specific regulation addressing standard-form contracts concluded through electronic platforms. As a result, consumers are often bound by pre-drafted contractual conditions that are not subject to negotiation, which weakens their bargaining position in digital transactions (Alsheyab, 2023). By contrast, UAE legislation adopts a more direct regulatory approach, particularly in relation to consumer protection and payment systems, with stronger integration of data security requirements and more balanced contractual safeguards tailored to the digital environment.

**Table 2:** Comparison of the Legal Framework for Electronic Consumer Protection Between Jordanian and Emirati Legislation.

Comparison Axis	Jordanian Legislation	Emirati Legislation
Nature of Regulation	General protection not specifically tailored to e-commerce	Explicit and specialized regulation for e-commerce
Pre-Contractual Disclosure Obligations	Established through general provisions without digital detail	Clear obligations for comprehensive digital disclosure
Misleading Advertising	General prohibition with weak digital oversight	Precise definition and explicit prohibition with sanctions
Standard-Form Electronic Contracts	Subject to general rules and invalidation of unfair terms	Direct regulation limiting contractual imbalance
Means of Proof	Recognition of the evidentiary value of electronic records	Integrated recognition with regulation of digital identity
Post-Contract Enforcement Mechanisms	Reliance on traditional judiciary	Complaint platforms and rapid administrative enforcement
Level of Practical Protection	Textual protection dominated by interpretive application	Applied protection with direct practical effect

At the post-contractual stage, protection is expressed through guarantees relating to product defects, rights to compensation, and access to remedial mechanisms. In the Jordanian context, enforcement is largely dependent on judicial procedures and general legal principles, in the absence of specialised digital dispute-resolution platforms. This results in a system that remains closer to traditional litigation models, even in the context of electronic transactions. In contrast, UAE legislation incorporates more operational mechanisms, including electronic complaint systems, product recall procedures, and direct enforcement measures, which enhance responsiveness and practical effectiveness. Accordingly, consumer protection in the UAE context reflects a more advanced transition from formal legal articulation to functional regulatory enforcement (Mahmoud, 2009).

Overall, this comparative analysis highlights a clear divergence between the two systems in terms of both structure and effectiveness. While Jordanian law remains largely text-based and reliant on general principles, the UAE framework demonstrates a more integrated and practice-oriented model of electronic consumer protection. Table 2 further illustrates these differences by systematically comparing the legal approaches adopted in both jurisdictions with respect to e-consumer protection across the three contractual stages.

### **The Impact of Digital Information Governance on the Effectiveness of Electronic Consumer Protection**

The comparison indicates that the effectiveness of electronic consumer protection is primarily determined by the degree of legislative specialisation and the extent to which digital legal frameworks are adapted to the specific characteristics of electronic transactions (Mahmoud, 2009). In this regard, the key distinction between the Jordanian and Emirati approaches does not lie in the recognition of fundamental legal principles such as privacy or consumer rights, but rather in the capacity of those principles to be operationalised into practical regulatory instruments capable of addressing the realities of e-commerce. In Jordan, the Civil Code provides a flexible doctrinal basis for electronic contracts, particularly through general rules on offer and acceptance, contractual capacity, and defects of

consent such as mistake and misrepresentation. These principles also support remedies like civil liability, contract termination, and compensation in digital transactions. However, they are primarily designed for traditional face-to-face contracting environments with relatively balanced information between parties. As a result, they do not fully address the complexities of e-commerce, especially standard-form contracts and the significant informational imbalance between consumers and large digital platforms.

Consequently, consumer protection in Jordan largely depends on judicial interpretation, with courts extending general civil principles to digital disputes. Key issues—such as determining acceptance in electronic form, proving consent, or assessing online misrepresentation—are resolved on a case-by-case basis. This creates legal uncertainty, procedural delays, and limited predictability. Moreover, the system remains largely reactive, offering remedies such as rescission or compensation only after harm occurs, rather than preventing harm through proactive disclosure and regulatory oversight (Alsheyab, 2023). In contrast, UAE legislation adopts a more structured and specialised regulatory framework. It integrates civil law principles within detailed digital rules covering mandatory disclosure, electronic evidence standards, rapid dispute resolution mechanisms, and enforceable sanctions. This shifts the model from post-dispute correction to preventive regulation, strengthening consumer protection in practice.

Overall, the key difference lies in the transformation of legal rules into enforceable operational standards. The UAE approach reduces information asymmetry, evidentiary uncertainty, and enforcement delays through clear digital obligations and institutional mechanisms, whereas Jordan remains largely dependent on broad principles and ex post judicial resolution. This analysis ultimately underscores the need for further legislative refinement in Jordan, particularly through the development of specialised rules governing electronic contracts and the establishment of dedicated digital enforcement mechanisms. Such reforms would enhance legal certainty, reduce reliance on judicial discretion, and strengthen consumer confidence by ensuring a more balanced and effectively regulated digital contracting environment.

An additional indicator of regulatory effectiveness is the extent to which legal frameworks accommodate emerging technologies that

increasingly shape digital commercial environments. Artificial intelligence-driven recommendation systems, automated decision-making tools, algorithmic pricing mechanisms, and blockchain-based transaction systems are transforming the way consumers interact with digital marketplaces. While these technologies may enhance efficiency and convenience, they also create new challenges relating to transparency, accountability, and informational fairness. Consumers often remain unaware of how algorithmic systems influence product visibility, pricing strategies, or purchasing decisions. Consequently, modern consumer protection frameworks must incorporate governance mechanisms that ensure transparency in automated commercial processes and provide meaningful avenues for redress where technological systems contribute to consumer harm.

## Conclusion

This study identifies consumer protection in e-commerce as a key legal challenge driven by digital transformation, information asymmetry, and platform dominance. It compares Jordanian and UAE legal frameworks in terms of definitions, regulatory tools, stages of protection, and effectiveness. In Jordan, consumer protection relies mainly on general principles in the Consumer Protection Law, the Electronic Transactions Law, and civil law. This fragmented approach is insufficient for the specific nature of e-commerce, leading to dependence on judicial interpretation, reduced legal certainty, and weak preventive protection. The absence of clear rules on withdrawal rights, online advertising, standard-form contracts, and digital dispute resolution further limits consumer protection and leaves consumers with minimal bargaining power. In contrast, the UAE adopts a specialised and integrated model combining substantive rules with strong enforcement mechanisms, including mandatory disclosure, regulation of online advertising, data protection, and digital complaint systems. This creates a more preventive and operational system that enhances trust and contractual balance in digital markets. Overall, the study concludes that effective consumer protection depends less on the quantity of legislation and more on its adaptability to digital risks and integration with enforcement structures. It also highlights that digital transformation requires robust legal information governance systems covering

disclosure, documentation, electronic evidence, and dispute resolution. The UAE model demonstrates how integrated governance strengthens enforceability and accessibility of rights, while Jordan's reliance on general provisions limits practical effectiveness in e-commerce environments.

Digital consumer protection should therefore be viewed as an ongoing governance process rather than a static legal objective. As e-commerce ecosystems continue to evolve, regulatory systems must remain adaptive and capable of responding to emerging technological, economic, and informational challenges. Future reforms should focus not only on legislative development but also on strengthening institutional coordination, digital infrastructure, and consumer awareness. In this way, legal frameworks can move beyond formal recognition of rights toward the creation of an effective and trustworthy digital marketplace that supports both consumer welfare and sustainable economic growth.

## Implications of the Study

The findings of this study highlight important implications for legal information systems, digital governance, and consumer protection policy in rapidly expanding e-commerce markets. They show that legislation alone is insufficient to ensure effective consumer protection. Instead, protection depends equally on the quality, accessibility, transparency, and enforceability of digital legal information. This requires integrated digital governance frameworks that regulate disclosure, preserve electronic records, establish unified complaint systems, and enhance coordination between regulatory and judicial bodies. The study also contributes to library and information science by framing e-commerce platforms as structured information systems that manage the creation, organisation, and flow of contractual data. In addition, the comparative analysis provides practical guidance for Jordan, particularly in modernising e-commerce regulation through specialised legislation, stronger transparency requirements, and technology-based enforcement tools to improve consumer trust and fairness. Accordingly, it recommends that Jordan move from general legal provisions to a specialised regulatory framework tailored to digital risks. This should include explicit rules on withdrawal rights, online advertising standards, standard-form electronic contracts, and electronic dispute resolution mechanisms, including

arbitration, to ensure preventive rather than purely reactive protection. It also emphasises strengthening institutional oversight through digital enforcement tools and a unified electronic complaint system. These reforms would make consumer protection more practical and effective, ultimately improving consumer confidence and creating a more balanced contractual environment in digital markets.

## Limitations and Future Directions

This study is limited by its focus on a comparative analysis of the legal frameworks of Jordan and the United Arab Emirates, which restricts the broader applicability of its findings to jurisdictions with different models of digital governance. Future research should therefore extend the comparative scope to include a wider range of Arab and international legal systems in order to produce more generalisable conclusions. In addition, the study relies exclusively on doctrinal and analytical legal methods and does not incorporate primary empirical data. As a result, future studies should adopt mixed-method or empirical research designs to evaluate the practical effectiveness of consumer protection mechanisms and to assess how legal frameworks operate in real-world digital market conditions.

A further limitation relates to the rapid evolution of digital technologies, which may affect the long-term relevance of certain legislative assessments presented in this research. Accordingly, future investigations should examine the legal implications of emerging technologies such as artificial intelligence, blockchain-based contracting systems, and automated dispute-resolution mechanisms. Finally, the study gives limited attention to consumer digital literacy and the ways in which individuals access, interpret, and utilise legal and commercial information in everyday digital transactions. This gap highlights the need for interdisciplinary research, particularly involving collaboration between legal scholars and library and information science specialists, to better understand how information use and comprehension influence consumer protection outcomes in e-commerce environments.

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