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Satisfaction with Electronic Contract

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ABSTRACT

Electronic contracts use complicated lawful jargon, which makes it difficult for users to develop an understanding of their rights and compulsions. Thus, users are hesitant to enter into e-contracts because they fear data security and the legitimacy of the contract. Satisfaction might be lacking in this context, which is the contentment of the contractual obligations with the overall recognition of the contract terms by both parties. The researcher aims to analyze the core factors that contribute to satisfaction in e-contracts, mainly focusing on Arab and foreign legislation. The study employed a comparative approach along with a descriptive-analytical approach to clarify the concept of the electronic contract, its elements, characteristics, and some legal legislation. Deficiencies in the legislation regulating electronic contracts as it does not explain the concept of the electronic contract in detail. It relies on the general rules of contracts in civil laws that do not regulate the methods of expressing the electronic will. This weakness may be avoided by applying the legal dimensions under the Model Law for International Electronic Commerce. There is a weakness and defect in the legislation for electronic contracts under the Model Law for International Electronic Commerce. Thus, new and comprehensive legal legislation for electronic transactions must be created that clarifies the nature of electronic contracts.

INTRODUCTION

The growth of digital transactions has changed how contracts are developed, implemented, and enforced. E-contracts are electronic contracts that present exclusive challenges as well as opportunities, mainly regarding satisfying both parties involved (Saini & Bhanu, 2020). Moreover, satisfaction in this context covers the contentment of the contractual obligations with the overall recognition of the contract terms through both parties. The key research problem identified by the researcher is a poor level of understanding regarding what creates satisfaction in e-contracts and its contributing factors. According to Klass (2023), many electronic contracts utilize the complicated lawful jargon, that create difficulty for the users in the development of an understanding regarding their rights and obligations.

The users are uncertain regarding entering into the e-contracts because they have a fear of data security and the contract legitimacy. Arguments which arise from the e-contracts create complications as per the arising jurisdictional challenges or ineffectual legal standards (Al-Khayyal *et al.*, 2020). Apart from this, one of the technical barriers is having inconsistency in the technology literacy in the users (Gray *et al.*, 2021). It can lead towards higher misunderstandings and frustrated expectations regarding the contract execution. Moreover, differences in terms of the cultural attitudes regarding digital transactions might have an effect on the perceptions of user regarding the satisfaction levels.

Considering these main issues, the researcher is in the quest of analyzing the key factors which have contribution to the satisfaction in the e-contracts, majorly paying heed

on Arab and foreign legislation. The prime objective in this regard is (1) to analyse the key factors influencing the satisfaction in e-contracts. Thus, the major elements of e-contracts which have an impact on the user satisfaction, like transparency, ease to use, or accessibility, would be considered. In addition, it would even examine the role of digital signatures in verifying the processes that help enhance satisfaction. The second objective is (2) to assess the conforming legal frameworks. In this regard, the existing legal frameworks such as ESIGN (Electronic Signature & Online Notary) and UETA (Uniform Electronic Transactions Act) will be analyzed, considering their impacts on the enforceability of e-contracts.

Moreover, consumer rights will be investigated, referring to e-contracts and how such rights affect satisfaction levels. The third objective is (3) to identify the barriers to ensuring satisfaction in e-contracts. In this regard, technical issues, poor level of understanding, or concerns about mistrust will be explored. The researcher will also identify the cultural differences over the level of acceptance and ensure satisfaction with e-contracts. Lastly, the researcher focuses (4) on recommending suitable practices for businesses so as to enhance consumer satisfaction in e-contracts. While addressing all the identified loopholes, the research ensures a comprehensive level of understanding regarding satisfaction in e-contracts. It suggests ways of improvement, thus increasing the effectiveness of e-transactions in many sectors.

This research is significant as satisfaction with e-contracts has the potential to enhance customer trust and enhance business practices. While understanding the key factors which can contribute to increasing satisfaction, businesses

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tend to create user-friendly e-contracts that ultimately improve customer satisfaction, retention, and loyalty (Hammouri *et al.*, 2022). Furthermore, the assessment of legal frameworks surrounding the electronic contracts can provide basic insights about the compliance requirements. These are helpful for the businesses in navigating the legal problems and decreasing the probability of disputes. The research also informs the policymakers regarding need for having strong and robust regulations which can help in the protection of the consumer rights and bring enhancement in the transaction competence. Knowing how cultural differences can have an effect on the satisfaction helps the companies in tailoring their practices in diversified markets, therefore bringing enhancement in the global reach and customer engagement. Identifying the common barriers for ensuring satisfaction, the research is able to facilitate better mechanisms for having dispute resolution which are essential to maintain a strong business relationship (Chan *et al.*, 2021).

LITERATURE REVIEW

The instant development regarding the digital technology has transformed the way through which the contracts are made as well as implemented. E-contracts are prevalent in various sectors, which is determined through the need of having competence, suitability, and reduced transaction costs (Zhao *et al.*, 2021). In addition, understanding the user satisfaction with e-contracts is crucial for enhancing their design, implementation, and acceptance. E-contracts are the agreements that are created and executed in the electronic form (Zhang *et al.*, 2020). Researches like Colin & Martin (2023) signify key characteristics that involve the mechanization, standardization, and accessibility of user. According to Shahbaz *et al.* (2020), key factors affecting the user satisfaction with e-contracts, include usability, safety, trust, as well as legal compliance. Usability is all about providing ease by which the users are able to navigate e-contract platforms, since the security involves the ostensible safety of personal and financial information in transactions (Rane, 2023). Furthermore, trust has a main role, since the users have to believe in the uniformity of the e-contracting procedure, and attentiveness regarding the legal validity which improves the satisfaction.

The usage of enhanced technologies, such as blockchain or artificial intelligence, has brought many changes with respect to bringing improvement in the level of transparency, and efficiency in the e-contracts, which can enhance the user satisfaction (Tian *et al.*, 2021). Moreover, the research by Al-Khayyal *et al.* (2020) specifies that the cultural as well as demographic factors which include age, literacy, and stages of technology adoption significantly affect the level of satisfaction with e-contracts. In addition, comparative analyses regarding customary and e-contracts represent that the users even show a higher level of the satisfaction in e-contracts considering their suitability and speed to use the digital transactions.

The e-contracts development is driven through an rapid

growth of e-commerce and digital transactions (Soni, 2023). Since the trend of online businesses is increasing, e-contracts have turned out to be a standard way for the formalization of agreements. As reported by Statista (2024), the value of the international e-commerce market rose to about \$5.8 trillion in the year 2023 and is predicted to be \$8.03 trillion in the year 2025, signifying the growing reliance on digital transactions.

Irrespective of the benefits, such as the level of suitability and speed, prominent challenges are there with respect to ensuring the level of satisfaction in e-contracts. According to a survey done by Deloitte (2024), nearly 51% of the consumers have concerns over the transparency and clarity regarding e-contracts, that shows they are overwhelmed through the lawful jargon and complex terms. In fact, research done by the Pew Research Center proved that 45% of Americans have gone through difficulties regarding understanding the digital agreements, that can lead towards dissatisfaction and suspicion (Vogels & Anderson, 2019).

Trust is one of the major factors which affects the level of satisfaction. The Better Business Bureau has given a report which specifies that most of the customers are wary to share their personal information online, that has an effect on the level of willingness for engaging with the e-contracts (FTC, 1998). Furthermore, a survey done by the 2022 Global Consumer Insights proved that 51% of consumers give the priority to the data security if they enter into the online agreements (PWC, 2022). It underscores the need to address the security concerns for improved satisfaction. Legal problems even play a key role in satisfaction levels. The research was published in the Journal of Contract Law, which highlighted that significant number of disputes arise based on e-contracts stemming from vagueness and enforcement issues, which further complicate the overall landscape (Soni & Mitul, 2023).

Furthermore, the lack of standardized procedures and rules across jurisdictions also leads to confusion that hurts satisfaction levels and trust (Torbert, 2021). Hence, as e-contracts are important in modern commerce, there are significant issues regarding transparency, ensuring trust, and having legal enforcement. All these have to be addressed to enhance user satisfaction. Understanding such issues is important so as to improve the effectiveness of the level of acceptance of e-contracts in the market.

Relatable Case Studies

Some case studies can help us understand this topic through a practical lens. For instance, the UAE has formed a strong legal framework for e-contracts through the e-transactions and commerce law (Federal Law No. 1 of 2006). The legislation focuses on enhancing the rationality and enforceability of e-contracts (Al Tamimi & Co., 2011). However, in 2019, KSA online retailers experienced challenges in contract enforcement in the UAE because of consumer disputes on the terms of service (Al Enizi & Sharaiyra, 2019). While aligning the contracts with the UAE law provisions, the retailers

executed stronger terms and presented an efficient digital signature procedure. Thus, they signified a decrease in disputes and an upsurge in consumer satisfaction, as customers felt secure in the legal standing of the agreements.

Similarly, Saudi Arabia enacted the E-Commerce Law in 2021 to regulate online transactions and enhance customer protection (Lexology, 2022). The law pays heed to the significance of strong contract terms and e-signatures. KSA stores used the new E-Commerce Law in 2021 to revise their e-contracts. In fact, the platform introduced plain language terms while implementing strong data protection policies (Kinsara, 2022). Following such changes, the user satisfaction surveys specified a 35% upsurge in consumer confidence, with fewer complaints about unclear terms as well as conditions (Kinsara, 2022). The case studies show how Arab and foreign legislations have affected the effectiveness of the satisfaction levels linked with e-contracts. While aligning such practices with recognized legal frameworks, firms can have better clarity and transparency, with customer confidence, which can eventually lead to a higher level of satisfaction in digital transactions.

Research Gaps

Regardless of the significant findings, many research gaps are yet in the study. The existing studies give a snapshot regarding satisfaction at one point in time; therefore, it is important to have longitudinal studies that can explore the level of satisfaction, which is evolving as the users have become much more familiar with the e-contracts. Moreover, with continuing changes in digital regulations, the effects of such changes on user satisfaction have not been exhaustively examined, specifying the need for exploring how emerging legal frameworks have an impact on user perceptions as well as trust in the e-contracts (Chan *et al.*, 2021). In addition, there is a lack of research conducted on the topic that is generalized across industries. Even a gap is there referring to the investigation of the satisfaction in e-contracts in the cases of the real estate, service industries, and e-commerce. Present literature even overlooks the emotional as well as psychological factors influencing the level of satisfaction; thus, discovering how nervousness, hindrance, or confidence has an impact on the user experiences with the e-contracts could be beneficial. Apart from this, there is a lack of discussion considering the global perspective for understanding how cultural differences help shape user satisfaction in e-contracts referring to international regions. Lastly, limited research is available on how organizations may systematically collect and assess user feedback to enhance satisfaction in e-contract procedures. As significant research work is conducted to understand satisfaction in electronic contracts, many research gaps are found. It is important to address them, as this can lead to a complete understanding of the user experiences, eventually contributing to the design of effective and sustaining e-contract systems.

MATERIALS AND METHODS

Research Design

This research adopts a secondary qualitative research approach where existing qualitative data will be used to explore the user satisfaction with e-contracts. The current study adopts secondary qualitative research since it involves elaborative analysis of information without generating new data which makes it easier to have detailed insight on user experiences and perceptions regarding a certain business (Cheong *et al.*, 2023; Flick, 2022). Enveloping this component is a specific design particularly useful to identify socio economical and regulatory antecedents of satisfaction with e contracts.

Data Collection

For this research, the data was collected from journal articles, market reports, and documented cases based on user perspectives of digital contracts, e-consumption, and legal techs (WARSYIDAH & HASIN, 2021). Candidates were chosen from the final list depending on its ability to deliver data to the following research questions: user satisfaction, perceived security, ease of use, and legal acceptance of e-contracts. Once the appropriate sources were found, the data was screened to meet standard of relevance and credibility.

Data Analysis

Two primary analytical techniques were employed: Thematic Analysis: This approach entails making a generalization of factors emerging from the data set such the level of perceived security, reliability and ease of use which are considered key determinants of the level of user satisfaction with e-contracts. The concept of thematic analysis allowed the researcher to systematically collect and analyze insights to facilitate the identification of the overall user concerns or topics or interests (Kiger & Varpio, 2020). Comparative Analysis: Quantitative comparative analysis was used in comparison of the user experienced and their satisfaction levels legal jurisdictions and regulatory environments. This method revealed how and why different legal landscapes and cultural settings influence users' perspectives and trust in e-contracts (Thomann & Ege, 2020).

Analytical Approach

The research employed comparative and descriptive comparative analysis at the same time. Comparative research permitted the look at just how e-contract specifications vary between jurisdictions and thus permitted the authors a peek in to how legal safeguards impact improved user satisfaction. For example, the study established that users in some parts of the world experienced higher satisfaction because legal regulations have enhanced their confidence in exposures (Burri, 2021). This was supported by descriptive analysis that centered on the certain legal provisions like UN Model Law on Electronic Commerce, where legal nature of e-signature and equal digital contract and paper-based contract is acknowledged (Santoso, 2022).

Ethical Considerations

As for ethical issues in secondary research, students retained information credibility following their sources use faithfully. This study relied on only open-source data used, and findings were analyzed to reflect the input of original authors where applicable (Ajuwon, 2020).

RESULTS AND DISCUSSION

Characteristics of E-Contracts

The electronic contract is characterized by several characteristics that make it distinct from other contracts. The electronic contract is a contract concluded remotely because the parties to the contract are not present in the contract council, in terms of location. It is a contract between absentees, and in terms of time, it is a contract between two people present, because the interaction that occurs between the two contracts via the information network (the Internet) is considered an interaction between two people present. (Ibrahim, 2011). Contracting takes place remotely through various technological means. The exchange of mutual consent is electronic via the Internet through a virtual arbitration contract, not a real contract, because it is a contract between two people who are absent in terms of location. (Khalifa, 2002).

Secondly, the electronic contract is commercial therefore, this contract is often called an electronic commerce contract. This is the dominant feature of the contract, as commercial sales account for the largest part of all contracts concluded via the information network. However, it can take place between ordinary individuals on the one hand, and it can provide services and benefits in the form of rent or rent. Contracting, but often the provider of the commodity is at least a merchant. (Mansour, 2006). The electronic contract is a consumption contract. These are ordinary contracts that represent the supply or provision of movable items or services. The electronic contract is also characterized by consumption (Al-Halalama, 2012) because it often takes place between a trader or professional and a consumer. It is a consumer contract and is usually subject to the rules for consumer protection.

The electronic contract is often international. The contract can be internal, so that the two parties to the contract are from the same country, but the electronic contract is often characterized by an international nature. (Al-Halalama, 2012). Most transactions take place between people who reside and belong to different countries. The user may be in one country, the supplier and producer in another country, and the technology company that processes enters, and uploads information via the network from a third country (Mansour, 2006). The electronic contract is internal if it is concluded within the territory of the state and between contractors belonging to it. The electronic contract is international according to legal and economic standards, and according to the legal standard, it is international if the contractors are located and belong to more than one or different countries, and one of its parties is an Internet user residing in the country. The supplier of subscription services resides in a second

country and the technology company that processes data, enters, and uploads it via the network, resides in a third country. According to the economic criterion, the contract has an international character if it relates to the interests of international trade through the flow of goods, products, and services across borders. (Al-Roumi, 2004). The offer in an electronic contract is often general. The offer is directed to the public and this contract is offered for contract to whoever wishes to do so from the public in general. This leads to consolidating the interactive character among users of the information network around the world. (Mujahid, 2000). There is a possibility of immediate implementation of the electronic contract. It is possible to implement this contract immediately, as the services are performed or some goods are obtained quickly. Likewise, the fulfillment of obligations may take place rapidly once the contract is concluded over the network, which eliminates the difference between the two time limits that separate the issuance of the offer and the conjunction of its acceptance, thus solving the problem. Contemporary and the idea of a time gap between them disappears completely, especially if the offer and acceptance are made in the same period. (Mujahid, 2000). The electronic contract is proven through electronic documents and electronic signature. It was done electronically, therefore electronic money replaced regular money through payment and credit cards and other electronic payment methods that will be explained later. (Al-Halalama, 2012).

The concept of consent must be stated in electronic contracts, and consent is considered to exist if the wills of the two contracting parties match. Consent is one of the basic pillars of concluding a contract that is concluded by the agreement of two wills to create a legal effect. Consent is considered to exist if the wills of the contracting parties are identical, and the conditions for the validity of consent are met. For consent to exist, there must be a will on the part of the parties to the contract, and the wills of both contracting parties must also be identical, and the law takes into account will, if it is issued by someone who can know the effects of the will, and there must be capacity that is not tainted by any defect, because capacity is a condition for the validity of consent. Therefore, the will must be free from defects, such as error, deception, coercion, and exploitation, which must be stipulated They are explicitly required in the Electronic Transactions Law and how to protect the disabled, especially the consumer, because they affect freedom of will and expression. (Barham, 2009). Most companies require that when selling online, the credit card number is entered, and these cards are not granted to those under eighteen years of age except with the permission of their guardians (Wahdan, 2008). Therefore, for the law to be taken into account, the express will have an external appearance that indicates it. For the contract to be concluded in general, the offer must be accompanied by acceptance, and both the offer and acceptance must be identical.

Factors Which Influence Satisfaction in E-Contracts

E-contracts refer to the agreements that are made and signed online, enabling the parties to be in transactions without needing physical documentation (Thakkar, 2022). In determining the nature of an electronic contract, there is a need to identify the definition of these electronic contracts. Therefore, legal jurisprudence has established several concepts for the electronic contract, most of which include the basic considerations of the definition. Latin jurisprudence defined it as an agreement in which offer and acceptance converge on an open international network for remote communication, using audio and video, between the positive and the acceptor (Mujahid, 2000). An electronic contract can be defined as (an agreement between two or more people in which the offer and acceptance converge via remote communication technologies to establish, amend, or terminate a legal relationship. (Abu Al-Lail, 2003). Moreover, the quick growth of e-commerce has developed e-contracts as a vigorous factor in contemporary business operations. However, many factors have an impact on the satisfaction of the parties that are involved in such contracts. Thus, understanding such factors is important for businesses in terms of building trust and improving the user experience (Adams *et al.*, 2024).

One of the key factors is ease of use (Saini & Bhanu, 2020). The effortlessness of the e-contract procedure greatly has an impact on user satisfaction. When a platform is instinctive and user-friendly, then the users are likely to complete the transactions while not feeling frustrated. Platforms such as DocuSign, Adobe Sign, etc. have given priority to the user interface design (Ergle, 2023). They have straightforward navigation that lets the users upload documents, have signatures, as well as easily send contracts. Such ease of use tends to minimize the learning curve, which leads to higher rates of satisfaction. Transparency and clarity are other main factors referring to which, it is important to have clear communication regarding the contract terms and conditions, including obligations (Bhanu & Saini, 2020). If the users find language vague or intricate, dissatisfaction is expected to prevail. This can be well understood through the case of Amazon where at the time of purchasing items, the users tend to review the clear terms of service and return policies, including the privacy statements. Such transparency helps build trust and satisfaction since the consumers feel informed regarding their rights as well as responsibilities.

Legal validity and compliance are essential components to satisfy the customers. The acuity of legal enforceability considerably has an impact on satisfaction (Albalawee, 2024). The users should have confidence that the e-contract is holding up in a court of law. This can be well understood through the example of the U.S. Electronic Signatures in Global and National Commerce (ESIGN) Act (ISHCHUK, 2022). It establishes that the electronic signatures are lawfully binding. Organizations such as Square pay heed to compliance using these regulations,

which reassure the users of the legality of the e-contracts. Security and privacy is what drives people to use e-contracts. Moreover, security measures in place for the protection of sensitive information are dominant. The users want to feel that the data is secured and privacy is maintained (Tharani, 2021). Platforms such as DocuSign use advanced and upgraded encryption protocols for the protection of data (Rath & MP, 2024). The organization has made many investments in security measures, which is highlighted in the marketing. These efforts result in enhancing user satisfaction since the customers feel secure transacting online.

Speed and efficiency are the demands of customers. Thus, the speed at which e-contracts are made, sent, and signed tends to influence the satisfaction level (Goel *et al.*, 2020). The users appreciate rapid responses as well as fast process times. For instance, in the sector of real estate, companies such as Zillow provide digital contracts that let the buyers as well as sellers complete the transactions quickly (Wetzelsberger, 2023). Rapid processing times are useful in making a difference in the competitive markets, which can enhance the level of satisfaction amongst the users who give value to the factor of efficiency.

Customer support is another major factor affecting the satisfaction level of the consumers. Having access to consistent customer support is helpful in the mitigation of the issues that arise at the time of the e-contract procedure (Onakoya, 2021). Thus, effective support significantly enhances user satisfaction. Shopify, for instance, provides widespread customer service that includes live chat, call support, and assistance over email (Ghimire, 2023). The prompt response to queries related to e-contracts or even transactions increases a constructive experience, which leads to a higher level of satisfaction.

The ability to customize the contracts according to particular needs can significantly influence user satisfaction. Rigid contracts might lead to dissatisfaction when they cannot meet the exclusive requirements of the involved parties (Gurgun & Koc, 2022). For instance, PandaDoc lets users create personalized templates for many business needs, starting from proposals to contracts (Tsarou, 2021). Such a level of flexibility makes sure that the users can tailor the agreements that increase the level of satisfaction while meeting the requirements of an individual.

Integrating new tools or systems tends to streamline the workflows, which makes the e-contract procedure seamless as well as satisfactory for the users (Almanasra *et al.*, 2020). Most e-signature solutions, such as HelloSign, provide integrations with famous tools such as Google Drive, CRM systems, or Dropbox such as Salesforce (Simon, 2023). Such integration abridges document management, which leads to a highly efficient as well as satisfying user experience. Collecting user feedback as well as iterating on products dependent upon that input, may significantly bring enhancement in satisfaction (Chahande, 2020). The users appreciate firms that listen and adjust to their needs. Organizations such as Slack

often update the platform depending on user feedback (Montrief *et al.*, 2020). While making daily enhancements and addressing users' concerns, they ensure high levels of consumer satisfaction. Cultural aspects along with the regional lawful differences have an impact on how e-contracts are apparent and recognized (Onakoya, 2021). Therefore, understanding the local customs as well as lawful frameworks is important. In the countries such as Germany, rigid data protection laws according to the GDPR need organisations to be transparent regarding the use of data. E-contract platforms that comply with such regulations, like Signaturit, improve user satisfaction while respecting local laws as well as customs (Gabarró, 2023).

The apparent value of the e-contracting service regarding its cost has an impact on satisfaction (Goel *et al.*, 2020). The users feel that they have a good value for the money. Most of the startups choose free or marginal-cost e-signature tools, like SignNow, that give important features while not breaking the bank (Sironi, 2021).

When the users feel that the provided service gives suitable features for the price, they are likely to be highly satisfied. The general reputation of the firm giving the e-contract solution affects the user's trust as well as satisfaction (Tharani, 2021). Recognized brands even enjoy greater levels of user confidence. Organizations such as Microsoft and Adobe, which have significant brand recognition with positive reputations, even have higher levels of user satisfaction rates having their e-contract solutions, like Microsoft 365 as well as Adobe Sign (Becher & Benoliel, 2023). Therefore, satisfaction in e-contracts is affected by a countless number of factors which range from usability and safety to the brand reputation and cultural aspects. Businesses that give priority to such factors tend to enhance the entire user experience which leads to higher trust as well as loyalty. In the digital-first world, understanding and addressing such factors is important for attaining success in e-commerce or beyond. While paying heed to the user satisfaction, firms cannot just improve the e-contract procedures but even cultivate enduring relationships with the customers. Legal regulation of electronic contracts in light of international trade law and the United Nations Model Law on Electronic Commerce 1996

The legal regulation regarding e-contracts has turned out to be highly important in light of the international trade law as well as the United Nations Model Law on Electronic Commerce which was adopted in the year 1996 (Soni, 2023). Since e-commerce is expanding at a global level, the need for comprehensible legal standards is apparent, addressing concerns like enforceability, authority, customer protection, as well as data security. Moreover, the Model Law was a ground-breaking effort to tackle such challenges. It aims at facilitating e-commerce while removing the lawful barriers to e-communications as well as signatures with the promotion of uniformity in the lawful frameworks across various jurisdictions (Burri, 2021). The core provisions involve the acknowledgment

of e-communications as lawfully valid, the principle of practical equivalence—that ensures that the e-methods are preserved the same as the traditional ones—the acknowledgment that the consent can be established electronically, and the condition for the e-records retention in a way which preserves the level of integrity. Operating in a wider framework of international trade law, Model Law is completed by instruments like the United Nations Convention regarding the Use of Electronic Communications in International Contracts (2005) as well as many World Trade Organization agreements (Burri, 2021). Such frameworks pay heed to the member states' need to adopt legal systems that facilitate cross-border e-transactions. While aligning the national laws using the Model Law, different countries can improve lawful certainty, encouraging international trade, and attracting foreign investment. However, the challenges persevere, which include the execution variability amongst the jurisdictions, the need for recurrent updates referring to the tech-based advancements, cybersecurity issues, and cultural differences in the attitudes toward the technology including law.

Case studies demonstrate the effect of such regulations: in the European Union, the Electronic Commerce Directive endorses a consistent approach to the e-contracts. As in the US, the ESIGN Act and UETA give a strong foundation for the e-contracts that reflects the principles of Model Law (Emerson, 2023). Developing countries have even started adopting such frameworks for modernizing their lawful systems and facilitating cross-border transactions. In short, the UN Model Law about e-commerce is an important instrument to regulate electronic contracts, enabling international trade and necessitating a continuous adaptation to meet the challenges posed by quick tech-based changes and changing market needs (Gordon, 2024). Since the global markets are growing, the role of comprehensible and adaptive lawful regulations remains important for ensuring that there is success and safety of e-commerce.

Arab and Foreign Legislation on Satisfaction in E-Contracts

The regulation regarding e-contracts differs significantly in the jurisdictions, affected by the local lawful frameworks, cultural cases, as well as the maturity of the digital markets. In Arab nations including foreign jurisdictions, the notion of satisfaction—even linked to enforceability, simplicity, and customer protection—has a key role in developing the e-contract legislation.

Arab Legislation on E-Contracts

The UAE has made a strong legal framework regarding e-contracts, mainly by the Federal Law No. 1 of 2006 on E-commerce and Transactions (Belwal *et al.*, 2021). The law distinguishes the validity regarding electronic signatures and makes sure that the electronic records are as lawfully binding as traditional documents. In addition, the Consumer Protection Law of UAE safeguards

customer rights in e-transactions, paying heed to the factor of transparency as well as the right to satisfaction (Atiyah *et al.*, 2021). The Saudi Electronic Transactions Law was enacted in the year 2007, which gives a lawful basis for e-contracts in the Kingdom (Belwal *et al.*, 2021). It distinguishes electronic signatures while promoting the usage of e-documents, that align with international standards. In addition, the Saudi Arabian Monetary Authority (SAMA) issued regulations regarding e-commerce that pay heed to customer protection and the right to satisfaction, requiring businesses to reveal important information (Al-Humoud, 2020).

The Egyptian Electronic Signature Law (Law No. 15 of 2004) places the groundwork for e-transactions (Elfakharani, 2022). It identifies the e-signatures ensuring that there is validity in the contracts. Moreover, the Consumer Protection Law in Egypt even considers significant issues of satisfaction, requiring businesses to give precise information related to products and services, hence enhancing the level of consumer trust (Elfakharani, 2022). The Jordanian Electronic Transactions Law No. 85 of 2001, defined the electronic contract, defining it in Article Two as “an agreement that is concluded by electronic means, in whole or in part (Dakhkhni *et al.*, 2024).” This law was then amended by the Jordanian Electronic Transactions Law No. (15) of 2015, which did not define the electronic contract, but rather defined electronic transactions in Article Two as “transactions carried out by electronic means.” The same article added a special definition of the electronic means by which an electronic contract is concluded, defining it as “the technique of using electrical, magnetic, optical, electromagnetic means, or any similar means (Mokheir, 2024).” The Tunisian Trade and Exchange Law defines electronic exchanges in Chapter Two. For the year 2000. It is the exchanges that take place using electronic documents. E-commerce is defined as the commercial process that takes place through electronic exchanges. E-commerce is defined as all transactions that take place over the Internet, even if they do not have a commercial character, and this characteristic is usually enjoyed by the provider of the good or service, who is often a merchant (Qashqoush, 2000). Electronic transactions are meant in the text of Article Two of UAE Law No. (2) of 2002 relating to electronic transactions and commerce as: “Any transaction, contract or agreement concluded or implemented, in whole or in part, by means of electronic correspondence.”

The Emirati legislator did not define the electronic contract, but rather defined electronic exchanges, which he considered to include the contract and transaction agreement that is concluded or implemented, in whole or in part, by sending and creating electronic messages. As for the Sudanese legislator, he defined, in Chapter One of the Electronic Transactions Law of 2007, that transactions meaning: relationships, financial transactions, personal status, and other non-criminal legal matters, including individual actions or contracts that are

concluded or implemented, in whole or in part, via a data message (Ibaa, 2021).

The Jordanian legislator defined the electronic contract in the Electronic Transactions Law No. 85 of 2001, and after that, the law was amended by the Electronic Transactions Law No. 15 of 2015, which defined electronic transactions (Toubat *et al.*, 2020). Transactions carried out by electronic means Considering that the contract is among the electronic transactions that are implemented by electronic means, the definition of the electronic contract must be explicitly stated, explaining its elements and legal effects, similar to Arab legislation that adopted a definition of the electronic contract and explicitly stipulated that.

The Electronic Transactions Law in Jordan (Law No. 85 of 2001) signifies the usage of e-contracts with the recognition of electronic signatures as well as documents (Atiyah *et al.*, 2021). The law also focuses on promoting e-commerce and ensuring that customers have accessibility to clear information regarding the transactions, improving the overall level of satisfaction. Many other Arab nations, like Bahrain, Qatar, etc. have made legal frameworks for the facilitation of the e-commerce and protection of consumer rights (Aloun *et al.*, 2024). There is a position of Arab legislation on the electronic contract's will. It must be noted in analyzing how an electronic contract is concluded that the expression of will comes by the general interpretation found in civil laws, and these laws came in a form that accommodates all means of expressing will. An example of this is in the Sudanese Civil Transactions Law of 1984 in Article (1, 35) Expression of will occurs verbally, in writing, and common gestures, even by a mute person, and by actual exchange indicating consent (Ibaa, 2021). It may also occur by taking any position that the circumstances of the situation leave no doubt as to the truth of what is intended. The same method of expression is found in the Jordanian Civil Code, Article (93), and the same text in Article (90) of the Egyptian Civil Code. Article (93) of the Syrian Civil Law and Article (79) of the Iraqi Civil Law, with a slight difference in wording.

Legislation must be put in place regarding electronic contracts that clarify the concept of the electronic contract and methods of expressing the will electronically through explicit texts and not rely solely on the general rules of contracts in civil laws. The laws of electronic transactions must include methods of expressing the electronic will. There is interest from the legislators in the Arab countries in the necessity of legalization. For electronic transactions and expression of will, but it is still marred by deficiencies in addressing this.

The Jordanian Electronic Transactions Law of 2001 was issued and then it was amended by the Jordanian Electronic Transactions Law in 2015 (Al-Khālidi, 2023). However, there is still a reliance on some general rules in the Jordanian Civil Law that do not meet the technological acceleration in means of communication, electronic contracting, and expression of will, and it still stipulates

There are many exceptions to contracting electronically, some of which are valid and others are not, despite the existence of many guarantees for this.

The Sudanese Electronic Transactions Law was issued in 2007, and this law was devoted in its second chapter to electronic contracting. Article (3) of the Sudanese Electronic Law stipulates the use of data messages as a means of announcing the provision of a good or service or expressing, in whole or in part, the will to express an offer and acceptance to create a contractual obligation (Ibaa, 2021). This article allows electronic means to be a means of announcing a contract, and it is a means of calling for a contract, expressing the offer, and expressing acceptance, through which the contract is completed, meaning that all the steps that are taken to conclude the contract in its traditional form may be completed electronically by Sudanese law (Hamad Satti, 2002).

Sudanese law defines the data message as meaning “information that is produced, sent, received, or stored by electronic, optical, or other technical means, including electronic data exchange, e-mail, telegram, telex, or telegraphic copies,” It refers to any text issued by a person to express his will by any of the electronic means referred to in the definition. Article (5) of the Sudanese Electronic Transactions Law of 2007 stipulates the conditions for issuing and receiving an offer electronically (Kordit, 2022). According to the article, the offer is issued when a data message is sent, and the offer is received from the addressee when the data message is entered into an information system that the two parties to the contract have previously agreed to use or enter. For an information system for the addressee, Article (6) of the Sudanese Electronic Transactions Law stipulates the conditions for issuing acceptance and receiving it electronically, and the article applies the same standards referred to in sending and receiving the offer.

In the same context, Article (13) of the Electronic Transactions Law of the Emirate of Dubai of 2002 stipulates that the offer and acceptance may be expressed partially or completely by electronic correspondence, and Paragraph (2) of the same article stipulates that the contract does not lose its validity or enforceability simply because it was concluded by one or more electronic devices. Article (14) of the Emirate of Dubai Law stipulates that contracting via electronic media is permitted (Al-Sharieh, 2021). According to the text of the article, a contract may be concluded between electronic media that include one or more electronic information systems, and that are prepared and programmed in advance to carry out such tasks. The contract shall be valid, enforceable, and produce its legal effects despite There is no personal or direct interference from any natural person in the process of concluding the contract. In the second paragraph of this Article (14) contracts electronically through an electronic system prepared in advance and programmed to do so. This system belongs to a natural or legal person on the one hand and a natural person on the other hand and the latter knows or is supposed to know that

this system will undertake the task of concluding and implementing the contract.

The study indicates that the Emirati and Sudanese law used the same approach, as they permitted contracting via electronic means, and that the offer and acceptance can be expressed electronically. However, the law of the Emirate of Dubai took a greater future outlook and took an advanced method and an important step when it stipulated in Article (14) the contracting between systems. Information is designed to operate automatically without personal or direct intervention from any natural person. (Hamad Satti, 2002). All these laws even incorporate the principles from the international best practices, which reflects a higher recognition of the significance of satisfaction in e-contracts.

Foreign Legislation regarding E-Contracts

In the United States., the Electronic Signatures in Global and National Commerce (ESIGN) Act as well as the Uniform Electronic Transactions Act (UETA) give an inclusive framework regarding e-contracts (Albalawee, 2024). Such laws make sure that e-signatures and documents are lawfully binding, encouraging consumer confidence. In addition, many state laws pay heed to consumer protection, focusing on transparency as well as the right to satisfaction in e-transactions.

The eIDAS Regulation in EU (Regulation (EU) No. 910/2014) found a legal framework for e-identification as well as trust services (Lips *et al.*, 2022). It ensures the validity of the electronic signatures across the member states. Furthermore, the General Data Protection Regulation (GDPR) even has a major role in customer protection, which requires businesses to be transparent regarding the use of data (Ducato, R. (2020 *et al.*, 2024). The European Consumer Protection Directive No. 7/97, as well as the French Consumer Law, imposes on the professional trader, as the powerful party in the contract, many legal duties and obligations towards the consumer as the weak party in the contract (Mansour, 2006).

Article 3/113 of the French Consumer Law stipulates that every professional person must inform the consumer of all data and information related to the selling price. It must include all specific conditions that are exempt from liability because the first thing that is important for the consumer to know in electronic contracting is the data and information that relate to the basic characteristics of the product that he seeks to obtain (Mansour, 2006). The Consumer Rights Directive makes sure that the customers have clear information along with the rights regarding online purchases, which directly affects their level of satisfaction. In the UK, the Electronic Communications Act 2000 and the Digital Economy Act 2010 administer e-contracts. Such laws identify the electronic signatures while emphasizing consumer rights (Belwal *et al.*, 2021). It ensures that the businesses give clear information related to the products and services. Furthermore, the Consumer Contracts Regulations (2013) improve customer protection referring to online transactions, which promotes satisfaction (Chakraborty *et al.*, 2022).

The Electronic Transactions Act 1999 gives a framework for e-contracts, paying heed to the e-signatures and documents in Australia (Singh, 2024). Moreover, Australian Consumer Law accentuates customer rights, which requires businesses to give clear information and ensure that the customers seek compensation when they are discontented with the product or service (Pontikidou, 2024).

The necessity of creating legislation for electronic contracts as a result of the development of electronic means of communication in the world to avoid problems in electronic contracts and commerce, and through the UNICEF Model Law on Trade (Gupta, 2020). For the year 1996, the Model Law on Electronic Commerce aims to enable the practice of commerce using electronic means and facilitate those commercial activities by providing national legislators with a set of internationally accepted rules aimed at overcoming legal obstacles and enhancing the ability to predict legal developments in the field of electronic commerce. The purpose of the Commerce Law Specifically, it is overcoming the obstacles resulting from legal provisions that may not be contractually diverse by treating paper and electronic information equally, this equality of treatment is an essential component of being able to use letters, which enhances efficiency in international trade, from an explicit definition of the electronic contract, and in Article (2) Paragraph (A) define the data message as an information that is created, sent, received, or stored by electronic, optical, or similar means, including but not limited to electronic data interchange, telegraph, telex, or telegraphic copying (Tempest, 2020). A definition of electronic data interchange is stated in Article (2), paragraph (B) From the UNCITRAL Model Law on Electronic Commerce of 1996, It is defined as transferring information electronically from one computer to another using an agreed-upon standard for composing the information.

Through this article of the UNICEF Model Law on Trade in 1996, the electronic contract was defined by defining the data message and its exchange (Dayma, 2022). The committee preparing this law saw that the definition extends to all uses of information. This includes concluding contracts and commercial businesses. Accordingly, the electronic contract according to this law is one in which the will is expressed between the contracting parties using the means specified in Article (2), paragraphs A-B, which are transferring data from one computer to another according to a unified display system, transferring messages using general rules or standard rules and transmission of texts using the Internet or other technologies such as telex and fax (No, 2022). Through the UNICEF Model Law on Trade For the year 1996 Contracting in trade is carried out by electronic means and is also done by telex, fax, etc. A contract that is concluded over the Internet is known as an electronic contract. It is a regular contract, but it is characterized by an electronic nature in terms of the method or means by which it is concluded.

According to Dover (2021), the spread of modern

technological means and communication networks in concluding electronic contracts is a result of the information revolution. Many regional and international organizations and Western countries have enacted legislation that suits these developments in terms of the legitimacy of electronic contracting and approving the expression of contractual will via electronic means, which means the meeting of two wills is sufficient to conclude the contract when it is fulfilled. Conditions of its validity. (Ibrahim, 2011, p. 165.166) The Model Law on Electronic Commerce of 1996, issued by the United Nations Commission on International Trade Law, approved the exchange of electronic consent through electronic data exchange in commercial businesses. Article (11) of this law stipulates that data messages may be used in the event of expressing and accepting an offer. The contract does not lose its validity or enforceability simply because electronic means are used to express the will. The US Uniform Trade Code of 1999, in Article 204/1, permitted the conclusion of a contract for the sale of goods by any method or means as long as it showed the consent of both parties, including their behavior that indicates their acknowledgment of the existence of the contract. It also permitted contracting through instant means of communication (Barnett & Oman, 2021).

Various other countries are influenced by the principles in the UN Model Law regarding Electronic Commerce (1996) (Randjelovic & SHABANI, 2021). They encourage the recognition of e-contracts and focus on the need for legal certainty in international transactions. Thus the model law has stimulated legislation in many jurisdictions, promotes a reliable approach to e-contracts, and enhances the satisfaction for customers and businesses similarly. Therefore, the electronic contract regulations in Arab and foreign jurisdictions both have a higher recognition of the significance of satisfaction in e-commerce. As significant differences are there in the legislative approaches, common themes evolve, like the recognition of electronic signatures, the importance of transparency, and consumer rights protection (Ducato, 2020). Since global e-commerce is growing, continuing collaboration with alignment between lawful frameworks is crucial to enhance customer satisfaction and foster trust in e-transactions.

Methods of Expressing the Will of the Contracting Parties

Offer and acceptance are two words used customarily to create a contract (Knapp *et al.*, 2023). It is the final expression issued by one of the contracting parties and directed to the other party to create a legal effect. It is an expression of the will of the contracting party, which is defined by Article (39) of the Kuwaiti Civil Law (an offer that includes the intention of its holder to conclude the contract is considered positive) as soon as the offeree accepts it. It must consist of at least the nature of the contract to be concluded and its basic conditions (Das *et al.*, 2020). The Vienna Convention of 1980 regarding

the international carriage of goods, in Article (14/1), set a standard for determining the offer (Albalawee, 2024). It stipulates that the offer is sufficiently specific if it specifies the goods to be sold and their quantity and price are specified explicitly or implicitly. It is if even possible to determine according to the data that is included in the affirmative formula.

Article (91) of the Jordanian Civil Law stipulates that offer and acceptance are two words used by customs to create a contract, and any word issued first is an offer. This is regarding the positive according to its traditional meaning (Albalawee, 2024). As for the definition of the offer regarding the electronic contract, the European Directive issued on May 20, 1997 AD defined it as every remote communication that includes all the necessary elements to enable the addressee to accept the contract directly. Mere advertising is excluded from this scope. The forms of the offer via electronic means are explained. The offer made via e-mail is intended for an offer to be made to specific people and not a general offer (Chanjotra, 2021). It can be if the merchant wishes to designate the offer to people who might be interested in his product to the exclusion of other members of the public. It should be noted that the offer is either directed to one person only or Directed to several people. An offer directed to one person is a non-binding offer unless the offer is made within a specific period (Abu Al-Lail, 2003).

If the offer is directed to several people, then in case of doubt it is merely an invitation to negotiate or contract. It is not an offer based on the fact that the publication, advertisement, or statement of the prices currently being dealt with or requests are directed to the public. In case of doubt, it is not considered an offer but rather an invitation to a contract, and third parties are not obligated to it (Al-Rumi M., 2004). Article (13) of the draft guidance of the European Commission, which was published on July 12, 2000. It stipulates that the use of e-mail for direct promotional purposes cannot be permitted unless it occurs with subscribers who have expressed their prior consent in this regard. Affirmation via web pages is not much different from the offer issued by newspapers or on television, because it is a continuous offer around the clock. This offer is mostly directed to the public and not to a specific individual. This is because the offer issued is as in the traditional offer, and in such a case the offer is complete if it fulfills its general conditions (Al-Ajlouni, 2002).

The offer via web pages provides an offer for specific products, without specifying a specific person. The person can use the communication network to contract through the site by sending personal information and bank information that achieves fulfillment (Al-Rumi 2004). However, it carries a higher risk than that done via e-mail and the method of offer via the web. It is a means of negotiation, or an invitation to negotiate, by stipulating on the website that the offer is not final, but rather an invitation to negotiate, which does not entail any specific obligation on the offeror. In affirmative action via conversation or viewing, the user on the Internet can

see the person calling him on the computer screen, and talk to him through a camera on the computer of both parties to the contract. In this case, it is imagined that one of the parties will issue an offer that will be accepted by the other party, and the contract will be concluded based on the agreement of the offer. Acceptance is a contract between two attendees (Al-Rumi 2004).

The issuance of an electronic offer must be preceded by negotiating stages before completing the contract, and since the electronic offer is a remote offer, it concludes with a contract remotely. It is often directed by a professional merchant to some consumers, so it is subject to special rules (Abu Al-Lail, 2003). Consumer protection is imposed on the merchant or professional contractor with any obligations and duties towards the consumer, foremost of which is identifying the seller's identity and address. It also includes specifying the item sold or the service provided, its descriptions, the price corresponding to it, the method of payment or repayment, the consumer's option to return to the contract within the period specified by law, and returning notice. Further, it includes the consumer with the previous information, the warranty period, and after-sales service. The electronic offer made over the Internet is characterized by the presence of an intermediary who displays the offer and publishes it on behalf of the offeror and the recipient. Also, the electronic offer disappears as soon as it is withdrawn from its display site, as in this case, it has no legal effect and no longer has a significant presence because it is no longer available to the public in this case. (Abu Al-Lail, 2003).

Secondly, the factor of acceptance is really important as it is the expression of the will of the person to whom the offer is directed to conclude the contract. It is based on the offer addressed to him, or it is the definitive expression of the will that comes from the person to whom the offer is directed and which if it is consistent with the offer thus it results in the contract being concluded (Mujahid, 2000). Article (99) of the Jordanian Civil Law stipulates in paragraph (1) that the acceptance must be consistent with the offer (Al-Khālidī, 2023). Paragraph (2) stipulates that if the acceptance is accompanied by something that increases, restricts, or modifies the offer, it is considered a rejection of the first offer and includes a new offer. It must be noted that the content of the electronic acceptance is consistent with the previous meaning and is done through an electronic medium and most likely comes from the consumer and is done remotely. If the ordinary acceptance may be explicit or implicit, then the electronic acceptance can only be explicit, whether by using an explicit and direct word that indicates the meaning (Mujahid, 2000). What is intended is acceptance, either through a telephone call over the Internet, through a written conversation, or via e-mail. At the time when the consumer prepares his acceptance in the form of an e-mail message through one of the e-mail programs, the content of the acceptance is written in the subject line, then he simply presses the send button to direct the message to the professional's electronic mailing list.

Silence and taking a negative position that does not indicate a specific will is also considered acceptance if it is accompanied by certain circumstances (Albalawee, 2024). It indicates that the offeror was not waiting for a response to his offer, and this is what Article (95) of the Jordanian Civil Code stipulates. It says in Paragraph (1) that a person who remained silent is not attributed a statement. However, silence in the event of a need for clarification is considered acceptance. Paragraph (2) says that silence is considered acceptance particularly if there was a previous transaction between the contracting parties and the offer was limited to this transaction, or if the offer was purely for the benefit of the offeree (Al-Khālidī, 2023). It is like the the buyer's silence after receiving the goods he purchased and the price list is considered acceptance due to the conditions mentioned in this list. Therefore, silence is valid to express electronic acceptance. However, some jurists believe that the silence of one of the contracting parties in their previous dealings over the Internet can infer acceptance from it, just like traditional acceptance. Another side of jurisprudence believes that silence is not suitable for expressing electronic acceptance, and therefore whoever receives an electronic message over the Internet that includes an offer, stipulates that if he does not respond to this offer within a certain period, this will be considered acceptance.

It is very difficult to consider sartorial silence as an expression of acceptance in contracting over the Internet in the application of the text of Article (95) of the Jordanian Civil Code, as the ease of sending an offer over the Internet, whether through web pages or by e-mail (Abu Al-Lail, 2003). This may lead to imposing the contract on the person who is accustomed to dealing. With a virtual store over the network, once the merchant sends, for example, an e-mail and does not respond to it within a certain period is tantamount to acceptance of the offer contained therein. The circumstances of the previous dealing are not sufficient in the view to consider it akin to remaining silent in contracting over the Internet, and this leads us to the silence in the traditional contract. As stipulated in the Jordanian Civil Law in Article (95), it cannot be adopted in electronic contracts, so it must be explicitly stated in the Jordanian Electronic Transactions Law. Electronic acceptance is defined as the offeree's approval of the offer addressed to him with the conditions it includes and without modification (Abu Al-Lail, 2003). There are several ways to express electronic acceptance, including writing using an electronic signature via email, verbally through a chat room, or downloading the program, product, or commodity via the Internet using Down Load. Electronic acceptance is done via the Internet by simply clicking on the icon where one will find the phrase "Agree- OK". It is required to click twice to confirm approval because the first time may have been pressed by mistake or omission as a matter of emphasis (Henchour, 2017). It is stated in the UNCITRAL Model Law in the text of Article (11) that data messages may be used to express acceptance, and that the contract does

not lose its validity or enforceability merely because a data message is used for this purpose. Electronic acceptance requires that the acceptance is issued that the offer still exists and that the acceptance be identical to the offer. Thus, there has to be complete compliance with all terms of the contract without distinguishing between essential and secondary issues. This means recognizing data messages as a means of expressing the will to offer and accept to create a contractual obligation. The same approach has been taken by Arab legislation, including Article (19) of the UAE Electronic Transactions Law No. 2 of 2002, and Article (14) of the Bahraini Law No. 28 of 2002 in Chapter Two of Electronic Contracting of the Sudanese Electronic Transactions Law of 2007 (Henchour, 2017).

Article (9) of the Jordanian Electronic Transactions Law stipulates that an information message is considered a means of expressing a legally accepted will to express an offer or acceptance to establish a contractual obligation (Henchour, 2017). However, the Jordanian legislator did not stipulate the terms of the offer and the conditions of acceptance. This means that when the offer completes its conditions and complete acceptance agrees with it, the contract is concluded. The meaning of agreement is that the offer is accompanied by an acceptance corresponding to it. An offer must be issued by one of the parties to the contract and an acceptance is issued by the other party until compatibility is achieved between the two wills leading to concluding the contract. The conjunction of the offer and acceptance is of great importance in determining the time and place of concluding the contract.

Barriers in Ensuring Satisfaction in E-Contracts

It is important to ensure satisfaction in e-contracts however it can be hindered by many significant barriers. In this regard, one of the major challenges refers to a lack of trust amongst the users, which stems from the perceived security risks. This includes data breaches, fraudulent activities, and identifying theft (Adams *et al.*, 2022). All this can deter individuals from totally engaging with digital contracts. In addition, most of the users are unacquainted with the use of technology. This leads to skepticism regarding the reliability of e-contracts. Moreover, legal and regulatory issues even complicate matters, since different jurisdictions have variable laws that govern the e-contracts, and make enforceability a concern. Therefore the absence of universal standards creates confusion and disagreements.

Technical barriers even have a key role such as having limited access to technology or poor connectivity to the internet (Gurgun & Koc, 2022). All this hinders participation since poorly developed user interfaces lead to frustration and misinterpretations. The contract terms are complex, even filled with legal jargon and vagueness. It confuses the users and results in terms of disputes over clarifications and responsibilities. Apart from this, communication gaps, like insufficient customer support and no feedback mechanisms, make the user dissatisfied

with the arising issues. Integration issues, which include compatibility with the present systems and interoperability issues, tend to create inadequacies that further aggravate users (Al Masadeh *et al.*, 2024). Privacy concerns even contribute to the dissatisfaction, since the individuals might be worried about how the personal information is gathered, saved, and used, particularly when the data protection measures are perceived to be insufficient. Moreover, a poor level of awareness related to the e-contracts can continue misunderstandings, since the users may not understand the rights and accountabilities.

CONCLUSION

Referring to the above findings, it is found that there are deficiencies in the legislation regulating electronic contracts. It is because it did not explain the concept of the electronic contract in detail, nor did it explain the methods of expressing the will electronically through explicit texts. It relies on the general rules of contracts in civil laws that do not regulate the methods of expressing the electronic will. There is a weakness and defect in the legislation for electronic contracts under the Model Law for International Electronic Commerce. This weakness may be avoided by applying the legal dimensions under the Model Law for International Electronic Commerce. It stipulates ways to express the electronic will to address some of the controversial issues that it left to local legislation as it is a guiding law. It works to remove obstacles for countries to practice e-commerce. Moreover, results prove that an electronic contract is an agreement in which the offer and acceptance converge on an open international network for remote communication, through audio and visual means. It also refers to an interaction between the offeror and the acceptor, using electronic means. An electronic contract is a contract concluded remotely because the parties to the contract are not present in the contract council. Another major finding is that the data message is used as a means of announcing the provision of a good or service or expressing, in whole or in part, the will to express an offer and acceptance to create a contractual obligation. Electronic acceptance can only be explicit, whether by using an explicit and direct word that indicates the intended meaning, and it is done either via a telephone call via the Internet electronic written conversation, or e-mail. Moreover, technical and integration barriers create hurdles in satisfying the users in e-contracts. All these findings are explained using different legislations that either support or go against satisfying results of e-contracts.

RECOMMENDATION

Based on the results, the key recommendations include creating a new, comprehensive legal legislation for electronic transactions that clarifies the nature of electronic contracts. There must be a way to express the will in a controlled manner, and the means and conditions of offer and acceptance, which can verify the eligibility and credibility of the parties to the contract when

concluding electronic contracts and proving the electronic contract. Moreover, it is important to avoid deficiencies in the new Jordanian Electronic Transactions Law No. 15 of 2015 and prepare the Jordanian environment for the enforcement of electronic contracts in Jordan (Dakhakhi *et al.*, 2024). Thus, all issues related to contracts must be addressed legally by singling them out with articles in the law. Legislation must be established that regulates the means of electronic offer and acceptance in a better way than referring to the general rules in civil law that deal with defects of the will such as fraud, error, and fraud. The national commercial courts must be specialized in commercial matters, especially electronic contracts, in the Hashemite Kingdom of Jordan. Training courses must be held for judges in this type of commercial case to deal with the Internet and computers to understand and understand electronic commercial transactions (Raysman & Brown, 2024). It is also recommended to establish a new electronic transactions law that regulates all elements of the electronic contract, including consent, place, and reason, in cyberspace, in detail, as in civil law. Apart from this, referring to the identified barriers in ensuring satisfaction in e-contracts, there is a need of multifaceted approach which involves effective user education, better technological design, compliance with lawful standards, and the development of trust by transparent practices.

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