



Arab American University
Faculty of Graduate Studies

**“E-Commerce Adoption in Palestinian Enterprises and its Effect on
their Non-Financial Performance and Employee Performance”**

By

Saja Nasri Izz AL-Deen Zeidan

Supervisor

Dr. Mahmoud Yasin

**This thesis was submitted in partial fulfillment of the requirements
for the Master`s degree in Strategic Planning and Fundraising**

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Thesis Approval

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By

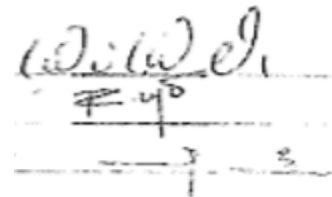
Saja Nasri Izz AL-Deen Zeidan

This thesis was defended successfully on 9.7.2024 and approved by:

Committee members

Signature

1. Dr. Mahmoud Yasin: Supervisor
2. Dr. Raed Iriqat: Internal Examiner
3. Dr. Mohammad Abd Al-Rahman: External Examiner



Handwritten signature of Dr. Raed Iriqat, Internal Examiner, on a signature line. The signature is written in cursive and includes the name 'Raed Iriqat' and the number '3' below it.

Declaration

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Student Name: Saja Zeidan

Student ID: 202112675

Signature: 

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Dedication

This thesis is dedicated to the person who taught me the meaning of kindness and the one whose name I proudly bear, I pray to God to grant him a long life to witness the fruits of his labor, after a long wait, “my dear father”.

To my angel in life, and to the meaning of love, tenderness and devotion, to the smile of life and the secret of existence, and to the one whose prayers were the secret of my success, the dearest “my beloved mother”.

To those who have great credit for encouraging and motivating me, from whom I learned perseverance and diligence, to those through whom I grow and on whom I rely, with their presence, I gained strength and boundless love, and with them I discovered the meaning of life, “my brothers and sisters”.

And to those who showed brotherhood and distinguished themselves by loyalty and giving, to those who accompanied me on the happiness and sadness paths of life, “my dear friends”.

And thanks to everyone who extended a helping hand to me.

With God’s grace, and mother’s prayers, only a few steps remain to complete my academic journey.

Acknowledgement

I would like to express my sincere gratitude to all those who have contributed to the completion of this master's thesis, this journey has been challenging, and I could not have reached this milestone without support, guidance, and encouragement of many individuals and institutions.

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To my friends and research participants, thank you for being part of this journey.

Saja Zeidan

Abstract

With an emphasis on non-financial performance, the organizational environment, and employee performance, this research seeks to investigate the multifaceted relationship between e-commerce adoption, and the organizational environment within Palestinian enterprises. The study aims to investigate the impact of e-commerce adoption on non-financial performance, specifically focusing on aspects like employee performance and the organizational environment, it also explores the ways in which Palestinian enterprises technology infrastructure impacts their choice to adopt e-commerce, the study addresses significant gaps in the current literature by focusing on the specific nuances of e-commerce adoption in the Palestinian business landscape. This study fills a significant gap in the literature by offering a thorough investigation on the adoption of enterprises sector. The particular emphasis on the indirect effects of environment, organization, and technology on performance outcomes adds important new perspectives to our knowledge of the dynamics of e-commerce in this unique setting. A questionnaire was distributed using convenience sample from the Palestinian population working in banks, insurance companies, and communication companies. 297 copies of the questionnaires were collected. The findings of the research explored the indirect impacts of technology, organization, and environment on employee performance and non-financial performance in the context of e-commerce adoption, the results showed that when it relates to e-commerce adoption, technology has no indirect impact on non-financial performance or employee performance. The particular results highlight the fact that technology has no indirect effect on employee performance or non-financial performance in Palestinian enterprises when it comes to e-commerce adoption. Thus, the study provides complex viewpoints that might guide governmental decisions and strategic choices in the context of Palestinian business.

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List of Abbreviations

ABBREVIATIONS	CONSTRUCT
SME	Small and Medium-sized Enterprises
E-COMMERCE	Electronic Commerce
B2B	Business to Business
B2C	Business to Customer
RBV	Resource-Based-View
KPI	Key Performance Indicator
ANP	Analytical Insurance Company
NIC	National Insurance Company
PMHC	Palestine Mortgage and Housing Corporation
PA	The Palestinian Authority
PLS	Partial Least Squares
TOE	Technology-Organization-Environment
IMSS	International Manufacturing Strategy Survey
ICT	Information and Communication Technology
CEO	Chief Executive Officer
SPSS	Statistical Package for the Social Science
AVE	Average Variance Extracted
C.R	Composite Reliability
NFP	Non-Financial Performance
CFA	Confirmatory Factor Analysis
SEM	Structural Equation Model

RMSEA	Root Mean Square Error of Approximate
CMIN/DF	Normal Chi-square/ Degree of Freedom
RFI	Relative Fix Index
NFI	Normal Fit Index
CFI	Comparative goodness of Fit Index
TLT	Tucker-Lewis Index
IFI	Incremental Fit Index

Chapter one: Introduction

1.1 Background of the Study

In an era marked by digital transformation and globalization, businesses use of e-commerce has become a significant factor influencing economic growth, competitiveness, and sustainability (Mustafa, et al., 2022). In the Palestinian context, a region marked by socio-political challenges and opportunities, it became crucial to comprehend how organizations are adopting e-commerce. The current research initiates an investigation into the complex dynamics and variables that underlie the adoption of e-commerce in Palestine.

The primary focus of this research is to thoroughly examine the complex effects of e-commerce adoption on Palestinian organizations non-financial performance. In particular, the study intends to explore crucial components like employee performance and the organizational environment, acknowledging their essential function in determining the general efficacy and resilience in a fast digitization world.

The Palestinian context presents a unique combination of challenges and opportunities involved in e-commerce. However, the region's resilient entrepreneurship, skilled workforce and growing internet penetration provide fertile ground for e-commerce growth (Makkawi, 2023). Examining how Palestinian organizations technology infrastructure affects their choices to embrace e-commerce is one of the main goals. This study aims to provide a more nuanced knowledge of the variables impacting the digital transformation in the Palestinian business ecosystem by examining the relationship between e-commerce decisions and technology adoption. The insights derived from this study can be useful to policymakers, business leaders, and academic institutions. For policymakers, a deeper understanding of the elements that encourage or facilitate the adoption of e-commerce can guide the development of targeted strategies and policies to support economic growth and job creation. For business owners and managers, this research provides valuable insights into the key considerations needed for their e-commerce strategy. Additionally, academia can benefit from richer theoretical knowledge of e-commerce adoption in challenging dynamic contexts, thereby contributing to the broader literature on international business.

This study is unique in that it is specifically focused on the Palestinian organizations setting, offering insights into a field where studies on the adoption of e-commerce are still developing. The case study technique provides a detailed and context-specific analysis by enabling an in-depth investigation of the unique possibilities and difficulties encountered by Palestinian organizations. In addition, this research attempts to make notable additions to the area by offering empirical data on the influence of e-commerce adoption on non-financial performance in a particular business environment, in addition to filling important gaps in the present literature. Consequently, this study not only provides insightful information for scholars and professionals working in the Palestinian context, but it also builds the groundwork for future investigations aiming to comprehend how the adoption of complex dynamics of e-commerce functions in comparable socioeconomic contexts.

1.2 Research Problem

The rise of e-commerce, facilitated by global information networks, has opened up new opportunities for businesses, it has significantly influenced national markets and their integration into the global economy. As a result, many nations now consider international e-commerce to be the highest priority, to ensure that e-commerce continues to run effectively and extensively. With an emphasis on Palestinian business, this study aims to comprehend how e-commerce adoption fits into the management and leadership of businesses. It examines the relationship that may exist between the adoption of e-commerce, and the organizational environment, considering both internal and external elements that may influence this relationship. This research attempts to clarify the effects of e-commerce on non-financial performance, and employee performance within the particular context of Palestinian enterprises.

This study focuses on the relationship between e-commerce and employee performance and non-financial performance.

1.3 Objective of the Study

Determining the function of adopting e-commerce in managing and leading companies is the main goal of this study, in addition to identifying its effect on certain aspects. To reach this aim, several research objectives have been developed:

- Evaluate the effect of adopting e-commerce on Palestinian organizations on their non-financial performance, focusing on elements such as organizational environment and employee performance.
- Examine how the technological infrastructure of Palestinian organizations influences their decisions to adopt e-commerce.
- To investigate the external environmental factors affecting the adoption of e-commerce activities.

1.4 Research Questions

The following questions are going to be addressed by this research:

- What impact does Palestinian organizations adoption of e-commerce have on their non-financial performance, which include elements such as organizational environment and employee performance?
- How does the technological infrastructure of Palestinian organizations influence their decision to use e-commerce?
- What external environmental factors most affect the adoption of e-commerce activities in Palestinian organizations?

1.5 Significance of the Research

The proposed research problem is significant because it has the potential to provide insightful information to a range of stakeholders, such as enterprises, policymakers, and researchers, in the following ways:

- Encouraging Palestinian organization e-commerce strategies: for Palestinian organizations, it is essential to comprehend how the implementation of e-commerce impacts non-financial performance, and employee performance. These companies may improve their overall performance and competitiveness in the global market by using the practical recommendations from this research to optimize their e-commerce operations.
- Policy formulation and support: the research's findings can help guide government programs and policies that promote Palestinian organizations. Lawmakers can design

initiatives to promote the use of e-commerce and guarantee that the necessary technology infrastructure is available to support these companies.

- Academic contribution: by exploring the particular setting of Palestinian organizations, the research challenge addresses the gap in the body of literature. It advances our understanding of organizational behavior, and e-commerce while giving researchers a chance to expand and refine their work.
- Enhancing business resilience: by utilizing the power of e-commerce, businesses in Palestine and beyond can better prepare for external challenges, like economic downturns or global crises, as the study explores the impact of external environmental factors on e-commerce adoption and its effects on performance.
- Global perspective, by concentrating on the organizations sector in Palestine, the study provides special insights into the difficulties and chances that companies encounter in an area with distinctive sociopolitical and economic dynamics. These observations could apply to other areas with comparable features.

The current research sets itself apart from other studies in many significant ways:

- Comprehensive focus: the current study adopts a comprehensive approach by integrating multiple dimensions of e-commerce impact, including non-financial performance, technological infrastructure, external environmental factors, and working environment dynamics. This contrasts with previous studies that may have examined specific aspects of e-commerce adoption or organizational performance.
- Holistic analysis: although earlier research may have examined distinct elements impacting the adoption of e-commerce or organizational results, the current study aims to offer a holistic analysis by considering the intricate relationships and interdependencies among several components. This method makes it possible to comprehend the mechanisms underlying the adoption of e-commerce and its effects on the performance in Palestine in a more nuanced manner.
- Practical implications: building on the results of earlier research, the current study seeks to provide policymakers, business executives, and other stakeholders engaged in encouraging e-commerce adoption and improving enterprises performance in Palestine with practical implications and achievable recommendations. The objective of the current study is to

make a significant contribution to the growth and development of the Palestinian business ecosystem by converting research findings into workable strategies.

In conclusion, the current study adds to the body of knowledge established by other studies conducted in Palestine while providing fresh perspectives and methods for comprehending the challenges associated with e-commerce adoption and how it affects the non-financial performance of enterprises and the dynamics within their workforce. The research is to contribute to the sustainable growth and development of enterprises in Palestine and to the fields body of knowledge via thorough investigation and rigorous analysis.

Chapter Two

Theoretical Framework and Literature Review

This chapter lays the groundwork for a thorough investigation of the variables influencing e-commerce adoption decisions and their consequent effects on worker performance and non-financial outcomes by clarifying the theoretical foundations and empirical data. Policymakers, managers, and academics may create customized strategies to maximize benefits and minimize possible difficulties for Palestinian enterprises, while also leveraging the revolutionary power of e-commerce, by developing a sophisticated knowledge of these interactions.

1.6 Theoretical framework

1.6.1 E-Commerce Adoption:

Online shopping was invented in 1979 by the innovator and entrepreneur Michael Aldrich (Aldrich, 2008), he enabled the transactions between customers and businesses (B2C) and business to business (B2B), and later it starts to be known as electronic commerce. In 1989, Tim Berners-Lee invented the World Wide Web, which was the major component of getting access to the internet for online trading process. After these two important components were established, it became easy for any company to register for online website to offer its own product or service around the world not just in a specific area.

Electronic commerce became one of the main marketing tools for companies to commerce their products and services, more and more electronic commerce is becoming at the top of marketing tools, and became one of the main strategy components in the business strategy plan, there is a strong positive relationship between e-commerce and business strategy (Alzahrani, 2018).

E-commerce impacts various sectors within and organization adopting this strategy. Electronic marketing contributes positively by reducing general costs, increasing profits and revenues, and enhancing customer satisfaction (Obeidat, et al., 2021). E-marketing not only boosts organizational performance (Sheikh, et al., 2017) but also provides a competitive advantage (Hidayat, et al., 2022).

Knowledge management and organizational innovation further strengthen this competitive edge. As innovation and competitive advantage grow, e-commerce expands concurrently (Lestari, et al., 2020). Each variable of the organization strategic and business plan positively and significantly affects the performance of e-commerce, improving each variable will improve the overall performance to reach significant goals of organization. E-commerce has transformed how businesses are managed and operated, creating new opportunities for growth, reducing costs and risks, and helping organizations achieve higher growth rates through effective strategic planning (Andonov, et al., 2021). For instance, the retail brokerage has been impacted by e-commerce and introduced new pricing equilibrium to the industry (Bakos, et al., 2005).

But organization must put more effort when adapting e-commerce especially on security system to prevent any cyber assaults that may affect the organization website or app or any technological media that's being used (Baloch, et al., 2022), which means that e-commerce also has pros and cons, and learning how to be a good user of it will benefit your organization, but also knowing the drawbacks of e-commerce to prevent them from happening such as transportation and delivery (delays, product damage), human interaction, and prices comparisons with other competitors. In addition, companies need to invest time and money in their internal systems and develop their human competencies to handle any challenges they may suffer (Lefebvre, et al., 2001), companies should increase their knowledge of e-commerce since it is one of the elements that influences e-commerce adoption, as research has shown that e-commerce awareness and adoption are positively correlated (Hajli, et al., 2014). Furthermore, it is essential to formulate a good strategy that addresses the specific demands of e-commerce, particularly focusing on management and marketing strategies, alongside IT proficiency and perceived benefits, which significantly influence the use of e-commerce (Bordonaba-Juste, et al., 2012).

The primary determinants influencing e-commerce adoption, firstly, organizational aspects, including the organization's size, financial resources, technological competencies, and the availability of human capital dedicated to e-commerce adoption (Thabit, et al., 2016), the main obstacles are the security system of the online payments. Secondly, awareness of e-commerce, the willingness to embrace technological innovations, risk-taking propensity and adaptability to change. Thirdly, the financial resources, product type, management support, and external

enterprise that includes the competitive environment and the need to stay relevant in the market through the adoption of e-commerce practices, these are the primary determinants that drive successful e-commerce adoption in organizations (Hussien & Baharudin, 2017). Externally e-commerce can be affected by social culture of the society that the organization is presenting her commerce to, privacy concerns and personal interest playing a constructive role in promoting e-commerce according to Akour et al., (2022). which includes cultural norms, attitudes of the society towards technology and social acceptance, it can be affected by environmental factors, such as government regulations like policies, laws, and regulations related to e-commerce including consumer protection, data privacy and security standards, next is, market readiness, the degree of advancement in the e-commerce market, consumer readiness, and their acceptance of e-commerce as a viable alternative to traditional shopping, (Grandon & Pearson, 2004).

The adoption process refers to the stages that individuals or organizations go through when embracing and incorporate e-commerce into their operations (Salah & Ayyash, 2023). It involves a series of steps that lead to the adoption, use, and acceptance of e-commerce technologies:

1. Awareness: this is the initial stage of e-commerce adoption, when potential users learn about its presence and advantages.
2. Interest: developing an interest in e-commerce and recognize its potential value for personal or business purposes.
3. Evaluation: assessing the feasibility, advantages, and risks of adopting e-commerce through research, trials, and information gathering.
4. Trial and Adoption: implementing e-commerce on a small scale, experimenting with its functionalities, and gradually adopting it into regular operations.
5. Integration and Continuance: full integration of e-commerce into existing processes, continuous monitoring of its effectiveness, and evaluation of its impact on business performance.

By considering technological, individual, organizational, environmental factors, business policymakers can make informed decisions to promote successful e-commerce adoption (pasalic, 2024). Additionally, the framework emphasizes the significance of the adoption process, emphasizing the need for awareness, evaluation, and continuous integrating to ensure sustained adoption and optimal utilization of electronic commerce technology.

1.6.2 Classifying Palestinian Business Organizations

The Palestinian Bureau of Statistics defines small projects as those employing five workers or fewer, as for the medium projects in which the number of workers ranges from 5-20 worker, while, large projects are those employing more than 20 workers.

Small and medium projects are found across various sectors, facing numerous challenges and exhibiting unique relationships with government institutions. According to the ministry of national economy's report in (2000), the following sectors encompass small and medium projects:

- 1- Industrial consumer industry: manufacturing businesses catering to consumer needs.
- 2- Commodity trading: wholesale and retail trade, agency and brokerage services.
- 3- Hotel services: travel agencies, tourism sector, hotels, personal services, transportation, and security.
- 4- Women-led projects: activities predominantly carried out by women.
- 5- Local agriculture ownership and fishing in Gaza: small-scale agriculture and fishing professions in Gaza.
- 6- Government related small projects: small projects operating within government organizations. (Abu Mdallah, et al., 2018)

These sectors can be further categorized into three main types according to AL-Assaly, (2020) :

- 1- Primary business: includes agriculture-based businesses relying on personal effort.
- 2- Manufacturing industries: projects utilizing raw materials or machinery and equipment to add value, such as the furniture industry.
- 3- Service projects: encompassing liberal professions, trade, consultancy, and office services.

In Palestine, small projects are predominantly primary and service-based, often passed down from parents to their children as family enterprises. Additionally, small projects can be categorized according to quantitative standards like labor, capital, and sales value, as well as qualitative criteria, compliance with legal regulations and technical standards.

Small and medium projects can also be classified according to:

- First: quantitative criteria: labor, capital, sales value.
- Second: qualitative criteria: the legal, regulatory/ technical standard. (Abbas, 2021)

The reality of organizations in Palestine is characterized by specific features within the areas under the control of the National Authority according to Palestinian Central Bureau of Statistics (PCBS). These projects employ five or fewer workers, other operating as unpaid family labor, they have low capital and lack accounting books and records, making it difficult to separate project accounts from personal accounts, their significance lies in providing an additional source of income from families.

Nonetheless, the ministry of economy conducts an annual survey that provides insights into the number of registered companies. For the year 2022, a total 2,524 new companies were registered in West Bank governorates, distribution by province shows that Ramallah and Al-Bireh governorate ranked first with 34.8% of registered companies, followed by the Hebron Governorate with 20.1%, Nablus Governorate accounted for 13.3%, whereas the lowest registration rate for new enterprises for the year 2022 was 1.4% in Tubas Governorate. (Economy, 2023)

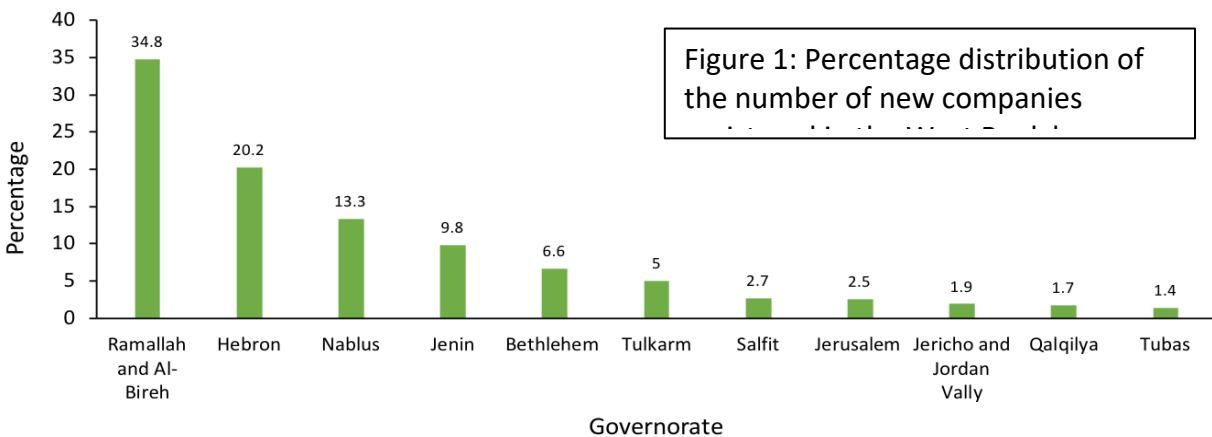


Figure 1: Percentage distribution of the number of new companies registered in the West Bank by governorate, (Economy, 2023)

Regarding the distribution of new registered companies by capital category, it was found that 60.3% of companies had a capital less than or equal to 100,000 US dollars. Companies with a capital ranging from 100,000 to 500,000 US dollars accounted for 34.5%, while those with a capital between 500 thousand and 1 million US dollars represented 3.6%, companies with a capital exceeding 1 million US dollars constituted 1.6% of the newly registered companies.

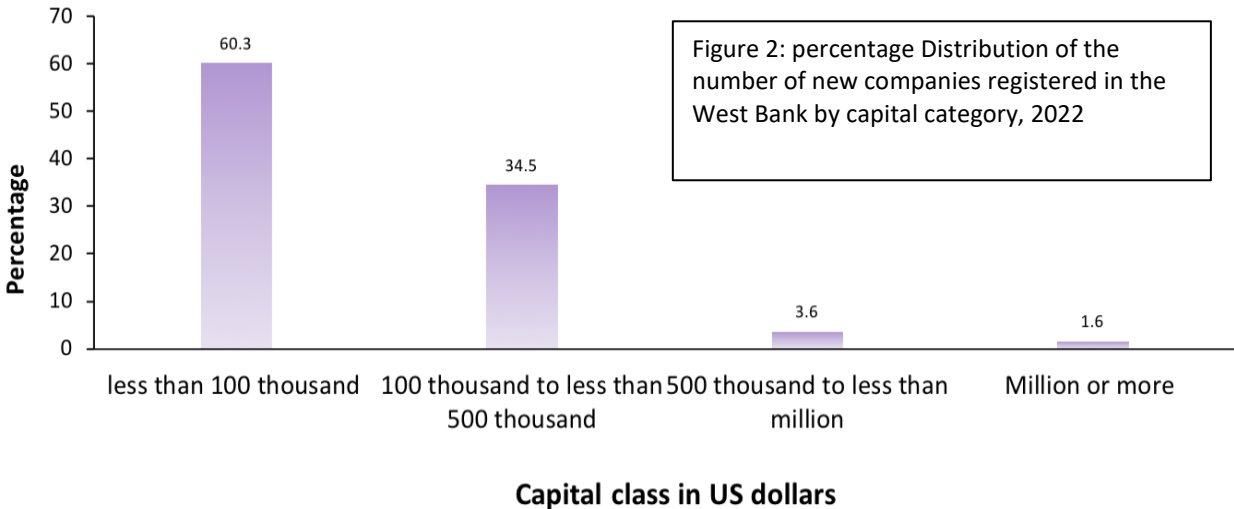


Figure 2: percentage Distribution of the number of new companies registered in the West Bank by capital category, (Economy, 2023)

1.6.3 E-commerce Adoption and Palestinian Business Organizations

The adoption of e-commerce has a transformative impact on organizations competitive advantage across various dimensions, empirical studies regularly demonstrate that adopting e-commerce results in increased market penetration and growth. In order to have a competitive advantage in the business sector, e-commerce is important, as Junedi, et al. ,(2022) demonstrated that convenience, digital information, marketing, logistic networks, and information tracking are among its comparative benefits for businesses operating in the e-commerce sector.

The term “competitive advantage” describes the special qualities, assets, skills, or tactics that help a company or organization to overcome its rivals in the marketplace. It is the characteristic or group of factors that makes an enterprise stand out from its competitors, enabling it to achieve superior performance, profitability, market share, and sustainable success.

It is important to maintain that getting an advantage over competitors is a dynamic and continuing activity rather than a static idea. To maintain its effectiveness and efficacy, it needs ongoing

innovation, adoption, and the ability to adapt to changes in market conditions, customer preferences, and competitive factors.

Several determinants can considerably affect a firm's competitiveness, these determinants may differ depending on the particular industry, market situations, and particular circumstances. A few widespread factors that can potentially affect a company's competitive advantage are brand recognition, economies of scale, and technological improvements. Brand recognition can enhance a company's competitive advantage by capturing a large market share, while economies of scale can provide cost advantages that enable the company to offer lower prices or higher margins. Additionally, technological advancements enable companies to innovate and create new products, further increasing their competitive advantage (Porter, 1985).

Adoption of e-commerce in Palestine has both potential and obstacles due to its economic climate. In light of the restricted mobility and limited market access resulting from geopolitical difficulties, e-commerce can, on the one hand, provide opportunities for businesses to overcome these barriers by reaching broader markets and reducing transaction costs (Tolstoy , et al., 2022). However, unstable economies, high unemployment rates, and shifting consumer spending power might impede e-commerce's expansion according to Mariniello, (2022) and Canetta, (2009). Compared to small and medium-sized enterprises (SMEs), large organizations are better equipped to handle these economic issues due to their larger resources and resilience.

Palestinian businesses organization have benefited in a number of ways from the development of e-commerce. Businesses have been able to increase customer satisfaction, optimize processes, and reach a wider market thanks to it (Abdelrahman, 2022). E-commerce has also promoted entrepreneurship and innovation, opening up new company prospects and boosting the economy (Li, et al., 2023), but because of these obstacles, e-commerce has not yet reached its full potential. employing e-commerce signifies a dramatic change in the region's commercial environment. Businesses may expand their consumer base, increase operational effectiveness, and access new markets through e-commerce. However, a number of variables, such as technological infrastructure, economic conditions, legal framework, and cultural norms, affect how widely e-commerce is adopted in Palestine.

A strong technology foundation is essential for the adoption of e-commerce. According to (Akelloh, et al., 2017), the condition of Information and Communication Technology (ICT)

infrastructure affects a number of factors, including power connections, equipment availability, and internet connectivity, all of which are critical to the adoption of e-commerce. The ICT industry in Palestine has advanced, although difficulties still exist because of the country's political and economic unrest. Some advancements in e-commerce have been made possible by the widespread use of mobile technology and dependable internet access according to the Global Bank, (2022). But infrastructure deficiencies, such inconsistent internet connection and restricted access to cutting-edge technology, continue to be major obstacles (Bjorn & Rodje, 2018).

Technological, economic, legal, and cultural variables play a complicated role in the adoption of e-commerce by significant firms in Palestine (Merhi, 2022). While there has been a lot of development, there are still obstacles to overcome especially with regard to infrastructure and regulatory assistance. If they can effectively handle these obstacles, large enterprises may gain a lot, like easier access to markets and improved operational efficiency. Subsequent investigations have to concentrate on formulating approaches to surmount the current obstacles and evaluating the enduring consequences of electronic commerce implementation on the Palestinian economy. The present status of e-commerce adoption by major corporations in Palestine is investigated in this study, which also looks at the causes, consequences, and obstacles of this digital shift.

1.6.4 Overview of E-Commerce Adoption in Palestine

The adoption of e-commerce in Palestine is a subject that is becoming more and more important as companies attempt at utilizing digital technology to increase their market share and boost productivity. Numerous investigations have illuminated the present condition, obstacles, and prospects of electronic commerce in Palestine.

In spite several obstacles, such as restricted infrastructure, payment methods, and legal restrictions, Palestine's e-commerce market is steadily changing. The Palestine Economic Policy Research Institute (MAS) has released a research that emphasizes the need for more growth and investment in the early years of e-commerce in the area (Murrar & Khalidi, 2020).

Studies on electronic commerce in Palestine have looked at a number of topics, including customer behavior, e-banking, and e-commerce acceptability. Research has demonstrated the beneficial

effects of e-commerce on the economy, highlighting advantages including cost effectiveness and transaction speed. (Al-Silwadi, 2022).

Furthermore, studies on consumer behavior and attitudes toward e-business in the Palestinian territories have been conducted. These studies have highlighted adoption decisions and the mass customization process, and they have confirmed that digital literacy and website quality both positively impact people's intentions to shop online in the Palestinian context, this implies that a well-designed website and better consumer digital literacy might result in a greater propensity to purchase online (Nazzal, et al., 2022).

In Palestine's organizations, managers preference to utilize e-commerce services was positively impacted by perceived utility and trust. It implies that managers are more likely to plan to embrace e-commerce services when they see them as reliable and beneficial. Furthermore, managers' faith in e-commerce services was highly impacted by their sense of simplicity of use. It was discovered that user-friendly interfaces foster trust (Herzallah & Mukhtar, 2016). The influence of perceived usefulness on ease of use indicates the role that usability plays in augmenting utility. However, neither usefulness nor convenience of use was a strong predictor of trust or adoption intention. This shows that, in the absence of other contributing variables, adoption intention and trust may not be directly influenced by utility and convenience of use.

Prior research conducted in Palestine has examined how enterprises are affected by the adoption of e-commerce, with an emphasis on a number of non-financial performance factors such employee performance and organizational performance (Herzallah & Mukhtar, 2016) (Salah & Ayyash, 2023), These studies have shed important light on the prospects and difficulties related to the development of e-commerce in Palestine. But in order to explore this topic more thoroughly, the present study will particularly assess how e-commerce adoption affects non-financial performance measures, with a nuanced emphasis on staff performance and organizational climate. The current study aims to give a more thorough knowledge of the link between e-commerce adoption and non-financial performance in the Palestinian context by utilizing strong methodology and thorough analysis.

1.6.5 Palestinian Banking Sector

An important factor in the growth and sustainability of e-commerce is banks, enabling them to make online transactions in buying and selling products and services with either B2B, B2C, or C2C, with the help of digital banking there is no need to visit the bank for any transactions, E-banking is the operation of e-commerce used by bank clients for the purpose of electronic data, interchange, and fund transfer (Subbulakshmi, 2022).

Banks are able to provide a multitude of services, including online banking, financial transfers, and electronic data interchange, as a result of e-commerce (Bedu, et al., 2022). The financial sustainability of banks is positively impacted by the usefulness, availability, and accessibility of e-commerce models, sustainable development is driven by changes in social, economic, and cultural elements, guiding through cyberspace. Banks have been transforming into e-banking to align with global activities, technological growth in banks has increased speed and quality of operations, while developing cultural and social indicators of human resources (Raisi, et al., 2020). Traditional banks have become digital platforms due to e-banking, which has increased the efficiency and caliber of operations and services, internet banking can increase sales and research expansion, as customers face difficulties due to distance from ATMs or banks, smartphones and stable internet connections facilitate payments in e-commerce transactions, demonstrating the significant influence of internet banking on e-commerce development (Seogoto, et al., 2022) . In example, online banking has made it easier to make payments in e-commerce transactions, which has increased revenues and encouraged research. In supply chain financing, network governance based on banks e-commerce platforms can lessen loan risks and credit rationing, the cooperative procedures for providing credit and enforcing debt, which are grounded in authority structures and interorganizational processes, guarantee that incentives re compatible, improving the predictability of transactions and protecting financial transactions in the supply chain (Chen, et al., n.d.). All things considered, the combination of banks and e-commerce has completely transformed the banking sector, offering consumers efficiency and convenience while simultaneously fostering the expansion and advancement of e-commerce.

The table below shows the major banks in Palestine, including the number of branches, employees, and year of establishment for the year 2023:

Bank Name	Year of Establishment	Number of Employees	Number of Branches
Bank of Palestine	1960	1790 (in Palestine)	72 (in Palestine)
Arab Bank	1930	6,860 (global)	32 in Palestine
Palestine Islamic Bank	1995	721 (in Palestine)	43 (in Palestine)
Cairo Amman Bank	1960	2,291	22 (in Palestine)
The National Bank	2006	725	38

1.6.6 Insurance Industry

Insurance firms are embracing e-commerce into their business strategies as they realize its significance. They are investigating alternate channels including brokers, rural channels, and internet marketing in addition to gradually introducing online services for product creation, the insurance industry is slow to adopt e-commerce and financial services, despite rapid evolution of these industries (Alam, et al., 2009). The adoption of insurance products has transformed due to technology and e-commerce, leading to increased competition in the insurance sector. Companies are adopting innovative marketing practices to tap into a larger market, such as access-based penetration, distribution, and sales. Advances in technology have changed the way insurance products are marketed with companies exploring alternative channels like brokers, rural channels, online marketing, and e-commerce (Ranjan, et al., 2020).

Palestine has maintained insurance since “guarantee companies’ law” of 1845 according to Palestinian Capital Market Authority (PCMA), which was passed under the ottoman era. This law dealt with insurance and how the money is obtained, the so-called “contract law contract”, which promises compensation, is a legal document that commits parties to paying a certain amount for a reduction that results in financial gain as well as for losses and needs of any type.

For a long period of time, the industry suffered from lack of laws, governmental oversight, and control mechanisms, chaotic operations, and low insurance confidence. Eventually, in late 2004, the Palestinian capital market authority was founded and given the legal authority to oversee, regulate, and manage the industry’s operations, with help of issuance the insurance law No.20 of year 2005 in restructuring the insurance industry. In its capacity as the legally authorized body,

the authority works in conjunction with the relevant authorities to create plans for the development and organization of the insurance sector. It also continuously develops plans to prepare the systems and create the right environment for the insurance industry's growth and advancement in a way that benefits Palestine's overall economic activity. Insurance, as well as educating the public about it in collaboration with all segments of the insurance industry. In complying with the best international standards and practices, it also aims to enhance its performance and increase its supervisory capacity and efficiency in the future through developing internal work systems, rules, and legislation to help it carry out its supervisory duties effectively.

The insurance market in Palestine consists of 10 insurance companies according to Palestinian Insurance Federation (Federation, 2023):

- National Insurance Company (NIC)
- Palestine Insurance
- Al Mashreq Insurance
- Tamkeen Insurance
- Trust Palestine
- Global United Insurance
- Al-Takaful insurance
- Ahlia Insurance
- Alico Insurance
- PMHC

These insurance companies employ around (1527) employees, in their (174) branches in various governorates around Palestine (Anon., 2023). As we can see from the above, insurance is regarded as a secure option that can be used to address the risks and difficulties that an individual face in life in exchange for a sum of money that is paid annually, and this is after examining the most significant insurance companies in Palestine and their function in upholding the social system for both individual and institutions.

According to the information above, the researcher highlights the need for insurance industry to grow by utilizing contemporary technology, such as smartphones applications, and how this will affect the service marketing of these businesses, which are impacted by the quick changes and advancements in social networking and communications, and are trying to boost their electronic business and revenues.

One of the services that has gained popularity is insurance. This is because people view insurance as one of the fundamental pillars that support economic activity, generate profits, insure customers against risk, and benefit society overall on both an economic and social level. Utilizing recent technology advancements-specifically, smartphones applications and their features-was imperative to achieving these objectives and was a major factor in the advancement and growth of this profession.

1.6.7 Telecommunications Companies

Telecommunications companies in Palestine are increasingly recognizing the benefits of e-commerce, several studies have investigated the factors influencing buyers trust in e-commerce in Palestine, including website design attitudes, customer satisfaction, and governmental factors, focusing on multi-dimensional construct of trust including integrity, benevolence, and ability. Reliability didn't significantly affect buyers trust, because other factors, such as brand reputation, customer service and emotional connection could have played a more dominant role. It's also possible that buyers may expect a certain level of reliability as baseline and thus focus on other distinguishing features when deciding whom to trust. Understanding these factors can help organizations improve their websites and enhance trust among online buyers in Palestine (Abdullah & Saleh, 2019).

Palestine is home to two major telecommunications entities, specifically "Jawwal and Palestinian telecom, and Ooredoo Palestine", alongside over than 10 internet services providers. The largest and most prominent among them include Paltel (Palestine Telecommunication Company). However, their operations unfold within a market facing challenges due to the Israeli occupation. The constraints imposed by this occupation impact the telecommunications sector on multiple fronts, ranging from stringent limitations on expansion and development to the presence of over six Israeli companies vying for competition within the west bank market.

Company	Year of Establishment	Number of Employees	Additional Information
JAWWAL (Palestine Cellular Communications Company)	1999	250	First mobile network in Palestine, operates under Paltel Group

Paltel (Palestine Telecommunications Company)	1997	3,000+	Largest telecommunications provider in Palestine
Ooredoo Palestine	2009	Not available	Part of international Ooredoo Group based in Qatar

A paradigm change is taking place in Palestine's vibrant telecom industry as key firms embrace the integration of e-commerce technology. Telecommunication firm's engagement of e-commerce is a revolutionary step toward increased productivity, better client experiences, and tactical positioning in a market driven by particular problems. E-commerce has the ability to completely transform the way that telecommunications firms in Palestine operate. Notable companies in this regard include Jawwal, Palestinian Telecom, and Ooredoo Palestine, this adoption is a whole movement toward using technology to improve customer relations, streamline operations, and gain a competitive edge, which goes beyond simple digitalization.

Unauthorized competition, poor administration, and a privately regulated monopoly are just a few of the major problems facing the Palestinian telecom industry. Government tax revenues can be increased and corporate expenses can be decreased by increasing efficiency and competitiveness. The Palestinian Authority (PA) may create a more favorable regulatory environment for the whole economy by strengthening its authority to control the biggest monopoly in the West Bank and Gaza and promote competition (Rossotto, 2008).

1.6.8 *The Technology-Organization-Environment Framework*

A popular theoretical model for comprehending and analyzing the variables impacting the adoption of new technologies, such as e-commerce, within enterprises is the Technology-Organization-Environment (TOE) framework. A number of variables occur within the TOE paradigm and affect the adoption of e-commerce, a number of studies have examined the connection between TOE elements and the adoption of e-commerce in various settings. In information systems research, the Technology-Organization-Environment (TOE) model has become a strong theoretical foundation. The TOE model, which was first presented by Tornatzky & Fleischer in 1990, provides an all-encompassing method of comprehending the elements

affecting how technological breakthroughs are adopted and assimilated inside businesses. The objective of this theoretical framework is to present a thorough synopsis of the technology adoption and organizational change, including its development, applications, and contributions.

Technological factors:

Technology-related aspects, which include qualities like innovative features, compatibility, complexity, and trialability, are one of the main components of the TOE model. The TOE model has been used in several studies to look into how different technologies from cloud computing to business systems are adopted. For example, Nguyen, et al., (2022) used the TOE framework to examine the adoption of e-business technologies and emphasized the importance of technologies and emphasized the importance of technological compatibility and readiness.

All of the relevant technologies for a company, both those that are in use right now and others that are on the market but haven't been adopted yet, are included the technical context. The technologies that a company now uses are crucial to its adoption process because they act as a base line that determines the scope and rate of technological advancements that the company can afford as Javaid, et al., (2023).

Organizational factors:

Structure, culture, size, and resources are examples of organizational characteristics that make up another important component of the TOE model. The effect of these factors on the adoption of technology has been the subject of several studies.

The characteristics and resources of the company are referred to as the organizational context, these include the employee relationship structures, internal communication procedures, firm size, and the availability of spare resources. Many aspects of this setting have a role in adoption and implementation decisions. First, processes that enable communication between internal units or across internal divides are essential for promoting creativity Galbraith in (1974), and Nadler & Michael, (1986). Higher adoption rates are associated with the presence of unofficial connecting agents, such as gatekeepers, boundary spanners, and product champions. Cross-functional teams and staff members with formal or informal links to other departments or value chain partners are a few of examples of these methods.

Environmental factors:

An essential component of the TOE model is the external environment, which includes market, competitive, and regulatory elements. Since companies are impacted by their external environment, Shahadat, et al. (2023) emphasized the significance of taking environmental factors that influence the decisions made about the adoption of new technologies.

Environmental factor constructs, such as industry features, government laws, and technology enabling infrastructure, were defined by Tornatzky & Fleischer in 1990. Competitive pressure and competitor pressure are examples of industry characteristics. Organizations are under pressure to explore new technologies as alternatives to their present tactics due to the immediate danger of losing or maintaining a competitive edge. Prior research, for example Alraja, et al. (2022) and Spinelli (2016) has emphasized the importance of regulatory support from the government as the main environmental element impacting the adoption of new technologies within the TOE framework.

1.6.9 Non-Financial Performance

Rapid advances in electronics, coupled with growing customer demands and increasing market competition, have prompted the need to establish performance metrics for businesses that align with their overall goals, these goals include criteria for quality, productivity, adaptability and innovation according to Liang & Tian (2024). This requires a combination of non-financial performance indicators and also quantitative measures, such as production volume management, and qualitative assessments, such as product awareness and customer satisfaction, recognized as essential non-financial performance measures that contribute significantly to a company's sustained prosperity.

Table 2. 1: concepts of non-financial performance by researchers and writers (by Author)

1	(Kaplan & Norton, 1996)	(creators of the Balanced Scorecard), by assessing the total performance of the business using a balanced set of financial and non-financial performance metrics, the balanced scorecard is used to help companies perform better.
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2	(Ittner & Larcker, 1998)	They explored the relationship between nonfinancial measures, specifically customer or employee satisfaction, with financial performance, which will be better predictors of future financial.
3	(Scott & Tiessen, 1999)	When performance metrics are more varied and comprise both financial and non-financial metrics, team performance is improved. To accurately evaluate businesses, non-financial performance metrics in a variety of context must be added to financial measurements.
4	(Chenhell, 2003)	Organizational performance is impacted by the use of non-financial metrics in management control systems, as non-financial measurements can influence strategy and the decision-making process.

*Source: (By Author)

Through the previous concepts by writers, the researcher concluded that non-financial performance metrics are a collection of strategies and approaches that have been developed to accomplish goals and provide advantages for the company, and to determine the necessary effectiveness and efficiency to ensure development and high response, and raise the standards of the quality service provided by the organization, and keep it up to date about any new developments that could reflect the organization's overall performance to achieve competitive advantage and the necessary quality and benefits.

Non-Financial performance measures encompass a broad range of indicators that help organizations assess their performance beyond traditional financial metrics. These indicators provide insights into various aspects of an organization's activities, impact, and effectiveness. According to (Al-Mamry, et al., 2020), the following are some enterprises non-financial performance measures indicators:

- Customer and employee satisfaction.
- Market effectiveness.
- Corporate image
- Quality, and human resource quality.
- Funding for R&D.
- Creation of new products.

- Development and focus on the market.
- Customer base.
- Brand devotion.
- Culture, environment, and innovation performance.

These indicators, provide a comprehensive perspective of an organization's performance in domains that extend beyond financial considerations. Organizations frequently obtain indicators that are relevant to their industry, goals and objectives, and stakeholders to measure their non-financial performance accurately and make the needed strategic decisions. Therefore, companies' need to evaluate their business activities when implementing the indicators of non-financial through (Kotane & Kuzmina-Merlino, 2011):

- Describing the company's strategy.
- Identifying non-financial indicators for management purpose, this classification makes the basis of the model clear to its measurements.
- Choosing the appropriate method of value, for example Kaplan and Norton approach.
- A report of the intellectual capital can be made annually and added to the company's financial statement.

Non-financial indicators are intangible resources for the organizations which can affect the intellectual capital according to Duho (2022). However, no specific approach has been identified among researchers for the classification, measurement, and indicators evaluation of non-financial methods. Recognizing and assessing the positive and negative effects of non-financial metrics allows the organizations to consider the improvements and identifying errors of non-financial measurements.

1.6.10 **Employee Performance**

Employee performance affects an organizations success, productivity and competitiveness. It is vital to grasp the dynamics of elements that contribute to employee performance by combining aspects and factors that impact both individual and collective performance results. It is evident that every organization strives to operate effectively aiming to accomplish their desired objectives with expenses. However, achieving this objective is contingent upon the

performance of the staff members. In today's world characterized by competition enhancing employee performance has become imperative for organizations to maintain a competitive edge and distinguish themselves from others (Hanaysha & Majid, 2018).

An employee performance can be defined as their ability to successfully complete the tasks that have been given to them which ultimately contribute to achieving business objectives (C.N., et al., 2019). An employee's performance is determined by the work and job behavior that has been acquired throughout time, including the activities they undertake and the responsibilities they have (Thaief, et al., 2015). Whereas (Elnaga & Imran, 2013) defines the employee performance as all aspects of an employee's job that either directly or indirectly affect their performance, including their overall effectiveness and productivity inside the business. The worker's performance is evaluated based on the level of responsibility and amount of work they accomplish while carrying out their assigned responsibilities (Hermina & Yosepha, 2019).

Employee performance is affected by number of variables such as job satisfaction, motivation, and competence. Training plays a crucial role in enhancing employee performance by improving their skills, knowledge, and capabilities. By reviewing earlier researches and studies, they introduced the most important factors affecting employee performance (Diamantidis & Chatzoglou, 2019) as follow:

- job environment factors, including all organizational aspects such as the circumstances, culture of training, support from management, and atmosphere of the company.
- Aspects connected to the profession, such as surroundings, job autonomy and communication.
- Employee-related characteristics and performance, which include initiative, flexibility, dedication, intrinsic drive, and skill level.

Leadership style and employee motivation are other elements that may affect employee performance inside the firm, these variables have a noteworthy and beneficial impact on employee performance. However, discipline is the most influential aspect that significantly affects employee performance (Pawirosumarto, et al., 2017). Managers utilize work discipline as a communication tool with their staff, encouraging them to change their behavior and

comply with rules and norms, which can lead to the successful completion of job responsibilities and duties.

Measuring & Evaluating Employee Performance

Measuring & evaluating employee performance is crucial for organizations to ensure their success and competitiveness in the market, it refers to the method of monitoring and coordinating the activities of employees within organizations to ensure their optimal performance and productivity, it involves many different aspects of employee management, including recruitment, training, performance evaluation, and employee development (Hermawan, et al., 2022). Evaluating can be done using various methods, the most common approaches are:

1. Performance Appraisal Management:

A process of evaluating and assessing the performance of employees within an organization, it involves analyzing the principles of performance appraisal and using specific indicators, it provides feedback to employees, identify areas for improvements, and to make decisions related to promotions, rewards, and training opportunities (Ci Fan, 2022).

2. Employee Assessment:

A crucial aspect of employee management, it has an impact on productivity, growth, and motivation, it also allows employers access to vital personal data and enables them to track employee performance in relation to other partners (SZABO, et al., 2017).

3. Analytical Network Process (ANP):

Is a method used to determine the importance and weights of criteria to evaluate employee performance, such as task completion abilities, job performance, teamwork employment connection, and personality. The employee performance assessment included indicators like maintaining a good relationship with the team, good team management, honesty, spirit of work, discipline, and attendance (Septifani, et al., 2020).

4. Key Performance Indicators (KPIs):

KPIs is specific measurement tool used to evaluate the performance and progress of individual, team, or organization toward achieving their goals and objectives, it provides a quantitative and objective way to evaluate performance and track its trends overtime. KPIs can vary depending on the type of the work and the objectives of the business, they should be SMART (specific, measurable, achievable, relevant, and time-bound) (Reddy & Rejendhiran, 2021).

Measuring employee performance is a multifaceted process influenced by many different theories and concepts, organizations can employ a structured, equitable and motivating approach to evaluate employee contributions, this will guide to development of effective performance measurement systems, leading to better individual and organizational outcomes.

1.7 Literature Review

This research conducts a critical analysis of the body of literature review chapter in order to navigate the challenging landscape of e-commerce adoption within the particular context of Palestinian Enterprises. Our study seeks to clarify the complex connections that exist between the organizational environment of Palestinian enterprises and the adoption of e-commerce. The goal of this chapter is to provide readers a thorough grasp of how the adoption of e-commerce affects non-financial performance, with an emphasis on important factors like employee performance and organizational environment. Furthermore, the research explores how the technological infrastructure of Palestinian enterprises affects their choices regarding the implementation of e-commerce.

The goal of this literature review is to identify gaps in the present understanding of e-commerce adoption within enterprises, especially in the Palestinian context, and to synthesize existing information in order to lay a strong basis. The study covers a wide range of academic works and draws on research on the adoption of e-commerce, organizational dynamics, and technology infrastructure in organizations.

1.7.1 E-Commerce

Several aspects of e-commerce strategy and its influence on organizational performance were explored by (LESTARI, et al., 2020). To assist with the fundamental aspects of the strategies, a survey was sent to Portuguese e-commerce companies. Then they utilized cluster analysis to carry out the identified strategic group in order to compare corporate performance. Three e-commerce factors were determined by the researcher's findings, corporate performance is impacted by differentiating elements in the context of virtual marketing.

The researchers Lestari, et al.(2020), spoke about how Indonesian businesses performed e-commerce development strategies. They used two types of data, quantitative and qualitative, a survey was conducted and data were collected from 114 e-commerce companies and analyzed with statistical analysis PLS. According to the findings, knowledge management and organizational innovativeness all have a positive impact on competitive advantage at the same time. Additionally, e-commerce is positively impacted by competitive advantage, which in turn has a positive impact on knowledge management and organization innovativeness.

The cost positions that have an influence on the overall cost and supply chain management efficiency of the organization in their study were identified and evaluated by Sharma (2024). Digital marketing provides a more affordable alternative for advertising. However, challenges such as the need for technological infrastructure and cybersecurity investment and continuous innovation are essential for businesses to fully leverage e-commerce benefits.

E-commerce operators learn about their opinions as well as consumers (Uwemi & Khan, 2018), and they analyzed the impact of e-commerce strategies that have been applied in Nigeria. Based on primary data collection, the perspective of operators and customers about the influence of e-commerce tactics on usage levels were gathered. Through a Google link, 225 clients who answered the questionnaire that the researchers had created were called immediately by an operator. The results demonstrated a favorable outcome for both customers and operators, and they recommend that strategies and rules be developed by policy makers to meet the demands of e-commerce.

(Shahzad, et al., 2020), examined the covid-19 influence on e-commerce using the technical, organizational, and environmental model (TOE). An online survey using a quantitative approach was administered to 100 participants, 45 percent of whom were men and 55 percent of whom were women. The data analysis process that looks for relationships between variables using SPSS. The findings indicated that while IT infrastructure and outside pressure had limited impact on e-commerce adoption, organization awareness, supply chain expertise, and e-commerce understanding had a considerable beneficial influence.

1.7.2 E-Commerce Impact on Organizations

E-commerce mediates the impact of organizational and environmental factors on the performance of enterprises as stated by Hussain, et al. (2020), utilizing a cross sectional survey of 700 managers in manufacturing enterprises, the research applies the resource-based view (RBV) and diffusion of innovation (DOI) theory to understand the factors influencing e-commerce adoption. Key findings reveal that top management support and competitive pressure positively influence both direct and mediate e-commerce adoption. The study insights are intended to help enhance e-commerce adoption to boost the country's export performance.

Searching into how e-commerce has affected strategic management approaches by (Alzahrani, 2019) ,and also identifies the factors that have a moderating effect on this relationship. The researcher surveyed Saudi Arabian organizations using a questionnaire and using a quantitative technique. The results demonstrated how the adoption of e-commerce in the Saudi market altered the enterprises business plans and strategies, and he determined the key variables that influence and forecast the link between e-commerce and business strategy.

It was also examined by Zhang, et al. (2020) how organizations readiness for green innovation specifically in terms of technology, organization, and environment, which affects their success in sustainable development. Using the technology-organization-environment (TOE) framework the research hypothesizes that readiness along these three dimensions supports green innovation, which in turn improves the overall performance through enhanced environmental and firm performance.

The Egyptian manufacturing enterprises have difficulties in understanding the relationship between the competitive advantages and e-commerce that is basic in strategy formulation (Hamad, et al., 2018). The research focused in B2B and it only discussed competitive advantage not achieving it. They used quantitative methodology to collect data through a survey of questionnaire to test the research hypothesis. The results showed the technology organization environment (TOE) framework have an impact on the levels of B2B e-commerce adoption by Egyptian manufacturing enterprises, but an indirect impact on competitive advantage.

The researcher (Svatosova, 2020), addressed of how fifteen internet shoppers behaved when it came to the strategic management procedure in e-commerce competition. A set of e-commerce businesses received a questionnaire survey, secondary data analysis, quality comparison, and critical examination of the factors that genuinely influence online purchasing behavior. The findings demonstrated that there is no correlation between the significance of assessing online shopping determinants and the quality of e-commerce determinants companies rather the type of strategy and strategic management approach used to assess online shopping determinants correspond to the degree of aggressiveness in e-commerce.

Enterprises have a role in reducing poverty and unemployment, e-commerce gives benefits such as expanding corporate, increase benefit, and improving the corporate performance, (Maryati, et al., 2020) , they focused in their research in giving comprehensive review about e-commerce, and exploring the factors affecting the process of adoption of e-commerce. They used PRISMA method

through collecting reports, researches, papers, and books. The findings showed many factors that affect the process of adopting e-commerce such as individuals, environment, technology and organization.

(Stamevska, et al., 2019), they admit that strategic management and the role it plays in firms' accomplishments has been a subject of thorough research, which means that the organizations ensure that goals are set, primary issues are outlined, time and resources are pivoted and the internal environment are set toward achieving the objectives, consequences and its vision and mission. The researchers focused on gaining competitive advantage and to be a guide for the organizations to help them surviving changes in the business environment, managing a strategic plan is not a simple task, there are many processes need to be done before, through and after its done, it's a process of evaluating and controlling the business.

A study by Rabayah, et al.(2022) investigates how cultural dimenstions affect e-commerce acceptance in palestine by adapting the Technology Acceptence Model (TAM), the framework incorportaes trust, perceived ease of use as mediators for the intention to adopt e-commerce, along with five cultural dimensions: uncertainty avoidance, power distance, masculinity, collectivism, and long-term orientation. Data from 418 participants reveal that the model accounts for 62% of the variance in e-commerce adoption intentions. Results highlight a strong connection between cultural factors and e-commerce acceptance, with uncertainty avoidance and power distance emerging as the most influential cultural dimensions on the decision to engage in online transaction.

The study (Martins, 2022) explores the factors that lead to both success and failure in big businesses, emphasizing the value of premortem analysis as a technique for improving financial results. It looks at the essential elements of creating a culture of innovations and the difficulties in successfully implementing change management. The report also highlights how entrepreneurship contributes to corporate success. The research typically uses a range of methods to provide a thorough knowledge of development, change, success, and failure in big organizations, including a review of the literature, case studies, qualitative analysis, interviews, surveys, and comparative analysis. Through an analysis of various tactics and real-world examples related to organizational dynamics, this paper offers insightful advice on how to navigate the competitive landscape and achieve sustainable success in today's corporate climate.

The purpose of the study by (Felcenloben, 2023) is to investigate the variables that impact businesses choice to use e-commerce. It aims to give a thorough grasp of the several factors that influence the adoption of e-commerce, providing insights that might guide future conversations and corporate e-commerce initiatives. The study combines literary analysis with a qualitative descriptive methodology. A review of pertinent books, journals, and internet sources is part of this process. Three steps make up the interactive analysis model, which is used: data reduction, data presentation, and conclusion drawing/verification. This method, which analyzes qualitative data from several sources, enables a thorough investigation of the variables influencing the adoption of e-commerce. Overall the study finds that a complex interaction of organizational, technical, and environmental factors influences the adoption of e-commerce. These results offer a framework that helps companies comprehend and strategically address the adoption of e-commerce while taking internal and external factors into account. Through the analysis of these variables, the research provides insightful information on how to successfully adopt e-commerce, emphasizing the necessity of a thorough and coordinated strategy.

(Abolfathi, et al., 2021) this study's main goal is to look at the variables that affect businesses decisions to use e-commerce. Online purchasing is growing at a quick pace, and businesses are using contemporary technology more to succeed. Nonetheless, its important to comprehend the factors that influence businesses to use e-commerce. To get pertinent data, the study combines a literary analysis with a qualitative descriptive methodology. An extensive investigation of the several organizational components influencing the adoption of e-commerce is made possible by this technique. The study concludes that a complex interaction of managerial political, and technological issues influences the adoption of e-commerce and that it is not guaranteed. It emphasizes how crucial it is for companies and individuals attempting to negotiate the complexities of e-commerce adoption to comprehend these variables. The results provide further information for future studies and real-world implementations, indicating that quantitative techniques may be used to confirm the degree of e-commerce adoption in various industries or geographical areas.

In underdeveloped nations like Palestine, the idea of electronic trade is still relatively new. Through the use of quantitative research methods, (Abdullah, 2017) this research seeks to determine the variables that influence consumers trust in online shopping. Five possible elements were considered: attitudes toward website design, perceptions of governmental considerations, security and privacy attitudes, dependability fulfillment, and customer satisfaction fulfillment. Palestinian employees in the public and commercial sectors made up the study population, 358 valid answers to the questionnaire that were sent electronically and on paper were obtained for analysis. The results showed that perceptions of governmental influences, customer satisfaction fulfillment, and security/privacy attitudes all strongly affect confidence in e-commerce. For the trust components of ability, kindness, and integrity, three sub-model were created. Researchers interested in e-commerce trust as well as practitioners preparing to enter the industry will find value in these results, official agencies and online retailers were given suggestions on how to increase consumers trust in Palestine.

Investigation by Bezrah, et al. (2024) about the role of e-commerce in enhancing the financial performance of companies on the alestine stock exchange by examining the impact of entrepreneurial competencies. The research focuses on financial indicators related to e-commerce, such as sales and company value, across 49 companies in four sectors (commercial, service, industrial, and investment) over an 11-year period (2010-2020). Using a quantitative, descriptive-analytical approach and data from financial reports, the study reveals a positive relationship between e-commerce adoption and improved financial performance. Furthermore, it finds that entrepreneurial competencies significantly moderate this relationship, strengthening the impact of e-commerce on financial outcomes.

1.8 Conceptual Framework

Based on previous studies and theoretical framework, the adoption of e-commerce is a great interest to the organizations and its overall performance, as it maintains it in a high position and improves it continuously giving the organization competitive advantage that enables it to overcome changes in the external environment. The literature showed that e-commerce adoption is affected by many factors. The conceptual model of the research was built as follows:

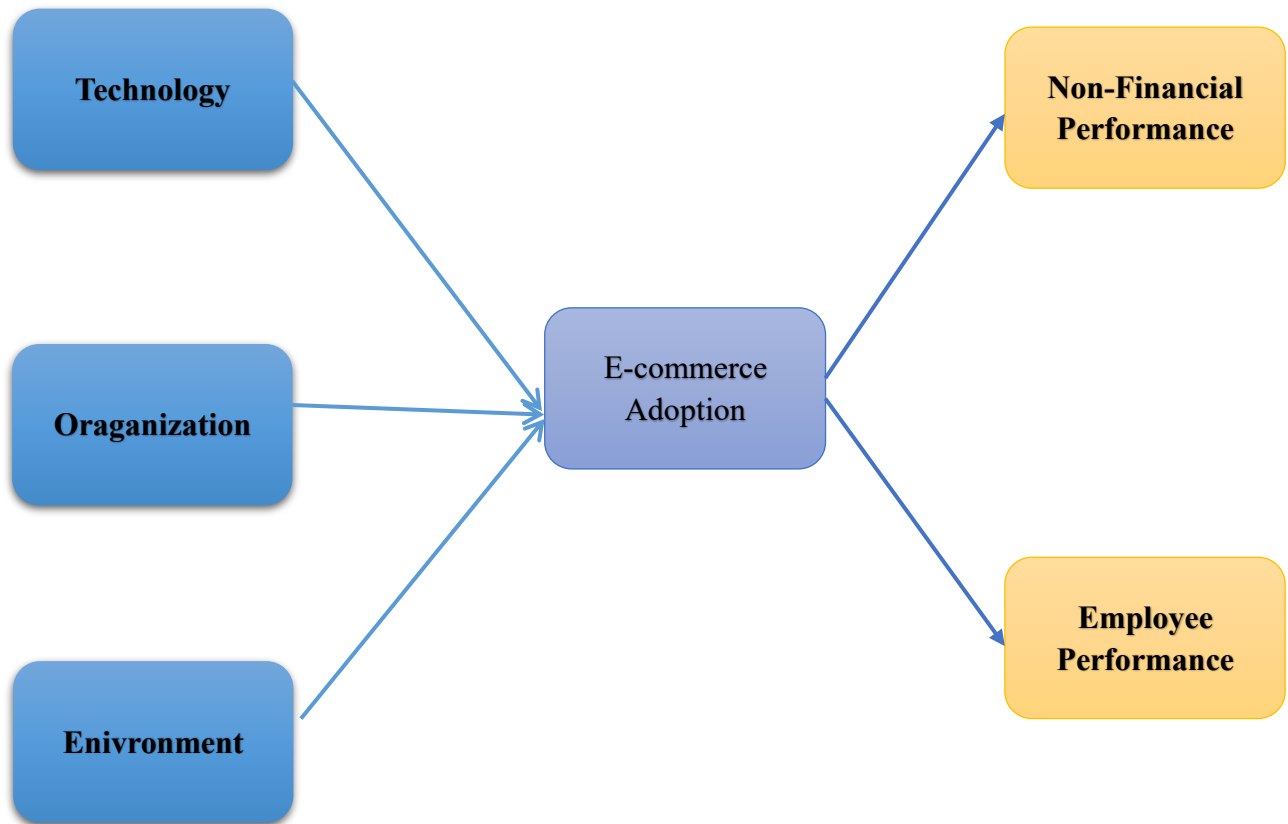


Figure 3: the research models by (Author)

Considering the volume of material that has been examined, there is a degree of uncertainty in the conclusions on the relationships between factors and employee performance and non-financial

performance. As a result, in light of the uncertainty in the previous study findings, the researcher will use directional hypothesis, expecting either positive or negative consequence as following:

- H1: there is a positive and significant relationship between technology and e-commerce adoption in Palestinian organizations.

- H2: there is a positive and significant relationship between organizational factors and e-commerce adoption in Palestinian organizations.

- H3: there is a positive and significant between environmental factors and e-commerce adoption in Palestinian organizations.

- H4: there is a positive and significant relationship between e-commerce adoption and non-financial performance in Palestinian organizations.

- H5: there is a positive and significant relationship between e-commerce adoption and employee performance in Palestinian organizations.

Chapter 3

1.9 Research Methodology

The third chapter examined various subjects concerning methodology and the study instrument. Initially, it illustrated the researcher study methodology employed for data collection and analysis, outlining the approaches and procedures undertaken to achieve the study's objectives and address its inquiries. Furthermore, the chapter delved into determining the study population and the methodology for selecting the study sample. It also encompassed an overview of the study tool, namely the questionnaire, and the measures taken to ascertain its validity and reliability through a series of tests. The chapter concluded by highlighting the primary statistical tests employed for data analysis and hypothesis testing.

Regarding study methodology, the correlational analytical approach is commonly employed due to its suitability for research studies, as its steps effectively contribute to fulfilling the study objectives. The analytical correlational approach can be defined as a collection of mathematical tools and methods utilized to uncover, analyze, arrange, and condense data, ultimately leading to the extraction of valuable information.

The main objective of this research is to investigate the impact of e-commerce adoption, specifically focusing on Palestinian organizations as a case study. The study incorporated various variables, including an independent variable that examined the effects of adopting electronic commerce, which were measured through: technological, organization aspects, and environment factor. Meanwhile, the dependent variable was represented by the performance of small and medium enterprises. To test hypothesis and analyze data, the researcher utilized a range of statistical analysis methods, which form an integral part of the descriptive analytical approach.

1.10 Study Population

The study population refers to a specific group of individuals that the researcher intends to study and subsequently generalize the findings. In order to facilitate this process, the study population should possess certain characteristics, such as easy accessibility to its members, enabling the researcher to draw a sample from it, and the ability to extrapolate the results to the entire population. In this particular study, the focus was on companies located in Palestine, according to data from

Palestinian Central Bureau of Statistics, there were a total of 142,383 economic establishments operating in Palestine. These establishments were classified into different categories, with 88.6% categorized as Micro-enterprises, 7.4% as small enterprises, and 2.6% as medium-sized enterprises. The study population for this research encompasses enterprises in Palestine involved in banking, insurance, and telecommunications sectors. These industries were selected because of their major economic influence and crucial role in forming the regions business environment. By concentrating on Palestinian enterprises, a thorough examination of the uptake and effects of e-commerce technology in comparatively businesses is insured, illuminating potential as well as unique obstacles. A thorough knowledge of various industries reaction to the adoption of e-commerce is made possible by inclusion of the banking, telecommunications, and insurance sectors. This understanding offers valuable insights into common patterns and sector-specific dynamics.

1.11 Data sources

To acquire the necessary data and information for the study, the researcher relied upon two distinct sources.

- Primary sources

Primary sources of data form the foundation of the study, which was collected through the study tool (Questionnaire). The questionnaire was designed to align with the study's objectives, research questions, and hypothesis, with the researcher drawing on existing literature to develop it. Convenience sample from the Palestinian community working in banks, insurance companies, and communication companies, 297 questionnaire copies were collected, and were distributed in paper and electronic form.

- Secondary sources

Secondary sources encompass a wide range of materials, including previous studies, various sources, and references from both foreign and Arabic origins. These sources may consist of books, reliable scientific websites, published and peer-reviewed scientific journals. Secondary sources are a major source for forming the theoretical framework.

1.12 Population

The population of the study comprised all banks, insurance, and telecommunication companies, with approximately 7,524 employees working in banking sector (Banks, 2022), 1527 employee in insurance sector (Anon., 2023), and 8,736 employees in telecommunications sector (PCBS, 2020). After data collection, a minimum of 300 samples were obtained, of which 297 were valid for processing. The analysis was gathered following a firm response from the relevant industries as a constraint to take into consideration while examining the data. In addition, the survey was completed by managers and staff members, on a 7-point Likert scale ranging from strongly agree to strongly disagree. Since responses to the questionnaire will be anonymous, the goal of using a Google Form is to reach the target group quickly without any complexity. However, because there were few responses on Google Forms, the researcher in certain situations chose to deliver the questionnaire via printed copies.

1.13 Sample Procedures

A questionnaire was used to collect data for the study. It began with an introduction asking respondents to fill in their own responses and guaranteeing anonymity, among other things. Measures and demographic information were then asked. Users of a convenience questionnaire took part in the data gathering.

1.14 Study Tool

The study employed a questionnaire as a data collection tool for the sample. This questionnaire consisted of a group of diverse sentences and phrases, which have the ability to measure the study variables. These statements revolved around the research subject, aiming to gather data from the sample participants through their responses. The questionnaire was designed in a scientific and statistical manner to align with the study's objectives, the characteristics of the study population, and ensure its accuracy using google forms. The credibility and effectiveness of the questionnaire in measuring the variables depended on its precise design to formulate these statements, a range of sources from previous literature and research were consulted, along with the input of experts. The data gathered from the questionnaire were analyzed with SPSS AMOS structural equation modeling software that supports multivariate analysis methods.

1.15 Sample Size

The study included a sample of 297 participants, they were selected based on geographical proximity, availability at a given time and willingness to participate in the research, from the insurance companies, telecommunication companies, and banking sectors in Palestine, , the study employed convenience sampling to select 297 participants from a pool of potential candidates, the sample size was distributed as follows:

Enterprises	Count of type of employment:
Insurance co.	88
Telecommunication co.	103
Banking sector	106
Grand Total	297

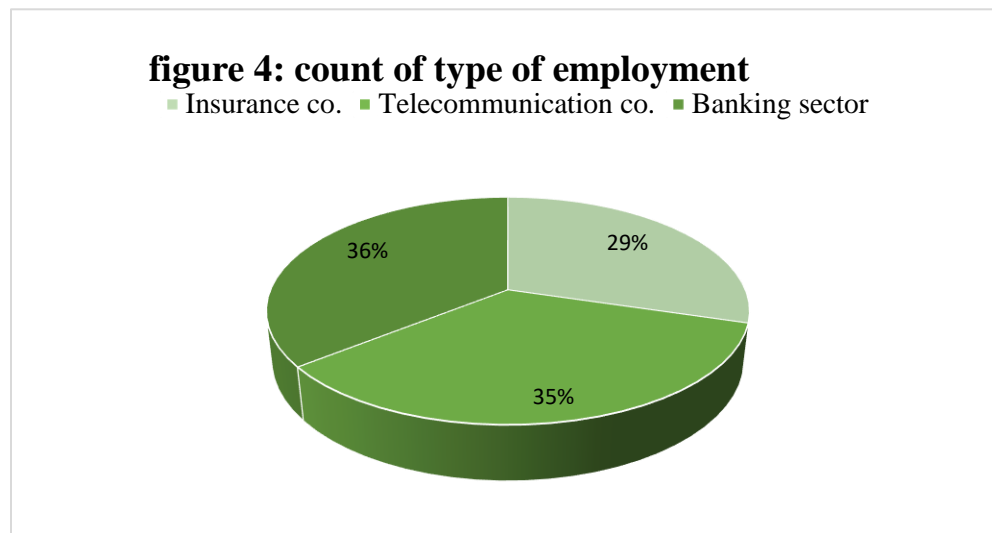


Figure 4 : count of type of employment

The participants distribution across sectors provides a complete assessment of the influence of e-commerce adoption across several businesses, reflecting the range of job kinds within the Palestinian economy. The study sought to capture a wide variety of viewpoints and experiences

about the adoption of e-commerce and its effects on non-financial and employee performance in Palestine by involving participants from the insurance, telecommunication, and banking sectors.

1.16 Variables Description and Measurements

1.16.1 Dependent Variable

The survey includes information on adopting e-commerce by the organizations regarding to their technological, environment and organizational activities, respondents are able to express their perceptions and experiences regarding the organization's adoption of e-commerce technologies. The Likert scale ranging from strongly agree to strongly disagree allowing the respondents to quantify their agreement or disagreement with the provided statement. The questionnaire will be conducted to verify its clarity, relevance, and impartial replies. To determine the organizations degree of e-commerce adoption and how it relates to the dependent variables of employee performance, and nonfinancial performance, statistical analysis is performed on the resultant quantitative data.

1.16.2 Independent Variable

The performance of organization (non-financial performance, employee performance)
A structured questionnaire that is sent using google forms is used to gather the data for these measures, based on the designated KPIs for employee performance, and non-financial performance, participants are asked to score their views and experiences. The Likert scale is used to measure the replies, the design of the questionnaire guaranteed replies that are objective, pertinent, and clear. The efficacy of the questionnaire and any required modifications is made to provide the best possible data gathering. Following the collection of quantitative data, statistical studies is performed to extract insights into the overall performance of the business.

1.16.3 Measurements

The adaptation of the measuring instruments used in this research from earlier published publications, the factors investigated in the study, such as dependent variables, independent variables, and personal data, were all evaluated using 7-point Likert scales in well-designed questionnaire including strongly agree (=1), and strongly disagree (=7). The instrument used Arabic translation and cultural adaptation to ensure consistency and uniformity. Emails were used to distribute questionnaires, and simple random sample technique was used to gather data. The questionnaire was divided into two main sections: one for gathering demographic data, and the other for measuring the variables the model suggested. The study employed Cronbach's α coefficient as a measure of scale reliability, with a reference value of 0.7 according to Hair, et al. (1995). Convergent validity was determined by examining the factor loadings of the indicators, following the guideline of (Hair, et al., 2022), with other indicators assessing the overall fit of the measurement model (Bollen, 1989) (Hair, et al., 2022). E-commerce adoption was constructed by previous studies (Al-Somali, et al., 2015), the TOE model were adapted from previous study (Setiyani & Rostiani, 2021), employee performance was adapted from (Hermina & Yosepha, 2019), and non-financial performance was adapted from (Kotane & Kuzmina-Merlino, 2011).

1.16.4 Assessing the Validity of Questionnaire:

By distributing the questionnaire to experts and doing a confirmatory factor analysis, the researcher assessed the questionnaire's validity. Convergent validity was assessed using the indicator's factor loading. To confirm the validity of the questionnaire, the researcher adjusted and validated its formulation.

1.16.5 Assessing Questionnaire Reliability

Oluwatoyin & Oluseun (2008) Declare that if another researcher is able to perform the same research and maintain the same results, the investigation's reliability is satisfactory. Accordingly, consistency in the outcomes obtained from the research instrument is what is meant to be understood as reliability. Furthermore, reliability is achieved when the identical study procedure is carried out again and yields results that fall within the predetermined confidence intervals.

Therefore, Cronbach Alpha and the Average Variance Extracted (AVE) and Composite Reliability (C.R.) were utilized to verify the research's findings and to assess the validity of the questions posed in the study, with a reference value of 0.7 (Hair, et al., 1995).

Chapter 4

Data Analysis

1.17 Descriptive Statistics

Table 4. 1 : Descriptive statistics of participant characteristics (by Author)

Item	Frequency	Percentage (%)
Sex		
Female	151	50.8
Male	146	49.2
Marital Status		
Married	115	38.7
Single	98	33.0
Other than that,	84	28.3
Education level		
Secondary stage	27	9.1
Professional stage	34	11.4
Average diploma	32	10.8
Higher diploma	44	14.8
Bachelor	52	17.5
Master	61	20.5
Ph.D.	47	15.8
Age		
Less than 25	24	8.1
From 25-29	38	12.8
From 30-34	32	10.8
From 35-39	43	14.5

From 40-44	47	15.8
From 45-49	39	13.1
From 50-54	27	9.1
From 55-59	12	4.0
From 60-64	9	3.0
From 65-69	8	2.7
More than 69	18	6.1
Position		
Manager	133	44.8
Employees	164	55.2
income		
Less than 500JD	61	20.5
500- less than 900 JD	78	26.3
900-less than 1300JD	63	21.2
More than 1300 JD	95	32.0
E-commerce user		
I already use e-commerce	208	70.0
I dont use e-commerce	89	30.0
Experience in e-commerce		
Less than 5 years	98	33.0
5-10 years	122	41.1
More than 10 years	77	25.9

1.18 Results of the Study

This section reviews the analysis of the data to identify the most prominent results that were reached by analyzing its items and testing the relationships between the study variables represented by the independent variables, the performance of the organization in terms of (non-financial performance, and staff performance). and the dependent variables, technology, organization, and environment.

1.18.1 Results of the Study Questions

In this section, we will answer the study questions. This study will create three categories to classify the means (low, medium, and high). Since the highest value is 7, the lowest value is 1, the interval length will be as follow:

$$\frac{\text{max}V - \text{Min}V}{\text{number of intervals}} = \frac{7 - 1}{3} = \frac{6}{3} = 2$$

Therefore, if the mean between 1 and 3, it will be considered as low, if the mean between 3,01 and 5, it will be considered as medium, and if the mean between 5,01 and 7, it will be considered as high.

Table 4. 2: means and standard deviation of technology in the study population. (By Author)

	Item	Mean	Std. Deviation		Rank
Tech1	The use of e-commerce constantly provides useful value to the org.	2.670	1.7356	low	12
Tech2	The innovations introduced in e-commerce have significantly increased the profits of the organization	2.838	1.5293	low	11
Tech 3	I believe that e-commerce will increase the productivity of the org.	3.020	1.7143	Medium	10
Tech 4	I find e-commerce useful for org.	2.986	1.6561	low	9
Tech 5	The use of e-commerce services for customers becomes faster.	3.081	1.6461	Medium	7
Tech 6	The use of e-commerce increases the efficiency of time in service to customers in businesses.	3.135	1.6812	Medium	5
Tech 7	The use of e-commerce increases the efficiency of operational costs in the org.	3.266	1.7706	Medium	2

Tech 8	The use of e-commerce increases the efficiency of human resources in the org.	3.242	1.8219	Medium	3
Tech 9	The process of understanding the e-commerce used by organization.	3.205	1.7030	Medium	4
Tech 10	It is easy to recognize the e-commerce used by businesses.	3.266	1.6399	Medium	1
Tech 11	The level of information security of e-commerce used by companies is one of the considerations in the implementation of e-commerce.	3.077	1.5653	Medium	8
Tech 12	The level of transaction security in e-commerce that is used by companies is what I consider in the implementation of e-commerce.	3.114	1.7322	Medium	6
technology		3.0822	1.38554	Medium	

Table 4.2 illustrates mean, standard deviation, and rank for Technology items. Results indicate that respondents perceive a medium implementation of technology ($M=3.08$, $SD=1.386$). item 1 (“The use of e-commerce constantly provides useful value to the org.”) has the lowest mean ($M=2.670$, $SD=1.7356$), which means that respondents do not perceive technology as a mean to add value in their career. This perception can be attributed to bad e-commerce applications in business. Another reason may be due to ignorance of the range of e-commerce application in such businesses. On the other hand, item 10 (“It is easy to recognize the e-commerce used by businesses.”) has the highest mean ($M=3.266$, $SD=1.6399$), and item 7 “The use of e-commerce increases the efficiency of operational costs in the org.” has the highest mean ($M=3.266$, $SD=1.7706$). which means that respondents can easily identify different e-commerce usages in businesses.

Table 4. 3 : means and standard deviation of organization in the study population.

	item	Mean	Std. Deviation		Rank
Org1	The amount of costs incurred in the implementation of e-commerce is one of the considerations in the implementation of e-commerce.	3.576	1.7442	Medium	1
Org 2	The operational costs incurred in the implementation of e-commerce in companies are taken into account when implementing e-commerce.	3.576	1.7442	Medium	5
Org 3	The companies have the financial resources to adopt e-commerce.	3.593	1.8414	Medium	9
Org 4	The companies have the technological resources to adopt e-commerce.	3.559	1.9323	Medium	3
Org 5	The businesses have sufficient internet connectivity to adopt e-commerce.	3.552	1.6760	Medium	10
Org 6	The human resources in the companies have the competence to use e-commerce.	3.603	1.7175	Medium	4
Org 7	As the owner of a business or where I work, I am ready to participate in the adoption of e-commerce.	3.576	1.7597	Medium	7
Org 8	As the owner of a business or the owner of the business where I work, I consider the adoption of e-commerce to be an important strategy.	3.562	1.7016	Medium	8

Org9	As the owner of a business or the owner of the business where I work, I consider the adoption of e-commerce as a strategy to gain a competitive advantage.	3.512	1.8565	Medium	11
Org10	The size of the org. affects the speed of implementation of e-commerce.	3.620	1.9417	Medium	2
Org11	The organizational culture of the business affects the successful implementation of e-commerce.	3.579	2.0504	Medium	6
Organization		3.576	1.5532	Medium	

Table 4.3 illustrates the mean, standard deviation, and rank for the organization. Results indicate that respondents illustrate a Medium perception of organizational dimension (M=3.576, SD=1.5532). item 1 (“The amount of costs incurred in the implementation of e-commerce is one of the considerations in the implementation of e-commerce.”) has the highest mean (M=3.576, SD=1.7442), which means that respondents perceive the cost E-commerce implementation is a barrier to implement it. On the other hand, item 9 (“As the owner of a business or the owner of the business where I work, I consider the adoption of e-commerce as a strategy to gain a competitive advantage.”) has the lowest mean (M=3.512, SD=1.8565). which means that respondents do not see any strategic advantage of implementing e-commerce. This may be due to that we need a long period of time to gain the value of implementing E-commerce.

Table 4. 4 : means and standard deviation of environment in the study population.

	Item	Mean	Std. Deviation		Rank
Env1	The government provides e-commerce training to org., in order to encourage the adoption of e-commerce.	3.013	1.8121	Medium	7
Env 2	Competitors are encouraging companies to adopt e-commerce.	3.088	1.8081	Medium	6

Env 3	Businesses / org. will suffer from competitors if they do not adopt e-commerce.	3.316	1.8161	Medium	3
Env 4	The uncertainty about environmental change in the companies is driving the adoption of e-commerce.	3.232	1.7075	Medium	5
Env 5	The reputation of an ecommerce provider is important in choosing the right ecommerce.	3.310	1.8098	Medium	4
Env 6	The efficiency of the e-commerce technology offered by the provider is very important when choosing e-commerce.	3.411	1.7202	Medium	2
Env7	E-commerce providers provide usage guidelines to make it easier for business in the process of implementing e-commerce.	3.502	1.7459	Medium	1
Environment		3.267	1.5078	Medium	

Table 4.4 illustrates the mean, standard deviation, and rank for environment items. Results indicate that respondents illustrate medium values on this construct ($M=3.267$, $SD=1.5078$). item 7 (“E-commerce providers provide usage guidelines to make it easier for business in the process of implementing e-commerce.”) has the highest mean ($M=3.502$, $SD=1.7459$), On the other hand, item 1 (“The government provides e-commerce training to org., in order to encourage the adoption of e-commerce.”) has the lowest mean ($M=3.013$, $SD=1.8121$). which means that respondents perceive government falls short in fulfilling this gap.

Table 4. 5 : means and standard deviation of E-commerce adaption in the study population.

	item	Mean	Std. Deviation		rank
ECA1	E-commerce has simplified the work routine.	3.215	1.8086	Medium	12

ECA 2	E-commerce has led to reliable business contacts.	3.488	1.6047	Medium	4
ECA 3	E-commerce has led to effective coordination between departments.	3.552	1.7663	Medium	1
ECA 4	E-commerce has improved customer satisfaction.	3.441	1.6370	Medium	7
ECA 5	E-commerce has provided new business opportunities.	3.488	1.5380	Medium	5
ECA6	E-commerce has led to the development of new products and services.	3.461	1.6784	Medium	6
ECA7	E-commerce has reduced operating costs.	3.505	1.6868	Medium	3
ECA8	E-commerce has led to increased productivity.	3.549	1.7355	Medium	2
ECA9	E-commerce is compatible with business needs.	3.441	1.5348	Medium	8
ECA10	E-commerce is easy to implement.	3.303	1.6406	Medium	11
ECA11	E-commerce is easy to test before full implementation.	3.357	1.7400	Medium	9
ECA12	The positive results of using e-commerce are clearly visible.	3.347	1.8263	Medium	10
Ep-commerce adaption		3.4290	1.33326	high	Medium

Table 4.5 illustrate mean, standard deviation, and rank for E-commerce adaption. Results indicate that respondents illustrate medium on this construct ($M=3.4290$, $SD=1.33326$). item 3 ("E-commerce has led to effective coordination between departments.") has the highest mean ($M=3.552$, $SD=1.7663$), which means that respondents believe that implementing E-commerce help in improving work coordination between departments. This is a known value of different technology applications. On the other hand, item 1 ("E-commerce has simplified the work routine.") has the lowest mean ($M=3.215$, $SD=1.8086$). which means that respondents believe that the implementing E-commerce does not solve routine work problems. This is unexpected, since,

usually, technology is used to automate routine problems, through programmed decisions. In my view, while e-commerce offers clear benefits for coordination and customer engagement, addressing routine work challenges may require a more customized integration of technology and process improvements.

Table 4. 6 : means and standard deviation of Employee performance in the study population.

	N	Mean	Std. Deviation		rank
EP1	My performance is better than that of my colleagues with similar qualifications.	2.909	1.8731	low	4
EP2	I am satisfied with my performance because it is mostly good.	2.939	1.8535	low	3
EP3	My performance is better than that of employees with similar qualifications in other organizations.	2.993	1.8417	low	2
EP4	Over the past two years, our business in foreign markets has developed positively (compared to competitors) in terms of: profitability growth, market share growth, sales growth , return on investments.	3.138	1.9184	medium	1
Employee performance		2.9949	1.73253	low	

Table 4.6 illustrates the mean, standard deviation, and rank for Employee performance items. Results indicate that respondents illustrate low performance ($M= 2.9949$, $SD= 1.73253$). item 4 (“Over the past two years, our business in foreign markets has developed positively (compared to competitors) in terms of profitability growth, market share growth, sales growth, return on investments.”) has the highest mean ($M= 3.138$, $SD= 1.9184$). On the other hand, item 1 (“My performance is better than that of my colleagues with similar qualifications.”) has the lowest mean ($M= 2.909$, $SD= 1.8731$). which means that respondents perceive their performance as equivalent to their peers.

Table 4. 7 : means and standard deviation of non-financial performance in the study population.

	item	Mean	Std. Deviation		rank
NFP1	Customer satisfaction attitude in your company.	3.162	1.9968	medium	4
NFP2	Quality product / service for your company.	3.215	1.8309	medium	3
NFP3	The growth of your company's market share.	3.330	1.9432	medium	2
NFP4	Increase employee efficiency in your company.	3.461	1.8379	medium	1
non-financial performance		3.2921	1.71844	medium	

Table 4.7 illustrates the mean, standard deviation, and rank for non-financial performance items. Results indicate that respondents illustrate medium non-financial performance (M= 3.2921, SD= 1.71844). item 4 (“Increase employee efficiency in your company.”) has the highest mean (M= 3.461, SD= 1.8379). On the other hand, item 1 (“Customer satisfaction attitude in your company.”) has the lowest mean (M= 3.162, SD= 1.9968).

1.19 Reliability and Validity.

The study employed Cronbach's α coefficient as a measure of scale reliability, with a reference value of 0.7 (Hair, et al., 1995). All variables yielded excellent results, with α values surpassing 0.9. Additionally, the study utilized average variance extracted (AVE) and composite reliability (C.R.). The obtained values exceeded the reference thresholds of 0.7 and 0.5, respectively, in line with other indicators assessing the overall fit of the measurement model (Bollen, 1989) (Hair, et al., 2022)

To assess the convergent and divergent validity of the scales, we conducted a confirmatory factor analysis. During this analysis, we eliminated items that contributed minimally to the model's explanatory power ($R^2 > 0.5$). Convergent validity was determined by examining the factor loadings of the indicators, following the guideline of (Hair, et al., 2022), which suggests a loading value greater than 0.50. All loading values for the latent constructs exceeded this threshold ($\beta > 0.578$), see Figure 1, indicating that the latent variables effectively account for the observed variables.

For assessing internal consistency between indicators, composite reliability values needed to exceed 0.70, as recommended by (Hair, et al., 2022). Similarly, the Average Variance Extracted

(AVE) values should surpass 0.50 to confirm the success of all construct items, in line with the same source. Table (4.8) presents the values of Cronbach's α , factor loadings, average variance extracted, and composite reliability.

In terms of discriminant validity, variances were found to be significantly different from zero. Furthermore, the correlation between each pair of scales did not surpass 0.8, demonstrating adequate discriminant validity.

Table 4. 8 : Cronbach's α , factor loading, composite reliability (C.R.), and Average Variance Extracted (AVE)

Variable	Item	Standard coefficient	Cronbach's Alpha	CR	AVE
Technology	q1	0.776	.957	0.957508	0.655546
	q2	0.792			
	q3	0.805			
	q4	0.764			
	Q5	0.903			
	Q6	0.872			
	Q7	0.897			
	Q8	0.915			
	Q9	0.834			
	Q10	0.83			
	Q11	0.685			
	Q12	0.578			
Organization	Q1	0.864	.960	0.960479	0.689012
	Q2	0.824			
	Q3	0.868			

	Q4	0.904			
	Q5	0.84			
	Q6	0.795			
	Q7	0.75			
	Q8	0.813			
	Q9	0.795			
	Q10	0.789			
	Q11	0.876			
Environment	Q1	0.797	.936	0.935982	0.676499
	Q2	0.807			
	Q3	0.784			
	Q4	0.816			
	Q5	0.869			
	Q6	0.825			
	Q7	0.856			
E-commerce Adaption	Q1	0.746	.946	0.943841	0.583695
	Q2	0.724			
	Q3	0.791			
	Q4	0.758			
	Q5	0.778			
	Q6	0.794			
	Q7	0.74			
	Q8	0.807			
	Q9	0.753			
	Q10	0.751			
	Q11	0.737			

	Q1 2	0.784			
Employee Performance	Q1	0.91	.924	0.944332	0.80932
	Q2	0.932			
	Q3	0.894			
	Q4	0.861			
Non-financial performance	Q1	0.855	.944	0.92556	0.757059
	Q2	0.933			
	Q3	0.876			
	Q4	0.812			

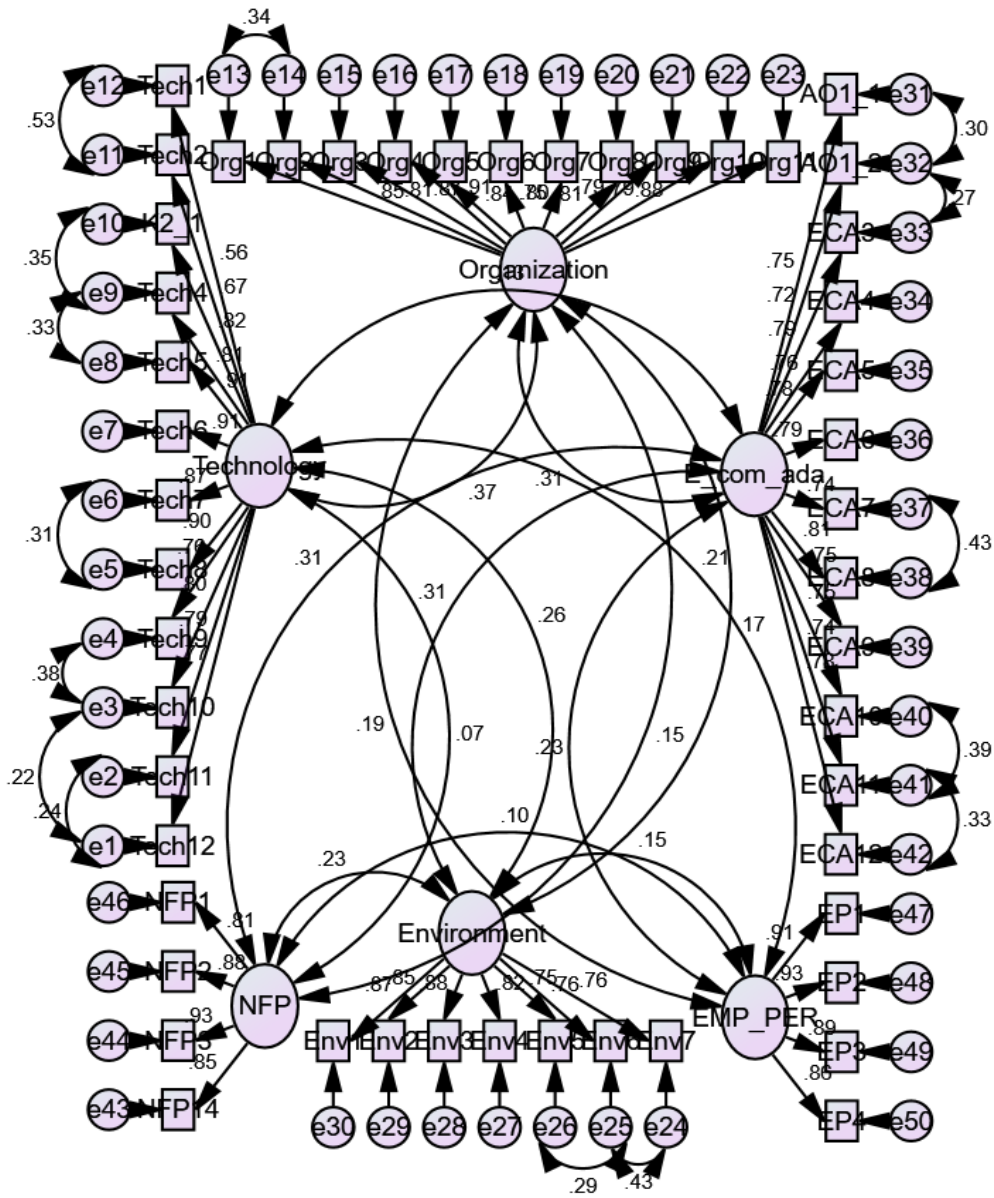


Figure 5: Confirmatory factor analysis (CFA).

1.20 Structural Equation Model

In this section, we show the results of the research hypotheses in the literature review using the structural equation model (SEM). we choose the maximum likelihood estimation method and a significance level of 95 percent. The maximum likelihood is preferable in the case of small samples, as opposed to generalized or weighted least squares (West, et al., 1995).

The values of the proposed model are consistent with the values established in the literature. Wheaton et al., suggest a ratio of approximately five or less to be reasonable. (Browne & Cudeck, 1993) indicate that a value of RMSEA about 0.08 or less would indicate a reasonable error of approximation. Literature in (Bollen, 1989) GFI and AGFI > 0.80, CFI and NFI > 0.90 (see Table 10).

Table 4. 9 : Goodness-of-fit indicators in the structural model.

Fit indices	Recommended value	Value in the model
CMIN/DF	2 < CMIN/DF < 5	2.021
RFI	> 0.90	.835
NFI	> 0.90	.846
CFI	> 0.90	.915
TLI	> 0.90	.909
IFI	> 0.90	.916
RMSEA	< 0.08	.075

**Notes: CMIN/DF- normal chi-square/ degrees of freedom; RFI - relative fit index; NFI - normed fit index; CFI - comparative goodness of fit; TLI - Tucker-Lewis Index; IFI - incremental fit index; RMSEA - root mean square error of approximation.*

1.20.1 Hypothesis Testing

To evaluate the structural model, we analyzed the statistical significance of the structural loads of the different proposed relationships, see figure 6.

Table 4. 10 : Results of the hypotheses test

Hypothesis	Effect			Coefficients	Std. Error.	Sig.	Support
H1	Tech	à	ECA	-0.043	0.064	0.498	No
H2	Org	à	ECA	0.281	.058	***	Yes
H3	Env	à	ECA	0.273	0.064	***	Yes
H4	ECA	à	NFP	0.314	0.076	***	Yes
H5	ECA	à	EmP	0.237	0.078	***	Yes

*** *Significant at .001*

The results of the SEM analysis, as well as the hypotheses results are listed in Table 4.10 and Figure 4 Below is the discussion of the hypotheses.

H1, which proposed a positive relationship between technology and E-commerce adaption, was not confirmed ($\beta = -0.043$, p-value= 0.498). This indicates that technology does not affect E-commerce adoption in the research population.

This outcome might imply that other factors could be more influential in determining e-commerce adoption rates than just the presence or level of technology. It also suggests that simply having advanced technology is not enough to ensure the successful implementation of e-commerce, companies may need to align these technologies more closely with their operational goals and user needs to see a meaningful impact on e-commerce adoption.

H2, which proposed a positive relationship between organization and E-commerce adaption, was confirmed ($\beta = 0.281$, p-value<.001). Which indicates that organization stimulates a moderate E-commerce adaption in the research population.

H3, which proposed a positive relationship between environment and E-commerce adaption, was confirmed ($\beta = 0.273$, p-value<.001). Which indicates that environment stimulates a moderate E-commerce adaption in the research population.

H4, which proposed a positive relationship between E-commerce adaption and non-financial performance, was confirmed ($\beta = 0.314$, p-value $< .001$). Which indicates that E-commerce adaption stimulates a moderate non-financial performance in the *research population*.

H5, which proposed a positive relationship between E-commerce adaption and Employee performance, was confirmed ($\beta = 0.237$, p-value $< .001$). Which indicates that E-commerce adaption stimulates moderate Employee performance in the *research population*.

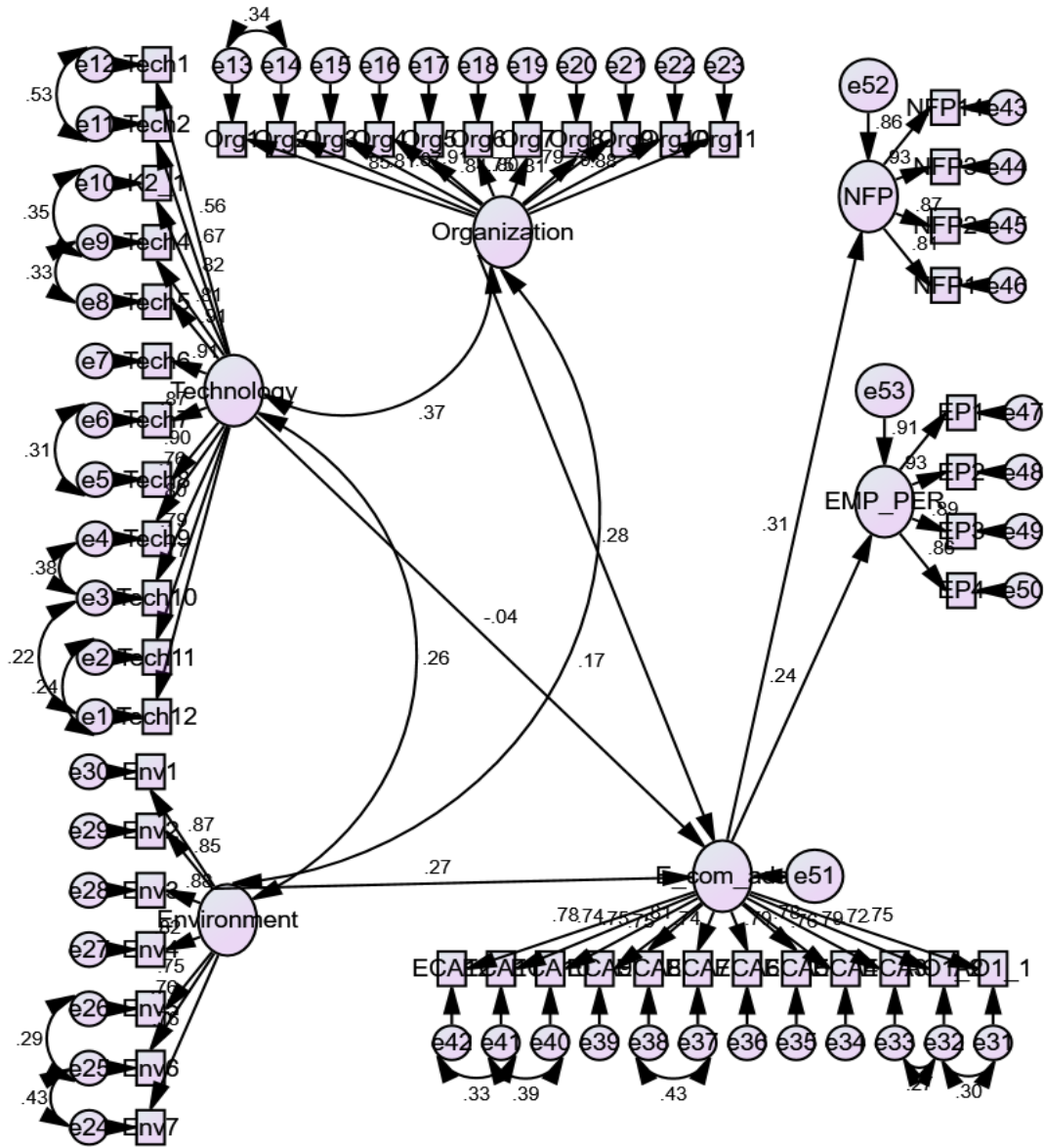


Figure 6 : standardized effect of the hypotheses (structured equation modeling)

NFP: non-financial performance, E_com: E-commerce adaption, Emp_per: employee performance.

1.21 Indirect Effect

In this section, the study will discuss the indirect effect of technology, organization, and environment on employee performance and non-financial performance.

Technology and Employee Performance

Since technology has no effect on E-commerce adoption, technology has no indirect effect on Employee performance. Therefore, E-commerce adoption does not mediate the impact of technology on employee performance. Therefore, technology has no indirect effect on Employee performance. “a1” represents the path from technology to E-commerce adaption, and ‘b1’ represents the path from E-commerce adaption to Employee performance. The indirect effect will be $a1*b1$. Indirect effect ($=-0.043* 0.237= -0.01$).

Technology and Non-Financial Performance

Since technology has no effect on E-commerce adoption, technology has no indirect effect on non-financial performance. E-commerce adaption does not mediate the impact of technology on non-financial performance. Therefore, technology has no indirect effect on non-financial performance. “a1” represents the path from technology to E-commerce adaption, and ‘b1’ represents the path from E-commerce adaption to non-financial performance. The indirect effect will be $a1*b1$. Indirect effect ($=-0.043* 0.314= -0.013$).

Organization and Employee Performance

Since organization has a significant effect on E-commerce adaption, and E-commerce adaption has a positive effect on employee performance, E-commerce adaption mediates the impact of organization on employee performance. Therefore, organization has an indirect effect on Employee performance. “a1” represents the path from organization to E-commerce adaption, and ‘b1’ represents the path from E-commerce adaption to Employee performance. The indirect effect will be $a1*b1$. Indirect effect ($=0.281* 0.237= 0.067$). Since all paths are significant, then the indirect effect is significant. Moreover, the lower bound of the bootstrap confidence interval $=.025$ and the upper bound of the bootstrap confidence interval $=.129$. Since zero does not belong to the upper and lower limit interval we conclude that the indirect effect of Organization on Employee performance is significant.

Organization and Non-Financial Performance

Since the organization has a significant effect on E-commerce adaption, and E-commerce adaption has a positive effect on non-financial performance, E-commerce adaption mediates the impact of organization on non-financial performance. Therefore, organization has an indirect effect on non-financial performance. “a1” represent path from organization to E-commerce adaption, and ‘b1’ represent path from E-commerce adaption to non-financial performance. Indirect effect will be $a1*b1$. Indirect effect ($=0.281*0.314=0.09$). since all paths are significant, then the indirect effect is significant. Moreover, the lower bound of bootstrap confidence interval $=.044$ and the upper bound of bootstrap confidence interval $=.152$. Since zero does not belong to the upper and lower limit interval we conclude that the indirect effect of Organization on non-financial performance is significant.

Environment and Employee Performance

Since environment has a significant effect on E-commerce adaption, and E-commerce adaption has a positive effect on employee performance, E-commerce adaption mediate the impact of environment on employee performance. Therefore, environment has an indirect effect on Employee performance. Therefore, environment has an indirect effect on employee performance. “a1” represent path from environment to E-commerce adaption, and ‘b1’ represent path from E-commerce adaption to Employee performance. Indirect effect will be $a1*b1$. Indirect effect ($=0.273*0.237=0.065$). since all paths are significant, then the indirect effect is significant. Moreover, the lower bound of bootstrap confidence interval $=.035$ and the upper bound of bootstrap confidence interval $=.145$. Since zero does not belong to the upper and lower limit interval we conclude that the indirect effect of environment on Employee performance is significant.

Environment and Non-Financial Performance

Since the environment has a significant effect on E-commerce adaption, and E-commerce adaption has a positive effect on non-financial performance, E-commerce adaption mediates the impact of the environment on non-financial performance. Therefore, the environment has an indirect effect on non-financial performance. “a1” represents the path from the environment to E-commerce adaption, and ‘b1’ represents the path from E-commerce adaption to non-financial performance. The indirect effect will be $a1*b1$. Indirect effect ($=0.273*0.314=0.086$). since all paths are significant, then the indirect effect is significant. Moreover, the lower bound of the bootstrap

confidence interval =.046 and the upper bound of the bootstrap confidence interval =.169. Since zero does not belong to the upper and lower limit interval we conclude that the indirect effect of environment on non-financial performance is significant.

Chapter 5

1.22 Conclusion and Recommendations

The research results reveal a direct relationship between organizational and environmental factors and the adoption of e-commerce, these factors have significant positive impact on both employee performance and non-financial performance, indicating that organizational readiness and environmental support are crucial for the successful adoption of e-commerce in Palestinian organizations. Conversely, the direct relationship between technology and e-commerce adoption is insignificant, with a beta value of -0.043 and a p-value of 0.498. This finding suggests that technological infrastructure alone does not significantly influence e-commerce adoption within the studied population, counter to the hypothesis that technology developments are a primary driver for e-commerce integration among Palestinian enterprises.

Examining the indirect relationships, the results show that organizational and environmental factors positively affect non-financial and employee performance through e-commerce adoption. However, technology does not show an indirect effect on either non-financial or employee performance via e-commerce adoption, further reinforcing that technology may not be the determining factor for e-commerce adoption in this context.

In conclusion, the study demonstrates that organizational and environmental factors are significant enablers of e-commerce adoption and positively impact performance outcomes, while technology alone does not show a substantial effect on e-commerce adoption or related performance in Palestinian banks, insurance, and telecommunication companies.

It is essential to acknowledge that other reasons might be involved in the lack of a substantial correlation between technology and the adoption of e-commerce (Sin & Sin, 2021) (Akbar, et al., 2022). The decision-making processes in Palestine may be influenced by contextual, economic, and organizational factors according to Abulehia, et al. (2022) which collectively influence how policies are created and implemented within various sectors. This highlights the necessity for more study and comprehensive grasp of the local business environment. However, it should be noted that the direct impact of technology on these performance indicators is beyond the scope of this study, hence providing opportunities for more research in this domain.

However, this research also shows that employee performance and non-financial performance are significantly impacted by the environment and the organization, the adoption of e-commerce plays a mediating role in achieving this, this result is consistent with previous studies that the relationship between organizational, environmental, and organization performance was mediated by e-commerce (Hussain, et al., 2020) (Ul Haq & Chunhui, 2023). In particular, the environment and organization have an impact on the adoption of e-commerce (Subagja, 2023), which in turn has a positive impact on non-financial and employee performance. Content that the adoption of digital technology significantly affects workers flexibility, efficiency, and productivity, which benefits businesses overall performance (Kahfi, 2022). Strong statistical evidence supports the considerable indirect impacts of environment and organization on various performance metrics, as shown by bootstrap confidence intervals that exclude zero.

The direct impacts of organization and environment on employee performance and non-financial performance were outside the scope of this study, despite the fact that the indirect effects have been demonstrated in this investigation. Further studies can examine these direct correlations in more depth. In general, these results provide light on the intricate interactions among technology, organization, and environment that impact employee performance outcomes and non-financial organizational characteristics regarding the adoption of e-commerce.

A variety of aspects of e-commerce in Palestine, such as consumer behavior, e-banking, and e-commerce acceptability, have been thoroughly studied in prior study research has indicated that e-commerce has favorable economic effects, including advantages as speed and cost-effectiveness of transactions (Al-Silwadi, 2022).

Previous researchers Herzallah & Mukhtar (2016) ,Salah & Ayyash (2023) have looked at the effect of e-commerce adoption in Palestine, focusing on a variety of non-financial performance and organizational performance. These studies have provided considerable insights on the prospects and difficulties related to the growth of e-commerce in Palestine, but in order to get deeper into this subject, the present study will particularly assess how e-commerce adoption affects non-financial performance metrics, focusing on employee performance and organizational environment. The current study aims to provide a more thorough knowledge of the link between e-commerce adoption and non-financial performance in the Palestinian context by utilizing strong methodology and comprehensive analysis.

In conclusion, this study has shown that, when it comes to the use of e-commerce by Palestinian organizations, technology has no significant indirect impact on non-financial performance or employee performance. This result stands directly to the theory that Palestinian businesses integration of e-commerce would be significantly aided by technological infrastructure. While technology has been emphasized in previous studies, the data from this research show no statistically significant relationship between technological infrastructure and the adoption of e-commerce by banks, insurance companies, and telecommunication companies.

These findings imply that elements other than technology infrastructure, such as organizational environment, and external environmental circumstances, could be more important when assessing the adoption of e-commerce. In order to promote e-commerce adoption and enhance non-financial performance in Palestinian organizations, this moves the focus from only technology solutions to a broader approach that involves improving the organizational climate and addressing external environment variables.

Practical Implications

E-commerce is getting more and more popular in Palestine as businesses want to use digital technologies to improve their productivity and market presence. Palestine's e-commerce business is growing in spite of a number of challenges, including limited payment options, constrained infrastructure, and regulatory constraints. The necessity of more expansion and investment in this industry, particularly in its early phases, has been stressed by the Palestine Economic Policy Research Institute (MAS).

The study's conclusions have a number of practical implications for decision-makers in government, corporate executives, and e-commerce ecosystem participants in Palestine. These implications are essential for increasing e-commerce adoption and enhancing Palestinian businesses non-financial performance:

1. Improve organizational environment and culture: strategic leadership and continuous staff training may help businesses cultivate a culture of innovation and digital preparedness. Leadership development also important to provide leaders with training on technology adoption and change management.
2. Invest in digital literacy and skills: it is essential to provide employees with the fundamental e-commerce skills, organizations should fund digital literacy initiatives.

Partnerships with educational institutions to work together to provide internships and courses on e-commerce.

3. Enhance external environment support: regulatory frameworks and infrastructure development is imperative to continue making investments and ensure data protection.
4. Establish utility and trust: website quality to increase client trust, businesses should create safe, user-friendly e-commerce websites. Client engagement to foster client loyalty, use clear communication, prompt customer care, and dependable delivery services.
5. Utilize partnerships and collaborative platforms: public-commercial partnerships can help with capacity building and digital infrastructure.

Palestinian organizations may more successfully embrace e-commerce, enhance employee performance, and improve non-financial performance by concentrating on these areas.

Determinants of Research and Future Studies:

Certainly, the following recommendations as for the research's conclusions:

1. Examine direct effects: future research should look into the direct effects of technology, organization, and environment on these performance measures, even though this study concentrated on the indirect effects of these factors through the adoption of e-commerce on employee performance and non-financial performance. This will offer a more thorough comprehension of the interrelationships involved.
2. Technology integration: organizations should keep developing strategic investments in technology, particularly when it involves e-commerce. Even though there was no indirect influence on performance, it is important for organizations to stay up to date with technology improvements in order to stay competitive and increase overall efficiency.
3. Organizational alignment: organizations should concentrate on coordinating their structures and strategies considering the significant indirect effects of the environment and organization with the e-commerce adoption on employee performance and non-financial performance. To guarantee a more seamless integration, this might entail reorganization, training and cultural adjustments.
4. Environmental considerations: it's important to pay attention to environmental aspects, organizations must pay attention to the external situations and adjust them, this may entail

keeping an eye on modifications to the market, regulatory framework, and technical environment and modifying plans as necessary.

5. Continuous monitoring: organizations should put in place mechanisms for tracking their adoption of e-commerce, organizational structure, and the global world consistently to have a deeper comprehension of the dynamics that are changing, making timely corrections and advancements can be aided by routine evaluations.
6. Research diversifications: this study can be expanded upon in the future by looking at various sectors, geographical areas, and organizational sizes. Diversifying research can offer a broader viewpoint since the effects of technology, organizations, and the environment may change depending on the situation.
7. Benchmarking: organizations should think about measuring their performance against rivals and the industry's best practices. This might assist in determining where they stand in comparison to others and what needs to be improved.
8. Training and development: employee development and training initiatives should be implemented by firms to make sure that their staff is prepared to handle the possibilities and difficulties posed by e-commerce, given the mediating role that e-commerce adoption plays.
9. Collaboration: encourage departmental cooperation with a company to promote a comprehensive strategy for performance enhancement. The interaction of the environment, organization, and technology frequently calls for cross-functional collaboration.
10. Flexibility: organizations need to be flexible and adaptable in the quickly changing world of e-commerce, strategies must be flexible and adaptable to shifting market dynamics and technological advancements.

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Appendices

1.23 Questionnaire:

Dear Mr/Mrs

After the Greetings

This study aims to determine the impact of the adoption of electronic commerce on the performance of the organization in terms of (non-financial performance, staff performance and international performance). The data from this questionnaire will be used for scientific research purposes only. And thank you for your cooperation.

The questionnaire is divided into two parts:

First: demographic data.

Second: study questions to measure the impact of the adoption of e-commerce on the performance of the organization.

Section one: - demographic data:

Gender: 1. Male 2. Female

Marital status:

1. Single 2. Married 3. Other than that

Age:

1. Less than 25 2. From 25-29 3. From 30-34 4. From 35-39
 5. From 40-44 6. From 45-49 7. From 50-54 8. From 55-59 9.
 From 60-64 10. From 65-69 11. 69 more

Academic achievement level:

1. Secondary Stage 2. Professional training 3. Average diploma 4.
 Higher diploma 5. Bachelor 6. Master
 7. Ph. D

Income level:

- 1. Less than 500 JD
- 2. 500 - less than 90 Jordanian dinars
- 3. 900-and less than 1300 Jordanians
- 4. More than 1300 Jordanian dinars

E-commerce user:

- 1. I already use e-commerce
- 2. I don't use e-commerce yet

Experience in e-commerce:

- 1. Less than 5 years
- 2. 5-10 years
- 3. More than 10 years

Number of employees:

- 1. Less than 5 Employees
- 2. 6-20 employees
- 3. More than 20 employees

Type of work:

- 1. Insurance Companies
- 2. Communication companies
- 3. Banks

Respondent position:

- 1. Employees
- 2. Business owner

Second two: -

Item	Scale						
	Strongly Agree =1 Agree =2 Agree Somewhat=3 Neutral=4 Disagree Somewhat=5 Disagree =6 Strongly Disagree =7						
	1	2	3	4	5	6	7
Technology (Compatibility)							
The use of e-commerce constantly provides useful value to the org.							
The innovations introduced in e-commerce have significantly increased the profits of the organization							
Technology (Perceived usefulness)							
I believe that e-commerce will increase the productivity of the org.							
I find e-commerce useful for the businesses							
The use of e-commerce services for customers becomes faster.							

Technology (Relative Advantage)							
The use of e-commerce increases the efficiency of time in service to customers in businesses.							
The use of e-commerce increases the efficiency of operational costs in the org.							
The use of e-commerce increases the efficiency of human resources in the org.							
Technology (Complexity)							
The process of understanding the e-commerce used by organization is very easy.							
It is easy to recognize the e-commerce used by businesses.							
Technology (Security concerns)							
The level of information security of e-commerce used by companies is one of the considerations in the implementation of e-commerce.							
The level of transaction security in e-commerce that is used by companies is what I consider in the implementation of e-commerce.							
Organization (Cost)							
The amount of costs incurred in the implementation of e-commerce is one of the considerations in the implementation of e-commerce.							
The operational costs incurred in the implementation of e-commerce in companies are considered when implementing e-commerce.							
Organization (Organizational readiness)							
The companies have the financial resources to adopt e-commerce.							

The companies have the technological resources to adopt e-commerce.							
The business has sufficient internet connectivity to adopt e-commerce.							
The human resources in the companies have the competence to use e-commerce.							
Organization (Top management support)							
As the owner of a business, I am ready to participate in the adoption of e-commerce.							
As the owner of a business, I consider the adoption of e-commerce to be an important strategy.							
As the owner of a business, I consider the adoption of e-commerce as a strategy to gain a competitive advantage.							
Organization (Organization size)							
The size of my org. or business affects the speed of implementation of e-commerce.							
Organization (Organization Culture)							
The organizational culture of the business affects the successful implementation of e-commerce.							
Environment (Government Support)							
The government provides e-commerce training to org., in order to encourage the adoption of e-commerce.							
Environment (Competitive pressure)							
Competitors are encouraging companies to adopt e-commerce.							
Businesses will suffer from competitors if they do not adopt e-commerce.							
Environment (Environment uncertainly)							
The uncertainty about environmental change in the companies is driving the adoption of e-commerce.							

Environment (Vendor quality)							
The reputation of an ecommerce provider is important in choosing the right ecommerce for the business .							
The efficiency of the e-commerce technology offered by the provider is very important when choosing e-commerce for businesses.							
E-commerce providers provide usage guidelines to make it easier in the process of implementing e-commerce.							
e-commerce Adoption							
E-commerce has simplified the work routine.							
E-commerce has led to reliable business contacts.							
E-commerce has led to effective coordination between departments.							
E-commerce has improved customer satisfaction.							
E-commerce has provided new business opportunities.							
E-commerce has led to the development of new products and services.							
E-commerce has reduced operating costs.							
E-commerce has led to increased productivity.							
E-commerce is compatible with business needs.							
E-commerce is easy to implement.							
E-commerce is easy to test before full implementation.							
The positive results of using e-commerce are clearly visible.							
Non-Financial Performance							
Customer satisfaction attitude in your company.							
Quality product / service for your company.							
The growth of your company's market share.							
Increase employee efficiency in your company.							
Employee Performance							

My performance is better than that of my colleagues with similar qualifications.							
I am satisfied with my performance because it is mostly good.							
My performance is better than that of employees with similar qualifications in other organizations.							

With many thanks

عزيزي السيد/السيدة

بعد التحية

تهدف هذه الدراسة إلى تحديد اثر تبني التجارة الالكترونية على اداء المنظمة من الناحية (الأداء غير المالي و أداء الموظفين و الأداء الدولي). سيتم استخدام البيانات المستخلصة من هذا الاستبيان لأغراض البحث العلمي فقط. و شكرا لتعاونكم.

تقسم الاستبانة الى قسمين:

الاول: البيانات الديمغرافية.

الثاني: اسئلة الدراسة لقياس أثر تبني التجارة الالكترونية على أداء المنظمة.

القسم الاول: - البيانات الديمغرافية:

- الجنس: 1. ذكر 2. انثى
- الحالة الاجتماعية: 1. أعزب 2. متزوج 3. غير ذلك
- العمر: 1. أقل من 25 2. من 25-29 3. من 30-34 4. من 35-39 5. من 40-44 6. من 45-49
7. من 50-54 8. من 55-59 9. من 60-64 10. من 65-69 11. فأكثر
- مستوى التحصيل لأكاديمي: 1. المرحلة الثانوية 2. تدريب مهني 3. دبلوم متوسط 4. دبلوم عالي 5. بكالوريوس
- 6 ماجستير 7. دكتوراه
- مستوى الدخل: 1. أقل من 500 دينار أردني 2. 500- و اقل من 900 دينار أردني 3. 900- و اقل من 1300 دينار أردني 4. أكثر من 1300 دينار أردني

مستخدم للتجارة الإلكترونية: 1. استخدم بالفعل التجارة الإلكترونية 2. لا استخدم التجارة الإلكترونية حتى الآن

الخبرة في التجارة الالكترونية: 1. أقل من 5 سنوات 2. 5-10 سنوات 3. أكثر من 10 سنوات

عدد الموظفين: 1. أقل من 5 موظفين 2. 6 – 20 موظف 3. أكثر من 20 موظف

نوع العمل: 1. شركات التأمين 2. شركات الانصالات 3. البنوك

منصب المهيب: 1. موظفين 2. أصحاب الأعمال

تعتبر سمعة مزود التجارة الإلكترونية محمة في اختيار التجارة الإلكترونية المناسبة للشركات.							
تعد كفاءة تكنولوجيا التجارة الإلكترونية التي يقدمها المزود محمة للغاية عند اختيار التجارة الإلكترونية للشركات.							
يوفر موفرو التجارة الإلكترونية إرشادات الاستخدام لتسهيل الأمر على الشركات في عملية تنفيذ التجارة الإلكترونية.							
e-commerce Adoption							
أدت التجارة الإلكترونية إلى تبسيط روتين العمل.							
أدت التجارة الإلكترونية إلى اتصالات تجارية موثوقة.							
أدت التجارة الإلكترونية إلى التنسيق الفعال بين الإدارات.							
حسنت التجارة الإلكترونية من رضا العملاء.							
وفرت التجارة الإلكترونية فرص عمل جديدة.							
أدت التجارة الإلكترونية إلى تطوير منتجات وخدمات جديدة.							
أدت التجارة الإلكترونية إلى خفض تكاليف التشغيل.							
أدت التجارة الإلكترونية إلى زيادة الإنتاجية.							
التجارة الإلكترونية متوافقة مع احتياجات العمل.							
من السهل تنفيذ التجارة الإلكترونية.							
من السهل اختبار التجارة الإلكترونية قبل التنفيذ الكامل.							
النتائج الإيجابية لاستخدام التجارة الإلكترونية واضحة للعيان.							
Non-Financial Performance							
موقف رضا العملاء في شركتك.							
جودة المنتج / الخدمة لشركتك.							
نمو الحصة السوقية لشركتك.							
زيادة كفاءة الموظف في شركتك.							
Employee Performance							
أدائي أفضل من أداء زملائي بمؤهلات مماثلة.							
أنا راضٍ عن أدائي لأنه جيد في الغالب.							
أدائي أفضل من أداء الموظفين ذوي المؤهلات المماثلة في المنظمات الأخرى.							
International performance							

خلال العامين الماضيين ، تطورت أعمالنا في الأسواق الخارجية بشكل إيجابي (مقارنة بالمنافسين) فيما يتعلق: نمو الربحية ، ونمو الحصة السوقية ، ونمو المبيعات ، والعائد على الاستثمارات.							
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مع الشكر الجزيل

الملخص

يهدف هذا البحث الى استكشاف العلاقة المتعددة الابعاد بين تبني التجارة الالكترونية، وبيئة العمل التنظيمية داخل المؤسسات الفلسطينية، مع التركيز على الأداء غير المالي وأداء الموظفين. تتناول الدراسة تأثير تبني التجارة الالكترونية على الأداء غير المالي، مع تسليط الضوء بشكل خاص على أداء الموظفين وبيئة المؤسسة. كما تبحث الدراسة في كيفية تأثير البنية التحتية التكنولوجية في المؤسسات الفلسطينية على اختيارها لتبني التجارة الالكترونية.

تسد هذه الدراسة فجوة كبيرة بين الادبيات الحالية من خلال تقديم تحقيق معمق حول تبني التجارة الالكترونية في القطاع المؤسساتي الفلسطيني. ويضيف التركيز الخاص على التأثيرات غير المباشرة لبيئة العمل، والتنظيم، والتكنولوجيا على نتائج الأداء رؤى جديدة وهامة الى فهمنا لديناميكيات التجارة الالكترونية في هذا السياق الفريد. تم توزيع استبيان باستخدام عينة ملائمة من العاملين في بنوك وشركات التأمين والاتصالات الفلسطينية، حيث تم جمع ٢٩٧ استبياناً. كشفت نتائج البحث عن التأثيرات غير المباشرة للتكنولوجيا، والتنظيم والبيئة على أداء الموظفين والأداء غير المالي في سياق تبني التجارة الالكترونية.

تسلط هذه النتائج الضوء على عدم وجود تأثير غير مباشر للتكنولوجيا على أداء الموظفين او الأداء غير المالي في المؤسسات الفلسطينية عند تبني التجارة الالكترونية، مما يقدم وجهات نظر معقدة قد توجه القرارات الحكومية والخطط الاستراتيجية في سياق الاعمال الفلسطيني.