

ABER Digital Currency and its Potential Impact on Electronic Transactions in Saudi Arabia: A Consumer Behavior Study

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Abstract

This research paper aims to investigate the impact of ABER digital currency on consumer behavior in Saudi Arabia, focusing on its implications for electronic transactions. The study employs a quantitative survey-based methodology to collect data from a sample of consumers in Saudi Arabia. Participants expressed strong support for ABER digital currency, emphasizing the need for clear instructions and a preference for modern payment methods. The research concludes with recommendations for fostering the adoption and acceptance of ABER digital currency, taking into account the identified barriers, concerns, and opportunities from a consumer perspective. These recommendations aim to guide policymakers and stakeholders in designing effective strategies, educational campaigns, and user-centric solutions to promote the seamless integration of ABER digital currency into the electronic transaction of Saudi Arabia.

Keywords: ABER Digital Currency, Electronic Transactions, Consumer Behavior, Blockchain Technology, Cryptocurrency, Saudi Arabia

Introduction

The advent of blockchain technology and digital currencies has transformed the traditional financial system, providing a decentralized and secure system that offers faster transactions, reduced costs, and increased transparency (Nakamoto 2023). Digital currencies such as Bitcoin operate on a decentralized network, allowing users to make peer-to-peer transactions without the need for intermediaries, which gives users more control and privacy over their transactions (Narayanan 2016).

The first digital currency to gain widespread popularity was Bitcoin, which was created in 2009. Since then, hundreds of new digital currencies have emerged, each with its own unique features and functions. These digital currencies have gained traction due to their potential to revolutionize the financial industry by providing a secure, transparent, and decentralized alternative to traditional banking systems (Narayanan 2016). Digital currencies have a number of benefits over traditional currencies. They can be transferred instantly and securely across borders, without the need for intermediaries such as banks or payment processors. They are also transparent and traceable, making them ideal for use in situations where transparency and accountability are important, such as in charity or political fundraising (Nakamoto 2023). According to Yermack (2014), digital currencies are often associated with high volatility, which makes them risky investments, and they are also vulnerable to fraud, hacking, and other types of cybercrime, raising concerns about their stability and legitimacy. These risks have led to regulatory scrutiny and the possibility of government intervention (Yermack 2014).

A digital currency that has recently gained attention is the ABER digital currency, which has been introduced in Saudi Arabia. ABER is a digital currency that is based on distributed ledger technology and is designed to provide a secure and efficient means of conducting electronic transactions. ABER is being developed by the Saudi Arabian Monetary Authority (SAMA) and is expected to be used for a wide range of purposes, from government payments to retail transactions (The Aber project 2021).

Given the rapid growth of digital currencies and their potential impact on the financial industry, it is important to understand how they work, their benefits and drawbacks, and their potential impact on consumer behavior. This study will examine the ABER digital currency and its impact on electronic transactions in Saudi Arabia, with a focus on consumer behavior. This study aims to examine the impact of the adoption of ABER digital currency on electronic transactions and consumer behavior in Saudi Arabia. We expect that the adoption of ABER digital currency will have a positive impact on the frequency and value of electronic transactions in Saudi Arabia and will lead to a significant change in consumer behavior towards electronic transactions.

The scope of the study is focused on the impact of the adoption of ABER digital currency on electronic transactions in Saudi Arabia and the influence on consumer behavior. The study will be limited to a sample of consumers in Saudi Arabia and will survey their awareness of ABER digital currency, their current perception and attitudes towards its adoption, and the factors that may influence its adoption. The study will not consider the impact of ABER digital currency on the broader financial sector in Saudi Arabia.

The limitations of the study include the potential for self-reported bias in the survey data, as well as the limited sample size of the survey. Additionally, there may be other factors influencing the adoption of ABER digital currency that are not captured in the survey data. The study will also not be able to capture the long-term impact of the adoption of ABER digital currency on electronic transactions and consumer behavior. Despite these limitations, the study is expected to provide valuable insights and recommendations for future research on the impact of ABER digital currency in Saudi Arabia.

Litratue Review

What are cryptocurrencies and central bank digital currencies (CBDC)?

Cryptocurrencies:

According to Narayanan et al. (2016) cryptocurrencies are digital or virtual currencies that use cryptographic techniques to verify and secure transactions and to manage the issuance of new units. They are based on a decentralized technology called blockchain, which is a public ledger that maintains a permanent and tamper-proof record of transactions across a network of computers. This ledger is maintained and updated by a network of nodes, rather than a central authority, which makes cryptocurrencies decentralized and resilient to censorship or control by any single entity (Narayanan 2016). The most popular cryptocurrency, Bitcoin, was created in 2009, and since then, thousands of alternative cryptocurrencies, or altcoins, have emerged with varying degrees of success (Hileman 2017).

According to Yermack (2014), one of the main advantages of cryptocurrencies is that they can be used for peer-to-peer transactions without the need for intermediaries such as banks or financial institutions, and they can also facilitate cross-border payments with lower transaction fees and faster processing times compared to traditional methods (Yermack 2014). Digital currencies are also associated with numerous challenges, including their lack of regulation, the risk of hacking and security breaches, their potential use in illegal activities, and their volatile value. (Yermack 2014)

Central Bank Digital Currency

CBDC is a virtual currency that is backed by a central bank and is therefore recognized as legal money. This description states that it can be used to pay off debts or complete financial obligations like tax obligations. According to Investopedia, CBDCs are intended to operate similarly to physical cash, enabling convenient, secure, and efficient electronic transactions. They can be utilized for making payments, storing value, and transferring funds, and they hold the potential to transform the way that monetary policy is conducted and financial transactions are performed (investopedia 2023).

CBDCs are still in the early stages of development, and there are many different approaches being taken by central banks around the world. Some CBDCs are being designed to coexist with traditional cash and bank deposits, while others are being developed as a replacement for physical currency (investopedia 2023).

How does Central Bank Digital Currency Work?

CBDCs are similar to existing digital payment methods in that they allow for the transfer of money between accounts digitally. However, unlike traditional digital payments, CBDCs would not need to pass through multiple banks, which can take several business days. Instead, transactions could be completed nearly instantly on a single digital ledger. Additionally, consumers would not need to have a commercial bank account to use a CBDC, which could be beneficial for those who are unbanked by providing them with a way to transfer money digitally (investopedia 2023).

Central Bank Digital Currencies (CBDCs) have Several Potential Benefits

Central Bank Digital Currencies (CBDCs) offer several potential benefits, including simplifying the implementation of monetary policies by allowing central banks to more effectively control the money supply. They can enhance financial inclusion by providing access to financial services for underserved populations and improve the efficiency of cross-border transactions, reducing costs. Additionally, CBDCs can help deter illegal activities like money laundering and terrorist financing through greater transparency and traceability. Finally, CBDCs have the potential to stimulate innovation in the fintech sector by offering a new payment infrastructure and enabling the development of new financial services and products.

In summary, cryptocurrencies and CBDCs are both types of digital currencies, but they differ in their decentralization and control structures. Cryptocurrencies are decentralized and operate independently of central authorities, while CBDCs are centralized and issued and controlled by central banks. Both types of digital currencies have the potential to transform the way that financial transactions are conducted and have implications for the future of monetary policy and the global economy.

What is the difference between a central bank digital currency and fiat currencies?

A central bank digital currency (CBDC) is a type of digital currency that is issued by a central bank and is backed by the government. It is a digital version of a fiat currency, which is a currency that is declared legal tender by a government but is not backed by a physical commodity, such as gold. Fiat currencies are issued by governments and are used as a medium of exchange for goods and services. (investopedia.com 2023)

Comparison between Digital Currencies from Central Banks and Traditional Currency

Comparison point	Central digital bank currency	Traditional currency
form	Digital form	Physical form
Issuer	Central bank	Government and/or central bank
Supply	Regulated by the central bank through monetary policies	Supply is determined by government and central bank policies and market demand
Value	Influenced by central bank policies, trade surpluses, and economic stability of the country	Influenced by market demand, inflation, and economic stability of the country
Technology	Based on a digital ledger, blockchain distributed ledger technology	Not based on a digital ledger
Transparency	Transactions are transparent and traceable	Transactions are not transparent
Decentralization	Centralized, meaning there's a group of people and computers regulating the state of the transactions in the network	Decentralized, meaning most of the regulations are made by the community

Central Bank Digital Currencies (CBDCs) differ from fiat currencies primarily in their technology and operational systems. While fiat currencies are physical and operate through traditional banking systems, CBDCs are digital and function on blockchain technology,

enabling instant online transactions without the need for physical exchange or traditional banking intermediaries. Additionally, CBDCs are issued by central banks, whereas fiat currencies are typically issued by governments or other financial institutions, meaning that CBDCs are subject to similar regulations and oversight as traditional currencies and are backed by the government's full faith and credit. Overall, CBDCs promise faster, cheaper, and more secure transactions, with the potential to enhance financial inclusion for individuals lacking access to traditional banking. However, their success will depend on consumer and business adoption, as well as the ability of central banks to effectively regulate and manage their use.

ABER, or Project Aber, is a Central Bank Digital Currency (CBDC) developed by the Saudi Arabian Monetary Authority (SAMA) and the Central Bank of the United Arab Emirates (UAECB), launched in January 2019. The project explores the use of a single regional digital currency for cross-border settlements, aiming to improve transaction efficiency, reduce costs, and enhance financial inclusion. ABER uses blockchain technology, ensuring secure, transparent, and automated transactions, with the potential to eliminate intermediaries, reduce fraud, and speed up settlement times. This initiative represents a significant step in the exploration of CBDCs, with implications for both domestic and international financial systems.

The motivations behind ABER include enhancing cross-border transaction efficiency, reducing costs, and supporting financial inclusion by providing accessible digital payment options for people without traditional banking access. However, the project faces challenges related to regulatory compliance, security risks, and interoperability among different stakeholders. While ABER is still in its experimental phase, it holds significant potential to impact the global financial system, accelerating the adoption of CBDCs and digital financial systems worldwide. Its success could lead to further developments in digital currencies, offering benefits like greater efficiency, financial inclusion, and enhanced transparency, though concerns about disrupting the existing financial system remain.

Aspect	Explanation
Name	ABER
Developed by	Saudi Arabian Monetary Authority (SAMA) and Central Bank of the United Arab Emirates (CBUAE)
Type	Central bank digital currency (CBDC)
Purpose	To explore domestic and cross-border settlement using a single regional currency
Technology	The technical design of Aber includes using a distributed database that is replicated across nodes that are geographically distributed across the two countries.
Backing	Aber is backed by both SAMA and CBUAE
Availability	Aber is widely available to the general public in Saudi Arabia and the United Arab Emirates
Value	Aber's value is pegged to the value of the Saudi Arabian Riyal and the United Arab Emirates Dirham
Use	Aber can be used for everyday commerce, such as making payments and transfers
Security	Aber uses advanced security measures, such as encryption and digital signatures, to ensure the safety and privacy of transactions.

How can Aber digital currency affect electronic transactions in Saudi Arabia? (expectations)

The ABER digital currency, a joint initiative by the Saudi Arabian Monetary Authority (SAMA) and the United Arab Emirates Central Bank (UAECB), aims to enhance cross-border financial settlements between Saudi Arabia and the UAE using blockchain technology. The growing interest in digital currencies in Saudi Arabia, as evidenced by a near-tripling of digital currency transactions from July 2021 to June 2022, suggests that ABER will further accelerate this trend by providing a secure and efficient platform for electronic transactions. The adoption of ABER is expected to lead to more secure, transparent transactions, fostering trust and confidence, which could ultimately boost digital currency adoption in the country.

However, the introduction of ABER also presents challenges, including the need for regulatory clarity to ensure secure use and prevent financial crimes, such as money laundering and fraud. Additionally, ABER could disrupt traditional financial institutions by reducing the need for intermediaries, requiring banks to innovate and adapt. The successful implementation of ABER will also depend on significant investments in digital infrastructure and cybersecurity, as well as public education about the currency's benefits and risks. Overall, while ABER has the potential to improve efficiency, financial inclusion, and economic growth in Saudi Arabia, its success will hinge on overcoming these regulatory, institutional, and technological challenges.

Overview of Electronic Transactions in Saudi Arabia

Electronic transactions refer to financial transactions conducted through electronic channels such as the Internet, mobile devices, and computers. The growth of electronic transactions has been significant in recent years, with countries around the world exploring ways to increase the adoption of electronic transactions to reduce the dependence on cash

transactions. The electronic transactions industry in Saudi Arabia has experienced significant growth over the past decade, driven by several factors, including the increased use of digital devices, the rise of e-commerce, and the growing need for secure and convenient financial transactions.

The trend of electronic transactions in Saudi Arabia has been on the rise over the past few years, and the adoption rate of electronic transactions has been increasing steadily. In 2020, the volume of electronic transactions in Saudi Arabia reached SAR 5.3 trillion, a significant increase compared to previous years. The growth of electronic transactions in Saudi Arabia can be attributed to several factors, including the growth of e-commerce, the increasing number of consumers using digital devices, and the convenience and security offered by electronic transactions (sama.gov.sa 2021).

According to the 2020 annual report of the Saudi Arabian Monetary Authority (SAMA), there are still challenges that hinder the growth of electronic transactions in Saudi Arabia, including the low level of consumer awareness and trust in electronic transactions. Many consumers in Saudi Arabia still prefer to conduct financial transactions using traditional methods such as cash, checks, and bank transfers due to a lack of understanding of the benefits of electronic transactions and the perception that these transactions are not secure (sama.gov.sa 2020).

- A core aim of Vision 2030 is to accelerate Saudi Arabia's digital economy and increase cashless transactions to 70% by 2025 (thunes.com 2022).
- Deep cultural traditions, particularly among shoppers and traders in local markets and souqs, meant that until recently, Saudi remained largely a cash society (thunes.com 2022)
- Consumers and merchants generally distrusted banking systems and other bodies handling their money (thunes.com 2022).

- Their hesitancy to conduct online transactions or pay with debit or credit cards was partly due to a perceived lack of regulation and financial infrastructure within the region to protect them and a lack of card acceptance knowledge (thunes.com 2022).

In conclusion, the electronic transactions industry in Saudi Arabia has experienced significant growth over the past decade, driven by several factors, including the increased use of digital devices, the rise of e-commerce, and the growing need for secure and convenient financial transactions. However, there are still some challenges that need to be addressed to ensure the growth of electronic transactions in Saudi Arabia, including the low level of consumer awareness and trust in electronic transactions, and the limited availability of electronic payment options.

Adoption of Digital Currencies

The impact of digital currencies on electronic transactions has been a topic of much interest in recent years. Digital currencies, such as Bitcoin and ABER, are decentralized and digital forms of money that allow for secure and fast electronic transactions without the need for intermediaries such as banks. The use of digital currencies for electronic transactions has several advantages that can greatly benefit consumers and merchants alike. (Nakamoto 2023).

According to the International Monetary Fund (IMF), digital currencies offer enhanced security for electronic transactions due to their decentralized network and encryption protocols, resulting in decreased susceptibility to fraud and hacking when compared to traditional electronic transactions that rely on centralized networks and intermediaries (imf.org 2023).

Another advantage of digital currencies is their speed and efficiency. Digital currency transactions are processed quickly and can be completed in minutes, compared to traditional electronic transactions that can take several days to complete. This speed and efficiency make digital currencies an attractive option for merchants and consumers who need to make fast transactions. (imf.org 2023).

Furthermore, digital currencies offer low transaction fees compared to traditional electronic transactions. This can result in significant cost savings for merchants, especially for those who process a high volume of transactions (imf.org 2023). The current state of digital currency adoption is characterized by a growing trend towards wider acceptance and usage. This can be seen in the increasing number of merchants who now accept digital currencies as a form of payment, as well as the growing number of consumers who are using digital currencies for various transactions. However, despite the growing trend towards digital currency adoption, there are still challenges and limitations that need to be addressed in order to ensure the widespread adoption and usage of digital currencies. (cryptopotato.com 2021).

One of the main challenges facing digital currency adoption is the lack of consumer awareness and understanding of the technology. Many consumers remain skeptical or uncertain about the security and stability of digital currencies, and therefore are hesitant to use them for their transactions. Additionally, there are also concerns about the regulatory framework surrounding digital currencies, with many countries still grappling with how to properly regulate and supervise the use of digital currencies.

Despite these challenges, there is a growing body of evidence that suggests that digital currencies have the potential to revolutionize the way in which financial transactions are conducted. With the advent of new technologies, such as blockchain, the security and stability of digital currencies is increasing, and there is a growing consensus among industry experts that digital currencies have the potential to become a mainstream form of payment in the near future.

In conclusion, the adoption of digital currencies, including the ABER digital currency, is a rapidly growing trend that has the potential to revolutionize the way in which electronic transactions are conducted. Despite the challenges and limitations that still need to be addressed, the trend towards digital currency adoption is likely to continue, as more and more consumers become aware of the benefits and opportunities offered by digital currencies.

Consumer Behavior towards Electronic Transactions

Consumer behavior is an important aspect of electronic transactions, as it has a direct impact on the adoption and usage of electronic transactions in any given market. In the case of the Kingdom of Saudi Arabia, consumer behavior towards electronic transactions is shaped by

several factors, including level of technological literacy, access to electronic transaction infrastructure, cultural attitudes, and perceived security and convenience.

One key factor that affects consumer behavior towards electronic transactions is the level of technology. As technology continues to advance, it is becoming increasingly important for individuals to be able to understand and effectively use technology in their daily lives. According to a report by the International Telecommunication Union (ITU), as of 2020, the Kingdom of Saudi Arabia had a high level of internet penetration, with 73.8% of the population using the internet (ITU, 2020). This widespread access to technology and the internet has contributed to a growing number of individuals in Saudi Arabia who are comfortable using technology for a variety of purposes, including making electronic transactions. (International Telecommunication Union (ITU) 2022).

Another factor that affects consumer behavior towards electronic transactions is access to electronic transaction infrastructure. In order for individuals to use electronic transactions, they must have access to the necessary infrastructure, such as banking services and payment systems. In Saudi Arabia, the accessibility of electronic services is relatively high, with a variety of banks and financial institutions providing electronic transaction services to customers (Ministry of Communications and Information Technology 2023).

Finally, perceived security and convenience is a key factor that affects consumer behavior towards electronic transactions. Consumers will be more likely to use electronic transactions if they believe that these transactions are secure and convenient to use. In the case of the Kingdom of Saudi Arabia, there have been significant efforts to improve the security of electronic transactions, including the implementation of new security measures and the promotion of secure practices by banks and financial institutions. Additionally, the increasing availability of mobile and online banking services is making it easier for consumers to make electronic transactions, increasing their perceived convenience.

Methodology

This study follows a descriptive research design to examine consumer behavior regarding the ABER digital currency in Saudi Arabia. Data will be collected through a Google survey distributed to citizens and residents, focusing on demographics, knowledge of ABER, willingness to use it, and perceptions of its advantages and disadvantages. The survey will also assess participants' confidence in using the currency.

Data will be analyzed using SPSS software, employing statistical methods such as mean, standard deviation, and percentages to test hypotheses and answer research questions. Ethical considerations will be strictly followed, including informed consent, confidentiality, and anonymity. Participants will be informed about the study's purpose, their rights, and the voluntary nature of their participation, ensuring that data is used solely for research purposes.

Results and Discussions

Introduction

The purpose of this study was to investigate the impact of the adoption of ABER digital currency on electronic transactions in Saudi Arabia and its influence on consumer behavior. The research questions guiding this study were: What is the impact of the adoption of ABER

digital currency on electronic transactions in Saudi Arabia, and how does it influence consumer behavior?

Based on the research hypothesis, which states that the adoption of ABER digital currency will have a positive impact on the frequency and value of electronic transactions in Saudi Arabia and will lead to a significant change in consumer behavior towards electronic transactions, the independent variable was the adoption of ABER digital currency, while the dependent variables were the frequency and value of electronic transactions in Saudi Arabia and consumer behavior towards electronic transactions.

The research objectives were as follows:

To survey a sample of consumers in Saudi Arabia to understand their awareness of ABER digital currency.

To gather data on the current perception and attitudes of consumers towards the adoption of ABER digital currency for electronic transactions in Saudi Arabia.

To analyze the factors that may influence the adoption of ABER digital currency for electronic transactions in Saudi Arabia.

To make recommendations for future research on the adoption and impact of ABER digital currency on electronic transactions in Saudi Arabia.

In the following section, we will present and analyze the results obtained from the survey conducted to address the research questions and objectives outlined above. The findings will shed light on the perceptions, attitudes, and preferences of consumers regarding ABER digital currency and its potential impact on electronic transactions in Saudi Arabia.

Table 1
Demographic Data

Variable	Groups	Number	Percentage
Age	Less than 20 years	7	2.8%
	20-30 years old	122	49%
	31-40 years old	94	37.8%
	41-50 years old	21	8.4%
	Over 50 years old	5	2%
Gender	Male	156	62.7%
	Female	93	37.3%
Education level	Diploma	73	29.3%
	High School	26	10.4%
	BA	124	49.8%
	Graduate studies	26	10.4%
Employment status	Employee	205	82.3%
	Student	16	6.4%
	Entrepreneurship	18	7.2%
	I don't work	10	4%
Income	Less than 5,000 riyals	22	8.8%
	5,000 - 10,000 riyals	48	19.3%
	10,000 - 15,000 riyals	138	55.4%
	More than 15,000 riyals	41	16.5%

Table 1 provides an overview of the demographic characteristics of the participants in the study. A total of 249 individuals took part, with 62.7% of the participants being male and 37.3% being female. Regarding age distribution, the majority of participants fell into the 20-30 years old category, accounting for 49% of the sample. The second largest age group was the 31-40 years old category, representing 37.8% of the participants. Participants aged 41-50 years old comprised 8.4% of the sample, while those over 50 years old accounted for 2% of the participants.

In terms of education level, the highest percentage of participants (49.8%) held a Bachelor's degree, followed by those with a diploma (29.3%). A smaller portion had completed graduate studies (10.4%), and a minority had a high school education (10.4%). Regarding employment status, the majority of participants were employees (82.3%), while a smaller percentage were students (6.4%) or engaged in entrepreneurship (7.2%). A small proportion indicated that they were not currently employed (4%).

When considering income levels, the majority of participants (55.4%) reported a monthly income ranging from 10,000 to 15,000 riyals. Participants with an income less than 5,000 riyals accounted for 8.8% of the sample, while those with an income between 5,000 and

10,000 riyals comprised 19.3%. A smaller group reported an income exceeding 15,000 riyals (16.5%)

These demographic findings indicate that the sample consisted of a diverse group in terms of age, gender, education level, employment status, and income. These factors may have an influence on participants' perceptions, attitudes, and behaviors related to the ABER digital currency.

Table No. (2)

The extent of knowledge of digital currency ABER

levels	Very familiar	Somewhat familiar	Neutral	Somewhat unfamiliar	Very unfamiliar
Issue	12	74	69	54	40
Rate	4.8%	29.7%	27.7%	21.7%	16.1%

Table 2 presents the participants' extent of knowledge about digital currency, categorized into five levels: Very unfamiliar, somewhat unfamiliar, Neutral, somewhat familiar, and very familiar. The table also includes the corresponding percentages.

Based on the data, it is observed that the highest percentage of participants (29.7%) indicated that they were somewhat familiar with digital currency. This was followed by those who were somewhat unfamiliar (21.7%) and neutral (27.7%). A smaller portion reported being very unfamiliar (16.1%), while only a small percentage considered themselves very familiar (4.8%) with digital currency.

These findings suggest that the majority of participants had varying levels of familiarity with digital currency. The relatively high percentages in the somewhat familiar and neutral categories indicate that there is a considerable portion of participants who possess a moderate level of knowledge or hold a neutral stance regarding digital currency.

This data implies that there may be a need for educational initiatives or awareness campaigns to enhance participants' understanding of digital currency. By addressing the knowledge gaps and promoting awareness, it may be possible to increase familiarity and confidence among the population regarding digital currency. The findings also provide a baseline understanding of the participants' knowledge levels.

Table (3)

The most important factor when deciding on the use of digital currency ABER in electronic transactions

factor	Security	Confidence	Convenience	Efficiency	Flexibility
Issue	120	12	55	34	28
Rate	48.2%	4.8%	22.1%	13.7%	11.2%

Table 3 displays the participants' responses regarding the most important factor when deciding whether to use digital currency in electronic transactions. The factors considered in the table are Security, Confidence, Convenience, Efficiency, and Flexibility. The table also includes the corresponding percentages.

According to the data, the most important factor identified by the participants was Security, with 48.2% of participants indicating it as their primary consideration. Convenience followed as the second most important factor, with 22.1% of participants selecting it. Efficiency was ranked third, with 13.7% of participants considering it a crucial factor. Flexibility and Confidence were of relatively less importance, with 11.2% and 4.8% of participants choosing them, respectively.

These findings reveal that security is a significant concern for participants when it comes to utilizing digital currency in electronic transactions. This emphasizes the importance of ensuring a secure and trustworthy digital payment infrastructure to instill confidence among users. Additionally, the relatively high percentage assigned to convenience suggests that participants value the ease and user-friendliness of digital currency systems.

The data suggests that factors such as efficiency and flexibility, although still important to a certain extent, may be of slightly lesser priority compared to security and convenience. These findings can inform the development of digital currency systems, highlighting the need for robust security measures and a user-friendly interface to enhance user acceptance and adoption.

Table (4)

Preferred Payment Method

	Electronic Payments	Cash
Issue	223	26
Rate	89.6%	10.4%

Table 4 presents the participants' preferred payment method, categorized into Electronic Payments and Cash. The table also includes the corresponding percentages.

Based on the data, it is evident that the majority of participants (89.6%) prefer Electronic Payments as their preferred payment method, while a small percentage (10.4%) still opt for Cash transactions.

This finding highlights a significant trend towards the adoption of electronic payment methods among the participants. The high percentage in favor of Electronic Payments suggests a growing acceptance and reliance on digital payment solutions in Saudi Arabia. This shift can be attributed to various factors, such as the convenience, security, and efficiency offered by digital payment systems.

The relatively low percentage favoring Cash transactions indicates that traditional cash-based transactions are becoming less prevalent among the participants. This trend aligns with the global shift towards digital transactions and the increasing availability of electronic payment options in various sectors.

The data signifies the ongoing transformation in payment preferences, where participants are embracing the benefits and convenience associated with electronic payments. It also reflects the advancements in digital infrastructure and the increased accessibility of digital payment platforms in Saudi Arabia.

These findings hold relevance for businesses and policymakers, emphasizing the need to adapt to changing consumer preferences and invest in digital payment solutions. It is crucial for organizations and financial institutions to provide secure and user-friendly electronic payment options to meet the evolving demands of consumers.

Table No. (5)

Trust using ABER digital currency

Level	I trust very much	I trust	Neutral	I don't trust	I don't trust at all
Issue	50	85	81	26	7
Rate	20.1%	34.1%	32.5%	10.4%	2.8%

Table 5 presents the participants' level of confidence in using Aber Digital Currency, categorized into five levels ranging from I don't trust at all to I trust very much. The table includes the corresponding percentages. We observe that the majority of participants (34.1%) expressed trust in using Aber Digital Currency, while a significant percentage (32.5%) remained neutral in their level of confidence. A smaller portion (20.1%) indicated a high level of trust, while 10.4% expressed a lack of trust, and a minimal percentage (2.8%) reported not trusting Aber Digital Currency at all.

These findings indicate a mixed perception among the participants regarding their confidence in using Aber Digital Currency. While a considerable number of participants lean towards trust and confidence, a notable proportion remains neutral or uncertain. The relatively high percentage of participants expressing trust and the additional percentage indicating a high level of trust suggest a positive sentiment towards ABER Digital Currency. This can be attributed to various factors, such as the perceived security features, convenience, and potential benefits associated with digital currency adoption.

On the other hand, the percentages reflecting neutral or low levels of trust indicate the presence of reservations or concerns among a subset of participants. These reservations may be influenced by factors such as unfamiliarity with digital currencies, concerns about security, or a general preference for traditional payment methods. The data highlights the importance of building trust and confidence among users when introducing a new digital currency like Aber. Clear communication about the security measures, transparency, and regulatory framework surrounding Aber Digital Currency can play a vital role in addressing the concerns and enhancing users' trust.

Table (6)

Responses of the study sample on the trend towards digital currency ABER

Item	Statement	(SA)	Agree	Neutral	Disagree	(DA)	Standard deviation	Degree of Agreement	SMA
1	If an ABER digital currency has been issued, do you need instructions on using it?	99 (40%)	117 (47%)	31 (12%)	1 (0%)	1 (0%)	0.72	Very high	4.25
2	Would you have preferred to have a digital currency option when conducting electronic transactions?	80 (32%)	115 (46%)	42 (17%)	7 (3%)	5 (2%)	0.89	High	4.04
3	Is the digital currency more likely to use ABER if it is accepted in electronic transactions?	96 (39%)	109 (44%)	40 (16%)	3 (1%)	1 (0%)	0.77	High	4.19
4	Do you think using ABER digital currency will be more convenient than traditional methods?	99 (40%)	105 (42%)	41 (16%)	2 (1%)	2 (1%)	0.80	High	4.19
5	Do you think using ABER digital currency will be more secure than traditional transactions?	78 (31%)	107 (43%)	48 (19%)	8 (3%)	8 (3%)	0.96	High	3.96
6	Do you think using ABER digital currency will be faster than traditional transactions?	93 (37%)	111 (45%)	38 (15%)	4 (2%)	3 (1%)	0.82	High	4.15
7	Do you think using the digital currency ABER will be more complex than traditional transactions?	8 (3%)	11 (4%)	50 (20%)	117 (47%)	63 (25%)	0.95	Low	2.13
8	Do you think the use of the digital currency ABER would not be widely accepted as a form of payment?	3 (1%)	18 (7%)	61 (24%)	117 (47%)	50 (20%)	0.89	Low	2.22

Table 6 presents the responses of the study participants regarding their opinions on the trend toward using ABER digital currency in electronic transactions. The table includes the items, the number and percentage of participants in each response category, the standard deviation, mean, rank, and degree of agreement.

Analyzing the data, we can observe the following trends and patterns

High agreement with the need for instructions: The majority of participants strongly agreed or agreed that they would need instructions on using ABER digital currency if it were issued. This indicates their recognition of the importance of clear instructions for using the new digital currency.

Positive preference for digital currency: Participants showed a positive inclination towards using digital currency, as they agreed or strongly agreed that having a digital currency option in electronic transactions would be preferable. This indicates a demand for more convenient and modern payment methods.

Confidence in ABER digital currency: Participants expressed agreement or strong agreement that ABER digital currency is more likely to be used if accepted in electronic transactions, and they believe it would provide convenience, security, and speed comparable to or better than traditional methods. This suggests a level of trust and positive expectations regarding ABER digital currency.

Concerns about complexity and acceptance: While the majority expressed agreement with the positive aspects of ABER digital currency, a significant portion of participants showed neutral or disagreement regarding the complexity of using ABER and its wide acceptance as a form of payment. This highlights some reservations and potential challenges that need to be addressed in terms of user experience, education, and market adoption.

In summary, the participants generally displayed a positive outlook on the trend toward using ABER digital currency in electronic transactions. They recognized the need for instructions, expressed a preference for digital currency options, and had positive expectations about the convenience, security, and speed of ABER digital currency. However, concerns about complexity and acceptance were also evident. These findings suggest the importance of user-friendly designs, education initiatives, and efforts to build trust and widespread acceptance of ABER digital currency in the market.

Based on the overall mean score of 3.64, it can be concluded that there is a high level of agreement among participants towards the adoption of ABER digital currency in electronic transactions. This suggests that the participants generally have a positive attitude towards its use.

Conclusion

In this study, we investigated the attitudes and perceptions of individuals toward the trend of using ABER digital currency in electronic transactions. The research question aimed to explore participants' preferences, knowledge, and confidence in digital currency, as well as their opinions on its potential benefits and challenges. The objectives were to analyze the demographic profile of the participants, assess their knowledge of digital currency, identify the most important factors influencing their decision to use digital currency, determine their preferred payment methods, and evaluate their confidence in using ABER digital currency. Participants expressed strong support for ABER digital currency, highlighting the need for clear instructions of use, convenience, security, and speed. Overall, the findings indicate a positive attitude towards ABER, with a mean score of 3.64.

Key recommendations for promoting ABER digital currency adoption include developing educational programs, clarifying the differences between CBDCs and other digital currencies, and creating a robust regulatory framework. Additionally, incentivizing merchant adoption, designing user-friendly mobile applications, strengthening security, and integrating smart contracts are essential for enhancing efficiency and trust.

Future research should explore the economic impact of digital currencies on financial systems, monetary policy, and macroeconomic factors. Technological innovations in blockchain, scalability, and integration with IoT and AI also warrant further investigation. Additionally, addressing legal challenges related to taxation, consumer protection, and cross-border compliance is crucial.

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