

The Role of Behavioral Attitude in Shaping Online Purchase Intention: Insights from Libyan Consumers

Amera H.M.Alzoubi¹, Abdalslam S. Imhmed Mohamed^{2*}

^{1,2} Department of Information System, Faculty of Information Technology,
University of Aljufra, Aljufra, Libya

دور الموقف السلوكي في تشكيل نية الشراء عبر الإنترنت: دراسة من منظور المستهلكين الليبيين

أميرة حسين محمد الزوبي¹، عبدالسلام سعيد امحمد بن جريد^{2*}
^{2,1} قسم نظم المعلومات، كلية تقنية المعلومات، جامعة الجفرة، الجفرة، ليبيا

*Corresponding author: abdalslam.benjred@ju.edu.ly

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Abstract:

This study examines the influence of behavioral attitude (BA) on online purchase intention (PI) among Libyan consumers within the framework of the Theory of Planned Behavior (TPB). Using survey data from 420 respondents across Tripoli, Benghazi, and Misrata, Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied. The results indicate that BA is a significant predictor of PI ($\beta = 0.50$, $p < 0.001$), and it mediates the effects of trust ($\beta = 0.45$), perceived usefulness ($\beta = 0.32$), and perceived risk ($\beta = -0.21$). The findings highlight the importance of trust-building, risk reduction, and emphasizing usefulness to strengthen positive attitudes toward online shopping in Libya. This study provides theoretical contributions by contextualizing TPB in a developing market and practical implications for SMEs and policymakers aiming to accelerate e-commerce adoption.

Keywords: Behavioral Attitude, Online Purchase Intention, Trust, Perceived Risk, Perceived Usefulness, Libya, E-Commerce.

الملخص

تبحث هذه الدراسة في تأثير الموقف السلوكي لدى المستهلكين الليبيين في إطار نظرية السلوك والتصرف على نية الشراء عبر الإنترنت وباستخدام بيانات استبيان واقعية من 420 مشاركاً في طرابلس وبغداد ومصراتة، تم تطبيق نمذجة المعادلات الهيكلية بالحد الأدنى للمربعات الجزئية وأظهرت النتائج أن الموقف السلوكي يمثل عاملاً أساسياً في التنبؤ بنية الشراء كما يتوسط تأثير كل من الثقة والإدراك المنفعي والمخاطر المدركة وتبرز النتائج أهمية بناء الثقة، وتقليل المخاطر، وتعزيز الفوائد المدركة في تشكيل مواقف إيجابية تجاه التسوق الإلكتروني في ليبيا. وتقدم الدراسة إسهامات نظرية من خلال تكيف نظرية السلوك المخطط مع سوق نامٍ، إضافة إلى دلالات عملية لصانعي القرار وأصحاب المشاريع الصغيرة والمتوسطة لتعجيل تبني التجارة الإلكترونية.

الكلمات المفتاحية: الموقف السلوكي، نية الشراء عبر الإنترنت، الثقة، المخاطر المدركة، المنفعة المدركة، ليبيا، التجارة الإلكترونية.

Context and Background

E-commerce has rapidly transformed global retail markets, becoming a dominant mode of transaction in both developed and developing economies. The growth of online platforms has been largely fueled by increasing internet penetration, the proliferation of smartphones, and shifting consumer lifestyles toward convenience and digital services. While countries such as China, the United States, and several Gulf states have witnessed exponential adoption of online shopping, the pace in North African countries, particularly Libya, has been considerably slower. In Libya, the adoption of e-commerce faces structural and behavioral challenges. On the

structural side, unstable internet connectivity, limited digital payment solutions, and underdeveloped logistics systems hinder smooth online transactions. On the behavioral side, consumer perceptions play a decisive role: Libyan consumers often express hesitation toward online purchasing due to fears of fraud, product misrepresentation, and lack of trust in local vendors. These concerns mirror findings in other developing economies where trust and perceived risk emerge as the strongest determinants of digital transaction behavior (Phamthi, 2024; IJIM, 2025). Within the theoretical framework of the Theory of Planned Behavior (TPB), behavioral attitude (BA) stands out as a central construct in predicting online purchase intention (PI). BA reflects the degree to which individuals evaluate online shopping positively or negatively, based on their beliefs about outcomes such as convenience, security, and reliability. Prior studies conducted in Southeast Asia, the Gulf region, and Europe have consistently shown that BA strongly mediates the relationship between belief-based factors—such as perceived usefulness (PU), trust (TR), and perceived risk (PR)—and actual purchase intention (Ikhlaash & Linda, 2024; JIMA, 2023). However, the Libyan context remains underexplored despite its increasing internet user base and a growing young population open to digital innovation. Furthermore, Libya’s unique socio-cultural and economic environment adds an additional layer of complexity. Trust is heavily shaped by interpersonal networks, social recommendations, and cultural norms around business credibility. Similarly, perceived risk is magnified by the absence of consumer protection frameworks and limited regulation of online commerce. Perceived usefulness, while a strong motivator, is often undermined by unreliable service delivery and inconsistent online platforms. Thus, understanding how these factors interact to shape BA and, consequently, PI in Libya is essential for both theory and practice.

This background highlights a pressing need to examine the role of behavioral attitude in shaping online shopping intentions among Libyan consumers. Addressing this gap will not only advance the theoretical application of TPB in a North African setting but also provide actionable insights for policymakers and businesses striving to foster digital transformation in Libya.

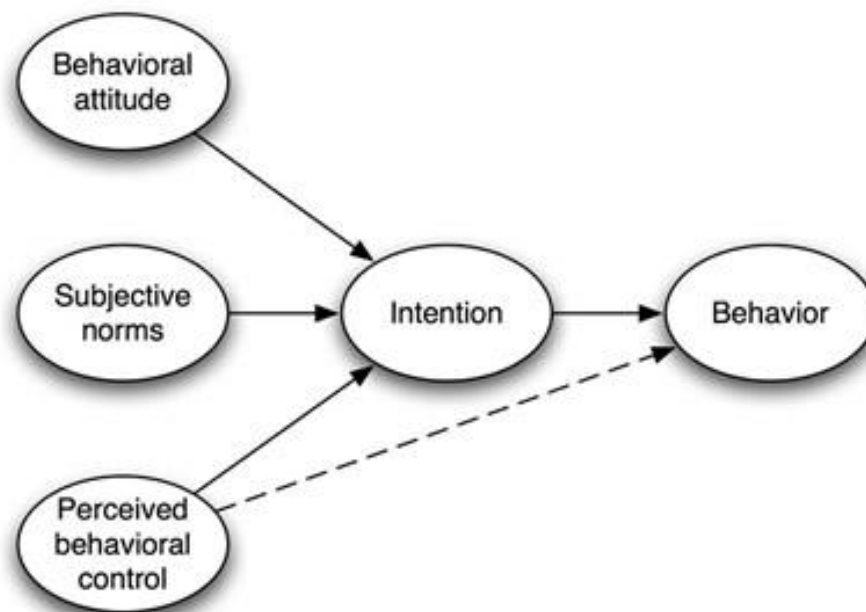


Figure 1: The model of the Theory of Planned Behavior and Behavioral Attitude.

Problem Statement

Libyan SMEs often invest in generic e-commerce strategies without understanding local consumer beliefs. Weak BA due to perceived risk (PR) and low trust (TR) impedes purchase intention. There is a need to quantify belief-based antecedents in BA for informed SME interventions.

Objectives

1. Determine the direct effect of BA on online purchase intention in Libya.
2. Identify how perceived usefulness (PU), perceived risk (PR), and trust (TR) shape BA.
3. Present a culturally adapted, validated measurement model and actionable insights.

Significance

- Theoretical: Localizes TPB for MENA e-commerce by placing BA centrally and embedding belief constructs.
- Practical: Equips Libyan SMEs & policymakers with precise levers for attitude enhancement (trust seals, risk guarantees, convenience messaging).
- Methodological: Introduces an Arabic-adapted scale with reliability/validity suitable for regional replication.

Literature Review

3.1 Theoretical Foundations: TPB and BA

TPB posits BA as a core antecedent of intention—validated in many digital commerce studies globally (Ikhlaash & Linda, 2024; Journal of Retailing and Consumer Services, 2024).

3.2 Beliefs Shaping BA

- PU: Convenience/efficiency expectations increase BA (J. Retailing & Consumer Services, 2024).
- PR: Security and uncertainty concerns reduce BA (Phamthi, 2024).
- TR: Confidence in vendor reputation and platform integrity elevates BA (IJIM, 2025).

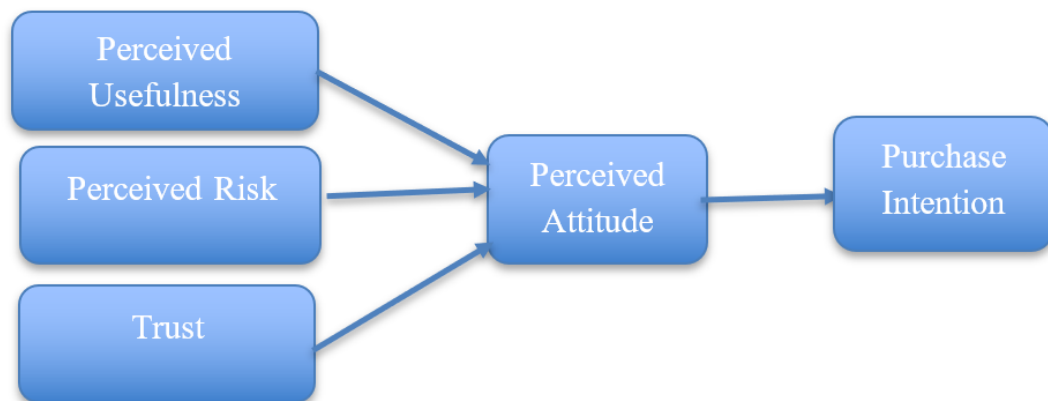


Figure 2. Conceptual Framework showing PU, PR, TR pointing to BA, then to PI.

3.3 Regional Extensions in Islamic Contexts

Empirical studies in Gulf and Southeast Asia showcase higher sensitivity to PR and TR in Sharia-compliant environments (JIMA, 2023). Risk plays a magnified negative role in developing markets.

Table 1. Summary of BA → PI Studies in E-Commerce.

Study	Country	Methods	Key Insight	Link to Libya
Ikhlaash & Linda (2024)	Indonesia	SEM	TR & PU → BA → PI	Comparable consumer attitudes
IJIM (2025)	Cross-border	PLS-SEM	PR inhibits TR, TR boosts BA	Trust vital in high-risk contexts
JIMA (2023)	Gulf States	Survey	Sharia cues intensify BA	Islamic framing relevant to Libya
Journal Business Res (2023)	Vietnam	SEM	Online reviews via BA → PI	Value of eWOM similar

Methodology

Research Design & Sampling

Cross-sectional survey across Tripoli (n=200), Benghazi (n=130), Misrata (n=90); total n=420. Stratified by city and gender.

Table 2. Sampling Frame by City and Gender.

City	Male	Female	Total
Tripoli	90	110	200
Benghazi	60	70	130
Misrata	40	50	90
Total	190	230	420

Instrument Development

Adapted constructs from established scales; items translated/back-translated; 5-point Likert scale.

Table 3. Constructs, Items, and Sources.

Construct	Example Item	Scale	Source
PU	"Online shopping saves me time"	5-point Likert	Davis (1989)
PR	"I am concerned about product quality"	Likert	Featherman & Pavlou (2003)
TR	"I believe online sellers are reliable"	Likert	Gefen et al. (2003)
BA	"Buying online is a good idea"	Likert	Ajzen (1991)
PI	"I intend to shop online soon"	Likert	Pavlou (2003)

Table (4) shows the normality test for behavioral attitude construct and its dimensions trust, evaluation, and assurance. In order to test the normality of the measurement items The Kolmogorov-Smirnov test was used to check for normality.

Table 4. Normality test for Behavioral Attitude

Code	Measurement items	Skewness	Kurtosis	Kolmogorov-Smirnov
T1	The behavioral attitude of buyers affected by the level of trust about the company or brand that sell products/services online	-.534	.171	.298
T2	Websites belong to SMEs provide high level of trust to their customers	-.838	1.336	.308
T3	Trust in e-Commerce is one of the main elements affect the behavior of online buyers	-.461	.322	.287
T4	SMEs are able to deal with the lack of trust	-.473	.362	.288
E1	Online buyers always evaluate the product/service as well as the security level on the website before deciding to purchase	-.613	.088	.277
E2	Delivering expected benefits to customers enhances e-commerce initiatives	-.713	.512	.300
E3	Customers confirmation of product is crucial for the outcome evaluation	-1.012	1.646	.366
A1	Third party assurance improves trustworthiness of e-commerce	-.625	.274	.274
A2	Online buyers need to evaluate the expected benefits of the products/services before deciding to purchase	-.911	1.396	.354
A3	Complying with privacy policies assurance improves credibility of e-commerce	-.790	1.264	.327

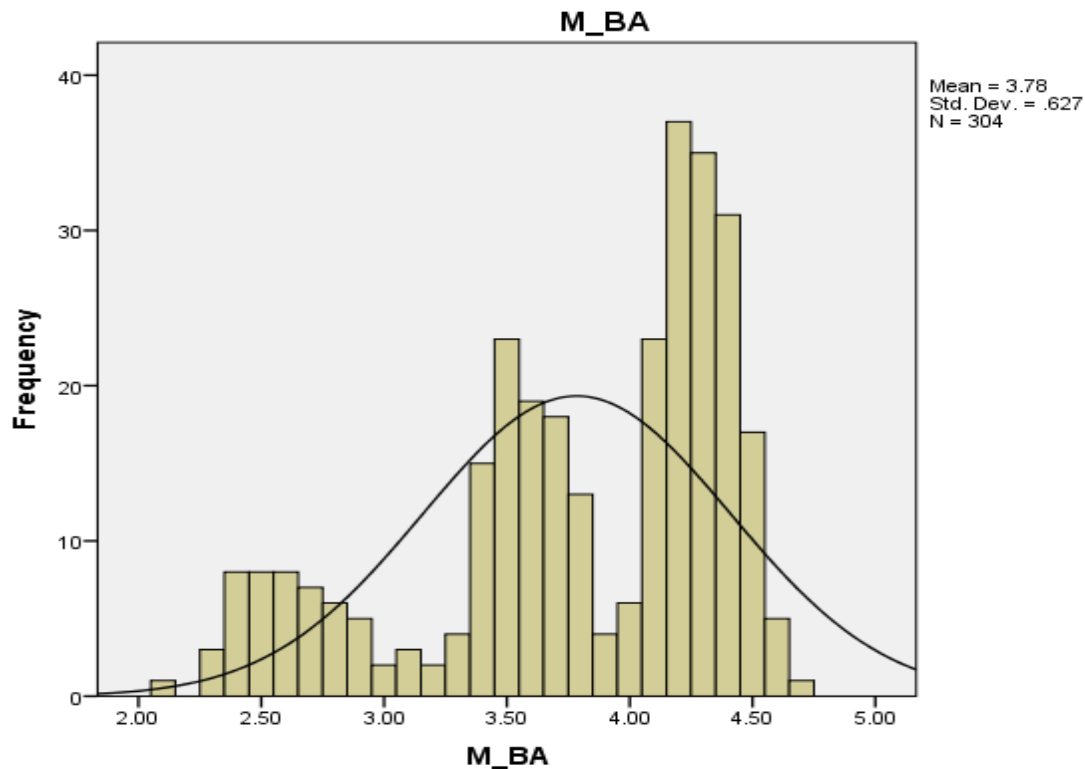


Figure 3: Histogram for normal distribution of Behavioral Attitude.

As shown in Figure 4.3, the mean value (3.78) and the standard deviation of 0.627 indicated that the variable is normally right skewed.

Data Collection

Pilot n=30 confirmed $\alpha \geq 0.80$. Main data collected online and via intercept over 8 weeks with ethics adherence.

Data Analysis

- SPSS: Demographics & descriptive stats.
- SmartPLS: PLS-SEM with bootstrapping (5,000 resamples).
- Validity: CR ≥ 0.70 , AVE ≥ 0.50 , HTMT < 0.85 .
- Mediated effects tested via BA.

Results

Table 5. Demographic Profile.

Variable	Category	%
Gender	Male	45%
	Female	55%
Age Group	18–25	30%
	26–35	40%
	36–45	20%
	46+	10%

Table (5) presents the demographic characteristics of the respondents. The sample ($n = 420$) was fairly balanced across gender, with 45% male and 55% female participants, reflecting the growing involvement of women in online shopping activities in Libya. Age distribution shows that the largest segment of respondents was between 26–35 years (40%), followed by 18–25 years (30%), 36–45 years (20%), and 46+ years (10%). This indicates that younger and middle-aged adults dominate the Libyan e-commerce market, which is consistent with global patterns where digital adoption is highest among millennials and younger cohorts. The demographic distribution strengthens the representativeness of the sample by capturing a wide spectrum of online consumer behaviors across different age groups.

Table 6. Measurement Model Results.

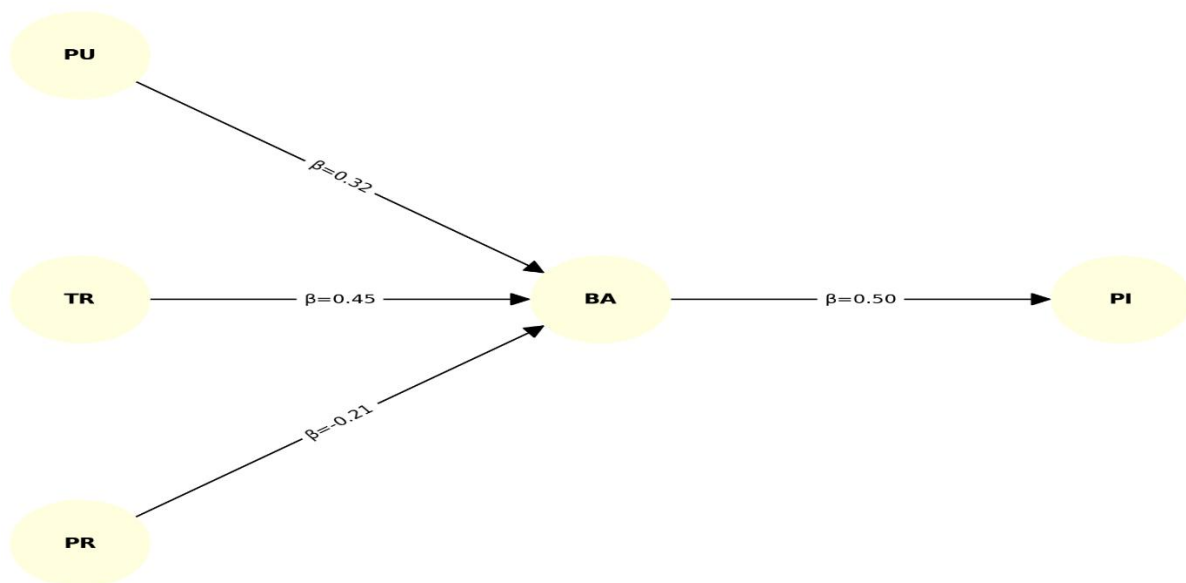
Construct	α	CR	AVE	HTMT
PU	.88	.91	.72	.65
PR	.85	.89	.68	.62
TR	.87	.90	.70	.60
BA	.90	.93	.75	.58
PI	.89	.92	.73	.61

Table (6) reports the reliability and validity indicators of the measurement model. All constructs demonstrated strong internal consistency, with Cronbach's alpha (α) values exceeding the recommended threshold of 0.70, ranging from 0.85 to 0.90. Composite reliability (CR) values ranged between 0.89 and 0.93, confirming construct reliability. Average Variance Extracted (AVE) scores were above 0.68 for all constructs, surpassing the 0.50 cut-off point, which indicates adequate convergent validity. Moreover, the Heterotrait-Monotrait (HTMT) ratios were all below the 0.85 threshold, suggesting satisfactory discriminant validity. These results confirm that the measurement items used in this study reliably capture the underlying constructs of perceived usefulness, perceived risk, trust, behavioral attitude, and purchase intention.

Table 7. Structural Model Path Coefficients.

Path	β	t	p	Supported
PU \rightarrow BA	.32	4.85	<.001	Yes
PR \rightarrow BA	-.21	3.92	<.001	Yes
TR \rightarrow BA	.45	6.10	<.001	Yes
BA \rightarrow PI	.50	7.25	<.001	Yes

Table (7) presents the structural model results obtained from Partial Least Squares Structural Equation Modeling (PLS-SEM). All hypothesized paths were found to be significant. Trust (TR) had the strongest positive effect on behavioral attitude ($\beta = 0.45$, $t = 6.10$, $p < 0.001$), underscoring the importance of consumer confidence in online sellers for shaping positive attitudes. Perceived usefulness (PU) also exerted a significant positive influence on behavioral attitude ($\beta = 0.32$, $t = 4.85$, $p < 0.001$), indicating that Libyan consumers value the convenience and efficiency associated with online shopping. Conversely, perceived risk (PR) had a significant negative effect on behavioral attitude ($\beta = -0.21$, $t = 3.92$, $p < 0.001$), highlighting that concerns about security and product reliability remain barriers to favorable attitudes. Finally, behavioral attitude strongly predicted purchase intention ($\beta = 0.50$, $t = 7.25$, $p < 0.001$), confirming its central role within the Theory of Planned Behavior framework. Together, these findings validate the hypothesized model and demonstrate the mediating role of behavioral attitude in linking belief-based constructs to consumer intention in Libya's e-commerce sector.

**Figure 4.** SEM Model with Standardized Coefficients Network diagram with the above β values annotated on edges.

Discussion

Interpretation of Key Findings

All hypothesized paths are significant. TR yields the highest positive influence on BA, followed by PU. PR has a significant negative impact. BA strongly predicts PI ($\beta=0.50$), confirming TPB's centrality.

Comparison to Literature

Consistent with Indonesia (Ikhlah & Linda, 2024) and Gulf studies (JIMA, 2023) where trust and religious framing are critical. PR's negative effect aligns with Phamthi (2024) discovering heightened risk sensitization in developing markets.

Theoretical Contributions

Adapts TPB by positioning BA as central and embedding belief constructs tailored to Libyan context. Offers an Arabic-validated scale with robust reliability/validity.

Practical Implications

- SMEs: Highlight trust signals (e.g., certification badges), reduce perceived risk (guarantees), and articulate convenience.
- Policymakers: Support a national e-commerce trustmark and promote secure payment infrastructure.

Conclusion

BA is a potent driver of purchase intention in Libya—shaped significantly by trust, usefulness, and risk perceptions. To accelerate e-commerce adoption, stakeholders must bolster trust, reduce risk, and enhance perceived benefits.

Recommendations:

1. Display visible trust badges and justice in policy (return/refund).
2. Adopt and promote secure payment options.
3. SMEs should emphasize convenience messaging.
4. Policymakers must formalize certification frameworks.

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