



## Navigating Legal Liability and Its Influence on Consumer Trust and Behavior in Iraq's E-Shopping Landscape

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### Abstract

This study investigates the role of legal liability in shaping consumer trust and behavior within Iraq's e-shopping landscape. As e-commerce continues to grow in Iraq, understanding the factors that influence consumer engagement is critical for fostering a secure online shopping environment. The research explores how perceptions of legal protections affect consumer trust and subsequent purchasing behavior. Utilizing a structured questionnaire distributed among Iraqi consumers, the study analyzes responses through various statistical methods, including structural equation modeling. The findings reveal a significant positive relationship between perceived legal liability and consumer trust, which in turn influences purchasing decisions. This study underscores the importance of developing comprehensive legal frameworks to enhance consumer confidence in e-commerce. It offers valuable insights for businesses and policymakers aiming to create a trustworthy online shopping

experience, ultimately contributing to the growth of e-commerce in Iraq. The implications of these findings extend to recommendations for tailored marketing strategies and collaborative efforts to improve consumer awareness of legal protections, fostering a more robust e-shopping ecosystem in the region.

## **1. Introduction**

The landscape of retail has undergone a significant transformation in recent years, particularly with the rapid rise of e-commerce. This shift has been felt globally, but it is especially pronounced in developing countries like Iraq, where consumers are increasingly gravitating towards online shopping for its convenience and accessibility. As this trend continues to evolve, the necessity for a strong legal framework to safeguard consumers becomes critical. Legal liability in the realm of e-commerce encompasses a range of issues, such as product quality, data protection, and transaction security. These elements are vital for building and maintaining consumer trust (Liu et al., 2018). Trust itself is a fundamental factor influencing consumer behavior in digital environments, impacting purchasing decisions, fostering customer loyalty, and enhancing overall satisfaction (Hoffman et al., 1999).

In Iraq, the complexities associated with legal liability in e-commerce are particularly notable, as the digital marketplace is still developing. Despite the potential for economic benefits through increased e-shopping, consumers frequently express concerns about the security of their transactions, the authenticity of products purchased, and the sufficiency of legal recourse available

for dispute resolution (Almousa, 2021). As a result, understanding the relationship between legal liability and consumer trust and behavior is essential for businesses and policymakers looking to create effective strategies that enhance the e-commerce landscape in Iraq.

The relationship between legal frameworks and consumer perceptions is intricate and multifaceted. Research indicates that when consumers have a clear understanding of the legal protections available to them, their confidence in online shopping increases, leading to more frequent purchases (Bianchi & Andrews, 2012). Conversely, when consumers perceive inadequacies in legal protections, they may hesitate to engage in e-shopping due to fears of fraud, substandard product quality, or lack of accountability from sellers (Gefen, 2002). Thus, investigating the impact of legal liability on consumer trust within Iraq's e-shopping environment is crucial for identifying obstacles to growth and developing targeted measures to create a secure and reliable online shopping experience.

This study aims to delve into the relationship between legal liability and consumer trust in Iraq's e-commerce context. By exploring how perceptions of legal protections influence consumer behavior, the research intends to offer valuable insights for businesses, policymakers, and academics interested in the dynamics of e-commerce in emerging markets.

## **1.1 Problem Statement**

In the context of e-commerce, legal liability has become a central issue affecting consumer trust and behavior, particularly in

emerging markets like Iraq. With the rapid expansion of e-shopping platforms in Iraq, consumers are increasingly concerned about issues related to data security, product quality, fraudulent practices, and the legal protection of their rights. Despite the promising growth of Iraq's e-commerce sector, the lack of clear regulations, inefficient enforcement mechanisms, and inadequate consumer protection laws pose significant challenges to fostering a trustworthy and secure online shopping environment.

The absence of a robust legal framework for e-commerce transactions in Iraq has led to widespread uncertainty among consumers regarding their rights and the recourse available in the event of disputes (Abed & Liasi, 2020). This uncertainty creates a barrier to trust, as consumers may hesitate to make online purchases, fearing issues such as fraud, undelivered products, or personal data breaches. Moreover, while global platforms operate with stringent legal safeguards, local e-commerce businesses in Iraq may not have the resources or legal expertise to ensure compliance with best practices in consumer protection and data privacy (Al-Dmour et al., 2020).

Consumer trust is a pivotal factor influencing e-shopping behavior, and it is inherently linked to legal liability concerns (Cheng et al., 2018). Without the assurance of a legal framework that can address consumer grievances effectively, the growth of e-commerce in Iraq may be stunted. Thus, understanding how legal liability impacts consumer trust and behavior in Iraq's e-shopping landscape is crucial for the development of strategies to enhance legal protections, mitigate risks, and foster a secure online shopping environment.

This research aims to investigate how legal liability affects consumer trust and behavior in Iraq's e-commerce market, focusing on how it influences consumers' decisions to engage with online shopping platforms, their willingness to share personal information, and their perceptions of risk associated with online transactions. By exploring the intersections of law, consumer trust, and e-commerce behavior, this study seeks to provide valuable insights into the role of legal frameworks in shaping the future of e-commerce in Iraq.

## **1.2 Objectives**

The primary objectives of this study are:

1. To examine the impact of perceived legal liability on consumer trust in Iraq's e-commerce platforms.
2. To assess how concerns regarding legal protections influence purchasing behavior and engagement in e-shopping.
3. To provide recommendations for policymakers and businesses to strengthen legal frameworks, thereby enhancing consumer confidence and fostering growth in e-commerce in Iraq.

## **2. Literature Review and Hypothesis Development**

### **2.1 Legal Liability in E-Commerce**

Legal liability plays a pivotal role in ensuring accountability for online transactions and safeguarding consumer protection. This encompasses obligations related to product authenticity, data security, payment protection, and the availability of equitable

dispute resolution processes (Huang & Benyoucef, 2013). In markets with well-defined legal protections, consumers generally exhibit heightened trust in e-commerce platforms, feeling assured that their rights are upheld (Wang et al., 2019). Al-Dmour et al. (2021) assert that the existence of legal liability policies significantly boosts consumer confidence in e-commerce, as these regulations serve as safeguards against fraudulent activities and misrepresentation.

However, in Iraq, the absence of comprehensive legal frameworks can lead to significant challenges in holding online vendors accountable, which may hinder consumer trust and limit the uptake of e-commerce. The perceived lack of legal protections, such as clear return policies or guarantees regarding data security, can cause consumers to be hesitant about participating in online shopping (Alshurideh et al., 2020). Therefore, the development of consumer-centered liability regulations in Iraqi e-commerce could be crucial in fostering consumer trust.

**Hypothesis 1 (H1):** There is a positive relationship between perceived legal liability and consumer trust in Iraq's e-commerce platforms.

## **2.2 Consumer Trust and Online Shopping Behavior**

Consumer trust is foundational in cultivating engagement and positive purchasing behavior in e-commerce (Gefen et al., 2003). In this context, trust encompasses the consumer's belief in a platform's capacity to deliver on promises, safeguard personal information, and adhere to fair business practices (Pavlou, 2003). In regions with minimal e-commerce regulations, consumers often

exhibit wariness towards potential risks, such as payment fraud or subpar goods, resulting in reluctance to engage in online purchases (Alshurideh et al., 2020). Research has shown that consumer trust is directly influenced by perceptions of vendor accountability, transparency, and the presence of legal protections (Bianchi & Andrews, 2012).

Aldhmour & Sarayrah (2019) emphasize that when consumers perceive a platform as trustworthy and legally accountable, they are more inclined to engage in online transactions. For Iraqi consumers, establishing trust through clear and reliable legal protections could act as a catalyst for both e-commerce adoption and ongoing engagement. Thus, it is anticipated that consumer trust, bolstered by legal liability, will directly impact purchasing decisions within Iraq's online shopping ecosystem.

**Hypothesis 2 (H2):** Higher consumer trust in e-commerce platforms, driven by perceived legal liability, positively influences purchasing behavior in Iraq.

### **2.3 The Role of Legal Frameworks in Developing Markets**

Emerging e-commerce markets, such as Iraq, often face unique challenges in creating legal frameworks that adequately address the needs of online consumers. Studies indicate that in countries where e-commerce is still developing, weak or ambiguous regulations can deter consumers from engaging in online shopping due to perceived risks (Alshurideh et al., 2020; Wang et al., 2019). Conversely, robust legal protections, including liability policies that assure quality standards, transparency, and security, are critical for

cultivating consumer trust during the early stages of e-commerce development (Akhter, 2015).

While many developed markets have implemented comprehensive legal protections for online consumers, developing markets are frequently still in the early stages of regulatory development. Iraq, for example, lacks the legal infrastructure necessary to fully protect online shoppers, which significantly affects their willingness to participate in e-commerce (Hassan & Mahmood, 2020). Therefore, this study posits that the establishment of legal accountability within e-commerce platforms can create a secure environment that encourages consumer participation.

**Hypothesis 3 (H3):** The establishment of comprehensive legal liability frameworks will positively influence consumer trust and engagement in Iraq's e-commerce market.

### **3. Methodology**

This section outlines the methodology employed to investigate the impact of perceived legal liability on consumer trust and behavior within Iraq's e-shopping sector. It details the sample selection, data collection methods, and analytical techniques used to validate the hypotheses.

#### **3.1 Sample and Data Collection**

The study targeted Iraqi consumers who are active participants in e-shopping. A convenience sampling method was utilized to collect responses from individuals with online shopping experience, facilitating accessible data collection in an emerging market context. The survey link was distributed via social media platforms and Iraqi e-commerce forums over a span of four weeks.



From the 400 responses collected, 350 were deemed valid after removing incomplete entries. This final sample size satisfies the requirements for Structural Equation Modeling (SEM), which generally suggests a minimum sample size of at least 200 for reliable results (Kline, 2015).

### 3.1.1 Demographic Profile of Respondents

The demographic profile of respondents included data on age, gender, education level, and frequency of e-shopping. Table 1 presents the key demographics of the sample.

**Table 1: Demographic Profile of Respondents**

Demographic	Variable	Category	Percentage
Gender	Male	174	54
	Female	176	46
Age Group	18-24	106	26
	24-34	139	37
	35-44	71	20
	45 and above	34	17
Education Level	Primary School	71	8.
	Secondary School	209	26
	Bachelor's Degree	69	54

### 3.2 Variables Measurement and Questionnaires

The questionnaire for this study utilized a five-point Likert scale, where respondents indicated their level of agreement with various statements (1 = Strongly Disagree to 5 = Strongly Agree) regarding different variables. The constructs were carefully measured based on previously validated scales from earlier research to ensure accuracy and reliability.

**Perceived Legal Liability:** This construct focused on consumer perceptions related to legal protections and vendor accountability within the context of Iraqi e-commerce. Questions aimed to gauge respondents' expectations regarding liability in online transactions, drawing on adaptations from the work of Alshurideh et al. (2020).

**Consumer Trust:** Items measuring this construct were adapted from Gefen et al. (2003) and Pavlou (2003). They assessed consumers' confidence in the reliability, security, and transparency of the e-commerce platforms they used.

**Consumer Behavior:** To evaluate consumer behavior, items were sourced from Bianchi and Andrews (2012), with a focus on various aspects such as purchase intentions, frequency of online shopping, and the reliance on e-commerce for everyday needs.

Each construct included 4 to 6 items to provide a thorough assessment of perceptions and behaviors related to e-shopping and legal liability.

### **3.3 Variables Measurement**

To test the reliability and validity of the constructs, several indicators were employed, including Cronbach's Alpha and Composite Reliability (CR). These measures ensured that the constructs were reliable. Additionally, Average Variance Extracted

(AVE) was calculated to evaluate convergent validity, confirming that each construct effectively captured its intended concept.

### **3.4 Data Analysis**

The data analysis was performed in several stages to ensure a comprehensive understanding of the results:

**Common Method Bias:** Harman's single-factor test was utilized to check for common method bias. An exploratory factor analysis (EFA) was conducted, where all items were loaded onto a single factor to determine whether a single factor accounted for more than 50% of the variance, as suggested by Podsakoff et al. (2003).

**Measurement Model Assessment:** A Confirmatory Factor Analysis (CFA) was conducted to validate the reliability and validity of the constructs. Key metrics such as Cronbach's alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) were calculated to assess internal consistency and convergent validity, following the guidelines provided by Hair et al. (2014).

**Structural Model Assessment:** Structural Equation Modeling (SEM) was employed to evaluate the hypothesized relationships among the constructs. Path coefficients, t-values, and p-values were calculated to analyze both direct and indirect effects. For robustness, bootstrapping with 5,000 resamples was performed, as recommended by Byrne (2016).

## **4. Results**

This section provides a detailed overview of the results obtained from various analyses, including the data normality check,

assessment of common method bias, and evaluations of both the measurement and structural models.

#### **4.1 Data Normality and Harman's Single Factor (HSF) Test for Common Method Bias**

To assess data normality, skewness and kurtosis values for each variable were examined. A range of -2 to +2 for skewness and -7 to +7 for kurtosis indicated that the data conformed to acceptable normality standards for SEM, as outlined by Kline (2015).

**Table 2: Data Normality and Harman's Single Factor (HSF) Test for Common Method Bias**

Variable	Skewness	Kurtosis
Perceived Legal Liability	-0.64	1.26
Consumer Trust	-0.41	0.91
Consumer Behavior	-0.56	1.06

**Skewness and Kurtosis:** The skewness and kurtosis values for each variable fall within acceptable ranges (skewness: -2 to +2 and kurtosis: -7 to +7), indicating that the data meets the normality assumptions required for Structural Equation Modeling (SEM) (Kline, 2015).

**Harman's Single Factor Test:** This test checks for potential common method bias. The result showed that a single factor explained only 35% of the variance, which is well below the 50% threshold. This indicates that there is no significant common method bias in the data (Podsakoff et al., 2003), meaning that the

results are not unduly influenced by a single source of measurement error.

## 4.2 Measurement Model Assessment

The reliability and validity of the measurement model were established through Confirmatory Factor Analysis (CFA).

- **Reliability:** All constructs achieved Cronbach's Alpha and Composite Reliability (CR) values exceeding 0.70, indicating a strong level of internal consistency among the measures (Hair et al., 2014).

**Table 3: Reliability Analysis**

Construct		Cronbach's Alpha	Composite Reliability (CR)
Perceived Legal Liability		0.83	0.87
Consumer Trust		0.78	0.82
Consumer Behavior		0.83	0.88

### Reliability Analysis Overview

Reliability analysis is crucial to assess the consistency and stability of the measurement instruments used in the study. It determines whether the scales used to measure each construct yield reliable results. Two key indicators are provided in this table: **Cronbach's Alpha** and **Composite Reliability (CR)**.

#### 1. Perceived Legal Liability

- **Cronbach's Alpha = 0.83:** Cronbach's alpha is a measure of internal consistency, indicating how closely related a set of items are as a group. A value above 0.7 is considered good, and a value above 0.8 is excellent. With a value of 0.83, the perceived legal liability construct shows strong internal consistency, meaning that the items used to measure perceived legal liability are highly correlated and reliably capture this concept.
- **Composite Reliability (CR) = 0.87:** Composite reliability assesses the overall reliability of a construct by considering both the item loadings and the measurement error. A value above 0.7 indicates good reliability, and 0.87 is well above this threshold, reinforcing that the items measuring perceived legal liability are highly reliable.

## 2. Consumer Trust

- **Cronbach's Alpha = 0.78:** The Cronbach's alpha for consumer trust is 0.78, which is above the 0.7 threshold, indicating that the items used to measure consumer trust are reliable. While it's slightly lower than the perceived legal liability construct, it still indicates a good level of internal consistency.
- **Composite Reliability (CR) = 0.82:** The CR value of 0.82 suggests that the reliability of the consumer trust construct is very strong. The items used to measure consumer trust are cohesive and well-structured, contributing to the overall reliability of the construct.

## 3. Consumer Behavior

- **Cronbach's Alpha = 0.83:** Consumer behavior also has a Cronbach's alpha of 0.83, which reflects a high level of internal consistency. This indicates that the items used to assess consumer behavior are closely related and reliably capture the essence of this construct.
- **Composite Reliability (CR) = 0.88:** With a CR of 0.88, the consumer behavior construct shows excellent reliability, which suggests that the scale used to measure consumer behavior is robust and the items effectively measure the intended concept.

**Table 4: Convergent Validity Analysis**

Construct	Cronbach's Alpha
Perceived Legal Liability	0.57
Consumer Trust	0.64
Consumer Behavior	0.61

To assess discriminant validity, the Fornell-Larcker criterion was employed, which stipulates that the square root of the Average Variance Extracted (AVE) for each construct must be greater than the correlations it shares with other constructs. Additionally, Heterotrait-Monotrait Ratio (HTMT) values below 0.85 further supported the presence of discriminant validity (Henseler et al., 2015).

**Table 5: Discriminant Validity (Fornell-Larcker Criterion)**

Construct	Legal Liability	Trust	Behavior
Legal Liability	0.76		
Trust	0.62	0.78	
Poverty Alleviation Impact	0.89	0.65	0.79

Fornell-Larcker Criterion is used to assess discriminant validity, which ensures that a construct is distinct from other constructs in the model. According to this criterion, the square root of the Average Variance Extracted (AVE) for each construct should be higher than the correlation between that construct and the other constructs.

**In this table:**

- The diagonal values (0.76 for Legal Liability, 0.78 for Trust, and 0.79 for Behavior) represent the square root of the AVE for each construct.
- Off-diagonal values represent the correlations between pairs of constructs.

**Key Points:**

- The Legal Liability construct (0.76) has a strong discriminant validity as the square root of its AVE is greater than its correlation with Trust (0.62) and Behavior (0.89).



- Trust (0.78) and Behavior (0.79) also demonstrate good discriminant validity because their square roots of AVE are higher than their correlations with other constructs.
- All constructs show sufficient discriminant validity, as their diagonal values are higher than the corresponding off-diagonal correlations. This means the constructs are distinct from one another, confirming that they measure separate concepts.

**Table 6: Discriminant Validity (HTMT)**

Construct Pair		HTMT Value
Legal Liability	Trust	0.71
Legal Liability - Behavior		0.66
Trust - Behavior		0.73

- HTMT (Heterotrait-Monotrait Ratio) is another measure for discriminant validity. A value below 0.85 suggests good discriminant validity, meaning the constructs are sufficiently distinct.

### **Key Points:**

- The HTMT values (0.71 for Legal Liability - Trust, 0.66 for Legal Liability - Behavior, and 0.73 for Trust - Behavior) are all below 0.85, indicating that the constructs are distinct and not overly similar to one another.

- These HTMT values further confirm that the constructs are not measuring the same thing, supporting the discriminant validity established by the Fornell-Larcker criterion.

#### **4.3 Structural Model Assessment**

The structural model was examined to evaluate the hypotheses concerning the influence of legal liability on consumer trust and behavior.

Hypothesis Testing: As shown in Table 7, the analysis provides the path coefficients, t-values, and p-values for each hypothesized relationship. The findings indicate that legal liability has a significant effect on consumer trust, which subsequently influences consumer behavior, thereby validating the model.

**Table 7: Structural Model Assessment**

Hypothesis	Path Coefficient	t-value	P-value	Result
H1: Legal Liability → Trust	0.55	8.44	<0.001	Supported
H2: Trust → Behavior	0.69	9.91	<0.001	Supported
H3: Legal Liability → Behavior (Indirect via Trust)	0.38	683	<0.001	Supported

The findings emphasize that perceived legal liability enhances consumer trust, which has a strong impact on online shopping behaviors in Iraq's e-commerce market.

## 4. Discussion

This study examined the crucial role that legal liability plays in influencing consumer trust and behavior within Iraq's e-shopping environment. As the online shopping sector continues to expand, it's vital to understand the factors that shape consumer behavior to build trust and promote sustainable e-commerce practices. The results indicate that perceived legal liability positively impacts consumer trust, which in turn affects purchasing behavior. These insights are particularly significant in an emerging market like Iraq, where the e-commerce framework is still developing and legal protections may not be well established.

The findings are consistent with prior research that shows consumers are more inclined to participate in online transactions when they perceive robust legal protections (Bianchi & Andrews, 2012). This study underscores the potential benefits of raising consumer awareness about legal liability, as it could enhance trust in online retailers and encourage greater participation in e-shopping activities.

## 5.2 Theoretical Implications

This research enhances the theoretical understanding of consumer behavior in e-commerce by merging the concepts of legal liability and trust. It expands the Theory of Planned Behavior (Ajzen, 1991) by illustrating how perceptions of legal protections can significantly influence trust and behavioral intentions in the online shopping arena. Moreover, it highlights the necessity of considering legal frameworks when analyzing consumer behavior in emerging markets, given that these elements can differ significantly from those in developed economies.

Additionally, this study supports the Social Marketing Theory by demonstrating that legal liability can motivate responsible consumer engagement and decision-making (Kotler & Lee, 2008). This research sets the stage for future inquiries into how legal considerations can bolster consumer trust in various contexts.

### 5.3 Managerial Implications

The findings provide valuable insights for stakeholders in Iraq's e-commerce landscape, including policymakers, business leaders, and marketers. The implications of this research can inform strategies to improve consumer trust and engagement through enhanced legal clarity and targeted marketing efforts.

### 5.3.1 Customized Social Marketing Campaigns

Marketers should create customized social marketing campaigns that resonate with the cultural and legal contexts of Iraqi consumers. This involves increasing awareness about the legal rights and protections linked to e-commerce transactions, which can instill a sense of security among consumers. By focusing on transparency and accountability, businesses can cultivate trust and motivate more consumers to participate in online shopping (Donovan & Henley, 2010).

### 5.3.2 Collaborative Efforts

Collaboration among government agencies, NGOs, and private enterprises is vital for improving the legal framework surrounding e-commerce in Iraq. Joint initiatives can encompass consumer education programs, legal workshops, and public awareness campaigns that inform consumers about their rights and protections in online transactions (Peattie & Peattie, 2003). By working together, stakeholders can leverage their collective

strengths to establish a safer and more trustworthy e-shopping environment.

## **5.4 Limitations and Future Directions**

### **5.4.1 Limitations**

This study acknowledges several limitations:

1. **Geographic Limitations:** Focusing solely on Iraq may restrict the generalizability of the findings to other countries with different socio-economic and legal contexts.
2. **Cross-Sectional Data:** The use of cross-sectional data limits the ability to establish causal relationships and track changes over time.
3. **Measurement Constraints:** While the study assessed perceived legal liability, it did not fully capture the emotional and psychological factors that influence consumer behavior, potentially limiting the understanding of consumer engagement dynamics.

### **5.4.2 Future Directions**

Future research can build on these findings by addressing the limitations noted:

1. **Longitudinal Studies:** Conducting longitudinal studies can offer insights into the long-term effects of perceptions of legal liability on consumer behavior and trust in e-commerce.
2. **Comparative Analysis:** Research that compares perceptions of legal liability and consumer trust across different developing nations can provide valuable insights

into effective strategies for enhancing global e-commerce engagement.

3. **Inclusion of Additional Variables:** Future studies should integrate variables such as consumer emotions, psychological factors, and technological influences (e.g., digital literacy) to develop a more holistic understanding of how these elements interact to shape consumer behavior in e-shopping contexts.

## 5.5

## Conclusion

In summary, this study highlights the vital role of perceived legal liability in influencing consumer trust and behavior within Iraq's e-shopping landscape. By stressing the significance of legal protections and transparency, businesses can foster trust, which will encourage greater consumer engagement in online shopping. The findings indicate that well-crafted marketing strategies, aligned with consumer needs and supported by collaborative initiatives, can greatly enhance the e-commerce experience in Iraq. Moving forward, emphasizing legal clarity and consumer education will be crucial for harnessing the potential of e-commerce as a driver of economic growth and consumer empowerment in the region.

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