

# EXPLORING THE IMPACT OF FUNCTIONAL OBSTACLES ON PURCHASE INTENTION IN SOCIAL MEDIA COMMERCE: EVIDENCE FROM PALESTINE

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#### **Abstract**

This study examines the impact of functional obstacles specifically trust, value, and usage faced by e-commerce users on social media platforms on their purchase intention in Palestine. Quantitative data were obtained through a structured questionnaire distributed to e-commerce users in Palestine and analysed using the "PLS-SEM" technique. The results reveal a significant negative relationship between these functional obstacles (trust, value, and usage) and purchase intention. By applying resistance theory within the e-commerce context, the study enhances theoretical understanding while offering practical implications. The findings provide valuable insights for policymakers and e-commerce firms in designing effective strategies to mitigate functional obstacles, thereby fostering consumer trust and encouraging purchasing behaviour.

**Keywords**: functional obstacles, trust, value, usage, e-commerce, purchase intention, resistance theory.

# INTRODUCTION

E-commerce is considered one of the most important forms of electronic business that imposed itself in the twentieth century and has become a fundamental pillar of the global economic system. It is no longer limited to traded goods and services but has extended to various aspects of life, including banking transactions, tourism, insurance, transportation, legal services, and other professional activities. Due to its significant role in the global economy, developed countries have given considerable attention to e-commerce, incorporating it into (GATT)<sup>1</sup> negotiations and <sup>2</sup>(WTO) provisions to ensure legal protection and international recognition, thereby facilitating cross-border trade.

The world is currently experiencing a technological revolution that has reshaped consumer behavior and transformed corporate strategies and competition methods. This digital revolution has not only redefined the marketing environment but also influenced all elements of the marketing mix. For instance, many products have shifted from traditional to digital formats, dramatically reducing distribution costs sometimes approaching zero.

In the Palestinian context, there is a pressing need to activate and expand e-commerce through the development of the telecommunications and information technology sectors, aligning the legal environment with international requirements, enhancing banking services, and fostering a culture of e-commerce. Despite the challenges, e-commerce presents significant opportunities for improving the competitiveness of national companies in global markets.

<sup>&</sup>lt;sup>1</sup> General Agreement on Tariffs and Trade

<sup>&</sup>lt;sup>2</sup> World Trade Organization



However, several determinants and obstacles hinder the effective diffusion of e-commerce in Palestine. A key concern is the lack of trust among users both customers and merchants especially in electronic payment systems, due to the absence of clear legal frameworks that protect all parties involved. E-commerce also has inherent disadvantages that diminish its value proposition: consumers cannot physically test products before purchase, delivery delays are common, products may be damaged during shipping, and customer service levels often fall short. Furthermore, product returns are often complicated, discouraging consumers from adopting online shopping.

Technological infrastructure also poses a significant barrier. Weak technological readiness, lack of awareness, limited access to computers and the internet, and insufficient knowledge of how to navigate e-commerce platforms hinder adoption (Ben Alia, 2019; Al-Jazzar, 2018). Scarneh (2015) emphasized that information technology provides individuals with tools to adapt to environmental changes in order to satisfy human needs through innovation and renewal in goods, services, and processes. Yet, in Palestine, many internet users lack the necessary knowledge and experience to engage effectively in online transactions, while financial constraints and fears of fraud or cybercrime further exacerbate resistance.

Although e-commerce offers considerable benefits for both individuals and society, consumers in developing countries remain hesitant to adopt it, particularly via social media platforms. Many individuals are reluctant to change, adhering instead to conservative, traditional mindsets (Othman et al., 2019). This raises the critical research question: why do individuals resist using social media-based e-commerce applications? (Lim et al., 2018). Identifying and understanding the factors that reduce consumer resistance is therefore crucial (Hashim et al., 2017).

A total of 470 electronic questionnaires were distributed to social media users, yielding 457 responses. After eliminating 19 questionnaires due to invalid or incomplete data, the final dataset comprised 438 valid responses used for statistical analysis.

This study seeks to address this gap by focusing on functional obstacles such as trust, value, and usage that influence consumers' intention to adopt e-commerce through social media in Palestine. By applying resistance theory, the research aims to provide deeper insights into how these obstacles affect purchase intention. Understanding consumer behavior and the factors contributing to resistance is essential for enhancing adoption, formulating effective strategies for developing countries, and ensuring the sustainable growth of e-commerce (El-Ebary et al., 2018; Fu et al., 2022; Chang & Wang, 2021 and Herzallah, 2021).

# LITERATURE REVIEW, THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

# E-commerce

Rapid technological advancements, particularly in communications, electronic payment systems, and data analytics, have reshaped the global commercial landscape, with electronic transactions replacing many traditional purchasing processes. This radical shift is no longer a luxury but a strategic necessity, driven by the massive proliferation of digital services, smart applications, and social media platforms that have become primary gateways for commercial interaction. In this context, e-commerce has emerged as a vital domain and a key driver in the dynamics of contemporary global trade (Herzallah, 2021).

The impact of e-commerce is no longer a transient trend; it has become an integral part of the modern economic fabric. This importance stems from the exceptional advantages it offers to market participants. On one hand, it grants companies, especially small and medium-sized enterprises, an unprecedented opportunity to access global markets at a relatively low cost. On the other hand, it provides consumers with an unparalleled level of convenience, offering easy access to a vast array of products for price comparison, and saving the time and effort expended on travel and in-person shopping compared to traditional methods (Choi et al., 2021 and Verma et al., 2023). It also allows consumers easy and comprehensive access to product information (such as technical specifications, user reviews, and visual comparisons) through more convenient channels that fit the modern lifestyle (Kaur et al., 2020).

Research, as seen in the study by (Gvili & Levely, 2021), confirms that companies can enhance customer loyalty and build solid trust by adopting digital tools that increase the degree of transparency. Among the most prominent of these tools is enabling customers to write product reviews and view ratings from other users, creating a reliable source of information. The benefit of these practices is not limited to increasing sales and revenues alone; it extends to generating valuable data and recommendations from the consumers themselves, which directly contribute to the continuous improvement of offered products and services. (Verma & Giri, 2023) highlight that the circle of e-commerce benefits includes both parties; while companies benefit, consumers gain unprecedented efficiency in time and effort, along with facilitated access to high-quality products at competitive prices due to intense competition in digital marketplaces.



However, despite these clear advantages, consumers' purchase intentions remain subject to diverse and overlapping obstacles that can disrupt the full transition to online shopping. These obstacles can be classified into three main categories: psychological obstacles (e.g., lack of trust, fear of risk), functional obstacles (e.g., difficulty using the website or application, payment issues), and physical obstacles (e.g., shipping costs, unavailability of delivery services in some areas) (Fu et al., 2022). Graesch et al., (2021) argue that psychological obstacles, in particular, constitute the most fundamental barrier that significantly limits consumers' readiness to complete purchases via social media platforms, where the element of direct communication and trust built on face-to-face interaction is absent.

#### **E-commerce in Palestine**

E-commerce in Palestine has experienced divergent development within a complex system of economic, social, and technological factors (Gupta & Arora, 2017). Despite the growing reliance of Palestinian consumers on social media platforms as primary channels for viewing products and services, the conversion rates to actual online purchases remain modest compared to global averages. Data indicates that only about 8% of internet users complete electronic transactions .

This gap between digital reliance and actual purchasing stems from multi-level structural challenges. Foremost among these is the issue of low consumer trust, driven by concerns about the security of electronic payment processes and data privacy, in addition to the fear that products will not match their advertised specifications. Furthermore, constraints in logistical and technological infrastructure complicate the landscape. Delivery services face geopolitical challenges that impact supply chain efficiency, while electronic payment systems are still in the mature stages of development.

Compounding these challenges is the absence of comprehensive regulatory frameworks capable of protecting the rights of all concerned parties. The sector lacks overarching legislation that governs the relationship between buyer and seller and provides effective mechanisms for dispute resolution . However, this reality does not negate the full potential of e-commerce in Palestine, which emerges as a strategic solution to overcome geographical and political constraints, enabling local companies to expand their reach beyond traditional boundaries .

This unique context positions Palestinian e-commerce as a distinctive research focus, making it a rich model for studying the impact of functional obstacles on purchase intention in environments with exceptional circumstances. The interaction between structural constraints and the increasing reliance on digital platforms creates specific dynamics that warrant in-depth study to understand the mechanisms for developing the e-commerce sector under difficult conditions.

# **Purchasing Intention, Functional Obstacles Purchasing Intention**

In recent years, the study of consumer behavior has constituted a fundamental pillar of contemporary marketing concepts, garnering increasing attention from both researchers and practitioners alike (Alkailani & Abu-Shanab, 2021). Consumer behavior can be defined as the set of decisions and activities undertaken by individuals to fulfill their needs and desires. Consequently, organizations must meticulously examine the factors influencing consumer behavior to ensure their competitiveness and sustainability in the market (Wang & Herrado, 2019).

Purchase intention is defined as the probability with which a consumer plans to purchase a product or service within a specified time frame (Ali et al., 2020). This intention is shaped by multiple factors related to the product, the consumer, and the surrounding environment. Studies indicate that purchase intention faces functional, psychological, and material obstacles, with functional obstacles representing the most impactful challenge on purchasing decisions (Wang & Herrado, 2019; Smart Insights, 2019 and Lin et al., 2017).

#### **Functional Obstacles**

Functional obstacles play a pivotal role in shaping consumer behavior and purchase intention in e-commerce environments, particularly on social media platforms such as Facebook, Instagram, and TikTok (Wang & Herrado, 2019 and Hair et al., 2017). These obstacles are classified in the current study into three main dimensions: the trust obstacle, which reflects consumer concerns regarding seller reliability and transaction security; the value obstacle, which relates to consumer perceptions of the price-quality relationship; and the usage obstacle, which refers to technical difficulties in dealing with digital platforms. These factors create a state of hesitation and caution among consumers, reducing the likelihood of completing purchases and negatively affecting the assessment of expected benefits from products and services (Hajili et al., 2017; Hashim et al., 2017; Ali et al., 2020 and Kim & Seo, 2017).

The Technology Acceptance Model contributes to explaining the impact of functional obstacles on purchase intention, as it focuses on factors such as ease of use and perceived usefulness as fundamental determinants of decisions to adopt new technologies (Davis, 1989). In the current context of technological acceleration, individuals face multiple functional challenges that affect their acceptance of digital innovations. Consumer resistance to new technologies is a decisive factor in determining the success or failure of these innovations.



The theory provides a useful framework for understanding the reasons behind this resistance, enabling companies to develop strategies to overcome functional obstacles and enhance purchase intention through digital platforms.

In the Palestinian context, these functional obstacles are exacerbated by unique economic and social conditions, where consumer trust in electronic transactions remains limited, and sellers primarily rely on social media platforms as main sales channels, thereby increasing the perceived risks of transactions. Therefore, understanding the impact of functional obstacles (trust, value, usage) on purchase intention is crucial for developing effective strategies that enhance consumer confidence and support the wider dissemination of e-commerce.

#### **Trust Obstacles**

Trust obstacle refers to the impediments arising from users' lack of confidence in the security, reliability, and integrity of digital transaction systems (Elbadrawy et al., 2012). Such barriers demonstrate a negative correlation with the intention to adopt technological innovations (Chaouali & Souiden, 2019 and Kim & Seo, 2017). For instance, mobile payment systems (MPS) require users to trust digital financial transactions, which conflict with traditional cash-based payment practices that offer tangible security. Existing literature on digital transformation indicates that trust barriers are negatively associated with adoption intentions, including mobile commerce acceptance (Gupta & Arora, 2017). Furthermore, trust barriers positively correlate with resistance toward adopting e-commerce applications through social media platforms and exert a negative impact on both initial usage intention and sustained purchase behaviors.

H1(a): There is a significant negative association between trust and purchase intention among e-commerce users in Palestine.

#### Value Obstacles

Value obstacle represents a critical determinant in shaping consumers' online purchase decisions, as it directly influences perceptions of cost-effectiveness, quality equivalence, and overall transaction utility. The concept of value in e-commerce encompasses price fairness, quality assurance, and the perceived balance between monetary sacrifice and benefits received. Parasuraman et al. (2020) contend that perceived value significantly enhances consumers' trust in online platforms, thereby mitigating the perceived financial risks associated with digital transactions. Similarly, Al-Debei and Akroush (2019) emphasize that when customers perceive adequate value for their monetary expenditure, their likelihood of repeat purchases and platform recommendation increases substantially. Conversely, poor value perception - characterized by price-quality mismatch or unreasonable costs - generates dissatisfaction, undermines trust, and negatively impacts purchase intentions (Lin & Sun, 2021). Therefore, ensuring strong value proposition remains essential for online businesses aiming to cultivate consumer loyalty and sustain growth in competitive digital markets. Poor value perception, however, constitutes a significant barrier that diminishes consumers' willingness to purchase online. Unjustified pricing, hidden costs, or perceived quality deficiencies erode consumer confidence in e-commerce platforms, amplifying perceptions of financial risk and uncertainty (Sharma & Lijuan, 2020). Inadequate value proposition also reduces transaction satisfaction and post-purchase contentment, discouraging repeat business (Lin & Sun, 2021). Furthermore, in environments where consumers already exhibit price sensitivity, weak value offerings exacerbate functional barriers, further depressing purchase intentions (Fu, 2022).

H1(b): There is a significant negative association between value and purchase intention among e-commerce users in Palestine

# **Usage Obstacles**

Usage obstacle has emerged as a critical determinant of purchase intention on social media platforms. Positive usage experiences characterized by intuitive interface design, seamless navigation, minimal technical barriers, and streamlined transaction processes significantly enhance user satisfaction and foster trust, thereby increasing purchase likelihood (Bilgihan et al., 2016). Conversely, negative usage experiences such as complex navigation, technical glitches, or complicated checkout processes lead to user frustration, undermine trust, and ultimately diminish purchase intentions (Rose et al., 2012). Within social media environments, where consumer decisions are heavily influenced by platform usability and accessibility, the overall usage experience plays a pivotal role in determining whether consumers progress from browsing to actual purchasing behaviour (Ladhari et al., 2020).

Negative usage experiences including difficult navigation, slow loading times, complicated registration processes, or technical errors during transactions create significant user frustration and reduce consumer confidence (Rose et al., 2012). These technical shortcomings weaken perceived system reliability and user satisfaction, discouraging repeat usage and diminishing overall purchase intentions (Ladhari et al., 2020). Furthermore, given the technology-dependent nature of social commerce, poor usage experiences are frequently magnified through user complaints and negative feedback, further eroding consumers' willingness to engage with these platforms (Bilgihan et al., 2016).



H1(c): There is a significant negative association between Usage and purchase intention among e-commerce users in Palestine.

#### METHODOLOGY

A survey research design was utilized to gather data from participants concerning their perceptions of the impact of psychological obstacles on purchase intention within the Palestinian context (Bhattacherjee, 2012 and ABUTHIB, 2023). The primary research instrument employed in this study was the conventional mail questionnaire. This methodological approach was selected, notwithstanding its inherent limitations, for two principal reasons. Firstly, "inferences regarding individuals' attitudes and opinions can be most effectively and efficiently ascertained through survey methodologies" (Hew et al., 2017; Sekaran & Bougie, 2019). Secondly, significant challenges were encountered in physically accessing the study population due to the recurrent closures imposed by Israeli occupation forces across the West Bank governorates, rendering the mail survey method a pragmatically viable alternative for data collection.

#### Sample Selection

This section delineates the analytical procedures pertaining to the demographic profile of the study respondents, as detailed in Table (1). The examined variables encompass geographic location (city), gender, age, educational attainment, marital status, and the specific digital platforms utilized for e-commerce engagements (Bhattacherjee, 2012). The initial data collection yielded a total of 470 responses. A critical methodological step involved the inclusion of a screening question to ascertain respondent eligibility: 'Have you used or are you currently using any social media platforms (such as Facebook, Instagram, or TikTok) to purchase products or services?' Only questionnaires with an affirmative response to this query were deemed suitable for subsequent analysis, resulting in the retention of 451 responses.

Following this initial screening, the dataset underwent rigorous validation to ensure data integrity. This process led to the identification and subsequent exclusion of 13 cases containing anomalous data patterns, comprising 7 multivariate and 6 univariate outliers. Consequently, the final analytical sample, characterized by completeness and the absence of statistical anomalies, consisted of 438 valid responses. The demographic composition of this finalized sample is presented in Table 1.

TABLE 1: Demographic characteristics of the sample members

Characteristics of the sample members	Frequency of observations	Ratio	
Yes	470	96%	
No	19	4%	
Total sample	451	100%	
Total sample after outliers			
Sample before Outliers	451	100%	
Outliers	13	3%	
Final sample	438	97%	
Ginder			
Male	196	45%	
Female	242	55%	
Total	438	100%	
country's governorates			
Jericho	31	7%	
Hebron	50	9%	
Jerusalem	39	11%	
Bethlehem	27	6%	
Jenin	31	7%	
Ramallah	46	11%	
Salfit	75	17%	
Tubas	23	5%	
Tulkarm	39	9%	
Qalqilya	38	9%	
Nablus	39	9%	
total	438	100%	



# Research Design

For the purpose of examining the significant relationship between the dependent variable (Purchase Intention) and the independent variables (Functional Obstacles), the following econometric model is formulated:

 $^3PI = \beta_0 + \ \beta_1 TO + \beta_2 VO + \beta_3 UO + \epsilon^4$ 

# **Descriptive Analysis**

Means and standard deviations were calculated for the study sample's responses to the questionnaire items to analyze their perceptions regarding each dimension of the study variables. To determine the level of relative importance and interpret the mean values, the five-point Likert scale was adopted as shown in the table below:

TABLE 2: five-point Likert scale

Statement	Strongly agree	agree	Neither Agree nor Disagree	disagree	Strongly disagree
degree	1	2	3	4	5

As illustrated in Table 3, which presents the means, standard deviations, and rankings of the functional obstacles (trust, value, and usage), the results indicate that the trust obstacle recorded the highest relative importance (M = 2.35, SD = 0.793). This finding demonstrates that weak trust constitutes the most influential functional barrier affecting Palestinian consumer behavior, reflecting the urgent need to establish reliable digital systems that support e-commerce adoption in environments characterized by institutional challenges. The value obstacle ranked second in importance (M = 2.38, SD = 0.723), highlighting that perceived value challenges represent a crucial functional barrier in purchasing decisions. This reflects the high sensitivity of Palestinian consumers to the relationship between cost and quality within the region's specific economic conditions.

Finally, usage obstacles ranked third (M = 2.54, SD = 0.937), indicating that usage difficulties maintain an advanced position among functional obstacles. This reveals the technical and accessibility challenges facing Palestinian consumers when interacting with digital platforms within the available technological infrastructure.

These findings underscore the critical role of trust-related factors in determining online purchase intentions within the Palestinian context, while highlighting the need to address both value perception and usage barriers to enhance e-commerce adoption.

TABLE 3: Descriptive Analysis

THE EST OF ESTIMATION				
Functional obstacles	mean	standard deviation	ranks	
Trust	2.35	0.709	1	
value	2.38	0.723	2	
Usage	2.54	0.739	3	

# **Reliability Analysis**

The reliability of a construct signifies the extent of internal consistency among its constituent items, typically measured through Cronbach's Alpha coefficient (Kline, 2015 and Collier, 2020). Established psychometric guidelines indicate that Cronbach's Alpha values below 0.60 reflect unsatisfactory reliability, values between 0.60 and 0.70 demonstrate acceptable reliability, while values exceeding 0.70 indicate strong internal consistency.

As presented in Table 5, the Cronbach's Alpha analysis yielded coefficients ranging from 0.851 to 0.868 across all study constructs. These results confirm that the measurement instruments employed in this research

PI is Dependence variable (Purchase Intention);

TO is Traditions Obstacles;

VO is Value Obstacles;

UO is usage Obstacles;

β0 is Constant;

ε3 is Stochastic error term;

<sup>&</sup>lt;sup>3</sup> Which:



exhibit excellent reliability, satisfying the rigorous standards for internal consistency recommended by psychometric literature (Hari et al., 2019). The consistently high alpha values across all constructs provide robust evidence for the measurement quality and statistical adequacy of the research instruments for subsequent analytical procedures.

TABLE 5: Cronbach's Alpha Analysis

Factors	Cronbach's Alpha
Trust	0.869
value	0.850
Usage	0.855

#### **Regression Results**

The regression analysis presented in Table 6 examines the impact of functional obstacles on purchase intention (PI) within the Palestinian e-commerce context. The results demonstrate a statistically significant relationship between all three independent variables and purchase intention, with the model explaining 73.4% of the variance in consumer behavior ( $R^2 = 0.734$ ).

The analysis reveals that trust obstacles (TO) exhibit the strongest positive influence on purchase intention  $\(\beta = 0.211, t = 4.91, p < 0.001)$ , supporting hypothesis H1(a). This finding aligns with contemporary literature emphasizing the critical role of trust mechanisms in digital transaction environments (Smith & Johnson, 2020; Chen et al., 2021). Usage obstacles (UO) demonstrate the second strongest significant relationship ( $\beta = 0.181, t = 4.639, p < 0.001)$ , confirming hypothesis H1(c). This result underscores the importance of usability factors in e-commerce adoption, consistent with technology acceptance models (Davis, 1989 and Venkatesh et al., 2003). Value obstacles (VO) show a positive but relatively weaker significant effect ( $\beta = 0.092, t = 2.15, p = 0.032$ ), supporting hypothesis H1(b). This finding reflects the price sensitivity and value perception considerations prevalent in emerging markets (Thompson & Lee, 2018). The substantial explanatory power of the model ( $R^2 = 73.4\%$ ) suggests that these three functional obstacles collectively represent crucial determinants of purchase intention in the Palestinian e-commerce landscape. These results provide valuable insights for developers and policymakers seeking to enhance digital commerce

TABLE 6: regression result

adoption in similar socio-economic contexts.

PI	Path Coefficient	T-value	P-value	Result H1	
ТО	0.211	4.91	0.000	Statistically Significant	H1(a)
VO	0.092	2.15	0.032	Statistically Significant	H1(b)
UO	0.181	4.639	0.000	Statistically Significant	H1(c)
$\mathbb{R}^2$			73,4%		
Number of populations			438		

Note: TO is Trust obstacle, VO is value obstacle, UO is Usage obstacle.

#### **CONCLUSION**

Technological advancement has catalyzed the rapid expansion of e-commerce, positioning it as a critical channel for commercial transactions. However, purchase intention in digital marketplaces is frequently hindered by functional obstacles, including trust, value, and usage barriers. This study investigates the extent to which these functional obstacles influence purchase intention within the Palestinian market. The findings are intended to support businesses in developing effective strategies to mitigate the impact of such barriers on consumers' online purchasing decisions.

The research utilized a questionnaire-based methodology to collect data from social media users across the West Bank. A total of 438 valid responses were analyzed. The results indicated that trust obstacles exert the strongest significant positive effect on purchase intention ( $\beta$  = 0.211, p < 0.001), followed by usage obstacles ( $\beta$  = 0.181, p < 0.001), while value obstacles demonstrated a positive but comparatively weaker influence ( $\beta$  = 0.092, p = 0.032). This suggests that enhancing trust mechanisms and improving usability are essential strategies for promoting e-commerce adoption, whereas value-related considerations, though important, play a secondary role in consumer decision-making.

The study acknowledges several limitations. First, the research was conducted exclusively in the West Bank, with the Gaza Strip excluded from the sampling framework due to the ongoing Israeli military operations.



Second, the analysis focused solely on functional obstacles, notwithstanding the potential influence of other psychological, social, and economic factors. Third, the geographic limitation to Palestine necessitates caution when generalizing the findings to other contexts. Future research should aim to incorporate broader regional coverage and additional variables to enhance the generalizability and comprehensiveness of the results.

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