

**Factors Influencing Online Shopping Intention in Jordan: An Empirical Study Based on the Tam Model****Malek Ahmad Alsoud\* and Ismail bin Lebai Othman**

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**Abstract:** With the popularity and rapid growth of e-commerce, many countries around the world still facing challenges and boundaries to adopt e-commerce technology, one of this country is Jordan, Jordanian people are cash-oriented and the ration of online shopping is decreasing year by year, from an interpersonal relationship perspective, we propose that website quality, credibility, security protection, after-sale service is an important cue for customers to purchase online. Built on technology acceptance Model, we examined whether these factors could enhance Jordanian intention to purchase online. The result of PLS analysis empirically tested with a sample of 426 members of academic-staff, demonstrated that website quality, website credibility and security protection are significantly related to customers' online shopping intention, whereas after-sale service had shown no relationship.

**Keywords:** e-commerce, shopping intention, after-sale service, website quality, website credibility, security protection.

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**Introduction**

E-commerce environment is continuously changing, to deal with the market challenges; e-commerce retailer needs to evaluate a website to help them achieving the competitive advantage and enhanced consumer purchase intention. However, how consumer intention achieved and what factors should be considered by the e-commerce retailer to develop their website in developing countries, in particular, Jordan still issue needs further investigation.

Online purchase intention has resulted to be one of the critical prospects for measuring individual behavior, and opinions (Flavián *et al.*, 2006). It is suitable to realize that when the customer is happy with the product or service provided, they will be more motivated to purchase. Hence, higher level of service in e-commerce website will lead to higher purchase intention (Flavián *et al.*, 2006; Young Kim Eun and Youn- Kyung Kim, 2004). In the same line, user satisfaction is closely interrelated with positive experiences and intention to purchase online website (DeLone and McLean, 2003). In addition, online shopping retailer

should be responsively taken into consideration the factors that affect customers intend to use the e-commerce website.

Notably, e-commerce in Jordan as a developing country still facing many challenges of online shopping (Nabot *et al.*, 2014). Penetration of the internet Jordan was 88% (statista.com). Besides, the Department of Statistics (2017) in Jordan reported that online shopping rate in Jordan is 4.8%.

In addition, the complaints about fraud and credibility during shopping online has been increased significantly in Jordan (Istizada, 2016). The Jordanian Telecommunications Regulatory Commission (2013), stated that there is 300 websites were classified under fake and unauthorized have been blocked by Jordanian government. Online customer in Jordan face several cyber threats and are vulnerable to those attacks, as they do not adopt proper security systems. According to Arab Advisers Group (2011), 72.8 percent of Jordanian consumer believe that e-commerce website is not secure.

In spite of the numbers of e-commerce websites in Jordan, Ministry of Information and Communications Technology (2016) reported that, the payments were made between Jordanians and Jordanian e-commerce company is very low compared to that occurs between Jordanian and foreign suppliers. Hasan and Morris (2017) reported many problems related to quality in Arab e-commerce websites, like: inaccurate information, unavailability products, long ordering process, unclear website content, unavailability of alternative methods of delivery, inappropriate font size and inconsistent language. For that, E-commerce businesses should take into consideration web quality as an essential factor to improve the online customer's intention as suggested by Rami Mohammad Al-dweeri *et al.*, (2017).

Therefore, in order to enhance the level of online shopping in Jordan, it is essential for the e-commerce retailer to develop the secure website that meets Jordanian customer needs and improve the trust between their website and customers. Moreover, researchers have considering this philosophy; it is necessary to examine this phenomenon from different theoretical perspective, this study explained users purchase intention from the TAM model perspective, specifically the website credibility, website quality, security protection, after-sale service. Hence, in the second section this paper addresses the theoretical background. Then present the research framework, hypotheses, methodology and findings discussions. Finally, several implications were provided, limitations of the study, and future directions.

### **Underpinning Theory**

Technology acceptance model (TAM) provides a beneficial explanation of how the website credibility, website quality, security protection, after-sale service lead towards attract online shopping intention. This Model also underpinned the proposed model presented in the current study.

### **Theoretical background**

Theoretical research model in our study based on the extended TAM Model of Fred D. Davis *et al.*, (1989). This theoretical research lens is parallel in spirit to Davis (TAM). While the TAM model, as expanded by have been used widely in research in the online world.

Substantial theoretical and empirical support has gathered in favor of the Technology Acceptance Model (Davis, 1989). Several studies have found that (TAM) consistently explains a significant proportion of the variance in intentions and behavior. Also, TAM

compares favorably with other models such as Theory of Reasoned Action and Theory of Planned Behavior (Venkatesh, 1999). TAM theorizes that an individual's behavioral intention to use a system determines by two beliefs: usefulness, and ease of use (Venkatesh *et al.*, 2000). Online shopping has essentially developed and is progressively getting to become distinctly prominent since its beginning nearly two decades ago. Accordingly, as the world continues to focus more on the Internet, businesses have found new entries on working upon online shopping.

According to TAM, two key beliefs of determining the intention to accept voluntarily and then use a new IT that received enormous attention are the perceived usefulness (PU) and the perceived ease of use (PEOU) of using the new IT (Chau *et al.*, 2000; Lin and Lu, 2000). The TAM has proved useful as the prominent theory in IT studies (Straub *et al.*, 1997; Chen *et al.*, 2002). Empirical research has shown the TAM to be a robust model for studying technology acceptance behavior in a wide range of IT categories, including electronic commerce (David Gefen *et al.*, 2003) and in studies across countries (Straub *et al.*, 1997; Rose and Straub, 1998).

While there are standing studies concentrated on online shopping around the world, many of these studies suggested that there is still a need for closer examination of the online shopping intention in specific countries, very much due to the fact of cultural differences and the prior imperfection of technology acceptance relationships of varying consumer markets (Bobbit and Dabholkar, 2001; Salisbury *et al.*, 2001; Goldsmith, 2002).

Considering that online shopping is still at the early stage of development in Jordan, little is known about consumers' behavior in adopting this new shopping channel and the factors which influence this behavior (Haque *et al.*, 2006). This current study aim to fill this gap by examining how consumers form their attitudes and make online shopping intentions. This study employs TAM as the underlying theoretical grounding for the research framework as it provides a valid basis for explaining and predicting consumers' intention towards online shopping behavior (Bobbit and Dabholkar, 2001; Goldsmith, 2002; Grabner-Krauter and Kaluscha, 2003; Haque *et al.*, 2006; King and He, 2006). The knowledge this study generates will contribute in two ways: regarding theory, this study provides an empirical understanding on the technology acceptance of Jordanian consumers towards online shopping; and regarding practice, this study presents strategic implications and directions for the development of online shopping in Jordan.

### Website credibility

Website credibility of the considered as one of the most critical factors that contribute to enhancing the behavior and intention to online shoppers. (George *et al.*, 2016; Toufaily *et al.*, 2013). Website credibility generally characterized as the level of detail an assortment of data which are resolved amid the framework plan and advancement stage while the opportuneness, exactness, and consistent quality outcome (Toufaily *et al.*, 2013). Furthermore, researchers have empirically measured the association between credibility and consumer behavior. High credibility sources can positively impact on intention, whereas low credibility sources are less likely to contribute a behavioral intention (Louise M. Hassan *et al.*, 2007).

Frequent research shown many aspects of website credibility: what factors embrace website credibility (Ohanian, 1990; Gotlieb and Sarel, 1992), how to measure it (MacKenzie, Scott B. and Richard J. Lutz, 1989; Gotlieb and Sarel, 1992; Johnson and Kaye, 2004) and how it

defined on the Internet (Kim, 2015). Website credibility closely linked to the concept of purchase intention, a strong predictor of purchasing behavior (Ajzen and Fishbein, 1980), and a significant area of interest for marketing professionals and academics alike. Purchase intention research has focused on how credibility had been using as a measure in marketing (Dodds *et al.*, 1991; Infosino 1986), More recent research has looked at how purchase intention may be affected by attributes of online stores (Chen *et al.*, 2010).

In the end, there is an agreement in the previous studies concerning the importance of website credibility on the usage of the technology (Saeed and Abdinnour-Helm, 2008). Based on the existing empirical evidence, this study considers website credibility as an essential determinant of the users to online shopping intention. Moreover, there is a need to consider the effect of website credibility towards the intention, to use technology in different cultural and organizational settings, especially in Jordanian context. Thus, the present paper proposed the following hypothesis:

**H1:** website credibility significantly impacts online shopping intention

### Website quality

Online customers face many difficulties while shopping the first time, as customers may take extra time to find and locate their needs from products and extract information. If e-commerce retailer fails to respond to this kind of consumers, then it would place a huge question mark on online selling in the future (Lee *et al.*, 2011). The functionality of the website in association with providing information related to the products and goods, providing information related to guide for online shopping also helps customers to get engage in online shopping as claimed by Bai *et al.*, (2008) as cited by (Lee *et al.*, 2011). Chen and Barnes (2007) found that quality of information and guidelines for online purchase increase trust and benevolence of consumers to shop online as attractive interface also helps to build trust through quality information provided by the retailer. Website design and the ability of a website to handle the customer through its navigation also helps the web-based retailer to attract customers (Tsai and Yeh, 2010).

Website quality considered a virtual concept in the internet environment. Today, online commercial companies cannot attract a wide range of customers without a proper website quality (Khalil, 2017). Website quality is considered the website's skills to allow users to achieve their purpose and willingness of users to visit the website to perform the same on an ongoing basis (Loiacono *et al.*, 2002). Website quality affects the customers' intention to shop via online stores (Bai *et al.*, 2008). Additional studies are needed to forward generalizable results. It is also essential in a way as often consumers are motivated to rate the website high due to its design, layout, and quality of information it provides (Al- Maghrabi *et al.*, 2011). Additionally, limited studies have focused on the developing countries examining this relationship. Thus, the present paper proposed the following hypothesis:

**H2:** website quality significantly impacts online shopping intention.

### Security protection

Security protection plays a critical role in e-commerce; it is an essential aspect of online shopping (Omar *et al.*, 2011). According to Abbad *et al.*, (2011), Security protection as one from among others address that needs an enormous authoritative for an online commercial in Jordan. For improving the level of customer trust in e-commerce, online shopping sites in Jordan need to concentrate on insurance, and security edges as critical drivers of diminishing saw perils from online purchaser's perspectives. In the light of the fact that security protection is comprehensively seen as the principal obstacles to the allocation of e-commerce

sites as a result of their substantial effect on trust and on forming inspiring demeanors toward online shopping later on.

Regarding online shopping, security protection is extremely critical behavioral control considers encouraging online shopping conduct, what's more; the outcome demonstrated that exclusive and security in saw behavioral control build had decidedly connected with the goal of shopping on the web. (Gauzente, 2004; Wang *et al.*, 2006; Zhang and Tang, 2006; Lian and Lin, 2008; Zailani *et al.*, 2008). Security and protection were also reported to be important determinants of online shopping (Kim *et al.*, 2011; Llach *et al.*, 2013; Wu and Chang, 2005). In the contextual understanding handful of studies can be tracked which cannot be view as conclusive. In the same vein, studies (Altarifi *et al.*, 2015; Yaseen *et al.*, 2016) investigated found to be positive and significant aspects.

In sum, security and protection is an essential variable in online shopping intention, particularly in the internet user's context. Internet users do not like their credit card particulars, for example, to fall into the hands of the cybercriminals. Thus, it is this factor that has also led to the low usage of online shopping in Jordan. The above studies are also found to be fragmented and diverse. Instead of this, more extensive studies are required to explore the security and protection and how it influences online shopping intention of customers. Thus, the present paper proposed the following hypothesis:

**H3:** security protection significantly impacts online shopping intention.

### After-sale service

Unavailability of physical touch and product examination has been one of the significant limitations of the online shopping environment. Customers in Jordan are cash oriented and also afraid to use their credit cards to purchase online 95% of them Prefer cash on delivery (Mohammad Ghazal, 2102). Customers still concerned about after-sale service, as they do not see the people or the physical items they buy. Another issue is receiving a different product from the products purchased online, as well as some consumers have doubts about the quality of items purchased. Those issues discourage Jordanian customers from a shop online (Yaseen *et al.*, 2016). Study after sales service, and it's showing a real interest in solving countered problems and providing a quick response to a customer, and enhance the level of online shopping in Jordan (Rami Mohammad Al-dweeri *et al.*, 2017). In the relation, several studies have highlighted customer dissatisfaction regarding after-sales service in the process of online shopping (Chen *et al.*, 2015).

Furthermore, online shopping does not allow the customer to touch or experience products on sale. The customer decides the destiny of products with the plausible look and visual experience. Additionally, after-sale service, in the form of guarantee of product return and faulty product or information mentioned in the website does not match to products feature off after-sales service effect on the intention of online shopping (Mahmaod Ibrahim Al-Rawad *et al.*, 2015; Aldhmour and Sarayrah, 2016).

Previous researchers suggested that after-sales service can dominantly influence relationships with customers determinants (Amini *et al.*, 2012; Mahmaod Ibrahim Al-Rawad *et al.*, 2015; Aldhmour Sarayrah, 2016; Rami Mohammad Al-dweeri *et al.*, 2017). The shortage of literature related to after-sale service required comprehensive and detailed inquiry to explore the after-sale services as the antecedents, predictors or determinants on the online shopping (Ahmed and Sanatullah, 2011). Further empirical attention is required to forward more

generalizable results about after-sales service in the context of Jordan. Thus, the present paper proposed the following hypothesis:

**H4:** after-sale service significantly impacts online shopping intention.

### Research Method

The purpose of the study is to examine the impact of website quality, website credibility, after-sale service, security protection, on online shopping intention. The research model was examined using a sample of universities' academic-staff in Jordan.

### Data Collection

A random sample was used by inviting universities academic-staff to participate in this study. Self-administered questionnaires were distributed to some academic staff. A total of 426 usable questionnaires were collected in this research. Through the 426 questionnaires, 62% of respondents were male, and 38% were female. The majority of respondents (88%) were aged between 30 and 39.

### Measurement

Variables of interest in this research consist of online shopping intention, website credibility, website, quality, security protection, and after-sale service. The measurement build based on previous literature take into account the validity and reliability. Likert scale, ranging from strongly disagree (1) to strongly agree (5).

### Data Analysis

This study used partial least squares (PLS) method for performing the statistical analysis. According to Hair *et al.*, (2006) following PLS analytical approach need two main steps; first, the measurement model to assess scales and model evaluation, second is the structural model to examine the relationships and drawing the final results.

### Measurement Model

Convergent validity and discriminant validity of the current model was examined. Convergent validity was tested using the criteria proposed by Chin (1998) that composite reliability should be at least 0.70, and item loadings should be higher than 0.70. The average variance extracted (AVE) should be at least 0.50 (Fornell and Larcker, 1981). Based on the result, researcher excluded WC1, WC9 because their loadings were <0.70. All other items loadings were higher than the required threshold. Convergent validity conditions were also satisfied in the study model by having CRs ranging from 0.87 to 0.94, and AVE from 0.63 to 0.70. Table 1 shows the results of the analysis.

Constructs and Items	Loadings	T-value	AVE	CR
<b>Security protection</b>				
SP1	0.755			
SP2	0.716	3.767	0.631	0.910
SP3	0.840			
SP4	0.776			
SP5	0.809			
SP6	0.859			
<b>After-sale service</b>				
AS1	0.851			
AS2	0.778	6.273	0.635	0.874
AS3	0.805			

AS4	0.749			
<b>Website credibility</b>				
WC2	0.767			
WC3	0.802			
WC4	0.847			
WC5	0.831	2.797	0.667	0.941
WC6	0.767			
WC7	0.802			
WC8	0.847			
WC10	0.864			
<b>Website quality</b>				
WQ1	0.759			
WQ2	0.816			
WQ3	0.883	6.260	0.701	0.921
WQ4	0.851			
WQ5	0.871			

Discriminant validity can be assessed by the square root of the AVE for each construct. A reasonable level of discriminant validity acquires if each construct correlations is higher than other. Table 2 present the correlations matrix and the square root of AVE for each construct in the research model.

**Table 2. Correlations matrix**

Construct	ASS	SB	WC	WQ
After-sale service	0.797			
Security protection	0.567	0.794		
Website credibility	-0.109	-0.078	0.817	
Website quality	-0.681	-0.544	0.123	0.837

The square root of AVE should be higher than the correlations for all other constructs. As shown in Table 2, data in the present study provide substantial evidence of convergent validity and discriminant validity.

### Structural Model

The second step was the assessment of the structural model; the variance explained (R<sup>2</sup>), the path coefficient, and t-values were estimated based on hypothesis test in the research model. The results of the hypothesized structural model test in Figure 1.

The result of the research model examination demonstrates that the R<sup>2</sup> value explains 0.36% of the variance in customer online shopping intention. Surprisingly after-sale service did not affect customer online shopping intention. The result revealed significant effects for website credibility, website quality, and security protection, which provides support for H1, H2, H3.

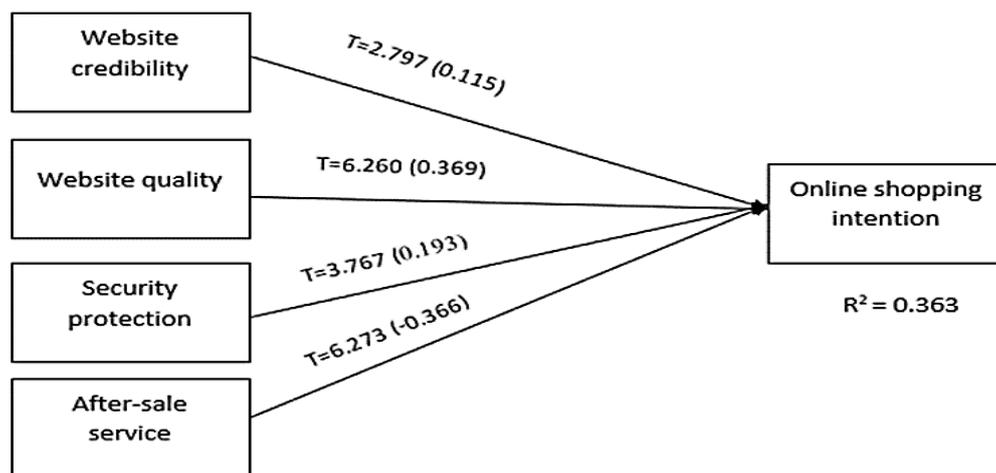


Figure 1. Result of the measurement model

### Discussion

The research model was based on the TAM model. The analysis indicated that customer shopping intention is significantly associated with three relational factors; website credibility, website quality, and security protection. Website credibility have a significant effect in customers' shopping intention. The result is consistent with prior literature on online contribution, where the Website credibility plays an important role in customer intention to purchase online (Toufaily *et al.*, 2013; George *et al.*, 2016). In this research, website with high level of credibility, have high customers intentions purchase. A strong website credibility would enhance online customers intention to purchase online because they believe that this website will Fulfills his promises.

This study also revealed that a website quality is decisive in affecting customers' online shopping intention. This finding consistent with previous studies in an online context (Hsu *et al.*, 2012). Moreover, high-quality website, have high customers intentions to buy online. Website quality would enhance online customers intention to purchase online because they believe that this quality of the website reflect the quality product or service provided.

Moreover, this study revealed that security protection plays a significant role in customers' online shopping intention. The result is consistent with prior literature on online contribution (Altarifi *et al.*, 2015; Yaseen *et al.*, 2016), where the security protection plays an essential role in online shopping intention. In this research, website with level of security protection, customer intention to purchase online will be higher than other website. A strong security protection system for website would enhance online customers to purchase online because they believe that their personal information and credit card information will be safe.

Contrary to expectations and prior literature (Amini *et al.*, 2012) the result showed that high level of after-sale service does not enhance customer online shopping intention. The possible explanation is that the 95% Jordanian customers prefer paying cash on delivery which mean they check the product before they pay money which may more safety for them and guaranteed for after-sales service.

## Limitation and Future Research

Although the usefulness of results in the current study, it has several limitations. First, whether the results could be generalized to other types of online shopping intention are unclear. Knowledge contribution in virtual communities might be different since these websites have designed for diverse interests. Further exploration is important to confirm the generalizability of the present findings. Second, the sample involves only academic-staff. Other users who had internet access may have different insights about the impact of the TAM model. The results cannot be generalized to all participants; this limitation urges the need for additional research. Third, this study examined some factors related to the TAM model. This study did not examine the culture and gender factor. Future studies should investigate another factor for instance, sense of community, study as crucial factors that encourage customers to share their information with others in the context on online environment as motivations for knowledge contribution and encourage them to purchase online. (Majali Thaer and Abdul Manaf Bohari, 2016). Finally, e-commerce is a universal medium it would be fruitful to investigate knowledge contribution motives in a different cultural setting, while this study only focuses on Jordanian academic-staff.

## Implications

This research contributes to present online knowledge contribution research in some ways. First, this study focusses mainly on the factors affect customers intention to purchase online. There is a short understanding of what factors make customers purchase online. This study enhances the current literature by investigating factors may affect customer online customers intention. Second, the research model provides empirical support that website credibility, website quality, and security protection show significant impact on online shopping intention. Moreover, this research also beneficial for practitioners by providing more understanding of online shopping intention in middle east especially in Jordan. For instance, results of this study show that website credibility, website quality and security protection are crucial factors that encourage customers purchase online. Thus, website vendor should provide a vital website take into account the quality, credibility and security protection to enhance shopping intention among customers.

## Conclusion

In conclusion, online shopping is increasing significantly around the world. Accordingly, the focus of this study is on the factor that enhance customers shopping intention in Jordan. Also, this empirical result would lead to the opening of new ideas for the other developing countries facing the same issues. Besides, the current study also contributes to the existing literature on the proposed constructs. The study has gone some way in order to enhance our understanding of online shopping intention. Moreover, suggesting to more extensive the scope of online shopping by studying it in other developing countries.

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