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DETERMINANTS OF ONLINE SHOPPING INTENTION AMONG

JORDANIAN'S ACADEMICIANS

BY

MALEK AHMAD ALSOUD

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DETERMINANTS OF ONLINE SHOPPING INTENTION

AMONG JORDANIAN'S ACADEMICIANS

MALEK AHMAD ALSOUD
901595

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(Date)

Nama Nama Pelajar (Name of Student)	:	**Malek Ahmad Salem Alsoud**
Tajuk Tesis / Disertasi *(Title of the Thesis / Dissertation)*	:	**Determinants of Online Shopping Intention among Jordanian's Academicians**
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Abstract

This study examined the factors influencing the online shopping intention of academicians in Jordan. This study examined the effect of website quality, website credibility, security protection, and after-sales service on online shopping intention in the Jordanian consumers market. It has also examined the moderating effect of perceived trust and e-WOM in this relationship. The study used a survey method and questionnaires distributed to a sample of 700 academic staff from four public universities in Jordan. The data were analyzed using a structural equation model. The study found a positive and significant relationship between website credibility, website quality, and security protection and online shopping intention, while after-sales service did not show any effect. Perceived trust also appeared as a moderator in the relationship between website credibility, after-sales service, and online shopping intention. While e-WOM was found to moderate the relationship between website quality, after-sales service, and online shopping intention. The findings of this study, like earlier research findings revealed the importance of perceived trust and e-WOM in influencing shopping intentions of customers. This study showed that understanding those influential factors and effectively managing them would improve business performance in the marketplace. Furthermore, the present study sheds light on the importance of perceived trust and e-WOM as moderators.

Keywords: Online shopping intention, perceived trust, e-WOM, website credibility, website quality, security protection, after-sale service.

Abstrak

Kajian ini menyelidik faktor-faktor yang mempengaruhi niat membeli-belah secara atas talian bagi ahli akademik di Jordan. Kajian meneliti kesan kualiti laman sesawang, kredibiliti laman sesawang, perlindungan keselamatan, dan perkhidmatan selepas jualan terhadap niat membeli-belah secara atas talian dalam pasaran pengguna Jordan. Kajian turut mengkaji kesan penyederhanaan kepercayaan tanggapan dan E-WOM dalam hubungan tersebut. Kajian ini menggunakan kaedah tinjauan dan soal selidik yang diedarkan kepada 700 orang staf akademik sebagai sampel di empat buah universiti awam di Jordan. Data dianalisis menggunakan model persamaan berstruktur. Kajian mendapati hubungan yang positif dan signifikam di antara kredibiliti laman sesawang, kualiti laman sesawang, dan perlindungan keselamatan dengan niat membeli-belah secara atas talian, manakala perkhidmatan selepas jualan tidak menunjukkan sebarang kesan. Kepercayaan tanggapan juga dilihat sebagai pengantara dalam hubungan di antara kredibiliti laman sesawang, perkhidmatan selepas jualan, dan niat membeli-belah secara atas talian. Manakala, e-WOM didapati mengantara hubungan di antara kualiti laman sesawang, perkhidmatan selepas jualan, dengan niat membeli-belah secara atas talian. Dapatan kajian ini menunjukkan kepentingan kepercayaan tanggapan dan e-WOM dalam mempengaruhi niat membeli-belah pelanggan. Kajian ini juga menunjukkan bahawa pemahaman terhadap faktor-faktor yang mempengaruhinya dan menanganinya secara berkesan dapat mempertingkatkan prestasi perniagaan di pasaran. Tambahan pula, kajian ini memberi pendedahan mengenai kepentingan kepercayaan tanggapan dan e-WOM sebagai penyederhana.

Kata kunci: niat membeli-belah atas talian, kepercayaan tanggapan, e-WOM, kredibiliti tapak web, kualiti laman web, perlindungan keselamatan, perkhidmatan selepas jualan

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CHAPTER ONE

INTRODECTION

1.1 Background of the study

The focal point for the innovative decision to move from a traditional business to invest in technology is e-commerce that can be an essential value-generating investments a business can follow (Epstein, 2004). The importance and usage of electronic commerce have noticed over the past few decades. This growth has been viewed equally essential at both the individual and institutional levels, and its increasing pace is closely aligned with technological advancements that lead the global economy to benefit from its unique tools and features. E-commerce is a group of online business activities and online offerings both, tangible, and intangible and includes business to business and business to customer models (Epstein, 2004).

Online shopping is the electronic form of the traditional business or telephone-based ordering system, in which products and services are offered only physically in traditional stores. However, a significant effect can be observed in retail business due to technological advancements such as the Internet and rapid web development these days. Technological advancements have encouraged businesses to establish their operations in a more convenient, cost-effective, and efficient way. Thus, the Internet-based business model is gaining popularity in the marketplace because a web presence by a business is suitable for a technology-driven all generation as making a transaction over the web is convenient.

Nowadays, the Internet offers revolutionized B2B frameworks and platforms due to which, enterprises no longer require reliance on traditional business transactions (Haig, 2002). Through using the World Wide Web, e-commerce platforms such as Amazon, Onsale.com, and Lazada.com are available, offering a wide range of products and services to their customers. Also, these e-commerce players have also managed to have some physical presence in the market (Hassanein & Head, 2007).

Nevertheless, significant differences exist regarding how consumers behave in e-retail businesses in developed and developing economies compared to physical interactions (Ratilla, 2016). The concept still in its developmental stages in many economies such as Middle Eastern nations and Jordan is not an exception (Nabot, Garaj, & Balachandran, 2014). While online shopping is still in initial stages in Jordan, it is imperative to examine and understand the attitudinal characteristics of early adopters to maximize shopping online (Nabot et al., 2014). Also, such a study will potentially enhance the adoption and intention of other potential consumers (Hsu, Chuang, & Hsu, 2014; Van der Heijden, 2003).

In the recent era, the adoption of technology has become a common practice, and e-commerce applications have become a highly significant phenomenon ranging from their usage in e-government to electronic banking, healthcare, and e-learning, among others. Online shopping is a component of e-commerce that the consumer market widely uses across vast swaths of the world (DeLone & McLean, 2003; Islam, Low, & Hasan, 2013). Traditionally, the purchasing that used to be done through mail, via a telephone ordering system, or in person can be done through the Internet, which has affected retail businesses.

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Similarly, the Internet has enabled businesses to streamline their operations to provide better communication and contact with their customers and to minimize unnecessary operational costs (Millyard, 2015). According to Vitez (2015), e-commerce platforms were established to help support traders and potential consumers to exchange goods for value by using the Internet. With a massive consumer base of 2 billion, e-commerce platforms are fast becoming potent contributors to economic growth for nations globally. For example, such platforms roughly contribute 3.4% on an average in major big economies like Sweden and South Korea (Manyika & Roxburgh, 2011). Moreover, the future looks even more promising because e-commerce will continue to grow due to major benefits. Such benefits include a wide variety of products and services, competitive prices, ease of purchase, convenience, and payment facilities. The majority of these benefits are difficult to experience when purchasing through traditional retail stores (Vannier, 2013).

Online shopping is becoming a daily activity for many people with the availability of secure Internet services. A Cushman and Wakefield (2013) report noted that fast-paced economies had a significant share of the online retail environment. First on their list was the United Kingdom, followed by the United States, and then Germany. Internet is also able to unite businesses and people. One primary reason for differences in usage is cultural differences, which have a substantial impact on the use and adoption of the Internet when it comes to marketing goods and services (Park, & Jun 2003).

Online shopping ratio vary from one country to another in the Asia Pacific region. For example, 95% of Koreans surveyed intended to make a purchase using the Internet in the next six months while about one-fourth of those surveyed in Hong Kong (27%) and Thailand (26%) intended to the same. In Korea and the People's Republic of China many web users shop online, while in Hong Kong, Australia, and New Zealand few Internet users shop online (Nielsen, 2010).

Online shopping offers many benefits compared to traditional shopping. According to scholars like Guo, Ling, and Liu (2012), Kim, Ferrin, and Rao (2008), first online shopping enable consumers to choose from a wide variety of offerings. Second, online shopping saves consumers money due to the competition. Third, many websites now offer savings codes, no-taxes-charged, and free shipping offer. Price comparison websites like PriceGrabber empower shoppers to shop smarter, through utilizing services that compare product prices from several stores. Fourth, online shopping also saves people time and effort. Fifth, online consumers are able to search for further information about products, services, pricing, and distribution channels, and thus helps consumers to make more informed decisions. The level of information may provide a significant impact on intention of consumers to engage in online shopping (Delafrooz, Paim, & Khatibi, 2011).

Nonetheless, online shopping does have some limitations, including the inability of consumers to physically experience a product or get a trial. E-retailers are working hard to tackle existing challenges and limitations that require making solid marketing decisions. Decision making plays a crucial role in online purchases and

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needs timely, accurate information and relevant to the goods and services in a rapidly dynamic business environment (Shukla & Babin, 2013).

As of the second quarter of 2017, China had the highest online shopping rate across the world as 83% of the online population made a purchase online during the last month. The Chinese market was followed by South Korea at 83%, the United Kingdom at 82%, and Germany at 81% (Stastica, 2018). Given the enormous size of their populations, Asia-Pacific countries are expected to experience large increases in online shopping in the future, offering vast opportunities (Statistic Incorporate, 2015).

According to Statista (2018) around 1.66 billion customers around the world in 2017 purchased either products or services online. In the same year, global e-retail sales reached up to 2,3 trillion dollars and the forecasting indicates a growth up to 4.48 trillion dollars in 2021 year. Moreover, e-retail sales in the Asia-pacific region amounted to 12.1 percent in 2016 whereas in the same year recorded only 1.8 percent in Africa and the middle east (Statista, 2018).

Online retail giants like Amazon and eBay in the United States and Alibaba and JD.com in the People's Republic of China often grab headlines. However, in the content of the Middle East and the Arabic-speaking world, online shopping platforms such as Marka-VIP and Sukar, Khazanti, and Hadaya-VIP are geared to the local markets.

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According to Statista (2018) Internet usage has grown from 1.024 billion in 2005 to 4.176 billion in 2018, which was around 54.0% of the total world population of 7.700 billion. The growth of Internet usage in Jordan has mirrored the large-scale world-wide growth. In 2010, 27.2% of Jordan's population was online, but by 2018 that figure had jumped to 89% (Internet World Statistics, 2018).

Across the Middle East, Internet penetration varies. In total, Internet penetration in the entire Middle East is about 64.5%, compared to the worldwide average of about 54.5% (Internet World Stats, 2018; IpsosMena, 2011). In the Middle East itself, penetration rates range from a high of 98.4% in the United Arab Emirates to a low of 24.3% in Yemen (Internet World Stats, 2018). With a penetration rate of 87.8%, Jordan is in a middle band of countries with Saudi Arabia at 90.2% directly above it and Palestine at 79.7% directly below it. (see table 1.1)

Table 1.1 Internet Penetration in the Middle East

Country	Population (2018 Est.)	Internet Users in 2000	Internet Users in 2017	% of Population using Internet
United Arab Emirates	9,541,615	735,000	9,385,420	98.40%
Qatar	2,694,849	30,000	2,644,580	98.10%
Bahrain	1,566,993	40,000	1,535,653	98.00%
Kuwait	4,197,128	150,000	4,104,347	97.80%
Lebanon	6,093,509	300,000	5,546,494	91.00%
Saudi Arabia	33,554,343	200,000	30,257,715	90.20%
Jordan	9,903,802	127,300	8,700,000	87.80%
Israel	8,452,841	1,270,000	6,740,287	79.70%
Iran	82,011,735	250,000	56,700,000	69.10%
Oman	4,829,946	90,000	3,310,260	68.50%
Palestine (State of)	5,052,776	35,000	3,055,088	60.50%
Iraq	39,339,753	12,500	19,000,000	48.30%
Syria	18,284,407	30,000	6,025,631	33.00%

| Yemen | 28,915,284 | 15,000 | 7,031,784 | 24.30% |

Source: Internet World Stats, 2018.

A significant difference exists between merely using the Internet and using the Internet for online shopping. As the International Telecommunications Union noted in 2012, two trends protrude when exploratory the most popular sites in the world: American websites and social media such as Facebook, Google, and YouTube are consistently among the top ten visited websites in all over the world (Hootsuite, 2018).

Across the region, several key trends have emerged. One was that the number of active monthly users to the world's largest social network [Facebook] has tripled in the Middle East since 2012. Across the region, Facebook now has 136 million monthly users in a region of more than 300 million people (Radcliffe, 2018). A second is that Instagram and Snapchat have grown rapidly. A third is that most Internet media experiences in the Middle East are via mobiles.

Jordan is a middle-income country and one of a handful of Arab countries that is relatively advanced in the adoption of information technology. Jordan first connected to the Internet in 1994, and, by 2006, there already were 200 Internet cafes on a single street of the city Irbid itself (Cyr, Ilsever, Bonanni, & Bowes, 2004). This number exceeded the Kingdom of Saudi Arabia, which at the time had a population of about 25 million compared to Jordan with a population of about 5.3 million.

One reason for the widespread adoption of the Internet has been that the government of Jordan has pushed the adoption of information technology through policies and strategies. This includes the Jordanian National Information Centre, development of telephone utilities, Internet services providers, and e-banking, e-government, e-laws website development (Abbad et al., 2011).

The Department of Statistics in Jordan (2013) states that the purchase and sale of goods ranked last among uses of the Internet in Jordan. More specifically, Jordanians use the Internet first as an information source, second to contact friends and acquaintances using the social networks (i.e., Facebook, Twitter, Instagram, Skype), followed by entertainment, (i.e., watching movies, TV programs and listening to music). Also, some Internet users surf the Internet to read newspapers and electronic journals, send and receive emails. Jordan has seen enhancements in the (ICT), and electronic services sectors. However, since 2005, Jordan has witnessed a move towards e-commerce as more brick-and-mortar businesses have gone online, and consumers have started to utilize these sites (Arab Advisors Group, 2012).

In 2010, the government of Jordan began to improve the climate for the development of an expanded online purchasing environment, and the strategy was to develop e-commerce activities in Jordan in cooperation with the private sector. Among the developments was an amended electronic transaction law to promote and protect e-commerce. For example, the Central Bank of Jordan created the E-fawateercom e-payment system in 2015. This is a centralized system that provides the ability to review and pay bills and permits telephone and Internet banking. This

system enables customers to pay a variety of bills from more than 300 companies including the Internet, mobile telephone, utilities and institutions like travel agencies and universities, quickly and safely.

The attention from the Jordanian government directed towards e-commerce has encouraged brick-and-motor retailers to begin conducting their work online, and many websites in Jordan now offer goods that can be bought online using credit cards. The following are some examples of online shopping websites in Jordan: Namshi, Mumzworld, Souq, Jamalon, Ifood, Markaforyou, Marka-VIP, and Wysada (Istizada, 2016).

The most influential online retailer in Jordan is Marka-VIP which focuses not only on Jordan but also on the entire Middle East. The reason behind that, this company possess many sources of premium brands products as well as its offered profoundly discounted prices from time to time for customers. Marka-VIP was established in 2010 and features a highly interactive electronic platform, in which customers gain access to high-quality brands with tremendous value from the convenience of their homes. Since its establishment, Marka-VIP has expanded to Gulf countries, Lebanon, and Turkey (MarkaVIP, 2015).

Online shopping in Jordon is still in its early years as people in the economy are yet to develop trust and faith in e-commerce (Nabot et al., 2014; Alkhlaifat, Tambi, and Mansour, 2017). As per a report of the Arab Advisors Group (2012), although the penetration of the Internet has grown, the percentage of those shopping on the Internet actually fell. (See Figure 1.1). Indeed, in 2010 with a penetration rate of

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27.2% of the total population about 14.4% of the Internet users in Jordan engaged in online shopping. While, in 2018, with a penetration rate of about 89% of the total population about 3% engaged in online shopping. This amounted to 261,000 users (Internet World Stats, 2018).

	2010	2011	2012	2013	2014	2015	2016	2017	2018
internet pentration	27.2	30.3	38.1	50.2	65.6	73.6	86.1	87.8	89
online shopping percentage	15.4	24.4	14	13	10	8.2	8	4.8	3
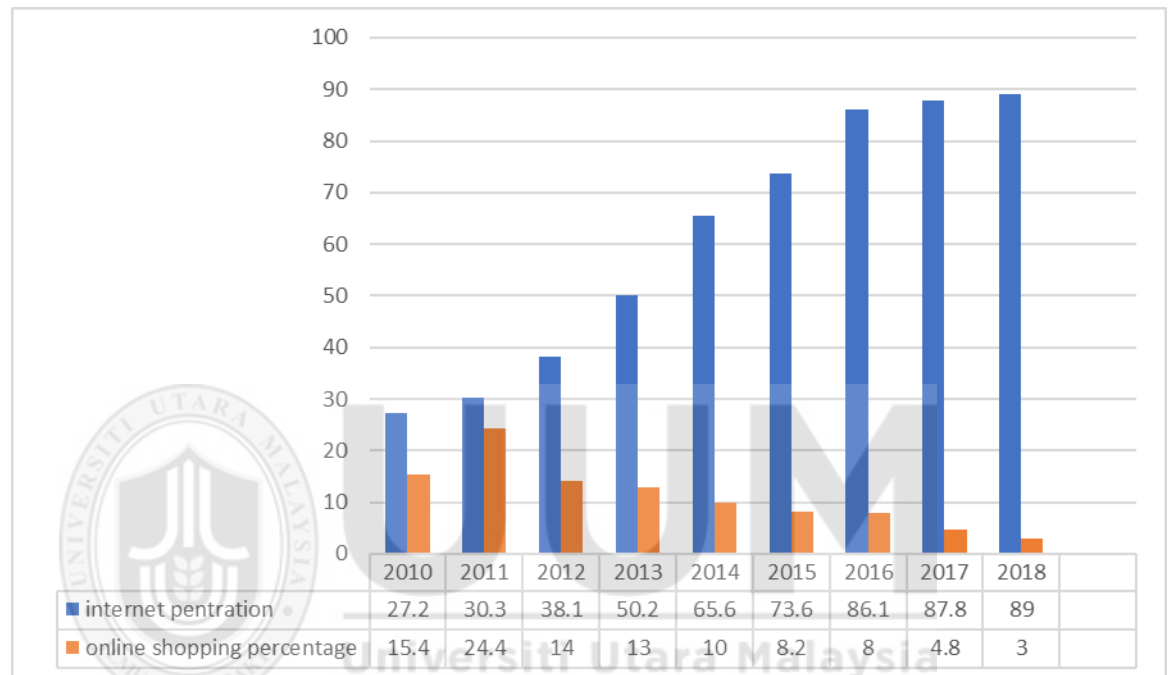
Figure 1.1. Internet penetration and online shopping percentage in Jordan
        Source: (Internet World Stats, 2017).

Jordan was not alone in experiencing low e-retail sales in the region as in 2016 e-retail accounted for only 1.8% of total retail sales in the Middle East and Africa (Statista, 2018). This is for several reasons, potential shoppers remain concerned about products, quality, delivery, and payment security remain a big issue (Elbeltagi, 2007). If more robust online shopping is to develop, the government must addressed online security issues, businesses must provide more secure payment experiences, and marketing strategies must be developed to help customers to make sound decisions and feel more comfortable in engaging in e-shopping.

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Jordan was no different than its Middle Eastern counterparts. In 2016, around 93% of Internet users used Facebook, 32.2% used Instagram, and 22.3% used Twitter. About 91% used WhatsApp, and 71.8% used Facebook Messenger for text conversations (Jordan Times, 2016). In addition, very few use the Internet for online shopping. The Jordanian Department of Statistics reported that online shopping rate was only 4.8% of the total population in 2017. In that lieu of these facts and figures, the question is why Jordanians distance themselves from online shopping when the Internet penetration rate in Jordan is high?.

1.2 Problem Statement

Despite the increasing rate of the Internet, and social media usage in many aspects of life, Jordan still face a decreasing level of online shopping year by year, The latest report from Hootsuite (2018) reported that only 3% of the Jordanians shop online. This is a big difference compared to online shopping in the developed countries, such as the United States of America and Korea, where more than 90% of Internet users in both countries have purchased online products and services (Forrester Research, 2007). The main reasons for this low online shopping in Jordan have not been investigated empirically in past studies. Hence, it leads to the necessity of having more research to determine the predictors of online shopping intention in Jordan. Knowing the influencing predictors could assist retailers and business organizations to improve this situation. Therefore, this study concentrates on investigating the factors that influence customers online shopping intention in Jordan.

Consequently, extant studies have discussed the relationship between online shopping intention and its determinants with the purpose of finding better ways of resolving the problem of low level of online shopping intention, however, disagreement remains about how this technology can effectively be adopted (Liu, Xiao, Lim, & Tan, 2017; Mirabi, Akbariyeh, & Tahmasebifard, 2015). One of the reasons that account for this is the inconsistencies in the findings of previous studies and which indicates that online shopping intention research is still inconclusive especially in developing countries (Perera & Madumali, 2018a; Rubab, Shoukat, Shaheen, & Sandhu, 2018).

For instance, website credibility has been widely researched and found to be significant in various contexts and especially in the prediction of online shopping intention by most studies (George, Mirsadikov, & Mennecke, 2016; Toufaily, Souiden, & Ladhari, 2013). According to George et al. (2016) website credibility is an essential aspect of a consumer's decision of whether to purchase from a website. That is because a lack of website credibility leads to less user engagement in online shopping (Huang & Benyoucef, 2014). However, contrary findings have been reported by some studies (Jun & Jaafar, 2011; Liberman, 2015; Nowak & McGloin, 2014).

Furthermore, security protection has also been researched by previous studies, but the outcomes of such studies are mixed. For instance, some of the studies present significant relationship (Szymanski & Hise, 2000; Yaseen, Dingley, & Adams, 2016), while others present insignificant relationship (Kasheir, Ashour &Yacout, 2009; Teoh, Chong, Lin, & Chua, 2013).

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In addition, a review of website quality studies with relation to online shopping intention has been found to be inconsistent. Some authors like Hasan and Morris (2017), Debei (2014), Masoud (2013), and Al-maghrabi, Dennis, and Halliday (2011) for example all found website quality to be positive in the prediction of online shopping intention, while some other scholars assert that same variable is not significant (Chang, Chen, Hsu, & Kuo, 2012; Martinez, 2009).

Moreover, the study of the relationship between after-sale service and online shopping intention has also been found to be inconsistent. Chen, Yan, Fan, and Gordon (2015) Sinha and Singh (2015) found a significant relationship between after-sale service and shopping intention. However, Aldhmour and Sarayrah (2016), and Jun and Jaafar (2011) found a contrary insignificant relationship between after-sale service and online shopping intention.

Notably, the inconsistencies as stated above seem to occur because several of the studies did not empirically take into consideration the moderating factors of perceived trust and e-WOM that might enhance the relationship between online shopping intention and its determinants (Baron & Kenny, 1986; Sekaran, & Bougie, 2010). While several moderating variables have been examined, less attention has been given to explore the moderating role of perceived trust and e-WOM. The role of these factors has been overlooked in the literature. Moreover, whereas some scholars agreed that the influencing variables might differ according to the potential adopter's status, the discrepancies in the perspectives of two sides of online shopping intention received surprisingly little attention in prior research. Hence, revisiting TAM Model by taking a closer look at the moderating role of the

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relationship characteristics (perceived trust and e-WOM) and examining the differences in the perspectives of online shopping intention, could explain a part of the inconsistencies in prior research.

In prior research, trust and e-WOM have been investigated as motivational factors, but limited support has been reported (Bataineh, 2015; Chellappa, 2005; Chiu, Hsu, Lai, & Chang, 2012; Hajli, Sims, Zadeh, & Richard, 2017; Sa'ait, Kanyan, & Nazrin, 2016; Salim, Sajilan, & Sentosa, 2017). While the motivational role of trust and e-WOM is not well pronounced in prior research, an alternative view is to consider trust and e-WOM as factors that facilitate or inhibit (moderate) the role of other motivational factors instead of considering them as motivational factors themselves. The view expressed above is in line with a recommendation from (Abu-ELSamen, Chakraborty, & Warren, 2010; Lyytinen & Damsgaard, 2011). The intention to use this technology is contingent upon the nature of the relationship between customers and online retailers, including trust and e-WOM.

Responding to the above call from prior research, this study draws upon Technology acceptance model to demonstrate the moderating role perceived trust. Kim et al. (2008) argue that trust has two possible effects on behavior intention. These include direct and moderating effects. They emphasize that when trust has a moderating effect on behavior intention, it will guide the customers to selectively perceive and interpret factors that have a direct effect on behavior. Aggarwal and Rahul (2018) argue that the presence of some factors may be necessary, but they are insufficient by themselves to drive online shopping intention. Recent studies have found that trust per se does not play a significant direct role in the shopping intention (Al-

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Hakim & Abdullah, 2012; Chong & Bai, 2014). Therefore, trust may be better understood as a variable that influences how online customers directs its motivation to use online shopping.

To provide further clarification about this argument, TAM Model suggest that adoption behavior is driven by motivational factors that are technological, organizational, and environmental but not by trust. In this case, it is suggested that trust directs the motivation towards reaching intention to adopt as it provides information about the advisability of engaging joint-action behavior like online shopping intention. Therefore, higher customer trust could lead to higher online shopping intentions (Chen & Teng, 2013; Lan Ho & Chen, 2014; Thamizhvanan & Xavier, 2013; Ubaid Ur Rahman, Rizwan, Rizwan, 2013).

Furthermore, electronic word of mouth (e-WOM) defined as any negative or positive statement made by current or prospects customers about the organization or its products using the Internet (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004, p. 39.). Since the internet is highly accessible and consumers communicate on a virtual platform, it is important for marketers to understand their consumers' motives in sharing product knowledge and opinions. The emergences of great amounts of consumer's reviews create both opportunities and challenges to marketers (Ismagilova, Dwivedi, Slade, & Williams, 2017), it is becoming increasingly recognized as an important form of the recommender-seeker relationship, the richness, and strength of the message and its delivery, and various personal and situational factors (Sweeney, Soutar, & Mazzarol, 2012). The phenomenon of helping behavior among members may become a major source and

channel for information in the decision-making process for the purchase of products (José-Cabezudo & Camarero-Izquierdo, 2012; Strutton, Taylor, & Thompson, 2011). Recent studies have found that e-WOM does not play a significant direct role in the shopping intention (Alhidari, Iyer, & Paswan, 2015). However, previous studies have not addressed the issue of how e-WOM affect shopping intention as also suggested by recent researchers (Sharif, Ahmad, & Ahmad, 2016; Sweeney et al., 2012). Therefore, the e-WOM could play a major role in influencing consumer purchasing intention.

Furthermore, reviews of previous studies have equally revealed fragmentation in the models being used to predict online shopping intention globally (Aggarwal & Rahul, 2018; Wijoseno & Ariyanti, 2017). For instance, Thamizhvanan and Xavier (2013) examine sex factors such as (impulse purchase orientation, brand orientation, quality orientation, trust, prior online purchase experience, and online purchase intention). Wijoseno and Ariyanti (2017) investigate five variables (e-commerce knowledge, perceived reputation, perceived risk, perceived technology, and online purchase intention). Mirabi et al. (2015) include 6 variables (product quality, brand advertising, name, packaging, price and customers' purchase intention). While, Aldhmour (2016) investigate attitude, perceived usefulness, perceived ease of use, subjective norms, perceived risk, product involvement and intention to use.

Furthermore, despite the problems of low online shopping intention in developing countries generally and Jordan in particular, few studies have been conducted to investigate the reasons and causes of the low intention (Al-Jabari, Othman, & Mat, 2012; Aldhmour & Sarayrah, 2016; Alkhlaifat, Tambi, & Mansour, 2017; Nabot et

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al., 2014) as most previous studies seem to concentrate on emerging and developed economy. For instance, Aldhmour and Sarayrah (2016) assert that even though online shopping has been regarded to be important in several ways, fewer studies are available in the context of Jordan and no attempt has been made to examine the reasons of low online shopping intention.

However, only few researchers have raised the issues regarding the online shopping intention in Jordan specifically among academic staff (Aljaber, 2012; Al-Jabari, 2013) which are an important market segment as they familiar with technology causing them to be very sociable, media savvy and tech-literate (Bilgihan, 2016). Most of studies conducted in the educational sector, they were more focus on the students (Alkhlaifat et al., 2017; Delafrooz, Paim, Haron, Sidin, & Khatibi, 2009; Doghmi, Al-shalabi, Odeh, & Andraws, 2013; Lee & Ngoc, 2010; Nadia et al., 2018). Furthermore, university lecturers have a higher level of knowledge and use the Internet more frequently and have higher curiosity and willingness to accept new things than does students or the common population (Peng, Wang, & Cai, 2009).

In addition, most existing technology acceptance theories and models have not been extensively tested outside developed countries (AbuShanab, Michael Pearson, Setterstrom, & Michael, 2010; Al-saad, 2015). Particularly, (Alhudaithy & Kitchen, 2009). According to Al-Jabari (2013) and Alhudaithy and Kitchen (2009) technology adoption models such as Technology Acceptance Models (TAM) may not encompass all the factors that could influence shopping intention, and none of the models specify which aspects of technology are influential.

Based on the aforementioned practical issues (low online shopping intention in Jordan) and various theoretical gaps, this empirical study investigated the relationships between website credibility, security protection, website quality, and after-sale service and online shopping intention. This study shall also examine the moderating effects of perceived trust, e-WOM on the relationship between online shopping intention and its determinants in Jordan.

1.3 Research Questions

The following research questions are based on the literature and the problem statement.

1. What is the relationship between website quality, website credibility, security protection, and after-sales services and consumer online shopping intention?

2. Does perceived trust moderate the relationship between website quality, website credibility, security protection, and after-sales services and consumer online shopping intention?

3. Does e-WOM moderate the relationship between website quality, website credibility, security protection, and after-sales services and consumer online shopping intention?

1.4 Research Objectives

Based on the discussion above, the following objectives are drawn. They are:

1. To examine the relationship between website quality, website credibility, security protection, and after-sales services and consumer online shopping intention.

2. To determine if perceived trust moderates the relationship between website quality, website credibility, security protection, and after-sales services and consumer online shopping intention.

3. To examine if e-WOM moderates the relationship between website quality, website credibility, security protection, and after-sales services and consumers online shopping intention.

1.5 Scope of the Study

This research is concerned with the factors affecting online shopping intention in Jordan. This sector occupies a strategic position in the economic development of the nation, thereby requires a study of this nature to resolve some issues that are related to low online shopping intention in Jordan. The present study will focus on online shopping of consumer goods made through the Internet. The results of prior studies have underlined that many factors that can either encourage or discourage online shopping.

Therefore, This study focuses on factors that are determining the online shopping intention. In doing this, the study extensively reviewed the literature on Technology Acceptance Model (Davis, 1989). This model was chosen because extant authors have proved that TAM is parsimonious, simple, robust and superior than any other

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predictive information system model (Chang, 2010; Venkatesh & Bala, 2008; Yousafzai et al. 2009). In addition, the study also considered some constructs such as website credibility, security protection, website quality, and after-sale service as an extension of TAM. This research investigated online shopping intention using these five constructs since extant theoretical and practical findings have revealed that these are the major issues facing online shopping retailer and customers. Most importantly, the study also delved into perceived trust and e-WOM by establishing the moderating effects of the two constructs. This is very important since perceived trust, and e-WOM remain areas that have been under-researched in online shopping intention.

The present study was conducted in Jordan, and the respondents were comprising of Jordanian academic-staff from four public universities. Previous researchers' studies have generally focused on students' populations (Aziz & Wahid, 2018; Nowak & McGloin, 2014; Rita, Teixeira, & Pereira, 2018). Additionally, the amount of work on consumer behaviour including online shopping has been relatively low in the academic literature and, therefore, the differences across demographic groups have become an interesting research area (Akman & Rehan, 2014). In particular, employee populations constitute one of the largest groups and play a very important role in shaping the future in all societies and in the adoption of new technologies, which affects many sectors, such as online shopping.

According to Akman and Rehan (2014) employee use of the Internet services may show entirely different patterns to other groups in the society due to the differences in understanding the required knowledge, subject knowledge, technical skills and

perception of proficiency achieved/possessed, the researcher also reported that highly educated respondents buy online more. These imply that findings reported by existing online shopping studies for different groups (students, citizens) may not be applicable to academic staff.

Furthermore, consumers' income levels and education have been found to play a dynamic role in their acceptance and usage of technology (Liu, 2007). Lecturers usually belong to the consumer groups who possess excellent computer skills as well as being well-educated. Furthermore, university lecturers have a higher level of knowledge and use the Internet more frequently and have higher curiosity and willingness to accept new things than does the common population (Peng et al., 2009). Thus, research on the online shopping intention of academic stuff may expand the important philosophical debate on online business activity.

1.6 Significance of the study

This study offers many potential benefits. First, the present study examines whether website quality, website credibility, security protection, and after-sales service can influence customers intention to shop online in Jordan. In doing so, the study aims to forward empirical results to help business organizations on how to successfully plan and implement a better strategy and improve the quality of their online shopping systems to earn recognition and improved acceptance from Jordanian customers. The findings of the study can be used to raise awareness among consumers to develop their trust in online shopping and to help boost credibility, security protection, and prospects concerning online shopping intention in Jordon. This study

contributes to E-commerce and online shopping and offers theoretical and practical contributions to the field.

1.7 Theoretical Significance

Through deploying survey approach, the present study aims to gain a better understanding of consumer behaviour and outline how to eliminate or reduce obstacles to the adoption of online shopping as a method of purchase. Likewise, the present research contributes to the knowledge through developing a conceptual framework to examine the relationship between website quality, website credibility, security protection, and after-sales services and Jordanian academic staff intention to purchase through the Internet based on technology acceptance model (TAM). Besides, this study explores the causes of low online shopping in Jordon and makes recommendations to deal with the reluctance of Jordanian consumers to engage in online shopping.

This study examined the predictors of online shopping intention in Jordan by extending the TAM model and using the advanced analytical tool of Structural Equation Modelling (SEM). Trust, e-WOM and intention are essential phenomena in an online purchasing scenario, especially in the context of the globalization of online shopping. The present study is significant to the study of online shopping as a field because the field remains relatively new despite its potential to transform business transactions (Hassanein & Head, 2007). Furthermore, a need exists to study online shopping behaviour in different parts of the world (Delafrooz et al., 2011).

In addition to the lack of studies, the available research works regarding shopping behaviour remain fragmented, and a clear comprehension of the factors influencing customers opting to buy through the Internet lacks, particularly in the context of a developing country like Jordan. Therefore, the present study attempts to fill this gap. Besides, the study can lend a hand in comprehending the differences between online customers of various backgrounds and cultures through the development of a more comprehensive model.

1.7.1 Practical Significance

In the long run, understanding the factors like website quality, website credibility, security protection, and after-sales services that influence consumer intention to use online shopping is important. This understanding will provide valuable insights to both businesses that wish to engage in Internet-based sales and the government as well. For businesses, the results of the study will provide guidelines on how to properly develop their websites.

To the government, this study will provide information about what the government might do in terms of policies to help develop online sales in Jordan. Among these are what might be done to identify and punish fraudulent activities and the means to identify, report, and punish fraud and to provide guidelines for the necessary legal and structural reforms.

A major contribution of this study is the empirical validation of a set of factors, which are associated with online shopping behaviour in Jordan. The researcher expects that companies that depend on electronic commerce or present their

products and services through the Internet could benefit from the results of this study particularly regarding what influences customers to engage in online shopping behaviour by thinking of appropriate measures to improve the online environments toward increasing online shopping.

1.8 Key Definitions

The following are the key definitions of the study.

Online shopping intention: is an indication of a person's readiness to perform a given behaviour (Bagozzi, Baumgartner & Vi, 1998).

Website Credibility: a website's positive characteristics that affect receivers' acceptance of a message (Corina, 2006).

Website quality: the attributes of a website that contribute to its usefulness to consumers (Gregg & Walczak, 2010, p. 5).

Security protection: a consumer's perception that the Internet vendor will fulfill security requirements such as authentication, integrity, encryption, and non-repudiation" (Kim, Ferrin, Rao 2008, p. 8).

After-sales services: Conceptualized as consisting of the installation and start-up of the purchased product, the provision of parts for products, the provision of repair services, technical advice regarding the product, and the provision and support of warranties" (Lele & Karmarkar, 1983).

Perceived Trust: the willingness of a consumer to rely on online shopping websites for buying products/services online (Kim, Kim, & Park, 2010).

E-WOM: any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of the people and institutes via the Internet (Al-Debei, Akroush, & Ashouri, 2015).

1.9 Organization of the Thesis

The first chapter includes the study's background, problem statement, research questions, research objectives, scope of the study, significance of the study, the Key Definitions, and organization of the thesis.

Chapter Two presents a background of Jordan, online shopping intention, underpinning theory, predictors of online shopping intention. Finally, the theoretical model and the hypotheses are discussed.

Chapter Three presents the research design and method employed to collect and analyze the data of the study. The chapter also gives details of data collection, measurement development, analysis procedures, and the test instruments used to achieve the research's purpose.

Chapter Four presents the results of analyzed data. The first part provides an examination of results and the assumptions that are prerequisite for multivariate analysis. Descriptive analysis and Structural Equation Modeling are conducted to examine the research model and hypotheses testing.

Chapter Five presents summery of the findings, the discussion of the results in each objective. Then, the theoretical and managerial implication are discussed. The limitations of the research recommendations for the future study are also discussed at the end of the chapter.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

The current chapter discusses background of online shopping in Jordan and intention to engage in online shopping. Moreover, this chapter discusses background of Jordan, online shopping intention. Then, the underpinning theory is utilized to explain the relationship between variables. website credibility, website quality, security protection, after-sales services, and its impact on online shopping intention. Also, this chapter contains a discussion of the constructs and their importance, and relationship between the latent variables of the study. Furthermore, perceived trust and e-WOM are discussed and critically reviewed as moderating effect between exogenous and endogenous variables. In last section research framework and hypothesis development.

2.2 Background of Jordan

Jordan is a small country, located in the Middle East with an area of (88,778) Km^2 having gained its independence only 100 years ago. Despite the newness of Jordan, its total population is quite large for a small country – hovering around 10 million in 2018 – due to the influxes of refugees from nearby Palestine and Syria. 97% of this population is Muslim, with the remaining 3% mostly comprised of different Christian sects.

Jordan's population is also primarily a young one, with almost 42.2% of the population under the age of 25. The country's economy is one of the smallest in the

Middle East and depends greatly on foreign support and tourism. Jordan has very few natural resources. It is currently a member of the UN Security Council and has a GDP of $37.52 billion in 2016, with 23% unemployment rate. Jordan's official language is Arabic, but English is a common second language among the middle and upper classes of society. Knowledge of English is required to pass Tawjihi, Jordan's national exam for finishing high school and entering university. This high penetration of the English language notwithstanding, most searches in Jordan are written in Arabic using Arabic characters.

Regarding the Information and communications technology (ICT) as a part of King Abdullah II's strategy for economic growth in Jordan, the Minister of Information and Communications Technology announced in 2004, during the Jordanian ICT forum, the launch of a national strategic plan for developing the ICT sector in Jordan. The unveiling of the National Strategy for Electronic Commerce in 2007 followed this announcement computerization commenced in Jordan in the 1970s, when technical assistance was provided to organizations by the Royal Scientific Society (Kulchitsky, 2004). Since 1995, the ICT sector in Jordan has developed rapidly to the point where Jordan became a leader in the IT sector in the region. Further steps were achieved in the ICT sector in 2004, when the Minister of Information and Communications Technology, announced during the Jordanian ICT forum, the launch of a national strategic plan for developing the ICT sector in Jordan.

Moreover, there are four privately owned mobile telecom companies and eight Internet Service Providers. This has led to an increase in the number of internet

users from around 27.2 in 2010 to more than 89% by 2018. Furthermore, a literacy rate of more than 90%, which is one of the highest in the region, has led to more than 5,000 IT students graduating every year from Jordanian universities. The high literacy rate in Jordan makes it a good place for conducting ICTs due to the availability of IT professionals (Price Water House Coopers, 2013).

Furthermore, comprehensive strategies for economic reform were commenced in Jordan when the country joined the World Trade Organization (WTO) in 2000. This organization emphasized the importance of online shopping and stressed that it would bridge the technology gap between developed and developing countries (Nsour, 2003). In 2000, therefore, Jordan became the first Arab country to sign a free trade agreement with the USA. This agreement stresses the importance of electronic commerce as the engine of economic growth in the twenty-first century.

The National Strategy for Electronic Commerce was launched in 2007. It aimed to develop the technical and commercial abilities of the country's e-commerce sector as well as online shopping as a part of e-commerce, promote its adoption and make Jordan one of the leading countries for online shopping activities in the Middle East. Despite its launch in 2007, there has been no significant progress in electronic commerce implementation in Jordan. This makes it academically exciting to study online shopping intention here and investigate the reasons that impeded its diffusion.

Another step has been taken by Jordan's Higher Council for Science and Technology (JHCST), which formulated a national research and innovation policy for the period 2006-2010. One of the main priorities of the research program was the

ICT sector. According to the Economist Intelligence Unit (EIU), which provides an e-readiness ranking, Jordan ranked 51st out of 70 with regard to its ICT sector readiness in 2010-2012. E-readiness means a measure of the quality of a country's ICT infrastructure and the ability of its consumers, businesses, and governments to use ICT to their benefit (EIU, 2009). In addition, a study by the Royal Scientific Society (RSS) found that Jordan was one of the leading countries in adjusting its laws to conform to technological evolution.

When talking about online shopping in Jordan, a significant effort should be invested in examining its National Strategy for Electronic Commerce (NSEC). This strategy, which was issued in 2007, plays a significant role in all issues relating to e-commerce in Jordan. It set out a framework for the succeeding five years. This strategy expressed the vision of the overall national agenda, which is a comprehensive plan of work for the period 2006-2015 regarding e-commerce. It aims to develop technical and commercial abilities in the e-commerce sector, to promote the adoption of e-commerce for trade in goods and services on the business and consumer level and make Jordan one of the leading countries for e-commerce activities in the Middle East.

Shannak (2006) convinced that Jordan has sufficient and efficient foundations for practicing online shopping, but they make two main points. Firstly, companies should understand the importance of online shopping before adopting it as part of their activities. Secondly, the online shopping strategy should be realized by increasing internet access, consumer confidence, establishing an adequate payment system and improving internet and web security. For example, website credibility

and security protection have an impact on the success of online shopping activities (Wahsheh, Alsmadi, & Al-Kabi, 2013).

According to a survey conducted by the Department of Jordanian Statistics, (2017) 65% of Jordanian have a bachelor degree and above, 15% secondary school, 14.8% less than secondary school, and 5.2% illiterate. 75% of Jordanians families have a PC at home, of whom 57% have access to the internet. In addition, computer literacy has become compulsory in schools and universities, leading to a general improvement in IT skills.

Jordan is considered to be one of the more advanced countries in the region in this field of internet. high-speed broadband is widely available, and Jordan has multiple internet service providers (ISPs). Online shopping facilities have been developed by various service providers. Use of the internet is growing among Jordanians, but online shopping is still in the developmental stages of use for the business community. The Jordanian government has started a major e-procurement initiative. This preparatory assistance project will provide the initial support required for the establishment of a Jordanian government e-procurement platform. Jordan started to introduce online shopping legislation a few years ago; though there has yet to emerge a clear set of regulations and tax laws covering online shopping transactions. Legislation that allows for and regulates electronic signatures is still needed. Jordan neither regulates nor promotes electronic trade. However, no tariffs are imposed on electronic transactions (Export, 2016).

Jordanian Government in 2015 lunched (eFAWATEERcom) service which aims to provide Jordanians with a convenient, time-saving and flexible method to review and settle their bills via ATMs, mobile banking, Internet banking and other electronic payment methods under a unified system. All banks in Jordan connected to the software, which was developed by Jordanian company Madfoo3atCom for Electronic Payments.

The service allowed beneficiaries to cover electricity, phone, water, education, healthcare, travel and tourism, online shopping and insurance bills, in addition to government fines, property taxes, and other fees, subsequently ensuring "fast, low-cost transactions" for all involved parties. It has also enabled Jordanian to avoid any unnecessary service shut-offs that may occur due to delayed transactions, as well as the immediate activation of an inactive service (Mohammad Ghazal, 2014). In 2015, the Jordan Times reported a study by MasterCard claiming that only about 5% of transactions in Jordan are e-payments, with 95% of transactions in Jordan being conducted in cash. This is despite a growing smartphone penetration in the country, which the same article reported as approximately 55% in 2015.

Another development that has encouraged the rise of online shopping in Jordan is the creation of CashU, an online payment method that uses prepaid cards instead of credit cards so that both merchants and shoppers feel safer shopping online. With the growing popularity of CashU brings an increase in the number of Jordanians comfortable in shopping and buying online. Here is some of the most popular region-specific online shopping websites in Jordan: Namshi.com, Mumzworld.com, Souq.com, Jamalon.com, Ifood.jo, Markaforyou.com, MarkaVIP.com, Wysada.com

From the above discussion, however, it seems that policy makers in Jordan have a desire to diffuse and adopt online shopping. This justifies the choice of Jordan as a model of a developing country to study the decreasing rate of online shopping.

2.3 Online Shopping Intention

Behavioral intention has been defined as the willingness, plan, and effort of an individual toward the achievement of his/her objective (Ajzen, 1991). Intention indicates one's maximum likelihood of engaging in acting as immediately as possible (Ajzen, 2002). Also, Venkatesh, Morris, Davis, and Davis (2003), defined behavioral intention as "a person's subjective probability that he/she will perform a behavior" (p. 455). Behavioral Intention has been defining in TPB and TRA as "the willingness, plan, and effort of an individual toward the achievement of his/her objective" (Ajzen, 1991). Intention also indicates "one's maximum likelihood of engaging in acting as immediately as possible" (Ajzen, 2002). Also, Venkatesh, Morris, Davis, and Davis (2003), defined behavioral intention as a person's subjective probability that he/she will perform a behavior (p. 455).

Although the acceptance of the Internet as a shopping channel for a customer is becoming an essential topic in information science and consumers research today, agreed upon definition of online shopping exists. For example, Monsuwé, Dellaert, and Ruyter (2004) refer to online shopping as the use of online stores by customers up until the transaction stage of purchasing and logistics (p. 103). Yoo and Donthu (2001) refer to online shopping as the online versions of physical retail stores where all transactions and their relevant activities take place in online cyberspaces (p. 1).

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Also, Salisbury et al. (2001) define online shopping intention as "the construct that gives the strength of a customer's intention to purchase online." Pavlou (2003) detected online shopping intention to be a more fitting measure of intention to use a website when evaluating online customer behavior. Hence, the above mention definition of online shopping let the researcher conclude that the conceptualize of online shopping combines many behavioral activities related with the customer intention to buying a product or service from the internet via the online shopping technology.

Numerous researchers examined online shopping intention in a different setting, using a different synonym. For instance, intention to use (Lallmahamood, 2007), online purchase intention (Sin, Nor, & Al-Agaga, 2012). Adoption intention (Zhu et al., 2010). Thus, intention is the most important keyword, and it seems in all the studies, whereas purchase, use or adopt are all behaviors or activities. However, this study will use online shopping intention. Several researchers have investigated some factors that may affect online shopping intention, which originated from the field of social psychology.

However, a different set of technologies and system were considered in these studies. Fishbein and Ajzen (1975) TRA pioneered the technology adoption literature, whose work was drawn from social psychology. The main constructs proposed by the theory are attitudes, subjective norms as predictors of intentions which lead to behaviors. It that attitude was found to be significantly affected intention in both mandatory and voluntary settings, while subjective norms only

affect intention in mandatory settings (Venkatesh et al., 2003). A subjective norm is synonymous with UTAUT's social influence (Zhou, 2008).

In another related study, other variables' influence on purchase intention were examined by Limayem, Hirt, and Chin (2001). These variables are attitude, perceived consequences, habit, and facilitating condition. The sample was 144 undergraduate and postgraduate students in Hong Kong. Data for measurement of usage behavior collected one month after data for intention was collect on the same sample. Based on the result of the study, helping condition variable, which is one of UTAUT's constructs, was found to influence shopping intention. However, Limayem *et al.* (2001)'s sample follow the trend in sampling university student. Thus, it may not vulnerable to generalizability issues.

Similarly, Slyke, Belanger, and Comcunale (2004) expressed concern on the generalizability of their findings, because they also sample students at three public universities in North America. The study aimed to detect the factors that stimulus intention to use online shopping. The factors are trust in web merchant, relative advantage, compatibility, visibility, complexity, image, voluntariness, and result demonstrability. Contrary to Slyke et al. (2004) choice of subjects, business-to-business is defined as a commercial transaction between firms while B2C is between business and consumers (Laudon & Traver, 2010). Therefore, there was a problem with the wrong choice of subjects. Nevertheless, the flaws, their findings revealed the importance of trust in web merchant to online consumers. They pave the way for future scholars to give more attention to other important variables such as security.

Nadia et al. (2018) expanded TAM model with some factors that influence online purchase intention among Malaysian university students. The primary data collection method utilizes a questionnaire that was developed and distributed based on a systematic sample of 400 students in a higher educational institution in Malaysia. The findings were analyzed using Structural Equation Modelling to test the hypotheses. According to the study's results, perceived benefits and perceived ease of use may act as complete mediators since the direct effect of past experience on online purchase intention is no longer significant after the mediators enter the model. This result indicates that past experience effects on perceived benefits and perceived ease of use while these perceptions affect online purchase intention.

Lu, Hsu, and Hsu (2005) extended it with perceived risk variable and examined their influence on behavioral intention to use online shopping. Although the variance explained by the extended model is quite high (62 percent), the study is prone to generalizability problems because the sample choice based on judgmental non-probability sampling technique. Thus, there might be bias in the sampling. Nevertheless, the process flaws, the result of the study revealed that perceived risk has an indirect impact on intention. Result also shown that perceived risk is crucial to continuous users' group, while perceived usefulness is important to users who only trial and leave the application.

In contrast, Mirabi, Akbariyeh, and Tahmasebifard (2015) investigate some factors affecting on the online purchase intention. 384 people were selected randomly to respond the research questionnaire. Data resulted from research questionnaire were analyzed by the use of confirmatory factor analysis and multiple regression analysis.

Based on the results of this study, product quality, brand advertising had a high impact on customers' purchase intention. While packaging and price didn't have any significant impact on customers' purchase intention. The researchers used a small sample in a different culture. Thus, the result cannot generalize the findings of the research.

Using experimental study, Seneler, Basoglu, and Daim (2010) proposed self-efficacy, internal influence, external influence, user anxiety, user habits, user attitude, user involvement, risky-task characteristics enjoyment, and complex-task characteristics were integrated along with TAM perceived ease of use and perceived usefulness to explore their influence on behavioral intention to use online services. Linear regression analysis technique employed to analyze data obtained from 150 e-group users. Of all the factors examined, only user anxiety did not influence user intention.

Another generalizability concern acknowledged in the work of Kwek, Tan, and Lau (2010). This was due to convenience sampling technique they used. The study empirically examined the impact of instinct purchase orientation, quality orientation, brand orientation, shopping enjoyment orientation, and convenience orientation on consumer online purchase intention. Drawn from a private university in Malaysia, the subjects of the study were 250 undergraduate students. Result found impulse purchase orientation, brand orientation, quality orientation, and convenience orientation to influence consumers purchase intention, while shopping enjoyment orientation does not show any impact on intention. Nevertheless, the study's limitations, the study can be approved based on its ability to look at the same

phenomena differently, unlike the earlier studies, whose view of the phenomena relied on TAM variables.

Synonymous to online shopping is e-shopping, which was also studied among Malaysian consumers. Lim, Ding, and Ting (2012) applied Use and Gratification theory and explained the phenomenon. However, attitude toward online shopping placed to mediate the relationship between entertainment gratification, information gratification, web irritation and intention to shop electronically. Based on systematic sampling technique, 300 samples drawn from Malaysia's Klang Valley. Data analyzed using MRA and correlation analysis, and the result shows a perfect correlation between the variables. Except for the relationship between web irritation and attitude, which is negative, the rest were positive. The researcher urged future researches to replicate the same study in another domain.

Samuel, Balaji, and Wei (2015) examine the influence of online experience on trust, purchase intentions, and word-of-mouth in Malaysian online shopping context. The researchers examine gender differences in customers' perception of online experience. Responses obtained from 134 online shopping users in Malaysia using an online questionnaire were analyzed with AMOS 20.0. The study results show that online experience influences purchase intentions both directly and indirectly through trust. Furthermore, significant gender differences were observed. The study findings provide insightful guidelines for online retailers in approaching emerging markets via online shopping strategies.

Wu, Quyen, and Rivas (2017) investigate the relationships among website trustworthiness, website attitude, brand attitude, e-WOM intention, and purchase intention. A total of 290 responses were collected from Taiwanese consumers using online-based questionnaires. SPSS and partial least square were used to analyze the collected data. The findings show that e-services cape have significant impacts on website trustworthiness and attitude. In addition, purchase intention and e-WOM intention can be influenced through internal responses. Based on the results of this study, it is recommended that website designers aim to improve the usability, customization, and financial security dimensions of their sites, and especially the aesthetic appeal, so the effectiveness of their designs can be optimized, as this may further enhance purchase intention.

Luo, Huang, Chen, Xie, and Fan (2018) investigate the influence of communicator characteristics, information features and receiver characteristics on consumer's purchase intention. The researcher conducted a survey in the form of a questionnaire and the empirical results showed that negative online word-of-mouth communicator's relationship strength with receiver, recipients' trust tendency and product involvement, significantly influence receivers' purchase intention, while the quantity, quality and information intensity of negative online word-of-mouth, positively affect receivers' trust in word-of-mouth, which further influences their purchase intention. Thus, the research proposed some substantive suggestions on the impact of negative online word-of-mouth on consumer's purchase intention.

Perera and Madumali (2018) examined the relationship between perceived risk, perceived trust, shopping enjoyment, website design quality, and purchase intention

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to evaluate the consumers' online purchase intention in Sri Lanka. The data were collected from 100 respondents, and data analysis was conducted using SPSS. The result showed that perceived trust, shopping enjoyment, and website design quality is positively related to purchase intention.

Through an extensive literate review Aggarwal and Rahul (2018) explicate a comprehensive model to explain the impact of perceived security on consumer purchase intentions and how it contributes to trust and satisfaction towards online shopping context., it was found that two attributes of website personality, i.e., transaction security and payment system are constituents of perceived security. Thus, the study attempted to explore the relationships between transaction security, payment system and perceived security, trust, satisfaction, and purchase intentions. The paper additionally provides valuable information to online retailers to maximize customer satisfaction and trust and generate positive intentions to buy online with perceived security attributes. In all, 500 Indian consumers' online shoppers were surveyed to conduct the above research agenda by structural equation modeling. The results of the study indicated that perceived security had a positive effect on satisfaction. Perceived security has a positive impact on trust. Both trust and satisfaction had a positive mediating effect on consumer purchase intentions.

Thus, the need to study this relationship in Jordan is necessary for the context of online shopping because only 3% of Internet users engaged in online shopping in 2018 (Hootsuite, 2018), which mean 97% of online Jordanians are not using online shopping. Thus, the current study seeks to provide a clearer understanding of why Jordanians do not shop online and what might be done to improve the situation.

2.4 Underpinning Theories

The most widely used theories that previous researchers have used to create a conceptual model for predicting an individual's intention with respect to online shopping behavior are the 1) Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1975), the 2) Technology Acceptance Model (TAM) by Davis (1989), the 3) Theory of Planned Behavior (TPB) by Ajzen (1991), and the 4) Unified Theory of Acceptance And Use of Technology (UTAUT) by Venkatesh, Morris, Davis, and Davis (2003). These theories and models are mostly based on similar relationship patterns, including belief, attitude, intention-behavior.

2.4.1 The Theory of Reasoned Action (TRA)

as shown in Figure 2.1 postulates that an individual's intention to execute a behavior is determined by personal attitudes and subjective norms. An attitude is defined as the overall evaluation of a concept, and subjective norm is the influence consumer's behavior as consumers usually follow the recommendations from people who share the same social value.
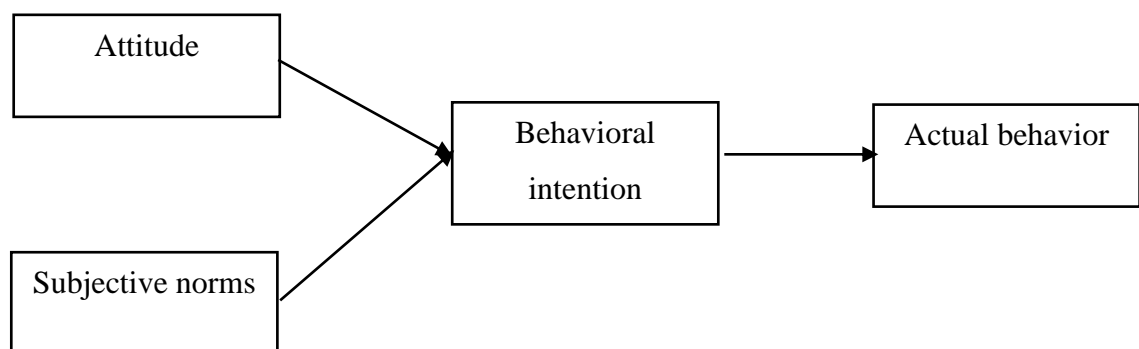
Figure 2.1. The Theory of Reasoned Action Model (TRA) by Fishbein and Ajzen (1975).

Ajzen (1985) noted that the theory was limited because the behaviour under study is not under full volitional control. The problems of this theory identified by Liska (1984), and Sheppard, Blair, Hartwick (1988) that TRA cannot deal with behaviors that require resources, cooperation, and skills. In addition, there is no provision in the model for considering whether the probability of failing to perform is due to one behavior or to one's intention (Sheppard et al., 1988). TRA also does not have any consideration for irrational decisions and habitual actions (Sheppard et al., 1988). Having reviewed past studies on online shopping, there are limited studies that applied TRA in online shopping setting (Hansen, Jensen, & Stubbe, 2004). However, the study on online shopping behavior is not only related to behavior related to products or services consumes, but also to the acceptance of computer technology necessary to make that purchase.

2.4.2 Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) as shown in Figure 2.3 it's an adjusted theory from (TRA) with the addition of a third antecedent of behavioral intention named Perceived Behavioral Control which has been found to be more comprehensive in explaining online consumer behavior. Perceived behavioral control is the perceived sense of control over performed behavior. In TPB, the antecedents of attitude, subjective norms, and perceived behavioral control influence behavioral intention, and, in turn, impact actual usage.

Previous research has shown TPB to be one of the most influential theories in explaining online consumer behavior (Laohapensang, 2009; Lim, Osman,

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Salahuddin, Romle, & Abdullah, 2016; Limayem, Khalifa, & Frini, 2000; Nadia et al., 2018). Limayem et al. (2000) conducted a longitudinal study to examine the factors influencing online shopping. The model was developed based on TPB with two additional variables, perceived consequences, and personal innovativeness. The data were collected by a questionnaire distributed to 705 consumers of four Internet-based directories. The result showed dedicated support of TPB in explaining factors that motivate online shopping. The study also posited that intentions and behavioral equally influence on online shopping behavior. Similarly, Laohapensang (2009) conducted a study to explore factors influencing Internet shopping behavior in Thailand context. The results from a survey of 263 graduate students from four leading universities in Thailand showed that Theory of Planned Behavior (TPB) was valid, but only subjective norms and perceived behavioral control had significant effects on the intention to shop online.
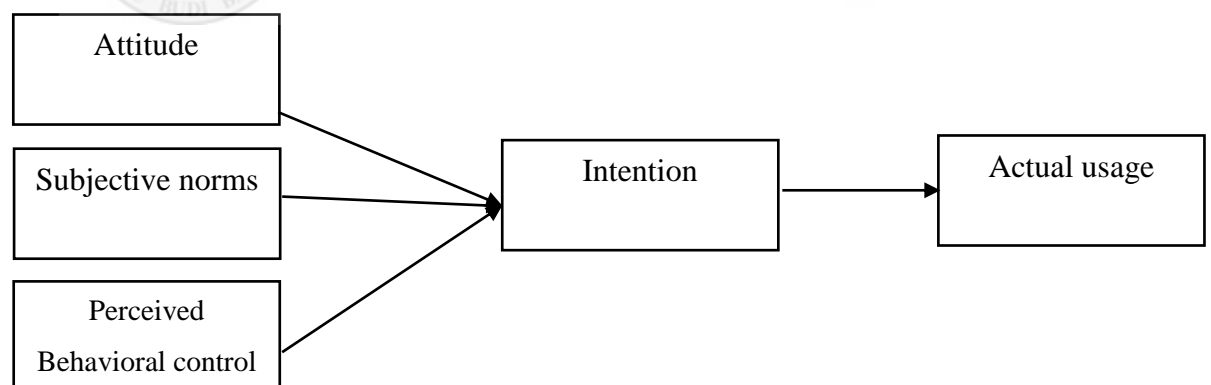
Figure 2.3. Theory of Planned Behaviour (TPB) Adapted from Ajzen (1991).

TAM and TPB have been widely used to explain intention and behavior in recent years. Some researchers have compared the effectiveness of both theories in

predicting consumer's intention. Mathieson (1991), for example, found that both TAM and TPB predicted intention to use an information system quite well. However, TAM offered more of an advantage because it was easier to apply. Chau and Hu (2002) wrote that in examining the physical acceptance of telemedicine technology, TAM was superior to TPB. Gentry and Calantone (2002) compared the ability in predicting consumer's purchase intentions of the frequently use theories such as TAM, TPB, and TRA. Their findings indicated that TAM was superior to the other theories (Lin, 2007).

2.4.3 Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is a technology acceptance model that integrates the major theories and acceptance models into a single theoretical model as shown in figure 3.3 (Venkatesh, Morris, Davis, & Davis, 2003; Venkatesh, Thong, & Xu, 2012). Specifically, grounded on expectancy theory, UTAUT integrates the causality of such TAM, TRA, and TPB to explain technology adoption and acceptance (AbuShanab et al., 2010). The UTAUT model consists of performance expectancy, facilitating conditions, effort expectancy, and social influence. Performance expectancy is defined as "the degree to which an individual believes that using a particular system will help him/her to achieve his/her goals" (Venkatesh et al., 2003, p. 447). Effort expectancy is defined as "the degree of ease associated with using a particular system" (Venkatesh et al., 2003, p. 450). Social influence is defined as "the degree to which an individual perceives that others believe he or she should use a particular system" (Ali Rashid, 2014, p. 9). Facilitating conditions is defined as "the degree to which an individual believes that an organizational and technical

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infrastructure exists to support the usage of a particular system" (Ali Rashid, 2014, p. 9).

All these determinants impact usage behavior either directly or are mediated by behavior intentions. The model suggests that the relationships between usage behavior and behavior determinants vary based on an individual's age, gender experience, and whether the usage behavior is voluntary (AbuShanab et al., 2010; Venkatesh, Morris, Davis, & Davis, 2003; Venkatesh et al., 2012). Figure 2.3 shows the relationships between technology acceptance determinants as the UTAUT postulates.

Venkatesh, Morris, Davis, and Davis (2003) consolidated the constructs of eight previous models including the theory of reasoned action, the technology acceptance model, motivational model, theory of planned behavior, a combined theory of planned behavior/ technology acceptance model, model of personal computer use, diffusion of innovations theory, and social cognitive theory. They did so to provide a more unified view of user acceptance of the technology. In the years following its development, many studies have either applied or extended the theory.

Marchewka and Kostiwa's (2015) study describes student perceptions in terms of applying the Unified Theory of Acceptance and Use of Technology (UTAUT) model to a Web-based tool called Blackboard. This mixed study support for this model was found in terms of the reliability of the scale items representing the UTAUT constructs and the hypothesized relationships. Although students tend to

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agree that Blackboard is a good idea and use it frequently, most of the software's features are not being used to their fullest capability.

Zhou's (2008) study, which was based on UTAUT that explains user acceptance of information technology and combined with a special characteristic of mobile technology: contextual offering, examined the factors significantly affecting mobile commerce user acceptance. Using a questionnaire survey with 250 valid responses, the results showed that performance expectancy, facilitating conditions, social influence, and contextual offering significantly affected usage intention, that effort expectancy indirectly affects usage intention through performance expectancy, and that usage intention determines actual usage. In another related study, Limayem, Hirt, and Chin (2001) examined the influence of attitude, perceived consequences, habit and facilitating condition on intention and subsequent web board technology usage. The sample included 144 undergraduate and postgraduate students in Hong Kong. Based on the results of the study, the helping condition variable, which is one of UTAUT's constructs, was found to influence both intention and actual usage.
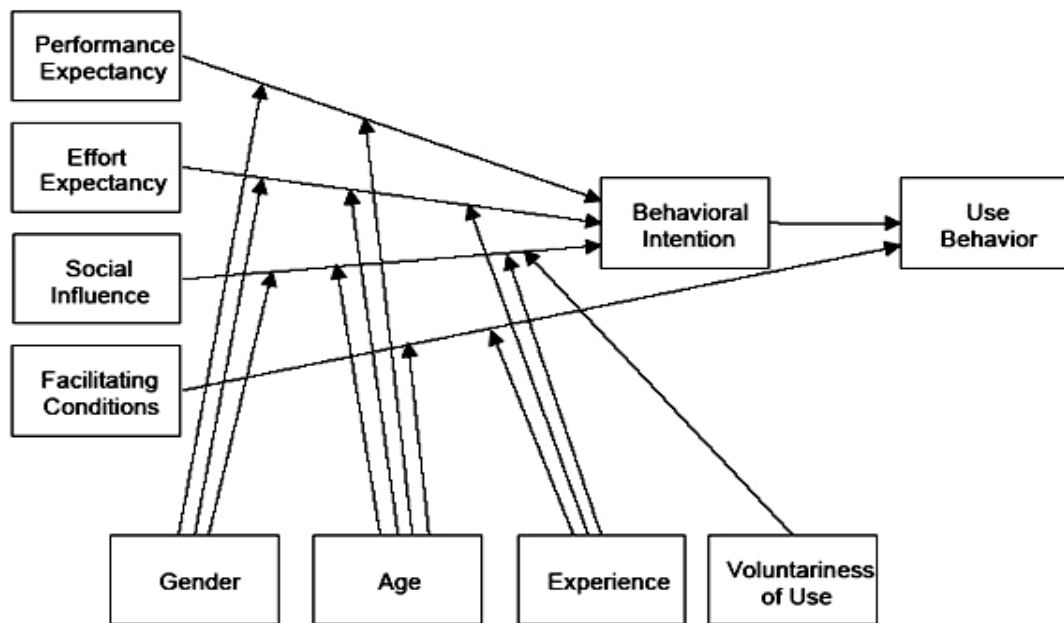
Figure 2.3. The Unified Theory of Acceptance and Use of Technology (UTAUT).

However, UTAUT models do not include sources of significant variance. For example, this theory does not consider issues of trust that could prevent IS usage. In contrast to TPB, UTAUT models typically do not include factors that hinder the intention of users to use information technology. Gilbert, Balestrini, and Littleboy (2004) emphasized the importance of taking barriers to adoption into consideration. In addition, the UTAUT model has been criticized for its inability to measure the acceptance of technology outside the boundaries of organizations and working environment (Hill & Troshani, 2010).

Indeed, online shopping acceptance is not confined neatly within these boundaries. Users of these services are not necessarily affected by an organizational mindset that the UTAUT captures. The UTAUT model does not highlight many factors that could influence the intention of individuals to use online shopping or the awareness

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of the availability and benefit of technology or services that are asked. Furthermore, the UTAUT model concentrates totally on individual perceptions of outside settings that would lead to intention (Masrom & Hussein, 2008). Moreover, according to Masrom and Hussein (2008), this hinders the consideration of any objective environmental factors that may influence adoption. They argue that the application of UTAUT is context dependent. A single application of the UTAUT model considers only one individual's behavior (Masrom & Hussein, 2008), and individuals' behavior may be necessary to ensure IT use.

2.4.4 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) by Davis (1989), as shown in Figure 2.4, originated from the Theory of Reasoned Action (TRA) to explain technology usage behavior. The aim of TAM Model is to provide an explanation of the determinants of computer acceptance that is generally capable of explaining user behavior across a broad range of end-user computing technologies and user population, while at the same time being both parsimonious and theoretically justified (Davis 1989, p. 985). TAM has been widely adopted in the information system research and marketing research since 1989. TAM utilizes the two major concepts about new technology: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) to determine personal attitude towards using a technology that leads to behavioral intention and, in turn, determines behavior. PU is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" while, PEOU refers to "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989, p. 320).

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  ┌─────────────┐
  │  Perceived  │
  │ Usefulness  │
  └─────────────┘
                 ╲
                  ╲    ┌──────────┐    ┌───────────┐    ┌──────────┐
                   →   │ Attitude │ →  │ intention │ →  │  Actual  │
                  ╱    └──────────┘    └───────────┘    │ behavior │
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  ┌─────────────┐
  │Perceived Ease│
  │   of Use    │
  └─────────────┘
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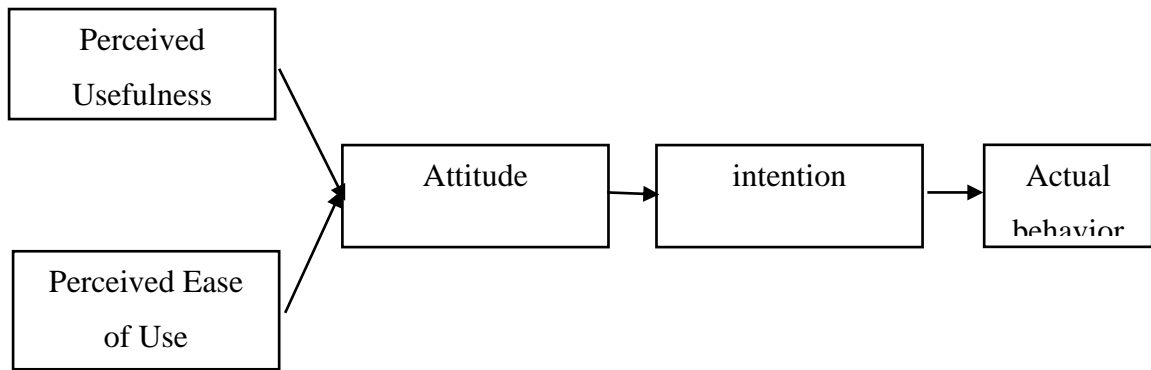
Figure 2.4. Technology Acceptance Model (TAM) by Davis (1989).

TAM has received substantial support from previous studies as a theoretical foundation to study an online purchase (Ahn, Ryu, & Han, 2004). Ahn et al. (2004) for example, explained consumer acceptance of online shopping by TAM. The results confirmed the TAM ability to explain technology acceptance behavior for individuals within the context of online shopping. Similarly, Ahn et al. (2004) adopted TAM to study consumer acceptance of Internet shopping. The results showed highly consistent results on the behavioral intention toward the use of Internet shopping.

Previous researchers have proved TAM as a useful foundation for understanding consumer technology acceptance of online shopping (Ahn et al., 2004; Ha & Stoel, 2009). Moreover, this theory has received substantial empirical support in information systems and online marketing contexts (Çelik, 2011). For example, Ahn et al. (2004) conducted a study to explore online and offline features of online shopping and their relationships with the acceptance behavior of customers. The study employed a Web survey of 932 online customers of six Internet shopping based in Korea. The results highlighted the significance of website quality as the main antecedent of perceived usefulness and behavioral intention to use online

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shopping. Moreover, website quality has a positive influence on perceived ease of use and usefulness, while offline quality has a positive effect on perceived usefulness only.

Cheng, Tsai, Cheng, and Chen (2012) reported that website quality as antecedent factors influencing purchase intention on a group buying website. Data were collected from 304 users of online group buying in Taiwan, using an online survey, and SEM was used to analyze the data. The studies revealed that perceived risk negatively influenced the behavioral intentions of users. Similarly, Chang (2014) examined the relationships website quality and purchase intention in Taiwan. SEM used to analyze the collected from a web-based survey. The results found that purchase intention was influenced by website quality.

In a related study that involved an online website, Chang and Tung (2008) proposed a new hybrid technology acceptance model by extending TAM model with, perceived website quality. They sampled 736 users of online website among Taiwan undergraduate students; they, however, received less than 34% response rate. The result of the study shows all the independent variables were predictors of behavioral intention to use the online website.

Many studies have used and extended TAM in various contexts, including the online environment. For example, Salisbury et al. (2001) applied TAM's perceived ease of use and perceived usefulness and extended it with the website security construct to examine their influence on purchase intention in a sample of undergraduate students

in the Southeastern United States. Website security found to have a greater influence on purchase intention than the ease or the utility of purchasing products.

Although many studies have focused on online shopping across worldwide, most of these studies have concluded that a need remains for a closer examination of online shopping intention in specific countries. That is because technology acceptance relationships vary in different customer markets and cultural settings (Bobbitt & Dabholkar, 2001; Salisbury et al., 2001). Taking into account that online shopping is still at the beginning phase of development in Jordan (Nabot et al., 2014), little is known about customers' behavior in adopting this new shopping way and the factors that impact this behavior (Grabner-Kräuter & Kaluscha, 2003; Haque, Sadeghzadeh, & Khatibi, 2011; Hsu, Yu, & Chang, 2017; King & He, 2006; Bobbitt & Dabholkar, 2001; Salisbury et al., 2001).

Even though many previous studies have confirmed the validity of TAM as an applicable model in many technology relevant contexts (Davis, Bagozzi, 1989; Ha & Stoel, 2009; Tong, 2010), other studies have indicated that the simplicity of the TAM model has limitations (Ha & Stoel, 2009; Tong, 2010; Vijayasarathy, 2004). The factors included in TAM model may not fully cover the main beliefs affecting the shopping intentions of customers (Tong, 2010; Ha & Stoel, 2009). Prior researchers have successfully found the validity of security protection (Aggarwal & Rahul, 2018; Salisbury et al., 2001), website quality (Bhatnagar et al., 2000; Chang, 2014; Cheng & Huang, 2013; Xiaowei Xu, 2017), website credibility (Cugelman, Thelwall, & Dawes, 2009; Wang et al., 2006), after-sales service (Al-Matarneh, 2016; Aldhmour, 2016), as the key beliefs to measure customers' shopping

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intentions. Thus, this current study was based on the TAM Model as the underpinning theory and adding external factors to test the exploratory power of the framework in predicting the online shopping intention of Jordanian customers.

This study used the Technology Acceptance Model (TAM). Actual usage in Davis's (1989) Model will be replaced with online shopping intention as a dependent variable. Practically, the rate of using online shopping in Jordan is relatively very low due to technical and non-technical limitations of e-commerce in general and online shopping in particular (Abbad, et al., 2011). Theoretically, some researchers found a strong relationship between actual usage and intention (Venkatesh and Morris, 2000), which allows this change in the model. Therefore, the researcher will use online shopping intention as a dependent variable. The attitude construct removed from the model because some theoretical research in recent years has deleted attitude as the belief is that the moderating effect of attitude can explain only a small portion of variation in a consumer's intentions to shop in an online context (Çelik, 2011; Chiu et al., 2009; Faqih, 2011; Ruiz-Mafé, Sanz-Blas, & Aldás-Manzano, 2009; Tseng & Hsu, 2010),

Intention to shop online has become one of the most important predictive variables for measuring the views, attitudes, and opinions of individuals regarding outlining satisfaction (Flavián, Guinalíu, et al., 2006). If a user is happy with a product or service, then he/she is more motivated towards that product or service. In turn, higher service and consumer satisfaction can lead to higher purchase intention (Anderson & Sullivan, 1993; Flavián et al., 2006; Kim & Kim, 2004). This line of argument posits that user satisfaction is closely interrelated with positive

experiences and interactions to use (DeLone & McLean, 2003). Therefore, system usage should be given more attention to maximize its benefits and positive influences.

This study aims to fill this gap by investigating several factors that may affect customers' online shopping intentions. This study expands the TAM model as the underpinning theoretical framework as it provides a valid ground for predicting and explaining consumers' online shopping intentions. The knowledge generated by this study will contribute in two terms. First, in terms of theory, this study presents an empirical extension of the Technology Acceptance Model in understanding intention of Jordanian consumers intention towards online shopping. Second, in terms of practice, this study introduces guidelines for the development of online shopping in Jordan.

2.5 Predictors of Online Shopping intention

the diversity of direct predictors of online shopping intention commonly investigated in previous studies. Subjective norm (Al-Dwairi & Al Azzam, 2018; Qasa, 2013; Sin et al., 2012) perceived behavioral control (Al- Jabari, Norezam Othman, & Kamariah Nik Mat, 2012; Ashraf, Thongpapanl, & Auh, 2014; Tan, Chong, & Ooi, 2010), perceived ease of use (AlQudah, 2014; Chen & Teng, 2013; Kim, Urunov, & Kim, 2016; Li, Peng, Jiang, & Law, 2017), perceived usefulness (AlQudah, 2014; Chen & Teng, 2013; Kim, Urunov, & Kim, 2016; Li, Peng, Jiang, & Law, 2017), perceived (Aggarwal & Rahul, 2018; Chellappa, 2005; Salisbury et al., 2001), perceived risk (Alalwan, Dwivedi, Rana, & Algharabat, 2018; Masoud, 2013; Park,

Lennon, & Stoel, 2005), website quality (Bhatnagar et al., 2000; Chang, 2014; Cheng & Huang, 2013; Li et al., 2017; Xiaowei Xu, 2017), website credibility (Cugelman, Thelwall, & Dawes, 2009; Ismagilova, Slade, Rana, & Dwivedi, 2019; Wang, Lin, & Luarn, 2006), after-sales service (Al-Matarneh, 2016; Aldhmour, 2016; Vanniarajan, 2011). However, some findings of direct relationships to online shopping intention are inconsistent or equivocal, as will be shown in the following sections.

In short, previous studies have observed numerous factors purported to affect purchase intention. we can conclude that there are many variables that could be regarded as predictors of intention. Nevertheless, this study highlights four predictors of behavior intention (i.e., website credibility, security protection, website quality, after-sale service), which are considered based on the following justifications.

2.5.1 Website Credibility

Website credibility has been strictly linked to the concept of shopping intention as a strong indicator of buying behavior (Fishbein & Azjen, 1975), and a principal area of interest for academics and marketing professionals alike. Shopping intention research has emphasized how website credibility can be utilized as a measure in online marketing (Dodds, Monroe, & Grewal, 1991; Infosino, 1986). Other research has observed how shopping intention may be affected by the characteristic of online stores (Chen, Hsu, & Lin, 2010).

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Users make judgments concerning credibility by means of the quality and utility of information posted on a site (Kivits, 2004; Sillence, Briggs, Harris, & Fishwick, 2007). Researchers have explored website credibility perceptions using many concepts, including believability, fairness, professionalism, objectivity, accuracy, and comprehensiveness. Website Credibility has been defined in many ways. For example, Kim (2015) defined it as "how believable and trustworthy an audience perceives a media channel, such as a news site, blog, company website, or retailer." Ohanian (1990) defined source credibility in terms of the positive characteristics of a communicator that affect a receiver's acceptance of a message.

Researchers have empirically measured the relationship between credibility and consumer behavior. High credibility can positively influence behavior, whereas low credibility is less probable to contribute a behavioral influence (Hassan, Walsh, Shiu, Hastings, & Harris, 2007). Empirically, through the development of a scale to measure a celebrity endorser's credibility, a significant relationship revealed between credibility and shopping intentions (Ohanian 1990).

Through the literature, many different authors propose that website credibility is composed of different dimensions. Gotlieb and Sarel (1992) measured website credibility across six scale items: "trustworthy/not trustworthy, not open-minded/open-minded, good/bad, expert/not expert, experienced/not experienced, trained/untrained" (p. 42). Ohanian (1990) revised several instruments before empirically developing and evaluating a credibility scale comprising trustworthiness and expertise, and according to Hilligoss and Rieh, (2008) the most common aspects of credibility definitions are trustworthiness and expertise. This study adapted the

conventional source credibility model of Ohanian (1990), which composes of perceived trustworthiness and expertise. These two attributes of credibility are discussed below.

Trustworthiness A source's trustworthiness can be defined as an individual's perception of the source's willingness to honestly give information and experiences about which the source is knowledgeable. One of the first measures of source credibility, developed by McCroskey (1966), defined trustworthiness as a combination of how honest, trustworthy, honorable, moral, ethical, and genuine a source was perceived to be. Trustworthiness is found to have the highest impact on perceptions of credibility (Reichelt, Sievert, & Jacob, 2014).

Expertise is "how much the source knows about a subject including how much experience the source has in an area, which forms the basis for how competent the source is judged" (Whitehead, 1968). A competent source has expert qualities, such as authoritativeness, professionalism, and experience (Whitehead, 1968). Metzger, Flanagin, and Medders (2010) conducted focus groups to examine how Internet users evaluate the source credibility of online content. They found that "topic mastery, writing style, spelling and grammar, and the extent of details offered" (p. 424) were crucial to readers' perceptions of expertise. Focus group participants also perceived a source to be an expert if specific credentials qualified the source to comment on the topic, or simply if the source appeared intelligent. Several studies have established relationship between website credibility and online shopping intention (Chih, Wang, Hsu, & Huang, 2013; George, Giordano, & Tilley, 2016;

Moody, Galletta, & Lowry, 2014; Rita et al., 2018; Toufaily et al., 2013; Y. S. Wang, Wang, Lin, & Tang, 2003; Wells et al., 2011).

In this clime, Wang et al. (2003) applied the technology acceptance model (TAM) as a theoretical framework and introduced website credibility as a new factor to the model. Their results supported the extended TAM in forecasting the intention of users to adopt Internet shopping. Their study also indicated the significant effect of website credibility on behavioral intention.

Chih et al. (2013) conducted research in Taiwan among 353 online discussion forum users in an online community. The results show that website credibility, through information positively influenced perceived positive e-WOM, which is indirectly influenced purchase intentions. Djafarova and Rushworth (2017) investigated the impact of website credibility on consumer buying intention via interviews with 18 female users. The research findings showed that credibility in online websites was influential in the purchase intention of young females.

Rita, Teixeira, and Pereira (2018), through an online survey, studied the relationship between website credibility and purchase intention. The data were collected from 1546 respondents from Portugal's online users. Three sources of website credibility were tested: attractiveness, expertise, and trustworthiness. The finding showed that expertise and trustworthiness had a substantial effect on purchase intention, while attractiveness did not have an impact on purchasing intention.

Website credibility has been found to have a consistent and reliable relationship of online shopping intention (George, Giordano, et al., 2016; Moody et al., 2014; Toufaily et al., 2013; Wells et al., 2011). Similar findings were also reported by several other studies conducted in different geographical locations (Corritore et al., 2003; Doong et al., 2011; Everard & Galletta, 2005; Flavián & Guinalíu, 2006; Toufaily et al., 2013; Wahsheh et al., 2013; Wells et al., 2011).

Even though website credibility as discussed above has been found to have a significant relationship with online shopping intention, some other studies found an insignificant relationship (Jun & Jaafar, 2011; Liberman, 2015; Nowak & McGloin, 2014). For instance, Nowak and McGloin (2014) examine the effect of perceived website credibility and purchase intention. The finding was found insignificant relationship between perceived website credibility and purchase intention. The researchers in this respect recommended that website credibility should be further investigated, and this will fill a gap in the literature.

2.5.2 Security Protection

Security protection defined by as the subjective probability in the customer's eyes that his or her personal or financial information will not be shown, saved, and/or stolen during e-commerce and storage by outside parties (Flavián, Miguel Guinalíu, & Raquel Gurrea, 2006). Additionally, Chellappa and Pavlou (2002) said that perceived security can be defined as the subjective probability with which consumers believe that their personal information will not be viewed, stored or manipulated during transit or storage by inappropriate parties, in a manner consistent

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with their confident expectations (p. 359). Notably, this definition embraces personal anticipation instead of objective measurement.

According to Abbad et al. (2011) and Omar et al. (2011), security protection is a key determinant of online shopping that must be addressed in Jordan. Online companies in Jordan must focus on security issue keeping in mind that the end goal to enhance the level of online shoppers (Xu, 2013). For improving the level of online shopping intention, online shopping sites in Jordan need to concentrate on security limits as serious drivers of threats from online purchaser's perspectives. This is because security protection had been comprehensively seen as the main barrier to online shopping because of the tremendous effect on consumers intention and on forming the inclination to online to shop later. As well, security protection demonstrates a critical sensitivity toward customers, and thus, proper assurance mechanisms should be set up.

The concern about security related to money and information has been far reaching (Horrigan, 2008). Lee, Chiu, and Liu (2011) stated that customers often hesitated to shop online, mainly because of security matters. As most online shopping websites request that customers provide fundamental data, customers are stressed about the likelihood that an online retailer may abuse the confidential nature of the information provided. This fear is compounded by media reports of scamming practices happening in the online environment. Shoppers need protection the assurance that the personal data that they gave on a website will be protected. Tsai and Yeh (2010) specified that protection is firmly identified with shopping expectations and that reinforcing of website administration and updating security

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arrangements is fundamental. Lee, Park, and Han (2011) also mentioned that the inefficiency of ensuring the privacy of customer information directly and adversely affects customers intention to shop online. Using UN Human Development Report figures, Aladwani (2003) summarized e-commerce issues in Arab countries from the perspectives of business managers (IT and general management) and potential e-commerce adopters. He found that Internet security, awareness was among the most important concerns of both managers and customers.

Al-smadi (2012) examined the factors that influenced the state of minds of consumers in Jordan towards online shopping. His study found that most Jordanian consumers are likely to have enough knowledge and skills in using the computer and dealing with the Internet, and have reasonable access to Internet services, with a positive impression about the current presentation and promotion of companies' web sites on the Internet. However, the issue of security of online transactions seems to be a major factor that restricts the willingness to make better use of online shopping. Analysis of variance shows no significant differences in consumer attitudes due to demographic variables, with the exception of income. The study concludes that Jordanian companies need to have a better understanding of electronic shopping behavior and that special efforts must be made to improve the security of electronic transactions.

Many researchers have examined the relationship between security protection and online shopping intention. For example, Al-Smadi (2004) found that security was critical to alleviating the fears of potential online customers in Jordan. In a study of Malaysia, Suki, Ahmad, and Thyagarajan (2002) found that security concerns were

primary barriers to online shopping. Al-Nano (2007) found that security influenced online shopping intention. Shi et al. (2006) found that website security protection enhances online purchasing intention. Bélanger, Carter, and Schaupp (2005) examined the enablers and barriers to online activities and found that security was an important determinant.

Even experienced online consumers see buying on the web as unsafe (eMarketer, 2005). Certainly, the impression of potential buyers about the dangers required in giving individual data online brings about a differentiation as shoppers maintain their distance from online exercises that are not really protected (Dunn & Wigert, 2004). Furthermore, online shopping security is highly important in that good online security encourages online shopping intention (Gauzente, 2004; Lian & Lin, 2008; Wang, Lin, & Luarn, 2006; Zailani, Kheng, & Fernando, 2008; Zhang & Tang, 2006).

From the organization perspective, online security protection requires taking proper measures to shield buyers' data from the misuse (Kim & Stoel, 2004). In doing so, Firms have reacted to shopper worries by putting many resources into website security, which has turned into a multi-billion-dollar industry (eMarketer, 2005). Additionally, experts like Howard and Lipner (2006), who were security experts for Microsoft, detailed the Security Development Lifecycle to help any organization create and implement security measures on their websites which lead to increases shopping intention.

Those measures incorporate measures like the requirement to plug in security characters, the assurance of data security, and protection against fraudulent activity. In addition, websites often attempt to furnish consumers with a sheltered shopping condition to secure customers against data spillage (Forsythe & Shi, 2003; Kim et al., 2008; Lu, Chang, & Yu, 2013; Weisberg, Te'eni, & Arman, 2011). Under such conditions in which the necessities for security are met, consumers will believe the data insurance information on a website while completing exchanges (Forsythe & Shi, 2003; Kim et al., 2008; Lu et al., 2013; Weisberg et al., 2011). When customers perceive that all is well and good and are certain that their security is ensured, then their level of shopping intention in a website will increase.

Chellappa and Pavlou (2002) noted that, when an online website offers security factors include an articulated policy, a safety guarantee, and protection mechanisms, potential shoppers will presume that an online retailer guarantees the security of online shopping. The authors also recommended that encryption, assurance, checks, and confirmations, which affect the apparent security concerns of buyers, should be addressed.

Because many people are increasingly concerned about data that is being gathered, recorded, and used later for undesired purposes, they are becoming increasingly aware of how their data are being used. In addition, many consumers are turning out to be progressively reluctant about giving out sensitive data on the web (Yenisey, Ozok, & Salvendy, 2005). With respect to these issues, security might be characterized as the subjective likelihood in someone's eyes that his or her data will not be stolen amid online business transactions for use by unknown third parties

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(Flavián & Guinalíu, 2006). Thus, the assurance of online protection, the safeguarding of individual data, and hazard-free transactions have beneficial outcomes on perceptions of trust (McKnight et al. 2002; Kim & Lim, 2005; Shankar, Urban, & Sultan, 2002; Fam, Waller, & Erdogan, 2004; Suh & Han, 2003).

Escobar-Rodríguez and Carvajal-Trujillo (2014) examined the effect of perceived security, information quality, and privacy protection on trust and purchase intention for a sample of 1096 online Spanish purchasers of low-cost carrier flights. The results showed that among the key determinants of purchasing were trust, habit, cost saving, ease of use, performance, and effort expended.

Aggarwal and Rahul (2018) examined the impact of perceived security on consumer purchase intentions using a survey of 500 online customers from Hyderabad, Delhi, Mumbai, and Bangalore. This research evaluated two constituents of perceived security: transaction security and payment system. The finding of the study indicated that perceived security had a positive effect on satisfaction and that perceived security has a positive impact on trust. Both trust and satisfaction had a positive mediating effect on consumer purchase intentions. Security protection, including protection of personal data, the privacy of records, and protection of payments, have been reported to important elements of online shopping (Aggarwal & Rahul, 2018; Kim et al., 2011a; Llach, Marimon, Alonso-Almeida, & Bernardo, 2013; Wu & Chang, 2005). Altarifi et al. (2015) and Yaseen et al. (2016) found positive and significant aspects of security toward shopping intention.

Even though security protection as discussed above has been found to have a significant relationship with online shopping intention (Aggarwal & Rahul, 2018; Altarifi et al., 2015; Kim et al., 2011a; Llach et al., 2013; Wu & Chang, 2005; Yaseen et al., 2016), some other studies found insignificant relationship (Kasheir, Ashour &Yacout, 2009; Teoh, Chong, Lin, & Chua, 2013). In view of the various contradictory findings between security protection and online shopping intention in various contexts, further research is called to elicit a better understanding of factors that can predict online shopping intention.

2.5.3 Website Quality

Website quality can be seen as the characteristic of a website that adds value to buyers (Chang, Kuo, Hsu, Cheng, & Yi-Sung, 2014), which Loiacono, Watson, and Goodhue (2002) viewed in terms of usefulness, and ease of use. Website quality is an imperative concept in the Internet world. Currently, online shopping sites find attracting a wide range of customers without a good quality website difficult (Khalil, 2017). Moreover, online retailers would profit from studies that look at which website quality elements can be controlled to influence online consumer intentions positively (Carter & McGoldrick, 1999; Vidgen, 2000). Pointing out that few studies had been done to determine what makes online shopping websites effective, Ranganathan and Ganapathy (2002) looked for determinants of website effectiveness in a survey of online customers. They empirically derived four key dimensions of B2C web sites: information content, design, security, and privacy" (p. 457).

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Accordingly, the quality of websites has also been termed as an important antecedent in online shopping (Al-maghrabi et al., 2011; Kim & Lennon, 2013; Park et al., 2005; Zhou, 2011). This is also important in a way as customers are often motivated to rate a website highly because of its layout, design, and quality of the information provided (Al-maghrabi et al., 2011). Similarly, website quality is also enhanced and motivate online customers towards online shopping (Hsiao, Chuan-Chuan Lin, Wang, Lu, & Yu, 2010). Researchers have identified that website quality plays a significant role in creating consciousness among customers as quality information availability attracts online customers and further security while shopping online also has a significant impact on online shopping intention (Billy Baia, Lawb, & Wenc, 2008; Tsai & Yeh, 2010).

According to Chou, Chen, and Lin (2015), early research had not determined which website quality elements had the greatest impact on e-loyalty, e-satisfaction, and e-trust, particularly among females (Chou, Chen, & Lin, 2015). To help resolve this issue, they developed a new model to understand the issue. They found that both perceived online privacy and security are positively associated with e-trust, whereas web design is not. Furthermore, perceived delivery time and web site design are positively associated with e-satisfaction. Both e-trust and e-satisfaction, in turn positively influence e-loyalty for female online clothing shoppers (p. 542).

Two perspectives on website quality exist. First, several scholars (Hsu, Chang, & Chen, 2012; Al-Maghrabi & Dennis, 2011; Kim & Lennon, 2013; Park, Lennon, & Stoel, 2005; Zhou, 2011) view website quality as a one-dimensional construct, which comprises innovativeness and proactivity. Second, website quality can be

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viewed as a multidimensional concept, in which innovativeness, proactiveness, risk-taking, competitive aggressiveness, and autonomy are treated independently as website quality dimensions (Al-Debei & Al-Lozi, 2014; Lee, Kim, Choi, & Hong, 2010).

In the case of an online business, website quality plays a key role in a qualitative study of online customers, Yang et al. (2001) found that product availability, website features, and website quality were associated with customer intention. Kim and Stoel (2004) found that transaction capability and response time were significant predictors of shopper intentions.

Studies concerning online sales portals have been examined with numerous dimensions, often ranging between five to twelve (McGoldrick et al., 1999; Loiacono, 2000). Although previous studies have found that numerous website quality factors are significant determinants of customers' intentions, studies of marketing and information systems have rarely been integrated to examine how system quality and information quality affect customer intentions. However, when users are unhappy with services, offerings, and provision of quality of the websites, they tend to opt for other means (Fogg, Lee, & Marshall, 2002).

Often, potential customers face many worries during a first-time shopping experience. Some worries concern online transaction quality and payment methods and the privacy of financial information (Roman & Cuestas, 2008). Other issues are related to the time may take a customer to find their desired products or services and extract information. If an online retailer fails to provide useful information to

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information-seeking customers, then this would create a substantial question mark on their future online purchases (Lee et al., 2011). Indeed, the provision of the necessary information for online shopping helps customers to engage in online shopping (Bai, Law, & Wen, 2008; Kim et al., 2011). Chen and Barnes (2007) found that information quality and guidelines for making an online purchase increase the goodwill and trust of consumers for shopping online as does an attractive interface. Website design and the ability of a website to help a customer to navigate through the website also help a web-based retailer to attract customers and retain (Tsai & Yeh, 2010). Thus, website design in an e-commerce environment can enhance purchase intention, which aligns with the work of Sultan et al. (2005) and Saji (2006) who pointed out that trust mediates the relationship between website design and purchase intention.

Jones and Kim (2010) examined the perceptions consumers of website quality and how they affected purchase intention, they measured website quality with three aspects: 1) usability and information quality, 2) visual appeal and image, and 3) interactivity and innovativeness. The results showed that website quality influenced purchase intention on some level. Using 229 respondents from 12 countries, Lynch, Kent, and Srinivasan (2001) found that site quality, trust, and positive affect toward it were critical in explaining both the purchase intentions and the loyalty of visitors to a site. Their research indicated that the impact of these factors varied across different regions of the world and across different product categories. The results of this research highlighted the need to tailor websites according to each world region and product being offered for sale.

Perera and Madumali (2018) evaluated online shopping intention of consumers for textile products in Sri Lanka. They empirically examined the relationship among perceived risk, trust, shopping enjoyment, and website design quality on purchase intention. The result showed that trust, shopping enjoyment, and website design quality were positively related to online shopping intention.

In the study of Molinillo, Liébana-Cabanillas, and Anaya-Sánchez (2018), the scholars identified the antecedents to e-commerce intention for e-commerce websites using 201 surveys collected from online consumers. The results show that web quality had a positive and direct influence on e-commerce intention. Website quality must improve to promote the dissemination and utilization of the information generated by users in an easy, quick, and friendly way. E-commerce intention would also growth if a company designs reactive efficiency processes that a customer enjoys naturally so that the website fashions a flow experience (Molinillo et al., 2018). Martinez (2009) explored the impacts of perceived website quality on purchase intention from a private sales site. Data were collected from 164 female respondents who are members of at least one private sale website. The result shows that the three dimensions of website quality were insignificantly related to online purchase intention.

Furthermore, Chang, Chen, Hsu, and Kuo (2012) extended Technology Acceptance Model (TAM) by investigating the relationship between website quality and website user's behavioral intentions. A statistical analysis of the collected questionnaires was computed based on the 1279 usable responses from the selected websites. Structural equation modelling used to examine the hypothesized relationships

among the variables. the results indicate that an increase in website quality has no significant effects on behavioral intention. In view of the various contradictory findings between website quality and online shopping intention in various contexts, further research is called to elicit a better understanding of factors that can online shopping intention.

2.5.4 After-sales Services

After-sales services begin right after a customer's purchase of a good or service from a website, and the term after-sales services have often been utilized to describe the administration of services provided to a customer after the items have been conveyed. According to LaBarbera, and Mazursky (1983), customer satisfaction is based on the closeness between the perceived performance of a good or service and the expectation that a buyer had for that good or service. For instance, if the performance of a good or service is beneath a customer's expectations, then the customer will be dissatisfied with it, and there will be negative consequences related to this mismatch. Several scholars have underlined customer dissatisfaction about after-sales service in the context of online shopping (Chen, Yan, Fan, & Gordon, 2015).

In doing so, various scholars have examined factors related to after-sales service in terms of fulfillment, delivery, returns, and settling problems. For example, in the Indian marketplace, Sinha and Singh (2015) found that after-sales service issues included the return of defective goods and settling problems with an online retailer. Often, potential customers are worried about after-sales service, as they do not see

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either the buyers or the physical products they buy. Another problem is receiving a different product from the product that they have purchased; furthermore, some customers have suspicions about the quality of a purchased product. By offering a wide extent of after-sales support, organizations that demonstrate responsiveness to consumer-related issues may increase customer demand (Xu, Munson, & Zeng, 2017).

Several have studied after-sales services as drivers of online shopping, and problems associated with after sales service often discourage Jordanian customers from shopping online shopping (Yaseen et al., 2016). For example, Al-dweeri (2017) argued that after-sales services providing a quick response to a customer and demonstrating real attention in solving problems encountered could improve the level of online shopping in Jordan. Khalifa and Liu (2007) found that after-sales service was a significant driver of online sales. One factor related to after-sales services is how the Internet successfully and quickly online purchases are delivered (Jedd, 2000). For example, Wolfinbarger and Gilly (2003) found that fulfillment reliability, which is delivering the ordered goods in a timely manner, was strongly predictive of customer judgments of quality and customer satisfaction. Kim and Stoel (2004) found that quick delivery and return/trade administration were imperative. And Shaharudrn, Yusof, and Elias (2009) found that a need exists to react inside adequate and sensible time frame to the shopper with respect to the claim of guarantee.

Sparks and Legault (1993) categorized two types of after-sales services: 1) anticipated services and 2) unanticipated services. Anticipated services are those that a consumer expects for examples returns, repairs, and substitutions are the organizations that named surprising organizations. Unanticipated services include follow-up personal communication like telephone calls and emails. Both forms of services are important because when customers are content with after-sales services, they will become loyal to an organization, and compelling after-deal benefits help organizations to maintain client trust.

Gatautis, Kazakevičiūtė, and Tarutis (2014) empirically examined a conceptual model of key factors determining online consumer behavior that influenced the intention to shop in online environment. The sample of this study comprised Internet users and familiar with the online environment with a total of 108 respondents answering the survey. The empirical result showed that after-sales service, security controls, service quality, website reliability and safety, and data privacy were the most influential factors of the intention to buy in an online environment. Price and product knowledge also affected behavior. The authors recommended that an online retailer should carefully consider these factors as they impact the shopping intention of customers.

Some researchers have suggested conducting an extensive study to consider after-sales services issues in online shopping because of their important role in facilitating the purchase process (Al-dweeri, Obeidat, Al-dwiry, Alshurideh, and Alhorani, 2017). And additionally, they have suggested that the availability of after-sales service can affect relationships with customers (Amini, Darani, & Afshani, 2012).

Numerous researchers have underlined customer dissatisfaction about after-sales service in online shopping as an issue (Alireza, Fatemeh, & Pegah, 2011; Chen, Yan, Fan, & Gordon, 2015). After-sales service can increase the level of online shopping intention either by improving the understanding of customer services or by reducing the expectations of the customer (Tang, & McCullough, 2000). Many studies conducted especially during the last ten years regarding after-sales services have noted this with regard to online shopping intention (Al-Rawad et al., 2015; Aldhmour & Sarayrah, 2016; Jun & Jaafar, 2011). Jun and Jaafar (2011) examined customers' intention toward online shopping in China. The survey collected 405 questionnaires from adults whose age was above twenty years and who had experience of online shopping from Beijing, Shanghai, and Fuzhon. The results of the studies indicate that after-sale service is not significant in predicting online shopping intention. The researchers in this respect recommended that after-sale service should be further investigated, and this will fill a gap in the literature.

2.5.5 Perceived Trust

Perceived trust defined as the willingness of a consumer to rely on online shopping websites for buying products/services online (Kim, Kim, & Park, 2010). An organization using online platforms has to consider how trust can be gained and why it is necessary to create for online customers intention. Thus, retailers involved in online shopping must develop strategies and plans to gain trust for their online shopping websites (Ganguly et al., 2010).

Several researchers have examined factors that help create trust in an online environment. For example, Lee et al. (2011) identified communication transparency between customer and retailer as having significant importance in creating and maintaining the trust element. Other researchers have shown that promises made by online retailers and their fulfillment increase trust among online customers. The fulfillment of the promises also decreases ambiguity and uncertainty, which reflects a positive image of the web retailer. Further, website security, privacy policy, and quality of service also determine and build trust between the online retailer and their customers (Martín & Camarero, 2008). Chen and Barnes (2007) found that online shopping can be increased by attaining a high level of trust and familiarity, and the level of trust can be enhanced through a privacy policy, ethical behavior, and performance and description of the product (Yang, Wu, & Wang, 2009).

In a study of 193 US college students, George (2004) found that "beliefs about trustworthiness positively affect attitudes toward buying online, which in turn positively affect purchasing behavior. Beliefs about self-efficacy regarding purchasing positively affect perceived behavioral control, which in turn affects online purchasing behavior" (p.198).

Salo and Karjaluoto (2007) developed a conceptual model of the factors that influence the trust beliefs of end-users. The model separates influential factors into external and internal factors. External factors include consumer characteristics, the nature of the product and service, the development of the market, culture, and countries, the user's perception of risk, and any other experience that the customer has had dealing with sales and marketers. The factors included in the internal

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category are the end user's prior experience with web vendors, a web vendor's trustworthiness and reputation, the quality of the web site, the acceptance of the information system, third-party trust, and the company's online privacy policy. Sometimes trust in utilizing online shopping gateways depends upon how the data that helps customers to manage the framework of the site (Grabner-Kraeuter, 2002).

A lack of trust in the website creates several adverse effects. First, a lack of trust leads to the perception that using a website might be risky, especially with regard to the disclosure of personal information (Chai & Kim, 2012). Second, the level of perceived risk with a post-sales experience about a product depends on trust (Garbarino & Strahilevitz, 2004; Nitse, Parker, Krumwiede, & Ottaway, 2004).

Often electronic commerce has a higher risk associated with it compared to traditional offline bricks-and-mortar retailing (McKnight, Kacmar, 2002; Schlosser, White, & Lloyd, 2006). Researchers have underlined the relevance of perceived trust as a main antecedent for to enhance shopping intention (Gefen, Karahanna, & Straub, 2003; Gefen & Sttraub, 2003; Hassanein & Head, 2007; Limbu, Wolf, & Lunsford, 2012; Lin, 2011; Wang & Emurian, 2005). Perceived trust plays an important role in e-commerce, as customers seek for credibly concerning the quality of products or services. Some scholars have noted that a significant reason why online customers are hesitant or avoid shopping online is a lack of faith or that they do not trust website vendors (Gefen, 2000; Sonja Grabner-Kraeuter, 2002).

Therefore, to get consumers to engage in online business, the element of trust needs to be developed (Delgado-Ballester & Munuera-Alemán, 2001; Mayer, Davis, &

Schoorman, 1995), which is also connected with the element of risk. If the consumers perceive little or no risk, then they will not be less concerned about how much they trust the other party. Consequently, perceived risk can moderate the impact of trust on risk-taking, which is more important in electronic commerce as there are higher risk factors associated with online retail compared to traditional offline retail (Schlosser et al., 2006). Nevertheless, empirical evidence concerning the buffering effect of perceived trust is scant.

Trust permits buyers to go out on a limb to satisfy their requests in view of the desire towards specialist co-ops (McKnight, Choudhury, & VKacmar, 2002). Amid the exchange of M-installment, awesome instability and dangers are included (Zhou, 2012). For example, the portable system may endure hacking the exchange data might interfere. Subsequently, building trust assumes a crucial part of encouraging customers' goal to utilize online shopping (Lu, Yang, Chau, & Cao, 2011; Zhou, 2013). In an exploration directed by Molla et al. (2001), it was highlighted that trust was identified that consumers online shopping might enhance if customer trust out the content of the website. On the organization perspective, the capacity of suppliers to guarantee the security and keep shoppers' protection is getting to be distinctly one of the critical components impacting the appropriation that trust can raise customers' expectation to the client and reuse the administration (Zhou, 2013). Trust is a substantial antecedent ta o online shopping due to the numbers of websites which can react in an expediency manner with customers data (Reichheld & Schefter, 2000). In respect of its important relationship with the online shopping consumer's intention, Martín and Camarero (2008) mentioned that the attitudes of behavior

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affect customer's perceptions of website actions and willingness to trust. When customers have had a pleasing experience with previous purchase and are willingness to trust a certain online vendor, their beliefs about the outcomes of the behavior or the intention toward shopping online, will be vastly enhanced (Cyr et al., 2003).

In the context of Middle Eastern economies, major limitations with respect to e-commerce in Jordon include perceptions of security (Abbad et al., 2011; Faqih, 2011). As for the Jordanian online shoppers, they will not be an intention to purchase online if they believe that online shopping is risky. Thus, these phenomena would lead to low usage of online purchasing. Since most of the studies in this field have been carried out in the developed countries, there is a scope for additional research in the conditions diffusion in developing countries. The prior studies are also found to be fragmented, diverse, and inconsistent with their results. empirical evidence concerning the buffering effect of perceived trust is very limited. Although there is a lacking publication, it is possible that perceived trust executes a moderating factor in consumers shopping intention. From this point of view, an attempt will be made to develop an extension of TAM Model with this additional factor and examine if it can help to predict Academic-staff intention better or not, by investigating the online shopping of Academic-staff customers in Jordan.

In Middle Eastern countries, the growth of using the Internet offers the opportunity for development and economic growth. Bajaj et al. (2001) suggested that the extreme need for developing countries if they wish to follow the growth of the developed world, to "overcome the dangers of isolation and polarization by

improving their information infrastructure" (p. 363). Thus, an excellent promise for growth in developing countries is through the creation of information technology businesses and better applications of IT. Also, these IT businesses must conform to local conditions.

2.5.5.1 Perceived Trust as Moderator

Trust has been defined as the readiness to rely on another party in whom a person has confidence; in this manner, behavioral intention is emphasized. Previous researchers in the business field have suggested that trust is a vital ingredient in successful marketing. Similar to other areas of research (Cummings & Bromiley, 1996), marketing researchers have conceptualized the trust by either concentrating on trust as a belief or as a behavior. Previous work has recognized that an individual's belief and behavior are dependent on trust (Chou, Lee, Chang, & Lin, 2009). Furthermore, Esmaili, Desa, Moradi, and Hemmati (2011) indicated that trust is a significant factor that assists in stimulating consumer behavior towards buying products or services online, supporting the behavioral concept of trust.

The role of trust as a moderator can be described in two ways. First, Fishburn (1989) and Friedman (1952) suggested that a decision maker chooses an uncertain or risky behavioral option by assessing the predictive value of the "income" from the behavior, which means that he/she evaluates the results of future behavior. In line with this, trust also influences how some interprets the past or present actions of the other party, and the incentives underlying the actions (Brunetto & Farr-Wharton, 2007). Second, Blau (1964) suggested that people will engage in a transaction that

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they believe is transacted justly. This conceptualization of trust as a belief concentrates on confidence. Thus, an expectation arises about the results of behavior that has been taken in an uncertain situation (Paulssen & Sommerfeld, 2006).

This current research follows the expectation conceptualization of trust because this conceptualization of trust makes a distinction between expectations and behavioral intentions and, hence, this provides an opportunity to study trust processes as a moderator variable between website quality, website credibility, security protection, and after-sales service as IV and online shopping intention as DV. Online shopping is a business activity that requires a high degree of perceived trust because of the sensitive and private nature of the information of customers (Glennie, 2010). A review of previous literature regarding the moderating role of trust in online shopping intention found no exact studies in this context as most of the earlier research used trust as a mediator.

However, some studies that have examined the influence of trust as a moderator in different areas. For instance, Walz and Celuch (2010) investigated the moderating effect of trust on the relationship between the perceived quality of retailer commendation on consumer support behavior through the level of consumer trust in the seller. The result showed a significant role of trust in the relationship between IV and DV.

Several studies have examined the moderating effect of trust. For example, Parayitam (2005) investigated the moderating effect of trust in the relationship between conflict and decision. In a study using 237 respondents in Iran, Esmaili et

al. (2011) revealed that trust served a moderate role on relationship between social influence and intention toward using internet banking and those people who have low trust on the internet banking system are more under the social influence.

Trust also works as a moderator alongside other variables. For example, Vigoda-Gadot and Talmud (2010) investigated the moderating role of trust and social support on the relationship between perceived organizational politics and job satisfaction, organizational commitment, and stress. The finding revealed the vital effect of trust as a moderator between the independent and dependent variables. Trust is a key factor in many social interactions that contain uncertainties, and a combination of factors create a dynamic role for risk and trust in online shopping. The current research examined the variable trust to understand how it provides an atmosphere under which favorable website quality, website credibility, security protection, after-sales service, and intention to use online shopping in Jordan are encapsulated. A higher level of trust reflects a higher possibility of online shopping.

Baron and Kenny (1986) noted that "a moderator affects the direction or strength of the relationship between DV and IV variables." In the context of this study, the connection between the dependent and independent variable might vary because of the moderator variable. Perceived trust considered to be a substantial variable because of its capacity to moderate risk in the consumer behavior process, and it encourages a consumer to take the risk, estimate what could occur as an outcome of a specific decision, or a benefit that may be earned (Galli & Nardin, 2003). This kind of estimation will form the behavioral intention of a consumer toward a service or a product. In line with this, it is likely that the trust variable will moderate the

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relationship among website quality, website credibility, security protection and after-sales service on online shopping intention in Jordan.

2.5.6 Electronic Word of Mouth (E-WOM)

The Internet environment makes it feasible for purchasers to gain an informal electronic exchange from various customers (Hennig-Thurau & Walsh, 2003). E-WOM refers to "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet" (Hennig-Thurau & Walsh, 2003, p. 39). Since the first appearance of e-WOM, previous scholars have examined several factors like valence, effectiveness, and individual response.

In responding to the new phenomenon, practitioners and academicians have paid more attention to the possible impact of e-WOM on online business performance. Numerous studies have been conducted about e-WOM in online shopping. For example, Chen, Dhanasobhon, and Smith (2008) examined communicator reputation and the quality of online product message and their influence on book purchase decisions at Amazon.com. The study indicated that a high rating and quality of online review have a strong effect on a purchase decision while the reputation of the sender did not. Similarly, Chevalier and Mayzlin (2006) examined the impact of customers online reviews on the sales of Amazon books. The study revealed that e-WOM has a causal effect on buying attitude on the Internet and websites. In addition, a study of the automobile industry demonstrated that e-WOM is a vital determinant of consumers' purchase decisions (Jalilvand & Samiei, 2012).

Similarly, Lee, Wu, Lin, and Lee (2014) examined the effect of e-WOM in the medical cosmetics industry on consumers' purchasing behavior. The result revealed that e-WOM have a positive relationship with consumers' purchase intention compared to other promotional methods.

Most studies have been in terms of e-WOM communication and its importance as a marketing tool. However, another stream of research has appeared focusing on e-WOM's positive or negative valence, which might be not equal in its dissemination and effect on purchase decisions. Doh and Hwang (2009) demonstrated that message direction (positive, or negative) is among the most critical antecedents of e-WOM. Also, customer relationship factors such as commitment and loyalty serve as predictors for positive e-WOM (Harrison-Walker, 2001; Lacey, Suh, & Morgan, 2007; Sichtmann, 2007).

E-WOM has received a broad concern in the previous literature that demonstrates the power of this message on the purchase intention. Most of these studies have found that positive e-WOM is related to a consumer's intention, and people have impulses to participate by sharing their experiences for several issues such as concern for others and commitment. Even though price and product quality are sensitive issues in determining the message direction, emotions can also stimulate a consumer's e-WOM communication about an electronic retailer, websites, products or services (White, 2010). A negative e-WOM can be due to dissatisfaction or bad consumption experience. According to Richins (1983), the potential response to an unfavorable experience includes "switching brands or refusing to patronize the store, making a complaint to the seller or to a third party, or telling others about the

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unsatisfactory product or retailer" (p. 68). People who feel dissatisfied or feel that they are treated unfairly usually generate negative e-WOM, telling friends and family about a bad product or service experience as a compliant behavior (Blodgett, 1994).

In a survey, Keaveney (1995) with 468 valid responses 7% made complains to providers while around 75% of them talked at least to one other person about bad experiences. Consumers' considered a negative WOM to be an effective tool to vent their bad feeling about a product or service that not met their expectations. This, in turn, can influence organizational performance and reputation and decrease the potential acquisitions of new consumers.

Today, many firms have started to employ experts in commercial information to manage electronic word-of-mouth, and customers are presently exposed to fake e-WOM more than before. Although customers view e-WOM that is not posted by advertising companies and public relations as more trustworthy, it is difficult for customers to differentiate between real e-WOM and fake e-WOM.

Several scholars have studied the importance of Internet forums and e-WOM. For example, Bickart and Schindler (2001) found that Internet forums are important sources of information for customers and consumers who gathered information from online discussions "reported greater interest in the product topic than did those consumers who acquired information from the marketer-generated sources" (p. 31). When products are difficult to evaluate, customers often refer to e-WOM (Harrison-Walker, 2001) because most of e-WOM is from the previous customer experience.

Regarding this, e-WOM has been seen to change customer shopping intentions for largely intangible products and services such as travel, meal, and hotel accommodations (Sa'ait et al., 2016). Certain studies have shown that negative e-WOM has more influence than positive e-WOM (Sa'ait et al., 2016) because negative feedback attracts more attention.

By using e-WOM, customers can get much more involved with other consumers and get a faster response about products or services. When the products or services information is not straightforward, customers tend to gain more information from other sources, apart from the formal sources of product information. Sa'ait et al. (2016) demonstrated that interpersonal interaction would change customers' purchase intentions through information from another source on the Internet.

2.5.6.1 Electronic Word-of-mouth (e-WOM) as Moderator

Previous work has recognized that customer intention depends on e-WOM (Chou et al., 2009). Moreover, Cheung and Lee (2012) indicated that e-WOM is a significant factor that helps in motivating consumer behavior towards buying products or services online. Because of consumer opinion sites, the information provided online has become more influential among consumers. Supporting the behavioral concept of e-WOM. E-WOM is defined as "any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet" (Hennig-Thurau & Walsh, 2003, p. 39).

This research follows the expectation conceptualization of e-WOM because e-WOM retains a distinction between expectations and behavioral intention; hence, this provides an opportunity to study e-WOM processes as a moderator variable between website quality, website credibility, security protection, and after-sales service as independent variables and online shopping intention as the dependent variable. Baron and Kenny (1986) found that a moderator affects the strength or the relationship direction between DV and IV variables. The relation in this context between dependent and independent variable differs due to the function of the moderator variable.

A review of the literature about the moderating role of e-WOM in online shopping intention found no exact studies in this context. However, some studies have examined the influence of e-WOM as a moderator in different areas. For instance, a study conducted by Lee and Youn (2009) explored the moderating effect of e-WOM .The result showed the significant role of e-WOM in the relationship between independent variables and the dependent variable. In addition, Lin, Lee, and Horng (2011) suggested that e-WOM can moderate customers' attitude and behavior to shop online. When there is more positive e-WOM, a product is perceived to be more popular, and so more favorable customer behavior is stimulated.

Additionally, Choi (2016) examined the moderating effects of customers` electronic word of mouth evaluation of ethnic restaurants using a sample of 215 samples obtained from social networking users. The finding showed that e-WOM moderates the relationship between the research variables. The researcher examined e-WOM to determine how it provides an atmosphere under which favorable website quality,

website credibility, security protection after-sales service, and behavioral intention to use online shopping in Jordan are encapsulated. Moreover, it is likely that the e-WOM will moderate the relationship between website quality, website credibility, security protection, and after-sales service for online shopping intention in Jordan.

2.6 Research framework

The current study proposes a conceptual framework based on extension of the Technology Acceptance Model TAM by (Davis,1989). Several researchers predict many variables that can influence online shopping intention. This study adapted some variable such as website credibility, security protection, website quality, after-sale service. Based on the previous theoretical suggestion, website credibility defined as a website's positive characteristics that affect receivers' acceptance of a message (Corina, 2006). Website credibility is key to the success of online shopping intention. When the consumer feels the information provided by the website is credible and useful, the consumer will motivate to shop from the website (David Reibstein, 2002).

Moreover, security protection refers to consumer's perception that the Internet vendor will fulfill security requirements such as authentication, integrity, encryption, and non-repudiation (Kim, Ferrin, Rao 2008, p. 8) Teo and Yu (2005) explored that purchase intentions are being influenced by perceived security. Website features including, security increases the consumers' purchase intentions (Li, Chung, & Fiore, 2017) . Al-Nano (2007) found that security as one of the key determinants to online shopping intention. In doing so, integrate security protection in technology

acceptance model helps to address the necessity for the consumer to actively interact with the retailer's website by accounting for the technical factors that influence the consumer's perceived ease of use of the and perceived usefulness of the website.

Furthermore, website quality refers to the attributes of a website that contribute to its usefulness to consumers (Gregg & Walczak, 2010) based on the work of Amit, Naveen, and Yujie (2006) who found website quality factors as valid predictors of user intention and decision to buy from an online website. Their findings build on other studies that have also shown website quality to be an important factor in purchasing from a website (Chang et al., 2014; Hsu, Chen, Kikuchi, & Machida, 2017) inclusion of website quality in technology acceptance model helps address the necessity for the consumer to actively interact with the retailer's website by accounting for the technical factors that influence the consumer's perceived ease of use of the and perceived usefulness of the website.

After-sale service is associated with product problems, commercial disputes, and service guarantees (Sinha & Singh, 2015). Khalifa and Liu (2007) found that after-sales service was a significant driver of online shopping when the customer feel that the output of his purchase form a specific website is satisfactory and useful to interact then he will encourage to purchase. Thus, it's necessary to measure the after-sale service when the research related to online shopping since after-sale service consider a key determinant when it comes to shopping online. Based on of Technology Acceptance Model. which is seen in Figure 2.5. The conceptual framework measures the effect of exogenous variables (independent variables), which are: 1) website quality, 2) website credibility, 3) security protection, and 4)

after-sales service. Perceived trust and e-WOM are the moderators, and online shopping intention is the dependent variable. Figure 2.5. below shows the theoretical relationship among all variables upon which the hypotheses of the study are posited.
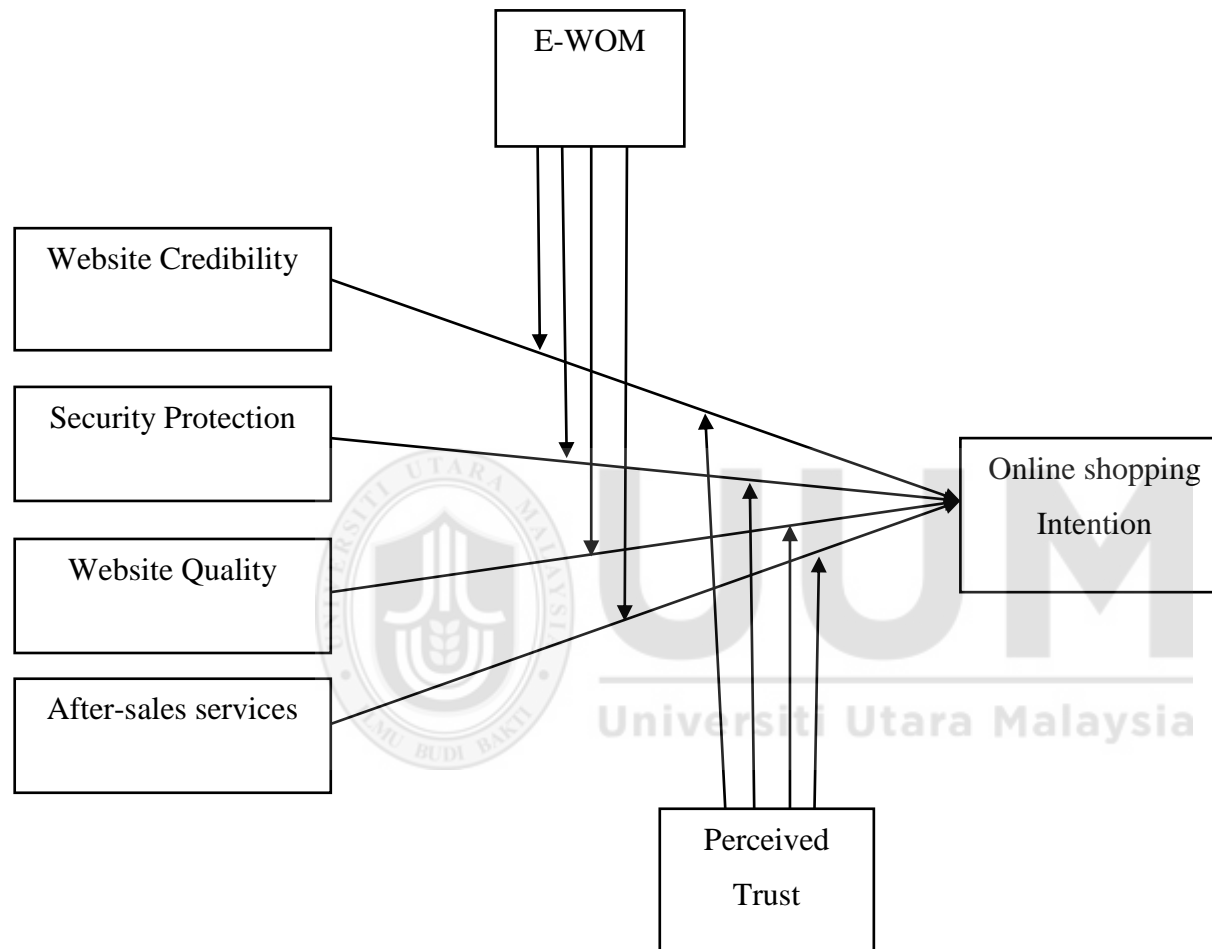
Figure 2.5. The Conceptual Framework of the Study

2.7 Hypothesis Development

As described in the previous section, online shopping intention is associated with different factors. These factors are considered as determinants of online shopping intention. Based on the study framework, each construct is proposed and discussed as a testable hypothesis. This section breaks into three phases 1) website credibility, security protection, website quality and after-sale service, 2) the moderating effect of e-WOM among independent variables and online shopping intention, and 3) the moderating effect of perceived trust among independent variables and online shopping intention.

2.7.1.1 Relationship between website credibility and online shopping intention

Website credibility defined as a website's positive characteristics that affect receivers' acceptance of a message. Several studies conducted on online shopping have claimed that website credibility enhance online shopping intention if a customer feels that website features are credible (Corritore et al., 2003; Doong et al., 2011; Everard & Galletta, 2005; Flavián & Guinalíu, 2006; Liberman, 2015; Toufaily et al., 2013; Wells et al., 2011).

For instance, Wang et al. (2003) applied the Technology Acceptance Model (TAM) as a theoretical framework and introduced website credibility as a new factor to the model. Researchers results supported the extended TAM in forecasting the intention of users to adopt Internet shopping. Researchers study also indicated the significant effect of website credibility on behavioral intention. Moreover, the lack of credibility in a website leads to less user engagement in an online shopping intention (Huang & Benyoucef, 2014). Hence, the current study posits that website credibility

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could serve as a predictor of online shopping intention. The following hypothesis illustrates the relationship

H₁: There is a positive relationship between website credibility and online shopping intention.

2.7.1.2 Relationship between security protection and online shopping intention

Security protection refers to consumer's perception that the Internet vendor will fulfill security requirements such as authentication, integrity, encryption, and non-repudiation. The importance of security protection in online shopping has been emphasized by various studies, and it is often regarded as the degree in which transaction that is carried out online is protected from intruders or unauthorized persons (Akbarm et al., 2015; Chang & Chen, 2008; Kim et al., 2008). The fear of insufficient security has been regarded as a major impediment to the adoption of online shopping as cases of frauds have continued to intimidate and made users to develop negative feelings (Aggarwal & Rahul, 2018). Furthermore, scholars have empirically reported security protection as either an inhibitor of adoption of online shopping where customers feel unsafe and where they have been exposed or as enabler or motivator where they perceived that the websites are highly protected from fraudsters (Salisbury et al., 2001).

Furthermore, many previous studies have empirically established the relationship between security protection and online shopping intention (e.g., Kim et al., 2008). Consequently, security protection has become an important variable that determines the level of online shopping intention. Kim et al. (2008), developed a theoretical

framework describing the trust-based decision-making process a consumer uses when making a purchase from a given site, test the proposed model using a Structural Equation Modeling technique on Internet consumer purchasing intention data collected via a Web survey, discovered that perceived security significantly influences purchase intention. Based on the above discussion, the following hypothesis is hereby formulated:

H2: There is a positive relationship between security protection and online shopping intention.

2.7.1.3 Relationship between website quality and online shopping intention

Website quality can be defined as the attributes of a website that contribute to its usefulness to consumers. Additionally, the quality of the information provided on a website reflects the authenticity of a website and gives confidence to customers for shopping online (Gefen et al., 2003; Koufaris & Hampton-sosa, 2002; McKnight et al., 2002; Siemens, 2014). Accordingly, several researchers claimed that website quality is an important antecedent for online shopping intention (Al-Maghrabi & Dennis, 2011; Ali, 2016; Debei, 2014; Jiyoung Kim & Lennon, 2013a; Masoud, 2013; Park et al., 2005; Tao Zhou, 2011).

For instance, Ali (2016) examine the relationships between website quality and purchase intention in the USA, A total of 441 valid online questionnaires were collected to empirically test the measurement and structural model using partial least square path modeling. The findings confirm that website quality influences customers' purchase intention. In addition, Al-dweeri et al. (2017) recommended

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examining website quality to determine the relationships with online shopping intention. Hence, the following hypothesis is posited.

H3: There is a positive relationship between website quality and online shopping intention

2.7.1.4 Relationship between after-sales services and online shopping intention

after-sales services are associated with product problems, commercial disputes, and service guarantees (Sinha & Singh, 2015). Several researchers have highlighted the role of about after-sales service in online shopping activity, researchers have found the relationship between after-sale service and online shopping intention to be positive and significant (Yue Chen et al., 2015; Gatautis et al., 2014; Koo, Kim, & Lee, 2008).

For example, Gatautis, Kazakevičiūtė, and Tarutis (2014) empirically examined a conceptual model of key factors determining online consumer behavior that influenced the intention to shop in an online environment. The sample of this study comprised Internet users and familiar with the online environment with a total of 108 respondents answering the survey. The empirical result showed that after-sales service were the most influential factors of the intention to buy in an online environment. researchers like Al-dweeri et al. (2017) have suggested for additional studies of after-sales service in online shopping activity in future research. Hence, the following hypothesis is posited.

H4: There is a positive relationship between after-sales services and online shopping intention.

2.7.1.5 Moderating effect of perceived trust on the relationship between website credibility, website quality, after-sales service, security protections, and online shopping intention

Previous literature has stated that customers' behavior intention varies from one person to another (Huang & Benyoucef, 2014; Jadin, Gnambs, & Batinic, 2013; Kim et al., 2008; Matzler, Renzl, Müller, Herting, & Mooradian, 2008) suggesting that difference in consumer characteristics are closely related with behavior. For example, in Kim et al.'s (2008) study, online shopping customers with a high level of perceived trust showed more of an intention to engage in online shopping, as perceived trust is significantly associated with the behavior. Along the same lines, scholars have found perceived trust affects an individual's intention to accept technology like online shopping (Thamizhvanan & Xavier, 2013).

Perceived trust is viewed as a significant variable because of its ability to moderate risk in the consumer behavior process, and perceive trust allows a consumer to make a risk estimation of what could happen as a result of a specific decision or the benefit that might be gained (Galli & Nardin, 2003). In addition, previous researchers in the online business field have suggested that trust is a vital ingredient in successful marketing (Cummings & Bromiley, 1996).

Esmaili, Desa, Moradi, and Hemmati (2011) indicated that trust is a significant factor in stimulating consumer behavior towards buying products or services online.

Moreover, studies have suggested that perceived trust will moderate the relationship between website quality, website credibility, security protection, and after-sales service on the online shopping intention to use online shopping in Jordan. Thus, the following hypotheses are posited.

H5: There is a moderating effect of perceived trust on the relationship between website credibility and online shopping intention.

H6: There is a moderating effect of perceived trust on the relationship between security protection and online shopping intention.

H7: There is a moderating effect of perceived trust on the relationship between website quality and online shopping intention.

H8: There is a moderating effect of perceived trust on the relationship between after-sales services and online shopping intention.

2.7.1.6 Moderating effect of e-WOM on the relationship between website credibility, website quality, after-sales service, security protections and intention to shopping online

In the online shopping environment, customers are often faced with many worries due to limited cues for information processing (Hanson, 2000). The inability to physically examine a product's attributes increases the uncertainty for online shopping intention. Therefore, as a substitute for physical examination, e-WOM plays a key role for prospective customers in an online context. E-WOM affects the adoption of new categories of products, brands, and shopping websites for non-users

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and sometimes affects a decision to switch between brands (East, Hammond, & Lomax, 2008). Prior study has suggested that customers often conform to the expectations of others, so they often determine their behavior by detecting the behavior of others (Zhu & He, 2002).

Several scholars have studied this relationship. For example, Park and Kim (2008) investigated the influence of the type of influence and online consumer reviews such as e-WOM. The result proved that the type and the number of e-WOM have a strong relationship with the purchase intention of customers. Devaraj, Easley, and Crant (2008) found that e-WOM also affects the acceptance of innovative technology of individuals. Moreover, this study suggests that e-WOM moderates the relationships between website credibility, website quality, security protection, after-sales service, and online shopping intention. Thus, the following hypotheses are posited to illustrate the interaction relationship.

H9: There is a moderating effect of e-WOM on the relationship between website credibility and online shopping intentions.

H10: There is a moderating effect of e-WOM on the relationship between security protection online shopping intention.

H11: There is a moderating effect of e-WOM on the relationship between website quality and online shopping intention.

H12: There is a moderating effect of e-WOM on the relationship between after-sales services and online shopping intention.

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2.8 Chapter Summary

This chapter discussed definitions, conceptualizations, and dimensions of the key variables of the current study based on earlier studies. Reviews of the available literature available on online shopping intention and the effect of perceived trust and e-WOM, and online shopping intention antecedents were provided Website quality, website credibility, after-sales services, and security protection also discussed. In this chapter, past studies related to the impact of website credibility, website quality, after-sales services, security protection, and intention were discussed. Additionally, the chapter discussed the underpinning theories for this study.

CHAPTER THREE
METHODOLOGY

3.1 Introduction

The present study examines the relationship between website quality, website credibility, security protection, after-sales services, and impact on online shopping intention and the moderating effect of Perceived trust and E-WOM. This chapter discusses the research methodology applying to examining the relationship between the latent variables of the study. This includes suitable methods and techniques for collecting and analyzing the data for research. The chapter is divided into three subsections beginning with the introduction to the research design followed by the target population, sample size, and technique. The operationalization of the variable and research instruments are described in the second section, while the third subsection consists of data analysis, reliability and validity, pilot study, and data collection procedure.

3.2 Research Design

This study applied a quantitative research design to explore the predictor variables for online shopping intention. Quantitative research is defined as social research that employs empirical methods and empirical statements and an empirical statement is defined as a descriptive statement about what is the case in the real world rather than what ought to be the case (Cohen, 1988). According to Lakshman, Lakshman, Sinha, and Biswas (2000), quantitative research is used because it helps a researcher

to observe respondent's opinions about a phenomenon through a sample, and, hence, a researcher can take a certain perspective of human behaviour.

The objective of quantitative research is to examine the relationship between and among variables and to generalize results (Kreuger, & Neuman, 2006). Sukamolson (2005) outlined the different advantages of using quantitative research like demonstrating the extensiveness of attitudes held by people, providing assessments of populations at large, providing results that can be condensed to statistics, a statistical comparison between groups, having an accurate, definitive, and standardized comparison and measuring levels of occurrence, trends, and actions.

To answer the research questions and attain the research objectives, this study employed the quantitative approach research design by collecting primary data. Hair, Black, and Babin (2006) stated that primary data collected through field research are the most suitable and appropriate when SEM is used for analysis. According to Smith (1983), quantitative research is associated with the traditional, empiricist paradigm, positivist and/or experimental, whereas qualitative research is associated with only the constructivist approach.

3.3 Target Population

According to Sekaran (2006), a population refers to the entire group of people; events or topics of interest that the researcher wishes to investigate (p. 265). The population of interest is identified in the target population, and data can only be collected from objects in the population of interest. Floyd, Fowler, and Carol (2009)

pointed out that defining the target population correctly is a major step in the design of research projects.

Previous researchers' studies have generally focused on students' populations, for instance, Aziz and Wahid (2018), Nowak and McGloin (2014), and Rita et al. (2018). Additionally, the amount of work on consumer behaviour including online shopping has been relatively low in the academic literature and, therefore, the differences across demographic groups have become an interesting research area (Akman & Rehan, 2014).

According to Grabner-Kräuter and Kaluscha (2003), students are not representative of the entire Internet consumers' population, and therefore they suggest that the results of Jarvenpaa, Tractinsky, and Vitale (2000) study may not be generalized to other types of customers. In particular, employee populations constitute one of the largest groups and play a very important role in shaping the future in all societies and in the adoption of new technologies, which affects many sectors, such as online shopping.

According to Akman and Rehan (2014) employee use of the Internet services may show entirely different patterns to other groups in the society due to the differences in understanding the required knowledge, subject knowledge, technical skills and perception of proficiency achieved/possessed, the researcher also reported that highly educated respondents buy online more. These imply that findings reported by existing online shopping studies for different groups (students, citizens) may not be applicable to academic stuff. Therefore, research on the online shopping intention of

academic stuff may expand the important philosophical debate on online business activity. Following these footsteps, the population of this study comprised academic-staff of Jordanian universities. This group was selected as respondents of this study for the following reasons:

1. Al-Jabari, Othman, and Mat (2012), in their study in Jordan, determined that respondents with higher incomes and better education like the academic staff were more likely to shop online than other groups of customers. Indeed, consumers' education and income levels play a dynamic role in their intention and usage of the Internet (Khalifa & Liu, 2007; Ndubisi & Sinti, 2006).

2. According to the Ministry of Higher Education and Scientific Research, Jordanian public universities are distributed geographically in the main three regions of the kingdom; central, south, and north (Ministry of Higher Education, 2015).

3. Al-Jabari et al. (2012) claimed that universities and academic staff as a target population would be truly a representative sample for studying online shopping behavior.

4. AI-Khasawneh et al. (2010) confirmed that universities are the path for Internet adoption in Jordan and, from the very beginning, they have provided the ideal sample for investigating e-commerce usage pattern. In addition, lecturers usually belong to the consumer groups that possess good computer skills as well as being well-educated. Furthermore, university academic staff have a higher

level of knowledge and access the Internet more frequently than do others with curiosity and willingness to admit new things (Hongfeng, Chunjing, & Jie, 2008).

5. Ndubisi and Sinti (2006) revealed that respondents with higher education and high income like the academic staff are more likely to use online shopping than other groups of customers. Based on this, this study selected academicians in Jordan to examine the research hypotheses.

The next step after determining the appropriate respondents was determining the number of universities in Jordan. According to the statistics report by the Ministry of Higher Education, Jordan has ten public universities distributed in all regions of the Kingdom, as shown in Table 3.1 (Ministry of Higher Education, 2015).

Table 3.1 Distribution of Public Universities in Jordan

Region	Name of University	No. of universities
Middle	University of Jordan, Al-Balqa Applied University, Hashemite University, German-Jordan University, Al al-Bayt University	5
North	Yarmouk University, Jordan University of Science and Technology	2
South	Mut'ah University, Tafila Technical University, Al-Hussin Bin Talal University	3
Total		10

Source: Ministry of Higher Education (2015)

The statistical report also reveals that a total number of academic-staff at public universities is 7239 divided among ten public universities and three regions, as shown in Table 3.2.

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Table 3.2 Number of academic-staff in each region and university

Region	Unit Name	No. of academic staff in university	No. of academic-staff in regions	Percent for Regions	Selected university
Central	**University of Jordan**	**1561**	4066		**1561**
	The Hashemite University	627			**1305**
	AL Balqa Applied University	**1305**		56%	
	Al al-Bayt University	343			
	German-Jordan University	230			
North	Yarmouk University	918	1837		**919**
	Jordan University of Science and Technology	**919**		26%	
South	**Mut'ah University**	**561**	1336		**561**
	Al-Hussein Bin Talal University	316		18%	
	Tafila Technical University	459			
Total		**7239**	**7239**	**100%**	**4346**

According to Table 3.2, the central region had the highest number of academic staffs with around 56% of the total number of academic staffs in all the universities. This was followed by the northern region with around 26%, and finally the southern region with 18%. Four public universities were included as a research population, which comprise 4346 academic staff. (The University of Jordan, Al-Balqa Applied University, Jordan University of Science and Technology and Mut'ah University) provided an appropriate area for this empirical research.

These four universities were selected for several reasons. First, the number of academic staffs in these four universities represented around 60% of all Academic-staff. Second, while most of the Jordanian public universities are geographically located in the central regions, the selected universities were equally distributed among the three regions. Finally, these four universities have various range of courses classified under different faculties.

3.4 Sample Size

The sample size is the selected group of the population to emphasize a significant result and reflects the units number that required to gain precise findings (Sekaran & Bougie, 2010; Zikmund, Babin, Carr, & Griffin, 2012). Commonly, sampling is preferred instead of using an entire population for several reasons; its effectiveness to yield reliable and precise results, a large population, and inadequate sources in terms of time and money (Sekaran, 2006). Determining sample size correctly is crucial for the purposes of the generalization of results, and, if an adequate size is utilized, then generalization is possible (Barlett, Kotrlik, & Higgins, 2001; Gay & Diehl, 1992).

Sample size should be selected in a way that ensures adequate representation of the targeted population. (Gay, Mills, & Airasian, 2006). As mentioned earlier, the total population in this study is 4346. According to Sekaran (2003) for a population between 4000 to 4500 the minimum sample size should be 351, and Krejcie and Morgan (1970) suggested that if the population is from 4000 to 4500 the sample size

should be a minimum of 354. Therefore, in this study, the minimum sample size required for the population of this study was 354.

This sample size chosen for this study fits with Roscoe's rule of thumb where a sample that is more than 30 and less than 500 is appropriate for most research. As argued by Hair, Black, Babin (2006), large sample size is needed to be able to generalize to the whole population. The recorded response rate for universities employee in past studies is between 40-60% (Al-Majali, 2011; Lin Shu-Ying & Jeannie Sneed, 2010) to receive a sufficient number of responses of study, this research oversampled and distributed 700 questionnaires

3.5 Sampling Technique

The sampling procedure is an important phase in the research process and is directly related to the analysis success and results; many sampling techniques could be used according to the type of study. In this study, all 700 respondents from these four universities are selected base on systematic random sampling. Systemic random sample reduced the potential for human bias in the selection of cases to be included in the sample and simple to implement. According to Gay and Diehl (1996), was used. systematic random sampling involves six steps. First, define the population. In this study, the population is 4346. Second, determine the desired sample size. The sample size for this study is 700. Third, obtain a list of the population. The list was obtained from the included universities in this study. Fourth, determine the K by dividing the population by the desired sample size. In this study, K is equal to 6 (4346/700 = 6.20). Fifth, determine the total respondent for each of the universities

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under study (refer to Table 3.3). Sixth, the researcher picked a random number from the list of academic staff for each university as the starting number. Then every 6th name is automatically in the sample. Before the distribution of the questionnaire, probability sampling was determined by following this formula:

Probability sampling of academic-staff = $NP * NS / T$

(NPc= number of academic-staff in each university; NSc= number of surveys to be distributed; T= the total number of academic staffs in all universities).

Table 3.3 shows the sample size from each university.

Table 3.3 Distribution of respondents for each university

Region	University Name	Total No. of academic-staff	Sampling Percentage	Total respondents
Central	University of Jordan	1561	36%	252
	AL-Balqa Applied University	1305	30%	210
North	Jordan Uni of Science and Technology	919	21%	148
South	Mut'ah University	561	13%	90
	Total	**4346**	**100%**	**700**

The sampling percentage of the University of Jordan was 36% with two hundred fifty-two questionnaires of the total distributed. AL-Balqa Applied University had 30% and two hundred ten out of the total questionnaires distributed. Ninety questionnaires were distributed in Mut'ah University in the south region, and one hundred forty-eight in Jordan University of Science and Technology in the north, with sampling percentages of 13% and 21% respectively.

3.6 Operationalization of the Variables

Saunders, Lewis, and Thornhill (2009) described the operationalization of constructs as "the translation of concepts into tangible indicators of their existence." Operationalization of constructs consists of defining the measures of the variables used to represent constructs and how they will be measured (Hair, Black, Babin, & Anderson, 2010). In addition, all the construct measured by using 5-point Likert-type scale (1 = Strongly disagree; 2 = Disagree; 3= Neither agree or disagree (Neutral); 4 = Agree; 5 = Strongly agree). Thus, this section provides a definition of the constructs and the selection of the items for each construct.

3.6.1 Operationalization of Online Shopping Intention

The online shopping intention reflects the expectation of a consumer to use the Internet to purchase, the possibility of using the Internet to purchase, or the non-probability to use the Internet to purchase an item on the Internet. The current study operationalizes online shopping intention as a one-dimensional construct measured through four items adapted from Crespo and Bosque, (2008).

3.6.2 Operationalization of Website Credibility

Website credibility in this study is defined as a website's positive characteristics that affect receivers' acceptance of a message following the arguments of (Corina, 2006) about source credibility. Corina's (2006) study provides the groundwork for credibility research utilizing trustworthiness and expertise measured through ten items adapted from (Corina, 2006).

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3.6.3 Operationalization of Security Protection

Security protection refers to a consumer's perception that the Internet vendor will fulfill security requirements such as authentication, integrity, encryption, and non-repudiation (Kim, Ferrin, Rao 2008, p. 8). The study operationalizes security protection measured through six items adapted from (Kim et al., 2008).

3.6.4 Operationalization of Website Quality

Website quality can be defined as the website attributes that contribute to its usefulness to consumers (Gregg & Walczak, 2010, p. 5). The current study operationalizes website quality as information quality and web design construct measured through five items adapted from (Gregg and Walczak, 2010).

3.6.5 Operationalization of After-Sales Services

In this current study, after-sales services are associated with product problems, commercial disputes, and service guarantees (Sinha & Singh, 2015). The current study operationalizes after-sales service as a one-dimensional construct measured through four items adapted from Sinha and Singh (2015).

3.6.6 Operationalization of Perceived Trust

Perceived trust measures the willingness of a consumer to rely on online shopping websites for buying products/services online (Kim, Kim, & Park, 2010). Perceived trust can be measured by one dimension, which is the willingness to rely on websites. The seven in this current study were adapted from Ganguly et al. (2010).

3.6.7 Operationalization of E-WOM

E-WOM refer to any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of the people and institutes via the Internet (Al-Debei et al., 2015). Additionally, the study operationalizes e-WOM through four items adapted from (Al-Debei et al., 2015).

3.7 Research Instrument Design

The instrument was selected, and the questions and metrics of the current study were previously used by several researchers, and the same approach was used to design the current survey instrument for each variable. In this stage, measurement items for all variable were selected by reviewing trust, e-WOM, website credibility, website quality, after-sales services, security protection, online shopping intention. Some of the wording was changed to fit with the online shopping context. Additionally, the study created an item pool to measure the identified variables in the proposed model. All questions in this instrument used a 5-point Likert-type scale, which was (Strongly Disagree = 1, Disagree = 2, neutral = 3, Agree = 4, and Strongly Agree = 5).

The first part of the instrument design collected personal information about the respondents. The demographic variables used in this study were gender, marital status, education, occupation, and monthly income. This section was adapted from Abouchedid (2007) and Casey, Dyson, and Campbell (2009). The second part questionnaire was based on the exogenous (Website quality, website credibility,

after-sales service, and security protection) and endogenous variables (online shopping intention). Table 3.5 shows the items for each variable and their sources.

Table 3.5 Items used for each variable and their sources

Variable	Items	Reference(s)
Online shopping Intention	I intend to use the Internet to purchase in the future. I expect to use the Internet to purchase in the future. It is likely that I will use the Internet to purchase in the future. I will not use the Internet to purchase in the future.	Crespo & Bosque, 2008
Security Protection	Online shopping site implements security measures to protect Internet shoppers. Online shopping site usually ensures that transactional information is protected from accidentally being altered or destroyed during transmission on the Internet. I feel secure about the electronic payment system of the online shopping site. I am willing to use my credit card on any website to make a purchase. I feel safe in making transactions on online shopping site. In general, I feel risk providing credit card information through an online shopping site.	Kim et al., 2008

	I believe that the transaction through an online shopping site is always safe.	
	I believe that the transaction through an online shopping site is always reliable.	
	I do not think that things may go wrong with the transaction through an online shopping site.	
Trust	I am confident that online shopping site will promptly inform me if at all any problem occurs with any of my transactions.	Ganguly et al. 2010
	I am confident that my transaction through online shopping site will always be transparent.	
	I believe that online shopping site always protects my best interest trust.	
	I can say that online shopping site is trustworthy.	
	There is no after-sales service in online shopping site.	
	In online shopping, it is very difficult to return a damaged or non-functioning product.	
After-sales services	It is difficult settling disputes with an online retailer (i.e., money-back guarantee, product replacement).	Sinha & Singh, 2015
	In online shopping, it is very difficult to return a product purchased inadvertently.	
	The content of online shopping site is dependable.	
	The content of online shopping site is honest.	
Website Credibility	The content of online shopping site is reliable.	Corina, 2006
	The content of online shopping site is sincere.	
	The content of online shopping site is trustworthy.	
	The content of online shopping site is produced by	

	individuals who are experts.	
	The content of online shopping site is produced by individuals who are experienced.	
	The content of online shopping site is produced by individuals who are knowledgeable.	
	The content of online shopping site is produced by individuals who are qualified.	
	The content of online shopping site is produced by individuals who are skilled.	
Website Quality	The information on the online shopping site is pretty much what I need to carry out my tasks. The information within online shopping site is easy to read. Online shopping site contains accurate information. Online shopping site displays a visually pleasing design, i.e., colour and font. Online shopping site has a high-quality professional appearance.	Gregg & Walczak, 2010
E-WOM	I often read online recommendations to buy products from the online shopping site. I often post positive online comments about online shopping site. I often read positive online reviews about the products of online shopping site My e-community frequently posts online	Al-Debei et al. 2015

recommendations to buy from an online shopping site.

When I buy a product from an online shopping site, consumer's online recommendations and reviews make me more confident in purchasing the product.

3.8 Data Analysis Method

This section of chapter briefly describes the data analysis stages needed to be taken. After collecting the survey data, the first step is to present the descriptive statistics. This step contains two parts. The first part is to clarify the demographic statistics to have some demographic background of the survey respondents. The data analyzed for this part uses descriptive measures. For the second part of the survey, the Partial Least Squares (PLS) technique (Lohmöller, 2013) is used to test the proposed model. For theory confirmation, PLS is used to investigate the causal relationships between dependent and independent variables.

PLS has been established as a robust approach (Hair, Ringle, & Sarstedt, 2011; Hair, Sarstedt, Ringle, & Mena, 2012; Lowry & Gaskin, 2014). It can be used to analyze data with non-normal distribution because PLS is essentially a non-parametric statistical method and with small or large sample sizes (Goodhue, Lewis, & Thompson, 2012; Hair, Ringle, & Sarstedt, 2013). Smart PLS 2.0 was used to estimate the model. This software application allows simultaneous graphical path modeling of the latent variables.

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To achieve the analysis part, SPSS 20 and PLS version 2.0 were used as statistical tools to facilitate data analysis. First, various descriptive analyses were performed to examine the characteristics of the sample (response rates and profile of respondents), as well as data screening issues like response bias, missing data, outliers, normality, using SPSS. Afterward, for inferential analysis, the PLS-SEM technique, which is known as second-generation of structural equation modeling, was used.

The new technique works fully with structural equation modeling that encompasses latent variables and a collection of cause-and-effect relationships (Gustafsson & Johnson, 2004). Furthermore, PLS-SEM is one of the most appropriate approaches for statistical model building and findings predictions (Hair et al., 2012).

Therefore, many reasons existed for choosing PLS SEM as an analytical tool in this study. First, PLS-SEM software provide allows scholars to examine more complex models (Vinzi, Chin, Henseler, & Wang, 2010; Henseler, Ringle, & Sinkovics, 2009). PLS model can easily examine the complex constructs like evaluating moderating effects and mediating effects (Hair, Sarstedt, & Hopkins, 2014).

Second, in terms of a moderation effect, many researchers (Henseler & Fassott, 2010; Rigdon, Ringle, & Sarstedt, 2010) have demonstrated the power of PLS-SEM in several approaches. Regarding this current study, PLS-SEM modeling used to examine the moderating effect of trust and e-WOM for website quality, website credibility, security protection, after-sales service, and online shopping intention. Research indicates that PLS-SEM is one of the most powerful statistical techniques

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in terms of the moderation relationship in different approaches (Henseler & Fassott, 2010).

Third, PLS-SEM allows the use of formative measures that different compared to the reflective measures. Formative measurement constructs are useful specifically for the studies that aim to predict and explain key constructs (Albers, 2010). Finally, PLS-SEM provides more reliable and valid findings, while other approaches of analysis like SPSS usually need several separate processes that might produce less accuracy and less clear conclusions (Markus, 2012).

PLS-SEM's highly efficient methodological characteristics make it a specifically valuable and the most suited choice among the alternative practical approaches for this current study. Hence, because this study aims to investigate several constructs, it would be useful to choose PLS-SEM to serve as an analytical approach. Additionally, previous researchers have demonstrated that the process of method selection is closely related to the objective of a study, and the choice of PLS-SEM is consistent with the objectives of the current study and is expected to improve the final results (Rigdon, 2014).

3.9 Reliability and Validity of the Model

Assessment of the validity and reliability of the items was conducted before the questionnaires were distributed to the respondents to ensure that items are suitable for measuring the variables of the study. The validity is related to the accuracy of measures, and the reliability is related to consistency and stability (Sekaran & Bougie, 2010).

For validity, concerning the measurement scale of this study, three experts, a Senior Lecturer, and an Associate Professor from Jordanian universities were consulted. To check the questionnaire reliability, Cronbach's alpha was used. The reliability coefficient scores are considered poor when the alpha coefficient range < 0.6, is moderate when the range is between 0.6 and 0.7, good when the range is between 0.7 and 0.8, very good between 0.8 and 0.9, and excellent when the Alpha coefficient range is equal to or more than 0.9 (Hair et al., 2010). If alpha > 0.95, the items should be checked to ensure that they measure different aspects of the concept (Hair et al., 2010).

Furthermore, this study used the SEM-PLS technique to analyses the main raw data. Through this process, the researcher assessed the measurement model to check the validity and reliability of the items. In this case, composite reliability, convergent validate, and discriminant validity were exploited. As a methodological contribution, this study utilized a new statistical technique by Jörg Henseler, Ringle, and Sarstedt (2015). This statistical technique is HeteroTrait-MonoTrait (HTMT).

According to Voorhees, Brady, Calantone, and Ramirez (2016), HTMT is a more comprehensive and less constrained test of discriminant validity for researchers doing PLS-SEM. Voorhees et al. (2016), also added that, when researchers are using multi-item measures and have an adequate sample size to conduct measurement model testing, HTMT method with a cutoff of 0.85 should be used. Specifically, Henseler et al. (2015) stated that when the model includes the constructs of intention to use HTMT should be used. Although these constructs are conceptually different,

they may be difficult to distinguish empirically in all research settings. Therefore, the choice of HTMT seems warranted.

The researcher first established English written questionnaire, where English is the language of the original instrument. To pre-test the original instrument, expert review is an inexpensive and relatively quick method for evaluating questionnaires (Olson, 2010; Presser & Blair, 1994). The reviewers' number could be small, ranging from three to over 20 experts (Olson, 2010; Presser & Blair, 1994; Rothgeb, Willis, & Forsyth, 2007). In view of this, the researcher engaged in the validation process in line with seven academic experts in the behavioral information system area to ensure the accuracy and reliability of the survey instrument. Items were evaluated for construction faults, ambiguity, flow, and sequencing. The questionnaire was then revised where appropriate. Secondly, due to cultural and language differences, the researcher engaged in the translation process to ensure that the translation of the survey questionnaire from English to Arabic is accurate and free from bias.

In the translation process, the researcher followed the translation procedures of back-to-back translations suggested by Brislin (1986) which is considered as the most popular approach for survey translation (Rothgeb et al., 2007). The result of this process produced the translated version of the questionnaire that equally performed in the same way as the original one. The main focus in this process is on conceptual and cross-cultural equivalence rather than on literal/linguistic equivalence (Brislin, 1986; Zavala-Rojas, 2014) The overall idea of this approach is that, bilingual translators who are both familiar with terminologies of the

underlining area and whose mother tongue is the language of the target population translated the questionnaire into the language of the target population. Priority was given to emphasis on conceptual, rather than literal translations. Moreover, there was a need to use acceptable and natural language for the broadest audience (Brislin, 1986; Rothgeb et al., 2007; Zavala-Rojas, 2014). Bilingual translators aim to identify and resolve the poor concepts/expressions of the translation. They also determine any discrepancies between the forward translation and the original version of the questionnaire (Brislin, 1986; Rothgeb et al., 2007; Zavala-Rojas, 2014). The result of this process produced a complete, translated version of the questionnaire. Then, following the same approach as that defined in the first step, the questionnaire will be translated back to English by another translator who has no previous knowledge about the questionnaire. As in the forward translation, the back-translation should focus on cultural and conceptual equivalence and not literal equivalence. Discrepancies will be discussed and adjusted accordingly until a satisfactory version is reached (Brislin, 1986; Rothgeb et al., 2007; Zavala-Rojas, 2014).

Following these procedures, the English version of the questionnaire was translated into the Arabic language by the researcher, and two bilingual academic experts specialized in e-commerce in Jordan. Telephone and face to face discussions were also used to identify and to clarify conflicts of interpretation. The results from those experts were considered by the researcher, and the revised Arabic version of the questionnaire was created. Afterward, the back-translation process, the revised Arabic version of the questionnaire was given to another two bilingual academic

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experts in e-commerce, who were different from the first group. Then, the results from the back translation, Arabic to English, were then compared with the original English version to validate the accuracy of the content.

To further refine the survey instrument, the researcher conducted preliminary interviews with two managers and sent the questionnaire for two academic professors. The purpose of this was to analyze the translated questionnaire from the perspectives of understandability and practical relevance of the topic under investigation. Some questionnaire items were modified and explained further, which improved the questionnaire.

The researcher made a careful selection of questions for the instrument and tried to avoid a lengthy questionnaire, which is typically not welcomed by respondents. The selection of items was based on several factors:

1- High internal reliability in previous studies;

2- Questions used especially in the context of Internet usage and online community behavior.

3- Easy to manage measures, for instance, Likert-type scales were used instead of other more complex scales.

3.10 Pilot Study

Usually, researchers conduct a pilot study for several reasons. Among these are to: 1) ensure the adequacy of research instrument, 2) identify the potential problems

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that might occur during the process of collection, 3) determine sample size by the estimated variability outcomes, 4) ensure if the sample and technique are effective and 5) collect data preliminary (Teijlingen & Hundley, 2002). Moreover, conducting a pilot study increase the precision of the results and helps to achieve a valid and reliable instrument.

To conduct the pilot study, the researcher distributed fifty questionnaires by hand at the University of Jordan in 15 of February 2018 as this university has the highest number of academic staff and is conveniently located in the center of the capital of Jordan. The academic staff was requested to answer the questionnaire, and they were also asked to make any observable comments about the questionnaire. Then, the researcher analyzed the collected questionnaires of the pilot study.

The main reason for the pilot study is to test the reliability and validity of the research instrument as well to determine the potential time to conduct the main study. Hence, the reliability of each construct was calculated using the internal consistency criteria of the scales (Cronbach's alpha reliability coefficients). In regard to validity, and based on the results from the pilot study, the researcher considered the comments and suggestions to improve the final form of the questionnaire and made the necessary adjustments. Table 3.6 below shows the reliability coefficient for all constructs. Cronbach's alpha was created using the Statistical Package for Social Science (SPSS version 20) program.

Table 3.6 Summary of measure and reliability of the Cronbach's alpha from the
pilot test

Variables	No. of items	Cronbach's alpha
Online shopping intention	4	0.859
Security protection	8	0.852
Perceived trust	7	0.879
After-sales service	4	0.859
Website credibility	10	0.821
Website quality	5	0.903
e-WOM	5	0.773

As displayed in Table 3.6 above, all the construct scores of Cronbach's alpha were

higher than the acceptable threshold, which is .60 as suggested by Hair, Money,

Samouel, and Page (2007). The reliability of all constructs ranged from 0.773 to

0.903.

3.11 Data Collection Procedures

Questionnaires can be distributed through many ways such as self-administered,

postal, telephone, internet or fax, and the choice normally depends on the

researcher's preference, cost, time constraints, potential response rate and many

other important criteria to a study (Bowling, 2005). For this study, the researcher has

personally administered and collected the complete questionnaire. The personal

administration of questionnaires has several advantages, such as it provides a high

response rate, reduces bias, and gives the benefits of mutual personal contact (Conner & Diana Oppenheim, 2008). It also permits the researcher to provide necessary explanations to clarify doubts or to put additional necessary information to the respondents as well as it allows the researcher to collect all completed questionnaires within a short period of time (Hayes, 2000; Sekaran, 2003).

The actual data collection began after the questionnaire was developed and tested in terms of validity and reliability. Researcher has submitted a letter from Universiti Utara Malaysia to the selected universities as this letter asks to provide assistant and corporation with academic staff in the data collection process. Then, the researcher got the permission to distribute the questioners and the list of academic staff from the selected universities (University of Jordan, Al-Balqa University, Jordan University of science and technology, and Mut'ah University). The university's management was then issued a formal letter to all faculties at the respective university requesting for assistance and cooperation in allowing the researcher to collect data. Data were collected between the 15th of March to the 27th of May 2018. Respondents were assured that all the information given will always remain confidential and will be used for academic purposes only. Respondents were given 30 minutes to complete the survey forms. Each meeting lasted between 30 to 60 minutes.

Researcher follows the selection criteria which is pick a random number from the list of academic staff for each university as the starting number, the result for University of Jordan, Al-Balqa University, Jordan University of science and technology, and Mut'ah University were 4, 7, 7, 5 respectively. Then every 6th

name is automatically in the sample. The questionnaires were distributed at the selected universities starting from the central region, University of Jordan and Al-Balqa University, which takes the researcher and his three assistants frequent visits for one month. Then the researcher had to spend two weeks in the south part of the country to collect the data from Mut'ah University, and two weeks in the north part of the country for Jordan University of science and technology. The researcher had to make frequent visits for each university as some of the academic staff were not available, while some of them asked to leave the questioner and come later to collect it. The total of collected questioners at the end of the period were 521 out of 700.

3.12 Chapter Summary

This chapter explains the relationship between the variables in the theoretical framework, hypotheses development, and the operationalization of the study variables. The chapter highlighted that the study adopted a cross-sectional survey research design with a population of academic-staff in Jordan universities. The chapter explained the sampling method used in selecting the sample from the population. Also, detailed explanations of the survey instrument and the strategy for data collection were presented. Additionally, the use PLS-SEM as a method for data analysis using SPSS v18 and Smart-PLS 2 to conduct preliminary data analysis, descriptive statistics, measurement model (reliability and validity tests) and structural model evaluation was highlighted. Finally, the chapter presents the reasons for and the results of the pilot study.

CHAPTER FOUR
DATA ANALYSIS AND RESULTS

4.1 Introduction

This chapter provides an analysis of the collected data for the current research using SPSS and SmartPLS 2. A preliminary analysis was run to ensure that the data were suitable for hypothesis testing. In the first section, analysis of survey response, then preliminary analysis missing value analysis, outlier assessment, normality test, and multicollinearity test were conducted to assess the quality of the data and to ensure the data can be used to produce the results of hypothesis testing. The demographic profile of the data using the mean and standard deviation was presented to assess the nature of the data. The data of the current study were run in two steps, as suggested in the previous literature. In the first step, the reliability and validity of the constructs were assessed to confirm that the measurements used for the latent constructs were sufficiently reliable and valid. In the second step, the structural model was run to test the proposed hypothesis and to provide statistical evidence to support the proposed hypothesized relationships. In the last section, additional analysis and the overall chapter was given.

4.2 Analysis of Survey Response

4.2.1 Response Rate

The questionnaire was distributed to Jordanian Academic lecturers to get their response on intention to use online shopping. A total of 700 questionnaires distributed to the respondents in four public universities in Jordan on 11 of March

2018. To improve the response rate, a personal visit and a self-administered method were used. As a result of these efforts, a total of 521 questionnaires were returned by the end of May 2018. Of the 521, 124 questionnaires were discarded because a significant portion of the questionnaire was as not filled in. The remaining 397 questionnaires were found to be useful for conducting further analysis and hypothesis testing, with an effective response rate of 57% that is quite reasonable in social science data collection. In addition, similar research conducting among Jordanian universities, students have shown a very high response rate (Al-Gamal, Alzayyat, & Ahmad, 2016; Bsharah et al., 2014). As per Sekaran (2016) a response rate of 35% is sufficient for surveys in social sciences. In addition to that, Baruch and Holtom (2008) also suggested that a response rate of 35% was acceptable. A summary of the response rate is given in Table 4.1.

Table 4.1 Response Rate of the Questionnaire

Response	Frequency
Distributed	700
Returned	521
Excluded	124
Usable	397
Response Rate	57%

4.2.2 Test of Non-Respondent Bias

Existing literature has demonstrated that non-respondents bias might occur systemically from respondents and consequently affect the final results of the study (Malhotra, 2014). Researchers have indicated that late respondents could be utilized instead of non-respondent's bias (Brown, Suter, & Churchill, 2013; Malhotra, 2014). Non-respondents bias considered to possess the same characteristics for both early and late respondents (Malhotra, 2014). In this study, the researcher tested the non-response bias using t-test by comparing the mean, standard deviation, and standard error mean among constructs. Levene's test for early and late responses for all variables and dimensions; website credibility website quality, security protection, after-sales service, perceived trust e-WOM, and online shopping intention.

Hence, the researcher categorized the sample of this study into two groups: 1) early responses which were those who answered the questionnaires at the beginning of the data collection process (first three weeks which was from 11 March to 2 April), and late responses which were those who answered at the end of the process of data collection (last three weeks which was 9 of May 2018). The total responses for the early and late stages were 240 and 143 respectively. A descriptive analysis was then performed, specifically Levene's test for equality of variance on the entire constructs of the study.

Table 4.2 shows that no significant values and that the variances were equal. Using the independent samples t-test for equality of means, results indicated that both groups reflect the same attitude because no significant differences existed between early and late respondents for the main variables ($p < 0.05$). Based on the results,

all items differences were quite small and thus would not affect the overall results. Further details of the descriptive tests and Levene's test is available in Appendix (C-1) for a test of non-respondent bias

Table 4.2 Test of Non-Respondent Bias

Variables		N	Mean	Levene's Test for Equality of Variances		t-test for Equality of Means
				F	Sig.*	Sig.* (2-tailed)
Intention	Early	240	3.55			.142
				.069	.792	
	Late	143	3.40			.141
Website credibility	Early	240	3.50			.590
				.010	.920	
	Late	143	3.46			.585
Security protection	Early	240	2.69			.068
				.514	.474	
	Late	143	2.86			.065
Website quality	Early	340	3.43			.109
				.268	.605	
	Late	143	3.26			.110
After-sales service	Early	240	2.57			.497
				1.378	.241	
	Late	143	2.64			.491
Perceived trust	Early	240	2.25			.545
				.261	.610	
	Late	143	2.30			.549
e-WOM	Early	240	3.18			.497
	Late	143	3.18	.002	.962	

4.3 Preliminary Analysis

Data assessment before proceeding with analysis is an essential part of the data analysis. Initial data screening is important and critical for especially multivariate data analysis as it ensures the data do not violate any key assumptions with respect to the application of multivariate data analysis techniques (Hair et al. 1998). This preliminary analysis also helps to provide more useful information and understanding of the collected data to carry further analysis.

Before running the data screening process, the 397 usable responses were coded into SPSS, and then CSV file was generated for use in PLS. After the data coding in the SPSS, collected data were assessed for missing values, outlier detection, normality and multicollinearity as Hair, Black, Babin, Anderson, and Tatham (2006) and Tabachnick and Fidell (2007) suggested.

4.3.1 Missing Values Analysis

The original SPSS dataset comprised 47527 data inputs, and 59 were randomly missing, and this meant that 0.001% of data were missing. No general agreement exists on the percentage of the missing values that is acceptable to achieve a valid statistical inference. However, most researchers have agreed that 5% or less missing rate is non-significant (Schafer, 1999; Tabachnick & Fidell, 2007). Moreover, the present study utilized mean replacement for handling the randomly missing values Table 4.3 provides a further description of the missing values.

Table 4.3Missing Values

Latent Variables	Number of Missing Values
Online shopping intention	14
Website credibility	6
Security protection	11
Website quality	6
After- sale service	5
Perceived trust	9
e-WOM	8
Total	59

4.3.2 Outliers Assessment

According to Barnett and Lewis, outliers are "observations (or subsets of observations) which appear to be inconsistent with the remainder of that set of data." In a data set in which outliers exist, the results of the regression coefficient might be distorted and make results unreliable (Verardi & Croux, 2008).

In this current study, the frequency distribution was tabulated in SPSS, using minimum and maximum statistics for all the latent variables to determine values that appear to be outside the value labels provided in SPSS. Based on initial frequency analysis, none of the value was found outside the expected range.

In the current study, Mahalanobis distance (D^2) was used as a tool to identify the multivariate outliers in the data set. Tabachnick and Fidell (2007) described Mahalanobis distance (D^2) as "the distance of a case from the centroid of the

remaining cases where the centroid is the point created at the intersection of the means of all the variables" (p. 74). Based on the analysis, 41 observed variables were found in the present study in which p = 0.001 was the recommended threshold of chi-square.

The Mahalanobis values that were greater than this threshold was deleted from the data set. Referring to this criterion, the cases (2, 345, 1, 157, 155, 4, 145, 370, 8, 382, 305, 373,11 and 385) were detected as outliers. As a result, these 14 cases were deleted from the dataset due to the fact that these outliers could affect the accuracy of the data analysis technique. Hence, after deleting these outliers, the final dataset in the present study was 383 cases.

4.3.3 Data Normality Assessment

The correlation and regression tests are performed when the data are distributed normally, and a linear relationship exists amongst the variables (Hair et al., 2006). According to Coakes and Steed (2009), the data is normal and considered as good data when the data have a normal bell-shaped distribution without any noticeable skewness in distribution. Additionally, Norusis (1997) stated that the simple method of testing normality of a data is by looking at the histogram of the residual. Further, Norusis (2006) explained that the identification of a normal distribution could be confirmed by focusing on the vertical lines of the histogram. However, due to the limitations which occur at the sampling stage, it is quite challenging to get a perfect normally distributed data. Additionally, Hair et al. (2006) stated that, besides the use of histogram for observing the normality of data, a normal probability plot can also

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be used. Finally, skewness and kurtosis are also used for testing the normality of the data. Chua (2006) explained that the data is normally distributed when the skewness and kurtosis values fall between -2 and +2. Further, Hair et al. (2011) stated that skewness values falling outside the range of -1 to +1 indicate a substantially skewed distribution (Hair et al., 2011). Table 4.4 shows the skewness and kurtosis.

Table 4.4 Skewness and Kurtosis

Table 4.4
Skewness and Kurtosis

Variable	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
IN	3.4967	.97372	-.575	.125	-.165	.249
WC	3.4932	.67188	-.005	.125	-.427	.249
SP	2.7550	.86969	.238	.125	-.476	.249
WQ	3.3681	1.00581	-.462	.125	-.677	.249
AS	2.6025	.86892	.501	.125	-.387	.249
T	3.2764	.83053	.144	.125	-.706	.249
WOM	3.1561	.89006	.311	.125	-.589	.249

(IN- shopping Intention, WC- Website credibility, SP- Security protection, WQ-website quality, AS- After-sale service, T- Trust, WOM- Electronic word of mouth).

Past research has stated that PLS-SEM provides accurate model estimations even in situations in which the data is extremely non-normal (Reinartz, Haenlein, & Henseler, 2009; Wetzels, Odekerken-Schröder, & Oppen, 2009). However, Hair et

al. (2012) recommended that researchers perform normality tests on the data. The bootstrapped standard error estimation can be inflated if data highly skewed or exhibits kurtosis as argued by Chernick (2008). This, in turn, can create underestimates in the values of regression coefficient in path analysis (Dijkstra, 1983; Ringle, Sarstedt, & Straub, 2012) Therefore, drawing upon the suggestions of Tabachnick and Fidell (2007), the graphical method was employed in this study to check the normality of the collected data.

Field (2009) has suggested that it is important to look at the shape of the distribution graphically rather than looking into the skewness and kurtosis statistics, particularly when the sample is 200 or larger. Field further added that the standard error is decreased in a large sample, which can inflate the calculated values of skewness and kurtosis. Hence, this justifies using plots for assessing normality as compared to other available methods. Following these recommendations made by Field (2009), a histogram and normal probability plot were examined for ensuring the non-violation of normality assumptions. The collected data for this study followed a normal pattern as all the bars on histogram were close to the normal curve as given in Figure 4.1. Therefore, the data of the present study does not violate the normality assumption.
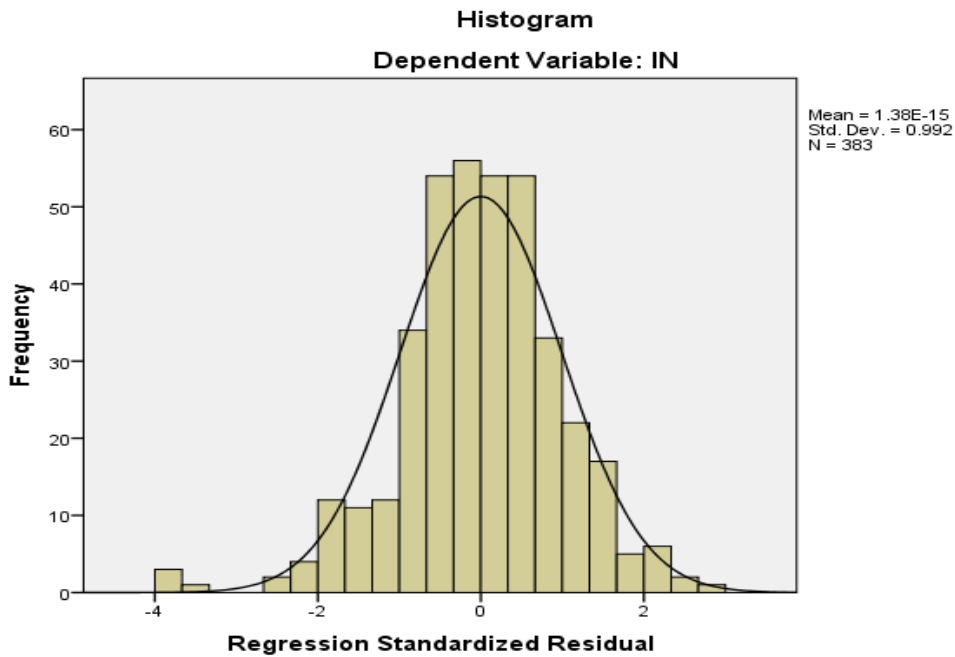
Figure 4.1. Histogram and Normal Probability Plot.

4.3.4 Multicollinearity Analysis

The data should be assessed for multicollinearity to meet the assumptions of multivariate data analysis techniques. As per Hair et al. (2011), multicollinearity is the degree of the relationship between the independent variables used in the proposed model. If the value of the correlation between variables is strong, then there is an indication of the existence of multicollinearity among the variables. This strong correlation is a problem in regression analysis, can provide misleading results and create difficulty in the interpretation of the effects of different variables.

Moreover, multicollinearity refers to a situation in which one or more exogenous latent constructs in the model have a high value of correlation. The presence of the multicollinearity among the exogenous latent constructs can distort the estimation of

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regression coefficients and their statistically significance (Hair, Black, & Babin, 2006) Specifically; it exaggerates the value of the standard error of coefficients, which turn significant coefficients to statistically insignificant coefficients (Tabachnick & Fidell, 2007). Various methods exist to detect the multicollinearity, including the variance inflated factor (VIF) and tolerance (Kumar & Varaiya, 2015). the tolerance value is the amount of variability of the chosen exogenous construct that is not explained by other exogenous construct, whereas the variance influence factor (VIF) is the inverse of tolerance. According to Hair et al. (2011), when the value of VIF is greater than 5 and tolerance value is less than 0.20, this indicates the existence of a multicollinearity problem.

Table 4.5 shows the statistical results for all the independent variables in the models. As shown, the correlations between the constructs were below 0.90, which is mean no problem of multicollinearity. Tolerance values ranged between .270 and 0.798, while the VIF values ranged between 1.254 and 3.710. Thus, the inference can be made that no issue of multicollinearity exists among the variables of the current study.

Table 4.5 Tolerance and Variance Inflation Factors (VIF)

Construct	Collinearity Statistics	
	Tolerance	**VIF**
Website credibility	.303	3.295
Security protection	.646	1.548
Website quality	.494	2.025
After-sales service	.478	2.091
Perceived trust	.270	3.710
E-WOM	.798	1.254

4.4 Demographic Profile

Table 4.6 presents a detailed descriptive analysis of the demographic profile of the respondents. The analysis shows that the sample included 62.7% male and 37.3% female respondents who participated in the survey. With respect to respondents' age, 41.3% belonged to the age group between 30-40 years old, 31.6% from the age group 41-50 years old, 14.9% to the age group less than 30 years and 12.3% were more than 50.

Moreover, 47.3% of the respondents had a monthly income between 1000-2000 JD, while 33.7% had a monthly income between 2001-3000 JD. Among the respondents, 13.3% had a monthly income above 3000. While 5.7% had an income below 1000 JD. With respect to education, 70.5% had a Ph.D. degree while 21.7% had a master's degree, 5.5% had a bachelor's degree, and 2.4% had other education. Furthermore, 45.4% of the respondents had 4-6 years of experience using the Internet, 26.1% had more than 6 years using the Internet, 15.9% had 1-3 years, and 12.5% had less than one year.

Table 4.6 Demographic Characteristics of the Respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	240	62.7
Female	143	37.3
Age		
Less than 30 Years	57	14.9
30-40 Years	158	41.3
41-50 Years	121	31.6
Above 51	47	12.3
Income		

Below 1000 JD	22	5.7
1000 – 2000 JD	181	47.3
2001 – 3000 JD	129	33.7
Above 3000 JD	51	13.3
Education		
Bachelor	21	5.5
Master	83	21.7
PhD	270	70.5
Others	9	2.4
Years using the Internet		
Less than one year	48	12.5
1-3 years	61	15.9
4-6 years	174	45.4
6 years and above	100	26.1

Overall, the demographics show that the sample of this study largely comprised people from 30-40 years old, and most of the respondents were highly educated, holding a Ph.D. degree.

4.5 Descriptive Analysis of Constructs

Further analysis was conducted to describe the general situation of respondents' online shopping intention, security and protection, perceived trust, after-sales service, website credibility, website quality, and e-WOM, among Jordanian Academic staff. Table 4.7 shows the mean and standard deviation. The minimum value of all constructs was 1.00, and the maximum value was 5.00, which were the minimum and maximum levels in the Likert-type scale used in this study. In addition, website credibility and online shopping intention had the maximum mean values of 3.496 and 3.493 with standard deviations of .97372 and .67188, respectively. On the other hand, perceived trust had the lowest mean value of 2.276,

with a value standard deviations of .869. In general, these results indicated that the respondents tended to exhibit high levels of intention to engage in online shopping.

Table 4.7 Descriptive Statistics for Latent Variables

Construct	Mean	S. Deviation
Online shopping intention	3.4967	.97372
Website credibility	3.4932	.67188
Security and protection	2.7550	.86969
Website quality	3.3681	1.00581
After-sales service	2.6025	.86892
Perceived trust	2.2764	.83053
E-WOM	3.1561	.89006

4.6 Assessment of PLS-SEM Path Model

In the current study, a two-step process of the data analysis and reporting was used to report the results of PLS-SEM as recommended by Henseler, Ringle, and Sinkovics (2009). As per suggestions by Henseler and Sarstedt (2013) and Hair, Sarstedt, Hopkins, and Kuppelwieser (2014) the goodness of fit index (GoF) is not recommended for model validation because of GoF is unable to separate valid and invalid models (Hair et al., 2013). On the basis of the above suggestions and the recommendations of Henseler et al. (2009), this study used a two-step approach to evaluate and report the results generated by PLS-SEM path modelling. In the first step, an assessment was made of the measurement model and in the second step structural model was used to test the proposed hypotheses of the current study. The recommended steps are shown in Figure 4.2.
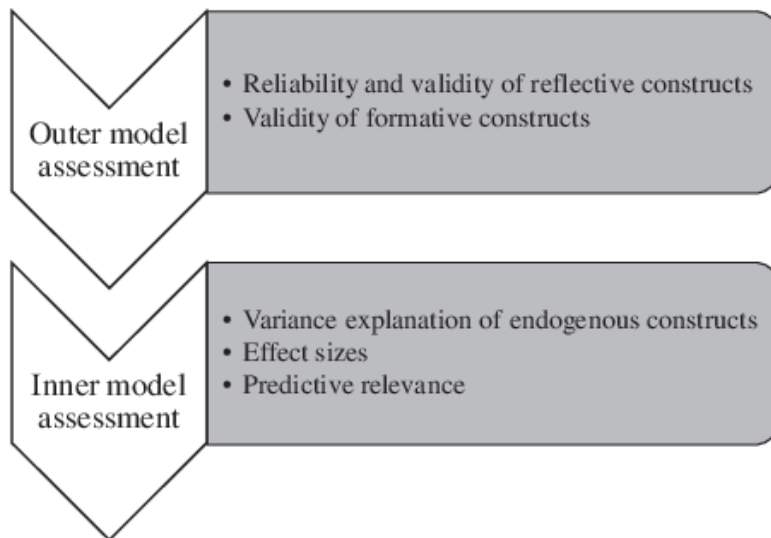
Figure 4.2. PLS Path Modelling Assessment (Two-Step Process). Source: Adopted from Henseler et al. (2009).

4.6.1 Assessment of Measurement Model

According to Hair et al. (2014), Hair et al. (2011), and Henseler et al. (2009) for assessing measurement model, researchers need to 1) determine individual item reliability, and 2) determine internal consistency, content validity, convergent validity, and discriminant validity. Following these guidelines, each of these steps was performed, and the details are provided below:

4.6.2 Individual Item Reliability

As per the literature guidelines, the individual item reliability should be assessed by looking into the outer loadings of each of the measures (items) of each construct (Duarte & Raposo, 2010; Hair et al., 2012; Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Hulland, 1999). The researchers have also provided a rule of thumb for retaining the items whereby they have advised retaining items above .70

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(Hair et al., 2014). The measurement model results of the present study revealed that of the 41 items, 3 were deleted due to their loadings that were lower than the above-suggested threshold, which was T4, WC1, and WC9 as shown in Figure 4.3. Thus, in the whole model, 38 items were retained because their loadings ranged between 0.70 and 0.93. Table 4.8 provides detailed information on item loadings.
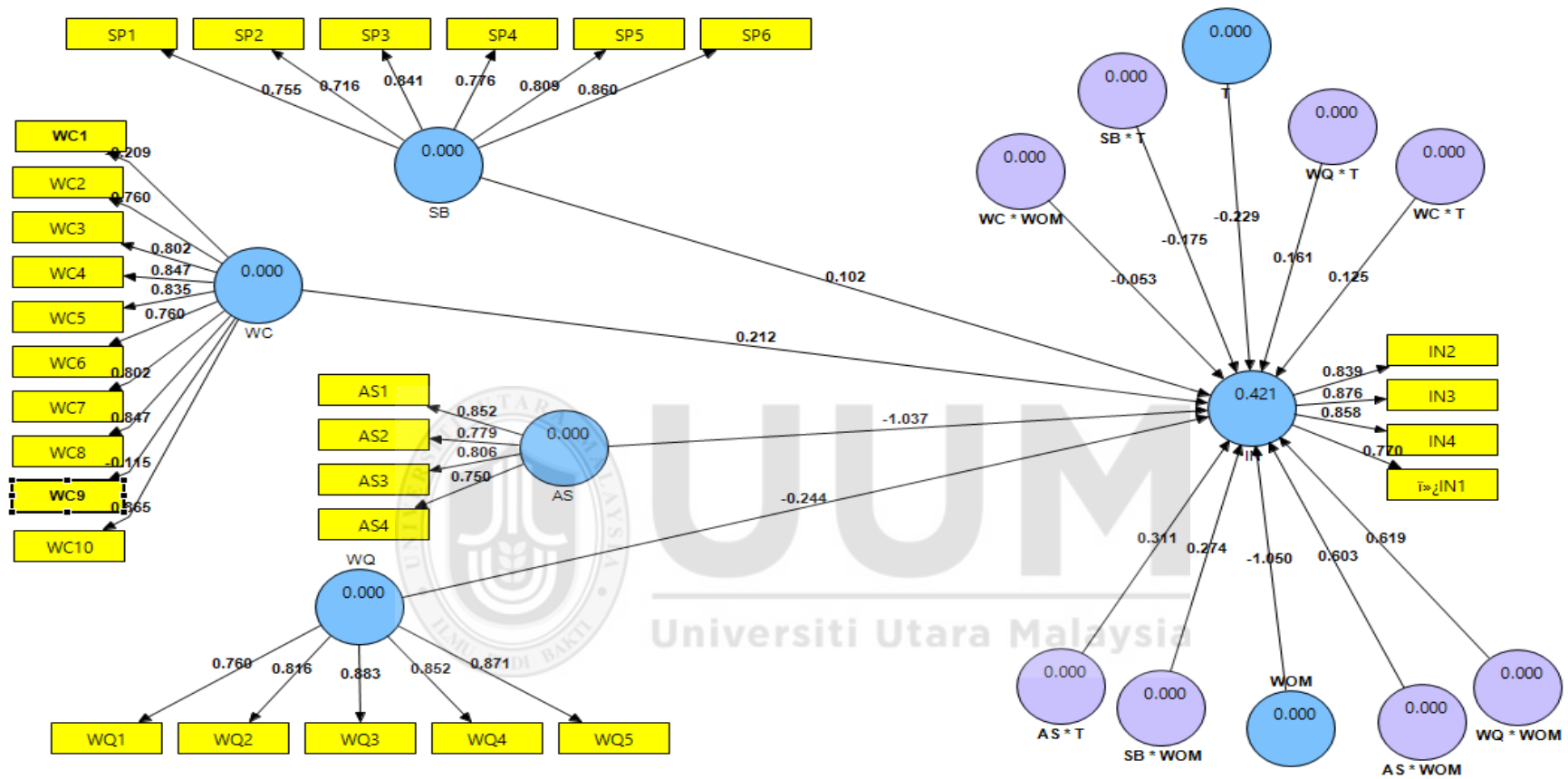
Figure 4.3. The outer model before deletion.

4.6.3 Internal Consistency Reliability

The extent to which all the items of a given (sub) scale measure the same concept is called internal consistency reliability (Bijttebier et al., 2000; Sun & Liu, 2007). In the organizational research settings, the most widely used estimators of internal consistency reliability of a scale are Cronbach's alpha, and composite reliability coefficients (Bacon, Sauer, & Young, 1995; McCrae, Kurtz, Yamagata, & Terracciano, 2011; Peterson & Kim, 2013).

The present study adopted a composite reliability coefficient for ascertaining the internal consistency reliability of the adopted measures. There are two important reasons for selecting composite reliability over Cronbach's alpha. First, the estimates provided by the composite reliability coefficient are much less biased than the Cronbach's alpha coefficients; this is because the Cronbach's alpha assumes that the contribution of all the items is equal towards a particular construct; it does consider the contribution of individual loadings (Barclay, Thompson, Dan Higgins, 1995; Götz, Liehr-Gobbers, & Krafft, 2010).

Second, the scale reliability may be over or under-estimated by Cronbach's alpha. As per the procedure of the composite reliability, it considers the different factor loadings of all indicators and interprets the same as Cronbach's alpha, and internal consistency reliability coefficient greater than 0.70 shows a satisfactory level of reliability and a value below 0.60 shows a lack of internal consistency and reliability. Bagozzi and Yi (1988) and Hair et al. (2011) provided a rule of thumb for interpreting the composite reliability coefficient, which is that the composite reliability coefficient value for a particular construct should be 0.7 or above. The

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composite reliability coefficient, as indicated in Table 4.8 for each of the latent variables ranged from 0.874 and 0.941; this suggests the adequate internal consistency reliability of the measures (Bagozzi and Yi, 1988; & Hair et al., 2011). Figure 4.4 provides the full measurement model after deletion.

Table 4.8 Loadings, Composite Reliability, and Average Variance Extracted

Latent Constructs and Items	Loadings	Average Variance Extracted (AVE)	Composite Reliability
Shopping intention			
IN1	0.773	0.700	0.903
IN2	0.835		
IN3	0.875		
IN4	0.859		
Website credibility			
WC2	0.767	0.667	0.941
WC3	0.802		
WC4	0.847		
WC5	0.831		
WC6	0.767		
WC7	0.802		
WC8	0.847		
WC10	0.864		
Security protection			
SP1	0.755		
SP2	0.716	0.631	0.910
SP3	0.840		
SP4	0.776		
SP5	0.809		
SP6	0.859		
Website quality			
WQ1	0.759	0.701	0.921
WQ2	0.816		
WQ3	0.883		
WQ4	0.851		

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WQ5	0.871		
After-sales service			
AS1	0.851	0.635	0.874
AS2	0.778		
AS3	0.805		
AS4	0.749		
Perceived trust			
T1	0.830	0.719	0.938
T2	0.865		
T3	0.834		
T5	0.865		
T6	0.861		
T7	0.830		
E-WOM			
WM1	0.822		
WM2	0.707		
WM3	0.734	0.625	0.892
WM4	0.823		
WM5	0.854		
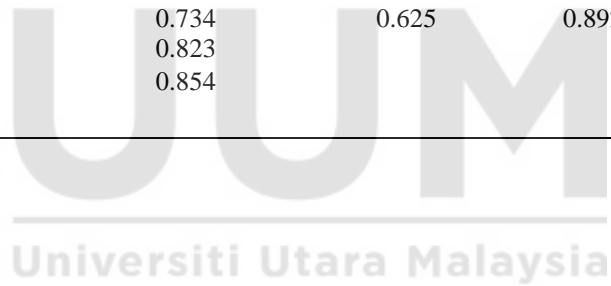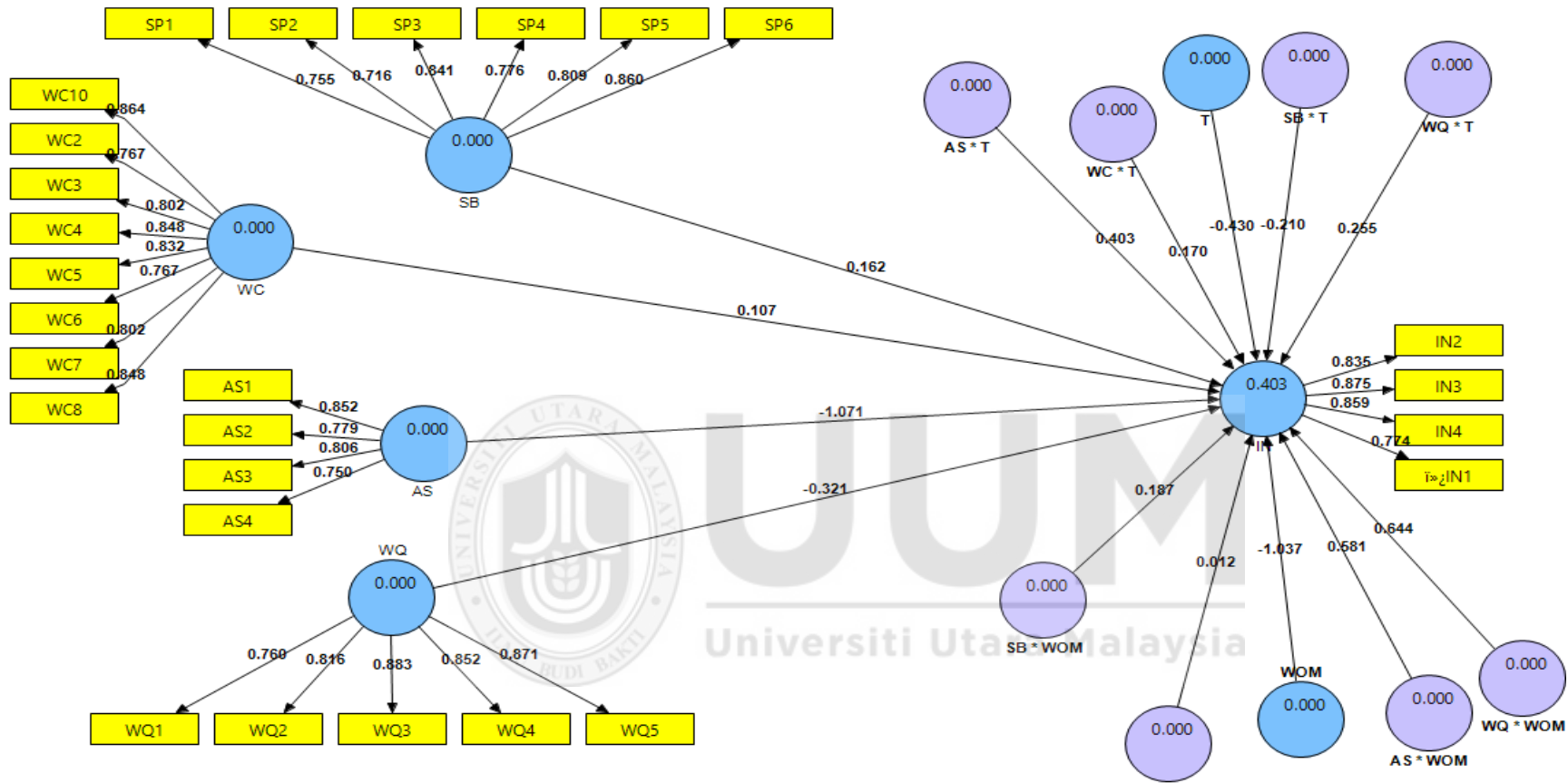
Figure 4.4. Measurement Model after deletion.

4.6.4 Convergent Validity

The convergent validity is the extent to which items truly represent the intended latent variable and correlate with other measures of the same latent variable (Hair et al., 2006). The Average Variance Extracted (AVE) was used to assess the convergent validity of each of the latent construct. This assessment of convergent validity with AVE is recommended by Fornell and Larcker (1981). According to Chin (1998), the average variance extracted should be at least .50 or more to indicate the convergent validity of a particular construct. The AVE scores provided in Table 4.8 indicated that all the constructs of the present study had achieved a minimum of .50 AVE. Therefore, it is concluded that the study demonstrates adequate convergent validity (Chin, 1998).

4.6.5 Discriminant Validity

According to Duarte and Raposo (2010), discriminant validity is defined as the extent to which a specific latent construct is different from other latent constructs. Drawing upon the suggestion of Fornell and Larcker (1981), the present study assessed discriminant validity using AVE. In doing so, the correlations among latent constructs were compared with square roots of average variance extracted (Fornell & Larcker, 1981). In addition to this, the discriminant validity was also determined using the criterion provided by Chin (1998). According to Chin, the indicator loadings are compared with other reflective indicators in the table of cross-loadings. First, the discriminant validity was assessed following Fornell and Larcker's (1981) criterion. As a rule of thumb, Fornell and Larcker suggested using an AVE with 0.5 or higher value. Further for ascertaining discriminant validity, they suggested that the square root of the AVE should be higher than the correlations among the latent

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variables. Table 4.8 shows that the AVE for all the latent constructs was above the minimum cut-off of 0.5. Table 4.9 indicates that the square root of the average variance extracted was higher than the correlations among the latent variables. Therefore, the conclusion can be reached that all the measures used in the present study have adequate discriminant validity as per the guidelines of Fornell and Larcker (1981).

Table 4.9 Latent Variable Correlations and Square roots of Average Variance Extracted

Construct	AS	IN	SP	T	WC	WOM	WQ
After-sales service	0.796						
Intention	0.519	0.836					
Security protection	0.568	-0.225	0.794				
Perceived trust	0.026	-0.045	0.029	0.848			
Website credibility	-0.109	0.185	-0.078	-0.146	0.817		
E-WOM	.0025	-0.056	0.007	-0.436	0.318	0.79	
Website quality	-0.681	0.527	-0.544	-0.003	0.123	-0.010	0.837

Second, discriminant validity was also ascertained by comparing the indicator loadings with cross-loadings as per the recommendation of Chin (1998). According to Chin, for achieving sufficient discriminant validity, all the indicator loadings should be greater than cross-loadings. Table 4.10 provides a comparison of indicator loadings with other reflective indicators. All the indicator loadings were found sufficiently higher than the cross-loadings. Thus, suggesting the measures demonstrating adequate discriminant validity.

Table 4.10 Cross Loadings

Column1	AS	IN	SP	T	WC	WOM	WQ
AS1	0.851477	-0.456621	0.428019	0.025433	-0.090071	0.005457	-0.554979
AS2	0.778666	-0.436472	0.479602	0.088468	-0.135007	-0.043277	-0.498244
AS3	0.80572	-0.377593	0.459551	0.011874	-0.080329	0.00847	-0.596411
AS4	0.750044	-0.376724	0.447809	-0.055799	-0.035518	0.043948	-0.530306
IN1	-0.350481	0.770562	-0.176484	-0.043696	0.156468	-0.018868	0.367296
IN2	-0.495914	0.837131	-0.176921	-0.04243	0.140516	-0.023645	0.450398
IN3	-0.417679	0.874305	-0.167625	-0.029886	0.160997	-0.07143	0.436585
IN4	-0.458832	0.860457	-0.228713	-0.034662	0.164224	-0.070366	0.496128
SP1	0.411419	-0.149902	0.755249	0.004366	-0.047351	0.048304	-0.386586
SP2	0.4074	-0.158974	0.715852	0.094717	-0.135591	-0.032486	-0.379721
SP3	0.444071	-0.168408	0.840769	0.014825	-0.067882	-0.036978	-0.468085
SP4	0.399446	-0.144563	0.776151	-0.000478	0.007712	0.048894	-0.354178
SP5	0.425862	-0.153169	0.809151	0.009301	-0.050134	0.003631	-0.382044
SP6	0.563974	-0.254013	0.859949	0.018598	-0.070442	0.010311	-0.555517
T1	0.011331	-0.037474	-0.016848	0.830254	-0.736686	-0.16425	0.016997
T2	-0.000473	-0.045788	0.038707	0.865579	-0.705938	-0.569017	-0.000899
T3	0.091326	-0.02309	0.074028	0.834986	-0.699071	-0.29625	-0.03912
T5	-0.000473	-0.045788	0.038707	0.865579	-0.705938	-0.569017	-0.000899
T6	0.080272	-0.020665	0.061821	0.861356	-0.725444	-0.322482	-0.041244
T7	0.011331	-0.037474	-0.016848	0.830254	-0.736686	-0.16425	0.016997
WC10	-0.153086	0.151577	-0.128749	-0.756217	0.864368	0.18301	0.153588
WC2	-0.067371	0.142249	0.006516	-0.53451	0.76686	0.279405	0.057897
WC3	-0.061599	0.109716	-0.02	-0.732163	0.802488	0.099044	0.048516
WC4	-0.069771	0.186355	-0.089767	-0.747874	0.847468	0.411528	0.12618
WC5	-0.159594	0.146147	-0.136688	-0.738623	0.831937	0.166563	0.144904
WC6	-0.067371	0.142249	0.006516	-0.53451	0.76686	0.279405	0.057897
WC7	-0.061599	0.109716	-0.02	-0.732163	0.802488	0.099044	0.048516
WC8	-0.069771	0.186355	-0.089767	-0.747874	0.847468	0.411528	0.12618
WM1	-0.005271	-0.042293	0.011945	-0.376533	0.254747	0.821089	0.009918
WM2	0.000833	-0.035358	0.019546	-0.268798	0.248569	0.709158	-0.027134
WM3	0.006754	-0.045472	0.046978	-0.270183	0.263398	0.736501	-0.016639
WM4	0.014821	-0.044754	-0.026975	-0.369529	0.231498	0.823085	-0.000665

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WM5	-0.00623	-0.052897	-0.015652	-0.420398	0.263522	0.853758	-0.008356
WQ1	-0.521421	0.364173	-0.439487	-0.048605	0.128904	0.009834	0.760096
WQ2	-0.612129	0.366644	-0.48854	-0.027515	0.126043	0.048933	0.816105
WQ3	-0.59415	0.499747	-0.462653	0.0057	0.081532	-0.042609	0.883263
WQ4	-0.53416	0.507734	-0.424074	0.067675	0.039323	-0.046852	0.851828
WQ5	-0.604927	0.43489	-0.481922	-0.034943	0.164285	0.01175	0.871414

4.7 Assessment of Variance Explained in the Endogenous Latent Variable

PLS-SEM structural model assessment recommends another important criterion; that is the R^2 value assessment. The R^2 is also called the coefficient of determination (Hair et al., 2012; Hair et al., 2011; Henseler et al., 2009). According to various scholars the R^2 value represents the proportion of variation in the dependent variable(s) that could be explained by one or more predictor variable (Elliott & Woodward, 2007; Hair, Black, Babin, 2006; Hair et al., 2011) According to Hair et al. (2010) the acceptable level of R^2 value is subject to the context in a particular research is conducted. However, according to Falk and Miller (1992), a R^2 value of 0.10 is acceptable. Accordingly, Chin (1998) suggested that in PLS-SEM, a R^2 value of 0.60 can be considered as substantial, 0.33 as moderate, and 0.19 as weak. The R^2 value obtained for the present study is shown in Figure 4.4, which provides the variance through the direct relationships, and Figure 4.5 shows the R^2 for the variance explained through interaction relationship (moderator).
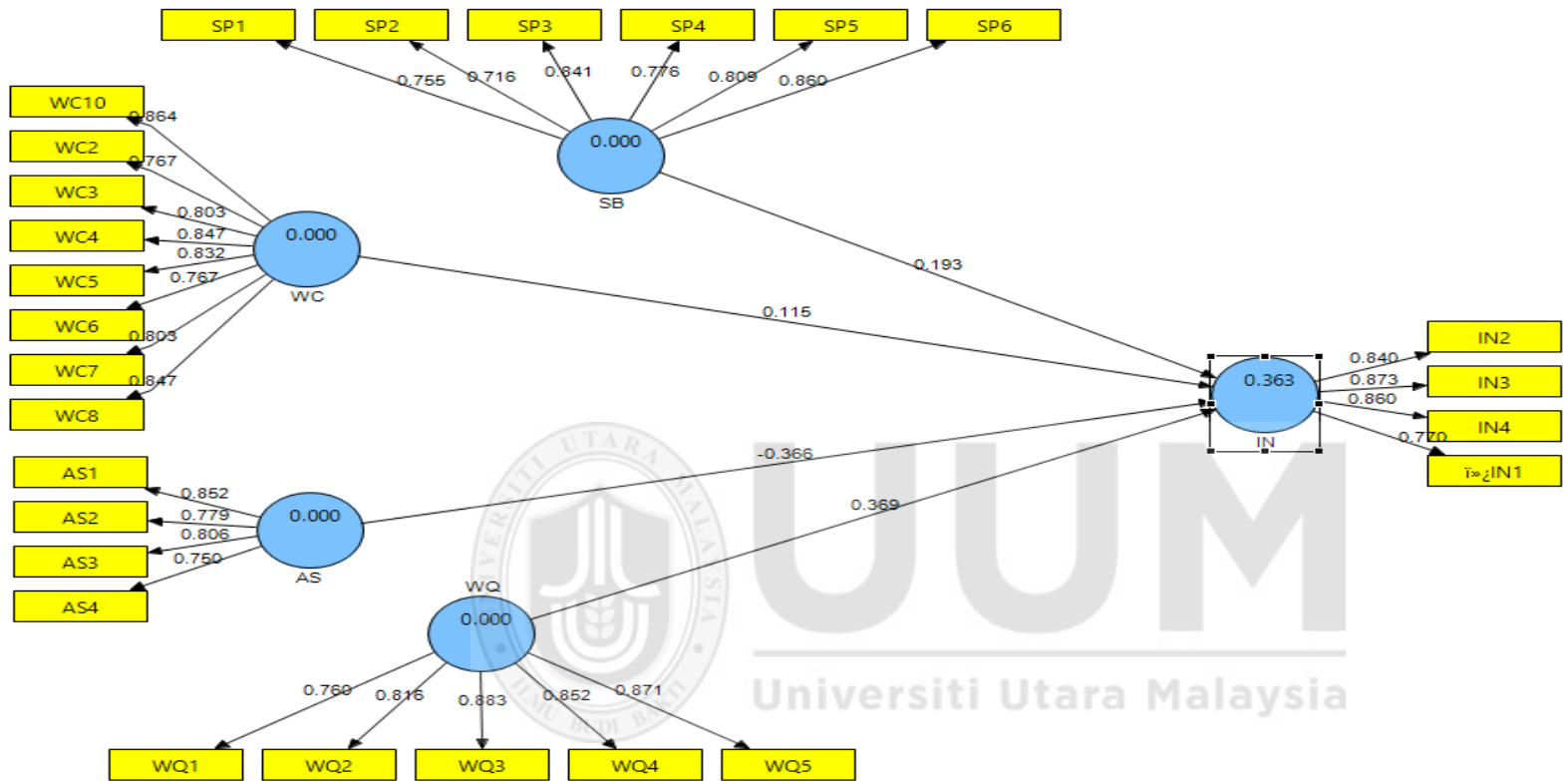
Figure 4.5. Variance Explained through a direct relationship.

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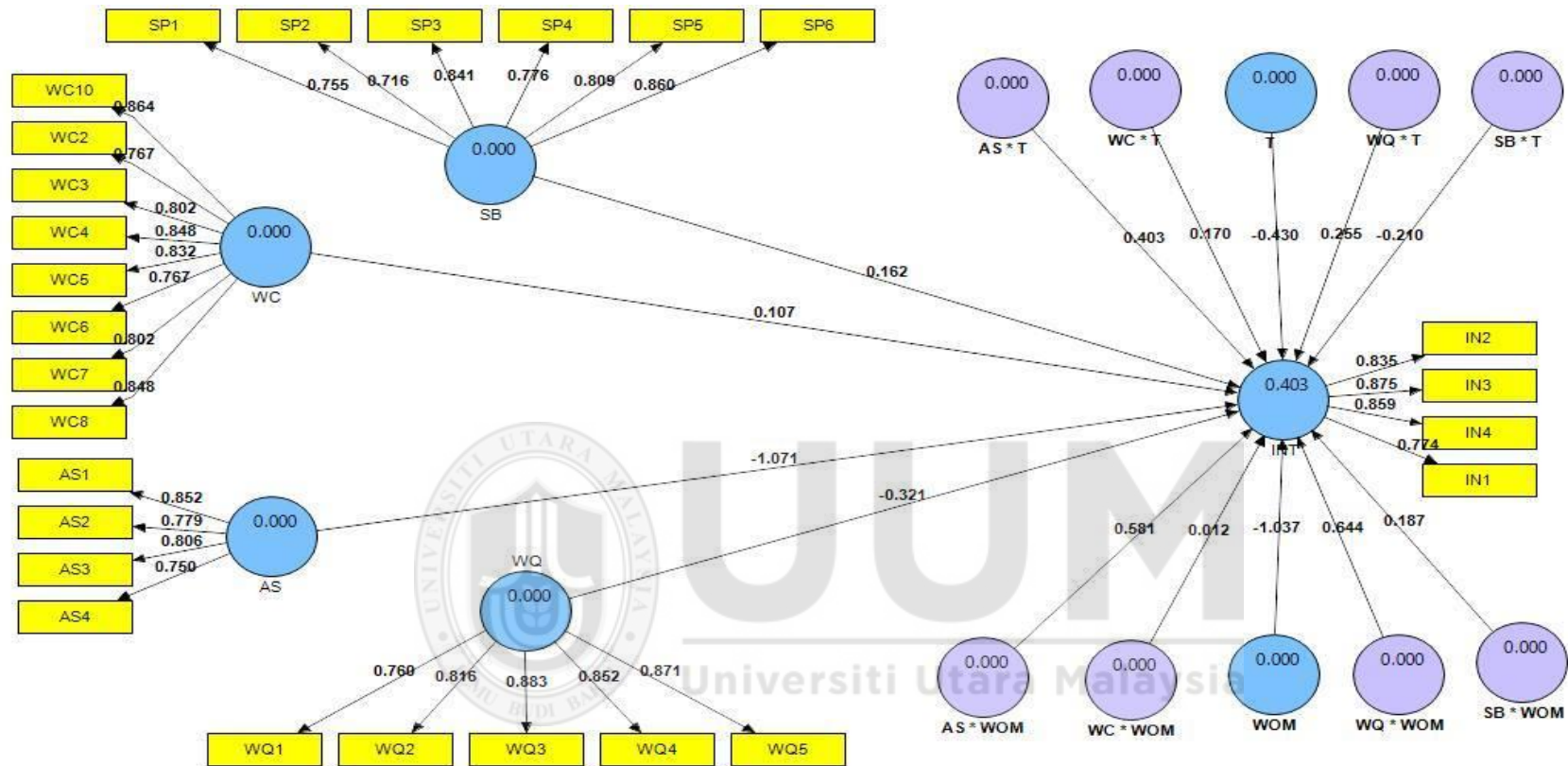
Figure 4.6. Variance Explained through Moderato

Figure 4.5 reported that the research model explained about 36% of the total variance in online shopping intention. This suggests that four exogenous latent variables (security protection, after-sales service, website credibility, and website quality) collectively explained 36% of the variance in online shopping intention, while the moderating effect of perceived trust between these factors and online shopping intention explained 40.3%. Following Chin, (1998), the conclusion can be reached that the level of variance explained by the proposed model is moderate for the direct relationship and substantial after the interaction effect. Accordingly, the obtained R^2 value is acceptable (Falk & Miller, 1992). The value of R^2 obtained for both direct and after interaction relationship shows that the variance explained is acceptable and above the moderate level of variance explained.

4.7.1 Assessment of Significance of the Structural Model

After ascertaining the measurement model, the present study assessed the structural model. In addition, the present study employed a standard bootstrapping procedure with 5000 bootstraps samples and 383 cases to determine the significance of the path coefficients. Figures 4.7 and 4.8 provide details of structural model and hypothesis testing results respectively.

Figure 4.7. Structural Model.

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Figure 4.8. Hypothesis testing results.

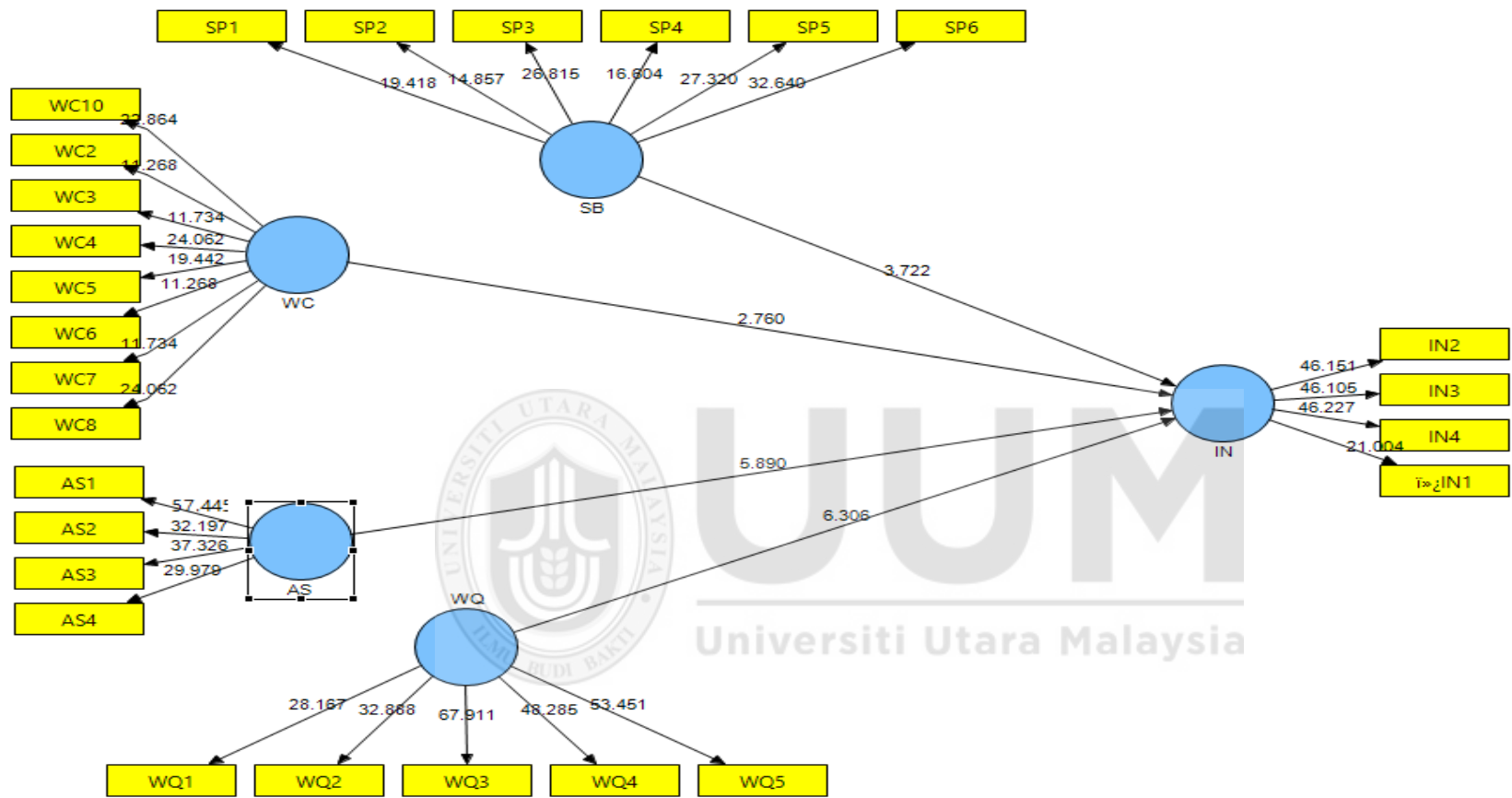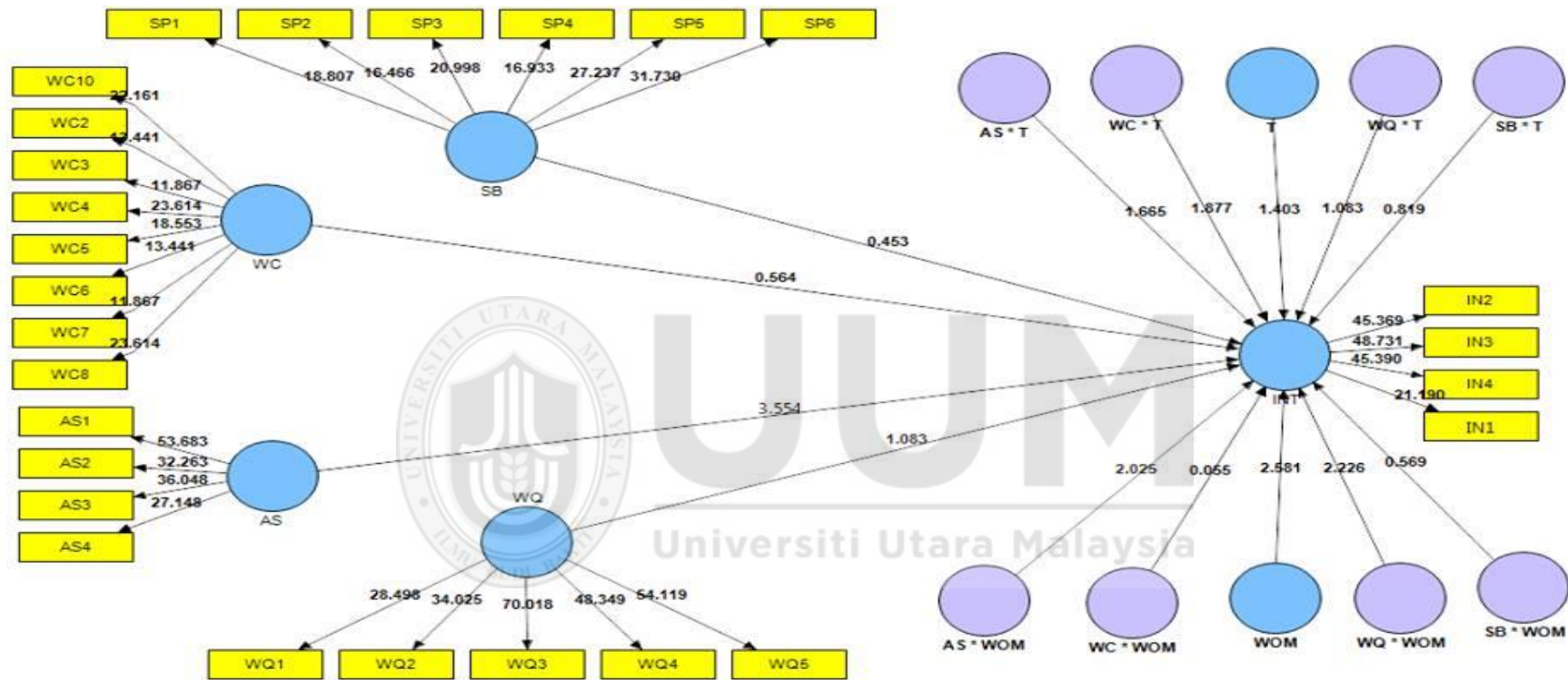H$_1$ proposed that website credibility is significantly related to online shopping intention. Results showed path coefficient, T value and P value (β=0.115, t=2.76, p=0.0000). Hence H$_1$ is supported as reported in Figure 4.8. Moreover, the results show that security protection had a significant relationship with online shopping intention (β= 0.193, t=3.72, p=0.000); therefore, Hypothesis 2 is supported. The results also report a significant relationship between website quality and online shopping intention (β=0.369, t=6.31, p=0.000). Thus, H$_3$ is also supported. On the other hand, the results reported that after-sales service was negatively and significantly related to online shopping intention (β= -0.366, t=5.89, p=0.000). Hence H$_4$ is not supported. Based on the data analysis results are reported in Table 4.8.

Moreover, this study proposed that perceived trust would moderate the relationship between the dependent and independents variables; the results of the analysis are reported as follows. The perceived trust moderates the relationship between website credibility and online shopping intention (β =0.170; t=1.88, p=0.030), thus H$_5$ supported. In addition, H$_6$ proposed that the relationship between security protection and online shopping intention is positively moderated by the perceived trust (β =-0.210; t=1.67; p=0.206), which means that H$_6$ is not supported. The results of the analysis showed that perceived trust moderated the relationship between website quality and online shopping intention (β =0.255; t=1.08, p=0.000); hence H$_7$, is not supported. In addition, perceived trust was found to positively moderate the relationship between after-sales service and online shopping intention (β =0.403; t=1.67, p=0.140). Thus, based on the results, H$_8$ is supported.

In addition, this study proposed that electronic word of mouth (E-WOM) would moderate the relationship between the dependent and independent variables; the results of the analysis are as follows. The e-WOM did not moderate the relationship between website credibility and online shopping intention (β =0.012; t=0.06, p=0.476). Thus, H_9 is not supported. H_{10} proposed that e-WOM would moderate the relationship between security protection and online shopping intention. The result revealed (β =0.187; t=0.57; p=0.285), which means that H_{10} is not supported. As posited in H_{11}, e-WOM moderates the relationship between website quality and online shopping intention. The results of the revealed a significant moderating role (β =0.644; t=2.23; p=0.013). Thus, the results indicate that H_{11} is supported. Hypothesis (H_{12}) posited that e-WOM would positively moderate the relationship between after-sales service and online shopping intention. The results were (β =0.581; t=2.03; p=0.021). Thus, hypothesis H_{12} is supported. Based on the data analysis, the results are reported in Table 4.11.

Table 4.11 Structural Model Assessment

Hypothesis	Path coefficient	T-value	P-value	Supported
H1	0.115	2.76***	0.000	YES
H2	0.369	6.31***	0.000	YES
H3	0.193	3.72***	0.000	YES
H4	-0.366	5.89***	0.000	NO
H5	0.170	1.88*	0.030	YES
H6	-0.210	0.82	0.206	NO
H7	0.255	1.08	0.000	NO
H8	0.403	1.67*	0.140	YES
H9	0.012	0.06	0.476	NO
H10	0.187	0.57	0.285	NO
H11	0.644	2.23**	0.013	YES
H12	0.581	2.03**	0.021	YES

t-values > 1.65* (p < 0.10); t-values > 1.96** (p < 0.05); t-values > 2.58*** (p < 0.01).

4.7.2 Assessment of Effect Size (f2)

According to Chin (1998), the relative effect of a specific exogenous latent variable on an endogenous latent variable(s) by means of changes in the R^2 values is called effect size. The effect size is calculated as the increase in the R^2 value of the latent variable to which the path is connected, relative to the latent variable's proportion of unexplained variance (Chin, 1998). The effect calculation is based on a formula (Cohen, 1988; Selya, Rose, Dierker, Hedeker, & Mermelstein, 2012; Wilson, Callaghan, Ringle, & Henseler, 2007). According to Cohen (1988), the f-squared values of 0.02, 0.15, and 0.35 can be described as weak, moderate, and strong effects, respectively. The effect sizes for the present study are calculated as per the above formula and are provided in Table 4.12.

Table 4.12 Effect Sizes of the Latent Variables on Cohen's (1988) Recommendation

Construct	R^2	f-squared	Effect size
Online shopping intention	0.36		
Website credibility		0.015	Very Small effect
Security protection		0.032	Very Small effect
Website quality		0.100	Medium
After-sales service		0.096	Small effect
IV's * Moderator	0.403		
Website credibility * trust		0.008	Very Small effect
Security protection * Trust		0.001	Very Small effect
Website quality* trust		0.005	Very Small effect
After-sales service * trust		0.008	Very Small effect
Website credibility * WOM		0.001	Very Small effect
Security protection * WOM		0.001	Very Small effect

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| Website quality * WOM | 0.020 | Small effect |
| After-sales service * WOM | 0.011 | Very Small effect |

Drawing upon the guidelines by Cohen (1988), the effect sizes of most latent exogenous construct and interaction relationships can be considered as small. On the other hand, the effect size of website credibility and its interaction with e-WOM had no effect on online shopping intention.

4.7.3 Global Fit Measure (GoF)

Before showing the results of the structural model, where the main and moderating effects are presented and with regard to global fit measure (GoF), further analysis was presented. The main purpose of this analysis is to provide validating conclusions about the PLS-SEM and providing a positive signal for the global application of the model. The global fit measure (GoF) for the PLS path modelling is defined as the geometric mean of the average communality (outer measurement model) and the average R^2 for the endogenous constructs (Tenenhaus, Amato, & Vinzi, 2004).

According to Tenenhausa, Vinzi, Chatelinc, and Laurob (2005), PLS path modelling does not optimize the global scalar function so that it normally lacks an index that can provide a global validation of a model. Thus, the GoF represents an operational solution to this issue. The fit measure becomes an index for validating the PLS model globally. More precisely, it is used to evaluate the overall fit of the model; the closer the GoF value to 1, the greater the fit of the model under consideration. To support the validity of the current study model, the GoF value has been estimated

according to the guidelines suggested by (Wetzels et al., 2009). Specifically, the GoF

for the models was calculated using the following formula:

$$\text{GoF}= \sqrt{R^2 * AVE} \qquad\qquad \text{GoF}= \sqrt{0.403 * 0.667} = 0.532$$

Based on the results obtained, the GoF value of 0.532 was compared with the

guideline values as recommended by Wetzels et al. (2009) (small = 0.1, medium =

0.25, and large = 0.36). The result indicated that the model goodness of fit measure

was greater than the adequate validity of the global PLS model.

4.8 Additional Analysis of the Effect of Perceived trust as a Moderators

The result of hypothesis testing indicated the moderating effect of perceived trust on

the relationship between 1) website credibility, 2) security protection, 3) website

quality, 4) after-sales service, and online shopping intention. Some hypotheses were

supported, and some were rejected. The following section presents the supported

hypothesis in this study to provide more details of these relationships.

4.8.1 The moderating effect of Perceived trust on website credibility and online shopping intention

Figure 4.9 presents two different curves in the relationship between website

credibility and online shopping intention, which represented a high and low level of

perceived trust among Academic staff. The curves of high perceived trust were

inversely associated for the relationship between website credibility and online

shopping intention, while the relationship under low level of trust shows less

engagement on online shopping intention even with high website credibility. This indicates that perceived trust positively moderates the relationship between website credibility and online shopping intention.

Figure 4.9. The moderating effect of perceived trust on website credibility and online shopping intention.

4.8.2 The moderating effect of Perceived trust on security protection and online shopping intention

Figure 4.10 presents two different curves in the relationship between security protection and online shopping intention, which represented a high and low level of perceived trust among Academic staff. However, both curves have no impact on the relationship between security protection and online shopping intention, which is mean either consumers who have a low or high level of trust in security protection

this will not affect their intention toward online shopping. In other word, perceived trust does not moderate the relationship between security protection and online shopping intention.
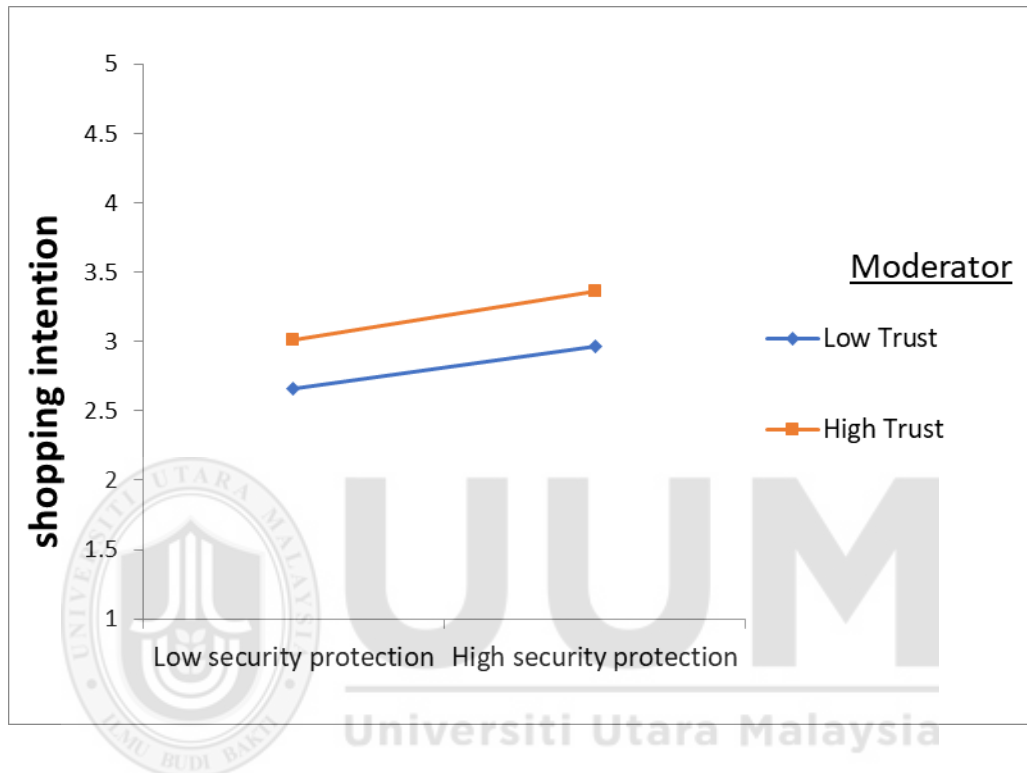
Figure 4.10. The moderating effect of perceived trust on security protection and online shopping intention

4.8.3 The moderating effect of Perceived trust on website quality and online shopping intention

Figure 4.11 presents two different curves in the relationship between website quality and online shopping intention, which represented a high and low level of perceived trust among Academic staff. However, both curves have no impact on the relationship between website quality and online shopping intention, which is mean either consumers who have a low or high level of trust in website quality this will not

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affect their intention toward online shopping. in other words, perceived trust does not moderate the relationship between website quality and online shopping intention
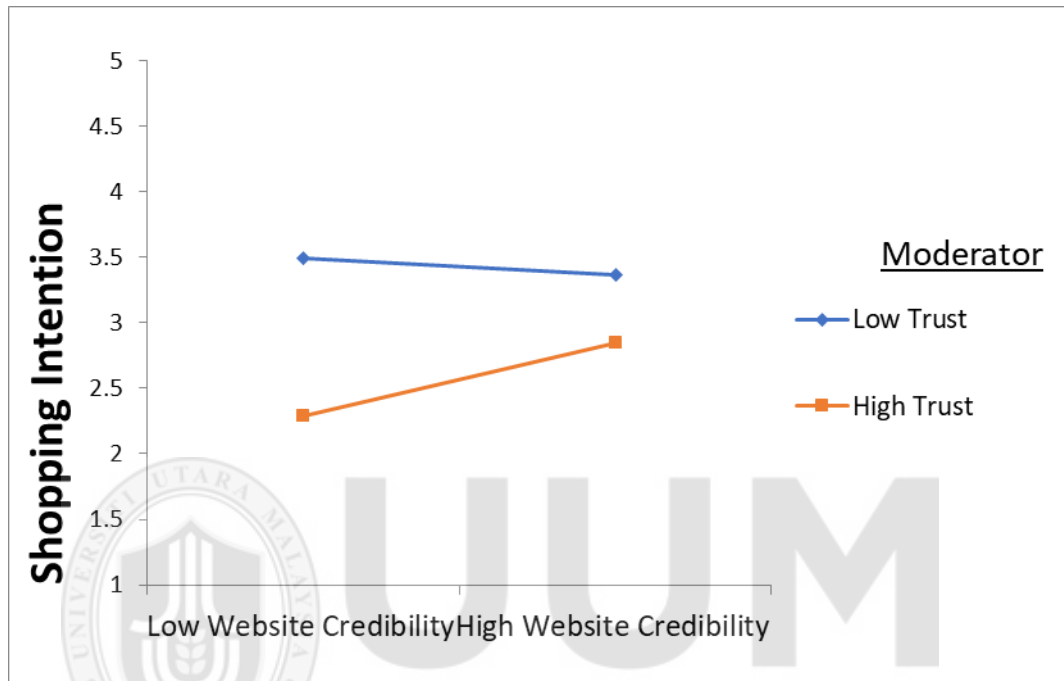

Figure 4.11. The moderating effect of perceived trust on website quality and online shopping intention.

4.8.4 The moderating effect of Perceived trust on after-sales service and online shopping intention

In regard to the relationship between after-sales service and online shopping intention, curves representing a high level perceived trust was positively related to the effect of after-sales service on online shopping intention. In low contrast, the level of perceived trust negatively affected the relationship between after-sales service and online shopping intention. In other words, when a customer has a high level of perceived trust, after-sales service will increase a customer's intention to

engage in online shopping more than a customer with a low level of perceived trust. This indicates that perceived trust positively moderates the relationship between after-sales service and online shopping intention.
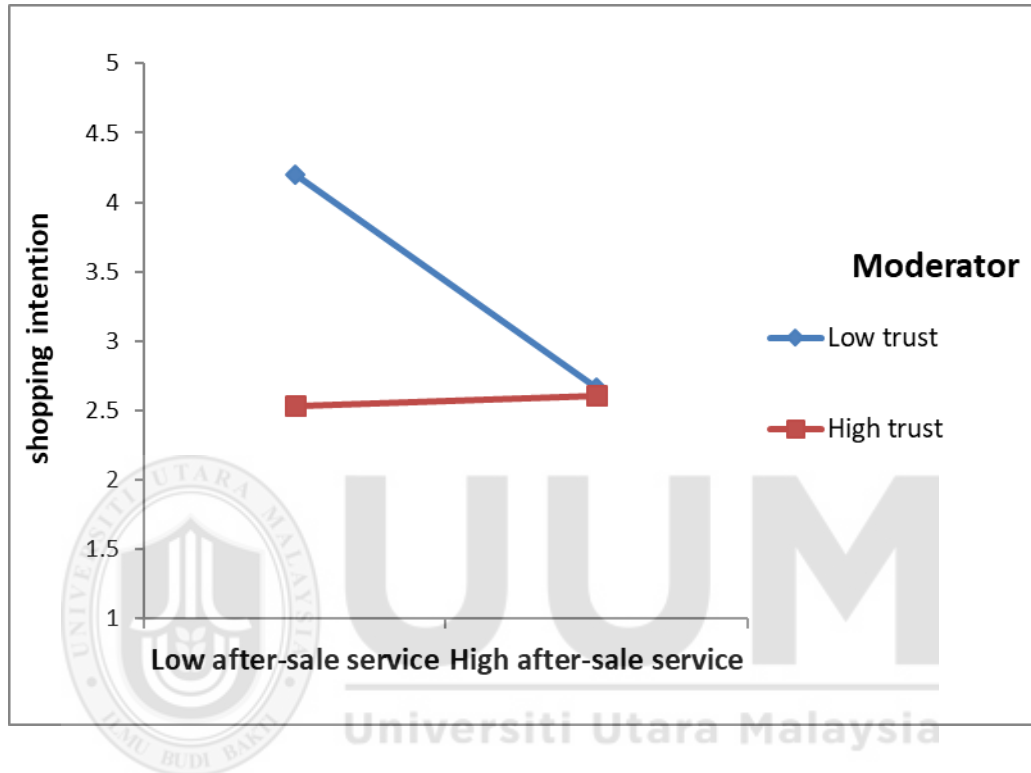
Figure 4.12. The moderating effect of perceived trust on after-sales service and online shopping intention.

4.9 Additional Analysis of the Effect of e-WOM as a Moderators

The result of hypothesis testing indicated the moderating effect of e-WOM on the relationship between 1) website credibility, 2) security protection, 3) website quality, 4) after-sales service, and online shopping intention. Some hypotheses were supported, and some were rejected. The following section presents the supported hypothesis in this study to provide more details of these relationships.

4.9.1 The moderating effect of e-WOM on website credibility and online shopping intention

In Table 4.13, the result revealed that e-WOM does not moderate the relationship between website credibility and online shopping intention, which is represented by curves as high and low level of e-WOM in Figure 4.13. However, both curves have no impact on the relationship between website credibility and online shopping intention, which is mean either consumers who have a low or high level of e-WOM in website credibility this will not affect their intention toward online shopping. in other words, e-WOM does not moderate the relationship between website credibility and online shopping intention.

Figure 4.13. The moderating effect of e-WOM on website quality and online shopping intention.

4.9.2 The moderating effect of e-WOM on security protection and online shopping intention

Table 4.12, the result revealed that e-WOM does not moderate the relationship between security protection and online shopping intention, which is represented by curves as high and low level of e-WOM in Figure 4.14. However, both curves have no impact on the relationship between security protection and online shopping intention, which is mean either consumers who have a low or high level of e-WOM in security protection this will not affect their intention toward online shopping. in other words, e-WOM does not moderate the relationship between security protection and online shopping intention.
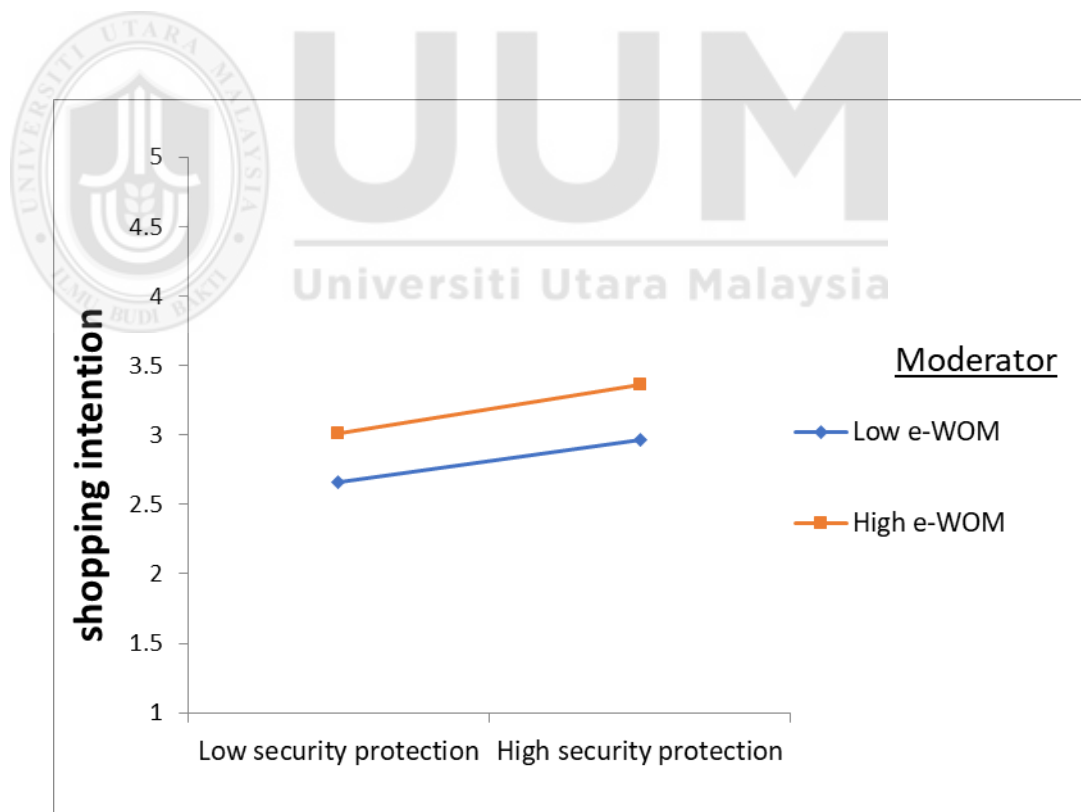
Figure 4.14: the moderating effect of e-WOM on security protection and online shopping intention

4.9.3 The moderating effect of e-WOM on website quality and online shopping intention

Table 4.12, the result revealed that e-WOM moderates the relationship between website quality and online shopping intention, which is represented by curves as high and low level of e-WOM in Figure 4.15. The curve of high e-WOM positively affected the relationship between website quality and online shopping intention, while the low level of e-WOM negatively affected the relationship between website quality and online shopping intention. This indicates that e-WOM positively moderates the relationship between website quality and online shopping intention.

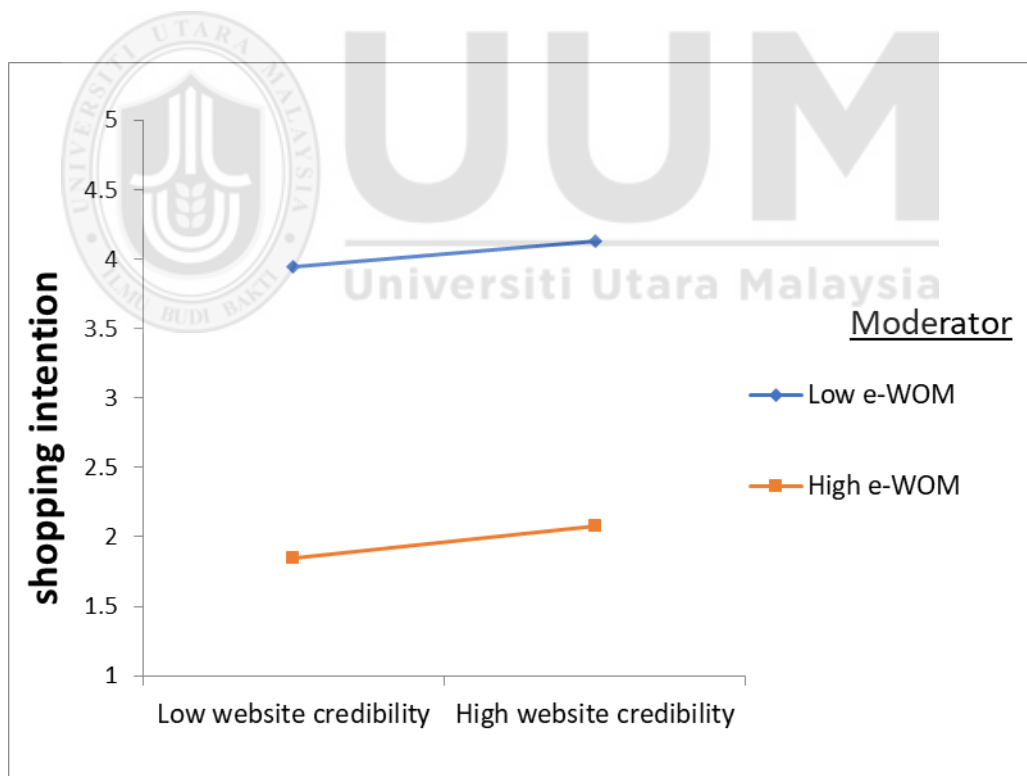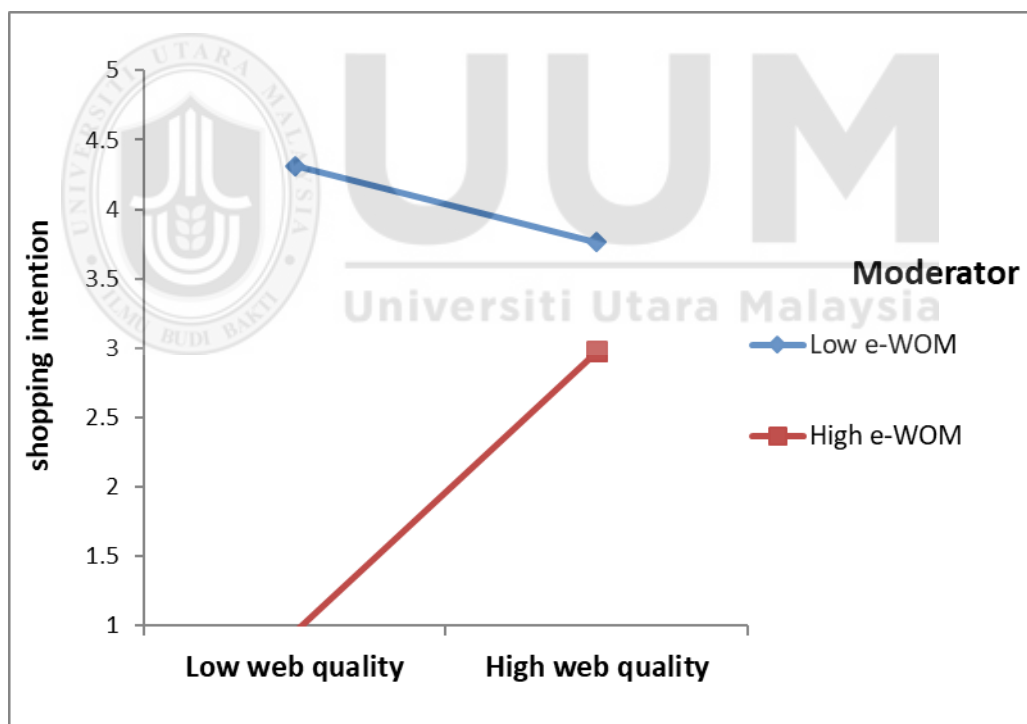*Figure 4.15. The moderating effect of e-WOM on website quality and online shopping intention.*

4.9.4 The moderating effect of E-WOM to after-sales service and online shopping intention

In Figure 4.16, the curves of high and low e-WOM to experience depict different orientation for the relationship between after-sales service and online shopping intention. This means a higher level of e-WOM enhances the level of relationship between after-sales service and online shopping intention. In other words, with high intensity of positive e-WOM, the after-sales service extremely enhances the online shopping intention while the low level of positive e-WOM decreases the effect of after-sales service on online shopping intention. This indicates that e-WOM positively moderates the relationship between after-sales service and online shopping intention.
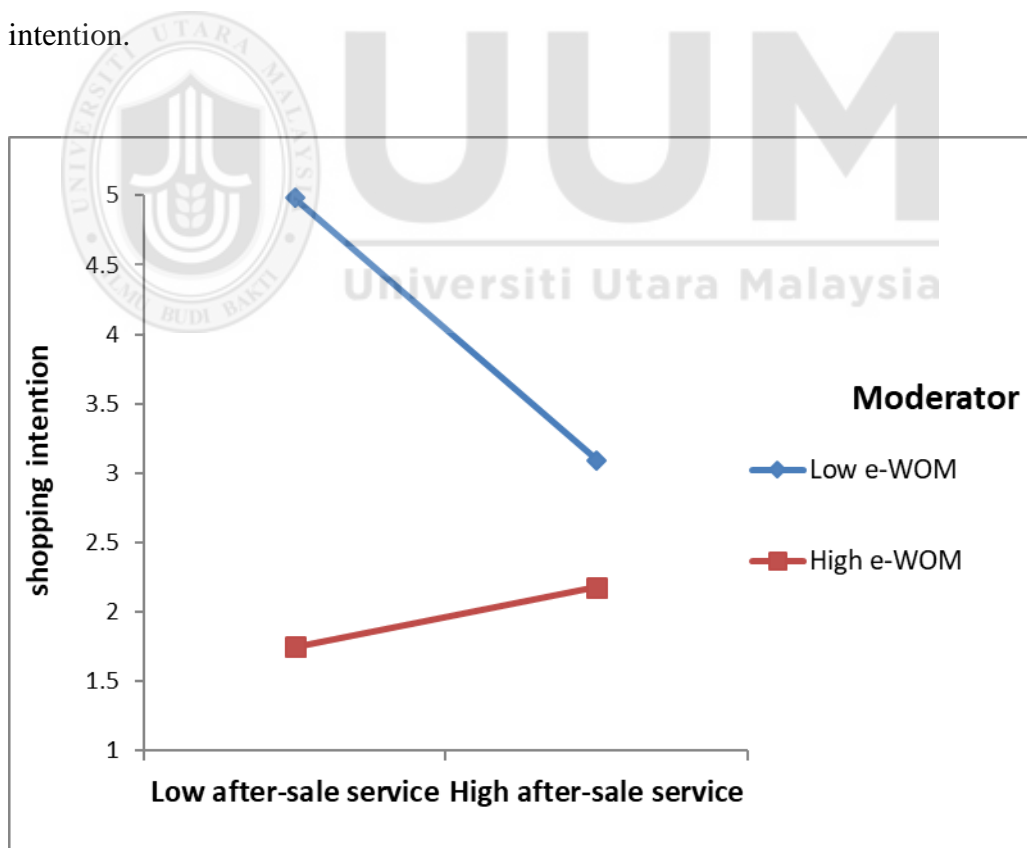
Figure 4.16. The moderating effect of E-WOM on after-sales service and online shopping intention.

4.10 Summary

The current chapter presented the results of the data analysis using SmartPLS2. The collected data were evaluated to assess the quality and suitability of the data to test the proposed hypotheses. Preliminary data analysis was conducted using SPSS to ensure that data were suitable for further analysis. After preliminary analysis, data were analyzed using SmartPLS2.

The use of PLS path modelling was discussed to justify the use of PLS for hypothesis testing. The data were analyzed using a two-step approach proposed by previous literature, in which the first step is to assess the measurement model, and second is to assess the structural model. The results of the measurement model ensured that the measurement was reliable and established a sufficient level of the discriminant and convergent validity. The structural model was run to test the proposed hypotheses, which found a significant relationship between all proposed constructs and online shopping intention. It was also revealed that perceived trust moderates the relationship between website credibility, after-sales service, and online shopping intention. While e-WOM moderates the relationship between website quality, after-sales service, and online shopping intention. Chapter Five will discuss the findings of this study considering the previous literature, theory, and practical perspective. The practical implications, a future research recommendation, and the conclusion will be discussed in detail.

CHAPTER FIVE
DISCUSSIONS AND CONCLUSION

5.1 Introduction

This chapter discusses the result of the analysis in the previous chapter, which revealed that of the total twelve hypotheses posited seven were supported. It also highlights the theoretical, methodological, and practical contributions of this study. As such, the chapter is organized as follows; summary of findings, discussion the direct relationship, interaction effect, research implications for theory and practice along with limitation and recommendations for future research, followed by the conclusion of the study.

5.2 Summary of Findings

The study's main objective was to identify factors affecting online shopping intention among Academic staffs in four public universities in Jordan. Particularly, the study examined the direct impact of website credibility, website quality, after-sales service, and security protections on online shopping intention. In addition, this study investigated the interaction effect of perceived trust and electronic word of mouth between website credibility, website quality, after-sales service, and security protections and online shopping intention. In doing so, a research model was developed based on previous studies in consumer behavior and marketing relationship (Cheung & Lee, 2012; Davis, Bagozzi, 1989; Hennig-Thurau et al., 2004).

The formulated model was to assist in answering the following research questions:

1. What is the relationship between website credibility, online security protection, website quality, and after-sales services and consumer intention to shop online?

2. Does perceived trust moderate the relationship between website credibility, online security protection, website quality, and after-sales services and consumers' intention to shop online?

3. Does e-WOM moderate the relationship between website credibility, security protection, website quality, and after-sales services and consumers' intention to shop online?

Along with research questions, three research objectives were formulated. These were:

1. To determine the relationship between website credibility, security protection, website quality, and after-sales services and consumer intention to shop online;

2. To determine if perceived trust moderates the relationship between website credibility, online security protection, website quality, and after-sales services and consumers' intention to shop online; and

3. To determine if e-WOM moderates the relationship between website credibility, online security protection, website quality, and after-sales services and consumers' intention to shop online.

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The research successfully shed the light on factors affecting online shopping intention among the Jordanian academic staff sampled. The next section discusses the direct impact of independent variables including website credibility, online security protection, website quality, and after-sales services upon the dependent variable (online shopping intention), while the following part presents the moderating impact of perceived trust and e-WOM upon the relationship between the independent variables and the dependent variable.

As mentioned in Chapter Four, data were collected from Academic-staff in four public universities in Jordan. Seven hundred questionnaires were distributed via the drop-off/ pick-off method, and 521 questionnaires were returned, while 124 questionnaires were excluded. However, only 397 were usable. Thus, the effective response rate was 57%.

To test composite reliability and validity of instruments, the researcher used two analyses technique: 1) exploratory factor analysis (EFA) to analyze the data of the pilot study using SPSS, and 2) exploratory factor analysis (EFA) to examine the data of the main survey by PLS. Results indicated that only three items had a loading of less than the cut-off point; these items were excluded from the final model. After this, the data were analyzed using smart PLS software version 2.0 to test the relationships in the structural model of the study. The results of the analysis were presented in Chapter Four and are discussed in the following sections.

5.3 Discussion

To discuss the empirical findings in this study, the following sections are organized to answer the three main research questions established earlier and to achieve the research objectives.

5.3.1 The direct relationship between website credibility, security protection, website quality, after-sales services and online shopping intention

The first research question involves the evaluation of website credibility, security protection, website quality, and after-sales services impacts online shopping intention among Jordanian academic-staff in public universities. Respondents were asked to indicate to which extent they are agreed or disagreed using a 5-point Likert-type scale. The results revealed that website credibility, online security protection, and website quality all had a significant relationship with online shopping intention, while after-sales service had no significant effect. The following sub-sections discuss each construct in detail.

5.3.1.1 The relationship between website credibility and online shopping intention

The present study hypothesized a positive relationship between website credibility and online shopping intention. The findings revealed that website credibility has significant on consumers online shopping intention. The possible explanation is that academic staff are familiar with different shopping websites which make them use only those credible websites in terms of content (dependability, honesty, reliability, sincere and trustworthy), and source (expert, knowable, skilled and qualified). The

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findings are consistent with prior studies that demonstrated the important role of website credibility in online shopping intention (Chih et al., 2013; George, Giordano, & Tilley, 2016; Moody et al., 2014; Toufaily et al., 2013; Wells et al., 2011).

Moreover, the results of the current study aligned with other studies that investigated the impact of website credibility and online shopping intention. For example, Djafarova et al. (2017) investigated the impact of source credibility on consumer buying intention. The research findings showed that credibility positively influenced the purchase intentions of young females. Recently, Rita et al. (2018), studied the relationship between website credibility and purchase intention for beauty products. The finding showed that website credibility had a strong impact on purchase intention. Based on the results, website credibility denotes the holistic quality of the system, which is of utmost importance and considered to be a common dimension of online shopping. (George, Giordano, & Tilley. 2016).

Overall, the results show the key role of website credibility in predicting consumers determinants and intention to perform an online shopping transaction. Reasonably, online shopping business practitioner should strictly take into their account customers' consideration of the level of credibility, and how much academic staff can trust source and information posted on their websites.

5.3.1.2 The relationship between website quality and online shopping intention

The current study posited that website quality would positively impact a users' intention to shop online in the context of sampled respondents from Jordanian public

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universities. The findings of the current study showed that website quality was significant with respect to online shopping intention which is consistent with scholars who have considered website quality as a vital determinant of a user's intention to shop online (Al-maghrabi et al., 2011; Kim & Lennon, 2013; Park et al., 2005; Zhou, 2011).

The possible explanation in terms of the study sample is that the easy to perform the task, the accuracy of the information and the website attractiveness would immensely enhance academic staff intention toward online shopping as the educated people highly appreciate the easiness, competency, and timely manner to perform any task. More precisely, the study revealed that website quality had a positive relationship with online shopping intention, which supported the postulated hypothesis. similarly, prior research (Molinillo et al., 2018; Perera & Madumali, 2018) stated that website quality plays an important role in online shopping intention.

Thus, the result of the present study also confirms another prior research result that revealed website quality had a significant impact on online activities in different online electronic settings (Bart et al., 2005; Jones & Kim, 2010; Ranganathan & Ganapathy, 2002). In sum, online shopping business practitioners should constantly improve their website as this improvement would enhance intention toward consumers online shopping, which also explain academic staff attitude toward these websites as qualified shopping tools.

5.3.1.3 The relationship between security protection and online shopping intention

The present study hypothesized that security protection has a positive influence on academic staff toward online shopping. Prior research argued that consumers make judgments about security and privacy issues and information posted on a website (Kivits, 2004; Sillence et al., 2007). Hence, better feelings of safety website would enhance customers online shopping intention. In the current study, security protection was examined by looking at authentication, integrity, encryption, and their impacts on online shopping intention. The findings revealed that security protection is statistically significant in enhancing online shopping intention to customers. This finding indicates that website authentication, integrity, and encryption are on the top list of academic staff concerns in terms of security and privacy assurance.

The findings are consistent with prior studies that demonstrated the important security protection on online shopping intention (Aggarwal & Rahul, 2018; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Xu, 2013). For instance, Aggarwal and Rahul (2018) found that perceived security positively influenced shopping intention; they also highlighted that many customers pause at the last possible moment in clicking the very last order button for purchase after they confirm a transaction price due to security issues. Accordingly, a reasonable explanation for this result is that people are highly concerned when it comes to their financial decisions or personal information. Individuals show high levels of shopping intention when they determine that a website offers a high level of security protection.

5.3.1.4 The relationship between after-sales service and online shopping intention

The current study postulate that after-sales service would positively impact online shopping intention. This factor had been considered as the potential loss of after-sales service associated with product problems, commercial disputes, and service guarantee (Sinha & Singh, 2015). However, the findings showed that after-sales service was an insignificant factor with respect to online shopping intention. More precisely, the study revealed that after-sales service had no relationship with a consumer's intention to shop online; thus, the finding does not support the postulated hypothesis. This result explained that academic staff does not consider such service as a vigorous determinant of their attitude toward online shopping. Conversely, other prior studies (Gatautis et al., 2014; Koo et al., 2008) stated that after-sales service positively impacted online shopping intention and Vanniarajan (2011) who argued that after sale service has a strategic role in the value-adding process through its positive influence on the purchase intention.

In contrast, the result of the present study is consistent with some other prior research finding that after-sales service had no significant impact on online shopping intention, For instance, Jun and Jaafar (2011) indicated that after-sales service was not an important factor impacting the intention of consumers to shop online. Moliner, Sánchez, Rodríguez, and Callarisa (2007) found that after-sales service was not important for building a relationship with customers. Shukla and Babin (2013) found that after-sales service had no significant relationship with shopping behavior.

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They found that overall shopping at a website was highly dependent on immediate gratification rather than future promise.

Moreover, in this study context, the lack of relationships could be for several reasons; First, Jordanian consumers, for the most part, are cash oriented so they receive and check a product before paying, which may decrease the after-sale risk. Second, after-sales service exerts no impact on users' intention in an online environment because they pay no attention to future benefits or returns and finally the lack of frequent interaction between the customer and the online retailer makes this factors less influential on academic staff intention compare to other factors.

5.3.2 Interacting Effects

In line with the last two research questions, it was hypothesized that perceived trust and e-WOM would moderate the relationship between website credibility, website quality, after-sales service, security protection, and online shopping intention. The present research assumed that the underlying influence of perceived trust and e-WOM would moderate the drivers behind the intention for online shopping. Previous researchers have recognized that customer behavior is dependent on trust (Chou et al., 2009; Esmaili et al., 2011). Moreover, e-WOM is a key factor in shaping consumer purchase behavior (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004).

The findings shown in Table 4.14 indicate four of the eight hypotheses posited for the interaction effect of perceived trust and e-WOM between website credibility, website quality, after-sales service, security protections, and online shopping

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intention were supported. Perceived trust moderates the relationship between website credibility, after-sales service, and online shopping intention, while e-WOM moderates the relationship between website quality, after-sales service, and online shopping intention. The findings are discussed as follows; four moderating impacts were revealed. The following sections discuss the interaction effect of perceived trust and e-WOM between website credibility, website quality, after-sales service, security protections, and online shopping intention.

5.3.2.1 Interacting effects of perceived trust between website credibility and online shopping intention

This study hypothesized that perceived trust would moderate the relationship between website credibility and online shopping intention. The result indicates that perceived trust is statistically significant in moderating the above relationship. The findings revealed that customers with high levels of perceived trust show high intention toward online shopping if the website is credible. The possible explanation is that website credibility would enhance academic staff intention more strongly if they had a high level of trust in the website, in contrast, those with low trust levels would show less engagement or intention toward online shopping even with high credibility conditions.

Prior online shopping research has highlighted the importance of trust as a determinant of an individual's purchasing intention. According to Molla et al. (2001), the online shopping behavior of trust consumers online shopping might increase if customers trusted the content of the website. The finding in the present

study demonstrates that website credibility affects consumers intention if they consider that the website is trusted. In contrast, websites with less credibility and low level of perceived trust, consumers show less intention to online shopping.

This likely occurs because online customers with a low level of trust pay less attention to the credibility of the website. Therefore, a possible explanation of online shopping intention-behavior is that these conditions provide a comfortable situation for distrust customer. The finding is consistent with Chang et al. (2014), who illustrated a strong association between perceived trust level and purchase intention. Considering the postulated hypothesis in this study, the finding was also consistent in that the level of perceived trust can enhance the level of shopping intention; in particular, the alignment between website credibility and a user's level of trust was found to affect intention to online shopping.

5.3.2.2 Interacting effects of perceived trust between security protection and online shopping intention

Another finding is the hypothesized moderating effect of perceived trust on the relationship between security protection and online shopping intention. The hypothesis assumed that the relationship between security protection and online shopping intention is contingent with the level of academic staff trust in the online shopping websites, this means under high security protection and high level of trust, academic staff, would exhibit stronger intention toward online shopping compared to those with a low level of trust. Contrary, the result of this study found an insignificant relationship between security protection and trust level.

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The plausible elaboration of this finding is that security protection is an important determinant of online shopping intention and irrespective of academic staff level of trust. This is an interesting finding because it demonstrates the robustness of security protection in predicting academic staff shopping intention. Consequently, the robustness of security protection conditions as an important direct determinant of behavioral intention toward online shopping rendered the proposed moderation of trust irrelevant. Interestingly, the irrelevancy concurred with the notion that the moderator is such an intervention variable that neither interact, nor related to the predictor variable (Sharma, Durand, & Gur-Arie, 1981).

5.3.2.3 Interacting effects of perceived trust between website quality and online shopping intention

This study hypothesized the moderating effect of perceived trust on the relationship between website quality and online shopping intention. The hypothesis assumed that the relationship between website quality and online shopping intention is contingent with the level of academic staff trust in the online shopping websites, this means under high website quality and high level of trust, academic staff would exhibit stronger intention toward online shopping compared to those with a low level of trust. Contrary, the result in this study found an insignificant relationship between website quality and trust level.

The possible explanation that website quality which represents the easiness of performing tasks, the accuracy of information, design, and professional appearance are the component that might enhance academic staff trust in the website.

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Consequently, trust would be a result of the website quality, as these factors improve consumers expectation of the system.

5.3.2.4 Interacting effects of perceived trust between after-sales service and online shopping intention

It is evident from Figure 4.11 that after-sales service affect online shopping customers who have a high level of trust in the website. Academic staff who highly trust the website are more inclined to shop online compare to those with low levels of trust. Perceived trust has been shown to be a key requirement for online shopping activity because this activity involves sensitive and private personal and financial information (Glennie, 2010). Accordingly, the result of this research explained that after-sales service could enhance people intention toward online shopping only if they consider those websites or platforms as highly trusted systems.

According to Chu and Kim (2011), the level of trust plays a significant role in enhancing online customers' purchase decisions. For instance, Parayitam (2005) investigated the effect of trust in the relationship between conflict and purchase decision. The result revealed support that trust is an effective moderator between conflict and final purchase decision. The present result of this study confirmed that online shopping users with high perceived trust exhibit more intention to shop online than those with low perceived trust.

Moreover, Chen et al. (2015) investigated the impact of perceived benefit and perceived risk on satisfaction and repurchase intention. Their finding indicated that

customers with a high level of trust showed a greater intention to purchase. The result reveals that high trust results in greater online shopping. The results showed that online customers with a higher level of perceived trust are more intent to shop online compared with users with a lower level perceived trust; although the results are somewhat different depending on the level of after-sales service. The finding suggests positive relationships under high after-sales service and high perceived trust, while those with low after-sales service and less perceived trust show less intention to shop online. A possible explanation is that the high level of trust could be the result of the high level of after-sales service.

5.3.2.5 Interaction effect of e-WOM between website credibility and online shopping intention

In regard to the moderating effect of e-WOM on the relationship between website credibility and online shopping intention, the hypothesis was insignificant. The hypothesis assumed that the relationship between website credibility and online shopping intention is contingent with the level of academic staff engagement in e-WOM, this means under high website credibility and high positive e-WOM, academic staff would show more engagement in online shopping compare to the low intensity of positive e-WOM. Reversely, the result of this study found an insignificant relationship between website credibility and e-WOM engagement.

The possible explanation is that academic staff see website credibility as an important determinant to online shopping intention, with no regards to the level of positive or negative e-WOM. As consumers opinion might contain bias for their own

experiences. Moreover, consumers such as academic staff would consider e-WOM which represent other consumers feedback not credible indicators that affect their decision to shop online.

5.3.2.6 Interaction effect of e-WOM between security protection and online shopping intention

This study hypothesized the moderating effect of e-WOM on the relationship between security protection and online shopping intention. The hypothesis assumed that the relationship between security protection and online shopping intention is contingent with the level of academic staff engagement in e-WOM, this means if the website is highly secured with high intensity of positive e-WOM, academic staff would be more convinced in online shopping compared to websites with low intensity of positive e-WOM. Unexpectedly, the result in this study found insignificant relationship between security protection and e-WOM engagement; the possible explanation is that positive e-WOM would affect consumers retention as they had former experiences with and looking for further evaluation for the website by going through e-WOM from other consumers. In contrast, security protection of the website is a strict determinant of consumers intention toward online shopping.

5.3.2.7 Interacting effects of e-WOM between website quality and online shopping intention

Regarding the interacting effect of e-WOM and website quality on online shopping intention, the finding shows a significant effect. This indicates that academic staff who are highly influenced by the positive feedback through e-WOM with high

website quality would show more inclination for online shopping intention compared to their counterparts who are not concerned of another consumers opinion through e-WOM. As previously mentioned, e-WOM has a causal effect on purchasing intention at the Internet and websites (Chevalier & Mayzlin,2006). Therefore, individuals who consider other consumer recommendations for specific website through e-WOM and with a high level of website quality have a greater tendency toward online shopping intention.

In general, e-WOM brings many benefits to consumers with respect to gaining information and increasing knowledge, especially in the pre-stage of the purchase process (Bataineh, 2015b). E-WOM enables customers to satisfy their desire for social status and helping others (Senecal & Nantel, 2004; Sharif et al., 2016).

Accordingly, the finding in the present study is in line with prior research (Molinillo et al., 2018), which confirmed the significant impact of website quality helping an individual to purchase online. In addition, the result was consistent with prior researchers who demonstrated that e-WOM makes potential customers more willing to purchase online (Jalilvand & Samiei, 2012; Lee, Wu, Lin, & Lee, 2014).

A possible explanation e-WOM provides important and credible feedback about based on actual experiences; such testimonials would immensely encourage those who still inconvenience with online shopping services. Thus, this finding agrees that the highly qualified website with positive feedback would attract more consumers, as the interaction between these factors induces strong intention toward online shopping through online websites.

5.3.2.8 Interacting effects of e-WOM between after-sales service and online shopping intention

It is clear from Figure 4.12 that under high intensity of positive e-WOM and a high level of after-sales service, academic staff shows more intention to online shopping compared to those websites with low positive e-WOM. According to Chevalier and Mayzlin (2006), e-WOM has a causal effect on purchasing intention at the Internet and websites. Consequently, the interaction of the positive feedback through e-WOM and after-sales service was positively associated with online shopping intention. The result implies that good after-sales service induces consumers to generate positive recommendation through e-WOM, which in return, enhance consumers online shopping intention.

The findings of this current study are consistent with Lin, Lee, and Horng (2011), who suggested that e-WOM can moderate a consumer's attitude and behavior. When e-WOM online comments are more positive, a product is perceived to be more popular, and so can induce more favorable consumer behavior. Similarly, Lee and Youn (2009) explored the moderating effect of e-WOM on the relationship between platforms and product judgment. The result showed a significant impact of e-WOM in the relationship between platforms and product judgment. Accordingly, the present result indicates that a website with a high intensity of positive e-WOM and good after-sales service have a significant influence on customer's intention toward shopping online. Moreover, in accordance with the current study sample, went through a large amount of positive e-WOM about the after-sales service encourage academic staff to step further and performing more online shopping transactions.

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5.4 Implications

In the preceding section of this chapter, the results of the study are discussed based on the proposed research questions and hypotheses. The study's findings have several implications for both theory and practice. The first part of this section considers the theoretical implications, and the second one presents the detailed managerial implications coupled with limitations and recommendations for future study.

5.4.1 Theoretical Implications

This empirical research has contributed to the body of knowledge by extending TAM to include external variables such as website credibility, security protection, website quality, after-sale service, and the moderating effect of perceived trust and e-WOM for the prediction of online shopping intention. This extension in line with the arguments of various authors (Chandio, Irani, Abbasi, & Nizamani, 2013; Sharif Abbasi, Chandio, Soomro, & Shah, 2011) who argued that core constructs of TAM (perceived usefulness and perceived ease of use) do not suffice to explain users of new system like online shopping since factors that influence the acceptance of new information system may be different with target users, technology, and contexts. While other studies may have used these variables in a different context, to the limited knowledge of the researcher, this is the first study that has holistically introduced these variables in one model particularly in the study of online shopping intention. This study has, therefore, demonstrated that by extending TAM, other external variables could be incorporated to predict the intention of online shopping in

diverse cultures such as Jordan in line with the callings of previous researchers (Moon & Young-Gul Kim, 2011). Even though previous studies in the context of developed countries and lately in developing nations have examined the impact of core variables of TAM and as well as included other external variables in order to enhance the predictive power of the model, limited attempts have been made to assess the influence of perceived trust and e-WOM on eliciting intention of online shopping. In this regard, the present study offers an interesting theoretical proposition by exploring the moderating role of perceived trust and e-WOM on the relationships between website credibility, security protection, website quality, after-sale service and online shopping intention. This offers a particular theoretical implication for both developed and developing economies researchers who have largely ignored the moderating role of perceived trust and e-WOM.

Moreover, the inclusion of moderating role of perceived trust and e-WOM is an important theoretical contribution premised on the fact that the platform of online shopping is significantly different from that of traditional shopping since the development of perceived trust and e-WOM is rather website based in the former than in the latter (Chih et al., 2013; Zhou, Tsiga, Li, Zheng, & Jiang, 2018). Importantly, most previous studies have largely ignored the roles of these two variables in the content of online shopping intention as they have majorly treated them either as independent (Bataineh, 2015; Jin, Bahari, Osman, & Hassan, 2016). This study, therefore, seems to be one of the pioneer studies that critically considered the moderating roles of these two variables concomitantly, thereby answering the clarion calls of previous scholars. The theoretical implication of this is that this study

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has originally contributed to the body knowledge through the analysis of several factors that impact on online shopping intention through the moderating role of perceived trust and e-WOM. Therefore, this research contributes immensely to the online marketing discipline by determining the role of those factors that can be used to enhance the perception of perceived trust and e-WOM towards increasing the rate of intention in online shopping.

Furthermore, very few studies have been conducted in the context of developing countries (Al-maghrabi et al., 2011; Khasawneh, 2010) and by the development of this model that is more encompassing and robust; an important contribution to the body of knowledge has also been made since this model can be used to make further prediction especially with some of its results that are significant/consistent with previous studies and can improve the predictive power of TAM. However, other results of this study that are insignificant and inconsistent with previous studies create or open rooms for further studies. Additionally, the findings of this study through its extended model have equally helped in deep understanding of those factors that can help to predict online shopping intention than using the original TAM.

5.4.2 Managerial Implications

In today 's highly competitive internet workplace, it is very important that online shopping retailer put more effort to develop the capabilities of their electronic website by identifying strategies to increase intention, access, and usage of online environment of shopping. These online platforms opened a new opportunity for

retailers to invest, especially in the context of developing country, like Jordan. The results in this research would provide online shopping practitioners with further understanding of customers perceptions and useful guideline to enhance consumers acceptance of online shopping; it might also explain why the intention to shop online is still in the infancy stage.

As internet technology has reshaped the outlook of business activities in recent time and with its strong influence on online shopping businesses, marketer has also adopted this mantra to serve their numerous customers. Since this study focused on online shopping intention in Jordan; its findings will help practitioners to draw strategies and policies that can be used to retain existing customers while further efforts would be made to attract new ones. For instance, this study highlighted the most influential factors and motivations for online shopping sites that encourage customers to purchase online.

Moreover, the findings of this study can help the designers and programmers of online shopping websites with the necessaries needs and consumers priorities to design website that is interactive, easily used, useful, secured and embedded with the required facilitating supports. For instance, this study suggests that designers and marketers should consider website credibility, website quality, security protection, after-sales service and develop personalized website strategies to fulfill online customer needs. This is important as previous studies have shown that most customers online shopping are often feel frustrated while using the website for lack of good interface and lack of required supports. Based on the findings of this study,

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it becomes very significant for designers of the websites to embed those features that will help customers to easily navigate the websites while using online shopping for the purpose of purchasing their products or service.

However, the last practical implication of this study is perceived trust and e-WOM. As discussed earlier, this study showed that perceived trust moderates the relationship between website credibility, after-sales service, and online shopping intention, while e-WOM moderates the relationship between website quality, after-sales service, and online shopping intention.

One goal of this study was to equip customers and website retailers with insights into the important determinants associated with online shopping. An online marketing retailer has a greater opportunity of success if a customer trusts their quality, believes in their credibility, feels secure in making a transaction, and believes in the after-sales services of their website. Therefore, the study suggests that marketers should consider all these key determinants of online shopping to increase the level of consumers' online shopping intention in Jordan.

5.5 Limitations

There are several limitations to this research study. Firstly, this research adopts a cross-sectional design which gives no room for causal inferences to be drawn. Therefore, a call has been made to future researcher to embark on a longitudinal design that will allow causal differences to be made since data will be collected over

different time and this will allow the findings of the present study to be confirmed further.

Secondly, this study focused on online shopping intention alone, thereby neglecting actual usage, unlike in the TAM model. However, this is because the context of the study is lagging behind in terms of online shopping adoption. It was reported that online shopping adoption is at 3 % in 2018 (Hootsuite, 2018). Therefore, there might be few subjects to be surveyed, who already adopted online shopping. Therefore, the current study is constrained to study the intention only.

Thirdly, this research studied the intention of Jordanian with respect to online shopping and which implies that its results may differ from that of other countries. As suggested by Wei, Yang and Hsiao (2008), and recently echoed by (Chong, Ooi, Lin, & Tan, 2010) further studies may be conducted for multi-country comparison in order to test the influence of moderating variables such as the national culture. Culture has been validated by previous researchers as an important factor that can impact intention, but its moderating effect can be tested further. In addition,

Fourthly, the model of this study only explains 40% of the intention of the respondents of this study. Even though this does not affect the generalizability of the result of this study. However, shows that other factors are accountable for the customer's intention that is not explained by the model. Hence, other variables such as convenience, price, accessibility, marketing strategies, and promotional issues may be considered as predictors of online shopping in developing countries as suggested by other scholars (Chong et al., 2010). In addition, some relationship in

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this study was insignificant for example, the relationship between after-sale service and online shopping intention is not significant and inconsistent with other studies which should be investigated by future researchers in other contexts with the purpose of discovering other reasons that may account for the result.

5.6 Future Research

Limitations of this study could create an opportunity for future research, by investigating the sample size to be more comprehensive, and targeting other sectors, such as employee in Jordan, Through the review of previous literature, this study found that research of online shopping intention was still relatively new and mostly limited in the Western country. To improve the understanding in this area researcher, a theoretical model that explains the determinants of online shopping intention was proposed. This study provides some suggestions for future studies to consider. First, this research was carried out to investigate only some factors. Despite the explanatory power of these constructs, future research studies should include other related predictors for more explanation of the variance of online shopping intention. Secondly, the study sample comprised of academic staff. Thus, future studies should include more diverse respondents of potential online shopping customers in different age categories and usage experience. A diverse sample can bring a further understanding of intention in such online behavior.

Thirdly, future research could conduct more related studies in online shopping setting in Jordan, since there are only a few studies investigating the online shopping in Jordan, or comparative study could be conducted to compare Jordan with other

countries using online shopping intention. Since this study was based on TAM Model, future research could extend this model and apply it in Jordan by adding another exogenous variable. Thus, the researcher suggests that the qualitative method in-depth interview could be a suitable way to find more factors that could influence online shopping intention in Jordan.

5.7 Conclusion

This research conducted an investigation of online shopping intention among Jordanian university academic staff, which will assist both online shopping sites designers and marketing professions in understanding the most influential determinants of a consumer's intention to shop online. The study revealed three significant direct relations and four moderating relationships with the significant direct effects of website quality, website credibility, and security protection. Three direct relationships were supported with four of the eight perceived trust and e-WOM partially supported in the moderating relationship between website quality, website credibility, after-sales service and online shopping intention.

Ultimately, online shopping can be an important marketing channel that can be used to target the different generations affordably. Examining website quality, credibility, security protection, after-sales service, perceived trust, and e-WOM enhances our understanding of the underlying determinants of online shopping intention. An explanation of online shopping intention enables an organization to boost its products and services and develop a diffusion strategy. This research contributes to this explanation by offering an understanding of the impact website quality,

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credibility, security protection, after-sales service, perceived trust, and e-WOM on online shopping intention in the Jordanian context. A new theoretical model was provided for communication literature by linking different perspectives related to online shopping intention.

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APPENDIX

(Questionnaire - Appendix A-1)

Questionnaire for the field study

PH.D. THESIS ON DETERMINANTS OF ONLINE SHOPPING INTENTION AMONG JORDANIAN'S ACADEMICIANS

Dear respondents,

I am a PhD research student at School of Business management, Universiti Utara Malaysia (UUM), conducting a study to investigate consumers' intention with respect to online shopping in Jordan. The answers you give will be treated in total confidence. There are no "right" or "wrong" answers, so please answer the items as honestly as you can. If you have any queries, please feel free to contact me. Thank you very much for your participation.

Kindest regards.

Malek Alsoud, PhD Marketing Candidate
Universiti Utara Malaysia (UUM)

(maliksoud2009@yahoo.com)

Part1: General Information

Please make a tick √ on the best box according to your information.

Code	Data
1	**Gender** ☐ Male ☐ Female
2	**Age** ☐ Less than 30 ☐ 30-40 years ☐ 41-50 years ☐ More than 50
3	**Marital status** ☐ Single ☐ Married ☐ Other
4	**Education** ☐ Bachelor's Degree ☐ Master's Degree ☐ PhD. Degree ☐ Other
5	**Occupation** ☐ Professor ☐ Associate Professor

	☐ Assistant Professor ☐ Lecturer ☐ Instructor
6	**Monthly Income** ☐ Below 1000 JD ☐ 1000 – 2000 JD Above 3000 JD ☐ ☐ 2001 – 3000 JD
7	**How many year(s) have you used the Internet?** ☐ Less than 1 year ☐ 1-3 years ☐ 4-6 years ☐ 6 years and above
8	**Which website you mostly use for online shopping?** ☐ Amazon.com ☐ Marka-VIP.com ☐ Souq.com ☐ Other ………..

Part 2: Information of online shopping intention, security protection, website credibility, website quality, after sale-service, perceived trust and electronic word of mouth. Please read the following statements and circle only the one best response that reflects your opinion.

Code	Statements	Level				
		1	**2**	**3**	**4**	**5**
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I intend to use the Internet to purchase in the future.					
2	I expect to use the Internet to purchase in the future.					
3	It is likely that I will use the Internet to purchase in the future.					
4	I will not use the Internet to purchase in the future.					

1	Online shopping sites implements security measures to protect Internet shoppers.					
2	Online shopping sites usually ensures that transactional information is protected from accidentally being altered or destroyed during a transmission on the Internet					
3	I feel secure about the electronic payment system of the online shopping sites.					
4	I am willing to use my credit card on any website to make a purchase.					
5	I feel safe in making transactions on online shopping sites.					
6	In general, I feel risk providing credit card information through online shopping sites.					

1	I believe that the transaction through online shopping sites is always safe.					
2	I believe that the transaction through online shopping sites is always reliable.					

3	I do not think that things may go wrong with transaction through online shopping sites.					
4	I am confident that online shopping sites will promptly inform me if at all any problem occur with any of my transactions.					
5	I am confident that my transaction through online shopping sites will always be transparent.					
6	I believe that online shopping sites always protects my best interest trust.					
7	I can say that online shopping sites is trustworthy.					

1	There is no after-sales service in online shopping sites.					
2	In online shopping, it is very difficult to return a damaged or non-functioning product.					
3	It is difficult settling disputes with an online retailer (e.g. money-back guarantee, product replacement).					
4	In online shopping, it is very difficult to return a product purchased inadvertently.					

1	The content of online shopping sites is dependable.					
2	The content of online shopping sites is honest.					
3	The content of online shopping sites is reliable.					
4	The content of online shopping sites is sincere.					
5	The content of online shopping sites is trustworthy.					
6	The content of online shopping sites is produced by individuals who are experts.					
7	The content of online shopping sites is produced by individuals who are experienced.					

8	The content of online shopping sites is produced by individuals who are knowledgeable.					
9	The content of online shopping sites is produced by individuals who are qualified.					
10	The content of online shopping sites is produced by individuals who are skilled.					

1	The information on the online shopping sites is pretty much what I need to carry out my tasks.					
2	The information within online shopping sites is easy to read.					
3	Online shopping sites contains accurate information.					
4	Online shopping sites displays a visually pleasing design e.g., (colour, font).					
5	Online shopping sites has a high-quality professional appearance.					

1	I often read online recommendations to buy products from the online shopping sites.					
2	I often post positive online comments about online shopping sites.					
3	I often read positive online reviews about the products of online shopping sites					
4	My e-community frequently post online recommendations to buy from online shopping sites					
5	When I buy from online shopping sites, consumer's online recommendations and reviews make me more confident in purchasing the product.					

THANK YOU FOR YOUR KIND COOPERATION

(Questionnaire Arabic version- Appendix A-2)

استبانة

استبانة للدراسة الميدانية

محددات نية التسوق عبر الإنترنت بين الأكاديميين الأردنيين

انا طالب دكتوراة في كلية إدارة الأعمال في جامعة أوتارا الماليزية تهدف هذه الدراسة للتحقق من نية المستهلكين الأردنيين للتسوق عبر الإنترنت. سيتم التعامل مع الإجابات بثقة تامة. لا توجد إجابات "صحيحة" أو "خاطئة"، فلا تتردد في الإجابة على البنود بأمانة قدر المستطاع اذا كان لديك أي استفسارات ، الاتصال بي

أشكركم جزيل الشكر على مشاركتكم .

أطيب التحيات

مالك السعود، طالب دكتوراه تسويق

جامعة أوتارا ماليزيا

(maliksoud2009@yahoo.com)

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الجزء الأول: معلومات عامة

.يرجى وضع علامة √ على أفضل مربع وفقًا لمعلوماتك

البيانات
الجنس
□ ذكر   □ أنثى
العمر
□ أقل من 30   □ 30-40 سنة   □ 41-50 سنة
□ أكبر من 50
الحالة الأجتماعية
□ أعزب   □ متزوج   □ غير ذلك
الدرجة العلمية
□ بكالوريوس   □ ماجستير   □ دكتوراة
□ غيرذلك

الوظيفة
☐ أستاذ جامعي ☐ أستاذ مشارك ☐ أستاذ مساعد ☐ محاضر ☐ مدرس

الدخل الشهري
☐ أقل من 1000 دينار ☐ 1000 -2000 دينار ☐ 2001-3000 دينار ☐ أكثر من 3000 دينار

كم عدد السنوات التي استخدمت فيها الإنترنت ؟
☐ أقل من سنة ☐ 2-3 سنوات ☐ 4-6 سنوات ☐ 6 سنوات وأكثر

ما هو الموقع الذي تستخدمه في الغالب للتسوق عبر الإنترنت؟
☐ Marka-VIP.com (ماركا) ☐ Amazon.com (أمازون) ☐ Souq.com (سوق) ☐ أخرى ....

الجزء 2: معلومات عن نية التسوق عبر الإنترنت، الحماية الأمنية، مصداقية الموقع، جودة الموقع، خدمة ما بعد البيع، الثقة المتصورة وكلمة الفم الألكترونية. يرجى قراءة العبارات التالية وتحديد دائرة واحدة فقط أفضل إجابة تعكس رأيك

الرقم	العبارات	5 موافق بشدة	4 موافق	3 محايد	2 غير موافق	1 غير موافق بشدة
			المستوى			
نية التسويق عبر الأنترنت						
1	أنوي استخدام الإنترنت لشراء في المستقبل					
2	أتوقع استخدام الإنترنت للشراء في المستقبل					
3	من المرجح أنني سأستخدم الإنترنت للشراء في المستقبل.					
4	لن أستخدم الإنترنت للشراء في المستقبل.					
الحماية الأمنية						
1	مواقع التسوق اللكتروني تقوم بإجراءات أمنية لحماية المتسوقين عبر الإنترنت					
2	يضمن موقع التسوق عبر الإنترنت عادةً حماية معلومات المعاملات من التغيير أو التدمير غير المقصود أثناء الإرسال على الإنترنت					
3	أشعر بالأمان بما يتعلق بنظام الدفع الإلكتروني لموقع التسوق عبر الإنترنت					
4	أنا على استعداد لاستخدام بطاقتي الائتمانية على أي موقع إلكتروني لإجراء عملية شراء					
5	أشعر بالأمان في إجراء المعاملات على موقع التسوق عبر الإنترنت					
6	بشكل عام ، أشعر المخاطرة بتقديم معلومات بطاقة الائتمان من خلال					

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					موقع التسوق عبر الإنترنت	
					الثقة المتصورة	
					أعتقد أن المعاملة عبر موقع التسوق عبر الإنترنت آمنة دائمًا	1
					أعتقد أن المعاملة عبر موقع التسوق عبر الإنترنت هي موثوقة دائمًا	2
					لا أعتقد أن أمور المعاملات قد تسوء أثناء التسوق عبر مواقع الإنترنت	3
					أنا واثق بأن موقع التسوق عبر الإنترنت سيبلغني على الفور إذا حدث أي مشكلة في أي من معاملاتي.	4
					أنا واثق من أن عملي من خلال موقع التسوق عبر الإنترنت سيكون دائمًا شفافًا	5
					أعتقد أن موقع التسوق عبر الإنترنت دائمًا يحمي ثقتي المفضلة	6
					أستطيع القول بأن مواقع التسوق عبر الإنترنت جديرة بالثقة	7
					خدمة ما بعد البيع	
					لا توجد خدمة ما بعد البيع في موقع التسوق عبر الإنترنت.	1
					خلال التسوق عبر الإنترنت ، من الصعب جدًا إرجاع اي منتج تالف أو غير فعال	2
					من الصعب تسوية النزاعات مع بائع تجزئة عبر الإنترنت (مثل: ضمان استعادة الأموال ، استبدال المنتج).	3
					خلال التسوق عبر الإنترنت، من الصعب جدًا إرجاع منتج تم شراؤه عن غير قصد.	4
					مصداقية الموقع	
					يمكن الاعتماد على محتوى مواقع التسوق عبر الانترنت	1
					محتوى مواقع التسوق عبر الإنترنت هو صادق	2
					محتوى مواقع التسوق عبر الإنترنت موثوق به	3
					محتوى موقع التسوق عبر الإنترنت هو صادق.	4
					محتوى موقع التسوق عبر الإنترنت جدير بالثقة.	5
					يتم إنتاج محتوى موقع التسوق عبر الإنترنت من قبل خبراء	6

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					يتم إنتاج محتوى موقع التسوق عبر الإنترنت من قبل الأفراد ذوي الخبرة	7
					يتم إنتاج محتوى موقع التسوق عبر الإنترنت من قبل الأفراد الذين هم على علم	8
					يتم إنتاج محتوى موقع التسوق عبر الإنترنت من قبل الأفراد المؤهلين	9
					يتم إنتاج محتوى موقع التسوق عبر الإنترنت من قبل أشخاص ماهرين	10
جودة الموقع الألكتروني						
					المعلومات الموجودة على مواقع التسوق عبر الإنترنت إلى حد كبير هي ما أحتاجه للقيام بمهماتي	1
					المعلومات داخل مواقع التسوق عبر الإنترنت سهلة القراءة	2
					تحتوي ماوقع التسوق عبر الإنترنت على معلومات دقيقة	3
					تعرض مواقع التسوق عبر الإنترنت تصميمًا جذابًا مثل (اللون والخط)	4
					تتميز مواقع التسوق عبر الإنترنت بمظهر احترافي عالي الجودة	5
كلمة الفم الإلكترونية						
					في الغالب أقرأ توصيات عبر الإنترنت لشراء منتجات من مواقع التسوق عبر الإنترنت	1
					غالبًا ما أقوم بنشر تعليقات إيجابية عبر الإنترنت حول مواقع التسوق عبر الإنترنت.	2
					قرأت تعليقات إيجابية في الإنترنت حول منتجات مواقع التسوق عبر الإنترنت	3
					يقوم المجتمع الإلكتروني بشكل متكرر بنشر توصيات عبر الإنترنت للشراء من مواقع التسوق عبر الإنترنت	4
					عندما أشتري من مواقع التسوق عبر الإنترنت، فإن توصيات وتعليقات المستهلكين عبر الإنترنت تجعلني أكثر ثقة في شراء المنتج	5

شكرا لتعاونكم.

Summary Statistics of Descriptive, Normality and Reliability Analysis

Statistics of Descriptive and Normality

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Intention	43	1	5	144	3.35	.169	1.110	1.233	-.420	.361	.076	.709
After-sales service	43	1	5	147	3.42	.192	1.258	1.583	-.409	.361	-.754	.709
Website credibility	43	1	5	133	3.09	.213	1.394	1.944	-.395	.361	-1.149	.709
Website quality	43	1	5	135	3.14	.181	1.187	1.409	-.192	.361	-.898	.709
Security protection	43	1	5	151	3.51	.222	1.454	2.113	-.390	.361	-1.259	.709
Perceived trust	43	1	5	127	2.95	.173	1.133	1.283	-.317	.361	-1.195	.709
E-WOM	43	1	5	133	3.09	.210	1.377	1.896	.227	.361	-1.339	.709
Valid N (listwise)	43											

Reliability

Scale: ONLINE SHOPPING INTENTION

Case Processing Summary

Case Processing Summary

		N	%
	Valid	43	100.0
Cases	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.859	4

Scale: SECURITY PROTECTION

cCase Processing Summary

		N	%
	Valid	43	100.0
Cases	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.852	6

273

Scale: TRUST

Case Processing Summary

		N	%
Cases	Valid	43	100.0
	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.879	7

Scale: AFTER-SALES SERVICE

Case Processing Summary

		N	%
Cases	Valid	43	100.0
	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.859	4

Scale: WEBSITE CREDIBILITY

Case Processing Summary

		N	%
Cases	Valid	43	100.0
	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.821	10

Scale: WEBSITE QUALITY

Case Processing Summary

		N	%
Cases	Valid	43	100.0
	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.903	5

Scale: E-WOM

Case Processing Summary

		N	%
Cases	Valid	43	100.0
	Excluded[a]	0	.0
	Total	43	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.773	5

276

Appendix (C-1)

Test of Non-Respondent Bias

Group Statistics

	BIAS	N	Mean	Std. Deviation	Std. Error Mean
IN	EARLY	240	3.5531	.97914	.06320
	LATELY	143	3.4021	.96050	.08032
SP	EARLY	240	2.6924	.88134	.05689
	LATELY	143	2.8601	.84236	.07044
T	EARLY	240	2.2565	.81992	.05293
	LATELY	143	2.3097	.84990	.07107
AS	EARLY	240	2.5792	.88749	.05729
	LATELY	143	2.6416	.83843	.07011
WC	EARLY	240	3.5075	.68568	.04426
	LATELY	143	3.4692	.64973	.05433
WQ	EARLY	240	3.4317	1.00242	.06471
	LATELY	143	3.2615	1.00596	.08412
WM	EARLY	240	3.1800	.89289	.05764
	LATELY	143	3.1161	.88697	.07417

Independent Samples Test

| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
								Lower	Upper
Intention	.069	.792	1.470	381	.142	.15103	.10271	-.05092	.35297
			1.478	303.220	.141	.15103	.10221	-.05010	.35215
Security Protection	.514	.474	-1.832	381	.068	-.16778	.09159	-.34787	.01231
			-1.853	309.438	.065	-.16778	.09055	-.34594	.01038
Trust	.261	.610	-.605	381	.545	-.05314	.08781	-.22580	.11951
			-.600	290.145	.549	-.05314	.08861	-.22755	.12126
After-sales service	1.378	.241	-.680	381	.497	-.06244	.09186	-.24305	.11817
			-.690	312.214	.491	-.06244	.09054	-.24059	.11571
Website Credibility	.010	.920	.539	381	.590	.03827	.07104	-.10142	.17795
			.546	311.494	.585	.03827	.07008	-.09962	.17616
Website Quality	.268	.605	1.604	381	.109	.17013	.10603	-.03836	.37861
			1.603	297.799	.110	.17013	.10613	-.03873	.37899
E-WOM	.002	.962	.679	381	.497	.06392	.09409	-.12109	.24892
			.680	300.222	.497	.06392	.09393	-.12093	.24877

Appendix (C-2)

Profiles of Respondents

Statistics

		Gender	Age	Marital	Education	Occupation	Income	years	website
N	Valid	383	383	383	383	383	383	383	383
	Missing	0	0	0	0	0	0	0	0

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
	MALE	240	62.7	62.7	62.7
Valid	FEMALE	143	37.3	37.3	100.0
	Total	383	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
	LESS THAN 30	57	14.9	14.9	14.9
	30-40 YEARS	158	41.3	41.3	56.1
Valid	41-50 YEARS	121	31.6	31.6	87.7
	MORE THAN 50	47	12.3	12.3	100.0
	Total	383	100.0	100.0	

Marital

		Frequency	Percent	Valid Percent	Cumulative Percent
	SINGLE	69	18.0	18.0	18.0
	MARRIED	310	80.9	80.9	99.0
Valid	OTHER	4	1.0	1.0	100.0
	Total	383	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BACHELOR	21	5.5	5.5	5.5
	MASTER	83	21.7	21.7	27.2
	PH.D	270	70.5	70.5	97.7
	OTHER	9	2.3	2.3	100.0
	Total	383	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PROFESSOR	44	11.5	11.5	11.5
	ASSOCIATE PROF	88	23.0	23.0	34.5
	ASSISTANT PROF	138	36.0	36.0	70.5
	LECTURER	92	24.0	24.0	94.5
	INSTRUCTOR	21	5.5	5.5	100.0
	Total	383	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BELOW 1000 JD	22	5.7	5.7	5.7
	1000-2000 JD	181	47.3	47.3	53.0
	2001-3000 JD	129	33.7	33.7	86.7
	ABOVE 3000 JD	51	13.3	13.3	100.0
	Total	383	100.0	100.0	

Years

	Frequency	Percent	Valid Percent	Cumulative Percent
LESS THAN ONE YEAR	48	12.5	12.5	12.5
1-3 YEARS	61	15.9	15.9	28.5
Valid 4-6 YEARS	174	45100.4	45.4	73.9
6 YEARS AND ABOVE	100	26.1	26.1	100.0
Total	383	.0	100.0	

Website name

	Frequency	Percent	Valid Percent	Cumulative Percent
AMAZON	86	22.5	22.5	22.5
MARAKA VIP	184	48.0	48.0	70.5
Valid SOUQ	63	16.4	16.4	86.9
OTHER	50	13.1	13.1	100.0
Total	383	100.0	100.0	

Appendix (C-3)

Removing Outliers (Mahalanobis)

ID	Mahanolobies
2	155.22863
345	100.24815
1	95.91466
157	93.82303
155	91.1459
4	88.54414
145	86.20204
370	85.21811
8	82.12946
382	81.89724
305	79.10244
373	76.17519
11	74.7059
385	74.7059

Appendix (C-4)

Results of Skewness and Kurtosis for Normality Test

	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Intention	-.575	.125	-.165	.249
Security protection	.238	.125	-.476	.249
Trust	.144	.125	-.706	.249
After-sales service	.501	.125	-.387	.249
Website Credibility	-.005	.125	-.427	.249
Website Quality	-.462	.125	-.677	.249
E-WOM	.311	.125	-.589	.249
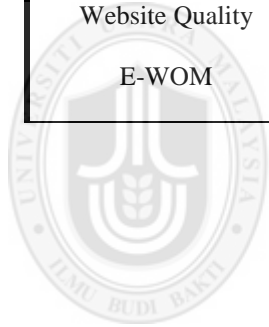
Appendix (C-5)

Test of Multicollinearity

Coefficients[a]

| Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Intention	.576	.706		.815	.415		
Security protection	.204	.057	.182	3.584	.000	.646	1.548
Trust	.290	.092	.248	3.152	.002	.270	3.710
After-sales service	-.398	.066	-.355	-6.019	.000	.478	2.091
Website Credibility	.477	.107	.329	4.442	.000	.303	3.295
Website Quality	.336	.056	.347	5.976	.000	.494	2.025
E-WOM	-.020	.050	-.018	-.389	.697	.798	1.254

a. Dependent Variable: Intention

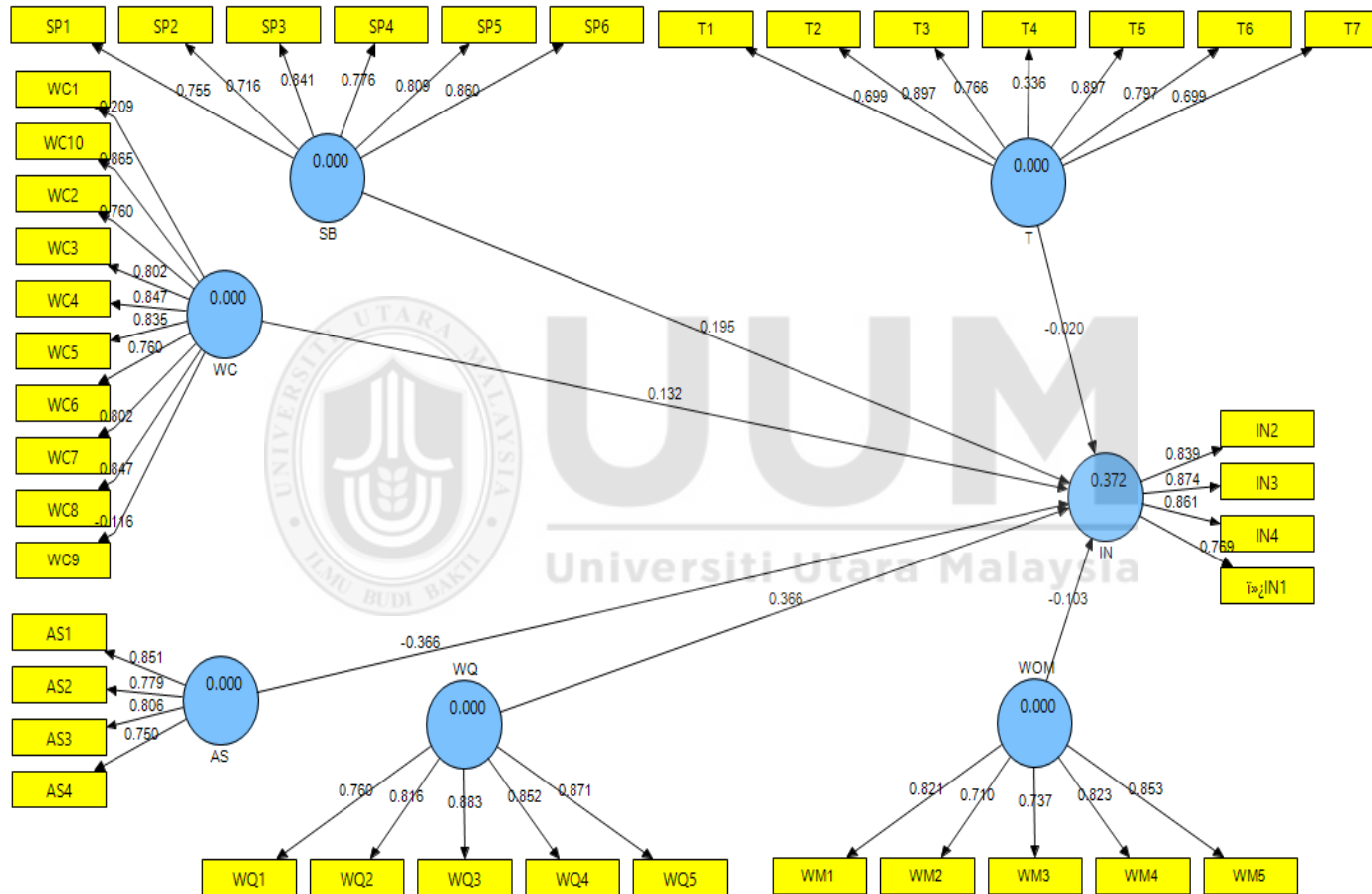**Analysis Phases**   **of the Study's**

Model In PLS
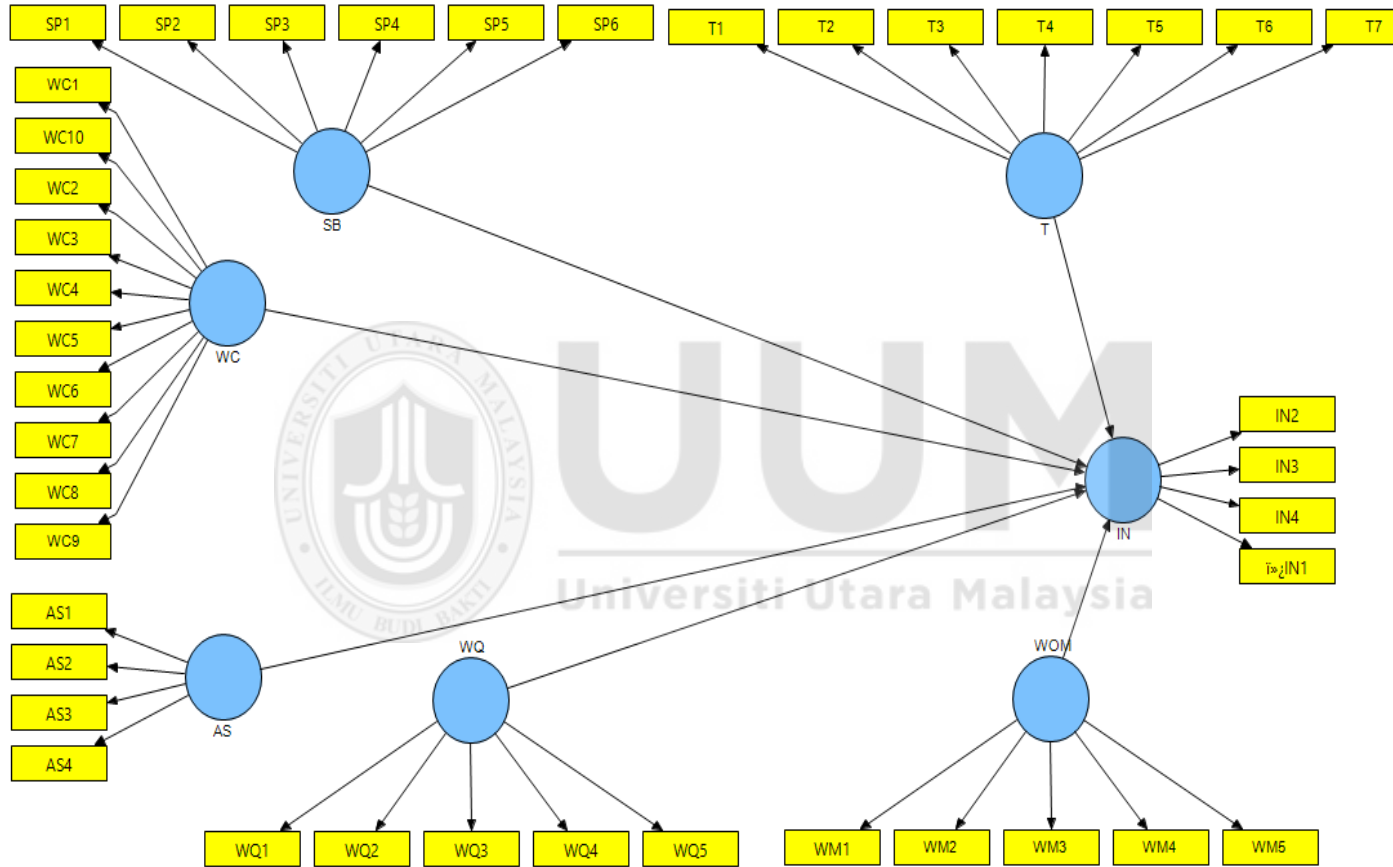
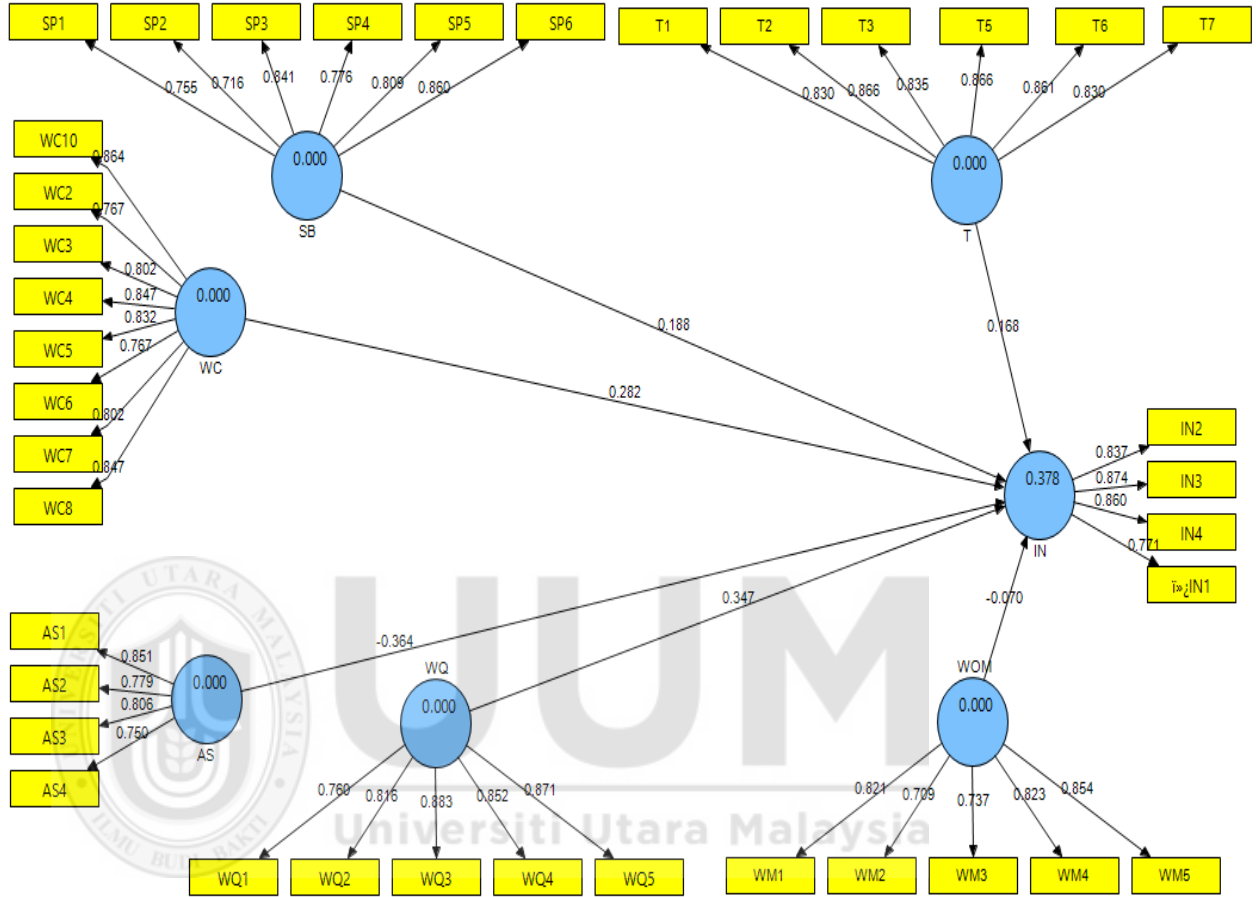**Original Study Model**

Items loadings, path coefficient and R² values for original study

model

Items loadings, path coefficient and R² values for study model after EFA