

**T.C.  
ISTANBUL AYDIN UNIVERSITY  
INSTITUTE OF GRADUATE STUDIES**



**FACTORS INFLUENCING THE ONLINE PURCHASE INTENTION  
PROCESS AMONG UNIVERSITY STUDENTS IN JORDAN**

**MASTER'S THESIS**

**SANA KHALED MAHMOUD AL-MAZIED**

**Department of Business  
Business Management Program**

**January, 2022**

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**Department of Business  
Business Management Program**

**Thesis Advisor: Dr. Vedat ULUSOY**

**January, 2022**

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## **DECLARATION**

I hereby declare with respect that the study “Factors Influencing the Online Purchase Intention Process Among University Students in Jordan”, which I submitted as a Master thesis, is written without any assistance in violation of scientific ethics and traditions in all the processes from the Project phase to the conclusion of the thesis and that the works I have benefited are from those shown in the Bibliography.  
(.../.../20...)

**SANA KHALED MAHMOUD AL-MAZIED**



## **FOREWORD**

First of all, I would like to thank my beloved Allah for awarding me the ability to finish my thesis. My special thanks and gratitude are given to my direct supervisor Mr. VEDAT ULUSOY for his unique professional contribution, commitment, investment, guidance, and support that were insistent and scrupulous all through the stages of working together on my thesis. Nonetheless, this could not have been completed without the support and direction of the academic members of my university department team; I am grateful to them for their assistance, and the big thanks to our amazing university Istanbul Aydin University.

Also, to my family, headed by my father, the hero of my life and my Backbone, the reason for my being here today is after God Dr. Khaled AL-Mazied my mother who always carried me to the sky among her prayers, Fatima to my beloved forever, partner of all moments, my husband, Muhammad and my brothers and sisters

Also, to my friends who were with me step by step and all the children in the family who always motivate me to be better than I was yesterday.

**November, 2021**

**SANA KHALED MAHMOUD AL-MAZIED**

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## **ABBREVIATIONS**

<b>PEOU</b>	: Perceived Ease of Use
<b>PU</b>	: Perceived Usefulness
<b>P-value</b>	: Maximum Shared Variance
<b>SPSS</b>	: Statistical Package for the Social Sciences
<b>TAM</b>	: Technology Acceptance Model
<b>TPB</b>	: Theory of planned behaviour
<b>UI</b>	: User Interface



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## **FACTORS INFLUENCING THE ONLINE PURCHASE INTENTION PROCESS AMONG UNIVERSITY STUDENTS IN JORDAN**

### **ABSTRACT**

Technology is developing at a very fast rate, sometimes faster than what customers can accept and adopt. With the fast development of technology, online shopping is also growing. Despite the growing number of online users, e-commerce advance is slow in Jordan. However, online shopping is a comparatively new type of retail shopping. Now adopted worldwide including Jordan's. Based on the Technology Acceptance Model (TAM), and Theory of planned behavior, was applied as a theoretical framework in this study. The objective of this study is to examine factors affecting online purchasing intention by examining four of its factors: attitude, trust, perceived usefulness, and perceived ease of use. To do so, this research used a quantitative method using a survey to carry out study.

Data collected from 524 students in the 34 -questions, face-to-face intercept survey, from Universities in Jordan and analyzed by using multiple regressions. As a result, all hypotheses were supported. This study makes recommendations to marketers based on the study findings.

**Keywords:** *Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude, Trust, Online Purchase Intention.*

## ÜRDÜN'DEKİ ÜNİVERSİTE ÖĞRENCİLERİ ARASINDA İNTERNET SATIN ALMA NİYET SÜRECİNİ ETKİLEYEN FAKTÖRLER

### ÖZET

Teknoloji çok hızlı geliyor, bazen müşterilerin kabul edip benimseyebileceğinden daha hızlı. Teknolojinin hızla gelişmesiyle birlikte online alışveriş de artıyor. Artan çevrimiçi kullanıcı sayısına rağmen, Ürdün'de e-ticaret ilerlemesi yavaş. Bununla birlikte, çevrimiçi alışveriş nispeten yeni bir perakende alışveriş türüdür. Şimdi Ürdün'ünki de dahil olmak üzere dünya çapında kabul edildi. Bu çalışmada teorik çerçeve olarak Teknoloji Kabul Modeli (TAM) ve planlı davranış teorisi temel alınmıştır. Bu çalışmanın amacı, çevrimiçi satın alma niyetini etkileyen faktörleri dört faktörünü inceleyerek incelemektir: tutum, güven, algılanan fayda ve algılanan kullanım kolaylığı. Bunu yapmak için, bu çalışma, çalışmayı yürütmek için bir anket kullanan nicel bir yöntem kullandı.

Ürdün'deki Üniversitelerin kesiştiği 34 soruluk yüz yüze ankette 524 öğrenciden veri toplayacağım ve çoklu regresyon kullanarak analiz edeceğim. Sonuç olarak tüm hipotezler desteklenmiştir. Bu çalışma, araştırma bulgularına dayalı olarak pazarlamacılara önerilerde bulunmaktadır.

**Anahtar Kelimeler:** Algılanan Fayda (PU), Algılanan Kullanım Kolaylığı (PEOU), Tutum, Güven, Çevrimiçi Satın Alma Niyeti.

# **1. INTRODUCTION**

## **1.1 Research Background**

The internet has given a lot of enjoyment to many areas of human existence in the past century, including lifestyle, contact with others, education, business, and more. There have been many factors contributing to the recent increase in internet use including, the ease of use and accessibility of users, its size as a source of information, is updated daily, and lowering its cost over time (Yi, et al, , 2015) .Furthermore, the interactive features of the web and the internet offer consumers the chance to buy products easily and with better performance and save them time and money (Yum, 2006).Also, the fast growth of e-commerce has revolutionized consumer buying intention (Bikokwah, 2016). However, the present information age has changed the way firms and suppliers interrelate with consumers, with consumers becoming more powerful, and in an era where competition is now tighter, consumers have been left empowered and confused in the same way, resulting in consumers easily switching from one to another, products to other products or from one firm to another for no specific reason and without loyalty to a particular firm or product (Thamizhvanan, & Xavier, 2013). Particularly, majority of previous studies (Bikokwah, 2016) has demonstrated that increased internet use positively affects online shopping but does not guarantee online shopping usage or change to real purchase. Jordan has a population of 10 million people, of whom 8 million (85%) are regular Internet users. Furthermore, internet usage rates are growing exponentially, but are indicate of low purchasing online in Jordan (Shamaa, 2015). Also, if a Jordan online marketer wanted to target university students in Jordan, he will need to consider the factors such as attitude, trust, perceived usefulness, and perceived ease of use that influence their online purchase intent. Lastly, several studies have been conducted in China (Gong, Stump, & Maddox, 2013) and in western and European countries (Weilu, 2017). But there is not much to do about this in the context of Jordan among the youth. The country's youth are quite firm and

in good spirits, to ignore its effect on the online retail market is a lack of strategic vision. There is a difference between the use of the website and the behavior of online purchases, particularly regarding the intent to repurchase (Tiffany, 2017). Therefore, there is a need to expand the technology acceptance model by adding some relevant factors online if it is used to explain the online purchase intent of university students.

## **1.2 Problem Statement**

With the growth of the internet being one of the most important sources of student's information, the use of the internet for students in the search for information and the select of their channels for their final purchase make them relevant to research on factors affecting purchase intent (Lim, 2015; Momen, 2019). Furthermore, online shopping offers have the challenge of advertising their website to students because awareness of online attendance and retail activity is not usually translated into real sales. While marketers do marketing strategies for their online platforms through the mainstream media and other available marketing channels and by the end of the season such website marketing is well known to target users, the most common awareness is to attract these young people (Kumar, 2016; Bikokwah, 2016). Though, the main challenge is how to change this visit into a one-time or repeated purchase for the advertised product. Studies of determinants of online purchase intentions have been widely conducted in several countries such as Western countries which show that companies are increasing the need for online presence to keep up with market trends. But, therefore few studies, however, were conducted in Arab countries such as Jordan. Finally, A frequent business issue is that several Jordanian company owners lack e-commerce expertise, making it difficult to satisfy the growing demand for online consumers. Furthermore, Jordanian consumers are not aware of the link between the ease of use of online commerce sites and the perceived usefulness of online commerce platforms and consumer preparedness to benefit from online purchasing.

### 1.3 Research Questions and Corresponding Hypotheses

The following research questions and hypotheses will guide this study:

**Research question 1.** What is the influence of perceived usefulness (PU) on online purchase intention among universities students in Jordan?

H01: There is a significant positive relationship between perceived usefulness (PU) and online purchasing intention amongst universities students in Jordan.

**Research question 2.** What is the influence of perceived ease of use (PEOU) on online purchase intention among universities students in Jordan?

H02: There is a significant positive relationship between perceived ease of use (PEOU) and online purchasing intention amongst universities students in Jordan.

**Research question 3.** What is the influence of trust on online purchase intention among universities students in Jordan?

H03: There is a significant positive relationship between trust and online purchasing intention amongst universities students in Jordan.

**Research question 4.** What is the influence of attitude on online purchase intention among universities students in Jordan?

H04: There is a significant positive relationship between attitude and online purchasing intention amongst universities students in Jordan.

### 1.4 Research Objective

- This research aimed to find out the factors that impact online purchase intention amongst Universities Jordanian. Particularly, the research objectives are as follows:
- To determine whether perceived usefulness (PU) impact the intention to purchase online among universities students in Jordan.
- To examine whether perceived ease of use (PEOU) impact the intention to purchase online among universities students in Jordan.
- To identify whether trust impact the intention to purchase online among universities students in Jordan.

- To identify whether attitude impact the intention to purchase online universities students in Jordan.

### **1.5 Importance of the Research**

- The findings of this research will be important to a number of parties. These include marketers in companies, the Government of Jordan especially the Ministry of technologies, and future researchers and academicians.
- The present study's findings will be extremely helpful for online shop websites in designing efficient and successful internet marketing tactics as they get a better understanding of online customers' purchasing intentions.
- This research contributes to an academic model TAM (Technology Acceptance Model) by demonstrating how users accept technology in diverse forms. As with earlier studies, this study examined people's intentions to purchase from e-commerce businesses.

### **1.6 Definition of Terms**

#### **1.6.1 Perceived Ease of Use (PEOU)**

The degree to which a person feels that using new technology will not need any physical or mental exertion (Davis, 1989).

#### **1.6.2 Perceived Usefulness (PU)**

The extent to which a person feels that using new tech would improve his or her effectiveness and performance (Davis, 1989)

#### **1.6.3 Trust**

Trust in e-commerce, according to (Kim, 2008) , may be described as a customer's subjective trust in the vendor's capacity to fulfill and complete the transactional obligations.

#### **1.6.4 Attitude**

Attitudes toward shopping online are described as a customer's positive or negative feelings about completing out a purchase on the internet. (Chiu, 2005)

#### **1.6.5 Online purchase intention**

“An extensive study has been conducted on online buying intent. Customers' intent to purchase online provides for the determination of consumers' desire to engage in an internet-specific buying activity” (Salisbury, 2001).

### **1.7 Outline of the thesis**

The present study has five chapters. Following is a summary of each chapter.

The first chapter introduces the study by highlighting the need to carry out the research on purchasing intention, statement of the problem, purpose of the study, research questions, significance of study definition of terms and chapter summary. This chapter has also given an overview of purchasing intention in Jordan.

The second chapter is about the relevant literatures, starting from general information about internet marketing, back ground to the internet, Technology Acceptance Model (TAM), and Theory of planned behavior, and the factors influencing online purchasing intention. The theoretical framework and hypotheses developed for this study are then discussed in this chapter.

The third chapter describes the research strategy and methods. This chapter discusses issues such Research design, Data collection method, Sample design, Questionnaire design, target population, sample size, pilot study, measurement of variables, and data analysis procedures.

The fourth chapter is devoted to the findings of the research. Profile of the respondents, descriptive statistics, data screening, goodness of data, factor analysis, and outcomes of hypotheses testing, regression analysis, correlation of analysis, and reliability tests are presented.

The fifth chapter discusses further the findings presented in the previous chapter in relation to research objectives, research context, the underlying theory as well as the existing literatures. Implications and limitations of the

present study are also discussed. The theoretical contribution and management consequences are then highlighted in this chapter. It then recommends topics for further study and makes closing comments.



## **2. LITERATURE REVIEW**

### **2.1 Introduction**

The Internet was established for the world system to interconnect the computer server used in Web services by giving connections to billions of devices arranged in the form of the world. This issue started in California in 1969 and began a worldwide network of connections in 1988. Also, the Internet comprises billions of personnel, commercial, non-governmental, educational sectors, and all local and global networks connected to each other through the use of technologies such as optical and wireless and extensive system management assistance (Haslinda, et al, 2019). More particularly, online purchase intentions are also referred to as online shopping behavior and internet purchases refers to the process of buying products and services through internet-based apps. However, online purchasing, also known as online shopping and internet purchasing behaviors, refers to the process of purchasing goods and services through internet applications (Li & Zhang, 2012).

### **2.2 E-Commerce**

Electronic commerce, sometimes referred to as Internet commerce, is a kind of e-commerce. E-commerce is described as the online purchase and selling of goods and services, as well as the transfer of payments and information necessary to complete these transactions. E-commerce is often used to refer to the online sale of physical things, but it may also refer to any kind of economic transaction made possible via the internet. The term "electronic commerce" refers to the use of the internet, computer and telecommunications technologies for conduct business electronically and digit

Customers no longer buy face to face, check products on the ground and exchange paper and cash bills, but rather over the internet, via the online

product information, logistics distribution system, and convenient and effective fund payment systems.

E-commerce is defined differently in various nations or sectors. Governments, academics, and businesspeople have provided many various definitions depending on their place in E-commerce, but the key remains the economic model based on electronic devices and network technology (Yong,D, Jin,S,& Fu,C, 2016).

Electronic data interchange (EDI)-based E-commerce has evolved via two levels: EDI and Internet-based E-commerce (Wanxin, 2010).

Electronic data interchange-based E-commerce (the 1960s-1990s): EDI is a recognized electronic transmission technique for exchanging business files from one device to another. Because EDI has significantly decreased the use of paper bills, it is sometimes referred to as paperless commerce. EDI was born in the late 1960s in the United States. When merchants utilized computers to manage a large number of business papers, it was discovered that seventy percent of the information manually entered at one computer came out of an external file on another computer, according to the findings. Because of the many human factors that influence data quality and productivity, people started to experiment with making data automatically convert on computers between trade partners, and EDI (Electronic Data Interchange) was born (Wanxin, 2010).

Internet-based E-commerce (1990s till now): After the mid-1990s, the Internet grew in popularity, moving from colleges and research organizations to businesses and families. Since 1991, formerly excluded commercial trade activities have been admitted to the Internet realm. As a result, e-commerce has become the most popular Internet application. In May 1998, DELL firm, referred to as its face-to-face online transaction with customer model, reported online sales of \$5 million (Wanxin, 2010).

### **2.2.1 E-Commerce in Jordan**

The majority of research on online shopping is conducted in industrialized countries with diverse populations and infrastructures, and their results cannot be replicated or extended to developing countries (Dash, 2009). This is why it is

critical to consider Jordan's characteristics and behavior in order to comprehend the reasons that motivate Jordanian customers to engage in online shopping.

The Middle East is a young country, with more people using the Internet for new uses every day (Lange, 2012). Jordan is classified as the Middle East Silicon Valley because, despite its small population, it has the region's highest concentration of online startups and entrepreneurs. (Messieh, 2014). In a comparison of consumers from Jordan, the United States of America, and India, it was discovered that Jordanians have the highest ambiguity avoidance levels, the least willingness to adjust to e-commerce, the highest perceived danger, and therefore the lowest intention to purchase online, compared to the other nations in the survey (Kumar, 2011).

Jordanian businesses must work with third-party foreign secure payment providers to secure e-payments because building up a local secure payment portal will cost millions of dollars (Al-Qirim, 2007) And, despite the fact that many steps have been taken to incorporate such facilities in Jordan since 2002, none of these proposals have seen the light of day. However, Jordan's technology infrastructure is stable and can accommodate further improvements if initiatives from the private sector are presented (Alsmadi, 2010).

Finally, despite some shortcomings in ecommerce regulations, sociocultural texture, and online payment availability, Jordan is a promising country for ecommerce.

### **2.2.2 Features, models and concepts of e-commerce**

Adapting institutions to innovative tools has limited their ability to understand any effort to join the market online, as well as redraw and totally alter the monetary process, which had not seen any significant changes prior to this outburst. To avoid adapting to new advances available may have significant long-term consequences, often extremely distressing for the contenders within the financial race. If at the time of the web-based business confirmation, a few organizations rejected the angle and importance of innovation, these companies have now adjusted to the new requirements of executives and creation. There have seen new approaches to promoting or displaying methods. Meanwhile, a

fierce fight erupted, and businesses were more eager to attract consumers as the number of prospective customers increased significantly.

The formal vacuum in this area has always existed, which has had minimal effects since the prospective buyer may have greater confidence under the rules of cross-web commerce. Although the many protections stated by the providers of the arrangements in this area, there is still skepticism about demonstration verification methods.

In terms of buyer accessibility, e-commerce accomplished in printing a step-by-step reminder close to the home page on the connection between companies that offer goods and sections that are from the category who are ready to pay for them. It should be noted that e-business was available before the internet, beginning with the use of credit cards, ATMs, or phone money services, especially throughout the 1980s. Currently, the M-business segment is being effectively pushed, near to the perfect instruments for online commerce.

Since the 1990s, it has been known through various official designs, such as virtual business online store, re-acquisition (or electronic display, internet business organization with skills and experience in all its aspects), resale (Online sales languages such as eBay, for example), virtual systems of customers and partners with an essential interface, stages of collaboration (tool manufacturing, particularly prog (organizations specializing in the estimation chain: electronic payment or electronic coordinates) (Timmers, 1998).

The center thoughts distinguished in online commerce that is based on the introduction of a trade affiliation are essentially the categories of commerce between companies and businesses. This detailing delineates in a schematic way who are the essential specialists related to the basic method and what is the inspiration behind these strategies, to be particular who are the last carpetbagger (Feng, 2007).

Inter-company transactions (B2B), It is currently regarded as the most important sector of internet commerce, since it communicates with goods of interchange (supply) and relationships between companies (makers, service providers, dealers, retailers, and so on) to get the most recent financial resources. The fundamental components of this concept are the electronic basis, which ensures

particular needs through organization and programming effort, and marketplaces online or web sites, which serve as the default pool for connecting buyers and bids. The closeness of the utility B2B to the stomach stock for trading customers is the cause for its discovery (Solanki, 2021).

Business-to-consumer (B2C) is the most recent element of online shopping since it revolves around ready-made apparatuses to fulfill buyers' advantages (good price of goods, educate, and so on) via exchanges between customers and manufacturers. The most important markets are electronic and electronic retail holding cash companies, as well as online money gadgets for governments (Solanki, 2021).

Business-to-government (B2G) and government-to-business (G2B) refer to the way in which interchange transactions take place between companies and the public sector. In most cases, companies carry open space service (purchases, swaps, etc.), while open institutions through G2B primarily teach the private sector about the legal structure or opportunities to interact with them (Solanki, 2021).

Consumer-to-consumer (C2C) is a kind of transaction between purchasers and customers. eBay, with its online transaction process, is amongst the most visible reference points (Solanki, 2021).

### **2.2.3 Advantages and Disadvantages of E-Commerce:**

Before making an online purchase, it is critical for the buyer to understand the benefits and drawbacks of doing so. The following are some of the benefits of doing your shopping on the internet according to (Solanki, 2021):

#### **Advantages of E-Commerce**

Before buying on the internet, it is essential for the customer to understand the advantages and disadvantages of doing so. The following are some of the advantages of shopping over the internet:

- A Large Market

You can reach consumers all across the nation and the globe by using the internet to promote your business. Consumers may make purchases from any

place and at any time, and more and more people are becoming used to making purchases using their mobile phones.

- Customer Insights Through Tracking and Analytics

If you are attracting people to your online shop via SEO, PPC advertising, or a traditional postcard, there is a method to monitor their entire user journey to gather data about keywords, customer experience, advertising campaign, pricing structure, and other factors.

- Fast Response to Customer Preferences and Market Want:

The simplified logistical, especially for "drop ship" traders, allow businesses to respond to market and eCommerce changes, as well as consumer requirements, in a timely manner. Merchants may also create on-the-spot promotions and incentives to attract customers and boost sales.

- Lower Cost:

With advances in eCommerce platform technology, setting up and running a low-cost eCommerce store is now very easy and cheap. Merchants no longer need to spend enormous quantities of money on TV advertising or billboards, and they no longer need to worry about personnel and real estate costs.

- More "Sell" Opportunities:

In a physical shop, sellers may only disclose a limited quantity of product information. Website owners, on the other hand, provide more room for supplementary information such as demo videos, reviews, and user reviews to help enhance conversion.

- Personal Messaging:

Shops may offer customized information and product suggestions to registered consumers through eCommerce platforms. By displaying the most appropriate information to each visitor, these tailored messages may assist improve the conversion of the customer to buyers.

- Increase Sales with Instant Gratification:

Businesses that offer digital items may use e-commerce to provide things within seconds after completing a transaction. This meets customers' craving for rapid

satisfaction and boosts sales, particularly for low-cost products that are often "impulse purchases."

Disadvantages of E-Commerce:

- Lack of Personal Touch:

A personal touch that comes with visiting a physical shop and engaging with salespeople is something that some customers like. When it comes to firms that sell high-end items, a personal touch is extremely important since customers want to not only buy the product but also have a pleasant experience while doing so.

- Poor of Tactile Experience:

Consumers are unable to touch or feel a product, regardless of how well-produced the video is. Not to mention the difficulties of conveying a brand image, which often encompasses experiences such as touch, smell, taste, and sound, through the two-dimensionality of a screen.

- Product and Price Comparison:

Customers may compare a variety of products and choose the best value by shopping online. As a consequence, numerous merchants are obliged to compete on price, resulting in lower profit margins.

- Need for Internet Access:

Remember that your customers will require a Connection to the internet in order to make a purchase from you, even if this seems obvious. Because many e-commerce systems incorporate features and functions that need high-speed Internet connectivity to deliver the best possible client experience, you may refuse visitors with sluggish Internet connections.

- Credit Card Fraud:

Credit card fraud is a critical and growing problem for online businesses. It might result in chargebacks, leading to income loss, penalties, and a negative reputation.

- IT Security issues:

Hackers have stolen customer data from a growing number of businesses and organizations' databases. This may have legal and financial effects, but it may also destroy consumer trust in the company.

- Complexity in Taxation, Regulations, and Compliance:

If an online corporation sells to clients in several countries, they must abide by regulations not just in their own states/countries, but also in the countries where their customers reside. Accounting, compliance, and taxes may be made more difficult as a result of this.

## **2.3 Underpinning Theory**

### **2.3.1 Theory of planned behavior**

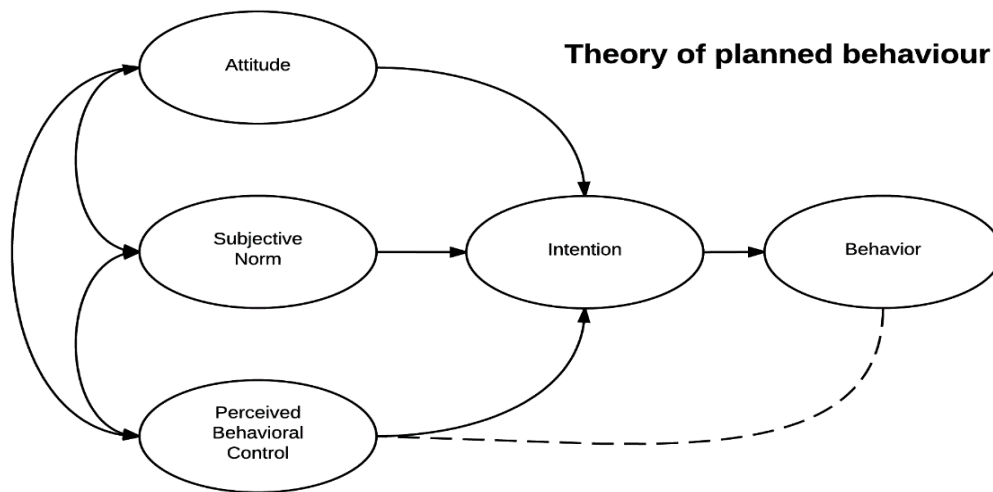
The Theory of Planned Behavior (TPB) is an expansion of the theory of reasoned action that describes how humans make decisions (Ajzen, I., 1991). Indeed, the TRA can predict behaviors with a high degree of accuracy given intentions, given that the behaviors are under the control of the individual (Ajzen, I., & Fishbein, M. , 1980), Behaviors may not be done if this is not the situation. A person may want to execute a behavior but be unable to do so owing to internal reasons such as individual differences, a lack of ability or expertise, motivation or emotions, or external ones such as time, chance, and reliance on others (Ajzen, I., & Fishbein, M. , 1980).

The planned behavior theory was established in order to address the limits and further supplements of reasoned action theory (Ajzen, I., 1991).

According to TPB, human activity is based on three factors that are critical in situations, projects, and programs for improving people's behavior:

1. Beliefs in Behavior (assumptions regarding the behavior's probable effects)
2. Beliefs that are considered normative (beliefs about the normative expectations of others)
3. Control Beliefs (beliefs about the presence of factors that may facilitate or impede the performance of the behavior).

The proposed newer theory of planned behavior (TPB) by (Ajzen I. , 1988;1990) provides a link between consumer attitudes and behavior.



**Figure 2.1:** Theory of Planned Behavior (Ajzen,2005)

According to figure 1, Three variables influence intention, one behavioral belief (attitude), normative belief (subjective norm), and control belief (perceived behavioral control). The ultimate result of a given action is the subject of behavioral belief. (Ajzen) Normative beliefs describe an individual's actions that may be affected by peers, family members, and colleagues. (Ajzen) Control beliefs apply to situations that can help or hinder a person's ability to execute conduct (Azjen, 2001). The intention may be defined as an individual's desire to execute a certain action, which is influenced by these variables, and behavior is affected by both behavioral intention and perceived behavioral control (Ajzen, I., 1991).

How valuable has the idea of purchasing intention been considered by researchers? In an analysis of online purchasing behaviors, the usual dependent variable is a willingness to share personal details in order to conclude a purchase. (Malhotra, 2004) discovered that purchase intention is a strong predictor of whether a customer would eventually share the required personal details. Subjective norms, after attitude, are a second important component of the Theory of Planned Behavior, according to (Dinev, 2006) are described as beliefs that influence behavioral intention. These beliefs may be linked to

different variables involved with making an online order (e.g., risks), which may influence a person's willingness to make a transaction.

The TPB model has been used in a variety of studies, and its hypotheses have been proven to be reliable predictors of a wide range of intentions and behaviors (Burak et al., 2013; Park & Lee, 2009; Hunt & Gross, 2009; Crano et al., 2008; Yu & Wu, 2007; Pavlou & Fygenson, 2006). According to Sheppard et al. (1988), TPB is a key theory in defining and predicting behavior. Mohammad and Samiei (2012) conducted research in which they applied TPB and evaluated consumer attitudes and intentions regarding tourist destination selection. Their research found proof of a direct connection between EWOM and behavioral intention. In addition, According to Misra (2014), TPB has been used to investigate customer behavior in a variety of circumstances, such as Kang et al (2006) uses of e-coupons.

- **Use of theory of planned behavior within the context of online shopping:**

Many studies in the field of online purchasing have utilized the theory of planned behavior. The majority of these studies utilized younger participants (e.g., undergraduate students, younger customers) as samples since it is believed that younger individuals are prospective e-commerce customers because they are deemed tech-savvy (as cited in Lim, Y.M., Yap, C.S. and Lee, T.H, 2011). Lim et al. (2011) reviewed the studies that utilized the theory of planned behavior to examine the online purchasing intentions of younger customers. Lin (2007), for example, investigated undergraduate students' online textbook purchasing intentions (as cited in Lim, Y.M., Yap, C.S. and Lee, T.H, 2011). Furthermore, Hsu et al. (2006) investigated undergraduate students' continued desire to use online buying, while George (2004) investigated undergraduate students' real online purchase activity (as cited in Lim, Y.M., Yap, C.S. and Lee, T.H, 2011). Several of the researchers applied the theory of planned behavior to their research by including additional dimensions. Yang (2012) investigated mobile commerce adoption using the theory of planned behavior by including consumer technology features into the study model. Limayem et al. (2000) applied this theory to the study model to identify the variables that influence online purchasing intention by including perceived creativeness and

perceived consequences. Herrero Crespo and Rodriguez del Bosque (2008) used the theory of planned behavior to examine the variables that could drive Web users to utilize shop online. They infused personal creativity into their study methodology.

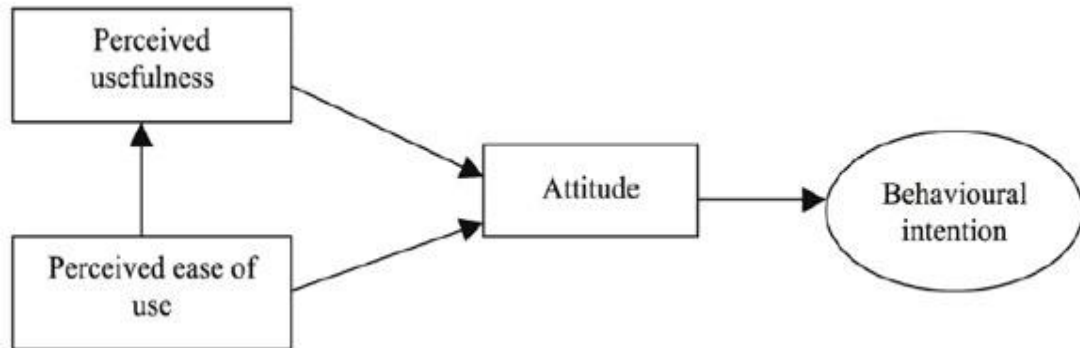
In summation, the application of the theory of planned behavior differs depending on the goal of the online purchasing study.

### **2.3.2 echnology Acceptance Model**

TAM is a version of the Theory of Reasoned Action (TRA) that was used to evaluate consumer computer acceptability, and it is determined by intention and the influence of attitude, perceived ease of use, and perceived utility on intention to use (Davis, 1989). As shown in figure 2.2 this theory is related to online shopping behavior and has two main parts: the impact of perceived ease of use (PEOU) and perceived usefulness (PU). The former implies that utilizing new digital technology would not necessitate much work, while the latter indicates how much a person finds Internet use to be beneficial to his or her existence (Bagozzi, 1989). TAM model has been used globally to comprehend and explain buyer behavior in the context of data innovation, and several studies have been conducted to examine the model's findings, which are reliable (Surendran, 2012). TAM was developed specifically for applications that need user acceptance, and it is also simpler to use and lesser complicated than other methods (Mathieson ; Davis, Bagozzi & Warshaw , 1991;1989). In many situations, the evaluation tools for perceived ease of use and perceived usefulness in the Technology Acceptance Model have been proved to be fairly trustworthy. (Adam, Nelson & Todd , 1992). Additionally, based on a review of the literature, the Technology Acceptance Model (TAM) was found to be the most often used theory in most studies for assessing purchase intentions for electronic products. According to the Academic Data Social Science Institute's statistics up to January 2000, there have been more than 424 article citations referencing to Davis's or Davis et al. Technology's Acceptance Model (TAM) during the previous ten years (Venkatesh, V., & Davis, F. D., 2000).

This thesis focuses on four independent variables on the university students' intention to buy online in Jordan. The dependent variable as stated from

objectives, considered as intention to buy through internet for university students in Jordan, and the independent variables as stated in the objectives are perceived usefulness, perceived ease of use and attitude and trust.



**Figure 2.2:** Technology Acceptance Model (TAM) developed by Davis (1989)

**TAM literature examining online shopping:** This part examines the acceptability of online shopping by analyzing relevant research and results using TAM as the main framework. TAM variables were utilized by Sam and Sharma (2015) to investigate customers' online shopping preferences and the impact of product type on acceptance. The most motivating aspects for purchasing online, according to Sam and Sharma, are product availability and ease of use. Also, (Raman, 2014) investigated the many variables that affect female consumers' attitudes about online buying using the TAM. Bhagat (2015) conducted a survey of 160 skilled online consumers to determine the variables that influence online purchasing choices. The ease and advantages of online buying, promotional activities, website features and services conducted by websites were shown to be the most important purchase decision criteria for online consumers. Wu and Ke (2015), According to Wang et al. (2015), who examined online buying behavior using the concepts of technological acceptance and subjective norms, PEOU, PU, and Trust all had substantial moderating effects in the willingness to make an online purchase. Use TAM, for example, to conduct an empirical investigation on the relationship between motivation and behavior intention in tourist e-commerce. As a result of their studies, PU significantly and beneficially influences customer encouragement for tourism electronic transactions, in addition to perceived pleasure and trust.

Romle and Abdullah (2016) surveyed 661 students to ascertain the relationship among personal standards, perceived usefulness, and e-shopping behavior as influenced by internet purchasing intentions. The findings revealed that personal standards and purchasing intent are critical; purchasing intent significantly affects online purchasing behavior, while personal norms and purchasing intent have minimal effect on shopping behavior. Lim (2015) conducted research on the history and significance of e-commerce, as well as on customer behavior. In the study, it was discovered that the PEOU and PU of e-commerce websites had a substantial effect on e-shoppers' views of e-commerce.

Researchers were able to get information about customers' repurchasing intentions after online purchases by using the TAM (Bhagat, 2015). Users' desire to continue buying online is influenced by their level of satisfaction and their perceived value (PU). PEOU, Mohamed et al. (2014) found that, on the other hand, had no influence on the willingness to continue making online purchases. Joshi and Achuthan (2016) performed research to determine the variables that impact customers' intentions to make another purchase at the same shop. They conducted a survey of 590 individuals and discovered that the trust and dependability of a website had an impact on a customer's ongoing desire to purchase from an online retailer. PEOU, on the other hand, discovered that there was no statistically significant relationship between the intention to purchase online in the future. Mohamed et al. (2014) employed a cross-sectional technique using a questionnaire form to collect responses from 197 students and administrative staff to get a better understanding of people's intentions to continue purchasing products and services through the internet. The results revealed that there was a connection between PU and the readiness to continue buying online, but that there was no link between PEOU and the want to continue purchasing online. Dutta conducted research in which he interviewed 244 internet users (2016). All of the variables studied were shown to have a strong relationship: PEOU, PU, pleasure, loyalty, satisfaction, and online customer purchase intentions.

**Limitations of the TAM model:** The TAM is cross-sectional in nature, reflecting just consumers' actual decision-making behaviors at a certain point in

time rather than behavior that has been shown routinely by a set of customers (Fletcher et al, 2014)

Sarkani, Fletcher (2014); Wu and Ke (2015) have all taken aim at the TAM and enforced a slew of restrictions. TAM relies on research study data since a researcher cannot see respondents while they are completing survey questions, and because it is the only database system available, errors and biases may occur as a result of this reliance (Butt et al., 2016; Fletcher et al., 2014). Studies aimed at identifying voluntary technology usage and research aimed at predicting compulsory technology use, according to Fletcher et al. (2014), are two distinct things to look for. Many managers' choices in many businesses are based on mandatory use, regardless of how easy it is to use or how valuable it is to the organization. The adoption of new technologies is influenced by cultural differences and IT accessibility (Fletcher et al.,2014; Hidayat-ur-Rehman et al., 2016). The variables that may be used to evaluate the effect of online buying behavior are limited to those that are easy to use and beneficial (Raman, 2014). The TAM was selected to assess the widespread usage of technology among a representative sample of people from government, health care, and educational institutions. People complained that the data does not adequately establish the intention to use due to the time lapse between desire and acceptance (Fletcher et al, 2014).

## **2.4 Factors Influence Online Purchasing intention:**

### **2.4.1 Perceived Usefulness (PU)**

The perceived usefulness (PU) of an online platform may be expressed in the following ways: The availability of a wide range of product options and the acceleration of the buying process makes purchasing more efficient and less time-consuming. The buyer can use the time saved on other beneficial tasks (Yuliharsi, 2011).

From a person's point of view, perceived usefulness is defined as improving work efficiency via the usage of the system (Davis, 1989). The perceived usefulness of an online shop is determined by the reliability and efficiency of technology such as web indexes and the services provided by customer support

(Kim, H. And Song, J., 2010). PU stands for perceived usefulness and is an important component of customer belief. People do activities they believe will better their life (Peterson, R. A. et al., 1997). According to authors such as Karahanna and Straub (1999), the advantages are mostly psychological.

Different information and high-quality product presentation should be offered to the buyer to assist them in making the decision to purchase from the site (Sherrell, D, Gillenson, M. and Chen, L., 2002). Perceived usefulness, been studied in many deferent developing countries like China, Malaysia, Vietnam ( Barrett, N. J, Nguyen, T. D., 2006) In other developed countries, albeit in small proportions, while a minor proportion lead in created states, such as Taiwan (Liao, C., To, P. and Liu, C., 2013), South Korea (Kim, H. And Song, J., 2010) and Spain (Enrique, et al , 2008). The reason why developing nations have not progressed technologically in contrast to developed ones (Hana, B.-S., Mike, M., Parvaneh, N., 2012). Various investigations led to the discovery of a link between perceived usefulness and customer practices (Aghdaie et al., 2011; Hernandez et al., 2011; Ndubisi & Jantan, 2003). Several researches have shown that the perceived usefulness of a particular framework will have a direct effect on its system usage (Ndubisi, N.O. , and Jantan, M., 2003). (Enrique, et al , 2008), (Kim, H. And Song, J., 2010) and (Xie, et al, 2011) It was shown that perceived usefulness has an effect on online purchasing. The choice to buy anything on the internet is influenced by a combination of perceived benefits (Shwu-Ing, 2003). You have a lot more options when you shop online, and you save time. In addition, the most important characteristics in studies of frequent online transactions are perceived utility, contentment, confirmation, customer loyalty, and perceived cost savings (Chang & Chen, 2008; Chen & Li, 2009). According to Liebermann and Stashevsky (2009), convenience, impulse, and diversity are all important factors in decision making process. A Research by Ramayah, Aafaqi, and Jantan (2003), found that perceived usefulness has a significant impact on students' engagement and the use of online courses in higher education institutions.

Yulihatri, Islam, and Daud (2011) discovered that the relative quality of usefulness was mostly linked to usage .Web acknowledgement has usually been attempted using the Technology Acceptance Model (TAM), which measures

perceived ease of use (PEOU) and perceived usefulness (PU) in the direction of using the web to buy anything (Renny, Guritno, S. & Siringoringo, H. , 2013). The convergence of technology, as well as the web's capacity as a distribution channel, have fundamentally altered the operations of businesses all over the globe (Ramayah, T., et al, 2003).

In order to take advantage of online buying, companies of all sizes have made investments in web browsers and tried to create an online presence among potential online customers. However, even while more people are doing company or product research online, they aren't necessarily using the Internet to make purchase plans. Perceived utility of online shopping refers to whether or not a customer believes he or she can look for and compare products, get information, and save money by shopping online (Broekhuizen and Huizingh, 2007).

Online shopping is regarded as being helpful if it is a well-thought-out activity. In addition, one's state of mind, intentions, and real internet shopping behavior may be influenced by the perceived utility. People are more inclined to make an online purchase if they think it is helpful (Shang,Chen& Shen, L., 2005).

To put it another way, one's level of awareness may affect their actions. A person's behavior shows his underlying inclination to like or hate something, such as a service or a product, for example. As a result of shifting knowledge, Kardes (2010) says, individuals may alter their attitude toward any activity or subject. Marketing activities created by marketers who identify with essential responsibilities, experience, and advantages of a decent/benefit impact the mental state of customers in many ways (Schiffman ,Kanuk, 2007). Customer behavior influences consumer intention to behave favorably with a particular end aim to get, manage, and use a product.

When a person has a lot of information on an item they want to buy, they have a strong desire to acquire it (Chinomona, 2013). According to Hsu, Chang, and Chen (2012), online buy intention is the element that encourages consumers to engage in a certain purchasing activity over the Internet. The phases of online exchange are as follows: data collection, data sharing, and product purchase (Pavlou, 2003). Consumer attitudes about an online store's basis are a result of ongoing education. The identification with e-commerce is formed by the link

with the web as a communication channel. Disposition may be defined as a person's emotion or affection in response to a query or someone (Mowen, 2002). Behavior is a person's internal tendency that indicates whether he finds anything to be: attractive or repellent, amiable or dislikeable, pleasant or unpleasant. The attitude of a customer toward an online stage may be either good or bad, depending on the evaluation aftereffect of online purchasing via a web-based company channel. As a result, it is wise and profitable for online merchants to design their online participation in such a way that it evokes an inspiring attitude and a sense of usefulness in the minds of their customers. This will result in advantages since the majority of customers will not only purchase on a regular basis, but will also tell other prospective customers about their fantastic experience. It is impossible for an online business to succeed without understanding the psychology of the customers they are trying to reach and keeping them as customers.

Perceived usefulness (PU) influences customer attitudes positively. If the benefits of online buying are widely recognized, the attitude toward online shopping will be favorable. With the spread of the Internet in contemporary times, the time savings and convenience provided by online shopping have made it more appealing. Saving time spent searching for goods, offering a cheaper price than brick-and-mortar stores, and being consistently considered as secure are all advantages of shopping online (Foley, 1998).

Perceived usefulness has been linked to online purchase intentions in many research. One study utilized five criteria to gauge how helpful service is to users, how easy it is to use, and how consumers feel about buying airline tickets online while doing research on perceived usefulness, the convenience of use, and consumer attitudes about buying airline tickets online (Renny, Guritno, S. & Siringoringo, H. , 2013). These were being fast (rapid), saving time, saving effort, saving money, and overall usefulness. The results revealed that the overall utility of online transactions was the most important contributor to perceived usefulness, while its usage in effort saving was the least important. Purchase of plane tickets online was rated as equally helpful by respondents as TAM in terms of efficacy, improved productivity, and efficiency (Triandis, 1980).

Using commitments from a technical and trust viewpoint to assess online buying intentions was research conducted by Heijden, Verhagen, and Creemers (2003). Perceived danger and perceived utility are linked to attitudes about online shopping, according to the results. In both instances, the effect of perceived risk was strongly negative, while the influence of perceived convenience was certain in one. The information did not have a substantial effect in terms of trust and the perceived utility of social media.

Unlike the study by Renny, Guritno and Siringoringo (2013), which found usefulness to be strongly linked to online purchase intentions, the findings of this research did not provide a significant result from trust and perceived utility of the website. This creates an uncomfortable debate about the impact of perceived usefulness on online purchasing intentions. Our is one of the resources that will help to guide this research.

Because of perceived usefulness, ease, opportunity on attitude, and intent to purchase online, Juniwati (2014) discovered that PU influences disposition toward online shopping but has no significant impact on intentional purchasing for internet purchases. PU had a significant impact on how people felt about buying online.

In this research, perceived usefulness refers to the benefits that a person derives from using the internet, such as saving time and money and having access to more information. We suggest, however, that perceived usefulness be linked to online buying intent.

#### **2.4.2 Perceived Ease of Use (PEOU)**

PEOU, or Perceived Ease of Use, is a critical indicator for determining the feasibility of online purchasing. It is defined by the degree to which users perceive the system's usage to be effortless (Davis, 1989). For example, an online retail company is virtually definitely going to have a website. This website serves as a link between the customer and the business. Although it may seem to be easy and enjoyable at first glance, users will discover that it is everything but. Online purchases need thinking about the impact of perceived ease of use while conducting research. It should be investigated in research projects, and it should be addressed in the design and coding of online platforms

in practice. However, the word refers to the process of completing a transaction rather than new technology. How simple is it to purchase and learn the ropes from the comfort of your own home? Selamat, Jaffar, and Ong (2009) made it obvious that customers would prefer simple over complex. That is derived from the concept of "ease": there is no hard effort involved, and it is just the principle of simplicity. Perceived ease of use communicates simplicity and establishes the degree whereby the internet is deemed easy at its most basic level (Frini, S., & Limayem, M, 2004).It has also addressed the definition of convenience. Ease of use is defined as "clear displays, straightforward structure, systematic method, and accessibility"; in other words, a web layout that encourages the site's efficient and reliable usage (Elliot & Speck, 2005; Turan, 2011).

According to Heijden and others, another description is the degree to which something feels that using technology would be straightforward (Heijde, Et al., , 2003).According to Elliot and Speck in 2005, simplicity of use should assist the customer in collecting and analyzing data more efficiently, hence increasing the productivity of the research (Elliot, M.T. and Speck, P., 2005).

According to several studies, ease of use affects customer behavior and encourages online buying (Perea y Monsuwé, et al, 2011). To have a significant effect on customer intent, the idea of "ease of use" among internet sites must be associated in the minds of customers with the minimum amount of work required to complete the "purchasing process." The lack of information in the preprocessing step will create an impression that the purchasing procedure is difficult or sophisticated, which will cause you to abandon online shopping (Monsuwe, Et al., 2004; Turan, T. 2011). Based on various research, consumers may have to quit a purchase online if the procedure does not satisfy them, in other words, if the process is too complex (Rajamma Et al., 2009). On the other hand, the ease with which websites are constructed and information is given, as well as the ease with which purchases are made, all contribute to an increase in online purchase intentions (Chang & Chen, 2008; Jiang et al., 2013). Not only does ease of use apply to the purchase procedure, but also to the written content's quality (Husenove, F. , 2016).According to Burton-Jones and Hubona (2005), The simplicity of learning and practicing prevalent technologies, such as

internet shopping site technologies and designs, are shown to be valid predictors of what makes technology simple to use.

Customers of all ages utilize the Internet to purchase products and services as a replacement channel. Customers' intentions to apply the online purchasing option are influenced by a number of variables. The Perceived Ease of Use is one of these variables (PEOU). PEOU has a major effect on personal technology adoption in the sense that if a technology is deemed easy to use, consumers would view it as a new option for utilizing in addition to the current purchasing channels (Yoon, 2015). According to (Chau, 1996), PEOU has an indirect impact on consumer attitude intention.

The TAM (Technology Acceptance Model) is a variant of the Theory of Reasoned Action (TRA). In the late 1980s, it was one of the first frameworks used to assess technological acceptance or uptake (Davis, 1989).

the model has three elements, Perceived Usefulness (PU), Perceived ease of Use (PEOU), and the personal's intention to use the technology, even the attitude.

Researchers found that attitudes had no significant impact on technology adoption in their research. In contrast, it became revealed that Perceived Ease of Use and Perceived Utility had a substantial impact on the aforementioned. Because of this, the attitude was removed from the Tam Model. However, it was still a part of the Reasoned Action Theory. Because of this new technology acceptance model (TAM), behaviors such as PEOU and PU were included as acceptance factors in the design of the TAM (Venkatesh, V., & Davis, F. D., 2000).

This is because the majority of cloud consumers are normal citizens who are unfamiliar with new technology and their complexity. Cleema et al. (2015) developed a TAM-based model and applied it to the variables that influence online purchasing in Pakistan. According to the results, online buying intention is affected by PU and PEOU.

According to the TAM, perceived ease of use increases both direct and indirect user inclination to buy online. The perceived usefulness of technology influences intention indirectly since the simpler it is to use, the more helpful it may be (Venkatesh, 2000). The more individuals assume technology is simple

to use, the more positive their attitude toward it becomes. It's the same with online purchases: if customers believe it's simple to go to the websites, learn how to use them, compare items and costs, and discover what they're looking for, they'll be more likely to buy online.

The impact of perceived ease of use on consumer purchase intentions in online purchasing has been studied in a number of ways. For instance, according to Jiang, Zhilin, and Jun (2013), one of the primary reasons for consumers to embrace online purchasing is the convenience factor. Connection, browse, transfer of funds, and ownership are all aspects of online commercial convenience proposed by Seiders, Berry, and Gresham (2000), all of which concern the ease and speed with which customers can access or engage with a buyer, distinguish and choose products, modify exchanges, and obtain desired products. According to these criteria, perceived ease of use in the online community is projected to be influenced by perceived convenience.

Bellman, Lohse, and Johnson (1999) conducted landmark research in which they examined the adoption of Internet commerce using both the concepts of PU and PEOU on a population of 202 MBA students. It was discovered that, although PU is more relevant to buying, PEOU is less significant. In fact, it has a greater direct effect on PU than on consumers.

In their research of design elements that influence customer loyalty, Lee and Tan (2003) corroborated similar findings. Chiu, Lin, and Tang (2005) included more factors in TAM to describe customer online purchasing attitudes. They developed a new model that covered PU, PEOU, self - awareness and creativeness, as well as their involvement in Online purchase intention. According to Lee, Fiore, and Kim (2006), these variables, involving personal pleasure, may predict customer behavior, perhaps in relation to a specific online shop. In fact, Cheng (2000) discovered that the most important elements while searching for books online in Taiwan were the ease of enquiring and ordering, consistency between the anticipated and real product/service, and website pleasure.

Al-Ziadat, Al-Majali and Al-Muala (2013) worked hard to identify the most important factors in Jordanian online shopping that might be used to determine consumer attitudes about e-commerce using the technology acceptance model

(TAM). The research framework revealed four factors: perceived ease of use, perceived usefulness, awareness, and trust, as well as one dependent variable known as customers' attitude toward online shops. A customer's perception of a company's goods is influenced by information obtained on the site, often via advertising material. The authors sent Surveys to Mu'ath University graduate students in order to get a full answer from all respondents. Components of the four previously examined criteria were included, and the Likert scale was used to evaluate them: seven points ranging from (one) strongly disagree to (seven) strongly agree. A total of 74 percent of respondents were under the age of 30, with 58 percent being male graduate students. Surprisingly, the researchers found that up to 17% were unfamiliar with internet shopping. Only 4% of this sample has bought 38 products via the Internet, while 10% had done banking or obtained some kind of ticket. Maybe the lack of buying experience influenced the research findings. Whatever the case, the results showed a strong and significant connection between personal perceptions of e-commerce and the factors listed. In brief, the research validated the TAM model's utility. Other research had different outcomes. In contrast to the previous study, Hernández, Jiménez, and Martn (2010) found that PU had no impact on prospective online consumers, and they even eliminated the variable when examining experienced online users.

Research by Al-Madi, Al-Zawahreh, and Al-Qawasmi focused on positive internet experiences among Jordanian users (2012). This time, 400 Jordanian consumers from four telecoms providers were surveyed. According to the sample, the responses were 35 or younger (69.2 %), slightly more than half were male (55.1%), and about three-fourths had a university degree or less. According to income statistics, 67.1 % earned 400 JD or less each month. The 28 questions prove particularly that were gathered using a 5-point Likert scale. Positive attitudes about e-commerce among Jordanians were scientifically confirmed in the sample. Perceived usefulness, perceived convenience, perceived enjoyment, product information availability, security and privacy, and website quality all emerged as high performers. The researchers made it clear that the average online Jordanian customer was concerned about safety and privacy, and that hackers might access personal information at any moment.

### **2.4.3 Trust:**

Trust may be defined in a variety of ways. Since Simmel (1908) first recognized the significance of trust in all aspects of social life (including economic life), academics in many disciplines, including sociology, psychology, and economics, have proposed clear explanations. Typically, trust is a social expectation that is established via social encounters. Expectation may be classified into many types based on its particular contents. The most general is the assurance that one will adhere to and actualize natural or moral social order. The second is trust in the qualified conduct of individuals who have an interpersonal or social connection with themselves. The third is to expect people with whom one has a connection to be able to bear any task or responsibility entrusted to them, that is, to sacrifice their own interests for the sake of others when required.

Scholars are now focusing on the concept of consumer trust in the context of e-commerce from two distinct viewpoints. One focuses on the transactional environment and describes it via the lens of online trust. Based on conventional trust studies, Corritore, Kracher, and Wiedenbeck (2003) and others described web trust as a connection between a consumer and a specific transactional or informational website: Web trust is the subject's attitude toward his or her own expectations in a dangerous network environment.

Other's value commercial connections and describe them through the lens of consumer trust. Doney and Cannon (1997) defined trust in the buyer-seller relationship as a sense of reliability and goodwill toward the subject of trust. McKnight and Chervany (2001;2002) and McKnight (1998; 2002) defined trust as the degree of confidence one has in the object of trust's goodwill, ability, uprightness, and anticipated conduct. Honesty implies that the individual who is trusted is trustworthy and capable of keeping commitments. Goodwill implies that the person who is trusted will behave actively from the viewpoint of the individual who is trusted. The capacity of the individual trusted is the ability of the person trusted to fulfill the needs and interests of the one who trusts. The constant conduct of the person trusted is referred to as predictability. Combining the concepts of network customer trust from the two perspectives discussed above, it is thought that a trustworthy seller would engage in

transactions in a kind, ethical, and skilled manner, and will be able to meet network consumers' demands.

Instead of face-to-face trade, demand and supply in online shopping can only do so via virtual networks, which cannot fulfill consumers' desire to touch and compare products as they do in conventional buying. As a result, the effect of trust on consumer purchasing intention is more significant in online shopping than in conventional consuming environments. Only until consumers have developed confidence in the new virtual transactional mode will internet buying thrive. It is critical for every business to provide its costumers' confidence that their transactions are safe and efficient. The widespread problem of network trust makes gaining consumer confidence all the more essential for network businesses.

One of the major factors preventing consumers from doing online transactions is a lack of confidence in the business with whom they are dealing. Only when consumers can effectively transact with unknown vendors online will the widely acknowledged potential growth of e-commerce be achieved. In many cases, unless consumers have developed sufficient confidence in the vendors with whom they are interacting, they will not select online shopping mode, even if the merchants have given extremely competitive pricing. This occurrence exemplifies the significance of consumer trust.

According to (Davis, 1989) the Trust is described as a personal conviction in one's partner's competence, kindness, and anticipated conduct. as stated in (Kramer, 1999), trust is a complicated term since people do not know others' motivations and desires. The definition of trust given by Kimery and McCard (2002) is that it is the willingness of customers to put up with a transaction's flaws as long as they anticipate future online businesses to behave similarly. trust is a judgment about a person's social world behavior or is managed, according to (Barber, 1983). Trust may be put in a person, an item (product), a business (company), an organization (government), or a position (a professional of some kind).

The new business channel is built on trust by creating collaboration and interaction on websites that offer additional characteristics in addition to the conventional demographic and geographic elements. Customers will frequent a

store if they have faith in it. Online marketing literature, according to (Schibrowsky, et al, , 2007), must be based on how online business studies have developed in terms of quantity, substance, and publishing. This study also showed significant trends in the literature on online marketing, as well as research gaps and anticipated subject areas of interest. According to Schabowski (2007), 60 percent of online research has been done in the past three years, with customer behavior, online policy, and online activities being the three most studied online marketing topics. Research problems and customer search showed the most potential for development among all subjects studied. Consumer confidence in the internet, consumer usage of the network for advertising activities, and where the internet is going in order to integrate tactics are the three main study topics most likely to expand in the next years.

In online transactions, trust is critical to achieving pleased and anticipated results (Pavlou, 2003; Yousafzai, et al 2003; Gefen et al, 2004). Existing research indicates that consumer online purchasing intentions are influenced favorably by trust perceptions (Jarvenpaa, Tractinsky, & Vitale, 1999; McKnight, Choudhury & Kacmar, 2002; Verhagen, Meents & Tan, 2006; Verhagen, Tan & Meents, 2004; Lim, Sia, Lee & Benbasat, 2001; Jarvenpaa). According to (McCole, P. & Palmer, 2001), Internet buying requires the confidence of online customers. (Egger, 2006), argues that adequate trust must present when a consumer makes a purchase online and submits financial details and other user data to conduct business transactions. Gefen (2000) explains the existence of trust increases customers' perception that e-retailers would not participate in opportunism conduct. It has been shown that the higher the degree of customer trust, the more likely it is that the customer will make a purchase.

according to (Camp, 2001) Having confidence on the internet is dependent on issues like security, privacy, and dependability. Internet security is measured by how confident customers are sending their personal information to a business transaction (Kim, 2002). Security has a significant impact on customer perceptions and purchasing intentions (Salisbury, 2001). One of the most significant barriers to Internet seller success online is a lack of trust; a lack of trust is likely to deter online customers from engaging in e-commerce. Consumers who shop online must develop their initial trust into buy desires.

According to (Chen & Barnes , 2007) The critical determinants of online first trust include perceived usefulness, perceived security, perceived privacy, perceived excellent reputation, and readiness to customize. Purchase intention is positively influenced by both online initial trust and experience with online buying (Chen & Barnes , 2007).San Martin and Camarero (2009) provided a framework of a function of website cognitive and sensory signals, company reputation, and consumer pleasure as drivers of website trust, which allows for the moderating effect of customer perceived risk while shopping online. As previously said, internet users who regularly purchase online rely on a website simply on past satisfaction, while customers who see greater dangers must be convinced of the firm's excellent reputation independent of other indications such as service quality.

Customer trust is determined by the customer's overall degree of engagement with the seller who delivers information to the customer (Sultan & Mooraj 2001; Yoon 2002).

E-commerce has gotten a lot of attention in latest years, particularly with the emergence of consumer behavior ideas and technologies. Much is made of the notion that a more interactive website fosters more trust among its customers. A previous study has shown this link (Merrilees, & Fry, 2003).Trust has been shown to affect behavioral intentions (Geyskens, Steenkamp & Kumar 1999; Singh & Sirdeshmukh 2000).

The ability of one party to possibly suffer the faults of another as a result of an internet transaction. As a result, in order to assist customers in overcoming doubt, online merchants may establish confidence in their websites as well as on the Internet (Shin, 2008). Trust in E-commerce refers to the idea that enables customers to freely expose themselves to the activities of online sellers after considering the qualities of the merchants. This refers to the concept of trust as a belief that includes kindness, belief, and honesty (Wei, Marthadan, Chong, Ooi & Armugam, 2009). E-commerce operates in an unpredictable environment, making trust more difficult and essential than in conventional trade (Wei et al., , 2009). Trust has been highlighted as a vital component for a successful online business, and it lack may lead to a reluctance to engage in E-commerce (Yeh & Li, 2009). Several researchers have examined trust for example (Cabanillas,

Fernandez, and Siti Hasmah Digital Library Leiva, 2014; Dowell, Heffernan, & Morrison, 2013; Poon, 2013; Priour, Truong, & Klink, 2014; Yeh & Li, 2014).

Various aspects of customers' online buying habits were investigated. Many studies have been done to see how consumers' trust perceptions affect sales (Koufaris & Hampton-Sosa, 2002a; Wakefield, Morris, & Wilder, 2004; Koufaris & Hampton-Sosa, 2002b; McCloskey, 2006; Slyke, Belanger, & Comunale, 2002; Gefen, Karahanna, & Straub, 2003). One research examines how customers' confidence in a website is affected by their views of the quality of the website (Wakefield et al., 2004). The researchers have examined what structural assurances (the value of online seals) influence confidence inside a website and, as a result, purchase intentions. Using the research questionnaire, many factors of trust development were investigated and verified.

The research also found a link between purchasing intentions and a site's first trustworthiness (Wakefield et al., 2004). Because of their website quality and web seal worth evaluations, customers utilize the study's results to help establish their initial level of confidence in a brand. This study's results cannot be generalized since they were based only on one website.

The scope of this research, although demonstrating a relationship between early trust and customer purchase intentions, is insufficient to offer a comprehensive picture of why people choose to buy online or reject it.

Customer trust in online vendors was found by Slyke et al (2002) to be a major predictor of online intentions to conduct web transactions, even after the impacts of perceived innovative features were included. The perceived innovation characteristics examined were a relative benefit, difficulty, accessibility, result demonstrability, and availability. The construct's result in indemonstrability and visibility was rejected due to Cronbach's alphas being less than 0.70 and above.

According to the study's findings, there is also much disagreement about the relationship between trust in web businesses and online buying intentions. "The study's main result is that there is a strong connection between confidence in Web merchants and intentions to buy products and services over the Web" (Slyke et al., 2002). "Adding confidence in online shops, on the other hand,

only marginally improved the framework's explanatory power by less than 1%” (Slyke et al., 2002).

One significant issue in the Slyke et al. (2002) research is that it did not include a real website. Participants in the study were just asked to answer questions on their views of previous website visits. Additionally, confidence in the online merchant was not shown to be a critical variable in understanding variance in the dependent variable usage. Many research as (Wakefield, et al., 2004; Koufaris & Hampton-Sosa, 2002b) have shown that trust is an important factor in purchasing intentions.

the impact of online customers' first impressions of a company's trust was investigated by Koufaris and Hampton-Sosa (2002b). The writers were looking for answers to two study issues. The first issue was whether customers' interactions with and thoughts about the website would have a significant impact on their impressions of the firm's trust. The second topic of investigation was to evaluate the effect of three website features on consumer perceptions: security control, usefulness, and ease of use. The TAM components perceived ease of use and perceived usefulness were modified (Koufaris & Hampton-Sosa, , 2002). To address the issue of low sample size, the researcher divided constructions into three categories. Views on the firm's attributes, attitudes toward the company's operations, and viewpoints on the firm's location were all included in these categories.

According to the research's findings, perceptions of a business as well as views of a website may influence early judgments about trustworthiness (Koufaris & Hampton-Sosa, , 2002). Furthermore, perceived business reliability and perceived usability of the website influence buy intent. It was verified that perceived ease of use correlates with purchasing intent, however no connection was found between the two (Koufaris & Hampton-Sosa, , 2002).

Some issues with this research need to be addressed. Only perceived by consumers of business trust were examined by the authors; structural assurances offered by third-party website certifications or specified privacy standards were not examined. In addition, pupils were required to conduct virtual online transactions by the writers. These purchases could only be made for two things: services and products. In addition, participants received monetary compensation

for their time and effort in the study. Due to the nature of the item used to simulate the purchase of a laptop computer, gender may have an effect on the findings.

According to Koufaris and Hampton-Sosa (2002a), when looking at the connection between trust and online buying, there are four kinds of trust that consumers have: a propensity to believe, institutional-based faith in, trust beliefs, and trusting intentions. The researchers studied the relationships between a website's user experience and how previous online experience influences customer confidence in a business" (Koufaris & Hampton-Sosa, 2002a).

The researchers predicted that many predictors to trust, such as the perceived utility of the website, perceived ease of use, and perceived control, had a role. Other suggested connections include the association between perceived control and perceived utility, as well as the relationship between satisfaction and perceived usefulness. The last connection predicted by Koufaris & Hampton-Sosa, 2002a was how customer trust is related to consumer purchasing intention.

It was shown that perceived utility, perceived ease of use, and perceived control had a positive correlation, according to the research conducted by Koufaris and Hampton-(2002a). There was also a link discovered between having fun and feeling in control. There must be a good site experience, according to the authors Koufaris and Hampton-Sosa (2002a). Customers are more likely to perceive a firm favorably if they find the website simple to use and helpful (Koufaris & Hampton-Sosa, 2002a).

The research, once more, was riddled with errors. A total of 111 students were used as a sample size by the researchers. Considering that 80% of those surveyed were younger than 25, generalizing the results is difficult. Furthermore, the authors' research focused only on trust perceptions and the influence of past online experience on purchase intent. The researchers took no account of gender or beliefs about the web, namely online shopping while conducting this poll.

#### **2.4.4 Attitude:**

Psychological elements, which are critical to a buyer's buying behavior process, have an influence on a person's purchasing choices as well. These are the instruments that individuals use to identify their emotions, collect and evaluate information, develop thoughts and views, and take action (Wells & Prensky, 1996). The word "attitude" refers to a negative or positive assessment of conduct (Ajzen & Fishbein, 1980; Davis, 1989). It is associated with good emotion, fulfillment, delight, distaste, distaste, or hatred for certain conduct (Triandis, 1979). Attitude is defined as a psychological concept that shows a person's proclivity to act or react in a certain way (Voon et al., 2011). Other academics describe attitude as a mental and neurological state of awareness that is shaped by experience and has a directed or dynamic impact on an individual's conduct in relation to all objects and events linked to it (Allport, 1935; Asiegbu et al, 2012). For Fishbein and Ajzen (1975) and Asiegbu (2012), attitude is the taught propensity to respond or react in a consistently positive (like) manner to certain elements, whereas for Asiegbu et al (2012), attitude is the negative (dislike) approach. If you boil it down to its essence, Attitude is defined as a mentality or a proclivity to behave in a certain manner as a result of an individual's experience and temperament, and responses comprise the components of emotions, thoughts, and behaviors (Pickens, 2005). Attitude-behavior connections are more complex than previously thought, according to Allport (1935) and Wilson (2005). In another view, the term "attitude" refers to a person's overall degree of agreeability or disagreeability with regard to external motivation. Attitude is the expression of an individual's love or distaste towards any aim (Ajzen, I., & Fishbein, M. , 1980). The attitude about online purchasing has a considerable impact on the willingness to make an internet purchase (Limayem et al. , 2000). According to one of the other definitions, customers' attitudes about online buying are defined by their good or negative feelings linked with completing their purchase activity on the internet (Chiu, 2005; Schlosser, 2003).

The concept of attitude is central to the theory of reasoned action (TRA). In this research, one of the factors impacting behavioral intention to use the internet for purchase is attitude. According to Suki and Ramayah (2010), attitude has long

been recognized as a factor of intention. An attitude, according to Fishbein and Ajzen (1975), is a function of behavioral beliefs and result assessment. Consumers are increasingly exposed to a variety of technology, such as internet purchasing. They are likely to have favorable or unfavorable opinions regarding internet purchasing. According to Jusoh and Ling (2012), the e-commerce environment, objective factors, and client service all have a substantial impact on attitudes about online shopping and e-commerce transactions. Furthermore, it has been shown that the attitude toward utilizing an information system mediates the connection between motivational variables and behavioral intention (Bruner and Kumar, 2005).

According to previous research, attitude is a broad evaluative or emotional reaction (Bagozzi, 1978; Mowen & Minor, 1998). Purchase attitudes, according to many research studies, influenced purchase behavior (Armstrong & Kotler, 2000; Burnkrant & Page, 1982; Morschett, 2001; Morschett, Swoboda, & Foscht, 2005; Steenkamp & Wedel, 1991; Wu, 2003).

Other studies found that customers' perceptions about internet buying were strongly connected to their actual purchasing behavior (Chiu, Lin, & Tang, 2005; Davis, 1989; Jayawardhena, 2004; Lederer, Maupin, Sena, & Zhuang, 2000; Moon & Kim, 2001; Shih, 2004; Sorce, Perotti, & Widrick, 2005; Venkatesh & Morris, 2000). According to Jayawardhena (2004), customers' purchasing intents were significantly impacted by their sentiments of online shopping attributes, and these customers were also more likely to investigate online retailers. Customer attitude ratings were shown to be strongly related to online buying decisions by Wu (2003).

Among the many variables studied as possible predictors of online buying in earlier study, attitude toward internet purchases had a significant effect on online shopping behavior (Ahn, Ryu, & Han, 2007; Lin, 2007). Most research indicate a favorable connection between attitude and internet purchasing (Chang et al., 2005).

Attitude has a huge impact on the intention to purchase online (Ajzen, I., 1991). The previous study has shown a favorable correlation between attitude and intention to purchase online (Malik and Guptha, 2013; Kim, 2012; Lee Chen, 2010; Lee, 2008; Tan, Yan, and Urquhart, 2006). Online purchasing behavior is

impacted by the opinions and current behavior of online customers toward online business (Hernandez, Jimenez, and Martin , 2011). As a matter of fact, previous TPB investigations have shown a positive relationship between attitude and aim (Tan, Yan, and Urquhart,, 2006) .Attitude has a substantial effect on online buying, according to Kim (2012).

According to previous studies, customers' views about internet shopping changed significantly as a result of their time spent online. Potential online consumers will utilize the internet to gather knowledge, and they are likely to have favorable perceptions about online purchasing (Dennis, et al., 2002).

Online buyers and non-buyers have differing viewpoints on online buying (Lee and Johnson, 2002). there were varying degrees of comfort in providing financial information through the Internet. According to another study, present Web store visitors are more likely to become future clients as a consequence of their experience with the Internet as a purchasing tool (Shim, et al., 2001). Customers were also more aware of a product before buying online, had a greater level of faith in their online purchasing skills, and were more satisfied with a product examined and purchased, according to the study (Fram and Grady, 1995; Lee and Johnson, 2002; Seckler, 1998). Due to the fact that attitudes vary among non-web shoppers, Internet store guests, and Internet store browsers, it is reasonable to expect that the internet buyer will have varying perspectives on four categories defined by the research: customer problems, sales and service, technological concerns, and material type (Cowles, Kieker, and Little, 2002).

Recent research on consumer attitudes and behaviors toward online shopping has piqued the e-commerce community's attention (Chen, 2009; Mojtaba Nourbakhsh et al, 2012).A person's attitude toward product purchase is among the most important factors for forecasting and understanding consumer choices about products and services, including food items (Voon et al., 2011).

When it comes to attitudes, there are many moving parts. They include a person's thoughts and beliefs about something, their feelings about something, and their behavioral tendencies toward something. A person's attitude toward an idea may range from being very negative to be extremely favorable. Perception of reality and information from friends, family, advertisers, and the media are

all factors in forming attitudes. Direct and indirect life experiences also have an effect on them. Customers' perceptions of the product and service would determine whether or not they were willing to adopt and use the products/services (Peter et al., 2002).

Researchers in the past have examined how attitudes affect the adoption of online shopping and concluded that attitudes have a major impact on the intentions or behaviors of consumers when making online purchasing choices. Malaysian postgraduate students have a favorable attitude toward making online purchases, as shown by the high degree of online purchasing intention (Delafrooz, 2009). It was shown that consumers' intention to buy online is positively linked with their attitude about buying on the internet and influences their decision-making processes and purchase intention, according to a study by Jarvenpaa et al. (2000).

Previous studies by George (2004) and Yang et al. (2006) shown that attitudes about internet purchases are a key determinant of making online purchases and buying behavior. According to Shwu-Ing (2003), the target audience should be the population with a more favorable attitude about online buying since attitude is thought to affect online purchasing choices directly. Additionally, Attitude acts as a link between a customer's historical traits and the consumption that meets their wants (Shwu-Ing, 2003). The first component of attitudes to examine in the area of online purchase, according to Jahng et al. (2001), is consumers' acceptance of the Internet as a purchasing channel. The customer sentiments about a particular Internet business are the second factor to be investigated (to what extent consumers think that shopping at this store is appealing).

Personal preferences of consumers have been proven to influence their attitudes about internet buying. According to the results, utilitarian orientations had a stronger influence on attitude toward the online purchase, but hedonistic orientations seemed to have no significant effect. This might be explained by the low level of involvement among young consumers who have previous experience with online shopping (Delafrooz, et al., 2010). Hedonic desire fulfillment impacted consumer sentiments. Their pleasure is related to the buying experience rather than the outcome, which implies that outgoing people prefer to shop in actual stores and like purchasing. As a consequence, timid

people who have difficulty communicating with those around can also choose to purchase online in order to avoid in-person interaction. Because customers do not need to engage with people face to face, this may entice introverts to buy online (Angst, 2008).

Previous study has shown that convenience has a favorable effect on people's attitudes about online purchasing. An application of these factors revealed that people who buy online regard comfort and cost as the most important advantages of online purchasing. As a result, online merchants must ensure that the online buying procedure on their internet sites is as easy and low-cost as feasible for customers to purchase online (Kim, 2004).

There has been a lot of investigation on online buyer attitudes and behavior in the last several years. The bulk of them has attempted to discover factors that affect or contribute to attitudes and behaviors related to online buying. The researchers seem to adopt various viewpoints and concentrate on various variables in various ways. Case, Burns, and Dick (2001) revealed that internet competence, income, and level of education are especially important drivers of Internet purchases among university students in an online sample of 425 U.S. bachelor and MBA students. Ho and Wu (1999) discovered positive relationships between online buying behavior and five variables: e-store logistical help, product qualities, website technological features, information characteristics, and homepage design. Schubert and Selz (1999) look at the quality of online buying sites in terms of the information, agreement, and settlement phases.

#### **2.4.5 Online purchase intention**

When someone has gathered a lot of information on the thing they want to buy, they have a strong desire to buy it (Chinomona, 2013). In addition, the proportion of consumers that intend to purchase goods or services is referred to as purchase intention (Sam, et al., 2009). Purchase intents are customers' ability to buy digitally across all areas of E-business marketing (Chen, Hsu & Lin, 2010; Pavlou & Fygenson, 2006). As a result, online buying improves the purchasing procedure for customers and saves time without any delays or checkout lineups (Childers et al., 2001). Customers may now purchase

thousands of products and services from a diverse array of online merchants located across the globe (Rahman, 2018). As a result, customers are more inclined to choose customized items that meet their unique wants and budgets.

Online buy intention is the driving force behind consumers' expectations of taking part in a certain purchasing activity over the Internet (Hsu, Chang & Chen, 2012). Ajzen (1991) states that purchase intention measures how much a person is ready to risk trying something new vs how strong their intended behavioral actions are. The capacity and purpose of a consumer to buy a commodity at a certain moment or in a specific situation via an online purchasing platform is reflected in the intention to purchase online (Lu et al., 2014). Customers' purchasing intentions are described as a dynamic mechanism process that is connected to their behavior, awareness, and attitude (Mirabi et al., 2015). Individuals with the intent to purchase are those who are willing to do online transactions (Zheng & Geetha, 2019). Online purchasing intent is a process that entails a number of distinct measurements, including the search for goods or services, the analysis and comprehension of specific customers, the selection of the product and supplier, and information processing, all of which result in the purchase of goods or services (Hajli et al., 2017). An internal feeling enables you to select an item while exploring internet sites using this pre-planned technique of online shopping (Lisichkova, 2017). An increase in buying intent increases the number of purchasing options (Schiffman & Kanuk, 2007), nevertheless, whether or not a consumer chooses to buy or reject a product depends on that customer's intention (Madahi & Sukati, 2012; Wang & Tsai, 2014). When someone gets a variety of information about a product, they develop buying intent (Saputra et al., 2020). When they purchase things online, they save time and may work from home or in a dictatorship, according to their preferences (Akhtar et al., 2014).

The theory of reasoned action is seen to provide an effective explanation of the processes that impact people's purposeful actions (Booster et al., 2014). People usually evaluate the consequences of a decision before deciding to do a certain activity (Ajzen, I., & Fishbein, M., 1980). A person's intention to behave in a particular manner may be predicted using the concept of reasoned action. By assessing a person's attitude toward a certain activity and the subjective norms

of important individuals and organizations that may influence a person's attitude, this is accomplished (Ajzen, I., & Fishbein, M. , 1980). The views of people around us, such as our parents, friends, and coworkers, have an impact on our sense of subjective standards (Ajzen, I., & Fishbein, M. , 1980). Because we have preconceived notions about how others would respond to our behavior and whether or not they will accept it, subjective standards have an effect on us (Ajzen, I., & Fishbein, M. , 1980). Conscious and unconscious conventions shape customers' attitudes about online shopping, which in turn affects their online purchasing intent (Hansen et al., 2004).

To intend to purchase certain goods or services within a specific time frame (Hair et al., 2011). Customer desire to purchase from an e-commerce firm is also influenced by their decision to buy from an e-commerce business (Salisbury et al., 2001; Choon et al., 2010). Customers who are acquainted with e-commerce companies are more inclined to purchase online (Forsythe & Shi, 2003; Gefen & Straub, 2004; Yu-Hui & Barnes, 2007). In order for customers to participate in e-commerce, they must comprehend what is occurring and why, as well as what will happen next (Gefen, 2000; Gefen & Straub, 2004) .

To boost purchasing intent, companies must meet or exceed consumer expectations in terms of requirements and wants (Forsythe & Shi, 2003). The likelihood of making a purchase online is highly correlated with the likelihood of actually making a transaction (Pavlou, 2003; Kim et al., 2008). The goal of an online shopping spree is to make a real-world purchase (Lee, 2015). Since customers either have to buy or don't buy the products, their actual buying behavior is polarized (Lee, 2015).

Purchase intention is an essential term in marketing (Morrison, 1979) and is often utilized in consumer research (Morwitz & Schmittlein, 1992). As a result, managers often utilize purchase intent to make business decisions about both new and current goods. Purchase intention is used in concept testing for new goods to help managers decide if a product is worth further development, and for current products to determine whether a new product is worth launching (Morwitz et al., 2007). According to the authors, in practice and research, purchase intention is used in the hope and belief that it predicts future

purchases. The idea of purchasing intention is simple for managers to grasp and cheap to implement, which is why it is widely used (Armstrong et al., 2000).

The number of online customers has continuously grown over time in an age of quickly expanding electronic technologies. Online transactions on the Web are a voluntary activity that will capture consumers' interest in buying online only if they benefit from the transaction. The data exchange between the customer and the merchant, the recovery of the customer's data, and the final purchase transaction are all essential processes in an online transaction (Pavlou, 2003; Thamizhvanan & Xavier, 2013).

To succeed in today's market, it's essential to get a better understanding of consumers' buying habits, both online and off. The greater a customer's purchasing intention, the more likely they are to buy anything (Pandey & Srivastava, 2016). A large number of previous studies have looked at the factors that influence customers' purchase intentions and found that attitudes, confidence in online payment security, perceived usability, previous buying experiences, and costs influence their purchasing decisions (Ganguly, Dash, Cyr, & Head, 2010; Kwek et al., 2011; Leeraphong & Mardjo, 2013; Lim, Osman, Manaf, & Muhammad Safizal, 2015; Pandey & Srivastava, 2016). For example, convenience perception has a substantial impact on purchase intention when combined with perceptions of value and the whole online shopping experience, according to Ivan's (2013) findings.

- **Studies related to online purchase intention**

Ghosh (1990) demonstrates that it is an effective tool for anticipating buying processes. Purchase intent varies and is influenced by price, quality, and esteem. Additionally, buyers are influenced throughout the purchasing process by internal and external motives (Gogoi, 2013). Various scholars have recognized 6 steps in the buying process: awareness, knowledge, interest, preference, persuasion, and purchase (Kotler and Armstrong, 2010; Kawa et al., 2013). Clients constantly think that buying with less effort, simple packaging, and a lesser-known item is a major problem since the quality of these goods is untrustworthy (Gogoi, 2013).

Consider the following factors: Purchasing a product and making a decision to purchase a product both contribute to the range of plans to buy (Porter, 1974). Porter (1974) also said that a consumer's desire to buy a specific brand is determined not just by the same brand attitude, but also by the individual's conduct that results in the selection of the brands. According to Bachler (2004), a loyal customer's purchasing intention is indifferent to cost and demonstrates loyalty by suggesting the particular product to others.

Consumers must depend significantly on the exterior characteristics of the goods supplied by the businesses, as mentioned by Rajagopal (2006) in such situations. Consumers' power is dependent on saving choices, which need that the consumer successfully concentrates on future purchasing patterns.

Numerous studies have identified variables that influence traditional customer behavior and, as a result, purchasing choices as in online shopping environment, including the impact of promotional offers (Degeratu, 2000), the effect of brand names, and the correlation for both cooperation and the environment, as well as the relationship between buyers' psychological and emotional interactions (Eroglu, Machleit, and Davis, 2001, 2001). Some of the outcomes are specific to the Online world. Web search activity and internet adoption decisions, for example, affect Internet purchasing aspirations. Furthermore, online shopping attitudes and previous/post web purchasing experiences have an indirect effect on decisions (So, Wong, and Sculli, , 2005).

Value for money is affected by things like brand names, sensory search features, and prices before they would buy anything (Kahn and Menon, 2002). According to the authors (Degeratu et al, 2000), network features and store data shows that are matched to the customer's preferences are also key factors in purchasing choices (Mathwick, Malhotra, and Rigdon, 2002). Internet use, perceived danger, perceived utility, and anticipated financial gains may all influence the adoption of web-based buying (O'Cass and Fenech, 2003). (Eastin, 2002) Last but not least, it's critical to consider how security and privacy issues are influencing online shoppers' purchase intents and final decisions (Salisbury,2000; Cheung, 2001). Customers are now empowered by the Internet, with almost unlimited options of products, brands, and sellers, as well as the opportunity to switch between brands and try different types of things with a

single click. On the other hand, the customer has an endless number of options and a finite amount of time (Bhattacharjee 2001b; Crego and Schiffrin, 1995; Cheung, Christy, and Lee, 2005).

The characteristics of online consumers and the distinctions among Online buyers and non-buyers have been the subject of many research. For example, Jarvenpaa et al. (2000) claim that variations in the scale and popularity of Internet enterprises have an effect on consumers' assessment of the degree of trust and associated risk perception. Their expectation is that the customer's perception of reputation and the perceived impact of confidence against them would lead to a favorable attitude towards the buying intention of their products and services.

The number of individuals who use the internet and e-commerce apps will only increase in the future years. Across the globe, there are clear cultural, socioeconomic, and infrastructural variations, and these differences have a major impact on the shopper and non-shopper demographic profiles. The similarities and contrasts between customers from different parts of the globe must also be understood.

created a scientifically testable descriptive model of the online purchasing process by Chen and Chang (2003) that showed how different factors related to interaction, transactions, and fulfillment influence the online shopping experience. These variables are regarded as reliable predictors of overall satisfaction with internet transactions.

In recent years, much study has been undertaken on the user assessment of shop internet sites and how this review may affect consumers' views, buy intentions, behavior, and satisfaction (Li and Zhang, 2005). Gefen and Straub (2000), for example, explored how the PU and PEOU structures affect e-shopping platforms in the context of B2C e-commerce. They observed that PU and PEOU influenced buyers' willingness to learn more about a product. Furthermore, purchase intent is influenced by PU, and PEOU has a considerable effect on PU. Later, Gefen et al. (2003) modified the Tam Model (TAM) to include trust, finding that PU, PEOU, and trust all influenced customers' propensity to engage in e-commerce and online shopping. Several studies have explored perceived utility (PU), perceived ease of use (PEOU), trust, perceived security, perceived

convenience, and perceived hardness, including those by Liao and Cheung (2002), Bhattacharjee (2001), Chen et al. (2002), Liang and Lai (2002), and Liang and Lai (2002). (2002).

Nowadays, technology is continually advancing, resulting in e-commerce maturity in terms of acceptable site structure, performance, and usability. In such cases, e-commerce merchants try to distinguish themselves by delivering a good customer experience and effects (Tractinsky, 2004). find by Kim, Ferrin, and Rao (2003) that customer contentment affects how customers perceive the e-commerce UI in the same setting. Huang (2003) emphasizes the significance of emotion in the context of e-commerce and its relationship to the capacity to locate and buy products online.

Attitudinal theoretical models, such as TRA and TAM, have conducted extensive research on the e-commerce application process by examining antecedent variables of acceptance, such as usefulness, attitude, intention, ease of use, subjective norm, and perceived behavior control (Limayem et al., 2000; Vellido, Lisboa, and Meehan, 2000; Goldsmith and Bridges, 2000; Bobbitt and Dabholkar, 2001; Raijas and Tuunainen, 2001).

Many studies have been undertaken to investigate demographic factors such as age, gender, income, and education as predictors of e-commerce adoption behavior (Bellman, Lohse, and Johnson, 1999; Phau and Poon, 2000; Bhatnagar, Misra, and Rao, 2000). These characteristics are significant and are thought to be important predictors of who buys online (Lohse, et al., 2000). They have an impact on how technology is adopted, developed, and spread throughout the nation, which is crucial for e-commerce success (Ein-Dor, Segev, and Orgad, 1992; Haley, 2002; Png, Tan and Wee, 2001). The bulk of global research has emphasized the significance of cultural and demographic diversity (Hofstede, 1984).

Previous study has shown that gender differences influence the decision-making process for the usage of new technological, as well as the adoption of various technologies by different people (Van Slyke et al., 2002). Women utilize information technology depending on the opinions of others, according to Venkatesh et al. (2000). This is often due to the more familiar ease of usage. Men, on the other hand, are more affected by the utility of technology. Women,

on the other hand, constitute the primary purchasing power for most families and traditional home shoppers. Women are more likely to enjoy online shopping as a result of the vast growth in e-commerce expertise and women's ability to be purchasing decision-makers in many homes across the globe (Alreck and Settle, 2001).

According to another study, while assessing Internet consumer behavior intentions, it is crucial to analyze the sorts of goods and services accessible, as well as their costs (Bobbitt and Dabholkar, 2001; Sohn, 1999; Degeratu et al., 2000; Liang and Lai 2002). Many studies, for example, validate this idea with commodities like books and CDs, which don't need a physical inspection before purchase and aren't extremely expensive, making them easier to sell online (Sohn, 1999). Both the quality of service and a company's reputation have a big influence on e-shopper intentions (Jarvenpaa et al., 2000; Ruyter, Wetzels, and Kleijnen, 2001; Song and Zahedi, 2001). Furthermore, a substantial study has been conducted on trust as a critical component in online purchasing intent, as well as risk as a key aspect in Internet shopping intention (Pavlou, 2001; Ruyter et al., 2001; Jarvenpaa et al., 2000).

- **Consumer Purchase Intention and Online Shopping**

Consumer buy intent is an essential predictor for online shopping because if customers have the desire, they can act closely when they reach the purchasing process. The goal of this research is to identify which variables affect online shopping purchasing intentions. Intentions capture the motivating factors of customers that influence their behavior. Furthermore, it displays consumer probability behavior toward a product, with a greater likelihood indicating a higher buy intention and a lower likelihood indicating a lower purchase intention. When a customer decides to buy anything, they collect information, compare goods, evaluate it, and make a choice. Researchers demonstrate that attitudes and unforeseeable events may influence customer purchasing intentions, and variables that influence online shopping behavior must be investigated.

The intention of customers to acquire via the web with the support of the internet is reflected in their online purchase intention. It is widely accepted that

a customer is more likely to purchase from an online shop when e-commerce or online sites provide satisfying tools such as product/service collections, browsing functions, website trust, cost comparison sheets, purchasing carts, payment services, and outlining devices. Along with these reasons, understanding the significance of each related element is critical for online stores in attracting customers and maintaining sales. Purchase and repurchase intention are the results of customers' intentions to engage in a certain action related to the purchase of a product or service (MDIP article; published on 17 January 2018).

- **How to Measure Intention to Purchase?**

Marketing managers often evaluate and utilize customer purchase intentions when deciding on new and current goods and services, since it is a valuable input for all managers and businesses. According to Jamieson and Bass (1989), between 70 and 90 percent of all customers of market research providers engaged in research that routinely measured and used purchase intentions. When there is a need to assess consumer demand for a prospective evaluated good or service, managers employ product tests, which contain questions such as "Do you have an intention to acquire this item?" on a five-point scale ranging from 1=definitely will not buy to 5=definitely will buy (Morwitz, 2012) Purchase intent has been assessed in a variety of methods in the literature. Barber et al. (2012) created the scale used in this study, which is detailed in table 2.1 below. In this example, a seven-point interval scale is utilized.

**Table 2.1:** Measurement Scales

<b>Agree to disagree</b>	
Purchase Intention	"I'd think about buying this product."
	"I plan to use this product."
	"I want to purchase this product" and
	"I am interested in trying this product"

Source: Barber, N., Kuo, P.-J., Bishop, M., & Goodman Jr, R. (2012). Measuring psychographics to assess purchase intention and WTP. *Journal of Consumer Marketing*, 280- 292.

## 2.5 Conceptual Framework and Hypothesis Building

The following is the conceptual model of the study connecting between the variables:

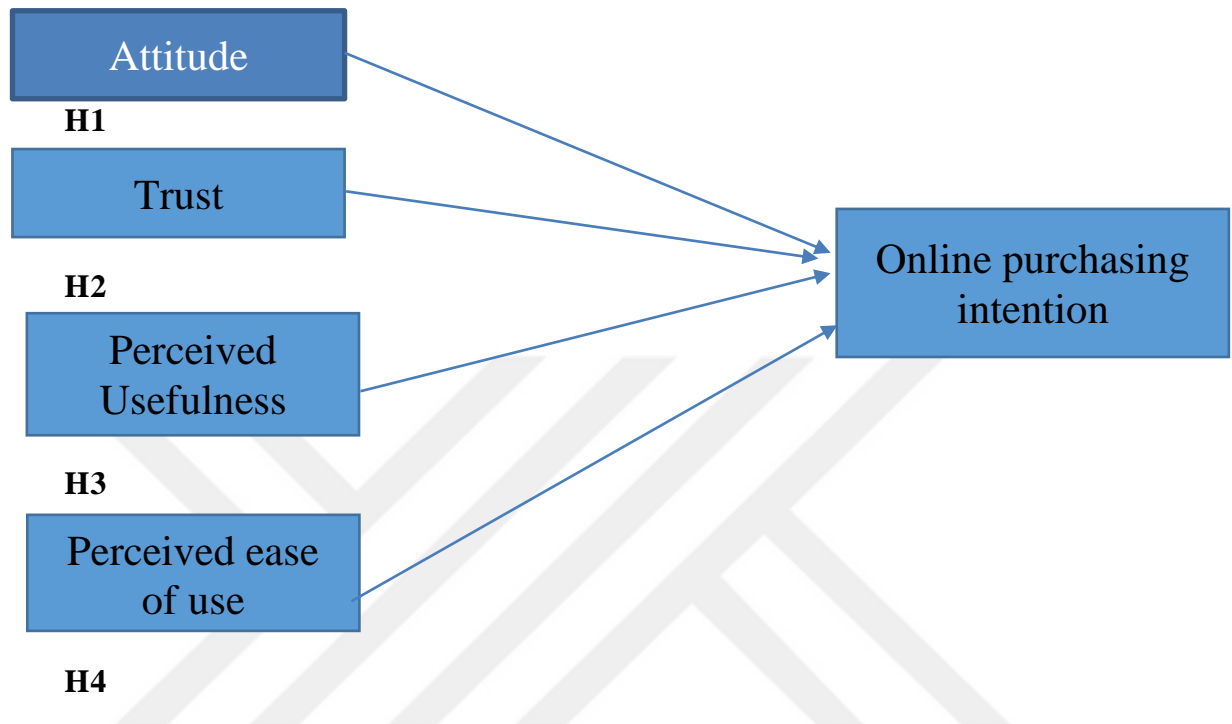


Figure 2.3: Conceptual Framework.

From the above model came the following hypotheses of this research paper which are the following:

**H1:** There is a significant positive relationship between trust and online purchasing intention amongst universities students in Jordan.

**H2:** There is a significant positive relationship between perceived usefulness (PU) and online purchasing intention amongst universities students in Jordan.

**H3:** There is a significant positive relationship between perceived ease of use (PEOU) and online purchasing intention amongst universities students in Jordan.

**H4:** There is a significant positive relationship between attitude and online purchasing intention amongst universities students in Jordan.

### **3. RESEARCH METHODOLOGY AND DESIGN:**

#### **3.1 Overview**

This section outlines the methods used to carry out the research. The study identified the processes and methods utilized in data collecting, processing, and analysis in this part. The following subsections are specifically included: research design, the population of the study, data collecting tools, data collecting techniques, and data analysis.

#### **3.2 Research Design**

A quantitative research approach was adopted in this study to gain an idea of the factors influencing the online purchase intention of university students in Jordan. At the same time, this study necessitates the gathering of data from a diverse group of university student consumers who presently engage in online purchasing. As a result, the present study used a quantitative study as its research strategy. Quantitative research needs to collect numerical data from a big number of individuals.

through which a specific phenomenon or a hypothesis is tested, explained, or verified empirically (Saunders, M, Lewis, P & Thornhill, A, 2009). Also, Methods of quantitative research are useful in understanding respondents 'perspectives, key phrases that include respondents' attitudes or experiences, and in finding their motives behind the decision (Sekaran, 2007).The researchers evaluated hypotheses quantitatively by studying the relationships between variables (Landrum, B, & Garza, G, Hair, 2015,2007).Furthermore, quantitative methods are helpful tools that academics employ to improve understanding by using predicted data to elucidate the connections between variables (Johnson & Christensen, 2017; Cooper, & Schindler, 2014). Finally, quantitative procedures are the most exact way to investigate differences using statistical data (Landrum

& Garza, 2015). I believe that using a quantitative approach is appropriate for this research.

### **3.3 Population and sampling**

The online questionnaire was created by Google forms then distributed among university students in Jordan. According to Smith and Albaum (2010) (Pallant, 2013), multiple regression procedures need a high sample size for generalization aims and recommend using the formula supplied by Pallant (Tabachnick & Fidell, 2007).

$$N > 50 + 8m$$

Where:

N = sample size

m = number of independent variables

The sample size necessary for this research is as follows, based on this calculation and the number of independent variables in this study:

$$N > 50 + 8 \times 4 = 82$$

Which means that the sample size for this study should be at least more than 82 (number of independent variables of this study is 4).

Because the number of populations is undefined, I used calculation method from Hair et al., (2017).

The minimal sample need is five times the quantity of research indicators, with a 5:1 sample-to-research-indicator ratio. They also said that the greater the number of samples gathered, the more accurate the results would be. Because there are 29 indicators in this study, the sample size for this study is:

$$5 \times 29 = 145 \text{ respondents}$$

Thus, the sampling size for this research is 145 respondents.

Finally, 524 answers were gathered and deemed as legitimate for additional statistical data analysis after the survey was delivered through online Google form to the targeted population, which is a group of university students.

### **3.4 Survey Instruments**

A questionnaire was developed to evaluate the study model and collect the data necessary to accomplish the research goals. In the survey technique, respondents responded and made judgments faster than in open-ended questions.

The questionnaire was developed in English first, then translated into Arabic because the research was performed on Jordanian university students who are fluent in Arabic. The questionnaire is divided into two parts and will be explained in detail below. The first part contains two sections, the first section included demographic questions in order to obtain specific information about the target customer and the second section contained general information. These demographic questions include gender, age. The general questions here contain two questions, one of them is whether the customer has a credit card and the other is about the number of hours spent on the Internet during the day.

The second section had questions designed to assess research characteristics such as perceived ease of use, perceived usefulness, trust, and attitude as independent variables, and consumer purchase intention as a dependent variable.

The Likert point5 scale was used for measures the research items, the Likert scale is a series of points that assist a researcher in knowing the opinions of respondents (Saunders et al., 2009). Moreover, it is consisting of five points as follows: (1= strongly disagree), (2 = disagree), (3 =Neither agree nor disagree), (4 = agree) and (5 = strongly agree).

### **3.5 Statistical Techniques**

In this study, SPSS 21 software was used to analyze the results. Here I used Factor analysis, reliability analysis, validity, descriptive analysis, correlation analysis, and linear-regression analysis methods.

## **4. ANALYSIS AND FINDINGS**

### **4.1 Introduction**

This chapter examines quantitative data from 524 forms in order to assess the validity of the given study hypotheses. The information acquired using the aforementioned procedures was analyzed from a number of perspectives. Several statistical investigations were carried out, including descriptive and inferential statistics. In descriptive statistics, which is a kind of preliminary analysis, respondents' demographic features and the fundamental condition of university students' consuming behavior are described in order to provide a more complete understanding of the data given. The second section of this chapter discusses inferential statistics, which includes testing for variable normality, questionnaire reliability and validity, multiple regression analysis, and hypothesis testing. IBM SPSS (21) and AMOS (23) software were used to conduct the testing.

### **4.2 Descriptive Statistics**

#### **4.2.1 Demographic characteristics of respondents**

As previously stated, 524 valid surveys were obtained. The first section of the questionnaire looked at the participants' basic demographic information, such as their gender, age, if they had a credit card, and how much time they spent online. They were all tested using single-choice questions. Table 4.1 presents the demographic profile of respondents. The Sample Size is 524.

**Table 4.1:** Demographic Profile of Respondents.

Demographic Profile		Frequency	Percentage (%)
Gender	<i>Male</i>	352	67.2 %
	Female	172	32.8 %
Age	18-20	162	30.9 %
	21-23	227	43.3 %
	24-26	58	11.1 %
	27-30	28	5.3 %
	>30	49	9.4 %
Personal Credit Card	Yes	320	61.1 %
	No	204	38.9 %
Internet Usage Hours	1-2 hours	53	10.1 %
	3-4 hours	150	28.6 %
	More than 4 hours	321	61.3 %

As mentioned above, 524 valid questionnaires were collected. The first section of the questionnaire looked at the participants' basic demographic information, such as their gender, age, if they had a credit card, and how much time they spent online. They were all tested using multiple-choice questions. The demographic profile of responders is shown in Table 4.1. The sample size is 524 people. According to Table 4.1, females make for 67.2 percent of the total number of respondents, while men account for 32.8 percent. In terms of age groups, the majority of respondents (43.3 percent) were between the ages of 21 and 23 years old, followed by those between the ages of 18 and 20 (30.9 percent), and (11.1 percent) were between the ages of 24 and 27, then (9.4 percent) were over 30, and the remaining (5.3 percent) were between the ages of 27 and 30. As for those who own credit cards, about (61.1%) own cards, as for the others (38.9) % They do not have. Furthermore, (61.3%) of the respondents using the internet for more than 4 hours per day and (28.6%) for three to four hours, and the rest (10.1%) just 1-2 hours. As it is clear, most of the respondents were young and well-educated, mostly undergraduate students.

### 4.3 Descriptive analysis:

Four factors influenced university students' online purchasing intentions. The table below (Table 14) displays the descriptive findings regarding the online purchase intention variable with its factors.

**Table 4.2:** Descriptive statistics for Predictor and Criterion Variables:

Variable	N	Mean	St. Deviation
Perceived Usefulness	524	3.5697	.71923
Perceived Ease of Use	524	3.9548	.64913
Trust	524	3.2640	.89570
Attitude_Factor1	524	3.8931	.70033
Attitude_Factor2	524	3.0859	.77824
Online purchase intention	524	3.1675	.62892
Valid N (listwise)	524		

### 4.4 Factor Analysis

#### 4.4.1 Factor Analysis on Perceived Usefulness:

I used the e KMO and Bartlett's test to show that the factor analysis method which we applied is statistically significant or not, the significance level was less than 0.05, therefore the analysis was statically significant.

**Table 4.3:** KMO and Bartlett's Test 1

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.870
Bartlett's Test of Sphericity	Approx. Chi-Square	1102.407
	Df	15
	Sig.	.000

In the case of the Perceived Usefulness items, a one-factor solution from FA reveals that this extracted factor explains almost 55.658% of the variation in these items. while the eigenvalue for the first factor was above 1 almost (3.4), and the eigen value for other five factors were lower than the threshold value. Individual item factor loadings are not a problem, as seen in the table below. There are no cross-loadings on any of these items.

**Table 4.4:** Factor loadings of Perceived Usefulness

Questions	Component 1
“Using the internet for shopping enables me to accomplish shopping tasks more quickly. “	.667
“Using the internet for shopping helps me to make better purchase decisions. “	.782
“Using the internet for shopping improves the performance of my shopping tasks. “	.821
“Using the internet for shopping saves me money. “	.627
“Using the internet for shopping improves the quality of my shopping tasks “	.809
“Using the internet for shopping increases the productivity of my shopping tasks. “	.749

#### 4.4.2 Factor Analysis on Perceived ease of use:

**Table 4.5:** KMO and Bartlett’s test 2

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.847
Bartlett's Test of Sphericity	Approx. Chi-Square	979.120
	Df	15
	Sig.	.000

In the case of the Perceived Ease of Use items, a one-factor solution from FA reveals that this extracted factor explains almost 53.408 % of the variation in these items. while the eigenvalue for the first factor was above 1 almost (3.3), the eigen value for other five factors were lower than the threshold value. Individual item factor loadings are not a problem, as seen in the table below. There are no cross-loadings on any of these items.

**Table 4.6:** Factor loadings of Perceived Ease of Use

Questions	Component 1
“I Think that I would find it easy to learn how to shop online. “	.775
“I think that it would be possible for me to shop online without the help of an expert “	.761
“I think that I would have no problems interacting with the internet when shopping “	.748
“I think that I could become skillful at online shopping. “	.736
“I think that shopping online does not require a lot of mental effort. “	.658
“I think that it is easy to use the internet to find products that I want to buy. “	.700

#### 4.4.3 Factor Analysis on Trust:

**Table 4.7:** KMO and Bartlett's test 3

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		. 626
Bartlett's Test of Sphericity	Approx. Chi-Square	547.870
	df	3
	Sig.	.000

In the case of the Trust, a one-factor solution from FA reveals that this extracted factor explains almost 70.621 % of the variation in these items. while the eigenvalue for the first factor was above 1 almost (2.3), the eigen value for other two factors were lower than the threshold value. Individual item factor loadings are not a problem, as seen in the table below. There are no cross-loadings on any of these items.

**Table 4.8:** Factor loadings of Trust

Questions	Component
	1
“Internet websites are safe environments in which to exchange information with others. “	. 839
“Internet websites are reliable environments in which to conduct business transactions. “	.911
“Internet websites handle personal information submitted by users in competent fashion. “	.765

#### 4.4.4 Factor Analysis on Attitude:

**Table 4.9:** KMO and Bartlett's test 4

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		. 886
Bartlett's Test of Sphericity	Approx. Chi-Square	2054.393
	df	45
	Sig.	.000

In the case of the Attitude, two-factors solutions from FA reveals that these extracted factors explain almost 60.153 % of the variation in these items. while the eigenvalue for the first and second factors was above 1 almost (4.5,1.4 respectively), the eigen value for other eight factors were lower than the threshold value. Individual item factor loadings are not a problem, as seen in the table below. There are no cross-loadings on any of these items.

**Table 4.10:** Factor loadings of Attitude

Questions	Component	
	1	2
“Using the internet for shopping is enjoyable. “		.791
“Using the internet for shopping is convenient. “		.742
“Using the internet for shopping is absorbing. “		.794
“Using the internet for shopping is attractive. “		.749
“Using the internet for shopping is interesting “		.778
“Using the internet for shopping is worth it. “		.664
“Using the internet for shopping is pleasant. “		.784
“Using the internet for shopping is secure. “		.575
“Using the internet for shopping is necessary”		.691
“Using the internet for shopping is a good idea. “		.729

#### 4.4.5 Factor Analysis on Online purchasing intention:

**Table 4.11:** KMO and Bartlett’s test 5

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.861
Bartlett's Test of Sphericity	Approx. Chi-Square	1734.769
	df	6
	Sig.	.000

In the case of the of Online Purchase Intention, One-factor solution from FA reveals that this extracted factor explain almost 83.060 % of the variation in these items. while the eigenvalue for the first factor was above 1 almost (3.1), the eigen value for other three factors were lower than the threshold value. Individual item factor loadings are not a problem, as seen in the table below. There are no cross-loadings on any of these items.

**Table 4.12:** Factor loadings of Online Purchase Intention

Questions	Component 1
“I intend to buy through internet. “	.928
“It is probable that I would buy through internet in the future. “	.900
“I intend to buy through internet in the future. “	.889
“I would buy through internet in the future. “	.927

#### 4.5 Reliability findings

Table 4.13 shows the e internal consistency coefficients (Cronbach’s Alpha) of the scales.

**Table 4.13:** Reliability analysis

Number of Items	Variable	Alpha
6	Perceived Usefulness	.834
6	Perceived Ease of Use	.834
3	Trust	.790
10	Attitude	.836
4	Online purchase intention	.931

**Table 4.14:** displays the reliability statistics for Dataset:

reliability statistics	
Cronbach's Alpha	N of Items
.924	33

Cronbach's alpha reliability (Cronbach, 1951) is a popular measure of reliability in the scientific community. Cronbach's alpha reliability defines the reliability of a total (or average) of q measures, where the q measurements may be q raters, occasions, alternate forms, or questionnaire/test items (Bonett, D. G. and Wright, T. A. , 2014).

#### 4.6 Correlation analysis:

The table below shows the correlations between the variables of this study.

**Table 4.15:** Correlation analysis

	PU	PEOU	Trust	Attitude-F1	Attitude-F2	Online p.intention
Perceived Usefulness	(.834)					
Perceived Ease of Use	.493**	(.834)				
Trust	.477**	.400**	(.790)			
Attitude_factor1	.577**	.599**	.477**	(.836)		
Attitude_factor2	.466**	.269**	.578**	.432**	(.836)	
Online purchase intention	.696**	.632**	.576**	.726**	.547**	(.931)

\*\* . Correlation is significant at the 0.01 level (2-tailed). - (...) is reliability analysis value

The correlation findings show that the independent variables, Perceived ease of use, perceived usefulness, Attitude and Trust have a strong positive relationship with Online purchase intention.

This implies that an increase or positive change in the independent variable would result in a substantial rise in online purchasing intention.

#### **4.7 Linear regression analysis regarding the Factors influencing online purchase intention among university students in Jordan:**

**Table 4.16:** Regression Analysis: **Perceived Ease of Use**

<b>Dependent variable</b>	<b>Independent variable</b>	<b>β</b>	<b>T</b>	<b>P</b>	<b>F</b>	<b>Model (p)</b>
Online purchasing intention	Perceived Ease of Use	0,612	18.64	0.0000	347.71	0.0000
						0.399

Linear regression analysis was conducted so as to figure out the Factors influencing online purchase intention among university students in Jordan, as the F= 347.71 and p= 0,000 which is less than 0.05, this study is considered to be valid and statistically significant.

According to the table, dimensions of online purchase intention are able to explain satisfaction level of consumers on 39.9% ( $R^2=0,399$ ).

In this respect, perceived Ease of use has an impact on online purchase intention among university students in Jordan.

**Table 4.18:** Regression Analysis: **Perceived Usefulness**

<b>Dependent variable</b>	<b>Independent variable</b>	<b>β</b>	<b>T</b>	<b>P</b>	<b>F</b>	<b>Model (p)</b>
Online purchasing intention	Perceived Usefulness	0,608	22.130	0.0000	489.77	0.0000 0.484

Linear regression analysis was conducted so as to figure out the Factors influencing online purchase intention among university students in Jordan, as the F= 489.77 and p= 0,000 which is less than 0.05, this study is considered to be valid and statistically significant.

According to the table, dimensions of online purchase intention are able to explain satisfaction level of consumers on 48.4% ( $R^2=0,484$ ).

In this respect, perceived Usefulness has an impact on online purchase intention among university students in Jordan.

**Table 4.19:** Regression Analysis: **Attitude Factor 1**

<b>Dependent variable</b>	<b>Independent variable</b>	<b>β</b>	<b>T</b>	<b>P</b>	<b>F</b>	<b>Model (p)</b>
Online purchasing intention	Attitude Factor 1	0,652	24.149	0.0000	583.19	0.0000 0.527

Linear regression analysis was conducted so as to figure out the Factors influencing online purchase intention among university students in Jordan, as the F= 583.19 and p= 0,000 which is less than 0.05, this study is considered to be valid and statistically significant.

According to the table, dimensions of online purchase intention are able to explain satisfaction level of consumers on 52.7% ( $R^2=0,527$ ).

In this respect, Attitude Factor1 has an impact on online purchase intention among university students in Jordan.

**Table 4.20:** Regression Analysis: **Attitude Factor 2**

<b>Dependent variable</b>	<b>Independent variable</b>	<b>β</b>	<b>T</b>	<b>P</b>	<b>F</b>	<b>Model (p)</b>
Online purchasing intention	Attitude Factor 2	0,441	14.91	0.0000	222.32	0.0000
						0.298

Linear regression analysis was conducted so as to figure out the Factors influencing online purchase intention among university students in Jordan, as the F= 222.32 and p= 0,000 which is less than 0.05, this study is considered to be valid and statistically significant.

According to the table, dimensions of online purchase intention are able to explain satisfaction level of consumers on 29.8% ( $R^2=0,298$ ).

In this respect, Attitude Factor 2 has an impact on online purchase intention among university students in Jordan.

**Table 4.21:** Regression Analysis: **Trust**

<b>Dependent variable</b>	<b>Independent variable</b>	<b>β</b>	<b>T</b>	<b>P</b>	<b>F</b>	<b>Model (p)</b>
Online purchasing intention	Trust	0,404	16.08	0.0000	258.64	0.0000
						0.331

Linear regression analysis was conducted so as to figure out the Factors influencing online purchase intention among university students in Jordan, as the F= 258.64 and p= 0,000 which is less than 0.05, this study is considered to be valid and statistically significant.

According to the table, dimensions of online purchase intention are able to explain satisfaction level of consumers on 33.1% ( $R^2=0,331$ ).

In this respect, Trust has an impact on online purchase intention among university students in Jordan.

**Table 4.16:** Variables Entered/ Removed

Variable Model	Variables Entered	Variables Removed	Method
1	Attitude_Factor1		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Perceived Usefulness		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
3	Perceived Ease of Use		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
4	Attitude_Factor2		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
5	Trust		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

Dependent Variable: Intention To purchase online

**Table 4.17:** Model Summary

Variable Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 <sup>a</sup>	.528	.527	.43264
2	.802 <sup>b</sup>	.642	.641	.37676
3	.820 <sup>c</sup>	.673	.89570	.36078
4	.839 <sup>d</sup>	.704	.671	.34360
5	.843 <sup>e</sup>	.711	.709	.33946

a. Predictors: (Constant), Attitude\_Factor1

b. Predictors: (Constant), Attitude\_Factor1, Perceived Usefulness

c. Predictors: (Constant), Attitude\_Factor1, Perceived Usefulness, Perceived Ease of Use

d. Predictors: (Constant), Attitude\_Factor1, Perceived Usefulness, Perceived Ease of Use, Attitude\_Factor2

e. Predictors: (Constant), Attitude\_Factor1, Perceived Usefulness, Perceived Ease of Use, Attitude\_Factor2, Trust

#### 4.8 Hypotheses testing:

**Table 4.19:** Hypotheses testing

Hypothesis	Statement	Result
H1	There is a significant positive relationship between perceived usefulness (PU) and online purchasing intention amongst universities students in Jordan.	Supported
H2	There is a significant positive relationship between perceived ease of use (PEOU) and online purchasing intention amongst universities students in Jordan.	Supported
H3	There is a significant positive relationship between trust and online purchasing intention amongst universities students in Jordan.	Supported
H4	There is a significant positive relationship between attitude and online purchasing intention amongst universities students in Jordan.	Supported

## **5. CONCLUSION AND RECOMMENDATIONS**

### **5.1 Overview**

This is the last chapter of this study, and it concludes the thesis. It will begin with a presentation of the results and the findings of the analytical chapter. It will also offer suggestions and limits of this research. Finally, it will include my own thoughts on my research experience.

### **5.2 Discussion the Result**

The aim of this thesis is to figure out the factors influencing Jordanian university students' intention to buy online from different e-commerce stores. The factors are trust and attitude, perceived usefulness, and ease of use.

Based on the data gathered, four research questions and objectives have been developed to evaluate the hypothesis.

Hypothesis (H1):

There is a significant positive relationship between perceived usefulness (PU) and online purchasing intention amongst universities students in Jordan.

The hypothesis test has shown a significant influence of the (Perceived usefulness) variable on online purchasing intention amongst universities students in Jordan. This implies that online shops may improve customer intention, satisfaction, and competitive position by convincing customers of the benefits of utilizing online shops and demonstrating the advantages of their unique offerings as compared to conventional online purchasing.

Furthermore, internet retailers should speed up their buying and shipping services. A comfortable online store saves customers time, allowing them to see online purchasing as a time-saving tool. According to the findings of this study, online retailers must educate their customers about the overall advantages of utilizing their services in terms of speed and time savings.

The more helpful the internet is to a consumer; the further likely people are to buy anything online. This greatly adds to the internet's distinguishing characteristics in terms of accessibility and performance. As a consequence, the company or its connected stakeholders may put in extra effort to create a useful and attractive website in order to boost profits.

Hypothesis (H2):

There is a significant positive relationship between perceived ease of use (PEOU) and online purchasing intention amongst universities students in Jordan.

Perceived ease of use hypothesis test shows a significant influence on online purchasing intention amongst universities students in Jordan.

As a result, by offering more user-friendly features and shops with simple designs, e-commerce websites may enhance consumer intention to purchase, and customers may believe that online buying is simple to use. According to the study data and findings, customers don't always pay more focus to ease of use, because most online orders are done via mobile phones. However, this still shows that online shops must enhance consumer intentions, by bringing simplicity to their shop processes, and providing user manuals to help them manage and finish their purchasing easily and with the least amount of effort.

Hypothesis (H3):

There is a significant positive relationship between Trust and online purchasing intention amongst universities students in Jordan.

Trust hypothesis test shows a significant influence on online purchasing intention amongst universities students in Jordan.

This implies that in order for e-commerce sites to offer consumer satisfaction and retain customers while also competing in marketplaces, online retailers must make users feel secure enough to share their personal data on online websites. This may be accomplished by raising consumer knowledge of the fact that online shops offer the most security features and a high degree of technology to safeguard their customers' data.

Furthermore, online shops must inform and raise customer knowledge of the need of utilizing the finest security integrations. Furthermore, e-commerce sites should remind their customers on a frequent basis to keep their user IDs and passwords, as well as other critical information, secure and not reveal it to outsiders. Online shops should also educate and warn customers about the dangers of security problems such as hacking and spam emails with bogus ads requesting user IDs and passwords.

Hypothesis (H4):

There is a significant positive relationship between Attitude and online purchasing intention amongst universities students in Jordan.

Attitude hypothesis test shows a significant influence on online purchasing intention amongst universities students in Jordan.

The strong and significant impact of attitude toward online purchasing on internet shopping intention confirms previous research findings that a positive attitude toward online technologies is a significant predicting factor behind using the internet for online purchasing (Chau & Lung, 1998; Eastlick & Lotz, 1999; Goldsmith, 2000; O'Cass & Fenech, 2003).

### **5.3 Contributions**

From an academic standpoint, this research supports prior research findings on purchase intentions to purchase online and demonstrates that (TAM) factors may influence and influence customers' intention to buy online. Furthermore, many researchers may find this study useful in the future by investigating other factors based on the findings, which could affect students' intention to purchase online in Jordan. Moreover, the research benefits online shops and e-commerce businesses by providing recommendations and ideas on how to enhance competitive advantages by increasing students' desire to purchase online.

### **5.4 Limitations of The Study**

in this research, there are a few limitations, like every study. The sampling technique, questionnaire design, and timing are all limitations of this research.

The data is gathered through an online questionnaire created with Google Forms, which reduces the reliability of the responses from respondents.

Second, the present investigation was completed in a very short amount of time. Time is an important factor in the production of high-quality research. In order to get valid, reliable, repeatable, and objective results in a short length of time, a longer time period is desirable for a more representative sample size that may generate more relevant and trustworthy conclusions. Finally, this study was conducted in Jordan, and it is possible that it is climate-specific. Because of the consumers' diverse demographics, cultural variations, and purchasing habits, the findings may be limited to Jordan. As a consequence, the findings' generalizability to other nations may be restricted in the field of consumer behavior.

### **5.5 Recommendation for Business and Future Researchers**

Following the constraints indicated in the previous paragraph, there are some critical recommendations that should serve as a good guide for future research. Future research of this kind should make a greater effort to achieve a bigger sample size. In other words, more time should be provided to the researcher to gather big enough samples to deliver more dependable findings by enhancing validity, accuracy, and minimizing the margin of error.

Despite the Four Important Variables described in this study, many more factors may exist and be investigated in future studies. Future studies on Jordanian university students' intentions to buy online may uncover many new variables since there will be additional contributing factors besides (TAM) and its attitude and trust factors.

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## **APPENDICES**

**Appendix A:** Survey Questionnaire

**Appendix B:** Ethical Approval Form



## Appendix A: Survey Questionnaire

Thank you for taking the time to participate in this questionnaire!

As part of my MBA research thesis at the Istanbul Aydin University, Istanbul, I am conducting a survey that evaluates Factors Influencing the Online Purchase Intention Process Among University Students in Jordan.

This questionnaire was developed for an investigation about Factors Influencing the Online Purchase Intention Process Among University Students in Jordan, it is designed to find out the outcomes of Factors Influencing the Online Purchase Intention Process Among University Students in Jordan. The collected responses will be analyzed and used in a masters of business administration. None of the data will be shared with others, the questionnaire is completely blind. This questionnaire consists of five sections, (34) questions.

Your participation will be greatly appreciated and your responses are important for the student to gain better understanding of daily challenges the administration encounters.

Thank you for participating and feel  
Please write or tick (✓) the appropriate response to each of the statements.

### Respondent's details:

Gender:

- Male       Female

Age:

- 18-20  
 21-23  
 24-26  
 27-30  
 Above 30

Do you have personal credit card?

- Yes                                       No

how many hours do you spend on the internet per day?

- 1-2 hours  
 3-4 hours  
 more than 4 hours

Section A: Perceived usefulness to online shopping (ZARRAD H., 2012).

1. Using the internet for shopping enables me to accomplish shopping tasks more quickly

2. Using the internet for shopping helps me to make better purchase decisions

3. Using the internet for shopping improves the performance of my shopping tasks

4. Using the internet for shopping saves me money

5. Using the internet for shopping improves the quality of my shopping tasks.

6. Using the internet for shopping increases the productivity of my shopping tasks.

Section B: Perceived ease of use to online shopping (ZARRAD H., 2012).

7. I think that I would find it easy to learn how to shop online

8. I think that it would be possible for me to shop online without the help of an expert

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
9. I think that I would have no problems interacting with the internet when shopping					
10. I think that I could become skillful at online shopping					
11. I think that shopping online does not require a lot of mental effort.					
12. I think that it is easy to use the internet to find products that I want to buy. Section C: Attitude to online shopping (ZARRAD H., 2012).					
13. Using the internet for shopping is enjoyable.					
14. Using the internet for shopping is convenient.					
15. Using the internet for shopping is absorbing.					
16. Using the internet for shopping is attractive.					

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
17. Using the internet for shopping is interesting					
18. Using the internet for shopping is worth it					
19. Using the internet for shopping is pleasant					
20. Using the internet for shopping is secure					
21. Using the internet for shopping is necessary					
22. Using the internet for shopping is a good idea					
Section D: Online purchase intention (ZARRAD H., 2012).					
23. I intend to buy through internet					
24. It is probable that I would buy through internet in the future					
25. I intend to buy through internet in the future					
26. I would buy through internet in the future					

Section D: Trust to shopping online (Obeidat, 2014)

27. Internet websites are safe environments in which to exchange information with others.

28. internet websites are reliable environments in which to conduct business transactions.

29. internet websites handle personal information submitted by users in competent fashion.

<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>

## Appendix B: Ethical Approval Form

Evrak Tarih ve Sayısı: 11.06.2021-14260



T.C.  
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ  
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Sayı : E-88083623-020-14260  
Konu : Etik Onayı Hk.

11.06.2021

Sayın Sana Khaled Mahmoud AL MAZIED

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 09.06.2021 tarihli ve 2021/07 sayılı kararıyla uygun bulunmuştur. Bilgilerinize rica ederim.

Dr.Öğr.Üyesi Alper FİDAN  
Müdür Yardımcısı

Bu belge, güvenli elektronik imza ile imzalanmıştır.

Belge Doğrulama Kodu : BSE3MVJ5B3 Pin Kodu : 44352

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## **RESUME**

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### Education:

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