

Understanding Jordanian Consumers' Online Purchase Intentions: Integrating Trust to the UTAUT2 Framework

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Abstract

This study examines the consumers' intention to purchase products online using the extended unified theory of acceptance and use of technology (UTAUT2) as a basic model. The proposed model is integrated with perceived trust as a mediating variable to understand the influence of the core constructs of the UTAUT2 model such as performance expectancy, social influence and facilitating conditions on it. Moreover, the constructs such as effort expectancy, perceived trust and price value were hypothesized to understand their direct impact on consumers' online purchase intention. A valid data sample of 284 respondents was gathered from the students and faculty members from six different private and public universities in Jordan. The findings indicated that all six hypotheses between seven constructs were found significant. The paper also discusses the theoretical contributions and implications of this research for practice toward the end.

Keywords: E-Commerce, Purchase Intentions, Jordan, Consumers, UTAUT, Trust

INTRODUCTION

Since the evolution of Business-to-Consumer (B2C) online shopping portals as a key transaction platform, enticing consumers to purchase products through online shopping has become a critical issue for both organizations and academics [5]. However, despite the growing role of Internet in consumers' lives, most of the consumers purchase from the

brick-and-mortar stores and not through e-commerce websites even today [1][2]. As per the estimation of The US Census Bureau (2016), less than 8% of the US retail sales were transacted through e-commerce websites whereas purchase through the offline mediums accounted for majority of product categories. Businesses in Jordan have started to adopt e-commerce business models and sell their products online, however there is a lack of empirical research understanding the role of factors on consumers' online purchase intention [13][21].

Also, researchers have proposed a number of research frameworks, theories and models to analyze factors that influence consumers' purchase intentions through online shopping [26]. For example, the authors in [10][30] used the technology acceptance model (TAM) as a basic model to understand consumer acceptance of electronic shopping. Wang et al. (2012) used socialization framework to examine the product attitude and consumers' online purchase intentions. Bianchi and Andrews [3] tested a model of trust and risk to understand consumers' attitude and continue purchasing online. Moreover, the authors in [20] used unified theory of acceptance and use of technology (UTAUT) as a fundamental model to examine tourists' online purchase intentions. However, a number of other research studies [4][33] developed their conceptual model based on the need of relevant random variables to understand consumers' purchase intentions. For example, Weisstein et al. in [33] examined consumers' purchase intentions using some constructs including pay-what-you-want pricing, brand familiarity, virtual product experience and anchor price whereas Chen et

al. in [4] investigated it through some independent variables such as online brand-related information, electronic word-of-mouth (e-WOM) source, neutral/third source, manufacturer/retailer source and attitude.

Further, it should be noted that there is a widespread form of research originating from studies in advanced countries relating to the constructs that affect consumers' online purchase behavior [22][24][25]. For example, Poddar et al. in [24] adapted the concept of brand/store personality to Internet marketing in measuring consumer online purchase intentions in the context of USA. Similarly, Qureshi et al. in [25] used mediating role of trust to understand customer online purchasing intention in the context of USA whereas the impact of three different trusts (i.e. vendor, Internet and third parties) and attitude on online purchasing in the context of New Zealand has been investigated in [22].

Deriving from the above evidences, it is very clear that there is a lack of empirical research to understand the impact of factors analyzing consumers' online purchase intentions in Jordan. UTAUT2 is a research model developed by Venkatesh et al. in 2012 [32] to examine the use of technology and understand its use by the consumers. However, none of the existing research studies have used it to examine the consumers' purchase intentions on e-commerce portals in the context of Jordan. This research, hence, will use this unified model and perceived trust as a mediating variable to understand e-commerce adoption from the Jordanian consumers perspective.

In the light of arguments presented above, the key objective guiding this research is as follows: to study consumers' online purchase intention in a Jordanian perspective to examine whether constructs deriving from the extended unified theory of acceptance and use of technology using perceived trust as a mediating variable are able to measure consumers' online purchase intentions toward e-commerce websites. This paper examines the influence of performance expectancy, social influence and facilitating conditions on consumers' perceived trust and the effect of effort expectancy, perceived trust and perceived value on consumers' purchase intentions.

PROPOSED RESEARCH MODEL AND HYPOTHESIS DEVELOPMENT

The following section discusses the proposed conceptual model and the hypotheses based on the six causal relations recognized between seven constructs.

UTAUT2 Framework

The UTAUT2 is an extension of the UTAUT model given by Venkatesh et al. in 2003 [31]. The UTAUT model composes of the four core integrated constructs namely performance expectancy, effort expectancy, social influence and facilitating

conditions and their influence of the dependent variables behavioral intentions and use behavior under the moderating impact of age, gender, experience and voluntariness of use [31]. Based on the gaps in the UTAUT and the associated theoretical explanation provided, the UTAUT2 model incorporates three additional constructs into the UTAUT: hedonic motivation, price value and habit. Moreover, the control variables gender, age and experience moderate the effects of these variables on dependent variables behavioral intentions and use behavior. So, the UTAUT2 model is a further development of the UTAUT model that was mainly adopted for the organization use setting to a consumer use setting. The additional concepts of the cost and pricing structure (i.e. price value), pleasure derived from using a technology and its important role in determining technology acceptance (i.e. hedonic motivation) and the extent of interaction and familiarity developed with a target technology (i.e. habit) extended the basic UTAUT model to make it compatible to be used in the consumers' context of accepting the new technology [32].

Overview of the Proposed Research Model

The proposed research model is primarily based on the UTAUT2 with an additional variable perceived trust working as a mediating variable. Therefore, the conceptual model is significantly different than the original UTAUT2 model. Unlike the original UTAUT2 model, the proposed research model advocates perceived trust as a mediating variable and insinuate the impact of the core variables of the UTAUT2 model including performance expectancy (PE), social influence (SI) and facilitating conditions (FC) on mediating variable perceived trust. In addition, the other constructs including effort expectancy, perceived trust and perceived value are proposed to determine consumers' online purchase intentions toward the e-commerce website in the context of Jordan.

However, this study has not included some constructs from the original UTAUT2 model including hedonic motivation, habit and use behavior. Moreover, the proposed conceptual model has also not utilized the impact of any moderators to examine the theorized relationships. The research provides appropriate justification for not including these constructs and any moderators in the proposed model. As the majority of respondents for this research are relatively untested consumers as far as their experience with online purchasing with e-commerce websites is concerned, the researcher argues that it won't be appropriate to use constructs such as habit and use behavior to take into account as they could fit into the context where the model is tested using the data gathered from seasoned consumers having fair amount of experience using online purchasing.

Moreover, as this is one of the exploratory studies to understand the impact of some key of the key constructs on consumers' online purchase intentions; the proposed research has not included any moderators as a part of the proposed model. Moreover, it can also be argued that moderators may not be universally applicable to all different perspectives and hence being considered to become non-relevant in certain settings. Further, the research has proposed to include perceived trust as a mediating variable for three core constructs (i.e. PE, SI and FC) of the originating UTAUT2 model. The prominence of trust as a relevant construct in diminishing the social intricacy of e-commerce has been well studied in the literature and has been found to lead to initial purchase intentions in the online world [25]. Realizing the above discussions, this study proposes a research model using seven constructs and six different relationships between them. Figure 1 presents the proposed conceptual model below.

Hypotheses Development

For the proposed conceptual model, six hypotheses have been formulated based on the causal links between seven constructs used for it. We present a brief summary of the hypotheses development as follows:

Performance Expectancy

Performance expectancy is defined as the level to which, a person trusts that using the system will help them achieve gains in job performance [31]. B2C e-commerce has a great benefit in terms of cost and time saving, independence in terms of time and day, quick responses to complaints and provision of more services [29]. All these benefits improve consumers' performance for e-commerce activities. Trust is determined by competence belief, which indicates that consumer should believe that the supplier is useful for accomplishing his/her goal [27]. Some research studies have stressed that the consumers' perceived performance level was positively linked with their trust in the Internet banking [27] and shopping mall [17] contexts. Based on the operational definition of performance expectancy, this research believes that the e-commerce systems usefulness and consumers' improved effectiveness, timesaving and superior productivity lead them to better trust the system. Therefore, the following hypothesis can be formulated:

H1: Performance expectancy significantly impacts consumers' perceived trust in online shopping.

Social Influence

Social influence is defined as the level to which a person perceives that important others believe he or she should use

the new system [31]. A web-based social network provides different methods such as a chat room or discussion forum for individuals to interact, exchange opinions and compare experiences with others [15]. The social network works even more effectively when the people involved in exchanging information are closely linked to each other. Studies have suggested that word-of-mouth recommendations are one of the most relevant source of information for consumers to make their purchase decisions [18]. From the above discussion, it can be argued that social influence imposed to the consumers would allow them to better trust the online shopping method to purchase their products. Therefore, we hypothesize:

H2: Social influence significantly impacts consumers' perceived trust in online shopping.

Facilitating conditions

Facilitating conditions are defined as the level to which a person believes that the organizational and technical infrastructure are available to support use of the system [31]. It also includes the extent and type of support and training provided to individuals that influence their use of system [19][28]. It is also defined as the external environments of facilitating users overcome hurdles and barriers to use a new information technology [8]. In the context of current research, users can find electronic shopping to be trustworthy only when they understand that external infrastructure; support and environment are helpful for them to use any type of online way of purchasing. Therefore, this research proposes the following hypothesis:

H3: Facilitating conditions significantly impacts consumers' perceived trust in online shopping.

Effort Expectancy

Effort expectancy is defined as the degree of easiness linked with the use of a B2C e-commerce website [31]. A fair number of studies [20][23] examining consumers' online purchase intentions have provided a valid argument for the relationship between effort expectancy and consumers' online purchase intentions. Based on the UTAUT, the authors in [20] found that online purchase intentions were positively influenced by the ease of use of the websites of rural accommodation. Similarly, Pascual-Miguel et al. in [23] found that effort expectancy had a significant impact on female consumers' online purchase intentions. This research also believes that the degree of easiness to deal with the online shopping websites to a larger extent decides the consumers' intentions to purchase online. In other words, easy to access and explore websites can attract consumers to make their purchase decisions easier than those websites, which are

difficult to search and locate items and paying points. Therefore, the following hypothesis can be formulated:

H4: Effort expectancy significantly impacts consumers' online purchase intentions.

Perceived Trust

Trust can be defined as a conviction that online retailers are willing to act based on a person's expectancy and to elude an unprincipled act [8]. Trust is significant in emerging long lasting B2C relationships [7]. Prior research studies [5][8][34] have examined the impact of trust on online purchase intentions. For example, examining the factors determining consumers' intention to mobile banking, Gu et al. in [8] found trust as the significant determinant of consumers' online purchase intention. Therefore, the following hypothesis can be formulated:

H5: Perceived trust significantly impacts consumers' online purchase intentions in online shopping.

Price Value

Price value is defined as consumers' cognitive adjustment between the perceived benefits of the applications and the monetary cost of using them. The price value is perceived to be positive when the benefits of using the B2C online system are considered to be greater than the monetary cost and such price value has a positive impact on intentions. This is the reason why the price value is measured as a positive predictor of consumers' online purchase intention [32]. Gupta and Kim in [9] found that price value had a significant impact on consumers' value-driven Internet shopping. Past studies have established that consumers arguably prefer conducting transactions with those vendors whose products offer optimal value to them [14]. From above discussion, the following hypothesis can be formulated:

H6: Perceived value significantly impacts consumers' online purchase intentions in online shopping.

Figure 1 demonstrates the proposed research model with all six hypotheses between seven constructs.

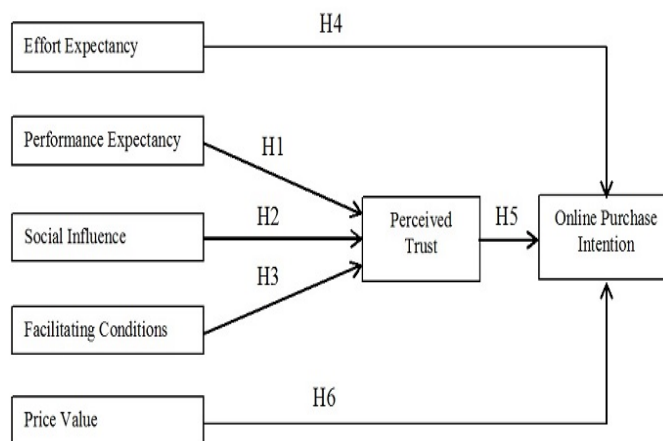


Figure 1: Proposed Conceptual Model (Adapted from [31][32])

Research Method

We found survey method as a suitable research method because for gathering data for this research as it is about testing the existing hypotheses from an extended well-established research model. We used closed-ended questions on the scale of [1-7] following Likert scale. A total of 25 different items were used for seven selected constructs (see Figure 1) for the proposed conceptual model. We have adopted items for the constructs of the proposed model from original sources of these constructs. For example, we have used items from [31][32] for the items used for the constructs of the unified model such as PE, EE, SI, FC, PV and online purchase intentions. We collected two different types of data through the questionnaire. The first segment contained the information related to respondents' demography whereas the second section included responses to the closed-ended questions on the Likert scale. We have used convenience sampling to gather data largely from the students and members of staff in six different universities in Jordan. Out of 600 questionnaires distributed to different universities, we got response from 443 respondents. The questionnaires were manually scrutinised to ensure that we have only included valid responses and reject those with incomplete and biased responses. In doing the manual scrutiny, we further found that 156 questionnaires were such that had either incomplete or biased responses. Removing those from the collected 443 responses, we were left with 284 valid responses, which make the basis of further analysis for validating the proposed conceptual model. The valid responses gathered made 47.3% response rate for the overall distributed questionnaires. For better understanding of the questions in the questionnaire, we got it transcribed in the Arabic language with a professional translator and got the content translated back into English for cross-verification.

RESULTS

Analysis of Demographic Profiles

The demographic profile was although overall diverse in nature where the age of the respondents varied between 20 to 60 years, a large number of respondents were found to belong in the age range of 21 to 40 years. This indicates that the sample considered for the data was skewed toward young generation. In terms of gender, it was found that two-third (75.7%) of the respondents were male whereas one-third were female. This clearly indicates that female's participation is quite low when it comes to online shopping in Jordanian society. As the data were gathered mainly from the university setting, the majority of respondents were also found to have at least having undergraduate degree. Moreover, the majority ($\approx 90.5\%$) of respondents were employees of the universities and only a few of them were students (7.4%).

Descriptive Statistics

Table 1 shows the mean values and standard deviations for the items of constructs used in the proposed conceptual model as shown in Figure 1. The high overall mean values i.e. of ≥ 5 for all the items for the constructs chosen clearly indicate that

respondents provided positive response for all the questions asked to them. Similarly, a narrow range of standard deviation for items also indicates that respondents' responses have not deviated too much and their thoughts on these questions seem more or less aligned in a focused manner. In other words, we can say that their responses were largely converging in nature and didn't fluctuate too much from the mean.

Reliability Analysis

Cronbach's alpha (α) is widely used as an index of internal steadiness among the items of the specified factor or variable. This inspects the typical inter-item association of the items in a questionnaire [6]. Consequently, it is effectually used for examining the reliability of the scale, which delivers a pointer about the internal reliability of the items assessing the same variable [11][35]. Cronbach's alpha can be considered under four different categories: (a) 0.90 designates the excellent reliability, (b) 0.70-0.90 specifies the high reliability, (c) 0.50-0.70 returns moderate reliability, and (d) 0.50 and below signifies the low reliability [12]. We found the alpha to be relatively at the upper level for the constructs used in our research, which indicates that they are either at high assortment or at the moderate level.

Table 1: Means and Standard Deviations

Construct	Item	Mean	SD
Performance Expectancy (PE)		5.54	0.78
	PE1	5.51	1.03
	PE2	5.60	1.10
	PE3	5.45	1.03
	PE4	5.62	0.96
Effort Expectancy (EE)		5.86	0.81
	EE1	5.99	1.06
	EE2	5.70	0.91
	EE3	5.87	1.08
	EE4	5.89	0.95
Social Influence (SI)		5.42	0.89
	SI1	5.57	1.04
	SI2	5.45	1.07
	SI3	5.26	1.12
Facilitating Conditions (FC)		5.63	0.70
	FC1	5.70	1.03
	FC2	5.91	1.00
	FC3	5.64	0.93
	FC4	5.29	1.08
Price Value (PV)		5.41	0.84
	PV1	5.30	1.01

	PV2	5.42	0.99
	PV3	5.51	1.03
Perceived Trust (PT)		5.40	0.85
	PT1	5.48	1.06
	PT2	5.50	1.04
	PT3	5.22	1.04
	PT4	5.39	1.03
Behavioral Intentions (BI)		5.67	0.88
	BI1	5.65	1.14
	BI2	5.59	1.07
	BI3	5.76	0.94

Table 2: Cronbach's alpha (α) of the constructs

Construct	# of Items	Sample Size	Cronbach's Alpha (α)	Reliability Type
Performance Expectancy (PE)	4	284	0.752	High
Effort Expectancy (EE)	4	284	0.816	High
Social Influence (SI)	3	284	0.766	High
Facilitating Conditions (FC)	4	284	0.638	Moderate
Price Value (PV)	3	284	0.778	High
Perceived Trust (PT)	4	284	0.833	High
Online Purchase Intentions (PI)	3	284	0.785	High

Hypotheses Testing

Tables 3 and 4 provide results of SPSS based linear regression technique to understand the causal links of independent variables on dependent variables. Table 3 supported all three hypotheses (i.e. H1, H2 and H3), which have been examined on perceived trust construct and they were all found significant as well. The validated model also explained a variance of 64% (i.e. adjusted R^2) on to perceived trust. Since, the overall model is significant ($F=138.948$, $p=0.000$), the relevance of each independent construct was further determined. The constructs like PE and SI influenced trust at a significance level of 0.1% whereas FC influenced it at 5% significance level.

Table 3: Regression coefficients on perceived trust

I.V.	β	t	Sig.	Result
PE	0.387***	6.680	0.000	Supported (H1)
SI	0.243***	4.700	0.000	Supported (H2)
FC	0.273***	4.665	0.015	Supported (H3)

[Note: *: $p<0.05$, **: $p<0.01$; ***: $p<0.001$]

[Legend: I.V. = Independent Variable, Sig. = Significance]

Table 4 presents the regression coefficients of effort expectancy, perceived trust and price value on online purchase intention. The model explains 59.4% (adjusted R^2) of the variance in online purchase intention. Again, we found the model significant ($F=122.324$, $p=0.000$), and we further examined the significance of EE, PT and PV. The analysis shows relatively stronger effects of EE ($\beta=0.338$) and PV ($\beta=0.388$) on online purchase intention at the 0.1% significance level. However, the impact of PT on online purchase intention was relatively weak though significant at a significance level of 0.01.

Table 4: Regression coefficients on online purchase intention

I.V.	β	t	Sig.	Result
EE	0.338***	6.537	0.000	Supported (H4)
PT	0.160**	2.656	0.008	Supported (H5)
PV	0.388***	5.982	0.000	Supported (H6)

[Note: *: $p<0.05$, **: $p<0.01$; ***: $p<0.001$]

[Legend: I.V. = Independent Variable, Sig. = Significance]

DISCUSSION

We analyzed a total of six hypotheses including four (i.e. PE→PT, SI→PT, EE→PI and PV→PI) as significant at the levels of $p < 0.001$, one (i.e. PT→PI) was at the level of $p < 0.01$ and one (i.e. FC→PT) were at the levels of $p < 0.05$. The Hypothesis H1 is supported by for the validated model. As per this hypothesis, PE significantly impacted consumer's perceived trust. This clearly indicates that such services can be trusted by consumers provided they find it effective and efficient. Moreover, we can also consider such services as appropriate, time saving, cost effective, and considerably error free (Carter *et al.*, 2011), which might lead to a higher consumers' trust to services like them.

The Hypothesis H2 (i.e. SI→PT) is supported by the data obtained from the consumers who use online shopping to purchase from e-commerce systems in Jordan. The significance of social influence on perceived trust implies that the consumers start trusting the e-commerce services if they are recommended to do so by their important others such as their members of family, friends, colleagues etc. A relatively weak but significant relationship between SI and trust indicates that there is a further need to diffuse awareness among the users about how to purchase their products through the online medium and this is their close family members and friends who can really develop a sense of self-confidence about doing this in them.

The Hypothesis H3 (i.e. FC→PT) is also supported by the data, which indicates a significant relationship between facilitating conditions and perceived trust. The significance of this relationship indicates that consumers will tend to trust the e-commerce systems if the technological infrastructure such as Internet and availability of Internet enabled devices are adequately available to them. Based on the empirical justification of this relationship, this research also believes that users are more tempted to trust the e-commerce systems when they possess the relevant technology and having availability of Internet to access the e-commerce systems. A relative strong relationship between FC and PT indicates that the consumers have experienced an improved networking experience at an advanced level, which could be easily understood by the statistics indicating that the Internet penetration in Jordan reached to 63% by the end of September 2013 (WOW, 2016).

The Hypothesis H4 is supported by the data obtained from the consumers for B2C e-commerce services in Jordan. The significance of this relationship implies that it is easier to use online shopping websites when they are based on simple and easy to access design than them being complex and cumbersome systems. A relatively moderate strength of the inter-relationship indicates that even if the respondents used for this survey belonged largely as computer and Internet literates, they still believe that the influence of user-interface of e-commerce websites are an important aspect for them to make further decision about online purchasing.

We found the impact of perceived trust on to consumers' purchase intentions as significant (Hypothesis H5). The relationship between perceived trust on online purchase intention has been analyzed more often in the area of B2C e-commerce research in recent times. A fair amount of studies [5][8][34] within the B2C e-commerce setting have reinforced relationship perceived trust and online purchase intention. This research also established that the consumers' higher trust on B2C e-commerce services would lead to their higher online purchase intentions. Hence, B2C e-commerce businesses should try all their efforts toward strengthening the trust to attract more consumers to successfully purchase and transact through them. This could be managed by incorporating high security provisions into the websites.

The Hypothesis (H6) proposed by the research model established that price value significantly influences online purchase intention. That is, consumers tend to make purchasing decisions through the B2C e-commerce websites only when they firmly believe that purchasing through the B2C e-commerce websites are reasonably priced, it provides them good value for the money and at the current price, the online shopping is a better alternative than the traditional purchasing method and it provides a good value [32]. The strongest and most significant path coefficient among all relationships, the causal impact of price value on consumers' online purchase intention clearly indicates that price is a key concern for the consumers and they would tend to purchase online when they see that they are ending up paying less through online purchasing in addition to all other benefits (e.g. time efficiency, anytime-anyplace shopping, better convenience etc.) they get through it. Figure 2 presents the validated research model as below.

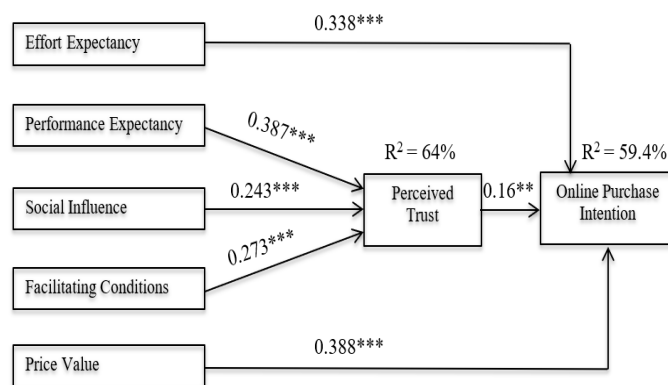


Figure 2: Validated Research Model

Implications of Theory

The first theoretical contribution is that based on the strong hypothetical foundation and cumulative empirical justification, the UTAUT2 model is considered deemed appropriate and validated for the first time for examining the

consumers' online purchase intention in the context of Jordan. The significance of the relationships obtained by validating the proposed research model and its overall evaluated performance makes it an initial benchmarking model to be further tested in the context of any other developing countries in general and the countries of the Arab world in particular. The second theoretical contribution of this research to the existing knowledge is that the proposed research model has used perceived trust as a mediating variable, which has not been done before in any other implementation of the UTAUT2 model in the prior research of the online purchase intention. Inclusion of perceived trust in the proposed research model not only makes it a unique model for B2C e-commerce but also enriches the variance of the model explained on behavioral intention to a reasonably high level. This additional construct holds a very significant position in the context of e-commerce research and creates a new way in which the proposed research models can be further extended using the fundamental UTAUT2 framework.

The final theoretical contribution is the overall parsimony of the proposed model based on the UTAUT2 framework. The number of independent constructs and the moderating impact used for almost all relationships in the UTAUT2 model makes it a relatively complex framework. The current research firstly removes all the moderators to keep the model simple. Further, the variables such as habit and use behavior are relevant only in situations where consumers are very experienced and have been using the B2C e-commerce over the period of time. Unfortunately, majority of the cases are such where consumers are not very experienced and hence inclusion of such constructs does not make any sense. As the purpose of the proposed research model and the exploratory analysis emerging from the data gathered from the consumers of a developing country like Jordan is primarily related to understand the fundamental factors influencing their online purchase intention, this could be the best suited and most economic model where the consumers have started benefitting from their purchase made through the online shopping method.

Implications for Practice

The findings of this research contribute to practice in many possible ways. This research underlines factors including performance expectancy, social influence and facilitating conditions as direct determinants on perceived trust and effort expectancy, perceived trust and price value again as direct determinants of consumers' online purchase intention. A significant influence on performance expectancy on perceived trust (i.e. Hypothesis H1) indicates e-government policymakers should consider ways to enhance consumers' performance expectancy regarding B2C e-commerce systems. E-Commerce businesses should carefully consider making use of the value-adding characteristics of e-commerce systems in promoting consumers' performance expectancy.

The results also revealed that social influence has a significant influence on perceived trust (Hypothesis H2). This indicates that users will tend to use B2C e-commerce systems when their referent others suggest them to use it. Thus, online sellers can take advantage of the social construct to promote the use of their online services. For this, the companies can promote electronic word-of-mouth or viral marketing mechanism to attract new customers or visitors to buy products through their websites. The companies can promote their online selling mechanism through well-known celebrities so that consumers start trusting the websites and use them for purchasing.

The significant impact of facilitating conditions on perceived trust (i.e. Hypothesis H3) indicates that the online sellers should promote the online short training videos embedded somewhere on the front page of the website for the new users so that they can get acquainted with it and successfully purchase from the website. The company can also have online customer support so that customers can get support anytime when they face any problem while purchasing the products online. The company should also convey which appropriate platform (i.e. hardware, operating system and technologies themselves such as laptops, smartphones etc.) the consumers should have and use to successfully explore the website and purchase from them. This is very important because failing to successfully purchase through the website once can result in customers' distrust for the company, which will be difficult to restore later.

The results reveal that effort expectancy has a significant relation with behavioral intentions (i.e. Hypothesis H4). This indicates that the supportive nature of the B2C e-commerce portals is one of the important aspects of the online shopping. The designers and developers of the e-commerce web portals try their best to reduce the complexity of the portal. For making sure such easy to use applications, the designers should design such systems, which are easier to explore and navigate through pages and there are enough help available to the portal to even allow the novice users to run through the pages of the websites and get their work done. The online sellers should gather any such information through the reviews that are related to users' difficulties on exploring websites and forward them to the maintenance team, which are constantly working to get rid of any such technical glitches or unfriendly designed modules and get them corrected to ensure that it does not negatively influence the consumers' online purchase experience. The transactional part of the portal should particularly be very easy and clear so that there are no confusions in the user's mind toward transacting through the websites. It must be adequately secured all modern security provisions.

The research also revealed that higher levels of consumers' perceived trust leads to greater motivation of the individuals toward using the e-commerce web portals (i.e. Hypothesis H5) and reduce the risk associated with using it. This indicates

that the online sellers should work more toward establishing full support in their services provided to its consumers. The security and privacy-related issues should not only be considered while designing the system, it should also be conveyed to the end users. The security and privacy seals should be provided on the e-commerce systems [16] to gain users' confidence.

Finally, the research has also established that price value significantly influenced consumers' online purchase intention (i.e. Hypothesis H6). This indicates that to attract consumers to purchase from the given online sellers should keep the price of products reasonably priced to ensure that customers get good value for the money they spend through online shopping. In the other words, the online sellers should provide better discounts for the products through online shopping than its brick-and-mortar outlets [32]. When the consumers perceive that they genuinely get better value for the money through online shopping they would tend to purchase the products online.

Limitations and Future Research Directions

First, a non-probability-based convenient sampling approach was used for collecting data from six different private and public universities in Jordan. Such data gathering technique might hinder the generalizability of the research. The main reason for opting for non-probability sampling was the constraints posed due to the lack of a comprehensive countrywide sample frame. An additional reason for employing convenient sampling was to ensure the respondents were literate hence more likely to have had awareness about e-commerce. Future research should gather data from more diverse sample across the various cities in Jordan. Second, the research has used linear regression analysis to analyze data even though the sample of nearly enough to use structural equation modelling (SEM). The limitation of regression analysis is that it needs to be performed for each dependent variable and not as comprehensive in terms of analyzing the model as SEM. The future research should make sure that SEM could be implemented using any specific and appropriate software such as AMOS, LISREL or PLS. Thirdly, the research largely selected the computer and Internet savvy individuals for collecting data. Such respondents might not be the representatives of the overall population. The future research should consider respondents from all levels of society. Finally, even though the research has used the UTAUT2 as a basic guiding theory, the effect of moderating variables used for this model such as age, gender and experience have not been considered. The future study should also research moderating variables.

CONCLUSIONS

This research is aimed at filling the research gap that exists in terms of the lack of empirical research to understand the factors influencing the consumers' online purchasing intention in Jordanian context. The study proposed a research model based on the underlying UTAUT2 framework. The UTAUT2 framework is extended by introducing the mediating variable perceived trust and considering consumers' online purchase intention as an ultimate dependent variable. The data were gathered from the students, teaching and non-teaching staff from public and private universities in Jordan. The results indicated that all six hypotheses were supported between seven constructs. This research contributes incrementally toward existing knowledge of consumer online purchase intention in Jordan. However, a significant amount of further empirical research is required in this area to fully understand consumers' online purchase intention.

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