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Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web quality

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Abstract

Purpose – The purpose of this paper is to examine consumer attitudes toward online shopping in Jordan. The paper introduces an integrated model which includes trust, perceived benefits, perceived web quality, and electronic word of mouth (eWOM) along with their relationships in order to examine their effects on consumer attitudes toward online shopping.

Design/methodology/approach – A structured and self-administered online survey was employed targeting online shoppers of a reputable online retailer in Jordan; i.e. MarkaVIP. A sample of 273 online shoppers was involved in the online survey. A series of exploratory and confirmatory factor analyses were used to assess the research constructs, unidimensionality, validity, and composite reliability. Structural path model analysis was also used to test the hypothesized relationships of the research model.

Findings – The empirical findings of this study indicate that consumer attitudes toward online shopping is determined by trust and perceived benefits. Trust is a product of perceived web quality and eWOM and that the latter is a function of perceived web quality. Hence, trust and perceived benefits are key predictors of consumer attitudes toward online shopping, according to the results. Further, the authors also found that higher levels of perceived web quality lead to higher levels of trust in an online shopping web site. Perceived web quality was found to be a direct predictor of trust, and the former positively and significantly influences perceived benefits. Also, the authors found that 28 percent of the variation in online shopping attitudes was caused by perceived benefits and trust.

Research limitations/implications – The research sample included only early adopters who are usually described as personal innovators and risk takers. Future research is encouraged to focus on other groups such as non-adopters to understand their online shopping attitudes. Another limitation is derived from the geographical context of the current study; that is Jordan. The findings are not necessarily applicable to other Arab countries and the rest of the world. Therefore, replications of the current study in different countries would most likely strengthen and validate its findings. Also, the study is cross-sectional which does not show how attitudes of consumers may change over time. The authors encourage future studies to employ a longitudinal design to understand the changes in consumers' attitudes toward using online shopping over time. Finally, this study examined only one case in point and thus findings cannot be generalized to other online shopping web sites. Future research is highly encouraged to examine consumers' attitudes toward other online shopping web sites inside and outside Jordan.

Practical implications – The paper supports the importance of trust and perceived benefits as key drivers of attitudes toward online shopping in emerging markets like Jordan. It further underlines the importance of perceived web quality contribution to perceived benefits and trust as well as the key role

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of the later in forming online shoppers' attitudes. Online retailers' executives and managers can benefit from such findings for future e-marketing strategies and acquire new customers to achieve long-term performance objectives.

Originality/value – This paper is one of the very few attempts that examined attitudes toward online shopping in the Arab world. Importantly, it revealed the drivers of online shoppers' attitudes in Jordan. National and international online retailers planning to expand their operations to Jordan or to the Middle East Region have now valuable empirical evidence concerning the determinants of online shopping attitudes and online shoppers' behavior in Jordan upon which e-marketing strategies can be formulated and implemented.

Keywords Jordan, Perceived benefits, Web site quality, Trust, Online shopping, Online attitudes

Paper type Research paper

Introduction

According to Internet World Stats (2014), the number of people using the internet upto 2012 exceeds 2.41 billion. This number represents about 34.3 percent of the total population of the world. In Jordan, the number of internet users has also risen exponentially. In fact, internet penetration rate in Jordan has risen from 13.7 percent in 2006 to 67 percent in 2012 (TRC, 2014). This wide spread of internet technologies along with their advancements not only has a revolutionary impact on people's life, but also their impact on business operations is evident. It is apparent now that the internet and its related technologies have encouraged new and different forms of business which enjoy higher levels of richness and reach. Specifically in retailing business, online spending, and the number of online shopping web sites are significantly increasing (Vazquez and Xu, 2009; Çelik, 2011). Despite the fact that online shopping phenomenon is still in its infancy stage in the Middle East including Jordan (Çelik, 2011), consumers in this part of the world can now shop online from a variety of local and regional online shopping web sites such as MarkaVIP, Sukar, Khazanti, HadayaVIP, and others.

This study examines attitudes of consumers toward online shopping within the context of Jordan as an example from developing countries in the Arab world. Current online shoppers in Jordan can be considered as early adopters. We believe that examining attitudes of early adopters is highly important at this stage given that attitude in this context plays a significant role in their repurchase decisions and also significantly affects the adoption intention of other consumers based on the information and views that they receive from early adopters (Van der Heijden, 2003; Hsu *et al.*, 2014). While the adoption of an innovation for early adopters is mainly motivated by their curiosity and personal innovativeness (Pihlstrom and Brush, 2008), the decision of other consumers on whether to adopt an innovation or not is greatly influenced by important others (Al-Debei *et al.*, 2013).

From the perspective of consumers and in comparison with traditional shopping, online shopping has its own advantages and benefits (Kim *et al.*, 2008; Liu *et al.*, 2012). First, online shopping enables consumers to purchase products and services at any point of time and wherever they are located. Second, online shopping allows consumers to save money, effort, and time when purchasing products. For example, comparisons among online retailers in terms of prices for a certain product can be done easily and efficiently in online shopping. Third, online shopping offers consumers the ability to search and collect more information and with a high level of transparency and convenience. We assume that such benefits would have a significant and positive effect on consumers' attitudes toward online shopping (Delafrooz *et al.*, 2011). But on the other hand, online shopping has also its own disadvantages as, for example, consumers cannot touch or smell items.

Further, online shopping enables consumers to purchase products directly from online stores. Therefore, the experience of a consumer within an online store represents his/her actual experience in this environment. Accordingly, we postulate that consumers' attitudes toward online shopping would be greatly affected by the design and appearance of the online retailer web site. The higher the quality of the web site of an online retailer, the more positive attitudes of consumers are toward that online retailer (Zhou, 2011). Despite the importance of web site quality on its own, its consequences are also vital. Often, consumers would be more encouraged to write positive reviews and comments about an online retailer along with its products if its online appearance is appealing, information quality is high, and its information search capabilities are simple and powerful (Al-Maghrabi *et al.*, 2011). Also, higher web site quality usually resulted in higher perception of trust (Hsiao *et al.*, 2010). This is highly significant in our context as although building trust is a very challenging process, but it is also highly important in forming consumers' attitudes in a developing country like Jordan where the majority of consumers can be classified as risk avoiders (Lee *et al.*, 2010; Al-Debei and Al-Lozi, 2014).

This study provides empirical validation about the antecedents of consumer attitudes toward online shopping. We investigate how web site quality in terms of interactivity, usability, and information search capabilities affects perceived benefits, electronic word of mouth (eWOM), trust, and attitude. We also examine how eWOM affects trust and how the latter affects attitude. We also identify the impact of perceived benefits on attitude. Finally, we explore the mediating role that eWOM plays between perceived web quality and trust and the mediating role that trust plays between perceived web quality and attitudes.

The rest of this paper is structured as follows. Next, a review of relevant literature and the developed study model are presented. Thereafter, we discuss the research methodology in terms of research population and sample, measurement items, questionnaire design and administration, data collection procedures, validity and reliability of the constructs, and finally the structural model and hypotheses testing procedures. The study results are then reported followed by their discussion and implications on theory and practice. Finally, conclusions are presented, limitations are reported, and future research avenues are offered.

Literature review and study model

The main aim of this study is to predict attitudes of Jordanian internet users toward online shopping. As highlighted earlier, the phenomenon of online shopping is still emerging in Jordan and thus measuring attitude at this stage is deemed important given that attitude is a major predictor of behavioral adoption intention according to the theory of reasoned action (TRA) and the theory of planned behavior (TPB) (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991). Attitude is defined as a person's overall evaluation of a concept. Two types of attitude can be identified which are: attitudes toward objects, and attitudes toward behaviors. As this study is about measuring Jordanian consumer attitudes toward online shopping, then attitudes toward behaviors is the one that is relevant to the context of this study. Attitude toward a behavior refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior to be acted upon (Taylor and Todd, 1995). In other words, attitude toward a behavior can be referred to as an individual's positive or negative evaluation of a relevant behavior and is composed of an individual's salient beliefs regarding the perceived consequences of performing a behavior

(Kim and Karpova, 2010; Al-Debei *et al.*, 2013). These definitions clearly highlight the affective nature of attitude.

According to the TPB, behavioral beliefs which refer to the inner beliefs of an individual about the consequences of performing a certain action do influence attitudes toward the actual behavior (Ajzen, 1991). Those beliefs differ from an individual to another based on their backgrounds such as their personal pervious experiences, personality traits, and characteristics, in addition to their personal mentalities (Al-Lozi, 2011). Based on the conducted review of relevant literature, the study model was constructed in which the key constructs along with their relationships were defined (see Figure 1). This study postulates that attitudes of Jordanian consumers toward online shopping are mainly influenced by personal, psychological, and technological characteristics. Hence, this study assumes that three major behavioral beliefs which are perceived benefits (i.e. personal), perceived trust (i.e. psychological), and perceived web quality (i.e. technological) influence Jordanian consumer attitudes toward online shopping. This study also postulates that perceived trust is a direct function of perceived web quality and eWOM. In this study, it is also assumed that perceived web quality positively and directly affects perceived benefits and eWOM. In the following subsections, we provide a comprehensive literature review concerning the identified predictors of attitudes toward online shopping along with their antecedents. We also utilize relevant literature to develop and support the hypotheses of this study.

Perceived web quality

Perceived web quality refers to the quality and overall performance of an online shopping web site, and it is a measure of the extent to which the web site design and processes are simple, smooth, reliable, and effective. Indeed, an online shopping web site can be referred to as an information system given that such a web site is a system that is developed using Web technologies to manage online shopping information and processes. Petter *et al.* (2008) defined system quality as the desirable characteristics of an information system. Applying this definition to the context of this study, perceived web quality can be defined as the desirable characteristics of an

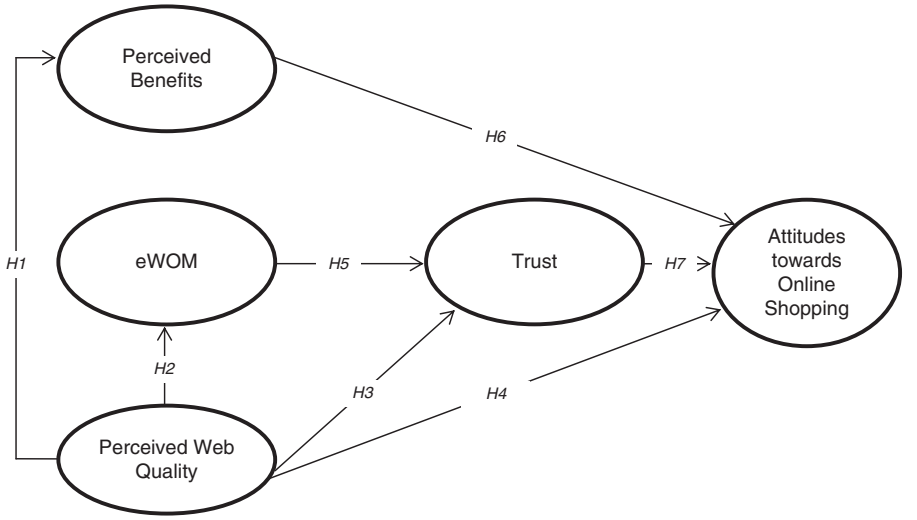

Figure 1.
The study model

online shopping web site as perceived by online shoppers. Similarly, Hsiao *et al.* (2010) defined perceived web quality as the degree to which a consumer perceives that the web site's features and characteristics meet his/her needs and requirements. In this study, perceived web quality reflects the functionality and search facilities of an online shopping web site. Web site functionality includes usability and interactivity elements (Constantinides, 2004), and thus usually refers to the ease of navigation, responsiveness, interactivity, and ease of accessing the site (Aladwani, 2006; Al-Debei, 2013). In the context of online shopping, elements of web site functionality can be measured by examining browsing, ordering, and information locating characteristics of a web site as well as the speed by which such activities and processes can be accomplished. On the other hand, search facilities refer to simplicity, speed, and effectiveness of the process of collecting data and information about prices, performance, attributes, and other aspects of products.

Previous studies have shown that the higher the perception of a consumer about the quality of an online shopping web site, the higher is his/her perceptions about the benefits that can be gratified by using the web site (Liao *et al.*, 2006; Bai *et al.*, 2008; Al-Maghrabi and Dennis, 2011). Actually, we postulate that consumers' perceptions of online shopping benefits in terms of convenience, cost reduction, and time saving increase when first, the web site is easy to be navigated and searched, second, information about products and services can be located easily and quickly, third, web pages can be loaded promptly, and fourth, the ordering processes can be accomplished easily and securely. Hence, we hypothesize:

H1. Higher perceptions of an online shopping web site quality will result in higher perceptions of benefits.

We also postulate that web site quality significantly affects eWOM. The idea is that when consumers perceive the quality of an online shopping web site to be high in terms of design, navigation, and search facilities, they would be more encouraged to post positive eWOM comments. In the context of e-commerce, previous studies have shown that web site quality is positively related to eWOM (O'Cass and Carlson, 2012). Hence, we hypothesize:

H2. Higher perceptions of an online shopping web site quality will result in more positive eWOM.

Moreover, we assume that if an online retailer enjoys a high-quality web site, the perceived trust associated with purchasing products from that online retailer will be also high. Indeed, prior research has highlighted the importance of perceived web quality in explaining some of the variance in the construct of a consumer trust (McKnight *et al.*, 2002; Wen, 2009; Al-Maghrabi *et al.*, 2011). In addition, Hsiao *et al.* (2010) found that the construct of perceived web quality, among three constructs, has the strongest effect on consumers trust in online shopping web sites. Therefore, we hypothesize:

H3. Higher perceptions of an online shopping web site quality will result in higher perceptions of trust.

In this study, it is also postulated that perceived web quality positively and significantly affects attitudes. We assume that if an online shopping web site compromises high usability and interactivity elements, consumers would have more positive and favorable attitudes toward the web site. Indeed, prior research has

emphasized the importance of perceived web quality in explaining attitude (Aladwani, 2006; Zhou, 2011). Therefore, we hypothesize:

H4. Higher perceptions of an online shopping web site quality will result in more positive and favorable attitudes.

eWOM

Hennig-Thurau *et al.* (2004) defined eWOM as "any positive or negative statement made by potential, actual, or former customers about a product or company which is made available to multitude of the people and institutes via the Internet." According to previous studies, eWOM communication plays a significant role in forming and influencing internet users' attitudes, and behavioral intentions (Cheung *et al.*, 2008; Jalilvand and Samiei, 2012). In fact, eWOM communication has emerged as a result of the increasing numbers of consumers who are using the internet to find relevant information, thanks to recent rapid advancements in internet technologies. Previous research indicates that online opinions and recommendations are perceived to be credible and trustworthy by internet users (ACNielsen, 2008), and that internet users are more likely to trust the information provided by other shoppers like themselves more than that provided by companies (eMarketer, 2014). For online shoppers, it seems that such online opinions and recommendations are important means whereby online shoppers can seek new information of interest to them such as product/service information and service quality details (Chevalier and Mayzlin, 2006). Consequently, this type of communication is considered as having a great persuasiveness effect on internet users (Jalilvand and Samiei, 2012). Hence, we believe that online opinions and recommendations can effectively reduce the risk and uncertainty recognized by internet users when purchasing products or services online. Prior research in the area of online shopping has highlighted the importance of eWOM in building online trust (Ha, 2004; Awad and Ragowsky, 2008; Wang *et al.*, 2009). Accordingly, we hypothesize:

H5. More positive eWOM will result in a higher level of trust in online shopping web sites.

Perceived benefits

Online shopping can be considered an innovation in the context of Jordan. For innovations, perceived benefits can be referred to as relative advantages. According to Rogers (1995), relative advantage refers to the degree to which an innovation is perceived as providing more benefits than its supersedes. Similar to the definition of relative advantage but specific to the context of online shopping, Wu (2003) described perceived benefits as the sum of advantages that meet a consumer's needs or wants. Also, Kim *et al.* (2008, p. 547) defined perceived benefits in this context as "as a consumer's belief about the extent to which he or she will become better off from the online transaction with a certain Web site." Earlier, Rogers (1995) identified that perceived relative advantage of an innovation, expressed as economic profitability, social prestige, and/or other benefits, is an important factors in the innovation adoption decision-making process. Eastin (2002) expressed e-commerce advantages or benefits as economic advantage, time saving, and overall convenience. In this study, we define perceived benefits in terms of convenience and time saving (Kim and Kim, 2004; McKinney, 2004), and thus we examine this construct from a utilitarian standpoint. Indeed, online shopping offers consumers the opportunity to purchase products and

services whenever they want and wherever they are. In online shopping, consumers can also enjoy window shopping, seek information, and compare prices conveniently and without feeling the pressure to purchase. Prior studies have shown that the perceived benefits of online shopping in relation to traditional store shopping are one of the key factors affecting adoption decisions (Margherio, 1998; Eastin, 2002; Zhou *et al.*, 2007; Kim *et al.*, 2008). Hence, perceived benefits of online shopping represent significant incentives for consumers and helps in shaping a positive and favorable attitude toward online shopping. The more perceived benefits with a certain web site, the more likely consumers are to have favorable attitude toward online shopping. In the context of e-commerce, prior research have highlighted the significant role perceived benefits can play in explaining consumer attitude (Kim *et al.*, 2008; Delafrooz *et al.*, 2011; Liu *et al.*, 2012). Therefore, we hypothesize:

H6. More perceived benefits related to an online shopping web site will result in more favorable attitudes.

Trust

Due to the high level of uncertainty and dynamicity of the cyberspace, trust was theorized as a direct determinant of attitudes (Gefen and Straub, 2003; Hassanein and Head, 2007; Lin, 2011). Given the complexity and the multidimensionality of the concept (Hassanein and Head, 2007), one can find several and different definitions of trust in relevant literature. For example, Barney and Hansen (1994, p. 176) defined trust as "the mutual confidence that no party to an exchange will exploit another's vulnerabilities." Mayer *et al.* (1995) defined trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectations that the other will perform a particular action important to the trustor." Trust can be also referred to as the belief of an individual in the trustworthiness of others which can be determined by their perceived integrity, benevolence, and competence (McKnight *et al.*, 2002; Lin, 2011). Simply put, trust can be described as an expectation that others will not behave opportunistically (Gefen *et al.*, 2003), and that the vendor will provide what has been promised (Ganesan, 1994). Despite the variety of definitions, trust is generally considered important in online environments because of the associated risks in such contexts (Van der Heijden *et al.*, 2003). In the Arab world including Jordan, trust has been also emphasized as one of the major influential factors in the context of e-commerce in general (Abbad *et al.*, 2011) and online shopping in particular (Faqih, 2011). According to Abbad *et al.* (2011) trust and security as one construct among others represents the major limitation for e-commerce in Jordan. Prior e-commerce research has highlighted the importance of trust as a determinant of an individual's attitude or his/her purchasing intention (Gefen and Straub, 2003; Gefen *et al.*, 2003; Wang and Emurian, 2005; Hassanein and Head, 2007; Lin, 2011; Limbu *et al.*, 2012). Based on the above discussion, we hypothesize:

H7. Higher level of trust will result in a more positive attitude toward online shopping web sites.

Research methodology

Research context

In the last decade, internet shopping has witnessed a noticeable growth and has increased the level of competition in the cyberspace. Compared to the bricks and mortar way of shopping where consumers have to go to stores to buy goods, online shopping

creates the opportunity for different businesses to reach consumers directly across the globe. This study aims at examining attitudes of Jordanian consumers toward online shopping. Jordan is a developing country with poor resources. However, in order to overcome this challenge it has focussed on seizing upon IT for achieving competitive differentiation. Despite the fact that online shopping is still in its early stages in Jordan, online shopping is seen in a number of strong retailers' web sites such as MarkaVIP, Exxab, Souq, Jamalon, Wysada, JoShop, First Bazaar, and others. As online shopping is growing rapidly in Jordan, it seems essential that more studies are conducted in order to understand consumer behavior and attitude in this emerging digital context. As mentioned previously, the phenomenon of online shopping is still emerging in Jordan and thus measuring attitude at this stage is deemed important given that attitude is a major predictor of behavioral adoption intention according to the TRA and the TPB (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991).

Research population and sample

The research population is all the Jordanian shoppers who use web sites to purchase goods or services over the internet through online catalogue retailers that provide a large variety of items for their selection. The bought products include, but not limited to, clothes, bags, accessories, watches, shoes, electronics (e.g. mobile phones, tablets), household supplies, books, CDs, and so on. The selected web site is one of Jordan's strongest online retailers, which is MarkaVIP. The latest figures show that internet user penetration has almost reached 67 percent by the end of 2012 (TRC, 2014). However, it was not possible to access MarkaVIP's customer database or any other possible databases from the internet operators' databases. Therefore, a convenience sampling method was selected for the data collection process using an online survey. Consistent with previous research, investigating attitudes toward online shopping using a convenience sampling approach is efficient and acceptable and is relevant for multivariate data analysis purposes (Yoo and Donthu, 2001; Park and Kim, 2003; Cai and Jun, 2003; Carlson and O'Cass, 2010; Sheng and Liu, 2010; Ha *et al.*, 2010; Hsiao *et al.*, 2010). Furthermore, in our sampling method, the sample elements were selected because they are believed to be representatives of the Jordanian online shoppers (population) of interest and were expected to serve the purpose of our study (Churchill, 1991; Fang *et al.*, 2011). Part of the criteria our study used for the sampling process is that the Jordanian shoppers should have internet access, acquainted with online shopping tools and online purchase experience (Ha *et al.*, 2010). The researchers used social media networks (Facebook, WhatsApp, and e-mails) through designing and posting an online web survey for online shoppers and their peers' recommendations (Hsiao *et al.*, 2010). A filtering question was included at the beginning of the online survey asking Jordanian shoppers if they experienced and purchase products over the internet from MarkaVIP located in Jordan. If the respondent replied positively then qhe was asked to continue with the remaining parts of the online survey questions. Then, the next step was randomly targeting any Jordanian online shopper who experienced an online purchase transaction with MarkaVIP. Following similar procedures outlined by Sheng and Liu (2010) and Hsiao *et al.* (2010) our questionnaire was directed to those who have online purchase experience. This process was carried out through sending e-mails or instant messages to friends, peers, and social groups who further delivered the questionnaire to their peers. The participated Jordanian online shoppers contact details were obtained through social media networks groups and peers. When they were contacted, 486 of Jordanian online shoppers agreed to participate in the online

survey. Soft copies of the research questionnaires were distributed and administered online and delivered to them. The unit of analysis was "MarkaVIP online shopper" who had experienced an online transaction with them. Consequently, our research is designed to investigate the online shopping experience including perceived web site quality, eWOM, perceived benefits, trust, and attitudes toward the web site from "the Jordanian online shoppers' " perspectives.

Measurement items

Most of the items measuring the chosen research constructs were adapted from prior related research in the field of online shopping behavior. Some of the measurement items wording was modified to fit the context of this study. Perceived web site quality was measured using a six-item scale derived from McKnight *et al.* (2002) and Constantinides *et al.* (2010). eWOM was measured using a five-item scale which is mostly self-developed and partially derived from Ha (2004). The construct of perceived benefits was measured using a three-item scale derived from Forsythe *et al.* (2006). Trust was measured using a four-item scale derived from Constantinides *et al.* (2010). With regard to online shoppers' attitudes, it was measured using a three-item scale derived from Van der Heijden *et al.* (2003). All the research constructs were measured on five-point Likert-type scales ranging from 5 "Strongly Agree" to 1 "Strongly Disagree." A small section was also included in the questionnaire to study the respondents' characteristics. Table I shows constructs' measurement items and their sources of operationalization.

Questionnaire design, administration, and data collection

To test the research model and hypotheses a self-administered online survey was developed. The questionnaire was designed via an iterative process that has been adapted from previous empirical research to generate its measurements and items. Next, the survey instrument was piloted using a number of online interviews with a judgmental sample of online shoppers who purchased from MarkaVIP web site previously to reveal their ability to understand it and to test its appropriateness for the research purposes. Also, two academics from reputable Jordanian universities and two online shopping experts examined the questionnaire for face and content validity purposes. Based on the guidelines recommended by Malhotra (2010), the pilot study was insightful upon which a number of amendments were carried out on the first draft of the questionnaire where every aspect (e.g. content, wording, design, and layout) of the questionnaire was piloted. The questionnaire was delivered 486 Jordanian online shoppers using an online survey where the research objectives were explained to them. Using the online survey approach for data collection is consistent with previous studies that have investigated online shoppers' attitudes (e.g. Casaló *et al.*, 2008; Zeng *et al.*, 2009; Sheng and Liu, 2010; Carlson and O'Cass, 2010; Ha *et al.*, 2010 Constantinides *et al.*, 2010; Al-Maghrabi and Dennis, 2011). In addition to posting the survey on Facebook, an e-mail and WhatsApp messages were transmitted to the target sample that described the purpose of the research and invited each online shopper to participate in the online survey. The hyperlink of the survey questionnaire was posted on the Facebook and social groups for 30 days to invite the potential online shoppers to participate in the survey. The respondents were reminded several times via online contacts and e-mails, respectively. The delivered online questionnaires to the Jordanian online shoppers were 486 from 273 were valid for the analysis; the response rate was 56.17 percent which were used for the data analysis process.

Items measuring online shopping variables		Sources of online shopping operationalization
Perceived web site quality: PWQ1-PWQ6		
PWQ1	Catalogue web site internal browsing meets my needs	McKnight *et al.* (2002); Constantinides *et al.* (2010)
PWQ2	The ordering process used by the catalogue web site is simple	
PWQ3	Catalogue web site web page content quickly loads	
PWQ4	The catalogue web site internal search capabilities meets my needs	
PWQ5	Little search effort is needed to find the needed products/information in the catalogue retailer web site	
PWQ6	Overall, this web site is well-designed	
E-Word of mouth: EWM1-EWM5		
EWM1	I often read online recommendations to buy products from this online catalogue retailer	Ha (2004); self-developed
EWM2	I often post positive online comments about this online catalogue retailer	
EWM3	I often read positive online reviews about the products of this online catalogue retailer	
EWM4	My e-community frequently post online recommendations to buy from this online catalogue retailer	
EWM5	When I buy a product from this online catalogue retailer, consumer's online recommendations and reviews make me more confident in purchasing the product	
Perceived benefits: PB1-PB3		
PB1	By using this online catalogue retailer, I can shop in privacy of home	Forsythe *et al.* (2006)
PB2	I can buy from this online catalogue retailer whenever I want	
PB3	Buying from this online catalogue retailer can save me the effort of buying what I want from offline/traditional stores	
Trust: TR1-TR4		
TR1	It is safe to pay money and perform a financial transaction on this catalogue retailer web site	Constantinides *et al.* (2010)
TR2	The online catalogue retailer will protect my financial-related information from being leaked (hacked)	
TR3	The catalogue retailer web site is secured given that it uses digital certificates	
TR4	The catalogue retailers web site will not sell my personal information (e-mail, phone number, names..) to others for commercial use	
Online shopping attitudes: OSA1-OSA3		
OSA1	The idea of buying from this online catalogue retailer web site is a good idea	Van der Heijden *et al.* (2003)
OSA2	Buying from this online catalogue retailer web site is better than buying from a real store/shop	
OSA3	Buying from this online catalogue retailer web site is a pleasant thing to do	

Table I.
Attitudes towards online shopping: variables measurements and items

Although English language is widely spoken in Jordan, our questionnaire was originally constructed in English and then translated into Arabic based on the backward translation method and the guidelines provided by Brislin (1976). In fact, two bilingual PhD holders in business who are familiar with the Jordanian business culture translated our questionnaire from English to Arabic. Thereafter, back translation was employed until the final version was produced in Arabic. Finally, a comparison between the two original language versions (i.e. the initial one and back-translated) of the instrument is made to check the validity of the translation process. The versions contained non-significant differences which suggested that the translation process is acceptable. Prior the primary data collection process, both the English and Arabic versions of the instrument were piloted. Finally, both versions were offered to the respondents.

Research sample demographic profile

Table II exhibits the detailed research sample demographics. Noticeably, Table II shows that 47.6 percent of the sample bought from three to five times using the web site. This is an important result which indicates that the respondents are familiar with online shopping. Also, Table II shows that almost two-third of the sample are aged between 27-34 years who are usually the target market for online retailers. The results also show that the vast majority of the respondents are well educated and 50.6 percent of them are married. Finally, 54.6 percent of the respondents have a monthly income of more than 1,200 JD. These results and characteristics are important indicators for the online shopping behavior and would assist online retailers to target and communicate with them easier.

Measure	Items	Frequency	Percentage
How many times did you buy from MarkaVIP web site over the last six months?	Once	61	22.3
	Twice	82	30.1
	Three times	48	17.6
	Four times	49	17.9
	More than five times	33	12.1
Gender	Male	147	53.8
	Female	126	46.2
Age	18-26	31	11.4
	27-34	186	68.1
	35-43	52	19.0
	44 and above	4	1.5
Educational level	High school	3	1.1
	Two years college	7	2.6
	Bachelor	157	57.5
	Graduate studies	106	38.8
Monthly income	< 300 JD	2	0.7
	300-499 JD	11	4
	500-799 JD	33	12.1
	800-1,199 JD	78	28.6
	> 1,200 JD	149	54.6
Marital status	Single	133	48.7
	Married	138	50.6
	Divorced	2	0.7
	Widowed	0	0.0

Table II.
Research sample demographic profile

Constructs validity and composite reliability (CR)

The validity of the research instrument was assessed through face, content, convergent, and discriminant validity. The face validity was assessed through the pilot work of the research instrument with a number of Jordanian online shoppers. Additionally, the research instrument was examined by two academics from reputable business schools as well as two online shopping experts who checked the relevance and appropriateness of the questionnaire to achieve the research objectives. Content validity is evidenced by explaining the methodology used to develop the research questionnaire (Churchill, 2001), which included: first, examining the previous empirical and theoretical work of attitudes toward online shopping; and second, conducting the pilot study before starting the fieldwork. With regard to construct validity, as recommended by Hair *et al.* (1998), exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) are used to assess construct validity. Thus, EFA was performed to test the unidimensionality of the research constructs so as to examine the degree to which the items are tapping to the same concept. It has been recommended that CFA, derived from structural equation modeling (SEM), is a more rigorous test of unidimensionality (Garver and Mentzer, 1999). Thus, CFA was also utilized to confirm and sometimes to refine the unidimensionality of measurements that resulted from the EFA. To assess the EFA, four commonly used assumptions were followed (Hair *et al.*, 1998; Field, 2000); sampling adequacy (Kaiser-Meyer-Olkin measure greater than 0.5); the minimum eigenvalue for each factor to be one; considering the sample size, factor loading of 0.40 for each item was considered as the threshold for retaining items to ensure greater confidence; and varimax rotation was used since it is a good general approach that simplifies the interpretations of factors (Field, 2000). statistical package for social sciences was used to show which variables "clump together." To assess the CFA, goodness of measurement model fit using SEM were followed (Chau, 1997, p. 318): χ^2 ($p \geqslant 0.05$); goodness-of-fit index (GFI $\geqslant 0.90$); adjusted goodness-of-fit index (AGFI $\geqslant 0.80$); normed fit index (NFI $\geqslant 0.90$); non-normed fit index (NNFI $\geqslant 0.90$); comparative fit index (CFI $\geqslant 0.90$); standardized root mean-square residual (SRMR $\leqslant 0.08$); and root mean-square error of approximation (RMSEA < 0.10). Factor loadings are the correlations of the variables with the factor, the weighted combination of variables which best explains the variance. Higher values (e.g. more than 0.40) making the variable representative of the factor (Hair *et al.*, 1998).

Items related to perceived web quality, eWOM, and perceived benefits were subjected to EFA so as to reveal their unidimensionality (see Table III). The results of EFA suggested that factor analysis is appropriate for analysing the data given the values of the index of Kaiser's measure of sampling adequacy (overall MSA = 0.83) and Bartlett's test of sphericity χ^2 ($p \leqslant 0.000$). Due to the fact that the eigenvalue is greater than 1, a three-factor model was derived that explains 64.4 percent of the total variance. Also, EFA analysis was performed on trust and online shopping attitudes items, as shown in Table III, and given that the eigenvalue is greater than 1, a two-factor model was derived that explains 59.0 percent of the total variance.

To confirm and validate the findings that emerged from using EFA, the three-factor and two-factor models were evaluated by CFA using EQS 6.1 software. The measurement model of the CFA relates the observed variables to their latent variable. As shown in Tables III and IV, measures of goodness-of-fit were met. It should be noted from Tables III and IV that there were non-significant loadings; this is due to the measurement model identification. The parameters without (*) in all contents

Items measuring online shopping variables		Factor analyses results EFA Loadings	CFA Loadings
Perceived web site quality (PWQ): eigenvalue = 4.64; CR = 0.91; AVE = 0.65			
PWQ1	Catalogue web site internal browsing meets my needs	0.78	0.75
PWQ2	The ordering process used by the catalogue web site is simple	0.74	0.74
PWQ3	Catalogue web site web page content quickly loads	0.74	0.73
PWQ4	The catalogue web site has good internal search capabilities meets my needs	0.76	0.71
PWQ5	Little search effort is needed to find the needed products/information in the catalogue retailer web site	0.81	0.71
PWQ6	Overall, this web site is well-designed	0.71	0.63
E-word of mouth (EWM): eigenvalue = 2.83; CR = 0.90; AVE = 0.64			
EWM1	I often read online recommendations to buy products from this online catalogue retailer	0.82	0.81
EWM2	I often read positive online comments about this online catalogue retailer	0.88	0.89
EWM3	I often read positive online reviews about the products of this online catalogue retailer	0.79	0.69
EWM4	My e-community frequently post online recommendations to buy from this online catalogue retailer	0.81	0.71
EWM5	When I buy a product from this online catalogue retailer, consumer's online recommendations and reviews make me more confident in purchasing the product	0.73	0.67
Perceived benefits (PB): eigenvalue = 1.56; CR = 0.85; AVE = 0.68			
PB1	By using this online catalogue retailer, I can shop in privacy of home	0.84	0.89
PB2	I can buy from this online catalogue retailer whenever I want	0.88	0.86
PB3	Buying from this online catalogue retailer can save me the effort of buying what I want from offline/ traditional stores	0.68	0.60
Sampling adequacy (Kaiser-Meyer-Olkin measure > 0.5): 0.83			

	χ^2 $p \geqslant 0.05$	NFI⩾0.90	NNFI⩾0.90	CFI⩾0.90	GFI⩾0.90	AGFI⩾0.80	SRMR⩽0.08	RMSEA < 0.10
Model goodness-of-fit indices: desired level:								
Model indices results	96; $p = 0.000$	0.90	0.97	0.97	0.91	0.88	0.04	0.05

Table III. Exploratory and confirmatory factor analyses results

Table IV.
Exploratory and confirmatory factor analyses results

Items measuring online shopping variables		Factor analyses results EFA Loadings	CFA Loadings
Trust (TR): eigenvalue = 2.90; CR = 0.81; AVE = 0.60			
TR1	It is safe to pay money and perform a financial transaction on this catalogue retailer web site	0.78	0.82
TR2	The online catalogue retailer will protect my financial-related information from being leaked (hacked)	0.87	0.88
TR3	The catalogue retailer web site is secured given that it uses digital certificates	0.50	Deleted
TR4	The catalogue retailers web site will not sell my personal information (e-mail, phone number, names) to others for commercial use	0.75	0.62
Online shopping attitudes (OSA): eigenvalue = 1.23; CR = 0.78; AVE = 0.55			
OSA1	The idea of buying from online catalogue retailer web sites is a good idea	0.81	0.65
OSA2	Buying from online catalogue retailer web sites is better than buying from a real store/shop	0.74	0.74
OSA3	Buying from online catalogue retailer web sites is a pleasant thing to do	0.73	0.64
Sampling adequacy (Kaiser-Meyer-Olkin measure > 0.5): 0.75			

Model goodness-of-fit indices: desired level:	χ^2 $p \geqslant 0.05$	NFI⩾0.90	NNFI⩾0.90	CFI⩾0.90	GFI⩾0.90	AGFI⩾0.80	SRMR⩽0.08	RMSEA < 0.10
Model indices results	14; $p = 0.22$	0.95	0.96	0.98	0.97	0.92	0.04	0.07

of Table III are specified as starting values "specified as fixed." A starting value is needed for each of the parameters' constructs to be estimated because the fitting algorithm involves iterative estimation, starting from a suitable approximation to the required results and proceeding to their "optimum" values (Dunn *et al.*, 1994). One of the study objectives is to retain the items that have high loadings to maintain face validity since the modification indices suggest that some items have more in common with each other than the specified model allows. Therefore, consistent with the extant literature, offending items were sequentially deleted until the standardized loadings and the fit indices revealed that no improvement could be attained through item deletion. In addition, following guidelines outlined by Voss *et al.* (2003), a series of shortened versions of the scale were compared using χ^2 difference test, AGFI, and model Akaike Information Criterion (AIC). Based on the guidelines outlined by Voss *et al.* (2003), the item deletion process stops if the deletion process compromises the construct validity, and when one or two possible results occur: first, the χ^2 difference test shows no difference second, the AGFI does not increase, and third, model AIC does not improve. One item was deleted (TR3) during the CFA analysis which was related to the trust construct due to weak factor loadings, high error, and model fit indices. The deletion of this item seems to be reasonable since deleting it resulted in a better CFA model and fit indices. Further, deleting TR3 during the CFA analysis might be due the fact that online shoppers are not familiar with security certificates usually used by online retailers.

Tables III and IV show that the results emerged from CFA support the findings that emerged from EFA and all items loadings well exceeded the cut-off point value; i.e. 0.60. Convergent validity is examined by using the Bentler-Bonett NFI (Bentler and Bonett, 1990). All of the constructs have NFI values above 0.90. Furthermore, as shown in Tables III and IV, indication of the measures' convergent validity is provided by the fact that all factor loadings are significant and that the scales exhibit high levels of internal consistency (Fornell and Larcker, 1981; Gerbing and Anderson, 1988). Also, as shown in Tables III and IV, the values of CR and average variance extracted (AVE) for each construct are all above the threshold suggested by Bagozzi (1980): 0.70 and 0.50, respectively. In our research, the discriminant validity is established by first, the absence of significant cross-loadings that are not represented by the measurement model (i.e. congeneric measures). The absence of significant cross-loading is also an evidence of constructs unidimensionality (Gerbing and Anderson, 1988); and second, to establish the evidence for the discriminant validity among the constructs, we compared the shared variance among the constructs with AVE from each construct. The discriminant validity is established between two constructs if the AVE of each one is higher than the shared variance. Comparing the shared variance and AVE values showed in Table V; where the diagonal values are the AVEs, our results indicated a support for the discriminant validity among the latent variables in our model.

Structural model and hypotheses testing

Structural path analysis was used to test the research model and hypotheses, as shown in Figure 2 and Table VI. The analysis began by creating direct paths from each of perceived web site quality to each of eWOM, perceived benefits and trust, and a direct path was created from eWOM to trust as well as running a path from the later to online shopping attitudes. Finally, direct paths were created from each of perceived web site quality and perceived benefits to attitudes toward online shopping. Table VI shows

Table V.
Shared variance among the research constructs

Research constructs	Perceived web quality	E-word of mouth	Perceived benefits	Trust	Online shopping attitudes
Perceived web site quality ($M = 3.85$, SD = 0.61)	*0.65*				
E-word of mouth ($M = 3.79$, SD = 0.84)	0.04	*0.64*			
Perceived benefits ($M = 4.34$, SD = 0.66)	0.14	0.04	*0.68*		
Trust ($M = 3.61$, SD = 0.83)	0.11	0.06	0.06	*0.60*	
Online shopping attitudes ($M = 3.69$, SD = 0.65)	0.11	0.05	0.16	0.17	*0.55*

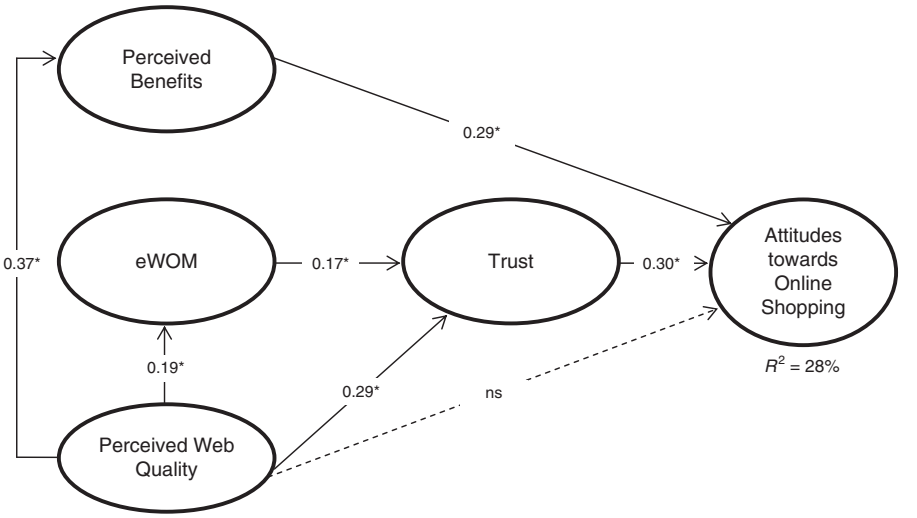

Figure 2.
Results of the Study

Notes: ns, not significant. *Significant at $p \leqslant 0.05$

Table VI.
Summary of structural path model results

Hypotheses	Paths	β	*t-value***
H1	Perceived web quality→e-word of mouth	0.19	2.32**
H2	Perceived web quality→perceived benefits	0.37	4.86**
H3	e-word of mouth→trust	0.17	2.24**
H4	Perceived web quality→trust	0.29	7.76**
H5	Perceived web quality→online shopping attitudes	0.12	1.56
H6	Perceived benefits→online shopping attitudes	0.29	3.73**
H7	Trust→online shopping attitudes	0.30	4.00**

Model goodness-of-fit indices:	χ^2	NFI	NNFI	CFI	GFI	AGFI	SRMR	RMSEA
desired level	$p \geqslant 0.05$	$\geqslant 0.90$	$\geqslant 0.90$	$\geqslant 0.90$	$\geqslant 0.90$	$\geqslant 0.80$	$\leqslant 0.08$	< 0.10
Model indices results	5.0; $p = 0.17$	0.96	0.93	0.98	0.99	0.94	0.04	0.05

Notes: β, standardised β-coefficients. **Significant at $p \leqslant 0.05$

the structural path model goodness-of-fit measures and the structural paths results. As shown in Table VI, the goodness-of-fit measures indicate that the model has an excellent fit to the data.

The structural findings indicate that all the research hypotheses *H1-H7* are supported except *H5*. Perceived web site quality ($\beta = 0.19$, $t = 2.32$) has positively and significantly affected eWOM, providing support for *H1*. Perceived web site quality ($\beta = 0.37$, $t = 4.86$) has positively and significantly affected perceived benefits, providing support for *H2*. eWOM ($\beta = 0.17$, $t = 2.24$) has positively and significantly affected trust, providing support for *H3*. The structural findings also show that perceived web site quality ($\beta = 0.29$, $t = 7.76$) has positively and significantly affected trust, providing support for *H4*, meanwhile it has ($\beta = 0.12$, $t = 1.56$) positively but not significantly affected online shopping attitudes, providing no support for *H5*. Finally, each of perceived benefits ($\beta = 0.29$, $t = 3.73$) and trust ($\beta = 0.30$, $t = 4.00$) has positively and significantly affected online shopping attitudes, providing support for *H6* and *H7*, respectively.

The structural findings indicate that perceived web site quality exerted the strongest effect ($\beta = 0.37$, $t = 4.86$) on perceived benefits and, trust ($\beta = 0.30$, $t = 4.00$) exerted a stronger effect on online shopping attitudes than the effect of perceived benefits ($\beta = 0.29$, $t = 3.73$). The structural results show that R^2 result of 0.28 indicates that 28 percent of variation in online shopping attitudes was caused by perceived benefits and trust. Also, R^2 result of 0.15 indicates that 15 percent of variation in trust was caused by eWOM and perceived web site quality. Also, R^2 result of 0.14 indicates that 14 percent of variation in perceived benefits was caused by perceived web site quality. Finally, R^2 result of 0.04 indicates that 4 percent of variation in eWOM was caused by perceived web site quality.

Discussion

In line with the discussed literature review, our empirical findings support the validity of the hypothesized model in this study. Overall, the results support the validity of the developed model. Our model asserts that consumer attitudes toward online shopping is determined by trust, perceived benefits, and perceived web quality. The developed model in this study also asserts that trust is a product of perceived web quality and eWOM and that eWOM is a function of perceived web quality. Finally, the model also asserts that perceived web quality positively and significantly influences perceived benefits. The results support all formulated hypotheses except the fourth one which suggests that higher perceptions of an online shopping web site quality will result in more positive and favorable attitude. The model developed in this study explains 28 percent of the variance in consumer attitude toward online shopping in Jordan. This is significant as the value of R^2 is above 25 percent which demonstrates a highly acceptable prediction level in empirical research (Arlinghaus and Griffith, 1995; Gaur and Gaur, 2006).

Consistent with previous studies (Hassanein and Head, 2007; Lin, 2011), the results of this study show that trust is a key predictor of consumer attitude toward online shopping ($\beta = 0.30$). Indeed, the significant role of trust in e-commerce has been enormously highlighted in previous studies (Van der Heijden *et al.*, 2003; Gefen *et al.*, 2003; Limbu *et al.*, 2012). Actually, it has been suggested that companies that excel in building high levels of trust in an e-commerce web site may prosper more than those that do not (Gefen and Straub, 2003). This implies that online shopping companies in Jordan need to focus on trust so as to succeed in the cyberspace. For improving the level of consumer trust, online shopping web sites in Jordan need to pay

attention to privacy and security aspects as major drivers of reducing perceived risks from online consumers perspectives. This is because privacy and security have been widely recognized as two of the main obstacles to the adoption of online shopping web sites due to their significant effect on trust and on forming positive attitudes toward online shopping in the future. Indeed, privacy is major concern for consumers and thus appropriate privacy regimes should be in place. In this context, organizational policies in addition to governmental laws and regulations should emphasize this issue seriously. Moreover, features that enable consumers to manage their privacy need to be successfully implemented within online shopping web sites. On the other hand, security is an essential factor that significantly affects consumer trust. Lack of security in an online shopping web site would lead to lower levels of trust in the web site. Therefore, an online shopping web site should handle all transactions in a secured environment that enjoys strong authentication, authorization, and accountability characteristics. Encryption algorithms and mechanisms need also to be employed for financial information that is in store and also in transit. This however, can be implemented by the use of digital certificates such as VeriSign.

In this study, we have also found that higher levels of perceived web quality will lead to higher levels of trust in an online shopping web site. Perceived web quality was found to be a direct predictor of trust ($\beta = 0.29$). Further, perceived web quality was also found to be an indirect predictor of trust via eWOM. This indicates that eWOM, and according to our results, is a partial mediator between perceived web quality and trust. Accordingly, we suggest that the higher is the quality of an online shopping web site in terms of system and content, the more positive eWOM and the higher is the trust. Aiming to enhance the quality of an online shopping web sites, companies should emphasize aspects related to site design in terms of user interfaces, classification of information, navigation capabilities, search facilities, and online service and support. Not only that, but also aspects related to performance such as response time, availability, reliability, loading time, and transaction speed need also to be effective and should continuously be improved to better fit the requirements of users.

The results of this study also indicated that perceived benefits is a major predictor of consumer attitude toward online shopping in Jordan. The higher are the benefits perceived by online consumers, the more favorable attitudes they would have toward online shopping web sites. In this context, it seems that the attitudes of Jordanian online consumers are significantly affected by their perceptions in relation to the benefits (i.e. convenience, time savings, and cost savings) of online shopping in contrast to the offline one ($\beta = 0.28$). To improve the benefits that online consumers may perceive in an online shopping web site, companies need to improve their delivery time and delivery scope. If the time needed to get the products is shorter, consumers will be more encouraged to use online shopping. This also applies to the geographical area included within the scope of delivery. The wider is the scope of an online shopping web sites in terms of geographical areas, the more consumers to join in and buy from online shopping web sites. Another important aspect that companies need to consider in this context is related to delivery points. For the operations of online shopping web sites, we believe that companies need to employ various delivery models (home delivery, collection point, and delivery point) and in two modes as attended and unattended in order to make such services more convenient from the customer perspective (see Al-Nawayseh *et al.*, 2013). Convenience can be also enhanced by providing the consumer with more than one option when it comes to payments. In addition to online payments, online shopping web sites in Jordan need to employ Cash on Delivery mechanisms. This is quite useful given the low

level of adoption of credit cards in Jordan and in reducing the perceived risks associated with such online transactions especially in a developing country like Jordan where the majority of consumers are classified are risk avoiders. The perceived benefits results hold vital strategic implications. First, from a marketing theory standpoint, perceived benefits are the value that online shoppers seek and obtain in any online transaction which is vital for future e-marketing strategies. Second, from a business strategy standpoint, perceived benefits reflect dynamic strategic capabilities that are very vital to compete in the cyberspace market. Finally and based on the above results, we found that trust fully mediates the relationship between perceived web quality and online shopping attitudes given that the direct effect of perceived web quality on online shopping attitudes was found to be not significant, while its indirect effect through trust was found to be significant.

Implications

This study contributes to the field of consumer behavior, both in academia and practice, particularly in the online shopping behavior and adoption aspects. From an academic perspective, our paper has responded to important calls that encourage conducting research on the potential drivers of consumers attitudes toward online shopping especially in emerging markets and Arab countries (e.g. Aladwani, 2006; Al-Maghrabi *et al.*, 2011). Our empirical findings are consistent with previous research findings and also help in closing gaps identified previously. This is thought to have made an important contribution to enhance and extend our understanding of the roles of perceived web quality, eWOM, perceived benefits, and trust along with their relationships with attitudes toward online shopping in an emerging market context, i.e. Jordan. From a practical perspective, this paper represents one of the early attempts devoted to examine an integrated model of consumers' attitudes toward online shopping in Jordan. Managers can benefit from the findings of this study in designing their e-marketing strategies and programs to achieve long-term objectives. For instance, perceived web quality, perceived benefits, and trust dimensions have exerted major effects and their paths are the strongest on consumer attitudes toward online shopping behavior. This implies that online shopping retailers' management should focus on these dimensions as major drivers of consumers' attitudes toward online shopping. This study further holds value to international online retailers planning to expand their operations to Jordan and the region at large. The study findings can help them in making the right e-marketing and managerial decisions as well as designing a proper e-shopping environment to achieve a long-term success.

This study also contributes to the existing body of knowledge and also to practitioners by examining attitudes of internet users toward online shopping. Actually, in the consumer decision-making context, attitudinal beliefs are particularly relevant and significant (Brown and Venkatesh, 2005; Hassanein and Head, 2007). It was clear from our literature review that knowledge about what affects consumers' attitudes in e-commerce settings is by no means complete. Most of relevant literature focusses on purchase/repurchase intention and behavior (e.g. Gefen *et al.*, 2003; Lee *et al.*, 2011; Dai *et al.*, 2014; Wu *et al.*, 2014), and only a paucity of research can be found on attitude as an endogenous variable despite its significance (e.g. Hassanein and Head, 2007; Hsu *et al.*, 2014). Another point which adds to the importance of examining attitude in this study is related to the fact that, in Jordan, online shopping is still at its infancy level and thus it can be considered as an innovation within this context. Indeed, innovation is an idea, practice or object which is perceived by an individual as new (Rogers, 1995, 2003). For innovations, persuasion stage in which the individual will

have a favorable/unfavorable attitude toward the innovation precedes the behavioral decision (Rogers, 2003). Accordingly, one can recognize that the attitude of an individual toward an innovation usually takes place before the adoption/post adoption intention decision. In this study, within the context of innovation adoption process in the field of consumer behavior, respondents can be categorized as early adopters of online shopping in Jordan. Early adopters usually enjoy high level of innovativeness and their initial adoption intention is often motivated by curiosity and epistemic value (Pihlstrom and Brush, 2008; Al-Debei and Al-Lozi, 2014). However, after initial adoption, early adopters are usually decide on whether to continue adopting the innovation or not mainly based on their own opinions and direct past experience (i.e. first-hand information) that plays a key role in shaping their attitudes (Al-Debei *et al.*, 2013). Therefore, it seems more logical at this early stage of online shopping in Jordan to examine attitudes of internet users toward this innovation rather than examining their behavioral intentions (i.e. purchase/repurchase intentions).

Furthermore, examining attitude is important as according to the TRA (Ajzen and Fishbein, 1980) and the TPB (Ajzen, 1991), attitude is a key factor predicting behavioral intentions. Although attitude-intention relationship was found not to be significant in workplace environment where the use of technology is mandatory (e.g. Davis and Venkatesh, 1996; Venkatesh *et al.*, 2003), the attitude was found to be an important predictor of behavioral intention (adoption/post adoption) in voluntary settings (e.g. Bhattacherjee and Premkumar, 2004; Al-Debei *et al.*, 2013). Also, previous studies in the domain of e-commerce and online shopping have also established that attitude is a key predictor of purchase/repurchase intention (Van der Heijden, 2003; Aladwani, 2006; Pavlou and Fygenson, 2006; Hassanein and Head, 2007; Wen, 2009; Laohapensang, 2009; Limbu *et al.*, 2012; Hsu *et al.*, 2014).

Limitations and future research

Despite the significance of this study as it is one of only a few to date that has examined attitudes of consumers toward online shopping in an under researched country like Jordan, this study has a number of limitations that can be addressed in future research. Subjects in this study can be considered as early adopters of online shopping. Such subjects are described as personal innovators and risk takers and thus their perceptions about online shopping may significantly differ from others (i.e. non-adopters). Hence, future studies are encouraged to focus on specific groups of non-adopters such as Facebook users, professionals, students, and others. It is also interesting to examine the differences in terms of findings among such groups. Another limitation is derived from the geographical context of the current study; that is Jordan. Although the findings are believed to be applicable to other Arab countries that share similar characteristics with Jordan and provide their consumers with similar experiences of e-commerce in general and online shopping in particular, these findings are not necessarily applicable to other Arab countries that lagged behind or moved beyond Jordan in terms of e-commerce and online shopping. Therefore, further studies in different countries would most likely strengthen and validate the findings of this study. Moreover, this is a cross-sectional study that represents a slice of time and does not show how attitudes of consumers may change over time. We encourage future studies to employ a longitudinal design as it would show, if any, the changes in consumers' attitudes toward using online shopping over time. Finally, this study examines only one case in point which is MarkaVIP and thus findings cannot be generalized to other online shopping web sites.

Future research are highly encouraged to examines attitudes of consumers toward other online shopping web sites in Jordan and discuss any discrepancies or differences in terms of results.

Conclusions

This study examined attitudes of online consumers in Jordan toward online shopping using the case of MarkaVIP, which is an online shopping web site that recently has witnessed a noticeable success in Jordan. Results of this study indicate that attitudes toward online shopping in Jordan are mainly a function of trust and perceived benefits. However, trust was found to have a slightly stronger effect on attitudes than perceived benefits. According to the results of this study, two main factors were found to affect trust, which are perceived web quality and eWOM. Perceived web quality was also found to predict perceived benefits, but has no effect on attitudes toward online shopping. Accordingly, we recognized that eWOM partially mediates the relationship between perceived web quality and trust and that trust fully mediates the relationship between perceived web quality and attitudes toward online shopping.

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