

An integrated model of factors affecting consumer attitudes towards online shopping

Consumer attitudes towards online shopping

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Received 17 February 2015
Revised 8 May 2015
Accepted 24 May 2015

Abstract

Purpose – The purpose of this paper is to examine an integrated model of factors affecting attitudes toward online shopping in Jordan. The paper introduces an integrated model of the roles of perceived website reputation, relative advantage, perceived website image, and trust that affect 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; MarkaVIP. A sample of 273 of 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 (CR). Structural path model analysis was also used to test the proposed research model and hypotheses.

Findings – The empirical findings of this study indicate that perceived website reputation, relative advantage, perceived website image, and trust have directly and indirectly affected consumers' attitudes toward online shopping. Online consumers' shopping attitudes are mainly affected by perceived relative advantage and trust. Trust is a product of relative advantage and that the latter is a function of perceived website reputation. Relative advantage and perceived website reputation are key predictors of perceived website image. Perceived website image was found to be a direct predictor of trust. Also, the authors found that 26 percent of variation in online shopping attitudes was directly caused by relative advantage, trust, and perceived website image.

Research limitations/implications – The research examined online consumers' attitudes toward one website only therefore the generalizability of the research finding is limited to the local Jordanian website; MarkaVIP. Future research is encouraged to conduct comparative studies between local websites and international ones, e.g., Amazon and e-bay in order to shed lights on consumers' attitudes toward both websites. The findings are limited to online shoppers in Jordan. A fruitful area of research is to conduct a comparative analysis between online and offline attitudes toward online shopping behavior. Also, replications of the current study's model in different countries would most likely strengthen and validate its findings. The design of the study is quantitative using an online survey to measure online consumers' attitudes through a cross-sectional design. Future research is encouraged to use qualitative research design and methodology to provide a deeper understanding of consumers' attitudes and behaviors toward online and offline shopping in Jordan and elsewhere.

Practical implications – The paper supports the importance of perceived website reputation, relative advantage, trust, and perceived web image as keys drivers of attitudes toward online shopping. It further underlines the importance of relative advantage and trust as major contributors to building positive attitudes toward online shopping. In developing countries (e.g. Jordan) where individuals are generally described as risk averse, the level of trust is critical in determining the attitude of individuals toward online shopping. Moreover and given the modest economic situation in Jordan, relative advantage is another significant factor affecting consumers' attitudes toward online shopping. Indeed, if online shopping would not add a significant value and benefits to consumers, they would have negative attitude toward this technology. This is at the heart of marketing theory and relationship marketing practice. Further, relative advantage is a key predictor of both perceived



website image and trust and the later is a major driver of attitudes toward online shopping. Online retailers' executives and managers can benefit from such findings for future e-marketing strategies and retaining customers to achieve long-term performance objectives.

Originality/value – This paper is one of the early empirical endeavors that examined factors affecting attitudes toward online shopping in Jordan. This study provides evidence on the factors that determine online shoppers' attitudes as an antecedent to consumers purchase decisions. From a theoretical perspective, this study contributes to the existing body of knowledge by revealing the sort of cause and effect relationships among relative advantage, perceived website reputation, perceived website image, in addition to trust, and their effect on consumers' attitudes toward online shopping. Moreover, this paper is one of handful research that has distinguished between perceived website image and perceived website reputation along with their relationships and more specifically in the context of online shopping. From an international e-marketing perspective, online retailers planning to expand their operations to include Jordan or the MENA Region have now valuable empirical evidence concerning the predictors of online shopping attitudes and online shoppers' behavior upon which e-marketing strategies are formulated and implemented.

Keywords Online shopping, Jordan, Trust, Online attitudes, Perceived website image, Perceived website reputation, Relative advantage

Paper type Research paper

1. Introduction

The increasing number of smartphones and other internet-enabled devices along with their applications and services make the internet easier to be accessed and much more fruitful. This has led to an enormous growth of online shopping which consequently has increased the level of competition in the internet marketplace (Vazquez and Xu, 2009; Limbu *et al.*, 2012). Compared to the bricks and mortars 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 (Laohapensang, 2009; Al-Maghrabi *et al.*, 2011).

This study aims at examining attitudes of Jordanian consumers toward online shopping. Jordan is a developing country with poor resources and economic conditions. However, in order to overcome this challenge it has focussed on seizing upon information technology for achieving a competitive differentiation. Despite the fact that online shopping is still in its early stages in Jordan, online shopping is seen as an attractive business opportunity in a number of strong retailers' websites such as MarkaVIP, Exxab, Souq, Jamaloon, Wysada, JoShop, First Bazaar, and others. As the number of online shopping websites is increasing continuously in Jordan in the last few years, it is expected that the number of users adopting or having the intention to adopt online shopping would also increase. The rationale behind this argument is that the number of internet users has risen exponentially. In fact, internet penetration rate in Jordan has risen from 13.7 percent in 2006 to 67 percent in 2012 (Telecommunications Regulatory Commission (TRC), 2014) which opens great business opportunities online.

Further, since online shopping is growing rapidly in Jordan, it seems essential that more empirical studies are conducted in order to understand consumer behavior and attitude in this emerging digital context. As an emerging market with young population, measuring online shopping attitudes at this stage is deemed important given that online shoppers attitude is a major predictor of their behavioral adoption intention according to the theory of reasoned action and the theory of planned behavior (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991). In fact, a consumer attitude toward a behavior is defined as the degree to which an individual has a favorable or unfavorable evaluation or appraisal of the behavior to be acted upon (Ajzen and Fishbein, 1980). The beliefs that an individual has about behavior outcomes multiplied by the evaluation of these outcomes is considered

as a measure for online shoppers' attitude (Laohapensang, 2009; Al-Debei *et al.*, 2013). Further, it is argued that an effective online shopping strategy should revolve around understanding the behavior of consumers along with their beliefs and attitudes as consumers are now actively involved in value creation process (Martinez-Lopez *et al.*, 2005). Having said that a good understanding of consumer behavior and attitude in online shopping would reduce the threat of substitution and provide long-term profitability (Wen, 2009). Within the context of online shopping, measuring attitudes is also significant as attitudes have a positive impact on online shopping intention and it is considered the factor with the most influence. Further, strong empirical evidence indicates that online shoppers' attitudes positively affects the intention to search for online products and price information (Vazquez and Xu, 2009; Laohapensang, 2009).

Based on the conducted review of relevant literature, a conceptual model of drivers of attitudes toward online shopping in Jordan was developed and empirically tested on one of the most reputable online shopping website in Jordan; MarkaVIP. This study postulates that attitudes of Jordanian consumers toward online shopping are mainly influenced by trust, perceived website image, and relative advantage. The rationale is that, in developing countries (e.g. Jordan), online shoppers enjoy high levels of uncertainty avoidance (Hofstede, 1997). Consequently, trust is indeed a major concern given that the scope of tolerance is very narrow. Furthermore, since the economic situation in Jordan is very difficult, consumers would be more willing to adopt technologies that providing them with benefits significantly exceed the sacrifices associated with the adoption of such technologies. Image is also important, specifically in the context of Jordan, given that collectivism (Hofstede, 1997) is one of the major characteristics of its individuals similar to other developing countries. We also postulate that trust is influenced by relative advantage, perceived website reputation, and perceived website image. It is also hypothesized that perceived website image is influenced by relative advantage and perceived website reputation. Finally, it is postulated that relative advantage is influenced by perceived website reputation.

The rest of this paper is structured as follows. The first section presents the introduction part. Next, a review of relevant literature, the conceptual model and hypotheses 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, limitations, and future research avenues are outlined.

2. Conceptual background and research hypotheses

Figure 1 demonstrates the study model. In the following subsections, we provide a comprehensive literature review concerning the identified predictors of attitudes toward online shopping along with their antecedents.

2.1 Attitude

Attitude is a major predictor of behavioral adoption intention according to the theory of reasoned action and the theory of planned behavior (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991). Attitude is defined as a person's overall evaluation of a concept (Peter and Olson, 2010). Two types of attitude can be identified which are: attitudes toward objects, and attitudes toward behaviors. The current study is measuring Jordanian internet users' attitudes toward using online shopping where attitudes toward online

shopping behaviors are 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 Park, 2005; Al-Debei *et al.*, 2013). These definitions clearly highlight the affective nature of attitude. According to the theory of planned behavior, 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 previous experiences, personality traits and characteristics, and their personal mentalities (Al-Lozi, 2011).

2.2 Relative advantage

Relative advantage refers to the degree to which an innovation is perceived as providing more benefits than it supersedes (Rogers, 2003). Based on diffusion of innovation theory, consumers adopt online shopping if they perceive relative advantage over traditional shopping methods such as lower cost or saving time and effort which make online shopping more convenient (Choudhury and Karahanna, 2008). In order to switch to online shopping, the consumer should be satisfied with the additional benefits or he/she would prefer to stay in the traditional shopping method (Hsiao, 2009). 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. Therefore, such benefits would have a significant and positive effect on consumers' attitudes toward online shopping (Delafrooz *et al.*, 2011). In many empirical studies, relative advantage has been identified as the most influential factor on consumers' attitudes and adoption intention related to online services and other innovations (Rogers, 2003; Kim and Prabhakar, 2004; Häggman, 2009; Roach, 2009; Lin, 2011). For instance, Forsythe *et al.* (2006), found that relative advantage is positively associated with online shopping where relative advantage has a varying significant effects on each stage of the purchasing process (Choudhury and Karahanna, 2008).

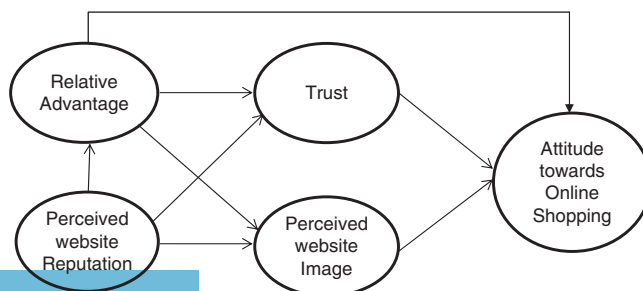


Figure 1.
The study model

Examining relevant literature reviews reveals that the effect of relative advantage on both trust and website image has been rarely examined in empirical studies. Nonetheless, we believe that a long-term relationship with online shoppers can be established through relative advantage which would increase their trust and confidence regarding the website from which they shop (De Ruyter *et al.*, 2001; Park and Kim, 2003). On the other hand, we also postulate that perceived website image is also affected by the consumer evaluation of the relative advantage that he/she can get from the website. The higher are the benefits that consumers can get from the website, the higher is the trust. It is argued that retail consumers develop perceptions of trust based on their website experience or the experiences of others they trust about the benefits and value elements that can be gratified (O'Cass and Carlson, 2012). This encompasses the website ability to deliver high quality, innovative and relevant content, security and privacy features, and efficient facilitation of purchases (Chen and Dibbs, 2010), as well as, enjoyment and fun (Hwang and Kim, 2007; O'Cass and Carlson, 2012). Accordingly, we believe that it would be significant to test the effect of relative advantage on both trust and perceived website image in the context of online shopping in Jordan and, at the same time, the rationality of such effects so as to contribute to the existing body of knowledge and open new research directions. Hence, we hypothesize that relative advantage has a significant positive influence on perceived website image, trust, and attitude:

- H1. Relative advantage has a significant positive influence on trust.
- H2. Relative advantage has a significant positive influence on perceived website image.
- H3. Relative advantage has a significant positive influence on attitude toward online shopping.

2.3 Perceived website reputation

In general, corporate reputation is defined as the extent to which firms and people in the industry believe a firm is honest and concerned about its customers (Keh and Xie, 2009). Perceived website reputation is defined as "the degree of website popularity to which a consumer perceives" (Hsiao *et al.*, 2010, p. 940). However, website popularity and credibility is usually a function of its visibility, distinctiveness, authenticity, transparency, and consistency. In the digital world of business, website reputation plays a significant role and positively affects the website's profitability and success. From consumers' perspectives, reputable websites are more readily accepted than the unknown ones (Park and Lee, 2009). Indeed, highly credible websites with established reputation are expected to be more persuasive than sources with little or no credibility. Due to the inherent difficulties of trying online shopping websites before actually purchasing from them, it is relatively difficult for consumers to evaluate the credibility of an online shopping website. Further, given that online shopping is still considered an innovation in the Arab world, including Jordan, there are only few sources, besides the online shopping website itself that can provide consumers with information about the online shopping website. Hence, we suggest that consumer's perceptions of trust in regards to an online shopping website would be affected by institutional cues about its reputation and other information received from referrals and important others which contribute to the formation of a website's reputation (Kim and Prabhakar, 2004; Hsu *et al.*, 2014). In previous studies, reputation has been considered as a key factor for building trust in both traditional markets and e-commerce settings (Keh and Xie, 2009).

Jarvenpaa and Tractinsky (1999) also indicated that the reputation of an online shopping website can boost consumers' confidence and trust, which in turn positively influenced their attitude toward online shopping. Specifically, in online shopping, it has also been found that perceived website reputation has a positive influence on consumer's trust (Hsiao *et al.*, 2010). In the same vein, Hsu *et al.* (2014) also argue that an impressive reputation of the vendor indicates its ability and trustworthiness and thus vendor reputation is significantly associated with the trust of individuals in that vendor. On the other hand, perceived website reputation is also expected to serve as extrinsic cues on relative advantage in the online shopping context. Since consumers would have no prior experience with this innovation before trying it, we posit that consumers infer assumptions about the benefits and advantages that the online shopping website can deliver from the reputation of the online shopping website. Hence, we argue that the perception of relative advantage is largely dependent on the perception of the reputation of an online shopping website especially in context like Jordan with a high level of collectivism. Consequently, the higher the perceived website reputation, the higher is the perception of consumers about the advantages and the benefits they would get from the website. Despite its significance, the aforementioned effect of perceived website reputation on relative advantage has been rarely examined in prior research and thus adds to the contribution of this study and may open new research directions. Moreover and despite the ambiguity surrounding corporate image and corporate reputation (Karaosmanoglu *et al.*, 2011), corporate image differs as it reflects the overall reputation of the company as this image appeals to the outsiders as an outcome that is seen by the consumers (Cretu and Brodie, 2007; Foroudi *et al.*, 2014). Further, empirical evidence (Nguyen and Leblanc, 2001; Barnett *et al.*, 2006; Foroudi *et al.*, 2014) reveals that reputation contributes to the making of corporate image. Hence, we hypothesize that perceived website reputation has a significant positive influence on relative advantage, perceived website image, and trust:

- H4. Perceived website reputation has a significant positive influence on trust.
- H5. Perceived website reputation has a significant positive influence on relative advantage.
- H6. Perceived website reputation has a significant positive influence on perceived website image.

2.4 Perceived website image

Online shopping websites need to manage their image as it is a valuable asset which usually yields high profitability (Dowling, 2001; Rindell, 2013). In the context of this study, perceived website image is the perception held in the consumer memory about an online shopping website. This perception is considered as a filter which has an influence on how the consumers perceive the operations of an online shopping website. Perceived image is also defined as what comes to the consumer's mind when she/he hears the name or sees the logo of the website (Barnett *et al.*, 2006). In the context of online shopping, perceived image is also related to physical and behavioral attributes of the website such as its design and functionalities, the variety of products or services it provides, and/or the way it interacts with its consumers. In other words, the image concept may include the e-retailer being perceived as providing a high quality and innovative offering in terms of visual appeal, layout, service/product information, functionality, and operational excellence for transactions (O'Cass and Carlson, 2012).

Within the online shopping context, creating a favorable image is a critical issue in e-retailing because of the absence of tangibility in terms of personnel interaction, products, and storefronts, with the website interface acting as the main stimuli delivered to online shoppers (Pavlou *et al.*, 2007; O’Cass and Carlson, 2012). In previous studies, it has been recognized that a change in corporate image can initiate a change in consumers’ attitude (Dowling, 2001; McWilliams and Siegel, 2001; Vanhamme *et al.*, 2012; Chen, 2015). Accordingly, we hypothesize that perceived website image has a significant positive impact on attitude toward online shopping:

H7. Perceived website image has a significant positive impact on attitude toward online shopping.

2.5 Trust

Due to the high level of uncertainty and dynamicity of the cyberspace, trust was theorised as a direct determinant of attitude (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 also be 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). Consequently, 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 different types of perceived risks in such contexts (Van der Heijden *et al.*, 2003). In the Arab world, including Jordan, trust has also been 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. Indeed, online shopping is believed to present risks for consumers due to the lack of direct contact and interaction with the physical store and personnel (Pavlou *et al.*, 2007; O’Cass and Carlson, 2012). 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; Hsu *et al.*, 2013, 2014; Ashraf *et al.*, 2014). Consequently, we hypothesize that trust has a significant positive image on attitude toward online shopping:

H8. Trust has a positive significant impact on attitude toward online shopping.

3. Research methodology

3.1 Research population and sample

The research population is all the Jordanian shoppers who use websites 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 website is one of Jordan’s strongest online retailers,

which is MarkaVIP. The latest figures show that internet user penetration has almost reached 75 percent by the end of 2013 (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 website 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 he 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 website reputation, relative advantage, perceived website image, trust, and attitudes toward the website from "the Jordanian online shoppers" perspectives.

3.2 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 website reputation was measured using a four-item scale derived and adapted from Doney and Cannon (1997) and Kim and Lennon (2013). Relative advantage was measured using a three-item scale derived from Foresythe *et al.* (2006). Perceived website image was measured using a three-item scale derived from Wu (2014). 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.

Items measuring online shopping variables	Sources of online shopping operationalizations
<i>Perceived website reputation</i>	
PWR1 This website is a large company that everyone recognizes	Doney and Cannon (1997), Kim and Lennon (2013)
PWR2 This website is well-known	
PWR3 This website has a good reputation	
PWR4 This website is distinguished	
<i>Relative advantage</i>	
RA1 By using this online catalogue retailer, I can shop in privacy of home	Foresythe <i>et al.</i> (2006)
RA2 I can buy from this online catalogue retailer whenever I want	
RA3 Buying from this online catalogue retailer can save me the effort of buying what I want from offline/traditional stores	
<i>Perceived website image</i>	
PWI1 I have always had a good impression of this online shopping website	Wu (2014)
PWI2 I believe that this online shopping website has a better image than its competitors	
PWI3 In my opinion, this online shopping website has a good image in the minds of their customers	
<i>Trust</i>	
TR1 It is safe to pay money and perform a financial transaction on this catalogue retailer website	Constantinides <i>et al.</i> (2010)
TR2 The online catalogue retailer will protect my financial-related information from being leaked (hacked)	
TR3 The catalogue retailer website is secured given that it uses digital certificates	
TR4 the catalogue retailers website will not sell my personal information (e-mail, phone number, names, etc.) to others for commercial use	
<i>Online shopping attitudes</i>	
OSA1 The idea of buying from this online catalogue retailer website is a good idea	Van der Heijden <i>et al.</i> (2003)
OSA2 Buying from this online catalogue retailer website is better than buying from a real store/shop	
OSA3 Buying from this online catalogue retailer website is a pleasant thing to do	

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

3.3 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 website 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 to 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. Casalo *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 *et al.*, 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 which 273 were valid for the analysis; the response rate was 56.2 percent which were used for the data analysis process.

4. Analysis and results

4.1 Research sample demographic profile

Table II exhibits the detailed research sample profile. Noticeably, Table II shows that 47.6 percent of the sample bought from three to five times using the website. This is an important result which indicates the respondents are familiar with online shopping. Also, Table II shows that almost two-third of the sample are aged between 27 and 34

Measure	Items	Frequency	Percentage
How many times did you buy from MarkaVIP website 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
	800-1199 JD	78	28.6
	> 1200 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

years who are usually the target market for online retailers. The results also show that that the vast majority of the respondents are well educated and 56.6 percent of them are married. Finally, 54.6 percent of the respondents have a monthly income of more than 1200 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.

4.2 Constructs validity and 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: examining the previous empirical and theoretical work of attitudes toward online shopping; and 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 to test the degree to which the items are tapping 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, p. 40). Thus, CFA was also utilized to confirm or 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, p. 449). Statistical Package for Social Sciences shows which variables "clump together." To assess the CFA, goodness of measurement model fit using SEM were followed (Chau, 1997, p. 318): χ^2 ($p \geq 0.05$); goodness-of-fit index (GFI ≥ 0.90); adjusted goodness-of-fit index (AGFI ≥ 0.80); normed fit index (NFI ≥ 0.90); non-normed fit index (NNFI ≥ 0.90); comparative fit index (CFI ≥ 0.90); standardised root mean-square residual (SRMR ≤ 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, p. 106).

All the research constructs' items were subjected to EFA to reveal their unidimensionality, as shown in Table III. The results of EFA indicate that an index of Kaiser's measure of sampling adequacy (overall MSA = 0.78) and Bartlett's test of Sphericity χ^2 ($p < 0.000$) suggested that factor analysis is appropriate for analyzing the data. Based on the eigenvalue greater than 1, a five-factor model was derived that explains 68.5 percent of the total variance. To confirm and validate the findings that emerged from using EFA, the five-factor model was 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

Items measuring online shopping variables		Factor analyses results	
		EFA loadings	CFA loadings
<i>Perceived website reputation (PWR): eigenvalue = 4.57; CR = 0.87; AVE = 0.65</i>			
PWR1	This website is a large company that everyone recognizes	0.79	0.80
PWR2	This website is well-known	0.86	0.92
PWR3	This website has a good reputation	0.83	0.68
PWR4	This website is distinguished	0.82	0.70
<i>Relative advantage (RA): eigenvalue = 1.28; CR = 0.87; AVE = 0.70</i>			
RA1	By using this online catalogue retailer, I can shop in privacy of home	0.88	0.80
RA2	I can buy from this online catalogue retailer whenever I want	0.80	0.91
RA3	Buying from this online catalogue retailer can save me the effort of buying what I want from offline/traditional stores	0.62	0.62
<i>Perceived website image (PWI): eigenvalue = 1.90; CR = 0.88; AVE = 0.69</i>			
PWI1	I have always had a good impression of this online shopping website	0.84	0.76
PWI2	I believe that this online shopping website has a better image than its competitors	0.87	0.77
PWI3	In my opinion, this online shopping website has a good image in the minds of their customers	0.82	0.80
<i>Trust (TR): eigenvalue = 2.31; CR = 0.84; AVE = 0.64</i>			
TR1	It is safe to pay money and perform a financial transaction on this catalogue retailer website	0.78	0.83
TR2	The online catalogue retailer will protect my financial-related information from being leaked (hacked)	0.89	0.87
TR3	The catalogue retailer website is secured given that it uses digital certificates	0.63	Deleted
TR4	the catalogue retailers website will not sell my personal information (e-mail, phone number, names, etc.) to others for commercial use	0.73	0.60
<i>Online shopping attitudes: eigenvalue = 1.60; CR = 0.78; AVE = 0.54</i>			
OSA1	The idea of buying from this online catalogue retailer website is a good idea	0.71	0.60
OSA2	Buying from this online catalogue retailer website is better than buying from a real store/shop	0.72	0.68
OSA3	Buying from this online catalogue retailer website is a pleasant thing to do	0.60	0.70
<i>Sampling adequacy (Kaiser-Meyer-Olkin measure greater than 0.5): 0.78</i>			
Model goodness-of-fit indices: desired level: $\chi^2/p \geq 0.05$ NFI ≥ 0.90 NNFI ≥ 0.90 CFI ≥ 0.90 GFI ≥ 0.90 AGFI ≥ 0.80 SRMR ≤ 0.08 RMSEA < 0.10			
Model indices results: 132; 0.90 0.95 0.96 0.90 0.87 0.06 0.05			
$p = 0.000$			

Table III.
Exploratory and confirmatory factor analyses results

Research constructs	Perceived website reputation	Relative advantage	Perceived website image	Trust	Online shopping attitudes
Perceived website reputation ($M = 3.89$, $SD = 0.86$)	0.65				
Relative Advantage ($M = 4.34$, $SD = 0.66$)	0.03	0.70			
Perceived website image ($M = 3.90$, $SD = 0.71$)	0.05	0.08	0.69		
Trust ($M = 3.62$, $SD = 0.82$)	0.05	0.06	0.03	0.64	
Online shopping attitudes ($M = 3.68$, $SD = 0.65$)	0.04	0.16	0.04	0.16	0.54

Table IV.
Shared variance among the research constructs

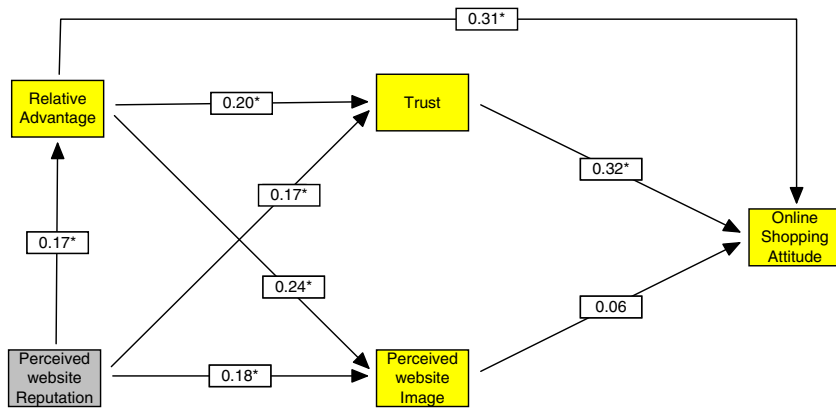
due to the measurement model identification. The parameters without (*) in all Table IV contents are specified as starting values “specified as fixed.” A starting value is needed for each of the parameters’ constructs to be estimated because the fitting algorithm involves iterative estimation, starting from a suitable approximation to the required results and proceeding to their “optimum” values (Dunn *et al.*, 1994, p. 23-24). 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: the χ^2 difference test shows no difference; the AGFI does not increase; and model AIC does not improve. One item was deleted (TR3) during the CFA analysis which was from trust 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; 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 Tables III and IV; where the diagonal values are the AVEs, our results indicated a support for the discriminant validity among the latent variables in our model.

4.3 Structural model and hypotheses testing

Structural path analysis was used to test the research model and hypotheses, as shown in Figure 2 and Table V. The analysis began by creating direct paths from each of perceived website reputation to each of relative advantage, trust and perceived website reputation and, direct paths were created from relative advantage to each of trust, perceived website image, and online shopping attitudes. Finally, direct paths were created from each of each of trust and perceived website image to attitudes toward online shopping. Table V shows the structural path model goodness-of-fit measures

Figure 2.
The study's
empirical model



Note: *Significant at $p \leq 0.05$

Table V.
Summary of
structural path
model results

Research Hypotheses	Variables in the paths model	β^a	t -Value*
H1	Perceived website reputation → relative advantage	0.17	2.08 ^a
H2	Perceived website reputation → trust	0.17	2.14 ^a
H3	Perceived website reputation → perceived website image	0.18	2.30 ^a
H4	Relative advantage → trust	0.20	2.50 ^a
H5	Relative advantage → perceived website image	0.24	3.07 ^a
H6	Relative advantage → attitude toward online shopping	0.31	4.07 ^a
H7	Perceived website image → attitude toward online shopping	0.06	0.82
H8	Trust → attitude toward online shopping	0.32	4.42 ^a

Model goodness-of-fit indices: desired level $\chi^2/p \geq 0.05$ NFI ≥ 0.90 NNFI ≥ 0.90 CFI ≥ 0.90 GFI ≥ 0.90 AGFI ≥ 0.80 SRMR ≤ 0.08 RMSEA < 0.10

Model indices results 2.16; 0.97 0.99 1.00 0.99 0.96 0.02 0.02
 $p = 0.34$

Notes: ^aStandardized β coefficients. *Significant at $p \leq 0.05$

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

The structural findings indicate that all research hypotheses are supported, except H7 which was not supported. Perceived website reputation has positively and significantly affected each of relative advantage ($\beta = 0.17$, $t = 2.08$), trust ($\beta = 0.17$, $t = 2.14$), and perceived website image ($\beta = 0.18$, $t = 2.30$) providing support for the hypotheses H1, H2, and H3, respectively. The structural findings also show that relative advantage has positively and significantly affected each of trust ($\beta = 0.20$, $t = 2.50$), perceived website image ($\beta = 0.24$, $t = 3.07$), and online shopping attitudes ($\beta = 0.31$, $t = 4.07$) providing support for the hypotheses H4, H5, and H6, respectively. Meanwhile perceived website image has ($\beta = 0.06$, $t = 0.82$) positively but not significantly affected online shopping attitudes, providing no support for H7. Finally, trust ($\beta = 0.32$, $t = 4.42$) has positively and significantly affected online shopping attitudes, providing support for H8.

The structural findings indicate that trust ($\beta = 0.32$, $t = 4.42$) and relative advantage ($\beta = 0.31$, $t = 4.07$) exerted the strongest effect on online shopping attitudes, respectively. Also, compared with perceived website reputation, relative

advantage exerted the strongest effect on each of website perceived image ($\beta = 0.24$, $t = 3.07$) and trust ($\beta = 0.20$, $t = 2.50$), respectively. The structural results show that R^2 result of 0.26 indicates that 26 percent of variation in online shopping attitudes was caused by relative advantage→trust→perceived website image. Also, R^2 result of 0.11 indicates that 11 percent of variation in perceived website image was caused by relative advantage→perceived website reputation. Finally, R^2 result of 0.09 indicates that 9 percent of variation in trust was caused by relative advantage→perceived website reputation.

5. Discussion

The main aim of this study is to investigate the factors affecting consumers' attitudes toward online shopping in Jordan. In fact, the case of MarkaVIP, which is a recent but successful online shopping websites in Jordan, was utilized. We believe that addressing online shopping in Jordan is significant as there is a noticeable difference in terms of maturity and understanding of e-commerce in general including online shopping between developed and developing countries. In developing countries (e.g. Jordan) online shopping is still in its infancy stage and research tackling online shopping in this part of the world is extremely lacking. Therefore, in order to be able to inform decision makers as well as suggest and recommend effective business models and strategies for online shopping websites in Jordan, there is a pertinent need to examine and understand the factors affecting attitudes of Jordanian consumers toward online shopping. Indeed, if the dynamics of the consumer adoption decision of online shopping are better understood, the marketing and promotion of online shopping and the transition of a society toward this mode of shopping will be more effective. Further, we assume that measuring attitude as the main endogenous variable at this stage of online shopping in Jordan is also appropriate given that attitude is a major factors affecting future intention to use according to the theory of reasoned action and theory of planned behavior (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991). Further, in voluntary settings such as e-commerce, e-banking, social networking sites, and e-government, attitude has been shown to have a high effect on behavioral intentions to use information systems and technologies (Chen *et al.*, 2002; Pavlou and Fygenson, 2006; Lin, 2011; Al-Debei *et al.*, 2013).

Overall, the empirical findings of this study support the validity and efficacy of the constructed model. The model asserts that consumers' attitudes toward online shopping are positively and directly affected by trust, relative advantage, and perceived website image. The model also asserts that trust is a direct function of relative advantage, and perceived website reputation. It was also assumed that relative advantage and perceived website reputation positively and directly affect perceived website image and that perceived website reputation positively and directly affects relative advantage. The results support all formulated hypotheses except the seventh one which suggests that higher perceptions of an online shopping perceived website image will result in a more positive and favorable attitude toward online shopping. The model developed in this study explains 26 percent of the variance in consumer attitudes toward online shopping in Jordan. This is significant as a value of R^2 which is above 25 percent demonstrates a highly acceptable prediction level in empirical research (Arlinghaus and Griffith, 1995; Gaur and Gaur, 2006).

In line with existing and relevant literature (Chang *et al.*, 2005; Hassanein and Head, 2007; Lin, 2011), trust was found to be a major predictor of attitudes toward online shopping ($\beta = 0.32$, $p < 0.05$). The higher is the trust, the higher is the attitude of

consumers toward online shopping. Gefen and Straub (2003) indicated that digital companies that excel in building high levels of trust in an e-commerce website may prosper more than those that do not. The significance and importance of trust in online shopping seems to be sensible given the high level of uncertainty associated with e-commerce and the digital world of business (Van der Heijden *et al.*, 2003; Gefen *et al.*, 2003; Limbu *et al.*, 2012; Fang *et al.*, 2014). Further, for consumers from a developing country like Jordan where uncertainty avoidance is one of their major characteristics (Hofstede, 1997), trust is a major concern. In general, lack of trust has been reported as one of the major obstacles facing e-commerce including online shopping websites (Friedman *et al.*, 2000; Tan and Thoen, 2001; Chang *et al.*, 2005; Abbad *et al.*, 2011; TRC, 2014). Moreover and particularly in Jordan, Abbad *et al.* (2011) and Jordan TRC (2014) reported trust as one of the major impediments of e-commerce in Jordan.

Furthermore, our study indicates that both relative advantage and perceived website reputation are predictors of trust ($\beta = 0.20$, $p \leq 0.05$; $\beta = 0.17$, $p \leq 0.05$, respectively). These findings are also in line with previous studies. In fact, the effect of relative advantage on trust was highlighted in extant literature (Park and Kim, 2003) despite the fact that it has been rarely examined. Therefore, this study provides additional evidence on the significant role relative advantage plays in developing consumers trust in the context of online shopping. Furthermore, the finding of this study that indicates the positive and direct impact of perceived website reputation on trust is also in agreement with relevant previous studies (Jarvenpaa and Tractinsky, 1999; Kim and Prabhakar, 2004; Keh and Xie, 2009; Hsiao *et al.*, 2010; Hsu *et al.*, 2014). The aforementioned two results indicate that both relative advantage and perceived website reputation have indirect effects on attitude that is mediated by trust. Hence and according to the results of this study, trust is a major direct predictor of consumers' attitudes toward online shopping and is a direct function of both relative advantage and perceived website reputation.

In addition to its indirect effect, relative advantage was found to have a direct and positive effect on attitude toward online shopping. Further, the strength of the salient effect of relative advantage has on attitude was found to be very similar to that of trust ($\beta = 0.31$, $p \leq 0.05$). The findings of this study concerning the direct, positive, and significant effect relative advantage has on attitude are also consistent with previous studies (Choudhury and Karahanna, 2008). Chang *et al.* (2005), for example, indicated that relative advantage of online shopping – in terms of utility, time saving, convenience, lower transaction cost, ease of order and use, less effort given the ability to avoid collecting and transporting products in online shopping, lower retail price, perceived usefulness, and perceived consequences – has a direct and positive effect on attitude toward online shopping. Similarly, Choudhury and Karahanna (2008) argued that if there is a relative advantage of online shopping (e.g. lower cost, more convenient, saving time/effort) perceived by consumers over traditional shopping methods, consumers' attitudes, and intentions to use online shopping would be higher. This particular finding seems to be very significant as the effect of relative advantage on attitude has been under investigated in relevant literature and therefore the current study provides further support to this particular impact (i.e. relative advantage on attitude).

Moreover and in agreement with previous studies (Barnett *et al.*, 2006), the findings of this study also reveal that relative advantage and perceived website reputation positively and directly affect perceived website image. But despite the fact that the direct and positive effect of perceived corporate image on attitude was to some extent highlighted in previous studies (Dowling, 2001; McWilliams and Siegel, 2001; Vanhamme *et al.*, 2012), there was no adequate empirical evidence in this study on the

direct and positive impact perceived website image has on attitude toward online shopping. A plausible reason could be that the effect of perceived website image on attitude toward online shopping is indirect and fully mediated by some factors. According to extant literature, perceived website image has a positive a direct effect on trust in e-commerce settings (Flavian *et al.*, 2005; Moon, 2007; Karaosmanoglu *et al.*, 2011), and as discussed earlier trust is major predictor of attitude. Thus, the effect of perceived website image on attitude could be fully mediated by trust. Therefore, we encourage future studies to investigate the mediating effect of trust between perceived website image and attitude in the context of e-commerce including online shopping.

6. Implications and conclusions

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 and theoretical 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 relative advantage, perceived website reputation, perceived website image, and trust in shaping consumers' attitudes toward online shopping in emerging markets like 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. Policy makers, managers, and other practitioners can benefit from the findings of this study in designing their e-marketing strategies and programs to achieve long-term objectives. For instance and according to the findings of this study, trust, and relative advantage 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. For building trust, online shopping retailers need to place emphasis on enhancing their reputation and effectively communicating their benefits and relative advantages over traditional retailers. Electronic word of mouth and effective advertising and marketing programs including those conducted on the social media would help in improving the website reputation and consequently would enhance the level of consumer trust. In an emerging market and according to what we have learned from the case of MarkaVIP in Jordan, adopting Cash on Delivery (CoD) mechanism seems to be very effective and successful in raising the level of trust and attitude toward online shopping. This is particularly important in developing countries like Jordan for two main reasons. First, online payment methods represent some sort of uncertainty to consumers and given that Jordanian culture enjoys high level of uncertainty avoidance (Hofstede, 1997; Al-Debei and Al-Lozi, 2014), consumers will be highly reluctant to pay online and would find it hard to trust online shopping websites given their cultural characteristics and lack of experience in this context. Second, there is no widespread of adoption when it comes to credit cards in Jordan. Credit cards are regarded in Jordan as secondary (i.e. there is no serious need to have it) and prestigious (only high class people can have it). Further, website quality in terms of functionality, ease of use, security, and privacy can also play a great role in building trust in the context of online shopping.

The result concerning the positive and significant impact of relative advantage on attitude implies that online shopping websites need to effectively communicate the relative advantages and benefits consumers can get when adopting online shopping. Online shopping retailers need to stress on time/effort savings, lower transaction cost, convenience value, lower switching cost, ease of order, and ease of comparisons among multiple retailers as relative advantages and benefits over traditional retailers. Effective offline and online marketing programs and campaigns seem to be helpful in this regard. Moreover, governments can aid in improving the relative advantages of online shopping. For example, if taxes (e.g. custom and sales taxes) are exempted by the government on all products to be sold online, the online retail price would be lower than the offline one and this would encourage consumers to switch to online shopping. In addition to its contributions to online shopping retailers in Jordan and other developing countries, this study further holds value also 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.

From a theoretical perspective, this study contributes to the existing body of knowledge through developing and testing a conceptual model of drivers of attitudes toward online shopping in a developing country business environment, Jordan. This model introduces a number of novel and at the same time justified relationships among relevant constructs. This includes the effect of relative advantage on both trust and website image and the effect of perceived website reputation on relative advantage. The study also provides a further validation for a number of structural relationships between constructs in a developing country context, Jordan, that have already been well established in the literature in Western contexts.

7. 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. 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. Further, this study examines only one case in point which is MarkaVIP and thus findings cannot be generalized to other online shopping websites. Future research are highly encouraged to examine attitudes of consumers toward other online shopping websites in Jordan and discuss any discrepancies or differences in terms of results. Finally, future research should address real problems in e-marketing and consumer behavior from the risk perspectives of various stakeholders such as banks, buyers, sellers, logistics providers [...], etc. in order to shed lights on new drivers of attitudes toward online shoppers behaviors in various business contexts; developing and developed countries alike.

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