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

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Abstract: **Technology is developing at a very fast rate, sometimes faster than what customers can accept and adopt. With the fast development of technology, online shopping is also growing. Despite the growing number of online users, e-commerce advance is slow in Jordan. However, online shopping is a comparatively new type of retail shopping. Now adopted worldwide including Jordan's. Based on the Technology Acceptance Model (TAM), and Theory of planned behaviour, was applied as a theoretical framework in this study. The objective of this study is to examine factors affecting online purchasing intention by examining four of its factors: attitude, trust, perceived usefulness, and perceived ease of use. To do so, this study used a quantitative method using a survey to carry out study. Data I'll be collected from 524 students in the 34 -questions, face-to-face intercept survey, from Universities in Jordan and will analyse by using multiple regressions. As a result, all hypotheses were supported. This study makes recommendations to marketers based on the study findings.**

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

I.   INTRODUCTION

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

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

II.   RESEARCH OBJECTIVES

With the growth of the internet being one of the most important sources of student's information, the use of the internet for students in the search for information and the select of their channels for their final purchase make them relevant to research on factors affecting purchase intent (Lim,2015, Momen,2019). Furthermore, online shopping offers have the challenge of advertising their website to students because awareness of online attendance and retail activity is not usually translated into real sales. While marketers do marketing strategies for their online platforms through the mainstream media and other available marketing channels and by the end of the season such website marketing is well known to target users, the most common awareness is to attract these young people (Kumar, 2016, Bikokwah, 2016). Though, the main challenge is how to change this visit into a one-time or repeated purchase for the advertised product. Studies of determinants of online purchase intentions have been widely conducted in several countries such as Western countries which show that companies are increasing the need for online presence to keep up with market trends. But, therefore few studies, however, were conducted in Arab countries such as Jordan. Finally, a common business problem is that some Jordanian business owners lack e-commerce knowledge to meet the increasing demand for online shoppers. Furthermore, Consumer Jordan do not understand the relationship between what he felt ease of use of e-commerce platforms, perceived usefulness of e-commerce platforms, and consumer intentions of using online purchase. Owing to the problem of the study, the main objective of this study is aimed to examine factors affecting online purchasing intention by examining four of its factors: attitude, trust, perceived usefulness, and perceived ease of use.

Therefore, the following specific objectives are set out below:

• To determine whether perceived usefulness (PU) impact the intention to purchase online among universities students in Jordan.

• To examine whether perceived ease of use (PEOU) impact the intention to purchase online among universities students in Jordan.

• To identify whether trust impact the intention to purchase online among universities students in Jordan.

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

III.   LITERATURE REVIEW

A. Introduction

The Internet was established for the world system to connect the computer network used in Internet protocols by providing links to billions of devices in the form of the world. This issue started in California in 1969 and began a worldwide network of connections in 1988. Also, the Internet comprises billions of personnel, commercial, non-governmental, educational sectors, and all local and global networks connected to each other through the use of technologies such as optical and wireless and extensive system management assistance (Haslinda, et al., 2019). More particularly, online purchase intentions are also referred to as online shopping behavior and internet purchases mean the process of purchasing goods and services through internet applications. However, online purchasing, also known as online shopping and internet purchasing behaviors, refers to the process of purchasing goods and services through internet applications (Li & Zhang, 2012).and in our research, we will study the factors affecting online purchase intention by examining four of its factors: attitude, trust, perceived usefulness, and perceived ease of use.

B. Perceived Usefulness

Perceived usefulness (PU) of an online shopping platform reveals itself in the following forms: The provision of many product options and the acceleration of the buying process make purchasing more efficient and less time-consuming. The buyer can use the time saved on other beneficial tasks (Yulihasri, Islam, M. A., & Daud, K. A. K, 2011).

From a persons' point of view, perceived usefulness is defined as improving work efficiency via the usage of the system (Davis, 1989). The perceived usefulness of an online shop is determined by the reliability and efficiency of technology

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

C. Perceived Ease of Use

PEOU, or Perceived Ease of Use, is a critical indicator for determining the feasibility of online purchasing. It is defined by the degree to which users perceive the system's usage to be effortless (Davis, 1989). An online retail business, for example, will almost certainly have a website. This site acts as a conduit between the buyer and the vendor. A user may first believe it to be pleasant and simple to use, but with more interaction, they will find that it is not what they expected. It is thus critical to consider the effect of perceived ease of use in research and practices involving online purchases. It should be investigated in research projects, and it should be addressed in the design and coding of online platforms in practice. However, the word refers to the process of completing a transaction rather than new technology. How simple is it to purchase and learn the ropes from the comfort of your own home? Selamat, Jaffar, and Ong (2009) made it obvious that customers would prefer simple over complex. That is derived from the concept of "ease": there is no hard effort involved, and it is just the principle of simplicity. Perceived ease of use translates non-complexity and determines the amount to which the internet is considered to be simple at optimum (Frini, S., & Limayem, M, 2004). It has also addressed the definition of convenience. Thus, if a system is considered to be simple to use, consumers will embrace it above other systems. (Nel, J. and Boshoff, C., 2014) Ease of use is described as implying clean displays, clear organization, logical flow, and accessibility; in short, a web layout that promotes one's efficient and reliable use of the site (Elliot & Speck, 2005; Turan, T. 2011).

D. Trust

Trust may be defined in a variety of ways. Since Simmel (1908) first recognized the significance of trust in all aspects of social life (including economic life), academics in many disciplines, including sociology, psychology, and economics, have proposed clear explanations. Typically, trust is a social expectation that is established via social encounters. Expectation may be classified into many types based on its particular contents. The most general is the assurance that one will adhere to and actualize natural or moral social order. The second is trust in the qualified conduct of individuals who have an interpersonal or social connection with themselves. The third is to expect people with whom one has a connection to be able to bear any task or responsibility entrusted to them, that is, to sacrifice their own interests for the sake of others when required. Scholars are now focusing on the concept of consumer trust in the context of e-commerce from two distinct viewpoints. One focuses on the transactional environment and describes it via the lens of online trust. Based on conventional trust studies, Corritore, Kracher, and Wiedenbeck (2003) and others described web trust as a connection between a consumer and a specific transactional or informational website: Web trust is the subject's attitude toward his or her own expectations in a dangerous network environment.

F. Attitude

Psychological variables, which are essential to a buyer's purchase behavior process, also impact a person's purchasing decisions. These are the instruments that individuals use to identify their emotions, collect and evaluate information, develop thoughts and views, and take action (Wells & Prensky, 1996). A negative or positive assessment of conduct is described as attitude (Ajzen & Fishbein, 1980; Davis, 1989). It relates to positive affect, satisfaction, joy, dislike, disgust, or hatred for certain behavior (Triandis, 1979). Attitude is described as a psychological construct that reflects an individual's willingness to behave or respond in a certain manner (Voon et al, 2011). The attitude about online buying has a significant effect on the desire to purchase on the internet (Limayem et al. 2000). According to one of the other definitions, attitude toward online shopping is described by consumers' pleasant or bad sensations associated with completing the purchasing activity on the internet (Chiu, 2005; Schlosser, 2003).

G. Online Purchase Intention

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

Customers may now purchase thousands of goods and services from a variety of online merchants all around the globe (Rahman, 2018). As a result, customers are more inclined to choose customized products that are tailored to their own requirements and budgets.

IV. RESEARCH METHODOLOGY

A quantitative research approach was adopted in this study to gain an idea of the factors influencing the online purchase intention of university students in Jordan. At the same time, this research requires the collection of data from a wide range of university student customers who are currently participating in online shopping. So, the current study decided on the quantitative study as a research design. Quantitative research is the collection of numerical data from a large number of involved participants. However, data was collected by the survey was distributed by online Google form to the targeted group which is the group of students in universities, 524 responses were collected and defined as valid ones for further statistical data analysis. Hypothesis testing is done by using regression analysis techniques. The variables in this study are Perceived Usefulness, Perceived ease of use, Attitude, Trust and Online Purchase intention.

V. RESULTS

Reliability findings

Table 1 displays the internal consistency coefficients (Cronbach's Alpha) of the scales.

Table 1: Reliability analysis

Number of Items	Variable	Alpha
6	Perceived Usefulness	.834
6	Perceived Ease of Use	.834
3	Trust	.790
10	Attitude	.836

Table 2: Descriptive statistics for Predictor and Criterion Variables

Variables	N	Mean	St. Deviation
Perceived Usefulness	524	3.5697	.71923
Perceived Ease of Use	524	3.9548	.64913
Trust	524	3.2640	.89570
Attitude-Factor 1	524	3.8931	.70033
Attitude-Factor 2	524	3.0859	.77824
Online purchase intention	524	3.1675	.62892

Correlation analysis

Variables	Perceived Usefulness	Perceived Ease of Use	Trust	Attitude-Factor 1	Attitude-Factor 2	Online purchase intention
Perceived Usefulness	1	.493**	.477**	.577**	.466**	.696**
Perceived Ease of Use	.493**	1	.400**	.599**	.269**	.632**
Trust	.477**	.400**	1	.477**	.578**	.576**
Attitude-Factor 1	.577**	.599**	.477**	1	.432**	.726**
Attitude-Factor 2	.466**	.269**	.578**	.432**	1	.547**
Online purchase intention	.696**	.632**	.576**	.726**	.547**	1

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

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

VI. CONCLUSION

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

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

Hypothesis (H1):

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

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

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

The more usefulness a customer receives from the internet, the more probable they are to make an online purchase. This adds substantially to the internet's distinctive characteristics in terms of ease of use and functionality. As a result, the firm or associated stakeholders may put more work into developing a useful and appealing website in order to increase profit.

Hypothesis (H2):

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

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

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

Hypothesis (H3):

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

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

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

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

Hypothesis (H4):

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

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

The direct and positive impact of attitude toward online purchasing on internet shopping intention affirms similar findings from the literature, which started showing that a positive attitude toward electronic tools is a significant predicting factor behind using the internet for online purchasing (Chau & Lung, 1998; Eastlick & Lotz, 1999; Goldsmith, 2000; O'Cass & Fenech, 2003).

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