The Impact of Online Shopping Services Quality on Customers' Attitudes towards Online Shopping

أثر جودة خدمات التسوّق الالكتروني على اتجاهات الزبائن نحو التسوق الالكتروني

Prepared By: Maisa Haddadin

Supervised by: Dr. Asmahan Altaher

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Middle East University

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Authorization

To whom it may concern

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Name: Maisa Nayel Haddadin

Date: June 5, 2017

Signature:

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This thesis has been discussed by Maisa Nayel Haddadin under the title of "The Impact of Online Shopping Services on Customers' Attitudes toward Online Shopping" and was approved on June 5, 2017.

Committee Members	Titles	Signature
Dr. Asmahan Altaher	Supervisor	
Dr. Heba Nasser Aldeen	Internal member	
Prof. Shafig Haddad	External member	
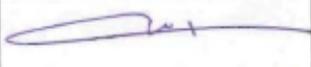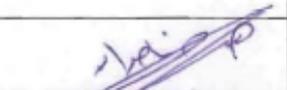
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I would consider this research as an end result of a mutual effort that MEU and Business Faculty helped me to achieve. One academic year of research and hard work passed to create this research.

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Yours Sincerely,

Maisa Nayel Haddadin

Dedication

To beloved parents and husband, without any return or interest starting with my lovely supportive husband, to my small lovely family ending with friends. I would love to say "thank you all without you I wouldn't be here" maybe this is the first time I can tell everyone that those are the real people who deserve to be thanked.

All the best,

Maisa Nayel Haddadin

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The Impact of Online Shopping Services Quality on Customers' Attitudes towards Online Shopping

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Abstract

The purpose of this study is to examine the impact of online shopping services quality towards customers' attitudes in Jordan context. This study also introduced a model consists of criteria that customers use in evaluating online shopping services quality. In addition, the criteria of this study consists of five items which are information quality, web design quality, ease of use, web security and fulfillment that examined online shopping services on customer's attitude. Collected data was from a survey of 387 students of three universities in Amman was used to test the model of the study. The analytical results showed that online shopping services quality have a significant impact on customers' attitude. In addition, the dimensions of online shopping services quality including ease of use, web security and fulfillment have a significant impact on customers' attitudes. However the researcher found that there is no impact for both information quality and web design quality on customers' attitudes. The researcher recommends that future research could use different types of methodology such as longitudinal study or focus group to examine the impact of online shopping service dimension toward customers' attitudes. In addition, due to time limitation, the impact of personal characteristics on customers' attitudes was not examined, therefore, more studies are encouraged to conduct that involve personal characteristics (i.e. internet

knowledge and cultural environment) of Jordanian shoppers. Also, this study will guide the managers of website to improve better marketing strategies and their business. Finally, the academic will benefit from results, conclusions and recommendations of this study in order to conduct more researches.

أثر جودة خدمات التسوّق الالكتروني على اتجاهات الزبائن نحو التسوق الالكتروني

إعداد الطالبة: ميساء نائل حدادين

اشراف :الدكتورة اسمهان الطاهر

الملخّص

الهدف الرئيسي من هذه الدراسة هو لاختبار أثر جودة خدمات المواقع الإلكترونية على اتجاهات الزبائن في الأردن. تعرض هذه الدراسة نموذج يحتوي على مجموعة من المعايير من وجهة نظر الزبون ويمكن استخدامها لتقييم جودة خدمات التسوّق الالكتروني. هذا النموذج يتكون من خمسة بنود وهي: جودة المعلومات، وجودة تصميم الموقع الالكتروني، وسهولة استخدام الموقع الالكتروني، وامن الموقع الالكتروني والالتزام بالوعود للزبائن. وتمّ استخدام هذا النموذج لاختبار جودة خدمات التسوّق الالكتروني على اتجاهات الزبائن.تمّ الحصول على المعلومات من خلال تصميم استبانة وتوزيعها على عينة الدراسة وعددها 387 استبيانة وزّعت على طلاب ثلاثة جامعات في عمان، وتمّ استخدام هذه المعلومات لاختبار نموذج الدراسة. ولقد أظهرت نتائج الدراسة أن هنالك أثر إحصائي لجودة خدمات التسوق الالكتروني على اتجاهات الزبائن. وهنالك أيضا أثر إحصائي للمتغيرات التالية وهي: سهولة استخدام الموقع الالكتروني، وأمن الموقع الالكتروني، والالتزام بالوعود للزبائن نحو اتجاهات الزبائن. ومع ذلك لقد وجد الباحث أنه لا يوجد أثر لجودة المعلومات وجودة تصميم المواقع الالكترونية على اتجاهات الزبائن. ويوصي الباحث استخدام طرق مختلفة لمنهجية البحث العلمي عند القيام بدراسات اخرى مثل القيام بالبحث لأكثر من مرة للتأكد من تطابق النتائج أو التركيز على مقابلة مجموعة صغيرة من الأشخاص ثم طرح

مجموعة من الأسئلة وأخذ آرائهم بعين الاعتبار. ولضيق الوقت لم يتم اختبار الصفات الشخصية للزبائن في البحث (مثل الثقافة التكنولوجية ونوع البيئة والثقافة المؤثرة في الزبائن)، لذلك يوصي الباحث بعمل المزيد من الأبحاث التي تُعنى بالصفات الشخصية للزبائن. وتقوم هذه الدراسة أيضاً بتوجيه مدراء المواقع الإلكترونية نحو تحسين استراتيجيات التسوق وتحسين الأعمال على الموقع الالكتروني.وأخيراً أنّ نتائج واستنتاجات وتوصيات هذه الدراسة ستعود بالمنفعة على الأكاديميين للبدء بعمل المزيد من الابحاث.

الكلمات الدراسة الرئيسية: التجارة الالكترونية، التسوق الالكتروني، خدمات التسوق الالكتروني، اتجاهات الزبائن

Chapter one

General Framework

1.1 Introduction

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1.4 Study Questions

1.5 Study Significance

1.6 Study Model

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1.8 Study Delimitations and limitations

1.9 Study Terminologies

1.1 Introduction

According to Internet World State, the number of the internet users is estimated at 3.67 billion in 2016. This number represents about 50 percent of the total population of the world. In Jordan, the number of the users of the internet has also reached a high level. In fact, the number is approximated at 5.7 million users, which represents 73.6 percent of the population in Jordan (TRC, 2016). This rapid growth in the number of the internet users has allowed new business forms to emerge to provide new richness and enjoyment to the customers. According to Çelik (2011), the number of online shopping websites has increased rapidly; specifically in the e-retailing world and E-retailers also believe that website services present an essential strategy for success and provide huge marketing opportunities. Despite the fact that online shopping phenomenon in Jordan is considered in its early stages, Jordanian and Middle East shoppers can access a large number of regional websites, such as Open Souq, Sukar, Khasanati, Hadaya VIP, and other international websites, including Amazon.com, Alibaba and others (Al-Debei et al.,2015).

From the perspective of consumers and in comparison with traditional shopping, online shopping has its own advantages and benefits (Kim et al., 2008). It is apparent now to consumers in Jordan that online shopping can be useful in different ways; online shopping, for example, enables the consumers to buy products or services at any time from any place ever. In addition, Delafrooz et al. (2011) suggested that the availability of products and information related to services such as prices, features and specifications that facilitate conducting comparisons among various products and services from other e-retailers as well as saving time and effort. This study assumes that such benefits would have a significant and positive effect on consumers' attitudes

toward online shopping. On the other hand, some consumers may view the online shopping as a source of anxiety, complexity, risk and difficulty due to the lack of personal interaction which might lead consumers to reject this innovation (Ho & Ko, 2008). Therefore, there is a need to define the factors that could motivate consumers to adopt online shopping technology and change their negative attitudetoward online shopping with positive ones.

This study aims at investigating the factors that influence online shopping services quality in Jordan and their impact on customers' attitudes. Therefore, this study suggests that understanding customers' attitudes in this early stage is very important for e-retailers to create various marketing strategies that encourage early adopters to repeat purchasing from the same online shopping website (Pihlstrom and Brush, 2008).Thus, companies should shift their concentration from e-business and e-commerce to e-services; in other words to focus on the transactions that take place before, during and after online shopping activity (Liu et al., 2008).

Consequently, this study aims to examine the impact of online shopping services quality towards customers' attitudes in Jordan context،Moreover.this study considers five sub dimensions of online shopping services quality which are information quality, ease of use, web security, web design quality, and fulfillment. The researcher suggests that there is an impact of information quality and web design quality on customers' attitudes (Liu et al., 2008).In addition, the researcher states that there is an impact of ease of use, web security on customers' attitude (Ha and stoel,2012), and also there is an impact of fulfillment on customer's attitude(Jayawardhena & Wright, 2009).

This Study provides qualitative and quantities data about the online shopping services quality and its five sub dimensions which are information quality, web design quality,

ease of use, web security and fulfillment. Also, the study will examine how these five sub dimensions effect on customers' attitudes. The rest of this paper is structured as follows. Study problem, significance, questions, objectives, hypotheses and a suggested model were presented in chapter one. Next, chapter two consists of a relevant literature review, previous studies and different between current study and previous studies. After that, in chapter three the study methodology includes study population, sample, measurement tools and the design of questionnaire, data collection procedures, Reliability and validity of measurement items were discussed. In chapter four, descriptive of demographics and main variables were measured. Finally in chapter five a set of results, study implication and recommendations were suggested.

1.2 problem Statement

According to Internet World State, online shopping technology has greatly expanded around the world in recent years. In Jordan, the number of the internet users has also risen up quickly. According to previous studies, the online shoppers' phenomenon in Jordan is still in its early stages (Al-Debei et al., 2015). However, understanding the customers' attitudes toward online shopping in this stage is highly important to encourage more users to adopt this technology (Çelik, 2011). Since there is lack of researches that are primarily concerned with determining the most important factors of electronic services quality, their impacts on customer attitudes and understanding the early adopters' attitudes toward online shopping in Jordan. This study focuses on examining customers' attitudes in Jordan which are influenced by the attributes of online shopping services quality.

1.3 Study Objectives

The main objective of this study is to underline the importance of online shopping services quality and its sub dimensions. It further examines the impact of online shopping services quality toward customer attitudes in Jordan. The researcher believes deeply that exploring these factors will help e-retailers to understand better their customers' expectations of electronic services quality because it is not easy to determine specifically online customers' needs and preferences. This study aims at investigating the impact of online-shopping services quality on customers' attitudes. Moreover; it aims at finding out how the quality of information impacts customers' attitudes. In addition, it aims at determining the impact of ease of use on customers' attitudes and the impact of web security on customers' attitudes. This study also aims at determining the impact of web design quality on customers' attitudes. Finally, it aims at determining the impact of fulfillment on customers' attitudes.

1.4 Study Questions

This study attempts at focusing on online shopping services quality factors (information quality, web design quality, ease of use, web security, and fulfillment) and examine online shopping services quality toward customer's attitudes.

Based on the mentioned above, the study will try to answer these questions below:

1. To what extent online-shopping services quality has impact on customers' attitudes?
2. To what extent Information quality has impact on customers' attitudes?
3. To what extent Ease of use has impact on customers' attitudes?
4. To what extent Web security has impact on customers' attitudes?
5. To what extent Web design quality has impact on customer's attitudes?

6.   To what extent fulfillment has impact on customers' attitudes?

1.5 Study Significance

This study is one of the few attempts that will examine the model customer uses when evaluating online shopping services that were suggested by Zeithaml et al. (2002). Moreover this study will test the impact of online shopping services quality and the five sub dimensions of online shopping services quality on customers' attitudes in Jordan. In addition, previous studies have been focusing on operationalization of technical quality of the web site itself rather than services quality provided to customers through the website. At the same time, this study will focus on qualitative and quantities side. Finally, this study collected a large number of information about the sub dimensions of electronic services quality scattered among previous studies.

The practical significance of this study is to contribute in understanding the impact of online shopping services quality on customers' attitude by examining the sub dimensions of online shopping services quality including information quality, web design quality, ease of use, web security and fulfillment and their impacts on customers' attitudes. Furthermore, this study emphasizes the importance of information quality, web design quality, ease of use, web security and fulfillment. In addition this study gives a clear knowledge and results that may help e-retailers to develop online services quality and decide which ones are the most important and the least important ones of online services from customer perspective. Also, this study will guide the managers of website to improve better marketing strategies and their business. Finally, the academic will benefit from results, conclusions and recommendations of this study in order to conduct more researches.

1.6 Study Model
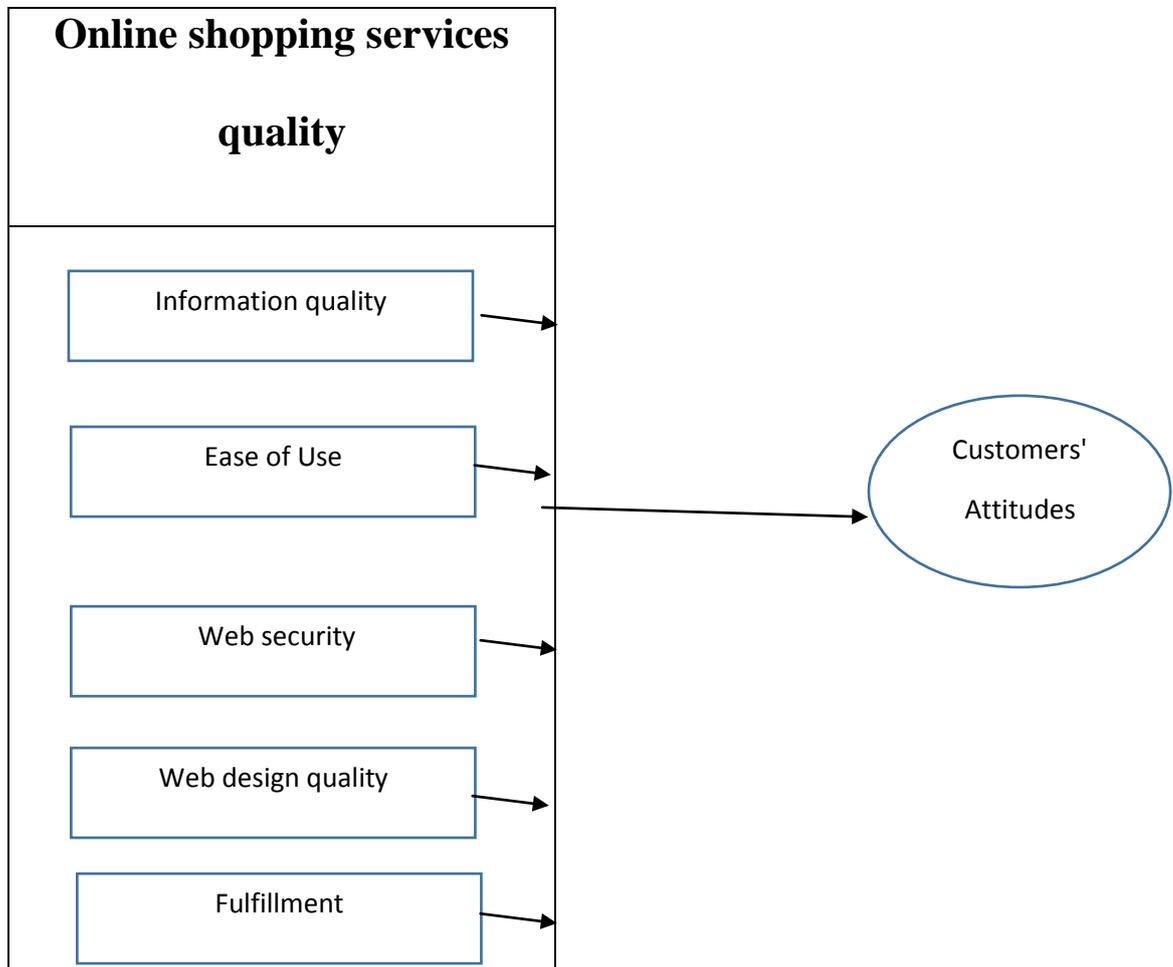
Figure (1-1)

Study Model adopted by researcher depends on previous studies

This study model is derived from technology acceptance model suggested by Davis (1986). User's motivation to system use can be effected by external factors such as system features as mentioned it in this study: information quality, ease of use, web security, web design quality and fulfillment. User's motivation to system is already defined in this study as ease of use that contains perceived ease of use and perceived

usefulness, which in turn, lead to positive attitude toward using system. Furthermore, the five factors in this study are suggested by Zeithaml, et al., (2002) as a set of criteria related to e-services quality that customers use in evaluating services on websites. Moreover, Web design quality factor is the same as Graphic style. Meanwhile privacy/security and information availability/content has been changed respectively to web security and information quality. Finally, fulfilment/reliability have been merged into fulfillment, since reliability is sub dimension from fulfilment. (Zeithaml et al., 2002).

1.7 Hypotheses of the study

H1o: There is an impact of online shopping services quality on customer's attitudes at significant level (α<= 0.05).

H1o-1: There is an impact of information quality on customer's attitudes at significant level (α<= 0.05).

H1o-2: There is an impact of Web design quality on customer's attitudes at significant level (α<= 0.05).

H1o-3: There is an impact of ease of use on customer's attitudes at significant level (α<= 0.05).

H1o-4: There is an impact of web security on customer's attitudes at significant level (α<= 0.05).

H1o-5: There is an impact of fulfillment on customer's attitudes at significant level (α<= 0.05).

1.8 Study Delimitations and limitations

1.8.1 Study Delimitation

The scope of the study deals with the following:

Human delimitations: the scope of this study deals with students of universities using e-shopping services in Amman.

Place Delimitations: the universities in Amman having a large number of students using online shopping websites.

Time Delimitations: Due time for this study is about 3 months, so there is a time limitation facing this study .The researcher hopes to examine all factors mentioned in this study and their impacts on customer's attitude and reaches to the appropriate findings and conclusions on time.

1.8.2 Study Limitations

Sample size

The sample size of this study is considered as a large sample size, hence it is estimated to be round 385 respondents. The problem in this study is that it would be hard to reach to all these respondents and would be costly. However, the larger sample size is the more reliable results would be.

Time Limitation

Although there is a time limitation facing this study, the researcher hopes to examine all the factors mentioned and also the impact of each factor on customer attitudes and to reach appropriate findings and conclusions on time.

Study Measurement Limitations

Through this study the researcher hopes to use the right scales and measurements to collect data, so the researcher will do her best to choose the right measurements that exactly represent the variables of the study.

1.9 Study Terminologies

E-commerce:

E-commerce defined by Chaffey (2011) as "all electronic mediation information exchanges between an organization and its external stakeholders".

Chaffy (2011) also gives another wider definition according to different viewpoints for e-commerce. Ecommerce is defined from communication viewpoints as the distribution of information, products and services or payment by electronic intermediate. While e-commerce is defined from a business process viewpoint as the technology applications that automate the business transactions and procedures. Moreover, the third definition from services perspective to enable cost cutting at the same time as increasing the speed and quality of services delivery. Finally, the fourth definition from an online viewpoint is to buy and sell of products and information online.

Electronic Services quality:

The first definition of web services quality was provided by Zeithaml et al., (2000), defined as" the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery of products and services". As can be observed in this definition, the meaning of services includes pre- and post- Web site services features.

Many researches find that services quality is an essential strategy for success in the electronic retailing world, and it is considered more important than low price and web presence. To repeat purchases and build customer loyalty. Company needs to focus on what happens before, during and after the transaction; in other worlds, to focus on e-services (Lennon and Harris, 2002).

Technology acceptance model:

User Acceptance of technology has been an important model since it was suggested by Davis in 1986.Technology Acceptance model has explained and predicted the use of new Information system. Davis (1986) proposed Technology Acceptance Model which suggests that the use of the system is influenced by user's Motivation, which, in turn, is directly influenced by external stimulus including the actual system's features and capabilities.

Online shopping:

The alternative term to online shopping is e-shopping, which means the purchasing of products and services on the internet using web services or mobile Apps. It includes a complex process that can be divided into various sub-processes such as navigation, searching for information, online transactions, or customer interactions. Customer can find the preference goods by visiting website of retailer. Recently, customer can shop online by using different devices such as desktop, laptop, tablet and smartphone (Lee &lin,2005).

As Sultan & Uddin (2011) explains "Internet shopping has become the fastest- growing use of the internet, most online consumers, however, use information gathered online to make purchase off-line".

Privacy/Security of website:

Privacy and security are key factors in achieving online shopping services quality. These two concepts have differences between them. Privacy means to protect of customer personal information and saving these information from reaching and tracking, privacy also is defined as protection from intrusion and misuse (Friedman, et al., 2000).On the other hand, Security involves protecting users from the risk of deception and money loss while using credit cards or other information. Perceiving security risk have been shown to have a strong impact on attitude toward the use of online shopping services (Montoya- Weiss et al. 2000).

Web design quality:

Web design quality as defined by Liu et al., (2008) it involves color, layout, print size and type, number of photographs and graphics, animation on web services, content quality and web personalization. Personalization which means one to one marketing, is commonly used as a marketing strategy by which companies take advantages of data analysis and digital technology to deliver individualized messages and product offerings to current or prospective customers. In other words to meet each customer or web visitor's unique needs and preferences.

Fulfillment:

Fulfillment means the meeting of customer's requirements and their needs by companies, fulfillment related to online order which involves receiving, processing and delivering online orders to end customers at the right address (Li& Zhang, 2002). It

includes (reliability, Access, Quick of responsiveness, responsiveness and access, process speed and timely, Ease of navigation).

- **Reliability**: In the offline the reliability is defined as the "ability to perform the promised services dependably and accurately). While online reliability means on the right place at the right time and accurate photo representation of product. It has been mentioned as an important factor in e-SQ. In fact, Lee & Lin (2005) found that reliability and fulfillment were one of the strongest factors of customer satisfaction and e-SQ and having a positive impact on loyalty and repeating purchase.

- **Responsiveness and Access**: responsiveness means a quick response and access. Access includes as the provision of an important links such as e-mail address of online vender and telephone of customer services agency in case of return purchase items or delay in product delivery and some problems in fulfillment steps (Li & Zhang, 2002)

- **Quick of responsiveness**: measured by the time needed to response to customer via email, and the time it takes for the webpage to load in a user's browser and also the time required to complete subsequent transactions Lee & Lin (2005).

- **Processing speed and timely**: means webpage required by visitors needs short time to load in user's browser and the time required to complete subsequent transactions (Zeithaml et al., 2002).

- **Ease of navigation**: Ease of use means "enabling the customer to navigate smoothly and in an enjoyable manner" (Liu et al., 2008), in other words to make the visitors find quickly the information that interests them.

Customer attitude:

It is a marketing term that measures how products or services supplied by a company to meet or surpass a customer's expectation. Attitudes also are defined as a person's overall evaluation of a concept. Two type of attitudes can be identified which are: attitudes toward objects and attitudes toward behaviors.in this study, the researcher concerns of the attitudes toward behaviors. Attitude toward behavior refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior to be acted upon (Ajzen & Fishbein, 1975).

Chapter 2

Literature Review and Previous Studies

2.1 Literature Review

2.2 Previous Studies

2.3 Differences between Current Study and previous Studies

2.1 Electronic Services Quality

The process of forming the e-services quality concept was derived from services quality; however, the two concepts have different and same characteristics. According to Riedl et al. (2009), e-services are distinguished from traditional services in terms of their characteristics such as "the cost structure of services, the high degree of outsourcing, the rapid development of new services, the availability of transparent services feedback, and the continuous improvement of services."

The first formal definition of electronic services quality was provided by Zeithaml et al., (2000) which is "the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery of products and services". In other words, customers' evaluation of website quality includes the experience during their interactions with the site and also post-interaction services aspects (i.e., fulfillment, returns).As observed from the above definition, the meaning of services includes pre- and post- web site services features. Some researchers found that electronic services quality positively influence the customer attitudes and increase repurchasing from the same website.

Some academics have concentrate on improving e-services quality by developing e-services quality criteria. For examples, Yoo & Donthu (2001) develop a psychometrically measure e-services quality of online shopping websites called SITEQUAL. This model contains four important factors that are related to website design: "ease of use and ability for information search, aesthetic design-the creativity of website in terms of excellent multimedia and color graphics, processing speed-online processing promptness and interactive responsiveness to consumers' requests, and security-of financial and personal information".

Afterward, Loiacono et al., (2002) create WebQual model to measure B2C in the websites such as selling CDs, books and services provided by hotel e-reservation or airline e-reservation. The model shows how to design a better website from designer's viewpoint rather than from consumer's viewpoint, it has 36 items and 12 constructs. These constructs are:" Informational fit- to- task: finds the information that consumers want, tailored communication: consumer-website interaction, trust: improves security and privacy policies, response time: support communication capacity, ease of understanding: designs the pages, intuitive operations: develop an intuitive navigation system, visual appeal: enhances colors, graphics, and text, innovativeness: finds creative approaches, emotional appeal: is used to gain online customer experience, consistent image: reflects the image of the company, online completeness: performs over the website, relative advantage: makes the website easier for interacting. " .

Then Barnes & Vidgen (2002) improve WebQual 4.0 to evaluate the perceived services quality of online bookstores such as Amazon,BOL, and IBS in the UK and found 3 dimensions and 5 and sub dimensions for measuring electronic services quality of websites. "Usability (Usability and Design as sub dimensions): appearance, ease of use, ease of navigation; Information Quality (Information as sub dimension): accuracy, format, and relevancy of information; Service Interaction Quality: (Trust and empathy as sub dimensions) transaction/information security, product delivery, personalization and communication with website.

As previously mentioned in chapter one, this study adopts the model identified by Zeithmal et al., (2002), the model evaluated e-services quality from customer's perception. These are information availability and content, ease of use, privacy and security; graphics style; fulfillment/reliability and other criteria such as access,

responsiveness and personalization. They also developed e-SERVQUAL in 2002, which was divided into two parts: the first one is "core e-services quality scale with four dimensions such as efficiency, reliability, fulfillment, privacy. The second one is recovery e-service quality scale with three dimensions such as: responsiveness, compensation and contact".

Another scale was developed by (Francis & White, 2002) called PIRQUAL for e-trailers, which means Perceived Internet Retail Quality Model. The scale consists of six dimensions which are web store functionality, product attribute description, ownership conditions, delivery, customer service, and security.

In addition, Wolfinbarger & Gilly (2003) develop a valid and reliable scale for the measurement of retailer quality named eTAilQ, which contains four factors that are "website design, fulfillment/reliability, privacy/security, and customer service. These factors are: Website design includes customer experience elements such as navigation, information search, order processing, and personalization. Fulfillment/reliability includes display and description of product and right delivery of the product on time. Privacy/security includes information about customers and credit card payments are secure. Customer service includes being helpful and responsive towards customer request."

Parasuraman et al., (2005) propose both E-S-QUAL and E-RecS-Qual scales for measuring e-service quality. E-S-QUAL has 22 items and four dimensions such as efficiency, fulfillment, system availability and privacy. E-RecS-QUAL consists of 11 items in three dimensions: responsiveness, compensation, and contact. E-S-QUAL scale is considered the leading model for measuring e-services quality.

2.1.1 Online Shopping Services

Online shopping services as defined by Ha & Stoel (2012), it refers to "consumer perceptions of an e-store's performance and effectiveness in terms of its product and/ or services offerings". E-shopping has multidimensional processes such as browsing, searching, engaging in a transaction, purchasing and post-purchasing evaluation. Many researchers have created criteria that fit online shopping services quality.

Liu et al., (2008) divided online shopping services into more clearly three-stages: stage1 is information search and alternatives evaluation includes (information quality, Website design and Merchandise attributes), stage2 is purchase includes (Transaction capability, response, privacy and payment), stage3 is post-purchase includes (Delivery and customer services), which positively influences customer's attitude. As previously mentioned, many researchers developed scales specifically for online shopping services, in order to fit the requirements of these services quality. For example, SITEQUAL model was developed by Yoo & Donthu (2001) for online shopping websites in the USA. Later on, Barnes & Vidgen (2002) developed WebQual4.0 model for bookstores websites in the UK. Then, Zeitmal et al., (2002) developed e-SERVQUAL model for online shopping services in the USA.

In addition, Wolfinbarger & Gilly (2003) developed a 14-item online retail quality scale called eTailQ. However, Parasuraman et al. (2005) argued that eTailQ model did not list some attributes considered as an important factors by customers' measuring online shopping services such as level of personalization, selection and speed of completing transactions, and also customer services. Furthermore, Parasuraman et al. (2005) developed two different models, which are E_S_Qual and E-RecS-Qual. After one year Park et al. (2007) supposed eTransQual for online shopping websites in Germany. This

study identified online shopping services quality as five concepts: information quality, ease of use, web security, web design quality and fulfillment.

2.1.2 Concept of Information Quality

According to Parasuraman et al. (2005), information quality contains information availability and content. Information availability was regularly demonstrated as an important reason to shop online. Information availability also means price knowledge, the consumer can find information about shipping price, total price, and comparative price during shopping process).While information quality means the accuracy of information and to what extent the available information is clear and easily understandable.

Ariely (2000) states that customer can perceive benefits from obtaining information online such as reducing time and cost needed for searching as well as the need for less effort than an offline store. On the other hand, information content term is defined also by Lynch and Ariely (2000) as the ability to search for price, compare between products, have a control over information content, and time needed by the website to present the relevant information of the product. All these benefits lead to positive attitude toward shopping online and to repurchasing from the same website.

WebQual4.0 developed by Barnes & Vidgen (2002) indicated that information quality is an important item that effects on customers' attitudes. Information quality as suggested in WebQual consists of 7 sub dimensions, they are providing accurate, believable, timely, relevant, and easy to understand information, information at the right level of detail and presenting the information in an appropriate format information. The model

proved that information quality as a strong factor that effects on customers' attitude as well.

According to the study of Park et al. (2007), the dimensions of e-services quality are : ease of use is considered the most important item that affects willingness to buy over the internet, and it is followed by information/content that include up to date and reliable information; responsiveness that includes solving customer problem quickly and on time; fulfillment that includes accuracy of billing, ordering, online transaction and services promise; security/privacy that includes to keep customer personal information, credit card information, and shopping behavior data safe.

Liu et al., (2008) stated that at stage one of information search and alternative evaluation, information quality, how the site itself and its functions, availability of different merchandise and price all should be considered, in order to gain a positive attitude toward online shopping. In addition, information quality plays an important role in motivating customer to repurchasing from the same website; therefore, online store should provide price-related information and product information to help reduce consumer's search cost.

Al-Maghrabi & Dennis (2011) mentioned that web information quality and a good interface design enhance customer trust toward specific website and predict customer's attitude toward shopping online. If the customers perceive a high quality and availability of information and a user friendly website, they are more likely to trust the website and repeat visiting it. Based on prior studies this hypothesis is suggested:

H1-1: There is an impact of information quality on customers' attitudes.

2.1.3 Concept of Web Design Quality

Petter et al., (2008) defined web design quality as providing a high quality and innovative offering in terms of visual appeal, layout, services/product information, functionality, operational excellence, and personalization for transaction. In addition, it refers to the design and the processes of website should be simple, smooth, reliable and effective.

Hsiao et al., (2010) also defined web design quality "as the degree to which a consumer perceives that the web site's features and characteristics meet his/her needs and requirements". In other words, it means perceived web quality reflects the functionality and search facilities of an online shopping web site. Website includes usability and interactivity elements, and thus usually refers to the ease of navigation, interactivity, and ease of accessing the site. While search facilities refers to simplicity, speed, and effectiveness of the process of collecting data and information about prices, performance, attributes, and other aspects of products.

Carlson & O'Cass (2010) also defined web design quality as the perception that kept in consumer's mind after his/her first experience about online shopping website. Perceived web design quality is also related to physical and behavioral attributes of the website such its design and functionalities, the availability of different types of products or services and the way it interacts with its consumers.

Recently, several studies on e-commerce have noted that some features of websites are critical for websites success. For example, Almagrebi & Dennis (2011) argued that factors such as ease of navigation, visual characteristics such as image, background, color, video, media and content should be taken into consideration by e-retailers in order to enhance customer's trust and positively change the customer's attitude.

Lee & Lin (2005) found that web design quality is crucial indicator for electronic services quality. The quality of website design is considered as front office of online store that attracts customer to return and repurchasing from the same website. Therefore, Web design quality positively influences customers' attitudes.

Since the lack of real time interaction among website, it prevents the customer from completing the purchasing process. **Personalization is** considered as an essential sub dimension of web design quality to motivate customer to complete the purchasing process and returning to the same website (Mummalanen &Meng, 2009). Personalization defined by as the provision product and services preferred by customer and also involving the individualized attentions, such as personal thank you notes from online store and the availability of a message area for customer questions or comments. Consequently, the web design quality has a significant impact on customers' attitudes (Lee & Lin, 2005), the fourth hypothesis is proposed as shown below:

H1-2: There is an impact of web design quality on customers' attitude.

2.1.4 Concept of Ease of use

Ease of use is defined as perceived benefits which consists of perceived usefulness and perceived ease of use by Zeithmal et al., (2000). The initial definitions to both concepts were developed by Davis (1986) in information technology context. Perceived ease of use defined as "the degree to which an individual believes that using a particular system would be free of physical and mental effort". While usefulness defined as "the degree to which an individual believe that using a particular system would enhance his or her job performance". Later, Davis et al., (1989) suggest that ease of use refers to "the degree to which the user expects the target system to be free of effort". While perceived

usefulness refers to "prospective user's subjective probability that using a specific application system will increase his or her job performance".

According to Kim et al. (2008), perceived benefits refers to" the degree to which an innovation is perceived as providing benefits more than its supersedes". Similarity, Al-Debei et al., (2015) defined perceived benefits in terms of convenience and time saving. Online shopping considers an innovation perceives benefits to customer. In addition, online shopping offers customers the opportunities to purchase products and services whenever they want and wherever they are.

Moreover, Zethimal, (2005) also suggested that online consumers can also enjoy window shopping, seek information, and compare prices conveniently and without feeling the pressure to purchase. Furthermore, consumers believe that they obtain more information online than offline shopping. Consequently, the reduction in search costs for products and product related information has been identified as one of the key benefits of online shopping. Whereas, other researchers defined ease of use as usability, a site search functions, and download speed and overall design in the online context

In addition, Jeon & Jeong (2016) describe both ease of use and usefulness of information concepts in their study; ease of use is defined as "user's beliefs that using a particular system is effortless". There are various factors to evaluate the ease of use of any website including website structure, user interface and easy navigation. While usefulness of information is defined "with a wide range of adequate information and comprehensive coverage". Prior studies show that perceived usefulness and ease of use will lead to positive customer's attitude to particular website.

Sultan & Uddin (2011) stated that ease of use is convenience. It refers to easily browse and search for information online comparing to traditional retail shopping. In other

words, searching online for product through catalog can be easier than traditional shopping from physical store. Furthermore, shopping online needs less physical effort and saves time and cost as well. Therefore, ease of use has been an essential factor for consumer to shop online.

According to Rohm & Swaminathan (2004), online shopping can save time. As mentioned above ease of use consists two item perceived ease of use and perceived usefulness. The term time saving is as benefit consumer gets from online shopping. Shopping online can save consumer time by reducing the time during product purchasing and eliminating traveling time to physical store such as person lives in Florida can shop at Harod's in London through its website and purchase online rather than traveling to London to get what consumer desires.

 Prior studies show that perceived ease of use and usefulness have a strong impact on customer's attitudes. However, some researchers found that perceived usefulness to be strong and consistent predicator of customer attitude, but the effect of perceived ease is declining and eventually becoming non-significant at a later point in time with repeated usage of the same website (Chen &Tan, 2004).Correspondingly, the researcher suggested hypotheses as below:

H1-3: There is an impact of ease of use on customers' attitudes.

2.1.5 Concept of Web security

Parasuraman et al. 2005 stated that web security consists of privacy and security. Website security involves protecting users from the risk of fraud and financial loss resulted from the use of credit cards or other financial information. Security risk has shown a great impact on attitudes toward the use of financial services, this term includes

privacy as well which means the protection of personal information – not sharing personal information collected with other sites.

Furthermore, Tsiakis & Sthephanide, (2005) defined the "concept of security and trust in a website as some of the requirements and properties necessary to build successful security system", this definition includes the ability of web security system to protect from any unauthorized modification of customer personal information after data was entered. Second, the web security system should protects customer or any parties from fraud and from economic loss during performing the financial transaction. Moreover, the identity should been authenticated on website to check whether the user has permission to access the website resources or not. In addition, a successful website also should provide privacy for the personal information to avoid being stolen by others.

Abbad et al. (2011) suggested that the available of web security Leads to trust which is defined "as a direct determinant of attitudes". Due to the high level of uncertainty and continuous changing in Information technology, web security quality perception is theorized as an important influence over customer's attitude in developing countries such as Jordan. Indeed, online shopping is believed to bring risk to consumer as a result of the lack of direct and physical interactions with retailers.

Sultan & Uddin (2011) suggested that security is another dominant factor which effects consumers to shop online. However, many internet users avoid shopping online because of credit card fraud, privacy issues, product delivery risking and post purchase service and so on. When the website is safe and provide a secured transaction will positively change the attitude toward the website.

Website security as discussed in Jeon & Jeong's study in (2016); they frequently stated that online customers are sensitive to web security and privacy when making

transactions online. Since website stores customer personal information to facilitate their repeating visit, website should protect their personal information and private information of payment. If the website provides a secure and private environment to the customers, it would motivate the customer to repeat visiting and purchasing from the same website. According\ to previous studies, it is suggested the below hypothesis:

H1-4: There is an impact of website security on customers' attitudes.

2.1.6 Concept of Fulfillment

Fulfillment is described as "the extent to which the site's promises about order delivery and item availability are fulfilled" (Mummalaneni & Meng, 2009).

This definition can be translated online into on-time, accurate delivery, product consistent online-offline and other fulfillment issues. As previously mentioned fulfillment can be summarized as reliability, timely/speed processing, responsiveness, access, customer services and compensation, and reliability which is defined as the correct functioning of the site and the accuracy of service promises, which means proper functioning of the site, and accurate presentation of product, on time delivery, accurate order (Parasuraman et al,. 2005).

Some researchers find that fulfillment features on website includes responsiveness, reliability, timely and process speed, compensation, contact and customer services aspects as shown below:

Responsiveness is also defined by Parasuraman et al. (2005) as "effective handling of problems and returns through the site". They also argue that responsiveness in developing countries refers to response in substantive terms such as benefits, whereas in developed countries, it refers to timely response. Timely and speed processing is also termed as efficiency which means the ease and speed of accessing and using the site.

Furthermore, Harison and Boonstra (2009) defined access and compensation as follow. Access means the availability of assistance through telephone or online address. While

Compensation refers to refund policies and also the degree at to which the site compensate customers for problems

Peelen et al. (2009) defined **customer services** as a process of understanding the customer behaviors, attitudes and all their aspects. Also, it includes collecting more information of their customers, in order to build a long relationship with them rather than only paying attention to the moment of purchasing. **Electronic customer services** means combining interest in solving problems, willingness of personnel to help and prompt answers to inquiries and collecting personal contact information of customer to keep them up-to-date with website offers and know their opinions about existed items.

Lee & Lin (2005) suggested that fulfillment represents two concepts, reliability and responsiveness. Reliability means the ability to fulfill the order correctly, delivering the purchasing products as promised time, and protecting personal information from hacking. While responsiveness means to response to any customers' inquires quickly without delay, it also describes how often an online store voluntarily provides services (e.g. customer inquiries, information retrieval and navigation speed) that are important to customer. According to previous studies, fulfillment is considered the most important core dimension of online shopping services, which has a significant influence on customer attitude.

Ha & Stoel (2012) divided fulfilment as (electronic vs. offline fulfillment).Online fulfillment lets customers acquire and consume ordered items when placing an order such as services introduced by banking and software clouding, whereas offline fulfillment requires that customers obtain the order at a short time interval via

mail/delivery services or a visit to the physical retail store, for instance, services introduced by clothing e-store and groceries. The fifth hypothesis is proposed as shown below:

H1-5: There is a positive impact of fulfillment on customers' attitudes

2.1.7 Concept of Customers' Attitudes

Attitude first defined by Doob (1947) as" a learned implicit anticipatory response. That is, he viewed attitude as an unobservable response to an object that occurs prior to, or in the absence of, any overt response".

Later, Ajzen & Fishbein (1977), in the theory of reasoned action, suggested that "attitude towards a given behavior , as a person's positive or negative feelings about performing the actual behavior, suggesting that the attitude of person toward behavior can be measured by considering the sum of all **salient beliefs** about consequences of performing that behavior, and **evaluating of those consequences.**

Salient beliefs are defined by Davis et al. (1989) as the beliefs about the consequences of performing the behavior. In other words, salient beliefs are the same as behavioral beliefs, which links the behavior of interest to expected outcomes. "A behavioral belief is the subjective probability that the behavior will produce a given outcome".

Similarly, according to the theory of planned behavioral (TPB), attitude is influenced by **subjective norm** and **perceived behavioral control.** Subjective norm is defined as perceived social pressure to perform or not to perform the behavioral. Moreover, perceived behavioral control means the perception of the ease or difficulty of the particular behavior.it is linked to control beliefs, which refer to beliefs about the presence of factors that may facilitate or impede performance of the behavior (Ajzen, 1991).

These beliefs and norms mentioned in TPB differ from an individual to another based on their backgrounds such as their personal previous experience and personality traits, and characteristics (Al-Louzi, 2011). In this study, it is suggested that customers' attitude is influenced by technological characteristics, which consist of information quality, ease of use, web design quality, web security and fulfillment.

 Furthermore, two types of attitude are defined by researchers which are: attitudes toward objects and attitudes toward behaviors. Attitude toward behaviors is the one considered in this study as the researcher tries to measure the customer's attitude toward online shopping. Attitude toward 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).

Other studies such as Al-Maghrabi & Dennis (2011) adopted TAM model to predict consumer's continuance attitude to e-shopping in Saudi Arabia and added more determinants to the model. The variables are enjoyment, social pressure and perceived usefulness which significantly influence attitude formation. Social pressure is taken from subjective norm as suggested in TRA defined as "the perceived pressure to perform a behavior that comes from observing what important others say or do". Social pressure has immediate influence over changing attitude toward accepting behavior. They also find that enjoyment can predict attitude toward e-shopping, just as much as perceived usefulness.

2.2   Previous studies

Zeithaml el al., (2002) under title "**Service Quality Delivery through Web Sites: A Critical Review of Extant Knowledge**"

This study discusses the conceptualization of services quality delivery in the literature, including the major criteria that consumers use to evaluate services quality. Next, it describes the way that academic and practitioner researchers have measured electronic service quality. Then, it compares the assessment of e-services quality with traditional services quality from both customer's and the organization's perspective. Finally, it evaluates what and don't know about e-SQ, focusing on more new researches about e-SQ field.   Main objectives of this study are first, to review and gather the literature about how consumers perceive service quality delivery though Websites. Second, it describes what we know and do not know about services quality delivered through websites.

Third, it develops an agenda for future research to bridge the gaps in our knowledge.

The findings of this study is developed the Gap services quality model which suggested by Parasuraman et al., (1985) defines customer- perceived SQ and the differences between how the customer perceives quality services and how the manager's believes he should provide SQ. The model shows the keys knowledge through the executive interviews and focus group interviews about the service quality concept. The gaps revealed by the executive interviews are shown in marketer side (Gap1, Gap2, Gap3, and Gap4), Gap1: Differences between customer expectations and management perceptions of customer expectations; Gap2: Differences between management perceptions of customer expectations and SQ specifications; Gap3: Difference between SQ specifications and the service actually delivered; Gap4: Difference between service delivery and what is communicated about the service to consumer.

The conclusions of this study are: first, the initial design of a web site should be informed by the company's knowledge about features desired by customers. Likewise, the ongoing operations of the website should undergo in response to customer feedback.in order to solve design gap which represents the failure of understanding and achieving customer requirements into the structure and functioning of the website.

Second, communication Gap problem referring to a lack of effective communication between marketer and website designers which leads to reflect a lack of understanding website's features, capabilities, and limitations the e-retails should provide them to their online customers. Therefore, the regularly effective communication between marketing personnel with website designers will overcome communication problem and ensure that promises do not exceed what is possible.

Third, Fulfillment gap, occurring on the customer side. This problem happens in result of the differences between a customer's requirements and experiences. Furthermore, this gap also occurs because of the marketing promises that do not available on website's design and operation, the lack of website back-end infrastructure to receive and process complaints from dissatisfied customers.

The main objectives of Jun, et al. (2004) study, titled **"Customers' perceptions of online retailing service quality and their satisfaction"**, are to identify the factors of online services quality perceived by online customer and to assess the relationships between the service quality dimensions and the online customers' perception of overall services quality. Furthermore, the study examines the relationships between the service quality dimensions and the online customers' satisfaction as well as measure the relationship between online customers' perceived overall services quality and their level of satisfaction.

Lee & Lins' study, (2005) under titled "**Customer perceptions of e-service quality in online shopping**" the purpose of this paper is to develop a research model to examine the relationship among e-services quality dimensions and overall service quality, customer satisfaction and purchase intentions. The study methodology is data from a survey of 297 online consumers were used to test the research model. Confirmatory factor analysis was conducted to examine the reliability and validity of the measurement model, and the structural equation modeling technique was used to test the research model. The findings showed that the dimensions of web site design, reliability, responsiveness, and trust affect overall services quality and customer satisfaction. Moreover, the latter in turn are significantly related to customer purchase intentions. However, the personalization dimension is not significantly related to overall services quality and customer satisfaction. Future research can use different methodologies, such as longitudinal studies, focus groups and interviews, to examine the relationship between service quality and customer purchase behavior in online shopping contexts. The study suggests that to enhance customer purchase intentions, online stores should develop marketing strategies to better address the trustworthiness, reliability, and responsiveness of web-based services. Online stores can devote valuable corporate resources to the important e-service quality attributes identified by this study. This study developed the instrument dimensions of e-service quality by modifying the SERVQAL model to consider online shopping context. Moreover, the results of this study provide a valuable reference for managers of online stores, as well as for researchers interested in internet marketing.

(Liu et al., 2008) under title **"An empirical study of online shopping customer satisfaction in China: a holistic perceptive"**

The purpose of this study is to identify factors that may influence Chinese customers' online shopping satisfaction, including those which are ignored by prior studies, from the perceptive of total online shopping experience.

The design and methodology of this paper are: first, the authors propose a model of the satisfaction process in the e-commerce environment. Second, identifying key constructs proposed by prior studies and developing hypotheses about which dimensions of online retailer constructs are significant predictors of online shopper satisfaction. The authors test the hypotheses through multiple regression analysis based on a survey of 1,001 online customers. The findings were the analysis suggests that eight constructs- information quality, web site design, merchandise attributes, transaction capability, security/privacy, payment, delivery, and customer service- are strongly predictive of online shopping customer satisfaction, while the effect of response time is not significant. Research implications/limitations are this study does not control the differences across product categories, the use of self-reported scales to measure both independent and dependent variables may imply the possibility of common method bias for the results. The value of the study is this research contributes to the study of online shopping satisfaction by: developing a model of the satisfaction process in the e-commerce environment, and identifying factors that may influence Chinese customers' online shopping satisfaction including which ignored by prior studies.

The purpose of (Jayawardhena & Wright (2009) study, titled **"An empirical investigation into e –shopping excitement: antecedents and effect"**, is to test the antecedent of online shopper excitement, its consequences for behavioral intentions as

expressed by intent to return, and positive word of mouth communication. An online structured questionnaire survey was sent by email to a UK consumer panel (n=626).the finding were there are a positive impact between convenience, attributes of website, Merchandising and involvement on consumer excitement. The attributes of website and merchandising have a direct impact on customer's intent to return .E-shopping excitement shows to have a positive word of mouth and increase the intent to return.

(Ha & Stoel, 2012) under titled "**online apparel retailing: roles of e-shopping quality and experiential e-shopping motives**" the objectives of this paper are to: examine shopping quality dimensions; explore how e-shopping quality factors influence consumer shopping outcomes links within the context of online apparel retaining. The Data were gathered from 298 college students in the USA using a self –administered online survey. The findings were among four e-shopping quality factors identified (privacy/security, website content/functionality, customer services, and experiential/atmospheric), website content/functionality and atmospheric/experiential quality have significant impact on e-shopping satisfaction contributing to e-shopping intention, while privacy/security and customer service have significant impact on e-shopping intention but not on e-shopping satisfaction. Furthermore, this study provides some support for moderating roles that experiential e-shopping motives plays in the e-shopping quality- e-shopping outcomes links. This paper shows that experiential e-shopping motives as an individual characteristic play a role in controlling the dynamics among e-shopping quality, e-shopping satisfaction, and e-shopping intention. However, the data consisting of self-reported measures from a single segment of online retail industry warrants caution in generalization in relation to common method bias. This paper entails useful implications for internet and multichannel retail marketers delivering apparel/fashion goods to better

understand the online consumer response process and determine effective e-store management strategies that reflect the differing customer evaluation processes.

Moreover, the main objective of Al-Maghrabi & Dennis (2011) study, titled **"what drives consumers' continuance intention to e-shopping"** is to create a model of e-shopping continuance intentions that incorporates the revised technology acceptance model and expectation confirmation theory and evaluates the expanded model in a new context: Saudi Arabia. The sample consists of internet users in Saudi Arabia. Furthermore, the findings are perceived usefulness, enjoyment, and social pressure are determinants of online shopping continuance in Saudi Arabia. Both male and female groups are equivalent. The structural weights are also largely equivalent, but the regression paths from perceived usefulness to continuous intention not invariant between men and women. Although that the study finds differences between men's and women's e-shopping behavior, the findings for women are important because of the special role that e-shopping can play in Muslim countries, including Saudi Arabia where there are cultural and legal restriction on women's activities such as driving. Finally, the research implications suggest that online strategies cannot ignore either the direct or indirect behavior differences of continuance intentions.

While the study of Al-Debei, et al. (2015), titled "**Consumer attitudes towards online shopping, the effects of trust, perceived benefits, and perceived web quality**", examines consumer attitude 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. A structured and self-

administrated online survey was targeted 273 online shoppers of a reputable online retailer in Jordan.

The findings were there are a direct impact of trust and perceived benefits (ease of use and usefulness) toward consumer attitudes. Trust comes from (eWOM) and perceived web quality. Furthermore, there is a positive relationship between perceived web quality and trusts. There is a direct impact of perceived web quality on perceived benefits. In addition, the researchers found that 28 percent of variation in online shopping attitudes was caused by perceived benefits and trust.

(Yarimoghlu, 2015) under title "A Review of service and E-service Quality Measurements: Previous Literature and Extension"

The purpose of this study is first to show the requirement of industry-specific national service quality indices for measuring quality in both traditional and electronic services in various industries in a country. Second, the literature about services and e-service quality measurement was reviewed, and a three dimensional framework was developed.

The findings were first there are a differences between the dimensions of each services quality of different industries due to the different characteristics of the industries that each study has been conducted in. Second study showed that there is a need for an industry-specific national service quality index and suggested that national customer satisfaction indices which have existed in the literature can be a model for industry specific national service quality indices.

And finally the conclusion is that an industry-specific national service quality index enables national companies to understand their unique industrial characteristics that needed to be improved continuously in order to increase services quality gain competitive advantage. The index which was proposed to develop in the future was

suggested for the first time in this study. This study lists all criteria that used for different industries including online and offline services. Some criteria were suggested by Zethmail et al., (2002) that identified customers' evaluations about website quality, were taken into consideration in our study.

(Akroush & Al-Debei, 2015) under title "**An integrated model of factors affecting consumer attitudes towards online shopping**"

The purpose of this study is to examine the 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. A structured and self-administered online survey was employed targeting online shoppers of a reputable online retailer in Jordan; Maraka VIP. 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, validity, and composite reliability (CR).Structural path model analysis was also used to test the proposed research model and hypotheses.

The empirical findings indicate that perceived web reputation, relative advantage, perceived website image, and trust have directly and indirectly affected consumer's attitudes toward online shopping. Online consumers' shopping attitudes are mainly affected by perceived relatives advantage and trust. Trust is the product of relative advantages and that the later is a function of perceived website reputation. Relative advantage and perceived website reputation are key predicators of perceived website image. Perceived website was found to be a direct predicator 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. Limitations are first, the research

examined customers' attitudes toward only one website which is Maraka VIP. Therefore, the generalizability of the research is limited to the Jordanian shoppers that use Maraka VIP. Second, the design of the study is only qualitative using online survey. The conclusion of the study are the paper supports the importance of perceived website reputation, relative advantages, trust and perceived website image as key drivers of customers' attitudes toward online shopping. It also, sheds the light on the importance of relative advantages and trust as major contributors of customers' attitudes. Furthermore, the Jordanian shoppers described as risk averse which indicates that trust and relative advantages are a significant factors to customers' attitude. Indeed, if online shopping doesn't add benefits to customers, then customer would not motivate to use this technology. In addition, the relative advantages is a key predictor of both trust and perceived web image and trust and the later is a major driver of attitudes toward online shopping. Online retailer's executives and managers can benefit from such findings for future e-marketing strategies and retaining customers to achieve long-term performance objectives.

The 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 decision. 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 intentional e-marketing perceptive, 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.

2.3 Differences between current study and previous studies

This study does not differ greatly from other previous studies in this field. However, it differs in matters which make it a distinct study as:

- Most previous studies discussed the topic in USA or other regions than Jordan. Hence, there are a few studies that focused on the impact of electronic services quality on customer attitude in Jordan.

- In this study we will try to examine the impact of online shopping services on customer's attitude and to understand the shoppers' attitudes in Jordan more deeply.

- Almost a large number of information was collected that identify electronic services quality attributes, which were scattered between studies.

- In this study the researcher determined what are the most important services that quality Jordanian shoppers consider them in evaluating quality of online shopping services.

- Rich conclusions and recommendations were added to this study in order to benefits both researcher and e-retailers or managers of websites in improving their website services and their marketing strategies.

Chapter Three
Research Methodology

3.1: Introduction

3.2: Study Methodology

3.3: Study Population and Sample

3.4: Study Tools and Data Collection

3.5: Statistical Treatment

3.6: Validity and Reliability Testing

3.6.1: Validity Testing

3.6.1.1.: Exploratory Factor Analysis

3.6.1.2: Confirmatory Factor Analysis

3.7: Reliability Testing

3.1 Introduction

In this chapter went through the processes of the study, and outline the different methodological approaches that have been chosen, and the tools that the researcher have used to gain information about the subject. The researcher has clearly expressed the data collection method used and how data was presented and analyzed. Reliability and validity are considered as well.

The chapter is divided into six parts: Study methodology, study population and sample, Study tools and Data collection, Statistical treatment, Reliability and validity.

3.2 Study Methodology

This study is a descriptive analytical study, since this method matches the identifications, the hypotheses and the objectives of this study "The **impact of online shopping services quality on customers' attitudes** ". Furthermore, descriptive method is basically used to describe the characteristics of the population and sample of this study. In addition, descriptive studies involve collecting data in order to test hypotheses and answer questions concerning the current status of the subject (Sekran and Bougie, 2013).

Data in this study was collected from questionnaires developed from previous studies and hypotheses of this study. Then the questionnaires were distributed to students of three universities in Amman which are university of Jordan, The Princess Sumaya for technology and Middle East University.

After that a statistical treatment was done to the collected data of the study in order to find the impacts of each independent factors on the dependent factor in accordance with

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the study objectives and the suggested hypotheses of the study. Finally, Data and result were collected. At the end, the conclusions and recommendations are suggested.

3.3 Study population and sample

The study population is all the Jordanian shoppers who purchase goods or services from website that provides a different kinds of products such as clothes, accessories, bags, watches, shoes, and electronic devices through online catalog. However, it is hard to reach all of these shoppers due to time and cost limitations. Therefore, a convenience sample was selected and the questionnaires were distributed on 400 students of three universities. However, 387 questionnaires were valid and 13 were invalid for statistical treatment. To justify the sample size in this study. First the population size is unknown but the level of confidence is 95%, yet according to this equation the sample size is:

The sample size = (Z-score) ^{2} x (SD) x (1-SD)/(MR)

Z-score: standard normal deviation set as level of confidence 95%

SD: Standard deviation

MR: Margin of error

Sample size = ((1.96) ^{2} x 0.5(0.5))/ (.05) ^{2} = 384.16 estimated as 385

The element of this study is the student of universities in Amman which was selected because it is believed to be representatives of the Jordanian online shoppers (population) and expected to achieve the purpose of our study.

Table (3-1): Distributed questionnaires to the students of targeting university

No	Name of university	Distributed Questionnaire	Invalid Questionnaire	Received Questionnaire
1	University of Jordan	133	3	130
2	Princess Sumaya for technology	133	5	128
3	MEU	134	5	129
	Totalvalid Questionnaires	400	13	387

3.4 Study Tools and Data Collection

The aim of this study is to examine the impact of online shopping services on customers' attitudes. Therefore, respondents were required to have experience in shopping online or purchased products or services over the internet.

The questionnaire contains a set of statements were designed to measure the factors of this study. The items measuring were taken from previous studies. Some of these statements were modified to fit more the context of this study. Furthermore, this questionnaire has used 1-5 Likert scales, on which 1 indicates strongly disagree and 5 indicates strongly agree.

Part1: consist of demographic information with closed-ended questions such as gender, age, respondent's nationality, level of education, a question asks the respondent which of these websites they often use to purchase online, and the last question asks the respondent which one they trust more, the local websites or international websites.

Part2 includes 6 main items. Furthermore, 5 items were measured by using independent factors and one by dependent factor

First, Information quality item was measured by statements from 1-6. In addition, Information quality consists of three sub items: information accuracy, information understandability and information completeness come from (Liu et al., 2008).The second item is web design quality scale evaluated by set of statements from 7 to 12 and consists of three sub items: web appearance, ease of navigation and personalization (Liu et al., 2008). While the third one is ease of use which consists of two sub items which are perceived ease of use contains 4 statements from 13 to 16 and perceived usefulness contains 5 statements from 17- 22 (Al-Debei et al.,2015).

Second, Web design quality from 7 to 12 statements was taken from Lee & Lin (2005).Web design quality statement represents 3 sub items: statement number 7 relates to web appearance, while statement 8 and 9 relate to ease of navigation sub item, and finally statement from 10 to 12 relate to personalization sub item.

Third, ease of use item that includes two sub items: Perceived ease of use and perceived usefulness. Perceived ease of use sub item was measured by 4 statements from 13 to 16 and perceived usefulness was measured by 6 statements from 17 to 21.These statements was taken from Liu et al., (2008).**Fourth**, web security was taken from Mummalaneni & Meng (2009) and measured by 5 statements from 22-26.**The fifth** item is Fulfillment measured by 6 sub items, which are reliability, Timely/speed processing, responsiveness, access, customer services and compensation supposed by Liu et al., (2008). Fulfillment scale contains 9 statements from 27-35. Finally the last scale is customer's attitude contains 9 statements from 36-44, taken from (Al-Debei et al., 2015).

3.5 statistical treatment

Collected data from received questionnaires was statistically analyzed to find results and reach to the right conclusions and recommendations. The information from the questionnaire was decoded in statistical package to be analyzed using (SPSS) software and (AMOS) statistical software. The data classified and labeled with the correct scale. A mean value, standard deviation and variance will be calculated to compare the different answers. The classification of the data will make it possible to analyze the data. The internal consistency reliability tested with Cronbache's Alpha (α), which measures the correlation between the different variables on the same test., in other words, how the different statements that propose to measure the same general construct produce similar scores.It is most commonly used when you have multiple likert questions in a survey that form a scale and you wish to determine if the scale is reliable.

Cronbach's Alpha test shows a value between (0) and (1), where (1) means a perfect correlation and (0) no correlation at all (Sekran and Bougie, 2013).

Internal consistency range from excellent, or good or acceptable or questionable or poor or unacceptable dependent on Cronbach's alpha value. Finally, the researcher used other suitable statistical methods as follows to analyze the collected data:

- Percentage and Frequency.
- Cronbache's Alpha (α): to test reliability and the strength of correlation and coherence between questionnaire items.
- Arithmetic: to identify the level of response of study sample individuals to the study variables.
- Standard deviation: to measure the response spacing degree about arithmetic Mean.

- ▪ Variance Inflation Factor and Tolerance to make sure that there are no Multicollinearity between independents variables.

- ▪ Multiple Liner Regression analysis to test the main hypothesis and the sub dimension, with (F) test statistic (ANOVA) table and (t) test statistic to inference the significance to both estimated regression and its coefficient which mean the effect of cause and effect factors on Customers' attitude.

3.6 Validity and Reliability Testing

According to Sekran and Bougie, (2013), validity is concerned with whether we measure the right concept, while reliability is concerned with stability and consistency of measurement.

3.6.1 Validity Testing

Validity consists of two concepts internal validity and external validity. The process of proving the cause and effect relationships is internal validity whereas, concerning of the generalizability of the study is external validity (Sekran and Bougie, 2013).

The researcher has conducted content validity and construct validity test to measure the Goodness of data.

First, content validity: means to ensure that the instruments used to measure the concept adequately represent the concept. Hence face validity was conducted by experts to evaluate all statements in the questionnaire, in order to check the clearance of the statements and make sure that the items used measure exactly what intend to measure.

Second, the construct validity: means to test how well the results obtained from the use of the measure fit the theories designed to specific study. Therefore, researcher has used exploratory factor analysis and confirmatory factor analysis test.

3.6.1.1 Exploratory Factor Analysis:

Exploratory factor analysis is a statistical technique that is used to reduce data to a smaller set of summary variables and to explore the underlying theoretical structure of the phenomena. It is used to identify the structure of the relationship between the variable and respondent. To accomplish this test, the researcher has to make sure that all statements for each variable are loaded on one factor. Also, the factor value should be higher than 0.4 and the Eigen value should be higher than 1 .Additionally, the researcher conducted the Kaiser – Meyer- Olkin (KMO) to assure the adequacy of the sample for analysis (Hari et al., 2009). If the value of KMO is greater than 0.5, then the sample would be adequate. Furthermore, SPSS can calculate an anti-image matrix of covariance and correlation. All elements on the diagonal of this matrix should be greater than 0.5 if the sample is adequate. Finally, (Bartlett's test of Sphericity) will be used to examine if the sample have equal variances. Equal variances across sample is called homogeneity of variances (Barber &Thompson, 2004).

Table (3-2)

Exploratory Factor Analysis (EFA) and Eigen Value for Information Quality

	Questions	Information Quality
Information Quality	Q1	0.776
	Q2	0.720
	Q3	0.636
	Q4	0.594
	Q5	0.605
	Q6	0.535
	Eigen value	3.100
	KMO	0.815
	Bartlett's test of Sphericity	697.517
	Sig	0.000

It is evident from the tables above that all indicators have been confirmed. In more details, the above tables shows that Bartlett's test of sphericity statistics are statistically significant ($\alpha < 0.05$) with factor loading above 0.40 for all within-scale items of information quality and Eigen value greater than 1 and the KMO statistic for all scales is greater than 0.50. This indicates the appropriateness of factor analysis.

Table (3-3)

Exploratory Factor Analysis (EFA) and Eigen Value for Web design Quality

	Questions	Web design Quality
	Q7	0.551
	Q8	0.617
	Q9	0.659
Web design Quality	Q10	0.644
	Q11	0.529
	Q12	0.486
	Eigen value	2.696
	KMO	0.810
	Bartlett's test of Sphericity	450.615
	Sig	0.000

It is evident from the tables above that all indicators have been confirmed. In more details, the above tables shows that Bartlett's test of sphericity statistics are statistically significant ($\alpha < 0.05$) with factor loading ranges from (0.486-0.659) which means all scale items of web design quality are above 0.40 and Eigen value greater than 1 and the KMO statistic for all scales is greater than 0.50. This indicates the appropriateness of factor analysis.

Table (3-4)

Exploratory Factor Analysis (EFA) and Eigen Value for Ease of Use

	Questions	Ease of Use
Ease of Use	Q13	0.719
	Q14	0.725
	Q15	0.588
	Q16	0.564
	Q17	0.619
	Q18	0.542
	Q19	0.522
	Q20	0.497
	Q21	0.550
	Eigen value	3.481
	KMO	0.829
	Bartlett's test of Sphericity	860.351
	Sig	0.000

It is evident from the tables above that all indicators have been confirmed. In more details, the above tables shows that Bartlett's test of sphericity statistics are statistically significant ($\alpha < 0.05$) with factor loading ranges from (0.497-0.725) which means all scale items of ease of use are above 0.40 and Eigen value greater than 1 and the KMO statistic for all scales is greater than 0.50. This indicates the appropriateness of factor analysis.

Table (3-5)

Exploratory Factor Analysis (EFA) and Eigen Value for Web Security

	Questions	Web Security
Web Security	Q22	0.643
	Q23	0.776
	Q24	0.738
	Q25	0.761
	Q26	0.549
	Eigen value	2.930
	KMO	0.833
	Bartlett's test of Sphericity	644.570
	Sig	0.000

It is evident from the tables above that all indicators have been confirmed. In more details, the above tables shows that Bartlett's test of sphericity statistics are statistically significant ($\alpha <$ 0.05) with factor loading above 0.40 for all within-scale items of web security and Eigen value greater than 1 and the KMO statistic for all scales is greater than 0.50. This indicates the appropriateness of factor analysis.

Table (3-6)

Exploratory Factor Analysis (EFA) and Eigen Value for fulfillment

	Questions	Fulfillment
fulfillment	Q27	0.584
	Q28	0.650
	Q29	0.634
	Q30	0.623
	Q31	0.645
	Q32	0.600
	Q33	0.568
	Q34	0.447
	Q35	0.544
	Eigen value	3.732
	KMO	0.860
	Bartlett's test of Sphericity	925.718
	Sig	0.000

It is evident from the tables above that all indicators have been confirmed. In more details, the above tables shows that Bartlett's test of sphericity statistics are statistically significant ($\alpha < 0.05$) with factor loading above 0.40 for all within-scale items of fulfillment and Eigen value greater than 1 and the KMO statistic for all scales is greater than 0.50. This indicates the appropriateness of factor analysis.

Table (3-7)

Exploratory Factor Analysis (EFA) and Eigen Value for Attitude toward online shopping

	Questions	Attitude Toward online shopping
Attitude Toward online shopping	Q36	0.658
	Q37	0.732
	Q38	0.707
	Q39	0.577
	Q40	0.654
	Q41	0.706
	Q42	0.638
	Q43	0.630
	Q44	0.650
	Eigen value	4.449
	KMO	0.880
	Bartlett's test of Sphericity	1379.181
	Sig	0.000

As shown from the above table that all the indicators have been confirmed. In more details, the above tables show that Bartlett's test of Sphericity factors is statistically significant ($\alpha < 0.05$) with factor loading above 0.4 for all within-scale items of customer's attitude and Eigen value greater than 1,and Kaiser-Meyer-Olkin (KMO) is greater than 0.5.This indicates the appropriateness of factor analysis.

3.6.1.2 Confirmatory Factor Analysis:

Confirmatory factor analysis is the next step after exploratory factor analysis to determine the factor analysis to structure of dataset in the study. In the EFA the researcher explores the factor structure (how the variables relate and group based on inter- variable correlations); in the CFA the researcher confirms the factor structure that researcher extracted in EFA. The CFA confirms the validity of the study sentences and dimensions when the value of standardized regression weight for the Latent variables higher than (0.4) (Hair et al., 2010). Therefore, the Confirmatory factor analysis will be used to specify the suggested model (construct model) and to confirm the results of the exploratory factor analysis. The construct model consists of latent variables or exogenous variables which characterize the proposed dimensions that should be measure. Besides, a group of lines directed to the second type of variables which known as the Endogenous variables; which demonstrates the sentences for each dimension.

The following chart shows the construct validity of online shopping Services.

X² = 1191.174
Df = 386
X²/df = 3.085
Probability level = 0.000
GFI = 0.843
CFI = 0.859
RMSEA = 0.055
NFI = 0.710

Figure (3-1)
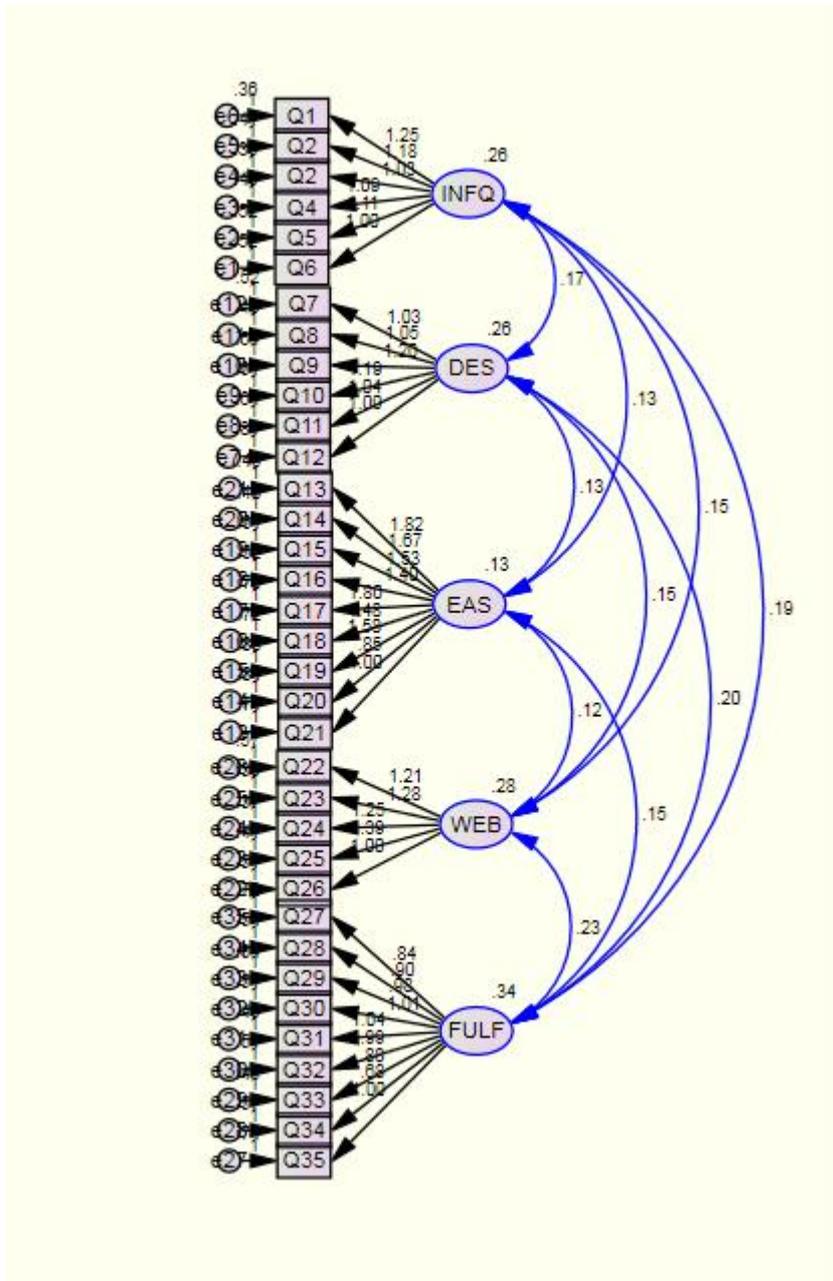
Figure (3-2)

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Q6	<---	INFQ	.577
Q5	<---	INFQ	.616
Q4	<---	INFQ	.633
Q2_A	<---	INFQ	.660
Q2	<---	INFQ	.680
Q1	<---	INFQ	.728
Q12	<---	DES	.493
Q11	<---	DES	.555
Q10	<---	DES	.612
Q9	<---	DES	.637
Q8	<---	DES	.606
Q7	<---	DES	.591
Q21	<---	EAS	.399
Q20	<---	EAS	.323
Q19	<---	EAS	.543
Q18	<---	EAS	.537
Q17	<---	EAS	.616
Q16	<---	EAS	.580
Q15	<---	EAS	.583
Q14	<---	EAS	.696
Q13	<---	EAS	.690
Q26	<---	WEB	.593
Q25	<---	WEB	.754
Q24	<---	WEB	.732
Q23	<---	WEB	.761
Q22	<---	WEB	.643
Q35	<---	FULF	.564
Q34	<---	FULF	.466
Q33	<---	FULF	.611
Q32	<---	FULF	.630
Q31	<---	FULF	.658
Q30	<---	FULF	.639
Q29	<---	FULF	.585
Q28	<---	FULF	.581
Q27	<---	FULF	.501

Figure (3-3)

Based on the above results, the confirmatory factor analysis for online shopping Services below:

- The value of Chi^2 is **1191.174** and it is significant at ($\alpha \leq 0.05$).

- The Minimum Discrepancy value (Ch^2 / DF) is 2.165 which indicate that the harmonization level is good; where (Arbuckle, 2008) stated that the harmonization level range 1 to 5.

- The Goodness of Fit Index (GFI) which represent the harmonization of quality is (0.843) and this value is close to one (Full compatibility).In this regards, the value of Comparative Fit Index (CFI) is (0.859) and it is also close to one.

- The value of Root Mean Square Error of Approximation (RMSEA) is (0.055) is close to zero. Also, the value of Normed Fit Index (NFI) is (0.710) and it is close to one. Furthermore, the table above shows that the values of Standardized Regression Weight for talent management are higher than (0.4)

  Accordingly, these results confirm the validity of for online shopping Services. (Hair et al., 2010: 116).

The following chart shows the construct validity of attitude toward online shopping

X^2= 218.779	
Df=56	
X^2/df =3.90	
Probability level = 0.000	
GFI = 0.876	
CFI = 0.859	
RMSEA= 0.136	
NFI = 0.632	
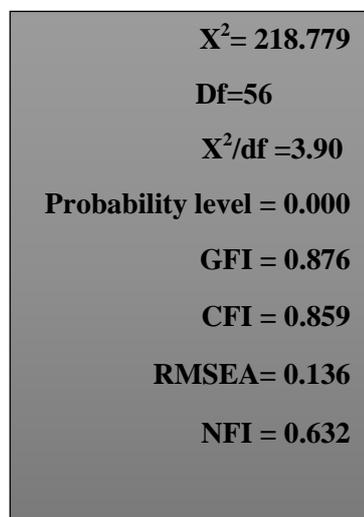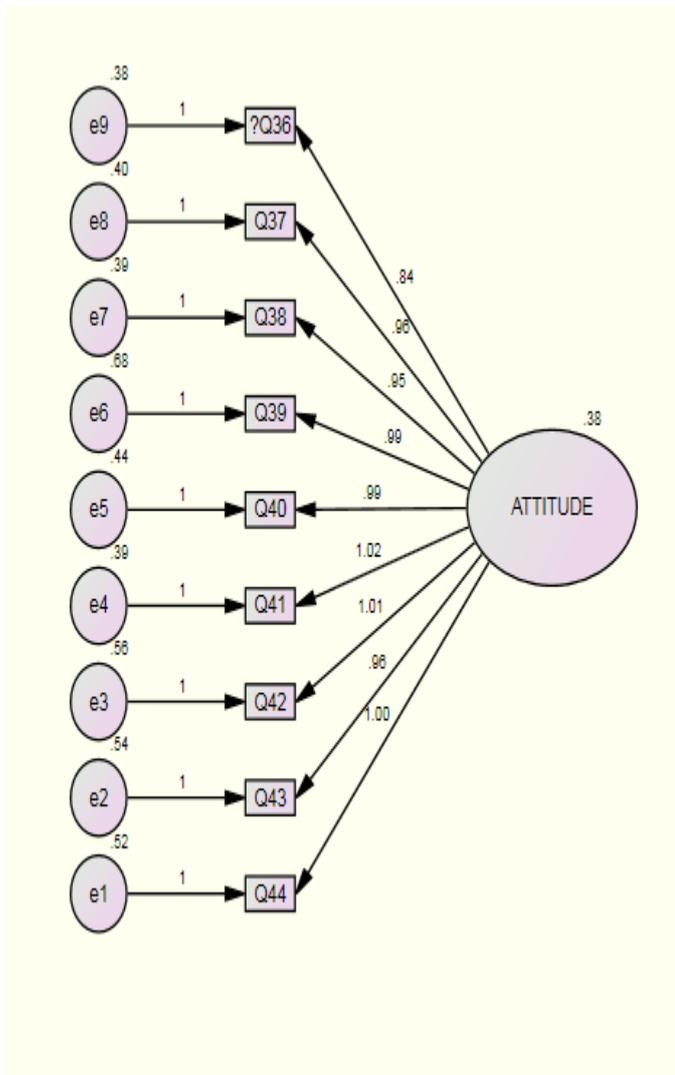
Figure (3-4)

Figure (3-5)

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Q44	<---	ATTITUDE	.650
Q43	<---	ATTITUDE	.626
Q42	<---	ATTITUDE	.640
Q41	<---	ATTITUDE	.710
Q40	<---	ATTITUDE	.675
Q39	<---	ATTITUDE	.593
Q38	<---	ATTITUDE	.687
Q37	<---	ATTITUDE	.684
Q36	<---	ATTITUDE	.641

Figure (3-6)

Based on the above results, the confirmatory factor analysis for attitude toward online shopping below:

- The value of Chi^2 is **218.779** and it is significant at ($\alpha \le 0.05$).

- The Minimum Discrepancy value (Ch^2 / DF) is 3.90 which indicate that the harmonization level is good; where (Arbuckle, 2008) stated that the harmonization level range 1 to 5.

- The Goodness of Fit Index (GFI) which represent the harmonization of quality is (0.876) and this value is close to one (Full compatibility).In this regards, the value of Comparative Fit Index (CFI) is (0.859) and it is also close to one.

- The value of Root Mean Square Error of Approximation (RMSEA) is (0.136) is close to zero. Also, the value of Normed Fit Index (NFI) is (0.632) and it is close to one. Furthermore, the table above shows that the values of Standardized Regression Weight for talent management are higher than (0.4)

- Accordingly, these results confirm the validity of online shopping Services. (Hair et al., 2010: 116).

3.6.2 Reliability Testing

The reliability of a measure indicates the extent to which it is without bias or error and hence ensures consistent measurement across the various items in the instrument. In other words, it can simply described as the accuracy in measurement which includes stability and consistency. The researcher used Cronbach's Alph to measure the internal consistency of the study instrument (Questionnaire) as well as the stability. Sekran & Bougie (2013) point out that the minimum accepted level is (0.7). Therefore, the reliability of the study question will be shown as below:

Table (3-8)

Cronbach's Alpha Coefficients

Study construct	Number of Items	Cronbach's Alpha Values
Information Quality	6	0.811
Web Design Quality	6	.752
Ease of Use	9	0.792
Web Security	**5**	**0.821**
Fulfillment	9	0.822
Attitude Toward online shopping	8	0.858
All	44	0.940

It can be seen from the table above that all values are greater than (0.70) which is good indicator because it is greater than the accepted percent (0.70) (Pallant, 2005). The internal consistency reliability was very good and acceptable, it also can be considered to be reliable to achieve the research objectives.

Chapter4

Results of Analysis and Hypotheses Testing

4.1: Introduction

4.2: Description of Demographic variables

4.3: Normality Test

4.4: Descriptive of main variables

4.5: Hypotheses Testing

4.5.1: Correlation Analysis

4.5.2: Multi-Collinearity Diagnostics

4.5.3: Inferential Statistics

4.5.4: Multiple Regression Analysis for study hypotheses

4.5.5: Final Study Hypotheses

1.1Introduction

This chapter presented the empirical data gathered from the survey .The data was presented with tables and diagrams to simplify the process of interpreting and comparing. The outline is based on the description results of demographic and main variables mentioned in the study questionnaire and the main hypotheses testing.

4.2 Description of Demographic variables

In this study eight demographic variables included which are: (1) Gender, (2) Age, (3) nationality, (4) Educational level, (5) which of these websites does the respondent often use , (6) the most trusted websites. The tables below show the results of descriptive statistics for demographics variables.

Table (4-1)

Descriptive statistics of Gender

Gender	Frequency	Percent	
Female	155	40.1%	
Male	232	59.9%	
Total	387	100%	
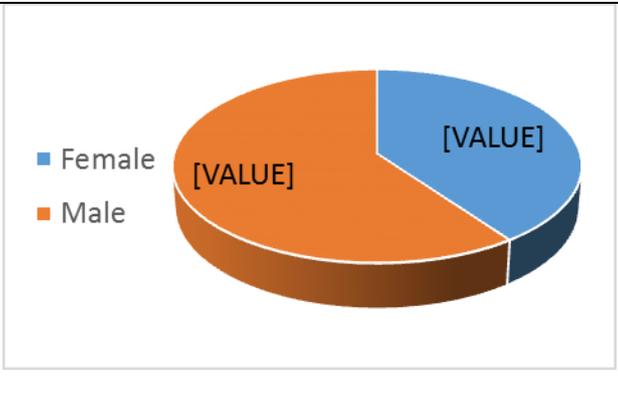
The results in table (4-1) indicate that:

It is evident from the table above that (59.9%) of the respondents were male and (40.1) females.

Table (4-2)

Descriptive statistics of age

Age	Frequency	Percent	
18-22	289	74.7%	
23-27	76	19.6%	
28-32	13	3.4%	
33-37	5	1.3%	
38 and above	4	1%	
Total	387	100%	
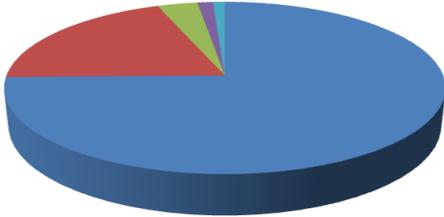
The highest age of respondents was from 18-22 which represents three fourth of total respondents, while the lowest age of respondents was from 38 and above which represent 1.0% .In general the age from 18-34 is the target market for e-retailer.

Table (4-3)

Descriptive statistics of nationality

Nationality	Frequency	Percent	
Jordanian	348	89.9%	
Iraqian	22	5.7%	
Gulf countries	8	2.1%	
Syria	9	2.3%	
Total	387	100%	
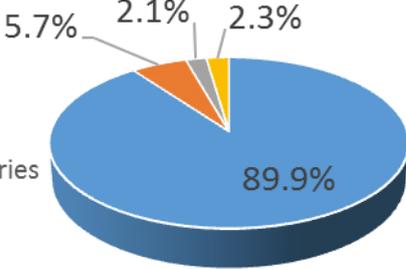
As shown in table (3-4) Most of respondents are Jordanian which they represent 89.9%, whereas the rest is from Iraqian, Syrian, gulf countries. This is also indicates that the Jordan consists of diverse cultures.

Table (4-4)
Descriptive statistics for Education

Level of education	Frequency	Percent
1st year	70	18.1%
2nd year	89	23.0%
3rd year	55	14.2%
4th year	130	33.6%
Graduated	8	2.1%
Master	35	9%
Total	387	100%
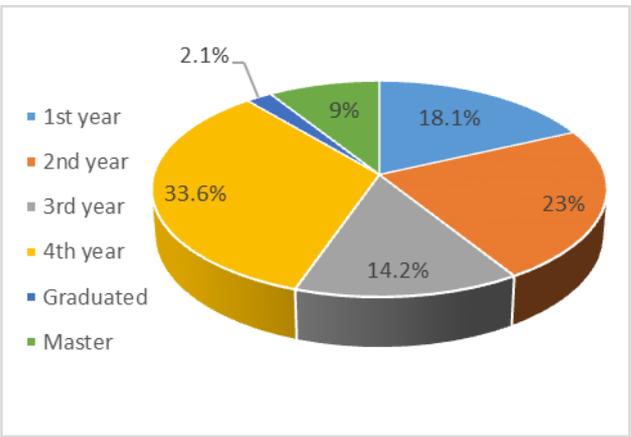
From table (4-4) it is obvious that the most respondents are well-educated. The

minimum degree is first year in college and above.

Table (4-5)
Descriptive statistics for the most usable online shopping website

Most usable	Frequency	Percent
Amazon	170	43.92%
Open sooq	129	33.33%
Sukkar	22	5.684%
Khazanti	36	9.306%
Hadayana VIP	30	7.751%
Total	387	100%
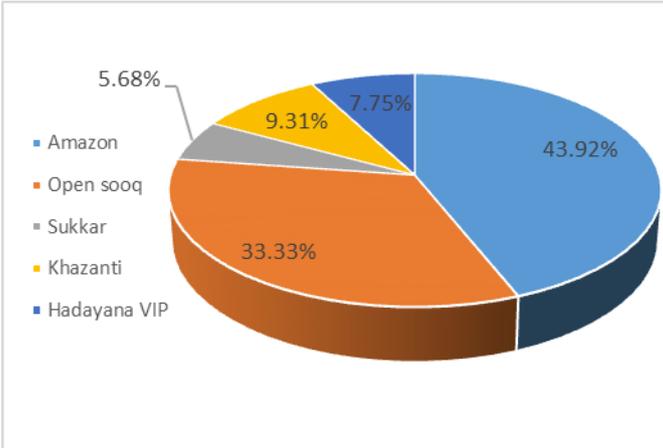
As indicated in table (4-5), the most familiar website is Amazon, then, open Souq,

Khazanti, Hadayana VIP and least familiar one is Sukkar

Table (4-6)
Descriptive statistics for the most trusted online shopping website

Most trusted	Frequency	Percent	
Local Website	49	12.7%	
International Website	179	46.3%	
I trust them both the same	159	41.1%	
Total	387	100%	
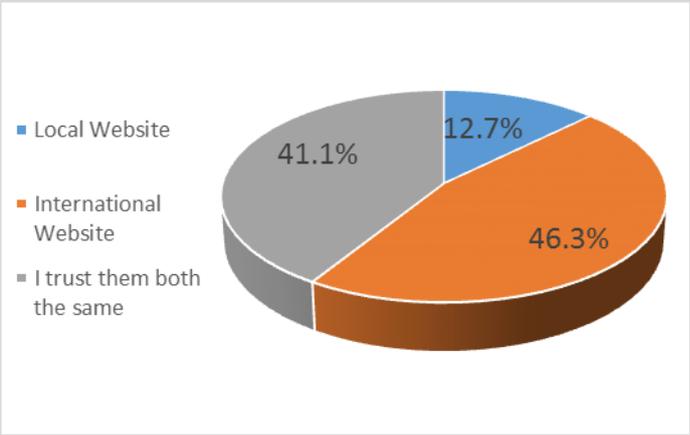
According to table (4-6), the most respondents answered that they trust international website more than local website, but 41.1% of respondents said they trusted both websites the same.

4.3 Normality Test

A **normality test** is used to determine whether sample data has been drawn from a normally distributed population (within some tolerance). A number of statistical **tests**, such as the Student's t-**test** .The researcher will conduct the Skewness and Kurtosis test. Skewness is a measure of symmetry, or more precisely, the lack of symmetry. A collected data is symmetric if it looks the same to the left and right of the center point. Furthermore, Kurtosis is a measure of whether the data are heavy-tailed or light-tailed relative to a normal distribution. (West et al., 1995)

According to Buogie and Sekaran (2013), if the value of Skewness is between -1 and 1, in addition the value of Kurtosis is between -2.5 and 2.5, then it indicates that the

sample of this study represents the study population and the results could be generalized to the study population.

As shown in the table below, the values of both Skewness and Kurtosis satisfy the conditions mentioned above, which, in return, this supports that collected data in this study is normally distributed.

Table (4-7): Normality test

Variables	Kurtosis		Skewness	
	Statistic	**Std. Error**	**Statistic**	**Std. Error**
Information Quality	1.824	0.247	-0.706	0.124
Web Design Quality	2.206	0.247	-0.808	0.124
Ease of Use	2.014	0.247	-0.785	0.124
Web Security	0.760	0.247	-0.550	0.124
Fulfillment	1.396	0.247	-0.473	0.124
Attitude Toward online shopping	1.848	0.247	-0.767	0.124

4.4 Description of the main study variables:

Level of questions' importance of this study has been classified into three classes; low level of importance, medium level of importance and high level of importance according to the below equation:

Figure (4-1): level of importance

Category length = (upper limit – lower limit) / the number of levels

Category length = (5-1) / 3 = 4/3 = 1.33 and thus the levels are as follows:

Low level of importance: 1-2.33

Medium level of importance: 2.34-3.67

High level of importance: 3.68-5

Table (4-8): Statistically Descriptive of the main variables (online shopping services)

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
Information Quality	3.80	0.624	High	3	25.200
Web Design Quality	3.76	0.638	High	5	23.553
Ease of Use	3.85	0.595	High	2	28.225
Web Security	3.77	0.708	High	4	21.348
Fulfillment	3.74	0.600	High	6	24.118
Attitude Toward online shopping	3.94	0.640	High	1	28.772

- T-Tabulated ($\alpha \leq 0.05$) (+1.96) one Tailed

According to table (4-8) above, it is obvious that the relative importance of the main study variables are high. It range from 3.74-3.94,which the highest mean was for **attitude toward online shopping**, whereas the lowest mean was for **fulfillment.** Moreover, the respondents consider and agree on information quality, web design quality, ease of use, web security, fulfillment and attitude toward online shopping as important factors, they also have positive viewpoints toward online shopping services.

Table (4-9): Descriptive statistics of the information Quality

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
The website provides accurate information.	3.82	0.873	High	4	18.406
The website provides reliable information	3.69	0.879	High	7	15.494
The website provides information that is easy to understand.	3.93	0.795	High	1	22.954
The website provides relevant information.	3.83	0.876	High	2	18.689
The website provides all detailed information for the needed product.	3.70	0.916	High	6	14.925
The information on the website helps user to complete the purchasing process.	3.83	0.881	High	3	18.642
Information Quality	3.80	0.624	High	5	25.200

- T-Tabulated (α≤0.05) (+1.96) one Tailed

Table (4-9) shows the relative importance of information Quality. It is clear that the

lowest mean was (3.69) for "**The website provides reliable information**", but the

highest mean was (3.93) for "**The website provides information that is easy to**

understand". In general, it appears that the importance level of information quality is

high according to the respondents' viewpoints. These results show that in first

purchasing stage, an easy to understand, accurate, reliable and relevant information

should be provided in website to help the customer to move to the next step in online

purchasing decision.

Table (4-10): Descriptive statistics of the Web Design Quality

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
The information, layout and the color combination of the website are well-designed.	4.01	0.893	High	1	22.137
Moving through the webpages can be easy.	3.89	0.885	High	2	19.863
Website and all related links work well.	3.73	0.958	High	5	15.021
There is no difficulty to find the favorable products on the website.	3.74	0.991	High	4	14.618
The website provides s recommendation of products according to customer's preferences.	3.66	0.959	Medium	6	13.517
The website always welcomes user by showing a message of his/her name when the homepage appears.	3.56	1.035	Medium	7	10.559
Web design quality	3.76	0.638	High	3	23.553

- T-Tabulated (α≤0.05) (+1.96) one Tailed

Table (4-10) shows the relative importance of **Web design quality**. It is clear that the lowest mean was (3.65) for "**The website always welcomes user by showing a message of his/her name when the homepage appears "**, but the highest mean was (4.05) for "**The information, layout and the color combination of the website are well-designed**". In general, it appears that the importance level of **Web design quality** is high according to the respondents' viewpoints. That indicates, the evaluation of high quality of web design by users depend on how well the information, layout and the color combination of the website are designed, moving easily through website pages, and finding the information of the desired products and finally by adding some personalization aspects on websites such as welcoming message to the user, when home page appears. All points mentioned above will help the customer perceive a high quality of website.

Table (4-11): Descriptive statistics of the Ease of Use

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
It is easy to shop online using website.	3.95	0.967	High	2	19.392
The interaction with online shopping website is easy to understand.	3.88	0.881	High	4	19.727
Performing the transaction on website doesn't need a lot of mental effort.	3.81	0.959	High	8	16.638
The website provides me a helpful guidance to make the purchase process easier.	3.83	0.883	High	6	18.486
Shopping online needs less time than shopping from physical store.	3.94	1.067	High	3	17.247
Shopping online needs less effort than shopping from physical store.	4.05	1.009	High	1	20.399
Shopping online is cheaper and cost me less than physical store.	3.65	1.068	Medium	10	11.999
Shopping online provides me more information about the needed product	3.75	0.969	High	9	15.208
Shopping online provides me more privacy than physical store.	3.83	0.918	High	7	17.717
Ease of Use	3.85	0.595	High	5	28.225

• T-Tabulated (α≤0.05) (+1.96) one Tailed

Table (4-11) shows the relative importance of **Ease of use**. It is clear that the lowest mean was (3.65) for "**Shopping online is cheaper and cost me less than physical store"**, but the highest mean was (4.05) for "**Shopping online needs less effort than shopping from physical store**". In general, it appears that the importance level of Ease of use is high according to the respondents' viewpoints.

Table (4-12): Descriptive statistics of the Web Security

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
The user trusts the website to enter credit card information to purchase online.	3.65	0.990	Medium	6	12.833
The user trusts the website to have the appropriate security features.	3.73	0.887	High	5	16.279
User feels safe while performing transaction, such as ordering and purchasing product.	3.86	0.898	High	1	18.796
The website protects my personal information.	3.76	0.973	High	4	15.313
The company which is in charge of the website has a good reputation in protecting the personal information.	3.85	0.887	High	2	18.788
Web Security	3.77	0.708	High	3	21.348

• T-Tabulated ($\alpha \leq 0.05$) (+1.96) one Tailed

Table (4-12) shows the relative importance of **web security**. It is clear that the lowest mean was (3.65) for "**The user trusts the website to enter credit card information to purchase online.**", but the highest mean was (3.86) for "**User feels safe while performing transaction, such as ordering and purchasing product**" .In general, it appears that the importance level of **Web security** is high according to the respondents' viewpoints.

Table (4-13): Descriptive statistics of the Fulfillment

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
The information of product is similar online and offline.	3.55	0.984	Medium	10	10.950
The shipping information of the purchased product is accurate.	3.64	0.907	Medium	8	13.785
The website always delivers the purchased product as promised time.	3.63	0.985	Medium	9	12.542
The pages of the website load quickly.	3.81	0.926	High	3	17.231
Waiting time between performing my action and the website's response is very short.	3.72	0.929	High	5	15.315
The website responses quickly to any question.	3.67	0.924	High	6	14.246
The contact information is available on the website such as email, telephone number, so we could reach the company.	4.01	0.847	High	1	23.404
The website keeps customer up to date with information of new collection or discount by targeting Message via smart phone or email.	3.92	0.851	High	2	21.320
The company returns the money back if the product does not arrive.	3.67	1.042	High	7	12.735
Fulfillment	3.74	0.600	High	4	24.118

• T-Tabulated (α≤0.05) (+1.96) one Tailed

Table (4-13) shows the relative importance of **Fulfillment**. It is clear that the lowest mean was (3.55) for "**The information of product is similar online and offline**", but the highest mean was (4.01) for "**The contact information is available on the website such as email, telephone number, so we could reach the company**". In general, it appears that the importance level of **fulfillment** is high according to the respondents' viewpoints.

Table (4-14): **Descriptive statistics of the attitude toward online shopping**

Variables	Mean	Std. Deviation	Relative importance	Rank	T-value
Shopping online is a good idea.	4.22	0.806	High	1	29.823
Shopping online is an enjoyable experience.	4.05	0.870	High	3	23.851
Shopping online is a beneficial experience.	4.09	0.858	High	2	25.016
Shopping online is more favorable action than shopping from physical store.	3.67	1.026	High	10	12.788
There is a positive feeling toward online shopping.	3.78	0.902	High	9	17.012
Shopping online gives user more options to choose from these options.	3.94	0.887	High	5	20.862
Shopping online gives user more freedom in making decision such as, selecting product.	3.89	0.971	High	7	18.002
Shopping online gives user more control over purchasing product.	3.87	0.943	High	8	18.065
Shopping online could be recommended to my friends.	3.92	0.950	High	6	19.045
attitude toward online shopping	3.94	0.640	High	4	28.772

• T-Tabulated (α≤0.05) (+1.96) one Tailed

Table (4-14) shows the relative importance of **attitude toward online shopping**. It is clear that the lowest mean was (3.67) for "**Shopping online is more favorable action than shopping from physical store**.", but the highest mean was (4.22) for "**Shopping online is a good idea**". In general, it appears that the importance level of **attitude toward online** shopping is high according to the respondents' viewpoints.

4.5 Hypotheses Testing

4.5.1 Correlation Analysis

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two variables. To conducted the relationship between the dependent and independent variables, the researcher first should make sure that the correlation between the independent variables are lower than (0.9). If correlation is higher than (0.9), this leads to a perfect correlation and thus will cause a Collienraity Diagnostics problem in the regression analysis. Second, the researcher should support the regression analysis results. If there is a correlation between two variables, it does not imply impact between the two variables. However, if there is an impact, it automatically means there is a correlation between the variables (Sekaran & Bougie, 2013). The correlation analysis will be shown as below:

Table (4-15): Correlation analysis for the main variables

		Correlations				
Variables	attitude toward online shopping	information quality	web design quality	Ease of Use	web security	fulfillment
attitude toward online shopping	1.00					
information quality	.459**	1.00				
web design quality	.390**	.532**	1.00			
Ease of Use	.600**	.584**	.550**	1.00		
web security	.474**	.474**	.439**	.556**	1.00	
Fulfillment	.529**	.516**	.529**	.615**	.616**	1.00

**. Correlation is significant at the 0.01 level (2-tailed)

It can be seen from the above table that the correlation between the independent variables are lower than (0.9). This is a good indication that there are no perfect positive

correlations among the study variables. Additionally, the above results show that all the independent variables have a significant relationship with dependent variables. The higher correlation was between (Ease of Use) and (Attitude toward online shopping) and the value of correlation is (r = 0.600) at (0.01).

1.5.2   Multi-Collinearity Diagnostics

Multi-Collinearity is referred to the fact that there is a high correlation between more than two independent variables. This in turn, led to make the values of β for each variable to be interchangeable. Therefore, and to avoid this problem, the Collinearity Diagnostic test has been examined. In addition, the value of variance of inflation (VIF) should be lower than (10) and the Tolerance value should be higher than (0.1) (Gujarati and Porter, 2003).

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Table (4-16): Collinearity Statistics Test

Variables	Collinearity Statistics	VIF	The Dependent Variables
	Tolerance		
Information Quality	0.570	1.754	
Web Design Quality	0.595	1.681	**Attitude Toward online shopping**
Ease of Use	0.478	2.093	
Web Security	0.559	1.790	
Fulfillment	0.478	2.091	

The above results show that the values of (VIF) are lower than (10) and the values of Tolerance are higher than (0.1). This indicates that there is no Collinearity diagnostics problem in the regression model (Gujarati and Porter, 2003). Therefore, the researcher can conduct the study hypotheses as follows.

4.5.3 Inferential Statistics: Hypotheses Testing

To examine the study hypotheses separately; the multiple regression analysis was applied. The results of the study hypotheses will be displayed below:

a) Hypothesis Testing

Hypotheses of the study

H1o: There is no impact of online shopping services quality on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-1: There is no impact of information quality on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-2: There is no impact of Web design quality on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-3: There is no impact of ease of use on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-4: There is no impact of Web security on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-5: There is no impact of fulfilment on customer's attitudes at significant level ($\alpha <= 0.05$).

4.5.4 Multiple Regression Analysis for the study hypotheses

Table (4-17): Multiple Regression Analysis

Variables	Model summary			ANOVA		Coefficients(a)		Unstandardized coefficients
	R	R Square	Adjusted R Square	F-value	Sig	T	Sig.(P-value)	Beta
	0.645	0.416	0.408	54.254	0.000			
Constant						4.860	0.000	0.933
Information Quality						1.947	0.052	0.104
Web Design Quality						-0.352	0.725	-0.018
Ease of Use						6.610	0.000	0.403
Web Security						2.090	0.037	0.099
Fulfillment						3.330	0.001	0.201

The dependent variable is attitude toward online shopping

ATTOS= 0.933 + 0.104 (IQ) – 0.018 (WDQ) + 0.403 (ES) + 0.099 (WS) + 0.201 (F).

It can be noticed from the result in table (4-17) that the multiple correlation coefficient R = 0.645 indicates that there is a positive correlation between online shopping service and attitude toward online shopping. Also, the value of R^2 =0.4165. This means that online shopping service can account (0.4165) of the variation of attitude toward online shopping.

Furthermore, it is noticed that the value of adjusted R^2 is very close to the value of R^2. If the adjusted R^2 is excluded from R^2 (0.416-0.408) = 0.008. This little shrinking (0.008) means that if the model has been fitted when the whole population participates in the study, the higher variance in the outcome will be 0.008.

Also, the table above shows the probability of F-value and it is significant at 0.05, which indicates that online shopping services quality has a significant effect on customer's attitudes at significant level at ($\alpha \leq 0.05$).

1. Therefore, the first main hypothesis is rejected and the alternative one is accepted.

H1o: There is an impact of online shopping services quality on customer's attitudes at significant level ($\alpha <= 0.05$).

Referring to the first sub hypothesis under Ho1-1; the sig-value of information quality is (0.052) and it is not significant at ($\alpha \leq 0.05$) and the t-calculated is (1.947) and it is lower than the t-tabulated (1.96). This indicates that information quality has no significant effect on the attitude toward online shopping at ($\alpha \leq 0.05$).

2. Therefore, the first sub null hypothesis is accepted:

H01-1: There is no impact of information quality on customer's attitudes at significant level ($\alpha <= 0.05$).

Referring to the second sub hypothesis under Ho1-2; the sig-value of web design quality is (0.725) and it is not significant at ($\alpha \leq 0.05$) and the t-calculated is (-0.352) and it is higher than the t-tabulated (-1.96). This indicates that web design quality has no significant effect on the attitude toward online shopping at ($\alpha \leq 0.05$).

3. Therefore, the second null-sub hypothesis is accepted.

H01-2: There is no impact of web design quality on customer's attitudes at significant level (α<= 0.05).

Referring to the third sub hypotheses under Ho1-3; the sig-value of Ease of Use is (0.000) and it is significant at (α ≤ 0.05) and the t-calculated is (6.610) and it is higher than the t-tabulated (1.96). This indicates that Ease of Use has significant effect on the attitude toward online shopping at (α ≤ 0.05).

4. Therefore, third null-sub hypothesis is accepted.

H1o-3: There is an impact of Ease of use on customer's attitudes at significant level (α<= 0.05).

Referring to the fourth sub hypotheses under Ho1-4; the sig-value of web security is (0.037) and it is significant at (α ≤ 0.05) and the t-calculated is (2.090) and it is higher than the t-tabulated (1.96). This indicates that web security has significant effect on the attitude toward online shopping at (α ≤ 0.05).

5. Therefore, the fourth null-sub hypothesis is rejected.

H1o-4: There is an impact of web security on customer's attitudes at significant level (α<= 0.05).

Referring to the fifth sub hypothesis under Ho1-5; the sig-value Fulfillment is (0.001) and it is significant at (α ≤ 0.05) and the t-calculated is (3.330) and it is higher than the t-tabulated (1.96). This indicates that Fulfillment has significant effect on the attitude toward online shopping at (α ≤ 0.05).

Therefore, the fifth hypothesis is rejected

6. Therefore, the fifth null-sub hypothesis is rejected.

H1o-5: There is an impact of fulfillment on customer's attitudes at significant level ($\alpha <= 0.05$).

4.5.5 Final Study Hypotheses

H1o: **There is an impact of online shopping services quality on customer's attitudes at significant level ($\alpha <= 0.05$).**

H01-1: There is no impact of information quality on customer's attitudes at significant level ($\alpha <= 0.05$).

H01-2: There is no impact of web design quality on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-3: There is an impact of Ease of use on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-4: There is an impact of web security on customer's attitudes at significant level ($\alpha <= 0.05$).

H1o-5: There is an impact of fulfillment on customer's attitudes at significant level ($\alpha <= 0.05$).

Chapter Five

Results and Recommendations

5.1 Results

5.2 Discussion & Conclusions

5.3 Study Implication

5.4 Recommendations

5.1 Results

This study explored and discovered a number of important and significant results that the researcher hopes to enrich and contribute the development of theories and relevant literature in electronic services quality field. In addition, the researcher hopes to develop the knowledge of e-retailers in order to understand their online consumers well and how they perceive the online shopping services quality. The researcher hopes to guide e-retailers and managers to make the right decisions which affect positively on their online shopping websites and their business.

Based on the analyzed data and the study hypotheses that tested in chapter 4, the generated results can be summarized as follows:

This study obtained the evaluation of online shopping services through websites which consist of five main suggested dimensions (Information Quality, website design quality, Ease of use, website security and fulfillment). The study showed that online shopping services has a high level of importance and the six main variables as well in Jordan context:.

1. According to the results, the means of the five independent variables are high which range from 3.74-3.94 are. The highest mean was for **attitude toward online shopping**, whereas the lowest mean was for **fulfillment.** That indicates that the level of importance are high to the six main variables and the respondents agree with the importance of online services quality and have a positive viewpoints toward online shopping services concepts. This result is the same as the finding in (Al-Debei et al., 2015).

2. The result shows that the mean of information quality was (3.80) and it is the third highest level of importance between online shoppers in Jordan after ease of use. This finding also agrees with the study of Liu et al., (2008) and Zeithmal et al. (2002). These results indicate that some aspects should be provided in the first purchasing stage such as an easy to understand, accurate, reliable and relevant information to help the customer to move to the next step in online purchasing decision.

3. The mean of website design quality was (3.76) and the importance level of website design quality between respondents considers high in Jordan. This finding corresponds with the study of Al-Debei et al. (2015) .This indicates that the evaluation of high quality of web design by users depend on how well the information, layout and the color combination of the website are designed. Moreover, moving easily through website pages and finding the information of the desired products are considered as an important aspects by respondents. Finally by adding some personalization aspects on websites such as welcoming message to the user, when home page appears. All points mentioned above will help the customer to perceive a high quality of website.

4. The mean of Ease of use was (3.85) and the standard deviation was (0.595), yet ease of use considers the second highest level of importance between respondents in Jordan after customers' attitudes. This finding matches with Liu et al., (2008) and Al-Maghrabi and Dennis, (2011). The result indicates that user perceives ease of online shopping if shoppers achieve some benefits (i.e. shopping online needs

less effort, time and cost). Moreover if they find it is easy to shop online, it is a convenience process to interact with website, and a little mental effort is needed while shopping online.

5. The mean of web security was (3.77) and the importance level of web security between respondents considers high in Jordan. Furthermore, the results agree with (Ha and Stoel, 2012) and e-retailers should take into consideration the privacy and security policy when establishing their websites. This result indicate that e-retailer should improve their policy of website security by providing a built-in software to protect the user's purchasing transactions and the financial transactions as well. In addition, the personal information should be protected and not shared with other sites or companies. In other words protecting anonymity and providing informed consent (Zeithaml et al., 2002).

6. Since the mean of fulfillment was (3.74) and the standard deviation was (0.600), the importance level of Fulfillment between respondents considers high in Jordan. The highest mean was (4.01) for "**The contact information is available on the website such as email, telephone number, so we could reach the company**" statement which agree with Mummalaneni & Meng, (2009). In addition, the second highest statement is "**The website keeps customer up to date with information of new collection or discount by targeting Message via smart phone or email**." with mean of (3.92). This results indicate that online shoppers consider providing customer services aspects on website as an important fulfillment issues. E-retailer should build a long relationship with their customer by providing contact information such as email and Tel number to reach the

customer relation agency and sending a targeting message via email or smart telephone, then the next priority is to improve the speed of purchasing transactions and response time to any questions. Finally, the refund-policy should be clear and available on website.

7. The importance level of customer's attitude toward online shopping was high, it was equal to (3.94).This result agree with Al-Debei et al. (2015), the study entitled "**Consumer attitudes towards online shopping, the effects of trust, perceived benefits, and perceived web quality**"   and also with Li and Zhang in (2002) entitled "**Consumer online shopping attitudes and behavior: an assessment of research**". The three highest mean were "Shopping **online is a good idea**.", then "Shopping **online is a beneficial experience**" and finally "Shopping online is an enjoyable experience ". These results in turn show that customer agrees that online shopping would be a good idea if and only if they could achieved benefits from adopting this innovation and it would have an enjoyable experience while shopping online. Yet e-retailer should provide electronic services that ensure the customer to have a delightful experience. Hence a good experience of online shopping motivate a behavioral response (purchasing online), good experience is derived from availability web security features and website usability and performing the promises services.

Moreover, the respondents consider and agree on information quality, web design quality, ease of use, web security, fulfillment and attitude toward online shopping as important factors, they also have positive viewpoints toward online shopping services.

5.2 Discussion and Conclusions

The results of variables analysis descriptive indicate that Criteria Customer Use to evaluate electronic services quality model suggested by Zeithaml et al., (2002) can applied to the context of Jordan according to variables analysis descriptive, yet the model needs to be improved according to hypotheses testing. Information quality and web design quality should be replaced by other items existing in models of electronic services quality.

This study also enriches and contributes to the field of online shopping services. According to descriptive variables testing, respondents rank Information quality, web design quality, ease of use, web security and fulfillment as outstanding factors that have impact on their attitudes towards online shopping. Whereas, the results of hypotheses testing found information quality and web design quality have no impact on their attitudes. Based on hypotheses testing, the conclusion will be as follows:

1. The study found that there is a significant effect of the online shopping services on customer's attitudes. This result is consistent with Ha and Stoel, (2012).the researcher concludes that online shopping services is an important predicator that effects on customer's attitudes. E-retailer should understand well online shopping-services and how the customer perceives them. Moreover, e-retailer should know well which services consider more important than the others in Jordan context.

2. The study found that there is no significant impact of information quality on customer attitude, and also there is no significant impact of web design quality on customer's attitudes, referring to Liu et al. (2008), it is suggested that online shopping services divided onto three phases: pre-purchasing services, purchasing services, post-purchasing services. In Jordan context this indicates that shoppers evaluate the quality of online shopping services depend on purchasing and post purchasing services rather than repurchasing services. However, e-retailers should not ignore the visual appeal of website and the clearance of the information. Particularly, because it helps the customer to continue in purchasing decision.

3. There is a significant impact of ease of use on customer's attitudes. This result is consistent with Al-Debei et al. (2015) who found that ease of use termed as perceived benefits is a major predicator of consumer attitude toward online shopping in Jordan. This finding points out that e-retailer should improve perceiving ease of use and usefulness (i.e. convenience of using website, time and cost saving), if the shoppers couldn't realize the benefits from adopting online shopping, they would not repeat purchasing among internet.

4. There is a significant impact of web security on customer's attitudes. This result is a same as the finding in Mummalaneni & Juan (2009).This indicates that e-retailers should provide security and privacy procedures to their websites in order to success in e-commerce world and build a trust with Jordanian shoppers.

Moreover, the lack of web security and privacy aspects consider the main obstacle that prevents shoppers to adopt online shopping.

5. There is a significant impact of fulfillment on customer's attitudes. The result agree with Lee & Lin (2005) suggesting that fulfillment dimension is a significant predicator of customers' attitude. Therefore, to motivate customer to repurchase form internet, e-retailer should commit to all promises given to customers and improve the capabilities of delivering product on time, quick performing of transaction on website, provision of customer services features (i.e. facilitating future interaction between customer-e-retailer, high responsiveness to any request after purchasing and availability contact-linked such as email or Tel number).

5.3 Study implication

From academic perspective, this study enhances a rich literature review and motivate the researcher to conduct more studies that concern with attitudes of Jordanian shoppers and also Arab shoppers toward online shopping. The findings of this study are consistent with some previous studies. Whereas, disagreed with others. Furthermore, the findings in this study give a clearer understanding of the impact of online shopping services which includes information quality, web design quality, Ease of use, web security and fulfillment on customer's attitudes.

From managerial perspective, this research is one of early attempt to understand Jordanian customer's attitude. In addition, this study provided to E-retailers and managers a clear and simple criteria proposed by Zethaml et al., (2002) and tested on Jordanian shoppers. This study also enables e-retailers to improve their online shopping

services to satisfy customers' needs and change their attitudes positively toward online shopping. Moreover, the findings keep e-retailer improving their online services in order to gain competitive advantages in their field.

Furthermore, this study contributes to customer behavior as customer's attitude plays a significant role in purchasing decision making (Hassanein and head, 2007). Another point which is added to the importance of this study is related to the fact that most relevant literatures focus on purchase/repurchase intention and behavior and ignoring the importance of customer's attitude. Hence the adoption of online shopping innovation still in its early stage in Jordan, understanding customers' attitude in this stage will give a clear vision of how to persuade customer to purchase online and repeat again this process besides what previously mentioned about the importance of customer's attitude, it seems logical at this early stage to examine attitudes rather than intention or behavioral. In other words, early adopters are motivated by their curiosity to use the motivation for the first time. After initial adoption, the early adopters decide whether to continue using this innovation or stop based on their past experience which is influenced by their opinions and beliefs, which in turn lead to positive attitudes toward online shopping (Jeon & Jeong, 2015). Furthermore, examining attitudes is important in this stage according to TRA (Ajzen and Fishbein, 1977) and TBP (Ajzen, 1991) in order to predict intention and behavior.

5.4 Recommendations

Based on the result and conclusions of this study, the following recommendation are suggested:

1. The researcher recommends to conduct more search in order to develop a model and criteria that takes each phase of online shopping separately as Online shopping services includes pre purchasing, during purchasing and post purchasing and each phase has its unique characteristics that is different from others.

2. The researcher recommends the managers of online shopping websites and retailers to improve their privacy and security legislations in order to protect the user's personal information and protect them from online fraud and financial loss. Since website security and privacy are the main obstacle that prevent the early adopter to shop online.

3. Jordanian shoppers are described as risk-avoider which means they would not adopt any innovation, if it has a high risk. Therefore, the researcher recommends e-retailers to satisfy all promised service to customers. This translates online into on time and accurate delivery, accurate product representations, protecting the user's private information and from the financial risk, otherwise the shopper would have a bad experience that leads to unfavorable opinions and attitudes toward online shopping.

4. Since this study not mentioned personal characteristics i.e. Internet Knowledge and cultural environment due to time limitation, future studies are encouraged to conduct a research on Jordan context specifically. Jordanian shoppers have unique personal characteristics that are influenced by culture, norms, believes and they are different from shoppers around the world including buying behaviors and

consumption manners. In addition, the researcher encourages to conduct more researches that concern on comparing customer's attitudes toward international websites and local websites and discuss any differences.

5. E-retailer should build a long term relationship with their customer in order to maintain their customers, because gaining a new customer costs the company three times more than maintaining the old one. Yet the researcher recommends managers of websites to develop customer relationship management strategies and find new communications channels with their customers.

6. The researcher recommends to conduct more studies that test the other criteria for online shopping services quality such as SERQUAL, E-S-QUAL and E-RecS-QUAL in Jordan context in order to determine which criteria fits the Jordanian shoppers better. Furthermore, a different research method could be applied such as longitudinal study in order to understand how customers' attitudes change over a time.

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Appendixes

Questionnaire

Researcher are conducting a research project about online shopping services.

Your opinion will be very helpful to us. Thanks for your cooperation.

Part1:

1. **Gender :** ☐ **Male**   ☐ **Female**

2. **Age:** ☐ **18-22**   ☐ **23-27**   ☐ **28-32**   ☐ **33-37**

    ☐ **Above 37**

3. **What is your nationality?**

    ☐ **Jordanian**   ☐ **Iraqian**   ☐ **from Arab Gulf**   ☐ **Syrian**

4. **Educational-level : a)first year in college** ☐

    b) Second year in college ☐

    c) Third year in college ☐

    d) Fourth year in college ☐

    d) Graduated student ☐

    e) Master and above ☐

5. **Which of these online shopping websites do you often use to shop online? (You can choose more than one)**

    ☐ **Amazon**   ☐ **Open Sooq**   ☐ **Sukar**

    ☐ **Khazanati**   ☐ **Hadayana VIP**

Which one do you trust more to purchase?

   a) Local websites ☐

   b) International websites ☐
   c) I trust them both the same ☐

Part2:

Please put (√) under the right option that expresses your opinion.

No	Section	Strongly agree	agree	Neutral	disagree	Strongly disagree
	1.Information quality					
1	The website provides accurate information.					
2	The website provides reliable information					
3	The website provides information that is easy to understand.					
4	The website provides relevant information.					
5	The website provides all detailed information for the needed product.					
6	The information on the website helps user to complete the purchasing process.					
	2. Web design quality					
7	The information, layout and the color combination of the website are well-designed.					
8	Moving through the webpages can be easy.					
9	Website and all related links work well.					
10	There is no difficulty to find the favorable products on the website.					
11	The website provides s recommendation of products according to customer's preferences.					
12	The website always welcomes user by showing a message of his/her name when the homepage appears.					
	3. Ease of use					
13	It is easy to shop online using website.					
14	The interaction with online shopping website is easy to understand.					
15	Performing the transaction on website doesn't need a lot of mental effort.					
16	The website provides me a helpful guidance to make the purchase process easier.					
17	Shopping online needs less time than shopping from physical store.					

No	Section	Strongly agree	Agree	Neutral	disagree	Strongly disagree
18	Shopping online needs less effort than shopping from physical store.					
19	Shopping online is cheaper and cost me less than physical store.					
20	Shopping online provides me more information about the needed product					
21	Shopping online provides me more privacy than physical store.					
	4.web security					
22	The user trusts the website to enter credit card information to purchase online.					
23	The user trusts the website to have the appropriate security features.					
24	User feels safe while performing transaction, such as ordering and purchasing product.					
25	The website protects my personal information.					
26	The company which is in charge of the website has a good reputation in protecting the personal information.					
	5. Fulfillment					
27	The information of product is similar online and offline.					
28	The shipping information of the purchased product is accurate.					
29	The website always delivers the purchased product as promised time.					
30	The pages of the website load quickly.					
31	Waiting time between performing my action and the website's response is very short.					
32	The website responses quickly to any question.					
33	The contact information is available on the website such as email, telephone number, so we could reach the company.					
34	The website keeps customer up to date with information of new collection or discount by targeting Message via smart phone or email.					
35	The company returns the money back if the product does not arrive.					

No	Section	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
	6.Attitude toward online shopping					
36	**Shopping online is a good idea.**					
37	**Shopping online is an enjoyable experience.**					
38	**Shopping online is a beneficial experience.**					
39	**Shopping online is more favorable action than shopping from physical store.**					
40	**There is a positive feeling toward online shopping.**					
41	**Shopping online gives user more options to choose from these options.**					
42	**Shopping online gives user more freedom in making decision such as, selecting product.**					
43	**Shopping online gives user more control over purchasing product.**					
44	**Shopping online could be recommended to my friends.**					