The Mediating Role of Online Trust in Impact of Mobile Website Quality on Students Behavioral Intention:

Afield Study in Jordanian Private Universities in Amman

الدور الوسيط للثقة الإلكترونية في أثر جودة الموقع الإلكتروني للموبايل على النية السلوكية للطلاب:

دراسة ميدانية في الجامعات الأردنية الخاصة في عمان

Prepared By:

Maha Mohammad Ghazal

Supervised By:

Dr. Osama Rababah

Thesis Submitted In Partial Fulfillment of the Requirements for the Degree Of Master Business

Department E-business

Faculty of Business
Middle East University

January, 2018

Authorization

I, Student Maha Mohammad Ismail Ghazal, authorize The University of Middle East to supply copies of my Thesis / Dissertation paper- based and electronic to libraries or organizations or establishments or institutions related to scientific researches and studies upon request.

Name : Maha Mohammad Ismail Ghazal

Date : 20 – 1 – 2018

Signature: *Maha M. ghazal*

COMMITTEE DECISION

This Thesis / Dissertation (The Mediating Role Of Online Trust In Impact Of Mobile Website Quality On Students Behavioral Intention) Was Successfully Defended By Maha Mohammad Ismail Ghazal And Approved on 8-01-2018

Examination Committee	University	signature
Dr.Osama Rababah, (Supervisor)	Middle East	
Dr. Mohammad Al-Adayla, (Internal Member)	Middle East	
Dr.Samer Musa Barakat, (External Member)	Applied Science	

ACKNOWLEDGEMENT

Praise be to Allah, the Lord of the worlds. And the blessings and the peace be upon the last messenger of Allah, Mohammed (Peace Be upon Him and All Other Prophets and Messengers).

Without acknowledging, a process may be incomplete. Expressing gratitude is a pleasure, remembering all those who came across the achievement. Here I express my heartfelt gratitude to each and every person who have supported and guided me to reach my goal.

I express my heartfelt gratitude for the clear view of research and commitment to quality that my thesis advisor **Dr.Osama rababah** who was always there to listen and to give advice. He was responsible for involving me in this thesis. He showed me variant ways to approach research problem and helped me a lot to accomplish my goal. I am extremely thankful for his thoughtfulness, generosity, excellent contribution, encouragement and kindly suggestion to complete the study and make this a successful one.

I express my sincere gratitude to **my Husband, my life partner Moh'd, and my lovely Kids**. Thank you for your unwavering and continuous support, I am honored and blessed to have you in my life, you stood by me, motivate me, and pushed me up to my limits. This won't be done without you. Thank you for everything.

My special thanks to **the soul of my father, my wonderful mother, my lovely brothers, sisters, my loving Father in law, and Mother in law**; for nurturing my dreams into reality and their continuous support in every walk of my life. All the success in my life is because of you so please allow me to dedicate the success of this project to you

TABLE OF CONTENTS

Table of Contents

LIST OF TABLES

The Role of Online Trust in Impact of Mobile Website Quality on Students Behavioral Intention:

Afield Study in Jordanian Private Universities in Amman

Prepared By: Maha Mohammad Ghazal

Supervised By: Dr.Osama Rababah

ABSTRACT

E-commerce has grown into a competitive market and a rising number of consumers has started to use mobile websites to shopping. Thus, how mobile websites provide a good website to customers is important.

The aim of this thesis is to examine The Role of Online Trust in Impact of Mobile Website Quality (quality of information, response time, visual appeal, and navigation, interactivity) which in turn impact to the student's intentions to return to the website, purchase, and/or to repurchase on the website.

Data were gathered by questionnaire. The sample of the survey included students of private universities in Amman. 456 samples were collected by appropriate samples. The speculations were finally considered by the SPSS and AMOS.

The result of this study suggested all dimensions of mobile website quality (quality of information, response time, visual appeal, and navigation, interactivity) has a positively impact to students intentions to o return to the website, purchase, and/or to repurchase on the website. In addition, the important recommendation of this thesis , Should marketers and retailers Attention to the perceived characteristics of the Internet through Change the customer image of e-shopping risk and the need for consumer awareness about the benefits of e-shopping and that shopping conveniently improves and simplifies consumer life.

KEYWORDS: Mobile Website Quality, Behavior Intention, Online Trust.

دور الثقة الإلكترونية في الأثر بين جودة الموقع الإلكتروني للموبايل على النية السلوكية للطلاب:

دراسة ميدانية في الجامعات الأردنية الخاصة في عمان

إعداد: مهى محمد غزال

إشراف: د. أسامة ربابعه

ملخص

قد نمت التجارة الإلكترونية إلى اسواق تنافسية وبدأ عدد متزايد من المستهلكين بأستخدام المواقع إلكترونية للموبايل للتسوق. وبالتالي، فإن كيفية توفير مواقع الكترونية للموبايل للعملاء أمر مهم والهدف من هذه الرسالة هو دراسة دور الثقة الإلكترونية في تأثير جودة الموقع الإلكتروني للموبايل (جودة المعلومات،وقت الاستجابة، الجاذبية البصرية، الملاحة، والتفاعل) مما يؤثر بدوره على نوايا الطالب في العودة إلى الموقع الإلكتروني، الشراء، و / أو إعادة الشراء على الموقع الإلكتروني.

تم جمع البيانات عن طريق الاستبيان. وشملت عينة الدراسة طلاب الجامعات الخاصة في عمان. تم جمع 456 عينة بواسطة عينات عشوائية. تم التحليل أخيراً من قبل سبس و أموس.

وقد أشارت نتائج هذه الدراسة إلى أن جميع أبعاد جودة الموقع الإلكتروني للموبايل (جودة المعلومات، وقت الاستجابة، الجاذبية البصرية،الملاحة، والتفاعل) لها تأثير إيجابي على نوايا الطلاب في العودة إلى الموقع الإلكتروني، الشراء، و / أو إعادة الشراء على الموقع وبالإضافة إلى ذلك، فإن اهم توصية في هذه الرسالة، يجب أن المسوقين وتجار التجزئة الاهتمام بالخصائص المتصورة للإنترنت من خلال تغيير صورة العملاء من مخاطر التسوق الإلكترونية والحاجة لوعي المستهلك حول فوائد التسوق الإلكتروني وأن التسوق مريح ويبسط حياة المستهلك.

الكلمات المفتاحية: جودة الموقع الالكتروني، النية السلوكية، الثقة الالكترونية.

CHAPTER ONE: STUDY BACKGROUND & ITS SIGNIFICANCE

1.1 Introduction

The expansion to use world wed web led to the creation a new channel for E-commerce that called online shopping, which led to an increase in the number of websites. Many companies focused on the quality of these websites and create a special copies to the mobile so that the user can browse website by mobile anytime and anywhere.

Commerce is going digital (Requena & González, 2017), many enterprises have therefore covered the role of e-commerce as an important trading tool to attain higher efficiency in their everyday business processes (Turban et al, 2017).

One of the clearest trends in e-commerce is that mobile computing is increasing exponentially. Each year, Gartner, Inc Company compiles a list of the top ten strategic technology trends that hold the potential to provide numerous benefits to individuals, commercial enterprises, and IT organizations during the next three years. (Mikova & Sokolova, 2014).

According to (Hsu & Lio, 2017), the mobile industry is already a main contributor to the worldwide economy. More than half of the world's population already own mobile devices, many of which are smartphones.

Worldwide smartphone sales to end users reached 403 million units in the fourth quarter of 2015, an increase of 9.7 percent over the same period of 2014.In 2015 as a whole, Global sales of smartphones reached 1.4 billion units and an increment of 14.4 percent over 2014. (Gartner, 2016).

With this development, the worldwide network has become easily accessible to different cultures, which in turn has opened up opportunities for more diverse activities in many fresh countries. This stream of diversity is causing enormous growth in the total act of existing Web sites (Adamo & Sherbinin, 2011).

The Internet has become a large market for companies, some large companies have increased their business by taking advantage of the low cost of advertising and shopping online,

which is known as e-commerce, and is the fastest way to disseminate information to a large number of individuals.

In recent years mobile shopping has risen into a vast marketplace and an increasing number of consumers have begun to use mobile websites to browse. In the Jordan, A new survey by the Arab Advisors Group shows that approximately 24% of smartphone users use E-commerce through mobile (Alghad,2017). However, as a new shopping channel, mobile websites still need to be improved in order to provide consumers with better mobile shopping experiences.

A quality website is the main goal of all preparations to attain excellence in service markets by maintaining the level of quality that they have been able to achieve and developing them to acquire new customers, so the customers' perceptions of website quality positively impact their designs to utilize a website (Chang et al, 2014).

Lack of confidence is the main reason for not using online shopping. Thus, creating trust in online shopping is one of the most important factors for success in online business environments.

Hence, mobile website quality impact consumers' selection of websites and their behavioral intention; Mobile websites that provide a good shopping experience are important for attracting consumers and maintaining consumer trust.

The study therefore examined the factors related to the mobile website quality (information quality, response time, navigation, visual appeal, Interaction) and their impact on behavioral intention via online trust as a mediator.

1.2 Statement of the Problem

The diversity of markets and the ease of entry of competitors are the biggest challenge facing any traditional company or website, which puts the consumer in front of a large number of options that create real difficulty when making a purchase decision. Furthermore, many websites don't have the right qualifications to gain the customer's trust, which in turn affects his or her behavioral intention to visit website, purchase and repurchase.

Previous research has shown that website quality does impact consumer purchasing behavior (Barnes & Vidgen, 2000; Loiacono et al, 2002; DeLone & McLean, 2004; Al –Qeisi et al, 2014; Đkudienë, 2015; Towhidi & Suite, 2016). Therefore, the purpose of this thesis is to relate the factors of mobile website quality to the university students' on the trust of mobile shopping experiences, which in turn impact their intentions to return to the website, purchase, and/or to repurchase from the website.

Based on the above discussions, the main question of the thesis was to find the role of online trust as a mediator in the impact of mobile website quality on the behavioral intention to student's .also the researcher answered the sub - questions which are as follows:

1- What is the impact of mobile website quality on the student's behavioral intention?
2- What is the impact of mobile website quality in obtaining online trust?
3- What is the impact of online trust on the student's behavioral intention?

The Study Model Figure1 for this thesis was developed based on the above parameters.

1. 3 Objectives of the Study

The aim of this study is to examine the impact of mobile website quality on behavioral intentions via testing the role of online trust as a mediator.

In order to achieve this, the following objectives were set:

- Providing a theoretical framework on the basic variables of the current study (mobile website quality, online trust, and behavioral intention).
- Identifying the direct impact of mobile website quality on behavioral intention.
- Examine the indirect impact of mobile website quality on behavioral intention via online trust as mediator.
- Identify factors that impact on mobile website quality
- To determine the level of online trust for students.
- To determine the level of behavioral intention for students.
- To determine which of these factors impact on behavioral intention?

- To examine the direct impact of online trust on the behavioral intention of students to engage in online shopping.

1.4 Study Significance

The importance of the current study can be identified as follows:

➢ This study contains a series of variables that aren't previously studied. Most of the previous studies assumed a relationship between the mobile website quality and the customer's behavioral intention, but this study examines whether there is a positive impact between the mobile website quality and customer's behavioral intention via online trust as a mediator.

➢ The subject of the mobile website quality is very sophisticated and renewed in accordance with the changes and developments in technology, so it is found that the studies on this subject continue as long as technological development continues, which called for the current study.

➢ This study is one of the rare attempts in Jordan (within the researcher's knowledge) to determine the impact of mobile website quality in the behavioral intention via online trust as a mediator.

1.5 Study Hypotheses

Based on previous discussions and our research framework we propose the following hypotheses:

➢ Hypothesis H_{01}: There is No impact of mobile website quality (quality of information, Response time, navigation, visual appeal, and interactivity) on the student's behavioral intention to return to the website, purchase, and/or to repurchase from the website at the level of significance (a ≤ 0.05).

➢ Hypothesis H_{02}: There is No impact of mobile website quality (quality of information, Response time, navigation, visual appeal, and interactivity) to obtain online trust at the level of significance (a ≤ 0.05).

➢ Hypothesis H$_{03}$: There is No impact on online trust on the student's behavioral intention to
return to the website, purchase, and/or to repurchase from the website at the level of
significance (a ≤ 0.05).

➢ Hypothesis H$_{04}$: There is No impact of mobile website quality (quality of information,
Response time, navigation, visual appeal, and interactivity) on the student's behavioral
intention to return to the website, purchase, and/or to repurchase from the website through
the online trust as the mediator at the level of significance (a ≤ 0.05).

1.6 Study Model

Figure (1) represents the study model; which export strategic orientation on the variables,
in this study mobile website quality and online trust as mediators are independent variables and
behavioral intention is the dependent variable.
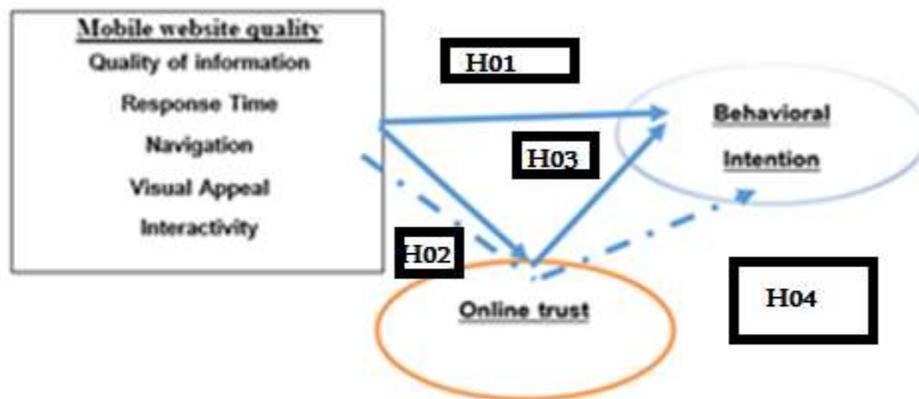
Figure (1): **Study Model**

Source: Prepared by the researcher based on Gao (2013) in measuring mobile website
quality, Chang et al (2013), in measuring Online trust, Matute et al (2016), in measuring
behavioral intention.

1.7 Study Limitations

The current study Limitations were:

- Place Limitation: The private universities in Amman are thirteen universities (Middle East University, Isra University, Petra University, Zaitona University, Amman Alahlea University, College Jordan University, Faculty of Educational Sciences Arts / UNRWA, University of Applied Sciences, Philadelphia University, Arab Open University, Amman Arab University, Jordan Academy of Music, Princess Sumaya University).

- Human Limitation: The scope of thesis will deal with the students in private university– Jordan.
- Time limitation: The time needed to study achievement at year 2017, from May to December 2017.

1.8 Study Determinants

- This study relied on a questionnaire in collecting the necessary data.
- This study didn't express all the factors that can play the role of mediator or modified (such as satisfaction, website brand, perceived value, and gender…) in the relationship between the mobile website quality and behavioral intention. Because of the limited time and effort by the researcher, and to provide a model of study and a theoretical framework that is accurate, objective and reasonable cost.
- The study is limited to students of Jordanian private universities in the city of Amman.

1.9 Study Terminologies and Operational Definitions

- **Website Quality**: The quality of the website depends on the following characteristics: (quality of information, navigation, visual appeal, response time, interaction).
- **Information Quality**: The website should support accurate and relevant information in a timely manner so that it is clear, clear from the ambiguity, and easy to understand by the customer.
- **Navigation**: It is to have a clear and understandable website and the ability to move between windows to access the information desired by the customer.

- **Visual Appeal**: It is to be an attractive and interesting website and designed in a way that suits all tastes.

- **Response Time**: The speed of uploading a website and providing information in a timely manner, meaning that information should be made available to those who use it when they need it. This information is useless if it is not available when it is needed.

- **Interactivity**: The website interacts with the customer to provide him with the information he wants in a dedicated manner, and thus creates a feeling at the customer that this site is dedicated to him only.

- **Online Trust**: The use of technology to win the confidence of the students, trusting the information accuracy provided and the presented services or product.

- **Behavioral intention**: The probability or willingness of consumers to continue using the website and engage in repurchases behavior from the same website.

CHAPTER TWO: REVIEW OF LITERATURE AND PREVIOUS STUDIES

2.1 Introduction

This chapter searches the subject of the mobile website, and in particular, the role quality plays in influencing the success of the mobile website. It is based on material gathered from numerous books, and journals.

The purpose of this chapter is to introduce the concepts related to the mobile website quality (Information Quality, Navigation, Visual Appeal, Response Time, and Interactivity), online trust, and the behavioral intention to return to the website, purchase, and/or to repurchase on the website. To build an integrated theoretical, conceptual framework to prepare the basis for the study.

This chapter is a justification for the research objectives described in Chapter 1.

Mobile Website

The internet has given consumers the chance to rise their choices for searching and distribution information before or after building an online purchase. With the growth in mobile technologies, enterprises must be aware of how several stakeholders are using their websites via their mobile device, so many public and private enterprises have followed the trend of designing a mobile version of their websites. Mobile websites are supposed to be faster and more suitable for a mobile user, Give them what they need for whatever place they might be in. The challenge of mobile website design is to figure out what your customers actually need while they are out. (Brečko& Ferrari, 2016).

A mobile website is an adapted version of the original website to be browsed on handheld mobile devices, such as smartphones. It is a separate version of the desktop website designed to be used exclusively on smartphone devices. It could be either an entirely different web page or created using responsive web design (Arroyo et al, 2017).

According to a public survey held by (Obshestvennoye mneniye, 2015) fund, 84% of Internet users go online through more than one device such as PCs, mobile phones, tablets. At the same survey, more than 50% of the audience used mobile devices along with PCs while 19% surfs the Internet with mobile devices only. According to (Yandex, 2016), a domestic web

analytics service for websites and E-commerce similar to Google Analytics, 29% of websites visits are made with mobile devices. More than 50% comes from smartphones and this level is always rising.

The main benefit of a mobile website is that it makes regular websites more available for mobile users. It can have all the similar elements as the regular version of the website — such as its appearance, pages, images and other content — but it features a mobile-friendly layout that offers improved readability and functionality when watched on a smartphone or tablet. By having a mobile website, customers can access your website anytime, anywhere using any device. (Wong, 2012). Smartphones have improved the way we access information and increased our dependency on online media. Today, users are accessing mobile websites and using mobile applications to check news, play games, purchase products, and manage their daily tasks. (Duo & Sundar, 2016).

Quality

The globalization of several businesses has brought with it a concomitant concern about quality, so to be successful in today's global marketplace, enterprises need to have a constant eye on the quality of their products and services (Anderson et al, 2016).

Quality is derived from the Latin language "quails" and is defined as "essential character or nature an inherent or distinguishable attribute or property, a character trait "and is defined as "Superiority of kind and degree or grade of excellence;" when quality relates to logic, quality is the "positive or negative character of a proposition" (Dictionary, 2014). Many definitions of quality in the customer satisfaction and operations management literature have been associated with either the development of a set of character visits or a relationship to excellence. The most widely accepted is the ISO definition of quality as "the degree to which a set of inherent characteristics fulfills requirements". (Terziovski & Guerrero, 2014).

Other definitions have moved to a focus on conformance to specifications predominately related to manufacturing or to an emphasis on the views and expectations of the customer predominately related to services. Kwiatkowska-Malina (2017), defines quality using two perspectives, either as attributable to the features of the product or service or attributable to the production of a product or service, also the quality includes the importance of meeting and

exceeding customer expectations and the need to form customer satisfaction in product and services produced and delivered.

Moreover, according to the Quality Digest Journal, 2017, there are three parts of quality:

1. The Basic Question. What absolutely must be? The customers are dissatisfied.

2. The Customer expected question. Succeed all and the customer is satisfied.

3. The exciting question. The customer doesn't know it occurs, is possible.   This will become tomorrow's expectation.

Finally, quality is a more difficult term than it appears. Dictionary meanings are usually inadequate in helping a quality professional understand the concept. According to Lagrosen & Lagrosen, (2017); "every quality expert defines quality somewhat differently, and there are a variety of perspectives that can be taken in defining quality."

2.2 Mobile website Quality

Several studies have focused on the dimension of website quality (Barnes & Vidgen, 2000; Loiacono et al, 2002; Delone and McLean, 2004; Sebban & Buganim, 2016). Barnes and Vidgen developed a questionnaire to assess the quality of websites at the College of Business Administration. The items in the questionnaire were classified into eight subcategories, including navigation, general ease of use, communication, visual appeal, individual impact, information creation, information content, external integration, and communication.

According to (WSI, 2017), the mobile website quality is significant for following reasons:

- The normal website doesn't suitable the mobile screen. The show of the mobile is several times smaller than the normal PC display 'which is why the need to compress significant information into a smaller area. It's easy to navigate through the mobile website and has a simple structure. A Regular web page is hard to navigate and find the vital information. In addition, regular websites are a pillar that makes mobile browsing very slow.
- A non-mobile website may damage their reputation. The inconvenience of the mobile website will stop visitors.

- Search volume is increasing. Mobile search differs from organic search. Google has a separate index for mobile websites, so it's important to create a mobile website for mobile search.

In this study, the foundation model used to identify the dimensions of mobile website quality is based on research by GAO (2013).

2.2.1 Quality of Information

Consumers visit mobile websites to look up information, such as price information, product information, and promotional information (Marketing Charts, 2012). Information is an essential part of websites and information quality influences transactions in shopping (Xu et al. 2013, Dalir et al. 2014). Websites can attract, retain and stimulate consumers through providing valuable information (Kim & Niehm, 2009; Hoyer et al, 2010).

The available studies are characterized by concern for the quality of information with a lack of focus on the specific characteristics of information, a few studies that determine the specific dimensions of the quality of information. According to (Parmita et al. 2012) define the features of the quality of information involved: accurate information, information comprehensive, information modernity, and clarity information.

2.2.2 Navigation

The navigation elements of the mobile website may be different from the traditional website, but the goal is the same. Websites navigation influence users' facility of using the website (fang & Holsapple, 2007). Richard (2005) suggested that navigational references to websites were linked to consumer behavior in visits and purchases. Ha & Stoel (2009), Suggested that ease of operation and navigation influenced the consumers' perceived ease of use. Ansari (2017), Found that navigation of websites influenced consumers' trust and intention. Consumers must take time and effort to learn and get used to mobile shopping, a new shopping channel. A good website navigation can make it easy for consumers to learn mobile shopping and provide good experiences when visiting websites.

2.2.3 Response time

The website's performance in terms of responsiveness and the availability of pages must be satisfactory to the user, which is a very critical point in the process of building trust with customers. The website load speed reduced the client's waiting time, which encourages him to return the visit. According to (Szymanski and Hise (2000), Kim and Stoel (2004), Chen & Dibb (2010)), determined that fast response time had strong significantly influence on consumer satisfaction with online shopping. So quick response time can make consumers visit a fluent experience and save time for consumers.

2.2.4 Interactivity

According to Baubonienė & Gulevičiūtė (2015), Consumers think online service can be defined as the interaction between the consumer and the shopping websites. Mobile websites are not only interactive as traditional websites; they also have some other interactivity features, such as location based services and notifications that provide more customized service. These interactivity functions could save consumers time and efforts. Zhao and Dholakia (2009) suggested that website interactivity has multiple features, such as keyword search, personalization, and customer feedback. They identified eight features and examined the relationship between interactivity features and satisfaction. The result showed all these features contribute to consumer trust in the mobile website.

2.2.5 Visual Appeal

Loiacono et al, (2007) referred to visual appeal as one of the main factors to assess website quality. A graphical view of the website is linked to balance, emotional appeal, anesthetics, and standardization of visual design (cry. 2008, Gao. 2013).

A Mobile website design should be attractive. Sidi et al (2016). On the other hand, poor design and limited use of website technologies negatively impact the reputation of the website and therefore affect the trust of the website (Miranda et al., 2006).

Furthermore, Cyr et al. (2010) certified emotional components in website design as significant to users' attitudes toward the websites. Website design elements such as color, shape, image, and video can affect users' perception of the website (Simon, 2001).

Therefore, the professional website designer can handle a limited number of colors and creative drawings in order to create an attractive design headline while keeping the file size small.

2.3 Online Trust

Trust is one of the most important factors affecting the use of the Internet and E-commerce. Many researchers have found that trust is important for e-business success, not only in attracting new customers but also in keeping them to follow purchases. (Hong & Cha, 2013; Mouriuchi and Takahashi, 2016).

In an E-commerce environment, online trust means customer confidence that the website is ethical, legal and reliable and has the ability to protect their privacy (Wan, 2000). And for that reason, a person who trusts a website may engage in risky business (Gefen, 2000). McKnight Chervany (2002) claim that trust in the online retailer includes trust intentions and trust beliefs. According to their view, the consumer's belief in online retailers that meet his expectations about efficiency and integrity, good leads to a strong intention of trusting that retail, and finally ends the purchase of that ritual.

Trust-based marketing Urban (2003) is to support marketing theory to create consumer relationships through unbiased information and trustworthy dialogue. Trust-based marketing focuses on customer defense techniques that help consumers reach informed purchasing decisions based on comprehensive market alternatives and honest advice. This means giving customers increased capacity by accessing the internet for competitive prices and product information.

Gefen (2000) suggested a positive relationship between trust and people's intentions to inquire or purchase from a website. Flavian et al, (2006) concluded that there is a direct and positive relationship between trust and the possibility of use and satisfaction of the website. The trust of the customer in the online retailer relates to the intent to purchase from the website and thus loyalty to the website (Wu and Chang, 2006; Salo and Karjaluoto, 2007).

Bares et al (2015) suggested appositive relationship between mobile website quality and online trust.

2.4 Behavioral Intention

The Intention is considered the best immediate factor in the relationship between attitude and behavior; it is influenced by attitudes and subjective standards and is suitable for testing the behavior of consumers. This means that behavior is determined by individual intent. Keeping an online customer is an important issue in marketing. Researchers have tried to keep customers on the line in various contexts.

According to (Ajzen, 2006), an individual's readiness to carry out the proposed behavior. Where it indicates the behavior of the individual through intention and accept him to perform the behavior. Previous research has shown that "intentions" are the most important indicators of actual behavior(Rauniar et al, 2014).

Behavioral intention (BI) is defined as a person's perceived likelihood or "subjective probability that he or she will engage in a given behavior" Chahal & Kamil, (2017). Behavioral intention represents an individual's effort to achieve the desired goal; consequently, it has become a direct predictor of customers' behavior (Schwarzer, 2008).

2.5 Previous Studies.

Analyzing the research literature, the most important and relevant researches are identified and summarized as follows:

1- **Bianchi et al,** *2012 study* **entitled:** *"Risk, trust, and consumer online purchasing behavior: a Chilean perspective".*

The aim of this study identifying the behavior of consumers (Chile) on the Internet with a specific emphasis on the influence of perceived risks and trust. This study tested a model for the influence of risk perceptions and trust on consumer attitudes and intentions to continue purchasing on the Internet. Thus, the online survey method was used. The sample involved 176 Chile consumers who buy online and the data were analyzed using structural equation modeling (SIM). The analysis revealed that perceived risks and trust on the Internet are inversely associated with the attitude of consumers and that this position has a positive influence on intentions to continue buying.

2- Chang et al, 2013 study entitled: *"Building trust online: Interactions among trust building mechanisms. Information & Management".*

The aim of this study to examine three trust building mechanisms (third-party certification, reputation, and return policy). A scenario survey method was used for data collection. 463 usable questionnaires were collected from respondents with diverse backgrounds. Regression results showed that all three trust building mechanisms had a significant positive effect on the trust of the online retailer. However, their effects were not simple; they interacted to produce a different overall effect on the level of trust. These results have both theoretical and practical implications.

3- Afshardost et al, 2013 study entitled: *"Linking trust, perceived website quality, privacy protection, gender and online purchase intentions".*

The aim of this study is to examine individual's online purchase intention, Website trust, privacy protection, Website perceived quality, and gender. The research used a survey approach. To collect samples, the respondents include active postgraduate students at the International Business School University Technology Malaysia Kuala Lumpur. Data were analyzed using descriptive statistics, reliability test, factor analysis, correlation analysis, and regression analysis. The study found that only Website content quality is important in online purchase intention.

4- GAO, 2013 study entitled: *"The Influence of Mobile Website Quality on Consumer Satisfaction and Behavior".*

This study aimed to link the quality factors of the website to the satisfaction of university students with shopping with mobility, which in turn affects their intentions to return to the website. Data collected through survey online from 120 respondent students. The results of this study suggested all dimensions of the quality of the mobile website, except that the navigation was positively related to consumer satisfaction with their mobile phones, and provide shoppers and retailers with a better understanding of consumer behavior of shopping via mobile use.

5- Lu & Rastrick, 2014 study entitled: *"Impacts of website design with the adoption intention of mobile commerce: Gender as a moderator".*

The aim of this study to examine the influencing factors of website design on the adoption intention of mobile commerce (m-commerce). Therefore, this research also examines how gender as a moderator influences the relationship between website design and the adoption intention of m-commerce. The survey method was used to collect data. Results show that navigation design most significantly impacts consumers' perceived ease of use of mobile websites. It also reveals that perceived ease of use of a mobile website is more important to females when considering their intention to use m-commerce.

6- **Chang and Cheng, 2014 study entitled:** *"The Impact of Website Quality and Perceived Trust on Customer Purchase Intention in the Hotel Sector: Website Brand and Perceived Value as Moderators".*

The aim of this study examines the relationships between website quality, website brand, perceived trust, perceived value, and purchase intention in the hotel industry. The study sample was a target chain hotel in Taiwan (i.e., Sheraton). A statistical analysis of the collected questionnaires was computed from a web-based survey. Using the structural equation modeling (SEM) technique, the results tell that perceived trust is positively influenced by website quality, and purchase intentions positively influenced by the perceived trust.

7- **Ha & Janda, (2014) study entitled:** *"The effect of customized information on online purchase intentions".*

The aim of this study to employ a cross-cultural perspective to propose and empirically evaluate four models focusing on the role of satisfaction and trust in the formation of online travel purchase intentions. They used student samples pertaining to actual users of online travel services in South Korea and the UK. Results suggest that there are significant differences as well as similarities across consumers in South Korea and the UK. Customized information has a direct effect on both satisfaction and trust.

8- **Egeln and Laura, 2015 study entitled:** *"An Empirical Investigation of the Impacts of Web Site Quality on Consumer Loyalty: A Case of Baby Boomers".*

The aim of this study is to examine the relationship between the qualities of the website in general and consumer satisfaction and trust. The data were amassed through a

questionnaire, the outcomes indicated that the character of the website positive effects of the cartel.

9- **Bares et al, 2015 study entitled***: "Functional Characteristics of Banking Websites and Customer Loyalty: The Mediating Role of Online Trust".*

The aim of this study is to analyze the relationship between the websites' functional characteristics, online trust and customer loyalty in the banking sector. The sample is 286 Tunisian banks' customers. The data were broken down by structural equation modeling using the AMOS software. The resolution indicates the significant and positive result of the websites' functional characteristics of online trust among clients.

10- **Dkudienë, 2015 study entitled:** *"the effect of E-shops' Service quality on Lithuanian consumers' Purchase Intentions".*

The purpose of this study is to examine e-shops' service quality influence on customer satisfaction and his/her purchase intention in Lithuania. The data were amassed through a questionnaire, a random sample consisted of Internet users in Lithuania who have purchased merchandise from locally-established e-shops and have a certain degree of experience regarding e-service quality. The outcomes of this study showed that the proposed e-service quality dimensions of trust, reliability, design, structure and navigation, and customer service influenced overall service quality, client satisfaction, and purchase intentions. The results also indicated that design and customer service dimensions received the lowest evaluation from the respondents.

11- *Xiao et al,* **2016 study entitled:** *"Building loyalty in e-commerce towards a multidimensional trust-based framework for the case of China".*

The aim of this study to test the relationship between the dimensions of trust and electronic loyalty, and the interactions between the dimensions of trust, so that the data was collected through a survey on the Internet in Chinese. The outcomes indicated that the three dimensions of trust all have significant effects on electronic loyalty and In addition, the quality of data, security, and shelter are significant components that determine institutional trust.

12- **Matute et al, 2016 study entitled:** *"The influence of EWOM characteristics on online repurchase intention mediating roles of trust and perceived usefulness".*

The aim of this study is to explore the characteristics of consumers' reviews (electronic word-of-mouth quantity, credibility and quality) as antecedents of customers' online repurchase intentions. Specially, it proposes a model where trust on an online seller and perceived usefulness of a website mediate the influence of electronic word-of-mouth (EWOM) characteristics on repurchase intentions. The study, based on an online questionnaire in the Spanish context. The survey was aimed at internet users who had previously made an online purchase. Results show that only EWOM quality has a positive direct effect on consumers 'repurchase intention while quantity has a negative influence. Perceived usefulness mediates the influence of all EWOM characteristics on online repurchase intention. EWOM credibility and quality also indirectly influence repurchase intentions through trust on the online vendor.

13- **Mpinganjira, 2016 study entitled:** *"Commitment to online customer community websites: the role of information quality".*

The aim of this study to examining the influence of perceived information quality on satisfaction with the community as well as on commitment to the online community website. Data used in the analysis was collected in Gauteng from 221 content generating members of non-company hosted online customer communities. Structural equation modeling was used to analyze the data.

The results show that members had relatively positive perceptions about the quality of information available on their online community sites. Information quality was found to have a significant influence on a commitment to the online community site and the level of this influence was found to be mediated by members' satisfaction with their community.

14- **Saleem et al. 2017 study entitled:** *"Impact of service quality and trust on repurchase intentions – the case of Pakistan airline industry".*

The aim of this study to examine the antecedents of repurchase intentions in the Pakistani airline industry. Though research on repurchase intentions has traditionally focused on service quality and satisfaction, recently, scholars have proposed that word of mouth (WOM)

and thin Pakistan's airline, trust also plays a vital role in driving repurchase intentions for all service businesses. The results revealed that service quality and trust are directly associated with repurchase intentions as well as through the mediator of customer satisfaction.

2.5.1 Summary of Previous Studies

For E-commerce researchers, customers' adoption of website quality is a topic of great concern (Chang& Chen, 2011; Chang et al, 2014; Ha & Janda, 2014; Egeln and Laura, 2015; Mpinganjira, 2016; Noronha& Rao, 2017). Although the search of the user's behavioral intent plays a key role in maintaining E-commerce on mobile devices and managing online shopping sites (Shukla, 2010; Bianchi et al, 2011; Shin et al, 2013; Low, 2015; Hosany, 2016; Chiu et al, 2017; Saleem et al, 2017).

The concept of trust is the greatest main attribute of an e-vendors, through which consumers respond to marketing activities (Chen& Chou, 2012; Kim, 2013; Adamopoulou & Symeonidis, 2014; Berraies et al, 2015; Xiao et al, 2016; Matute et al, 2016). One of the main questions in this area concern the potential role of Website quality in determining the behavior intention (GAO, 2013; Al-Qeisi et al, 2014; Lu & Rastrick, 2014; Đkudienë, 2015; Towhidi & Srite, 2016).

2.6 Study Contribution to Knowledge

Some comparisons as follows have been made to illustrate what distinguishes the current study from previous studies:

- Previous research has shown that website quality does influence consumer purchasing behavior (Barnes & Vidgen, 2000; Loiacono et al., 2002; DeLone & McLean, 2004; Al-Qeisi et al, 2014; Đkudienë, 2015; Towhidi & Srite, 2016). However, mobile websites are different from traditional websites. They are accessible everywhere through mobile devices, which have smaller display screens. Thus, consumers will have different requirements for mobile websites than for traditional websites.

- Although mobile shopping has been studied in many ways, there is limited research about mobile website quality. Therefore, the purpose of this study is to relate the factors of website quality to college students' satisfaction with mobile shopping experiences, which in turn influence their intentions to return to the website and/or to purchase on the website.

- The first study to be conducted on the moderating effect of online trust on the relationship between the quality of the mobile website and behavioral intention in private universities in Amman – Jordan.

- All previous studies investigated the relationships between two related variables, while this one is linking three variables together.

- This study is distinguished by the place where it's applied; in the private universities-Amman.

- The study focused on online trust as mediator and how it affects the behavioral intention of consumers.

- This study is based on true facts and answers from students in private universities.

CHAPTER THREE: STUDY METHODOLOGY

3.1 Introduction

In this chapter, the researcher defined the method and procedures used to achieve the objectives of the study. It included a description of the study methodology, the study Population and its sample, the study tool and methods of verifying its validity and reliability, the study variables, and the statistical treatments used in analyzing the study data in order to test the study hypotheses, In the final section, the researcher discussed the statistical treatment that used in the analysis of the collected data.

3.2 Study Methodology

Descriptive research involves collecting data in order to test hypotheses or to answer questions concerned with the current status of the subject of the study. Typical descriptive studies are concerned with the assessment of attitudes, opinions, demographic information, conditions, and procedures. The research design chosen for the study is the survey research. The survey is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. The survey research of knowledge at its best can provide very valuable data. It involves a careful design and execution of each of the components of the research process.

The researcher designed a survey instrument that could be administrated to selected subjects. The purpose of the survey instrument was to collect data about the respondents on study variables.

3.3 Study Population

The study population represents the students of the private Jordanian universities in the Capital City of Amman, which is thirteen universities, according to the classification of the Ministry of Higher Education 2016/2017, representing the whole society (45359) students (see appendix 1). (1%) The total number of students chosen. (1% A figure imposed by the researcher till the completion of the study).

3.4 Pilot Study

Initially, ten randomly selected students were identified for a pilot run to validate the content and style of the questionnaire. When the answers had been received from the pilot run, they were verified to make sure that the questions were clear, complete and unambiguous; the questionnaire was then distributed to the remaining 446 participants. Data generated from the pilot run was excluded from the final results.

3.5 Study Sample, Personal and Occupational Characteristics

The sample size (456) was determined based on the probability tables for sampling (see appendix 1). A randomized stratified sample was selected by each private university, as shown in Table 3-1 below: $45359 \times 1\% = 453.59$ The approximate number was taken (454), The questionnaire was sent to a contact point within the students of the private Jordanian universities in the city of Amman and 456 questionnaires were handed in to the contact point (see appendix 1), Only (450) responded to the questionnaire. Out of the returned questionnaires, (6) responses were excluded due to missing values and multiple answers to questions. Accordingly, only (450) responses were valid for data analysis. Table (3.1) shows Distribution of study sample members according to the demographic variables:

Table (3-1): The distribution of the sample according to the Demographic Variables

Variable	Categories	Frequency	Percent
Gender	Male	256	57%
	Female	194	43%
	Total	**450**	**100.0**
Age	20-25	174	38.6%
	26-30	194	43%
	31-35	50	11.2%
	More than 35	32	7.2%
	Total	**450**	**100.0**
Educational Level	Diploma.	50	11.2%
	Bachelor's Degree.	310	69%
	Master's Degree.	66	14.6%
	PhD Degree.	24	5.2%
	Total	**450**	**100.0**

The above Table (3-1) shows that:

- For Gender variable, the highest category (Male) by frequency (256) percentage (57%), but the lowest category (Female) by frequency (194) percentage (43%).

- For Age variable, the highest category (26-30). By frequency (194) percentage (43%), According to the researcher, private university students are older than government universities, so private universities receive students at any time they want, and they take the lowest rates in secondary school. then category (20-25) by frequency (174) percentage (38.6%), then category (31-35) by frequency (50) percentage (11.2%), but the lowest category (More than 35) by frequency (32) percentage (7.2%).

- For Educational Level variable, the highest category (Bachelor's Degree.) By frequency (310) percentage (69%), then (Master's Degree) by frequency (66) percentage (14.6%) then (Diploma), by frequency (50) percentage (11.2%), but the lowest category (PHD Degree.) By frequency (24) percentage (5.2%).

3.6 Study Tools and Data Collection

The current study has two approach; theoretical and practical. In the theoretical Part, the researcher relied on the scientific studies that were related to the current study. While in the practical part, the researcher relied on descriptive and analytical methods using the practical manner to collect, analyze data and test hypotheses. The data collection, manners of analysis and programs used in the current study based on two sources:

Secondary sources: The secondary data collected from books, journals, research, theses, articles, working papers, and the worldwide web. This way facilitated building strong theoretical background to clarify the problem definition, testing, and comparing study results with literature results.

Primary Data: The primary data was collected through questionnaires (references of questioner see appendix 2) that were divided into four sections representing demographics and study variables.

The **First Section of the questionnaire:** relates to the dependent variable (behavioral intention during the last three months), the data in this section were collected from closed-ended questions,

via (5) Question from (1 to 5). It is a variable that has been measured by iterations and was converted to the five-digit Likert scale and given numbers from 1 to 5 and then measured

- The **Second Section of the questionnaire:** relates to Personal and Occupational Characteristics (demographic variables). The Personal and Occupational Characteristics information was collected with closed-ended questions, via three Characteristics (Age; Gender; Educational Level).

- The **Third Section of the questionnaire:** relates to the measurement of the independent variable (mobile website quality), via five dimensions: quality of information, Response time, navigation, visual appeal, and interactivity, data was collected via Twenty Questions from (1 to 20) distributed as shown in table (3-2):

Table (3-2): Measurement of the Independent Variable (Mobile Website Quality)

Mobile Website Quality	Quality of Information	Response Time	Navigation	Visual Appeal	Interactivity
No. of Item	6	3	5	2	4
Items Arrangement	1-6	7-9	10-14	15-16	17-20

- **The Forth Section of the questionnaire**: relates to the measurement of the mediator variable (online trust), data were collected via six Questions from (21 to 26).

The items were measured using a Likert-scale and the degree to which they correspond, as follows.

Strongly Agree	Agree	Neither Agree Or Nor Disagree	Disagree	Strongly Disagree
5	4	3	2	1

3.7 Validity and Reliability of the Tool:

The Validity of content

Before using the questionnaire in the main survey, the questionnaire was presented in its preliminary form to Six professors of arbitrators specialized in Computer science, E-Business, and scientific research from Middle East University and other universities, see (Appendix 4).The researcher asked them to express their opinions on the degree of clarity of the clauses, the degree of validity of each paragraph in measuring what was set for measurement, and the degree of accuracy and integrity of the language, as well as any changes to the wording, integration, deletion or addition of paragraphs of the tool. In the light of the observations of the arbitrators, modifications and corrections were made to the language of some paragraphs.

Reliability

Cronbach's alpha was used to assess the reliability of the scales, according to Sekaran & Bougie (2010), reliability should be (0.60) or higher to indicate adequate convergence or internal consistency. The results are shown in Table (3-3) are acceptable levels as suggested by (Sekaran & Bougie, 2013).

Table (3-3): Reliability Test (Cronbach' Alpha), and Pearson Correlation

No.	Variables	No of items	Cronbach's alpha	Pearson correlation (test/ retest)
1	Quality of information	6	0.84	0.72
2	Response Time	3	0.87	0.77
3	Navigation	5	0.89	0.74
4	Visual appeal	2	0.93	0.70
5	Interactivity	4	0.88	0.71
6	Online Trust	6	0.80	0.77

Table (3-3) shows that: The Cronbach' alpha value range between (0.80-0.93) and the correlation Pearson value range between (0.70- 0.77).

3.8 The normal distribution of study variables

Kolmogorov– Smirnov Z test was applied to dependent and independent variables to reveal normality, curve normality is displayed. (Z) Value for each variable less than the criteria value (1.96), this indicates to normality distribution for variable data, Table (3-4) shows that.

Table (3-4): The Normal Distribution of the Variance of the Study

No	Variables	KS (Z)	Sig	Result
1	Quality of information	.849	0.091	Follows a normal distribution
2	Response Time	1.626	0.087	Follows a normal distribution
3	Navigation	.945	0.145	Follows a normal distribution
4	Visual appeal	.687	0.103	Follows a normal distribution
5	Interactivity	1.721	0.072	Follows a normal distribution
6	Online Trust	1.120	0.931	Follows a normal distribution

3.9 Describe the Responses of the Study Members

In this section, the researcher relied mainly on the descriptive analysis to get the means and the standard deviations for the study constructs along with their items. The items were measured using a Likert- scale and the degree to which they correspond.

3.10 Statistical Treatment

The researcher used the Statistical Package for Social Sciences ―SPSS Ver. 22‖ and AMOS (for mediator variable Online trust) for analysis and conclusions. Finally, the researcher used the suitable statistical methods that consist of:

Descriptive and Inference Statistics Methods

- Percentage and frequencies.
- Based on the aforementioned details, the means of the study's constructs were dealt with according to the following formula.

Interval Length = (Highest Value – Lowest Value) / Number of Levels

Interval Length = (5-1) / 3 = 4/3 = 1.33 and thus;

- **Low Level** = 1+1.33 = 2.33 and Less

- **Medium Level** = 2.34+1.33 = 3.67 so this level range is from 2.34 to 3.67

- **High Level** = 3.68 and above

- Cronbach's alpha reliability (α) to measure the strength of the correlation and internal consistency between questionnaire items.
- Path Analysis to examine the mediator role.
- Means to identify the level of response of study sample individuals to the study variables.
- Standard deviation to measure the responses spacing degree about arithmetic mean.
- Simple and multiple regression analysis to measure the impact of study variables on a testing hypothesis.

CHAPTER FOUR: ANALYSIS RESULTS & HYPOTHESIS TEST

4.1 Introduction

This chapter describes the results of the statistical analysis of the data collected according to the research questions and research hypotheses.

4.2 Descriptive Analysis of Study Variables

The researcher has calculated the Frequencies, percentage, mean and the standard deviations for the study constructs along with the items based on the answers of the Students.

4.2.1 Behavioral Intention

The first part of measuring the behavior intention of the sample participant's results is shown below in Table 4-1; the outcomes in Table (4-1) show that: For 456 students from private universities in Amman who were invited to reply to the questionnaire. Among those respondents, 56 persons did not qualify because they either did not own a mobile shopping experience or did not complete the questionnaire. When respondents were required to name one or more ways through which they accessed the website, the result were 250 (62%) individuals visited websites through browsers on mobile phones and 100 (25%) visited websites through the computer. When they asked to indicate the type of product categories they visit: 400 (89%) chose mobile phone and accessories, followed by Beauty & Health products (56%).

\

Table (4-1): Frequency and percentage of responses of sample members

Category	Frequency	Percent
Purchase a product using online website during the last three months	**Total respondent =450**	
Yes (go to Q2)	400	89%
No, I didn't	50	11%
The tool you purchase the product	**Total respondent =400**	
Mobile device	**250**	62%
Computer	**100**	25%
Retail store associated with the mobile website	**50**	13%
Another retail store	**-**	-
Identify the categories of product that you purchased during the last Three months? (Select all that apply)	**Total respondent =400**	
Mobile phone & accessories	400	89%
Beauty & Health	250	56%
Electronics	130	%29
Recreational products	90	%20

The outcomes in Table (4-2) as shown below indicate that the sample of the study tends to purchase merchandise from online websites, regardless of their cost. The intention to purchase mobile phone and accessories with high costs (more than $100) were (50%) of the respondents, Beauty & Health: The intention to purchase ($50-$100) was (42.5%), for Electronic products: The intention to buy (more than $100) was (75%), and finally for the purchase of recreational products: The sample of the study to be purchased at a cost ranging from (more than $ 100) were (37.5%). The percentages indicate that the intent and the behavior of the study sample members came at a high degree and high rates.

Table (4-2): Frequency and percentage of responses of sample members at highest Price

Items	Category	Frequency	Percent
Mobile phone & accessories	□ under $20	-	-
	□ $20-50	100	25
	□ $50-100	100	25
	□ More than $100	200	50
	Total	400	100
Beauty & Health:	□ under $20	10	2.5
	□ $20-50	80	20
	□ $50-100	170	42.5
	□ More than $100	140	35
	Total	400	100
Electronic:	□ under $20	-	-
	□ $20-50	-	-
	□ $50-100	100	25
	□ More than $100	300	75
	Total	400	100
Recreational products:	□ under $20	20	5
	□ $20-50	100	25
	□ $50-100	130	32.5
	□ More than $100	150	37.5
	Total	400	100%

The outcomes as shown in Table (4-3) indicate that the percentage of intentions to purchase products from websites at a lower price was little compared to the purchase structure at high prices. The intention to purchase mobile phone and accessories with low costs (under $20) was (1.3%) of the respondents, Beauty & Health: The intention to purchase (more than $20) was (17.5%), for Electronic products: The intention to buy (under $20) were (0 %), and finally for the purchase of recreational products: The sample of the study to be purchased at a cost (less than $20) were (17, 5%).

Table (4-3): Frequency and percentage of responses of sample members at Lowest Price

Items	Category	Frequency	Percent
Mobile phone & accessories	□ under $20	5	1.3
	□ $20-50	45	11.3
	□ $50-100	225	56.2

	□ More than $100	**125**	**31.2**
	Total	**400**	**100**
Beauty & Health:	□ under $20	**80**	**20**
	□ $20-50	**150**	**37.5**
	□ $50-100	**100**	**25**
	□ More than $100	**70**	**17.5**
	Total	**400**	**100**
Electronic:	□ under $20	**-**	**-**
	□ $20-50	**40**	**10**
	□ $50-100	**220**	**55**
	□ More than $100	**140**	**35**
	Total	**400**	**100**
Recreational products:	□ under $20	**70**	**17.5**
	□ $20-50	**90**	**22.5**
	□ $50-100	**120**	**30**
	□ More than $100	**120**	**30**
	Total	**400**	**100**

4.2.2 Website quality

Table (4-4): Mean and standard Deviation for "Quality of information" Items

No	Items	Mean	Standard. Deviation	Rank	Agreement Level
1	Mobile website provides an appropriate amount of Detailed information.	3.71	0.99	6	High
2	Mobile websites easy to operate	3.72	0.96	5	High
3	Mobile website creates a sense of personalization.	3.74	0.96	3	High
4	The mobile website content is up –to-date	3.71	1.02	4	High
5	Mobile website contains real information	3.88	0.988	2	High
6	The content of a mobile website is concise - just the necessary requirements for the products	3.92	0.88	1	High

	and purchases				
	Total Degree	**3.78**	0.29	-	**High**

The table (4-4) indicate the mean, standard deviation, agreement level, and rank, to the questions related to (quality of information), since it is clear from the results of the above table that the highest mean (3.92) and with a standard deviation (0.88) for the Item "The content of a mobile website is concise - just the necessary requirements about the products and purchases", While the relative importance of all Items was high. The researcher found that the quality of the information impact on the mobile website quality.

Table (4-5): Mean and Standard Deviation for "Response Time" Items

No	Items	Mean	Standard. Deviation	Rank	Agreement level
1	Mobile website provides timely information	3.84	0.89	3	High
2	Mobile website loads quickly	3.96	0.92	1	High
3	Uniformity Response time is a consistent system performance for different pages in mobile website	3.95	0.92	2	High
	Total Degree	**3.91**	**0.78**		**High**

The Table (4-5) indicate the mean, standard deviation, agreement level, and rank, to the questions (Response Time), since it is clear from the results of the above table that the highest mean (3.96) and with a standard deviation (0.92) for the Item "Mobile website loads quickly", While the lowest average (3.84) with a standard deviation (0.89) showed a "Mobile website provides timely information", While the relative importance of all Items was high. The researcher found that the Response time impact on the mobile website quality.

Table (4-6): Mean and Standard Deviation for "Navigation" Items

No	Items	Mean	Standard. Deviation	Rank	Agreement Level
1	Mobile website is easy to navigate.	3.80	0.92	3	High
2	The mobile website facilitates traversing through the different sections using the menu and buttons available	3.77	0.98	5	High
3	The mobile website facilitates accessing listed items (selecting or deselecting them for purchase)	3.82	0.93	2	High
4	The mobile website facilitates undo navigational resolution	3.78	1.09	4	High
5	Mobile website provides multiple navigational options to the same destination	3.86	0.93	1	High
	Total Degree	**3.80**	**0.85**		**High**

The Table (4-6) indicate the mean, standard deviation, agreement level, and rank, to the questions (Navigation), since it is clear from the results of the above table that the highest mean (3.86) and with a standard deviation (0.92) for the Item "Mobile website provides multiple navigational options to the same destination", While the lowest average (3.77) with a standard deviation (0.98) showed a "The mobile website facilitates traversing through the different sections using the menu and buttons available", While the relative importance of all Items was high. The researcher found that the Navigation impact on the mobile website quality.

Table (4-7): Mean and Standard Deviation for "Visual appeal" items

No	Items	Mean	Standard Deviation	Rank	Agreement level
1	Mobile website displays a visually pleasing design	3.98	0.91	1	High
2	The interface is standard to all users on the mobile website	3.89	0.94	2	High
	Total Degree	**3.93**	**0.82**		**High**

The Table (4-7) indicate the mean, standard deviation, agreement level, and rank, to the questions (Visual appeal), since it is clear from the results of the above table that the highest mean (3.98) and with a standard deviation (0.91) for the Item "Mobile website displays a visually pleasing design", While the lowest average (3.89) with a standard deviation (0.94) showed a "The interface is standard to all users on the mobile website", While the relative importance of all Items was high. The researcher found that the Visual appeal impact on the mobile website quality.

Table (4-8): Mean and Standard Deviation for "Interactivity" Items

No	Items	Mean	Standard. Deviation	Rank	Agreement Level
1	Mobile website facilities interactivity	3.84	0.95	1	High
2	Mobile website provides the abilities to remember user actions and data entered for re-use	3.74	0.97	3	High
3	Mobile website uses local dialect	3.70	1.02	4	High
4	Mobile website provides different methods of payments	3.75	0.94	2	High
Total Degree		**3.75**	**0.83**		**High**

The Table (4-8) indicate the mean, standard deviation, agreement level, and rank, to the questions (Interactivity), since it is clear from the results of the above table that the highest mean (3.84) and with a standard deviation (0.95) for the Item "Mobile website facilities interactivity", While the lowest average (3.70) with a standard deviation (1.02) showed a "Mobile website uses local dialect", While the relative importance of all Items was high. The researcher found that the Interactivity impact on the mobile website quality.

4.2.3 Online Trust

Table (4-9): Mean and Standard Deviation for "Online Trust" Items

No	Items	Mean	Standard. Deviation	Rank	Agreement level
1	You trust the accuracy of presenting information	4.02	0.94	1	High
2	You trust the presented services	3.98	0.94	2	High
3	You trust, security features provided	3.70	1.02	6	High
4	Mobile website Protects the personal information	3.90	0.95	4	High
5	I feel comfortable when purchasing through mobile website	3.91	0.96	3	High
6	I feel confident in purchasing product through mobile website	3.75	0.94	5	High
Total degree		**3.87**	**0.83**		**High**

The Table (4-9) indicate the mean, standard deviation, agreement level, and rank, to the questions (Interactivity), since it is clear from the results of the above table that the highest mean (4.2) and with a standard deviation (0.94) for the Item "You trust the accuracy of presenting information", While the lowest average (3.70) with a standard deviation (1.02) showed a "You trust, security features provided", While the relative importance of all Items was high.

4.3 Hypotheses Testing

Before applying regression analysis to test the hypotheses of the study, the researcher conducted some tests to ensure that the data fit the regression analysis assumptions as follows:

It was ascertained that there was no high correlation between the independent variables (Multi- collinearity) using Variance Inflation Factory (VIF) and the Tolerance test for each of the study variables, taking into consideration that the VIF greater or equal (5) Tolerance value is greater than 0.10(field,2013). Table (4-10) shows the results of these tests.

Table (4-10): Results of acceptable tolerance test and inflation

Variables	VIF	Tolerance
Quality of information	1.875	0.533
Response Time	1.812	0.551
Navigation	1.908	0.524
Visual appeal	1.651	0.605
Interactivity	1.673	0.597

Note that VIF values of all variables are less than (5) and range from (1.651 - 1.908). Tolerance values ranged from (0.524- 0.605), which is less than 0.10, There was no high degree correlation between the independent variables (Multi_collinearity), where the values were less than (1), and the validity of the model was determined for each hypothesis separately.

Assessment of the Data Normality

The probability estimation test was performed to evaluate the normal distribution of data as the main assumption and the table (4-11) shows the normal test results for all items in the model

Table (4-11): Assessment of Normality for Measurement Model

Variable	Skew	c.r.	Kurtosis	c.r.	Distribution Statues
Quality of information	-0.097	-0.776	-0.616	-2.465	Normal
Response Time	-0.07	-0.557	-0.838	-3.352	Normal
Navigation	-0.048	-0.387	-0.622	-2.487	Normal
Visual appeal	0.026	0.212	-0.702	-2.809	Normal
Interactivity	0.092	0.732	-0.387	-1.55	Normal

The results showed that the deviation of all factors (5) was between (± 2 and ± 5), respectively. Therefore, it can be inferred that the data set of all items was an acceptable distribution of normal distribution. As shown in Table (4-11), the deviation ranged from -0.048 to- 0.097 and ranged from -3.352 to -1.55.

- **Hypothesis 1 (H_{01}): No impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal on the customer's behavioral intention at the level of significance (a $\leq$ 0.05).**

To test this hypothesis, multiple regression analysis was used because this hypothesis looks at the impact of a set of independent variables on a dependent variable. The results of the test of this hypothesis were shown in the table (4-12).

Table (4-12): Multiple Regression Analysis between independent variable and dependent variable

Independent variable	"T" value	"P" Value	Beta	R	R^2	"F" value	"P" Value	Adjusted R square
Quality of information	9.747	0.00	.253					
Response Time	18.004	0.00	.199					
Navigation	5.029	0.00	.152	0.91	0.901	2209.05	0.00	0.92
Visual appeal	25.993	0.00	.264					
Interactivity	17.839	0.00	.212					

*Depended variable: customer's behavioral intention

Table (4-12) shows that the value of the relationship between the independent variables combined and the dependent variable was positive as the value of the relationship (R) (0.91), the value of the coefficient of selection (R^2) (0.901). The value P value (0.00) which is less than the normal value adopted in this study that's mean rejected hypothesis (H_{01}) were and accepts the alternative hypothesis to read as follows:

There is an impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal on the customer's behavioral intention at the level of significance (a ≤ 0.05).

- **Hypothesis 2 (H_{02}): There is no impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) to obtain online trust at the level of significance (a ≤ 0.05).**

To test this hypothesis, and to detect the impact of **mobile website quality** to obtain **online trust**, the multiple regression analysis was used, shows as table (4-13).

Table (4-13): Multiple Regression Analysis between independent variable and mediator

Independent variable	"T" value	"P" Value	Beta	R	R²	"F" value	"P" Value	Adjusted R square
Quality of information	30.01	0.00	0.258					
Response Time	29.651	0.00	0.274					0.537
Navigation	50.341	0.00	0.429	0.74	0.551	39.45	0.00	
Visual appeal	33.546	0.00	0.275					
Interactivity	49.54	0.00	0.431					

*Depended variable: obtaining online trust

Table (4-13) shows that a statistically significant impact of **the mobile website quality to obtain online trust,** at a significant level ($\alpha \leq 0. 05$) Where "f" value reached (39.45) by statistically significant (0.00). (R) Value reached (0.74), (R^2) value reached (0.551); which means that the value of 55% of changes to obtain **online trust,** from changes in the **mobile website quality** at all dimensions. So the hypothesis (H_{02}) were rejected and accepts the alternative hypothesis to read as follows:

There is an impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) to obtain online trust at the level of significance (a ≤ 0.05).

- **Hypothesis 3 (H_{03}): There is no impact to online trust on the customer's behavioral intention at the level of significance (a ≤ 0.05).**

To test this hypothesis, and to detect the impact **of online trust on the customer's behavioral intention**, the simple linear regression analysis was used, shows as table (4-16).

Table (4-14): Simple Linear Regression Analysis for mediator and dependent variable

Independent variable	"T" value	"P" Value	B	R	R²	"F" value	"P" Value
Online trust	14.101	0.00	3.33	0.451	0.41	205.70	0.00

*Depended variable: customer's behavioral intention

Table (4-14) shows that a statistically a significant impact the effect of **online trust on the customer's behavioral intention** at a significant level ($\alpha \leq 0.05$), where "f" value reached (205.70) by statistically significant (0.00). (R) Value reached (0.451), (R^2) value reached (0.41); which means that the value of 41% of changes in the **customer's behavioral intention**, from the moderate online trust. So the hypothesis (H_{03}) were rejected and accepts the alternative hypothesis to read as follows:

There is an impact of online trust on the customer's behavioral intention at the level of significance (a ≤ 0.05).

Hypothesis 4 (H_{04}): There is no impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) on the customer's behavioral intention through the online trust as mediator at the level of significance (a ≤ 0.05).

To test this hypothesis, the researcher used path analysis using the AMOS program to verify the direct and indirect effects of impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) on the customer's behavioral intention through the online trust as mediator.

Table (4-15): Examining Results of Hypothesized Effects of the Variables

Path	Unstandardized Estimate	S.E	Standardized Estimat	C.R	P-value	Hypothesis Result	Direct path	Indirect path
	Estimate	S.E	Beta (β)					
Bi → QI	-0.274	0.025	-0.350	-10.746	0.000	H01 Supported	0.017	
OT → Bi	0.112	0.023	0.321	11.65	0.000	H 03 Supported	0.231	
QI → OT	0.112	0.023	0.112	4.867	0.000	H02 Supported	0.0663	
QI → OT → BI	0.424	0.027	0.473	15.761	0.000	H 04 Supported		0.043
*p< 0.05				**p< 0.01 * **p< 0.001				

Table (4-16): The result test path analyses.

Ch^2	GFI	CFI	REMSEA	Sig
38.866	0.931	0.922	0.072	0.00

REMSEA: The square root of the approximate error averages should be close to zero

GFI: A good fit indicator is supposed to come close to the right one

CFI: Comparative adjustment index supposed to come close to the right one

Table (4-16) show impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) on the customer's behavioral intention through the online trust as mediator where (ch^2) (38.866) at the level of (a <= 0.05), Good of fitness index (GFI) (0.931), comparative of fitness index (CFI) (0.922) , So the hypothesis (H$_{03}$) were rejected and accepts the alternative hypothesis to read as follows:

There is impact of mobile website quality (quality of information, response time, navigation, interactivity, visual appeal) on the customer's behavioral intention through the online trust as mediator at the level of significance (a ≤ 0.05).

CHAPTER 5: RESULTS, DISCUSSION & RECOMMENDATIONS

5.1 Introduction

The main objective of this study is to investigate the impact of mobile website quality on behavioral intention via online trust and applicable to students in private university in Amman/ Jordan. To achieve objectives of this study, the study has developed a model. An extensive literature review has been done to be able to build the study model. The model has three types of variables: the independent variables, which include (information quality, response time, navigation, and visual appeal, interactivity) and the dependent variables (behavioral intention) and mediating variable (online trust). However, the study investigated the impact of mobile website quality and behavioral intention. In addition, the study tested the online trust as mediator variable.

5.2 Result Desiccation

Based on the data analysis and hypothesis testing in chapter 4, the research results generated from this piece of work can be summarized as follows:

- The results of the study showed that the behavioral intention of the purchase was high among the sample of the study. The percentage of respondents who have an intention to purchase through the websites is high. Despite the high prices, there is no fixed price that sets their intention to buy.

- Also the results indicate there's a high agreement level of mobile website quality, and its dimensions (Quality of information, Response Time, Navigation, Visual appeal, Interactivity).

- Also the results indicate that online trust play as a role to increase the customer's behavioral intention beside the mobile website quality,

- There is an impact of mobile website quality on customer's behavioral intention.

- There is an impact of mobile website quality to obtain online trust

- There is an impact of online trust on the customer's behavioral intention.

- There is an impact of mobile website quality on the customer's behavioral intention through online trust as mediator.

The researcher attributed the result to the fact that the mobile website quality attracts customers, and makes the website more effective in shopping. Allowing customers to get new products, updating the old ones, and makes it easier for customers to learn about the latest developments, to stabilizing purchasing intent by presenting it in a realistic way. Customers are assured of the quality of the product.

The purchasing intention is high for customers to obtain the product. The majority of companies offer free delivery service for a cheap price, easy shopping, and no need to go to the physical place for choosing and watch the product, except in rare cases.

Also, when there is high quality of the websites, whether in terms of gravity or display images or diversity; this helps in decision-making to find the advantages and disadvantages of the product to be purchased and increases the intention to buy. The good website offers different products in a few minutes of research and facilitates communication with the seller directly. The good website also provides the different prices, compare these prices, and help the consumer to select the proper price.

The results suggested the mobile website quality could impact in behavior intentions to customer to purchase, repurchase, and/or to revisit the website. The result agrees with (Qureshi et al, 2009; Leonidio, 2011; GAO, 2013; Saleem et al, 2017).

In addition, the results disagree with (Barnes & Vidgen, 2003; Sahney et al, 2004) who indicate there is a moderate correlation between the dimensions of the quality of the proposed E-service and the trust of consumers with the quality of these services.

5.3 Recommendations

- Should marketers and retailers Attention to the perceived characteristics of the Internet through Change the customer image of e-shopping risk.
- The need for consumer awareness about the benefits of e-shopping and that shopping conveniently improves and simplifies consumer life.
- The need to provide mechanisms of confidence in the consumer in electronic shopping and maintain the privacy of personal information.
- Providing internet technology to the consumer with ease of access and updating

- Provide adequate support to the consumer in obtaining the correct information about goods and services

- Should marketers and retailers understanding of consumer mobile shopping behaviors.

- Provide accurate and adequate information on mobile websites. Also, convenience is an important factor when consumers use a mobile website.

- Retailers could enhance website convenience through increasing interactivity features and speed.

- Marketers and retailers should consider the difference between mobile websites and traditional websites, and then design mobile websites based on consumers' needs and expectation.

- The administrators of websites should improve their presented services to attract more trust of them.

REFERENCES

1. Adamopoulou, A. A., & Symeonidis, A. L. (2014). A simulation testbed for analyzing trust and reputation mechanisms in unreliable online markets. *Electronic Commerce Research and Applications*, 13(5), 368-386.

2. Ajzen, I., (2006). Last Update, Theory of Planned Behavior, [Homepage of University of Massachusetts Amherst], [Online]. Available: Http://People.Umass.Edu/Aizen/Tpb.Diag.Html#Null-Link [2/2, 2014].

3. Al-Debei, M.M., Akroush, M.N. and Ashouri, M.I. (2015), "Consumer attitudes towards online shopping", Internet Research. 25(5), 707-733.

4. Al-Qeisi, K., Dennis, C., Alamanos, E., & Jayawardhena, C. (2014). Website design quality and usage behavior: Unified Theory of Acceptance and Use of Technology. *Journal of Business Research*, *67*(11), 2282-2290

5. Anderson, A. N., Browning, J. M., Comeaux, J., Hering, A. S., & Nychka, D. (2016). A comparison of automated statistical quality control methods for error detection in historical radiosonde temperatures. *International Journal of Climatology*, *36*(1), 28-42

6. Ansari, Z. A., Sattar, S. A., & Babu, A. V. (2017). A fuzzy neural network based framework to discover user access patterns from web log data. *Advances in Data Analysis and Classification*, *11*(3), 519-546)

7. Arroyo-Vázquez, N., & Merlo-Vega, J. A. (2017). COMPARING THE USAGE DATA OF AN APP AND A MOBILE WEBSITE FOR AN ACADEMIC LIBRARY. *El profesional de lainformación*, *26*(6)

8. Bagozzi, R. P., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of the academy of marketing science*, *16*(1), 74-94

9. Bagozzi, R. P., Yi, Y., & Nassen, K. D. (1998). Representation of measurement error in marketing variables: Review of approaches and extension to three-facet designs. *Journal of Econometrics*, *89*(1), 393-421

10. Barnes, S. J., & Vidgen, R. (2003). Measuring web site quality improvements: a case study of the forum on strategic management knowledge exchange. Industrial management & Data systems, 103(5), 297-309.

11. Barnes, S., & Vidgen, R. (2000). WebQual: an exploration of website quality. ECIS 2000 Proceedings, 74.

12. Barnes, Stuart J., and Richard T. Vidgen., (2002). "An integrative approach to the assessment of e-commerce quality." J. Electron. Commerce Res.Appl. 3(3), 114-127.

13. Baubonienė, Z., & Gulevičiūtė, G. (2015). E-commerce factors influencing consumers' online shopping decision. Social Technologies, 5(1), 74-81

14. Berraies, S., Chtioui, R., & Yahia, K. B. (2015). Functional Characteristics Of Banking Websites And Customer Loyalty: The Mediating Role Of Online Trust. *Journal of Applied Business Research*, *31*(3), 911

15. Bianchi, C., & Andrews, L. (2011). Risk, trust, and consumer online purchasing behaviour: a Chilean perspective. International Marketing Review, 29(3), 253-275.

16. Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behavior: a Chilean perspective. International Marketing Review, 29(3), 253-275.

17. Brečko, B., & Ferrari, A. (2016). The Digital Competence Framework for Consumers

18. Chahal, D. K., & Kamil, N. M. (2017). THE DETERMINANTS OF CUSTOMER SATISFACTION AND BEHAVIORAL INTENTION AMONG RESTAURANTS IN KLANG VALLEY AREA OF MALAYSIA: A CONCEPTUAL STUDY. *e-Bangi*, *12*(2)

19. Chang, H.H. and Chen, S.W. (2008), "The impact of online store environment cues on purchase intention: trust and perceived risk as a mediator", Online Information Review, 32(6), 818-841.

20. Chang, K. C., Kuo, N. T., Hsu, C. L., & Cheng, Y. S. (2014). The impact of website quality and perceived trust on customer purchase intention in the hotel sector: website brand and perceived value as moderators. *International Journal of Innovation, Management and Technology*, *5*(4), 255

21. Chang, M. K., Cheung, W., & Tang, M. (2013). Building trust online: Interactions among trust building mechanisms. Information & Management, 50(7), 439-445

22. Chen, J., & Dibb, S. (2010). Consumer trust in the online retail context: Exploring the antecedents and consequences. Psychology & Marketing, 27(4), 323-346.

23. Chen, Y. T., & Chou, T. Y. (2012). Exploring the continuance intentions of consumers for B2C online shopping: Perspectives of fairness and trust. *Online Information Review*, *36*(1), 104-125

24. Chiu, J. L., Chiu, J. L., Bool, N. C., Bool, N. C., Chiu, C. L., & Chiu, C. L. (2017). Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines. *Asia Pacific Journal of Innovation and Entrepreneurship*, *11*(2), 246-278

25. Cyr, C., Euser, E. M., Bakermans-Kranenburg, M. J., & Van Ijzendoorn, M. H. (2010). Attachment security and disorganization in maltreating and high-risk families: A series of meta-analyses. *Development and psychopathology*, *22*(1), 87-108

26. Daliri, E., Rezaei, S., & Ismail, W. K. W. (2014). Online social shopping: the impact of attitude, customer information quality, effectiveness of information content and perceived social presence. *International Journal of Business Environment*, *6*(4), 426-450

27. Daou, R., Chang, J., LeBoeuf, D., Cyr-Choiniere, O., Laliberté, F., Doiron-Leyraud, N& Taillefer, L. (2010). Broken rotational symmetry in the pseudo gap phase of a high-Tc superconductor. Nature, 463(7280), 519-522

28. Delone, W. H., & Mclean, E. R. (2004). Measuring e-commerce success: Applying the DeLone & McLean information systems success model. International Journal of Electronic Commerce, 9(1), 31-47.

29. Dictionary, M. W. (2014). Online edition, based on Merriam-Webster's Collegiate DictionaryMouakket, S. (2009). The effect of exogenous factors on the technology acceptance model for online shopping in the UAE. International Journal of Electronic Business, 7(5), 491-511

30. Đkudienë, V., Èertokas, Đ., McCorkle, D., & Reardon, J. (2015). THE EFFECT OF E-SHOPS'SERVICE QUALITY ON LITHUANIAN CONSUMERS'PURCHASE INTENTIONS. *International Journal of Business, Marketing, & Decision Science*, *8*(1)

31. Dou, X., & Sundar, S. S. (2016). Power of the swipe: Why mobile websites should add horizontal swiping to tapping, clicking, and scrolling interaction techniques. *International Journal of Human-Computer Interaction*, *32*(4), 352-362.

32. Egeln, L. (2015). An empirical investigation of the impacts of website quality on consumer loyalty: A case of baby boomers. The University of North Carolina at Greensboro.evaluation of web sites. *International Journal of Electronic Commerce*, *11*(3), 51-56

33. Fang, X., & Holsapple, C. W. (2007). An empirical study of web site navigation structures' impacts on web site usability. Decision Support Systems, 43(2), 476-491

34. Field, A. (2013). *Discovering statistics using IBM SPSS statistics*. Sage

35. Flavián, C., Guinalíu, M., and Gurrea, R., 2006. The role played by perceived usability, satisfactionn and consumer trust on website loyalty. Information & Management, 43 (1), 14.

36. GAO, X. (2013). The Influence of Mobile Website Quality on Consumer Satisfaction and Behavior.

37. Gartner (2016). Gartner Says Worldwide Mobile Phone Sales Grew 9.7 Percent in Fourth Quarter of 2015. Retrieved from https://www.gartner.com/newsroom/id/3215217

38. Gefen, D., 2000. E-commerce: the role of familiarity and trust. Omega, 28 (6), 725-737.

39. Gozalvez, J. (2016). Fifth-Generation Technologies Trials [Mobile Radio]. *IEEE Vehicular Technology Magazine*, *11*(2), 5-13

40. Ha, H. Y., & Janda, S. (2014). The effect of customized information on online purchase intentions. *Internet Research*, *24*(4), 496-519

41. Ha, S., & Stoel, L. (2009). Consumer e-shopping acceptance: Antecedents in a technology acceptance model. *Journal of Business Research*, *62*(5), 565-571

42. Hair, E., Halle, T., Terry-Humen, E., Lavelle, B., & Calkins, J. (2006). Children's school readiness in the ECLS-K: Predictions to academic, health, and social outcomes in first grade. *Early Childhood Research Quarterly*, *21*(4), 431-454

43. Han Rebekah Wong, S. (2012). Which platform do our users prefer: website or mobile app? ReferenceServicesReview, 40(1), 103-115

44. Hong, I.B. and Cha, H.S. (2013), "The mediating role of consumer trust in an online merchant in predicting purchase intention", International Journal of Information Management, Vol. 33No. 6, pp. 927-939

45. Hosany, S. (2016). The Effects of Self-Image Congruence, Tourists' Experiences and Satisfaction on Behavioral Intention

46. Hoyer, W. D., Chandy, R., Dorotic, M., Krafft, M., & Singh, S. S. (2010). Consumer cocreation in new product development. Journal of service research, 13(3), 283-296)

47. Hsu, L. C., & Liou, D. K. (2017). Maintaining customer-brand relationships in the mobile industry: the mediation effects of brand relationship benefits and quality. *International Journal of Mobile Communications*, *15*(4), 388-413

48. http://www.alghad.com/articles/874320-الأردن-ف-الخلوي-مستخدمي-من-70-على-يزيد-الذكية-الهواتف-انتشار

49. Israr, M. Q., Sadaf, J. R., Yang, L. L., Nur, O., Willander, M., Palisaitis, J., & Persson, P. Å. (2009). Trimming of aqueous chemically grown ZnO nanorods into ZnO nanotubes and their comparative optical properties. Applied Physics Letters, 95(7), 073114.

50. Jorge Matute (2015). "The influence of EWOM characteristics on online repurchase intention mediating roles of trust and perceived usefulness". Retrieved: www.emeraldinsight.com/1468-4527.htm

51. Kim, H., & Niehm, L. S. (2009). The impact of website quality on information quality, value, and loyalty intentions in apparel retailing. Journal of Interactive Marketing, 23(3), 221-233.

52. Kim, J., & Lennon, S. J. (2013). Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention: Based on the stimulus-organism-response model. Journal of Research in Interactive Marketing, 7(1), 33-56.

53. Kim, S., & Stoel, L. (2004). Dimensional hierarchy of retail website quality. *Information & management*, *41*(5), 619-633

54. Klein, B. D. (2001). User perceptions of data quality: Internet and traditional text sources. Journal of Computer Information Systems, 41(4), 9-15.

55. Kline, R. B. (2005). Methodology in the social sciences

56. Kwiatkowska-Malina, J. (2017). Functions of organic matter in polluted soils: The effect of organic amendments on phytoavailability of heavy metals. *Applied Soil Ecology*

57. Lagrosen, S. (2001). Strengthening the weakest link of TQM – from customer focus to customer understanding, The TQM Magazine, 13(5): 348-354.

58. Lagrosen, Y., & Lagrosen, S. (2017). Aesthetic service quality–a study of a symphony orchestra. *Total Quality Management & Business Excellence*, *28*(3-4), 318-33

59. Lee, G., and Teo, A., (2005). Organizational restructuring: Impact on trust and work satisfaction. Asia Pacific Journal of Management, 22 (1), 23-39.

60. Lee, M. and Turban, L. (2001), "A trust model for consumer internet shopping", International Journal of Electronic Commerce, Vol. 6 No. 1, pp. 75-91.

61. Loca, D., Sevostjanovs, E., Makrecka, M., Zharkova-Malkova, O., Berzina-Cimdina, L., Tupureina, V., & Sokolova, M. (2014). Microencapsulation of mildronate in biodegradable and non-biodegradable polymers. *Journal of microencapsulation*, *31*(3), 246-253

62. Loiacono, E. T., Watson, R. T., & Goodhue, D. L. (2002). WebQual: A measure of website quality. Marketing theory and applications, 13(3), 432-438.

63. Loiacono, E., Watson, R., & Goodhue, D. (2007). WebQual: an instrument for consumer

64. Low, P. I. (2015). *Factors Influencing Insurance Agents Behavioral Intention And Usage Of Mobile Technologies As Business Tool* (Doctoral dissertation, Universiti Sains Malaysia)

65. Lu, Y., & Rastrick, K. (2014). Impacts of website design on the adoption intention of mobile commerce: Gender as a moderator. *New Zealand Journal of Applied Business Research*, *12*(2), 51

66. Marketing Charts. (2012). 1 in 3 online consumers perform mobile shopping research. Marketing Chart. Retrieved from http://www.marketingcharts.com/wp/direct/1-in-

67. Matute, J., Matute, J., Polo-Redondo, Y., Polo-Redondo, Y., Utrillas, A., & Utrillas, A. (2016). The influence of EWOM characteristics on online repurchase intention: Mediating roles of trust and perceived usefulness. Online Information Review, 40(7), 1090-1110.

68. Mcknight, D. H., and Chervany, N. L. (2002). What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology. International Journal of Electronic Commerce, 6(2), 35-60.

69. Miranda, K. C., Huynh, T., Tay, Y., Ang, Y. S., Tam, W. L., Thomson, A. M., ... & Rigoutsos, I. (2006). A pattern-based method for the identification of MicroRNA binding sites and their corresponding heteroduplexes. *Cell*, *126*(6), 1203-1217

70. Mouriuchi, And Takahashi, I. (2016), "Satisfaction trust and loyalty of repeat online consumer within the Japanese online supermarket trade", Australasian Marketing Journal, Vol. 24 No. 2, pp. 146-156.

71. Mpinganjira, M.. In: Journal of Contemporary Management, 2016, Vol 13, p. 578-598.Language: English, Database: SA ePublications services

72. Noronha, A. K., & Rao, P. S. (2017). Effect of Website Quality on Customer Satisfaction and Purchase Intention in Online Travel Ticket Booking Websites. *Management*, *7*(5), 168-173

73. Panayides, P. M., and Venus Lun, Y., (2009). The impact of trust on innovativeness and supply chain performance. International Journal of Production Economics, 122 (1), 35-46.

74. Parmita Saha, Atanu K. Nath ،Esmail Salehi-Sangari ،(2012) Evaluation of government e-tax websites: an information quality and system quality approach, Transforming Government: People, Process and Policy. 6 (3):300 – 321

75. Qureshi, I., Fang, Y., Ramsey, E., McCole, P., Ibbotson, P., & Compeau, D. (2009). Understanding online customer repurchasing intention and the mediating role of trust–an empirical investigation in two developed countries. European Journal of Information Systems, 18(3), 205-222.

76. Rauniar, R.; G. Rawski; J. Yang and B. Johnson. (2014). "Technology Acceptance Model (TAM) and Social Media Usage: An Empirical Study on Facebook", Journal of Enterprise Information Management, 27 (1), 6-30.

77. Requena, J. Á. G., & González, S. M. (2017). Adapting the Concept of Permanent Establishment to the Context of Digital Commerce: From Fixity to Significant Digital Economic Presence. *Intertax*, *45*(11), 732-741

78. Richard, M. O. (2005). Modeling the impact of internet atmospherics on surfer behavior. Journal of business research, 58(12), 1632-1642

79. Saidi, S. A., Jaafar, M. S., Razab, A., Azhar, M. K., Rasat, M., Sukhairi, M., & Hussin, H. (2016). Potential of fabricated light foamed concrete in reducing radon from building material. In Materials Science Forum (Vol. 840, pp. 427-431). Trans Tech Publications

80. Saleem, M. A., Zahra, S., & Yaseen, A. (2017). Impact of service quality and trust on repurchase intentions-the case of Pakistan airline industry. *Asia Pacific Journal of Marketing and Logistics*, (just-accepted), 00-00

81. Salo, J., and Karjaluoto, H., (2007). A conceptual model of trust in the online environment. Online Information Review, 31 (5), 604-621.

82. Schwarzer, R. (2008). Modeling health behavior change: How to predict and modify the adoption and maintenance of health behaviors. *Applied Psychology*, *57*(1), 1-29

83. Sebban, S., & Buganim, Y. (2016). Nuclear reprogramming by defined factors: quantity versus quality. *Trends in cell biology*, *26*(1), 65-75

84. Sekaran, U. Bougie.(2013), Research Methods for Business

85. Sekaran, U., & Bougie, R. (2010). *Research methods for business: A skill building approach.*

86. Shin, J.I., Chung, K.H., Oh, J.S. and Lee, Ch.W. (2013), "The effect of site quality on repurchase intention in internet shopping through mediating variables: the case of university students in South Korea", International Journal of Information Management, Vol. 33 No. 3, pp. 453-463.

87. Shukla, P. (2010). Effects of perceived sacrifice, quality, value, and satisfaction on behavioral intentions in the service environment. *Services Marketing Quarterly*, *31*(4), 466-484

88. Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: an initial examination. Journal of retailing, 76(3), 309-322.

89. Terziovski, M., & Guerrero, J. L. (2014). ISO 9000 quality system certification and its impact on product and process innovation performance. *International Journal of Production Economics*, *158*, 197-20

90. Towhidi, G., & Srite, M. (2016). The Effect of Website Quality on Repurchase Intention: The Moderating Role of Espoused Cultural Differences

91. Turban, E., Outland, J., King, D., Lee, J. K., Liang, T. P., & Turban, D. C. (2017). *Electronic Commerce 2018: A Managerial and Social Networks Perspective*. Springer

92. Tusnady, G. E., & Simon, I. (2001). The HMMTOP transmembrane topology prediction server. Bioinformatics, 17(9), 849-850

93. Urban, G., 2003. The trust imperative. MIT Sloan Working Paper No. 4302-03.

94. Wan, H. A., (2000). Opportunities to enhance a commercial website. Information & Management, 38 (1), 15-21.

95. Wong, L. H. (2012). A learner-centric view of mobile seamless learning. *British Journal of Educational Technology*, *43*(1)

96. WSI,2017, Online encyclopedia', [Online] Available at: https://www.wsionline.ee/en/why-is-a-quality-mobile-web-so-important/

97. Wu, J. J., and Chang, Y. S, (2006). Effect of transaction trust on e-commerce relationships between travel agencies. Tourism Management, 27 (6), 1253-1261.

    www.levada.ru/sbornikobshhestvennoe-mnenie/obshhestvennoe-mnenie-2015/

98. Xiao, L., Xiao, L., Guo, Z., Guo, Z., D'Ambra, J., D'Ambra, J., & Fu, B. (2016). Building loyalty in e-commerce: Towards a multidimensional trust-based framework for the case of China. Program, 50(4), 431-461.

99. Xu, H., & Koronios, A. (2005). Understanding information quality in e-business. Journal of Computer Information Systems, 45(2), 73-82.AA

100. Xu, J. D., Benbasat, I., & Cenfetelli, R. T. (2013). Integrating service quality with system and information quality: An empirical test in the e-service context. *Mis Quarterly*, *37*(3)

101. Zhao & Roy Dholakia, R. (2009). A multi-attribute model of web site interactivity and customer satisfaction: An application of the Kano model. Managing Service Quality: An International Journal, 19(3), 286-307

http://www.alghad.com/articles/874320-%D8%A7%D9%86%D8%AA%D8%B4%D8%A7%D8%B1-%D8%A7%D9%84%D9%87%D9%88%D8%A7%D8%AA%D9%81-%D8%A7%D9%84%D8%B0%D9%83%D9%8A%D8%A9-%D9%8A%D8%B2%D9%8A%D8%AF-%D8%B9%D9%84%D9%89-70-%D9%85%D9%86-%D9%85%D8%B3%D8%AA%D8%AE%D8%AF%D9%85%D9%8A-%D8%A7%D9%84%D8%AE%D9%84%D9%88%D9%8A-%D9%81%D9%8A-%D8%A7%D9%84%D8%

D8%B1%D8%AF%D9%86 h

Appendix

Appendix (1)
<u>How the sample size determined</u>

The sample size (456) was determined based on the probability tables for sampling (Bartlett & Higgins, 2001)A randomized stratified sample will be selected by each particular university, as shown:

$45359 \times 1\% = 453.59$ The approximate number will be taken 454

1. Middle East University The total number of students is 2560

   $2560/45359 \times 454 = 26$ Questionnaires will be distributed at the Middle East University

2. The University of Israa has a total number of 4752 students $4752/45359 \times 454 = 48$ Questionnaires will be distributed at Al Isra

3. University Petra University The total number of students is 6364

   $6364/45359 \times 454 = 64$ Questionnaires will be distributed at the University of Petra.

4. Zaytuna University The total number of students is 7003

   $7003/45359 \times 454 = 70$ questionnaires will be distributed at Zaytouna University

5. The private University of Amman has a total number of students 5324 $5324/45359 \times 454 = 53$ Questionnaire to be distributed at Amman Private University

6. Jordan University College The total number of students is 241 $241/45359 \times 454 = 2$ Questionnaires to be distributed at Jordan University College

7. Educational Sciences Faculty / UNRWA The total number of students is 333 333/45359 × 454 = 3 Questionnaire will be distributed in the Faculty of Educational Sciences Arts

8. Applied Science University the total number of students is 6320 6320/45359 ×454= 63 Questionnaire to be distributed at the University of Applied Sciences

9. Philadelphia University has a total of 6491 students 6491/45359 × 454 =65 Questionnaires to be distributed at Philadelphia University

10. Arab Open University has a total of 2269 students 2269/45359 × 454= 23 Questionnaires to be distributed at Al Arabiya Open University

11. The Arab University of Amman has a total of 1039 students 1039/45359 × 454 = 10 Questionnaires to be distributed at Amman Arab University

12. The Jordanian Academy of Music has a total of 11 students 11/45359 × 454 = 0.11 No questionnaire will be distributed at the Jordanian Academy of Music

13. Princess Sumaya University The total number of students is 2652. 2652/45359 × 907 = 27 Questionnaires to be distributed at Princess Sumaya University

Total number of questionnaires to be distributed = 454

Appendix (2)

<u>Authorized references for the creation of questionnaire questions</u>

Dou, X. (2013). *User experience of mobile interactivity: How do mobile websites affect attitudes and relational outcomes?*. The Pennsylvania State University

Frederick, D. (2013). *The effects of parallax scrolling on user experience and preference in web design* (Doctoral dissertation, Purdue University)

Ganguly, B., Dash, S. B., Cyr, D., & Head, M. (2010). The effects of website design on purchase intention in online shopping: the mediating role of trust and the moderating role of culture. *International Journal of Electronic Business*, *8*(4-5), 302-330

Gao, X. (2013). The Influence of Mobile Website Quality on Consumer Satisfaction and Behavior

Hyman, J. A. (2012). *Towards an understanding of mobile website contextual usability and its impact on mobile commerce*. Nova Southeastern University

Matute, J., Matute, J., Polo-Redondo, Y., Polo-Redondo, Y., Utrillas, A., & Utrillas, A. (2016). The influence of EWOM characteristics on online repurchase intention: Mediating roles of trust and perceived usefulness. *Online Information Review*, *40*(7), 1090-1110.

Rababah, O. (2007). *Quality assessment of e-commerce websites using Bayesian belief networks* (Doctoral dissertation, © Osama Rababah)

Zimmerman, J. (2012). *Using the SOR model to understand the impact of website attributes on the online shopping experience*. University of North Texas.

Appendix (3)

__The Questionnaire__

__Invitation to participate in a survey__

Dear respondents,

This research is being undertaken as part of Master Degree for Mrs. Maha Ghazal, from the Middle East University.

The researcher is currently conducting a scientific study aiming at testing

__"The Mediating Role of Online Trust in Impact of Mobile Website Quality on Students Behavioral Intention"__

The purpose of the research is to investigate the factors, which affect the mobile website quality on behavioral intention. You are invited to participate in this project because your involvement would provide me with valuable information about this topic. Taking part in the study is voluntary; the names of individual persons aren't required in any of the responses and all information is used only for scientific research purposes. If you would like more information about this study, please don't hesitate to contact me.

E-mail: < maha_mg2007@yahoo.com>

Part 1: This part is about your purchase behavior during the last three months.

Q1. Did you purchase a product through using online website during the last three months?
□ Yes (go to Q2)
□ No, I didn't purchase anything (go to **part 2)**

Q2. Which the tool you purchase the product?
□ Mobile device
□ Computer
□ Retail store associated with the mobile website
□Another retail store

Q3. Please identify the categories of product that you purchased during the last three months? (Select all that apply)
□ Mobile phone & accessories
□ Beauty & Health
□ Electronics
□ Recreational products

Q4. Please indicate the highest price range for each product category that you purchased during the last three months?
Mobile phone & accessories   □ under $20   □ $20-50
                                □ $50-100   □ More than $100
Beauty & Health   □ under $20   □ $20-50
                                □ $50-100   □ More than $100
Electronics   □ under $20   □ $20-50
                                □ $50-100   □ More than $100
Recreational products   □ under $20   □ $20-5
                                □ $50-100   □ More than $100

Q5. Please indicate the lowest price range for each product category that you
       Purchased during the last three months.
Mobile phone & accessories   □ under $20   □ $20-50
                                □ $50-100   □ More than $100
Beauty & Health   □ under $20   □ $20-50
                                □ $50-100   □ More than $100

Electronics   □ under $20   □ $20-50
                                     □ $50-100   □ More than $100
Recreational products   □ under $20   □ $20-50
                                     □ $50-100   □ More than $1

Part2: Demographic and General Information

In this part, I would like to know some basic background information about you.
Please tick (√) the appropriate answer.

Q6. Gender?
                   □ Male   □ Female

Q7. Age?
                   □ 20–25   □ 26–30
                   □ 31–35   □ More than 35

Q8. Educational Qualification?
                   □ Diploma   □ Bachelor's degree
                   □ Master degree   □ Doctoral degree

Part 3:
Please circle an answer for each of the following statements based on your experience with the mobile website you visited most frequently within the last three months for product information, using the scale given below (from 1 to 5): (1) indicates that you strongly disagree with the statement, (2) disagree, (3) neither agree or nor disagree, (4) agree, and (5) strongly agree.

	Paragraph	Strongly Disagree (1)	Disagree (2)	Neither agree or nor disagree (3)	Agree (4)	Strongly Agree (5)
	Quality of information					
1	Mobile website provides an appropriate amount Detailed information.	1	2	3	4	5
2	Mobile websites are easy to operate	1	2	3	4	5
3	Mobile website creates a sense of personalization.	1	2	3	4	5
4	The mobile website content is up – to-date	1	2	3	4	5
5	Mobile website contains real information	1	2	3	4	5
6	The content of a mobile website is concise - just the necessary requirements about the products and purchases	1	2	3	4	5
	Response Time					
7	Mobile website provides timely information	1	2	3	4	5
8	Mobile website loads quickly	1	2	3	4	5
9	Uniformity Response time is a consistent system performance for different pages in mobile website	1	2	3	4	5
	Navigation					
10	Mobile website is easy to navigate.	1	2	3	4	5
11	The mobile website facilitates traversing through the different sections using the menu and buttons available	1	2	3	4	5
12	The mobile website facilitates					

		1	2	3	4	5
	accessing listed items (selecting or deselecting them for purchase)	**1**	**2**	**3**	**4**	**5**
13	The mobile website facilitates undo navigational resolution	**1**	**2**	**3**	**4**	**5**
14	Mobile website provides multiple navigational options to the same destination	**1**	**2**	**3**	**4**	**5**
Visual appeal						
15	Mobile website displays a visually pleasing design	**1**	**2**	**3**	**4**	**5**
16	The interface is standard to all users on the mobile website	1	**2**	**3**	**4**	**5**
Interactivity						
17	Mobile website facilities interactivity	**1**	**2**	**3**	**4**	**5**
18	Mobile website provides the abilities to remember user actions and data entered for re-use	**1**	**2**	**3**	**4**	**5**
19	Mobile website uses local dialect	**1**	**2**	**3**	**4**	**5**
20	Mobile website provides different methods of payments	**1**	**2**	**3**	**4**	**5**
Online Trust						
21	You trust the accuracy of presenting information	**1**	**2**	**3**	**4**	**5**
22	You trust the presented services	**1**	**2**	**3**	**4**	**5**
23	You trust, security features provided	**1**	**2**	**3**	**4**	**5**
24	Mobile website Protects the personal information	**1**	**2**	**3**	**4**	**5**
25	I feel comfortable when purchasing through mobile website	**1**	**2**	**3**	**4**	**5**
26	I feel confident in purchasing product through mobile website	**1**	**2**	**3**	**4**	**5**

This is the end of the Questionnaire, Thank you.

Appendix (4)

Expert arbitrators

No.	Professor Name	University	Faculty
1.	Dr. Hebah Nasseraldeen	MEU	Business Admin.
2.	Dr. Mohd Adaela	MEU	Business Admin.
3.	Dr. Fayes Badry	MEU	Business Admin.
4.	Prof Hana Hnity	WOISEU	Dean of Business
5.	D r Abedalbaset Hasoneh	MEU	Business Admin
6.	Dr mohammed almaayteh	BALQA University	Business Admin