

# International Journal of Social Ecology and Sustainable Development

July-September 2014, Vol. 5, No. 3

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The *International Journal of Social Ecology and Sustainable Development* is indexed or listed in the following: Bacon's Media Directory; Cabell's Directories; Google Scholar; INSPEC; JournalTOCs; MediaFinder; RePEc; SCOPUS; The Standard Periodical Directory; Ulrich's Periodicals Directory

# Consumer Attitudes toward Online Shopping: An Exploratory Study from Jordan

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## ABSTRACT

*In the era of the diffusion of e-commerce and its services offered to the consumers over the Internet, the Internet is commonly used by both consumers and businesses to buy and sell their goods and services worldwide. This study focuses on the factors influencing customers' decisions and attitudes toward adopting online shopping in Jordan. The study found that online shopping in Jordan is still not very common, due to challenges and barriers that affect the diffusion of online shopping: delivery barriers, such as the lack of prepared transportation and mapping infrastructure, lack of reliable delivery system for delivering bought goods to the customers caused by the lack of postcode system; and lack of knowledge and awareness about the benefits of e-commerce among retailers and consumers. A structured questionnaire was distributed among 50 participants (university students, employees/professionals etc.), and then the collected data were analyzed using the Statistical Package for Social Sciences Version 18.02 (SPSS). The results show that attitudes toward online shopping and intention to shop online were affected by lack of human resources, such as low level of experience in using the Internet and shopping websites for shopping, lack of developed IT infrastructure, trust in e-retailers, and online payment and delivery service concerns. However, Jordanian consumers are willing to adopt and recommend online shopping for others as an alternative way for shopping.*

*Keywords: Customers' Attitudes, Jordan, Online Shopping, Online Shopping Adoption, Online Shopping Benefits, Online Shopping Concerns*

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## 1. INTRODUCTION

Rapid technological development over recent decades attracted businesses such as traditional high street shops and new format retailers into

the revolution of online shopping. The Internet quickly emerged from being a domain of networking between institutions to being a global platform for transactions between retailers and consumers (Delafruz et al. 2010). Moreover,

DOI: 10.4018/ijssed.2014070102

easy access and relatively low Internet subscription prices have driven more customers to shop online (Cole 2000). The phenomenon of online shopping, which is a part of e-commerce has grown around the world. E-commerce is defined as the process of buying and selling services and goods over Internet (Chaffey 2009). E-commerce users benefit from the advantages of online transactions by utilizing Internet shopping websites and searching for the intended merchandise when they recognise their need for a commodity or service. Additionally, some customers are attracted by the available information about products or services they looking for (either via online advertising or other forms of information communication), and they then compare alternatives and choose desired purchase options.

Detailed studies have been conducted about consumers' attitudes toward online shopping in recent years. The main objective of these studies was to identify the factors that influence the consumers' decision to shop online or not. Online shopping became a medium for e-commerce transactions in order to increase the quality of service provided to customers and to increase their satisfaction by providing merchandise with good quality at competitive prices; that is why online shopping is more convenient and its popularity increases day by day (Sultan 2011). However, customers' attitudes toward online shopping in Jordan (and many developing countries) remain sceptical, due to concerns about product quality and standards, profile privacy, payment security and delivery service (Elbeltagi 2007, Scott and Scott 2008).

Jordan has witnessed a rapid growth of in the number of the Internet users in the last ten years; this growth provides e-marketers with a bright prospect. A new survey of the Internet users in Jordan was concluded by the Arab Advisors group in 2012. The survey revealed that in 2011, 24.4% of Internet users used e-commerce to buy products or services or pay their bills online; this percentage went up from 15.4% in 2010. The number of e-commerce users in 2011 was 514,000, which is around 8.2% of the

total population in Jordan. Those e-commerce users spent an estimated \$370 million in 2011, a major rise from \$192 million spent in 2010 (Arab Advisors Group 2012). These results show that Jordanians are willing to spend money over the Internet to get the benefits of using e-commerce transactions. Moreover, if e-marketers ascertain the factors that affect customers' online purchase decisions, and how the customers make these decisions, they can develop their strategies in order to attract customers to shop online.

The objective of this study is to provide a comprehensive picture of the current status of e-commerce and online shopping in Jordan and explore Jordanian customers' opinions toward adopting this new concept as alternative way for their shopping in the future.

The paper has four parts. First, it reviews the existent literature relevant to e-commerce, online shopping and customers' attitudes. The study methodology is presented and data analysis techniques are then discussed, followed by discussion and summarisation of the findings.

## 2. LITERATURE REVIEW

### 2.1. Online Shopping

Online shopping is an Internet application that has spread rapidly in the developed countries, but whose progress has been markedly slower in developing countries, due to infrastructural (information technology hardware, Internet access) and cultural barriers (high uncertainty avoidance) (Nuseiret al. 2010).

Online shopping is defined as buying a basket of commodities and its related services (e.g. delivery service) over the Internet (Chaffey 2009). According to Shergill (Chen 2005), the customers can be attracted to the shopping website depending on its commodity value, quality of service and customers' service, convenience, experience of using online shopping websites, and finally payment security and privacy. These factors affect customers' behaviour when shopping online.

Commodities value includes product price, assortment, availability, and information (Jarvenpaa 1996). Online retailers must provide their customers with a huge range of the products; this plays an important role in increasing the probability of gaining customer satisfaction and meeting customer needs (Szymanski 2000). Moreover, website design, product quality, price comparison, product testimonials (e.g. online book reviews) and product demonstration (e.g. software download) must all be considered by online retailers as they enhance buying decisions (Bakos 1997, Peterson et al. 1997).

Quality of service (QoS) includes delivery time, delayed and damaged or lost items, quality of offered goods, and technology used for processing and delivering customers' orders (Cairns 1996, Consulting et al. 2011). Customer service includes after-sale service, answering customers' enquiries and questions, and providing the customers with return and payment policies.

Convenience relates to ease of use, both in terms of interfacing with the website and the complete transaction process (including ordering, paying and taking delivery of goods or services). Experience of using online shopping websites enhances the process of online shopping, and is related to personal skills in using shopping websites, which influence the customers' decision for shopping (Andam 2003, Kurnia 2006, Kshetri 2008a). Thus, online shopping websites' interfaces should be well-designed and easy to use, especially for customers who have a low experience in using these websites for shopping (Griffith et al. 2001). The interface should also be time-saving and allow easy comparison or browsing of products (Hoque 1999).

Payment security and personal information privacy is the most important one, because customers worry about their credit card security and their personal information.

## 2.2. Online Shopping Perceived Benefits

Online shopping perceived benefits are the results derived from the aforementioned

categories when they meet customers' needs (Wu 2003). According to previous studies (Jarvenpaa 1996, Vijayasathy 2000), online shopping benefits and customers' attitudes and decisions toward online shopping have a strong relationship.

Customers use the Internet for their shopping due to the benefits and advantages they get, which centre on the concept that Internet shopping is more convenient and offers competitive prices. Therefore, convenience is considered as one of the most important factors that motivate customers to shop online in addition to the other benefits (Khatib et al. 2006). Convenience has different types which can be considered during the shopping process. For example, the ease with which products can be found is known as 'browsing convenience'; product obtainability is 'possession convenience'; being able to return or exchange products is 'transaction convenience'; and the availability of home delivery and flexible delivery time windows is known as 'delivery convenience' (Kaufman-Scarborough 2002).

## 2.3. Online Shopping in Jordan

Jordan is a developing country in the Middle East which faces challenges in adopting e-commerce transactions and its related services. In recent years Jordan has witnessed developments in the information and communication infrastructure (ICT) (National ICT Strategy of Jordan 2007). However, Jordanians still face barriers to shopping online, due to some concerns influencing their attitudes toward online shopping (Alsmadi 2002). These concerns are lack of skills and knowledge of computers and the Internet, lack of online savvy, demographics, customer characteristics and trust, online payment, privacy and delivery service concerns (Alsmadi 2002, Chiu et al. 2009). Also, vendor reputation, service quality, store size, lack of reliable delivery service and product characteristics, price and availability negatively affect customers' intention and attitudes toward online shopping in developing countries (Li 2002).

Table 1. Participants' demographics

Demographic Variable		Participants	Percent	Total
Gender	Male	34	68.0	50
	Female	16	32.0	
Age range (yrs.)	20 and under	5	10.0	50
	21-30	33	66.0	
	31-40	9	18.0	
	41-50	1	2.0	
	51-60	2	4.0	
Educational level	PhD	0	0.0	50
	MSc	2	4.0	
	BSc	47	94.0	
	Diploma	1	2.0	
	GCSE	0	0.0	
Occupation	Manager	8	16.0	50
	Employee	31	62.0	
	Student	11	22.0	

### 3. METHODOLOGY

#### 3.1. The Study

This study used questionnaires to gauge customers' perceptions and attitudes toward online shopping in Jordan. The study firstly investigated Jordanian consumers' attitudes toward online shopping and their willingness to adopt it as an alternative to traditional high street shopping. Secondly, the study findings aimed to feed the research system design that is part of a larger project aiming to improve the delivery system.

#### 3.2. Sample

University students and young professionals have been found to be the most frequent users of the Internet and its related activities in terms of online purchases in the developing countries. Hayhoeet al. (2000) found that they represent a significant portion of e-markets and potential markets because most of their purchases are clothing, travel, food away from home,

educational expenses, household products, entertainment and personal items. A developed questionnaire was distributed to 50 randomly selected Jordanian university students and professionals to get their perceptions and attitudes toward online shopping. All questionnaires were returned and all of them were fully answered, a 100% response rate (probably because they were delivered and collected in person). The survey concentrated on the university students and professionals in Jordan because they are the most active users of the Internet in general and online shopping specifically.

Table 1 illustrates the demographic data of participants. It shows that 68% of the participants were male and 32% female. The majority of participants (66%) were aged 21-30, with 18% in the age range 31-40, 10% in the range of 20 years and under, 4% in the age range 51-60, and 2% in the age range 41-50. The education level of the participants consists of five groups, with 94 for BSc. students, 4% MSc. students, and 2% for Diploma students. Participants' worked as employees (62%), were students (22%) or were managers (16%).

*Table 2. Percentage of participants who bought from online shopping websites*

Category	Participants	Percent
2.1 I have not bought anything online	28	56.0
2.2 I have bought online	22	44.0
Total	50	100.0

### 3.3. Data Collection Procedure

The questionnaire was distributed to the study participants, who were instructed to fill it in at the most convenient time for them and asked to return it within one month.

The structured questionnaire was distributed among 50 participants as described previously, and all questionnaires returned (100%) were used in the analysis. The survey was carried out in Amman, the capital of Jordan. The questionnaire was divided into six parts, the last of which concerned respondents' demographic information, such as gender, age, level of education and occupation.

The first part concerned respondents' traditional shopping habits, including type of goods, payment method, if they bought anything and left it for later delivery and the total of in-person purchases. The second part asked about shopping by phone, including type of goods bought by phone, how often they bought by phone, payment method and total purchases by phone. The third part was asking about online shopping and online shopping adoption by asking them if they bought anything online, type of goods they buy online, how often they shop online, payment method, whether they would recommend online shopping for others, and the total purchases online. The fourth part was asking about the shopping attitudes and the related delivery service in order to conduct establish their perceptions toward online shopping including trust, payment security, shopping websites' ease of use and unwanted products return method. The fifth part was asking about the delivery service by asking them about the available delivery service, problem(s) they

faced in their home location, delivery costs, delivery time slots, not-at-home problem and delivery alternatives.

## 4. RESULTS

### 4.1. Customer Experience in Online Shopping

To get the results of the study, preliminary analysis of the data were calculated using SPSS Version 18.02.

As shown in Table 1, most of the participants were aged 21-30 and were drawn mainly from the Bachelor's degree level (94% BSc. 4% MSc. and 2% Diploma). Most participants were employees and professionals, followed by students, and the lowest percentage was for managers, which indicates that most of the participants in the study were university students and employees/professionals. This study focuses on online shopping because it is not popular among the population of Jordan. The low diffusion of online shopping methods is due to barriers to its popular use, mainly attributable to the low level of provided services such as home delivery service, which is the main focus of this research, and which affected the diffusion of online shopping.

The online shopping experience of participants is summarised in Table 2. It shows that 44% of the participants bought from online shopping websites, and 56% of them have not bought anything online. Table 3 shows that 56% of them have not bought anything online, 20% of them shop once a month, 18% of them shop when needed and 6% of them shop once a week.

*Table 3. Online shopping frequency*

Category	Participants	Percent
3.1I have not bought anything online	28	56.0
3.2Once a month	10	20.0
3.3When needed	9	18.0
3.4Once a week	3	6.0
Total	50	100.0

*Table 4. Percentage of participants who recommend online shopping*

Category	Participants	Percent
4.1I recommend online shopping for others	32	64.0
4.2I do not recommend online shopping for others	18	36.0
Total	50	100.0

## 4.2. Online Shopping Adoption

Table 4 shows that 64% of the participants recommend online shopping for others to adopt, while 36% of them do not recommend online shopping for others.

Table 5 shows the reasons for adopting and recommending online shopping for others, demonstrating that 30% of respondents chosen 'save effort & time', 26% chose 'nothing', 20% chose 'all mentioned', 10% chose 'save effort & time and ', 10% chose 'save effort & time and low prices', and 4% of them chose 'product availability'.

## 4.3. Online Shopping Benefits

Table 6 shows that 44% of the participants chose 'low prices', 18% chose 'low prices and product availability', 10% chose 'low prices, convenience and product availability', 8% chose 'low prices and convenience', 6% chose 'product availability', 6% chose 'low prices and delivery service availability', 4% chose 'convenience', 2% chose 'low prices, convenience and product availability' and 2% of them chose 'nothing'.

## 4.4. Online Shopping Attitudes

Online shopping attitudes include the customers' major concerns toward online shopping:

- Trust in online retailer

Table 7 shows that 42% of the respondents trust the vendor when shopping online and 58% of them do not trust the vendor.

- Online payment concern

Table 8 shows that 62% of the participants are afraid of online payment, and 36% of them are unafraid.

- Delivery service concerns

Table 9 shows that 32% of participants face problems when describing their home location for the delivery man, 26% of them said nothing, 26% of them said order accuracy, 6% of them complained about delivery costs, 4% complained about delivery costs and problems in describing their home location, 2% of them cited delivery costs and order accuracy, 2%

*Table 5. Reasons for recommending online shopping*

Category	Participants	Percent
5.1 Save effort and time	15	30.0
5.2 Nothing	13	26.0
5.3 All mentioned	10	20.0
5.4 Save effort & time and product availability	5	10.0
5.5 Save effort & time and low prices	5	10.0
5.6 Product availability	2	4.0
Total	50	100.0

*Table 6. Online shopping benefits*

Category	Participants	Percent
6.1 Low prices	22	44.0
6.2 Low prices and product availability	9	18.0
6.3 Low prices, convenience, and product availability	5	10.0
6.4 Low prices and convenience	4	8.0
6.5 Product availability	3	6.0
6.6 Low prices and delivery availability	3	6.0
6.7 Convenience	2	4.0
6.8 Convenience and product availability	1	2.0
6.9 Nothing	1	2.0
Total	50	100.0

*Table 7. Percentage of people who trust the vendor when shopping online*

Category	Participants	Percent
7.1 I do not trust	29	58.0
7.2 I trust	21	42.0
Total	50	100.0

*Table 8. Online payment*

Category	Participants	Percent
8.1 I am afraid of online payment	32	64.0
8.2 I am not afraid of online payment	18	36.0
Total	50	100.0



Table 9. Delivery problems

Category	Participants	Percent
9.1 Problems in describing my home location	16	32.0
9.2 Nothing	13	26.0
9.3 Order accuracy	13	26.0
9.4 Delivery costs	3	6.0
9.5 Delivery costs and problems in describing my home location	2	4.0
9.6 Delivery costs and order accuracy	1	2.0
9.7 Problems in describing my home location and order accuracy	1	2.0
9.8 Waiting for delivery and order accuracy	1	2.0
Total	50	100.0

of them said problems in describing home location and order accuracy, and 2% of them have a problem when waiting for delivery and complained about order accuracy.

## 5. DISCUSSION

This study investigated Jordanian consumers' attitudes toward online shopping and their intention to adopt this kind of shopping in the future. The study considered the factors that most influence customers' decision to shop online. The results indicate that the main factors influencing Jordanian consumers' behaviour toward online shopping are: trust, online payment and delivery service availability. In addition, human resources and shopping experience were associated with both attitudes toward online shopping and intention to shop online, consistent with previous studies (Vijayasathya 2000).

The results of the study indicate that most participants have not bought anything online (Table 2); this is a big indicator of low experience about using online shopping websites for shopping due to some obstacles influence the consumers' decision to buy online. These barriers are socio-cultural (e.g. the desire of touching and feeling the products' quality before purchase, language barrier, personal characteristics etc.) (Elbeltagi 2007, Kshetri 2008a); political and economic (e.g. Internet subscription high costs and economic and

climate changes) (Andam 2003, Tigre 2003, Kurnia 2006, Kapurubandara, Lawson 2007); and human resources (e.g. lack of personal skills in using computer and Internet and shopping websites for shopping) (Andam 2003, Laneet al. 2004, Kurnia 2006).

Moreover, the study investigated the customers' intention toward adopting and recommending online shopping as alternative way for shopping for others. Table 4, shows that most participants, whether experienced or inexperienced in online shopping would recommend this mode of shopping due to its advantages. Also Table 5, shows that participants identified the main motivations for recommending online shopping to others are saving effort and time, low prices and product availability. These motivations are considered as the main motives for adopting online shopping as an alternative method of shopping because it helps cut the costs of transportation and parking for cars, provides wider choice of products, and enables access to varying degrees of quality, prices and convenience. These results are compliant with the findings of previous studies (Morganosky 2000, Kacenet al. 2002, Delafrooz et al. 2009b). The most preferred benefit of online shopping was found to be 'low prices' (Table 6). Low price is one of the factors that affect consumers' decision positively to shop online, and price comparison services offered by online retailers give the customers the opportunity to compare

prices from different retailers and buy from the cheapest one, which finding is consistent with previous research (Delafruz, Paim and Khatibi et al. 2009a).

The results had shown in Tables 7 and 8 concern trust and online payment. According to the former, most participants do not trust online shopping websites, which negatively influences their intention to adopt online shopping. Trust is a major obstacle for online shopping websites and cannot be spoon-fed by applying adequate instruments. Faqih (2011) argued that, by reducing perceived risk within web environment by applying mechanisms for risk reduction, customers' trust in online shopping can be increased, thereby enhancing their intention to shop online. However, trust concerns for consumers when shopping online comprises many facets, such as fear of online payment, personal data privacy and security, quality of service and quality of goods provided by online retailers. These concerns affect the consumers' decision to shop online. The reasons behind the concerns about quality of goods offered by online retailers among Jordanians is related to their historical legacy of traditional eastern habits for shopping, which include ascertaining the quality of tangible products (literally touching and feeling) prior to making a purchase decision, and they also enjoy traditional shopping more than online shopping. Moreover, due to the other barriers that prevent them from using online shopping as an alternative for traditional shopping, most of them do not have any experience of using the Internet for shopping. The reasons behind their fear about their privacy are low knowledge and experience about online shopping websites' privacy and policy terms and conditions. These results are consistent with the findings of previous studies (Morganosky 2000, Morganosky and Cude 2002, Pechtl 2003, Ghazali, Mutumand Mabob 2006).

According to Table 8, most participants are afraid of making an online payment, which is considered to fall under the trust dimension. This is due to worries regarding their personal and financial information security. This indicates

that Jordanians are afraid of making online payment to Internet retailers due to the lack of online payment systems, lack of regulations for online transactions and low knowledge of using credit cards for online purchases. These results are compliant with the findings of previous studies (Miyazaki and Fernandez 2001, Forsythe and Shi 2003, Forsythe et al. 2006).

Finally, Table 9 shows the delivery problems that face consumers when placing an online order. Most participants complained about describing their address to the delivery courier, due to the lack of a post code system in Jordan (as in many developing countries). Thus, lack of network and transportation infrastructure hinders the most basic process upon which online shopping fundamentally depends (Kshetri 2008a, Kshetri 2008b). The second problem shown in Table 9 is order accuracy; consumers get disappointed when their order items are not as they ordered. This reduces satisfaction with online shopping and with the quality of service, thus undermining trust. These results are compliant with the findings of previous research (Forsythe et al. 2006, Ghazali, Mutumand Mabob 2006, Delafruz et al. 2009b).

The intention of the current study is to investigate Jordanian consumers' attitudes toward online shopping in terms of benefits and concerns that influence their decisions to adopt online shopping as a channel for shopping. The results show that most consumers' decisions in Jordan are influenced negatively due to the factor of trust, which is considered as a major obstacle inhibiting shoppers' decision to use online methods in Jordan. Therefore, the study findings yield some managerial implications for e-retailers to stimulate online shopping by recommending them to have a better understanding of online shoppers' behaviour, thereby improving the quality of provided services, using advanced search engines for price comparison facility, offering a wide range of products from different retailers and paying attention for the quality of provided goods, providing competitive prices, providing shoppers with more information about the product itself and improving the level of personal data

privacy and security. To achieve the desired benefits and avoid the risks and concerns that influence customers' decision, e-retailers must have enough knowledge about the factors and motivations that influence customers' decision to shop online.

The study has several limitations. First, since the survey was conducted among university students and company employees, the results should be interpreted precisely with respect to the generalisation of research findings of Jordanian consumers as a whole. Next, the sample size was small (50 participants); to accurately evaluate Jordanian consumers' attitudes toward online shopping, a larger sample size is desirable. Additionally, the research was conducted in Amman, which is the capital city of Jordan. Although this is representative of the Jordanian urban population as a whole, and of comparable cities in the Middle East, it could not encompass the many people living in rural or provincial areas, which are affected by different infrastructural and cultural factors.

Future research needs to focus on a larger context by investigating retailers' opinions towards online shopping to develop a mechanism to understand online shoppers' behaviour in Jordan. Furthermore, improving the provided services to the customers to get a good reputation and gain their trust and the trust of the future customers. Research drawing a sample that is representative of a whole nation, comprising rural and urban internet users as well as people from more diverse socio-cultural backgrounds would shed light on the national picture of e-commerce adoption at the national level. Additionally, no participants over the age of 60 were included in this study; elderly people are the most excluded from access to computer technologies generally in developing countries, but the age cohort of over-60s would potentially benefit the most from e-commerce. Thus, it is advised that special research be conducted investigating barriers to e-commerce among the elderly in developing countries.

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ISSN 1947-8402  
eISSN 1947-8410  
Published quarterly

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