

**EVALUATING THE ANTECEDENTS OF ONLINE CONSUMER PURCHASING BEHAVIOR  
AN EMPIRICAL STUDY BASED ON THEORY OF PLANNED BEHAVIOR**

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**Abstract**

*Today, internet has been emerged as an indispensable means to develop business activities. Whereas a small number of consumers in Jordan frequently shop on the Internet, research on what factors affect their behavior changes has been fragmented. Therefore, this study that proposes a framework to increase researchers' understanding of Jordan young consumers' attitudes toward Internet shopping and their intention to shop on the online. Moreover, this research aims to overcome the drawback of prior studies and evaluate up to five antecedent factors in one research model. Also, this research extends theory of planned behavior (TPB) by including five important factors as external beliefs to online consumer behavior. The five factors are identified by previous research, mostly in the areas of management information systems and marketing science. This research is performed with a survey of 500 consumers who have online shopping experiences. The collected survey data is applied to test each hypothesis developed in the study model. The findings of data analysis confirm perceived ease of use; perceived behavioral control, attitude, and perceived usefulness are essential antecedents in determining online consumer behavior. However, the study found no significant relationships between trust and online purchasing behavior*

*Keywords: Perceived ease of use, Perceived behavioral control, Attitude, Perceived usefulness, Consumer behavior, Jordan.*

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**INTRODUCTION**

Nowadays, Internet is a part of our everyday life and it definitely changed our vision of shopping with the progress of e-commerce. At present, E-commerce is significant and is here to stay. Internet marketing has been become an essential part of marketing strategy. Furthermore, Marketers and customers has been used the Internet to make decisions, choose brands and transact with Internet providers. Additionally, numerous researches from diverse disciplines

have contributed to the understanding of online consumer behavior. Most factors to online consumer behavior have been identified and examined. Although previous researches provide much valuable knowledge in the area, a lot of questions remain unanswered. Diverse previous results lead to inconsistent and even controversial findings and several important antecedents are missing. At present scholars of online consumer behavior are attempting to pursue a more comprehensive viewpoint and build a more consolidated conceptual model to overcome the drawbacks from prior studies. Furthermore, this study aims at developing new knowledge, models and theories online customer behavior (Laroche, 2010). More specifically, Studying online consumer behavior is one of the most significant research agendas in E-commerce during the past decade. The studies of online consumer behavior has been performed in multiple disciplines including information systems, marketing, management science, psychology and social psychology, etc. (Chen, 2009; Hoffman & Novak 1996; Koufaris 2002; Gefen *et al.* 2003; Pavlou 2003, 2006; Cheung *et al.* 2005; Zhou *et al.* 2007). Currently, majority of researches and academic literatures have been emphasizing on traditional consumer behavior in different settings such as the product and service sector (Gao, 2008; Woodall, 2009; Durvasula, et al., 2004), But only a few researches have focused online consumer behavior (Lin, 2007; Flick, 2009; Osama, & Ahmed, 2013). Finally, this study is important because the online consumer behavior is still considered a new field where flows in the system, reliability, and manageability have become quite evident (Bapna et al., 2004; Constanza, & Lynda, 2012; Smith, & Rupp, 2003; Newes, 2011).

## LITERATURE REVIEW

A review of work in the area of consumer behavior indicates that a few studies have examined online consumer behavior (Sinha, 2010; Osama, & Ahmed, 2013; Chen, & Huang, 2013). Current studies have emphasized the need to modify and examine the dimensionality of the theory of planned behavior format. So, creating a multidimensional scale for theory of planned behavior and testing its psychometric characteristic is a great interest in recent studies (Chen, 2009). Furthermore, previous studies has demonstrated that there are numerous factors that affect online consumer behavior, but a complete coverage of all potential factors in one research model is almost impossible. Most research focused on a few main factors. For instance, Koufaris (2002) explored variables which come from information systems (technology acceptance model), marketing (Consumer Behavior), and psychology (Flow and Environmental Psychology) in one model; Pavlou (2003) investigated the relationship between consumer acceptance of E-commerce and trust, risk, perceived usefulness, and perceived ease of use. On the other hand, Pavlou and Fygenson (2006) found consumer's adoption of e-commerce with the extended theory of planned behavior (TPB) (Ajzen, 1991). Furthermore, the literature review reveals factors that affect creation of successful consumer behavior.

### **Theory of planned behavior (TPB)**

The increase of marketing strategy improvement is ability to predict the consumer behavior in the future. Thus, it is very significant for marketer to understand and impact the consumer behavior. There are numerous theories that used to predict the purchase behavior of the consumer in the purchasing method. In addition, as an extension of theory of reasoned action, the Theory of Planned Behavior (TPB) clarifies the human decision making method (Azjen 1985, 1991; Azjen and Fishbein 1980). Theory of Planned Behavior assists the study in clarifying behaviors over which individuals have incomplete voluntary control. Furthermore, factors included in the theory contain a) perceived behavior control, b) behavior, c) attitude, d), subjective norm, and e) intention. More specifically, Technology Acceptance Model (TAM) is used for a prediction of the information, which is related to the technology such as online purchasing. Additionally, Technology Acceptance Model (TAM) can describe the acceptance of information technology and an individual's attitude among applying that technology. To describe the information system acceptance, there are two fundamental variables which are perceived usefulness and perceived ease of use (Davis et al., 1989). It was supported by Nasri & Charfeddine, 2012, Sinha, 2010, McKechnie et al., 2006; O'Cass and Fenech, 2003.

### **Online Consumer Behavior**

These days, there are differences between online consumer behavior and traditional offline consumer behaviors (Pavlou & Fygenson 2006; Mohamed et al., 2012; Chen 2009). Also, online consumers are not only consumers but also computer users (Koufaris 2002; Chen & Huang, 2013). In addition to, information technology has significant effect on online consumer behavior. This is the main difference between online and offline consumer behaviors. Moreover, due to online purchasing happening in the virtual environment, online consumers miss several valuable features or activities from the offline shopping. Furthermore, the study on online consumer behavior is significant because it helps to understand when and how online consumer prepares themselves for purchasing. Additionally, previous studies has demonstrated that there are numerous factors that impact online consumer behavior, but a complete coverage of all potential factors in one study model is almost impossible. Most researches focused on a few main factors. For instance, Osama and Ahmed, (2013), and Muhammed, and Nasir. (2011) found that online shopping is just simply facilitating diverse stages of traditional shopping, specifically decision making and this implies that the only difference between online and offline consumers is a desire for convenience and time saving. Similarly, Koufaris (2002) evaluated factors which come from information systems (technology acceptance model), marketing(Consumer Behavior), and psychology (Flow and Environmental Psychology) in one model; Pavlou (2003) explored that interrelationships between consumer acceptance of E-

commerce and trust, risk, perceived usefulness, and perceived ease of use. In their study model, consumer behavior was separately tested in terms of getting information behavior and purchasing behavior, both of which were influenced by trust and Perceived behavioral control, consumer's attitude, and technology-oriented factors including perceived usefulness, perceived ease of use and web site features. This study demonstrates that factors are significant antecedent factors to online consumer behavior

### **Factors that Affect Online Consumer Behavior**

In the last decades, majority of researches of online consumer behavior have attempted to identify main factors which play vital roles in determining online consumer behavior. Prior researches demonstrated that there were a large numbers of factors to online consumer behavior. These factors, not comprehensively listed, include attitude, Perceived behavioral control, trust, perceived usefulness, and perceived ease of use (Lee et al., 2011; Flink , 2009).

#### ***Attitude***

A number of studies have attempted to define attitude. Researchers have used both a positive or negative evaluation of performing that behavior measures to define and assess attitude. Chen (2009) defined an attitude toward a behavior as a positive or negative assessment of performing that behavior. Applied to this studies context, an attitude toward Internet purchasing refers to the degree to which the consumer has a favorable or unfavorable assessment or appraisal of internet purchasing. Numerous studies in the marketing, information systems, and psychology fields have used attitude as a factor of consumer purchase behavior, since attitude is one of the main factors in the theory of planned behavior, and the technology acceptance model (Sinha, 2010; Gao, 2008; ). These theories are appropriate for predicting purchase behavior as well as actual behavior. For example, Flink (2009) indicated that attitude toward the internet shopping was positively related to internet purchasing behavior. The positive attitude toward the internet purchasing considerably increased intention to use the internet for shopping. Furthermore, Nasri and Charfedding (2012) also found a positive relationship between attitudes toward online purchase behavior. Similarly, (Lee et al., 2011) defined an attitude as a person's positive or negative evaluations, emotional feelings, and action tendencies toward some object or idea, and which is stable over time. More specifically, most prior studies have showed attitude towards online shopping is an important predictor of making online purchases (Jaturarith , 2007; Nemes, 2011). Finally, for this research, consumer attitude towards online purchasing is defined as the extent to which a consumer makes a positive or negative assessment about purchasing online. Hence, based on the above arguments, the following hypothesis is offered.

**Hypothesis 1:** There is a significant positive relationship between attitude and online purchasing behavior

### ***Perceived Behavioral Control***

Ajzen and Madden (1986) extended the TRA into the Theory of Planned Behavior (TPB) through adding a new factor "perceived behavioral control" as a determinant of both intention and behavior. Furthermore, perceived behavioral control indicates to consumers' perceptions of their ability to perform a given behavior. TPB allows the prediction of behaviors over which people do not have complete volitional control. Perceived behavioral control reflects perceptions of internal constraints (self-efficacy) as well as external constraints on behavior, like availability of resources. It has been found that the Planned Behavioral Control (PBC) directly affects online shopping behavior (George 2004) and has a strong relationship with actual Internet purchasing (Khalifa & Limayem 2003, Mahammed et al.,2012). Applying Theory of Planned Behavior to online purchase behavior.

**Hypothesis 2:** There is a significant positive relationship between Perceived Behavioral Control and online purchasing behavior

### ***Trust***

Studies and literature about online consumer behavior frequently cite trust as a significant factor in a consumer being willing to purchase online (Chen et al., 2004; Hansen, 2013; Mohamed et al., 2012). Furthermore, there is no consensus among authors on the definition of online trust. Contanza, & Lynda (2012) defined trust as, "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" . Similarly, this definition is widely recognized and the most frequently cited (Osama, & Ahmed, 2013). According to Kim, & Forsythe, (2010), trust is a critical experienced factor fundamental in initiating relationships with consumers. Thus, in marketing literature, trust is positively related to a consumer's experience with a selling party (Keystone, 2008). Moreover, People purchase products and services are the most based on their level of trust in this product or services, and sellers either in the physical store or online shops. Finally, online trust is the basic and vital element for developing a relationship with customers. More specifically, numerous researches, between them Chang & Chen (2008), Ganguly et al (2012), Dash & Saji (2007), and Chen & Barnes (2007), find a significant positive relationship between trust and online purchase behavior. Hence, based on the above arguments, the following hypothesis is offered

**Hypothesis 3:** There is a significant positive relationship between trust and online purchasing behavior

***Perceived usefulness (PU)***

Davis (1989) defines Perceived usefulness as the degree to which a person believes that using a particular system will enhance his or her job performance. Similarly, Chen, (2009) perceived usefulness are defined as the degree to which one believes that using a system will enhance her performance or increase productivity and influence purchasing behavior (Davis1989; Taylor & Todd 1995). Therefore, Perceived usefulness is the most important factor influencing purchasing behavior especially when making an adoption decision. More specifically , this study focuses on Internet purchasing behavior, the meaning of perceived usefulness was modified from the original to denote the extent to which an individual believes that using the online as a shopping medium will enhance the outcome of the individual shopping experience (Cao & Mokhtarian, 2005; Monsuwe et al., 2004; Salisbury et al., 2001; Venkatesh, 2000). Numerous studies have suggested that usefulness influences the intent to purchase over the online directly (Ahn et al., 2004; Fenech & O’Cass, 2001; Gefen & Straub, 2000; Salisbury et al., 2001).

**Hypothesis 4:** There is a significant positive relationship between perceived usefulness and online purchasing behavior

***Perceived ease of use (PEOU)***

There are numerous definitions and measures of perceived ease of use, but there is no consensus on a single definition. The definition of perceived ease of use in the literature refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). According to Jaturarith (2007), Perceived ease of use is defined as the extent to which a person believes that using a particular technology will be free of effort. Applied to the online context, ease of use refers to consumer beliefs that purchasing over the Internet will involve a minimal effort and that it is easy to use the Internet as a shopping medium. Furthermore, ease of use has also been termed usability or efficiency in the online perspective, which contains ease of navigation, ease of ordering, search function, download speed, overall site design, and ease of Internet purchasing (Broekhuizen & Jager, 2003; Salisbury et al., 2001; Swaminathan et al., 1999; Zeithaml, Parasuraman, & Malhotra, 2002, Monsuwe et al., 2004). Davis indicated that ease of use alone is not adequate to predict usage behavior; therefore, it was a causal antecedent to usefulness. prior studies have suggested that ease of use determined attitude toward Internet purchasing by applying the technology acceptance model (Ahn et al., 2004; Childers et al., 2001; Henderson & Divett, 2003; Pavlou, 2003). Finally, numerous studies discussed the impact of perceived ease of use on purchase behavior in general; some of the past studies, found a significant relationship between perceived ease of use and purchase behavior (Sin, Nor, & Al-gagga, 2012; Tero et al., 2004; Nemes, 2011 ). On the other hand, other studies found an insignificant relationship (Lee et al., 2011; Lin, 2007).This research focused on the linkage between perceived ease of use and purchase

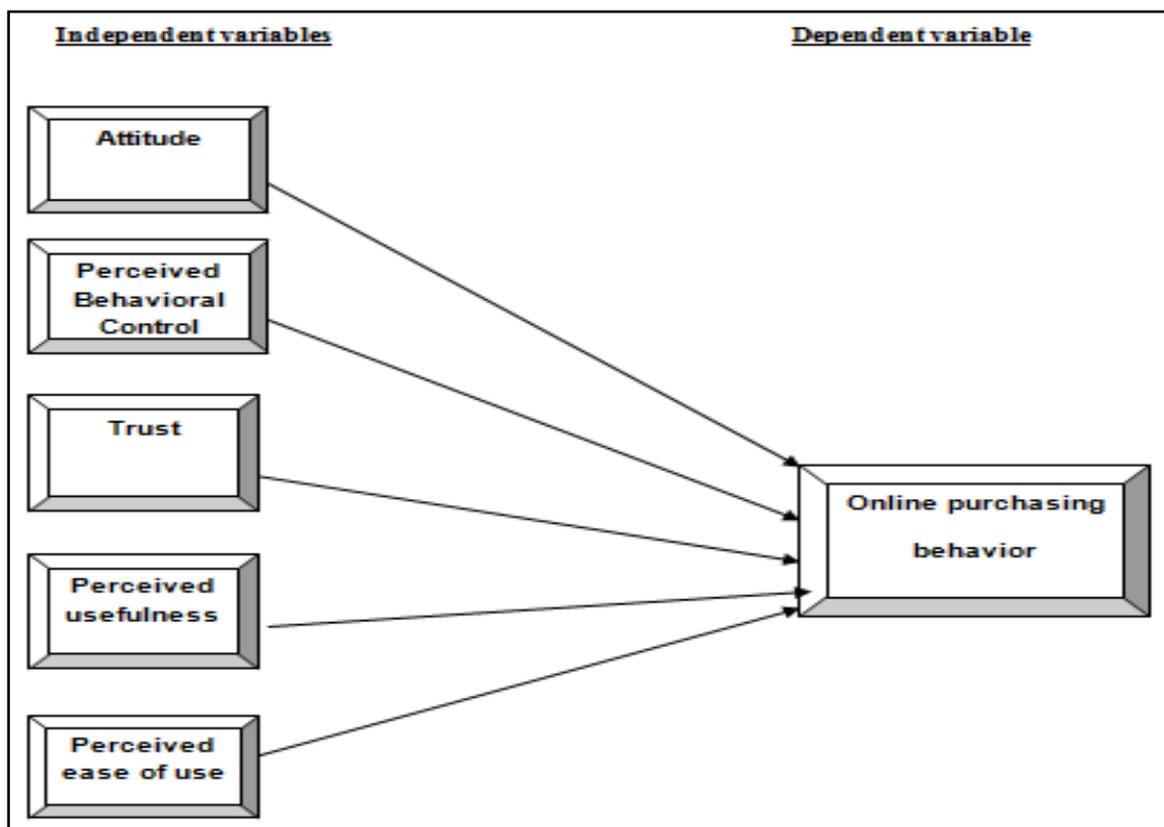
behavior. Furthermore, previous study indicated that perceived ease of use positively affects the online purchase behavior (Chen et al., 2004; Mon, & Kim, 2001; Cho, & Fiorito, 2008; Lee et al., 2011). Also, this study was aimed at examining the impact of perceived ease of use on the purchase behavior to buy online. Perceived usefulness is hypothesized to have a direct effect on purchase behavior when buying online.

**Hypothesis 5:** There is a significant positive relationship between perceived usefulness and online purchasing behavior

## CONCEPTUAL FRAMEWORK

The proposed model for the study was developed to examine the online purchasing behaviors of Jordanian consumers (See Figure 1). Online consumer behavior is influenced by numerous factors. Figure 1 demonstrates a proposed research model of important variables from prior studies that influence a consumer's behavior to purchase online. This proposal model builds on the attitude (Hausman, & Siekpe, 2009), perceived behavioral control (Chen, 2009), trust (Liang, & Huang, 1998), perceived usefulness (Hausman, & Siekpe, 2009), perceived ease of use (Chen, 2009). Furthermore, the proposed model that incorporates the variables to be studied is illustrated in Figure 1.

Figure 1. Proposed framework



## **METHODOLOGY**

The objective of this study is to identify antecedents of online consumers' behavior to purchase. The method will be discussed in this chapter in the following order: population and sample, data collection method, research instrument, data analysis, result and implication.

### **Population and Sample**

The target population for the study is Yarmouk University of Jordan and keeping in view the limitation of time and resources writer have decided to take the sample of 500 students. Questionnaires were distributed by hand to respondents and enough time given to respondents to fill the questionnaire to reduce sampling error. Furthermore, students were selected because the student population is known for its technological expertise (Hair et., 2007; Coakes et al., 2006). In addition, there were 500 questionnaires distributed to one university in Jordan, in Arabic languages, located at the North. However, only 400 were completed as usable questionnaires and were used for data analysis in this research. According to Sekaran (2003), 400 responses are considered as an acceptable number for researchers to proceed with data analysis.

### **Data Collection Procedures**

According to Saunders et al., (2009) there are two types of data: primary and secondary data. Primary data indicates to collection of required data by the researcher specifically for their own purpose and research. Secondary data indicates to the data that has been collected by other researchers for some other purposes. According to Hair et al. (2011) "when the research objectives cannot be achieved with secondary data, primary data must be collected". In this study, Self-administered questionnaires were used for data collection from students of Yarmouk University in Jordan. After identifying all the respondents, this study involved to distribute the questionnaires. The researcher intercepted personally the respondents in the selected Yarmouk University and it took one month to complete the collection process. The structure of the questionnaire is clear, easy to understand, and straightforward to ensure that the students could answer the questions with ease.

### **Research Instrument**

A Self-administered questionnaire in English will be translated into the Arabic language, and divide into five sections: online purchasing behavior, attitude, perceived behavioral Control, trust, perceived usefulness, perceived ease of use, included items on demographic details of respondents. Therefore, this study used a Likert scale to measure responses since this scale is widely used in both marketing and social science (Burns & Bush, 2002). However, many

researchers argued that using a five-point scale is just as good as any other (Churchill & Iacobucci, 2004; Garland, 1991) for the reason that it reduces confusion to the respondents.

### **Data Analysis**

This research used SPSS software to analysis the collected data. Descriptive statistics, Cronbach's Alpha, Pearson's correlation, Factor analysis, missing data, treatment of outlier, normality, homoscedasticity, and multicollinearity and multiple regressions were the statistical tools that were done in this research. A five part questionnaire was given to each participant. The first part of the questionnaire included question # 1 through # 4. These items were summed and then divided by four to determining the value for attitude. The second part of the questionnaire included question # 5 through # 8. These items were summed and then divided by four to determining the value for Perceived Behavioral Control. The last questions which are # 20 through # 24 are online purchasing behavior. Through descriptive statistics, any data problems and statistical assumptions concerning the parameters used in this research were further examined. The variables were measured with scales. The consistency of the scales was estimated through Cronbach's alpha. To describe the relation between the variables correlation analysis was used and to test the, attitude, perceived behavioral Control, trust, perceived usefulness, perceived ease of use, on the online purchasing behavior regression analysis was utilized.

## **RESULTS AND DISCUSSION**

### **Profile of Respondents**

In this study, the evaluated profile include, gender, age, academic qualification, household income. Among 400 respondents, there were slightly more male (55.5%) than females (44.5%). In terms of age, the majority of respondents were between the ages of 18 and 25, which represented 40.4% of the total respondents. The age of these respondents were almost evenly distributed among the age groups of 26-35 (25.4%), 36-45 (17.8%), and 46 and above (16.4%). With respect to academic qualification, 50% had a bachelor's degree, 30% a master's degree, and only 20% with PhD qualification. One-third of the respondents (25.0%) reported to earn an annual household income of between JD 15.000 – 25.000 and 15.0% earned more than JD26.000-35, and 50.0% had an annual income under JD 15.000. Only 10.0% of the respondents had an annual income of JD 35 and above. With respect to purchase, 60.0% of the respondents reported that it was their first time purchase whilst 25.0% purchase for a second time. Only 10% respondent reported that this was their third purchase, and 5.0% respondents answered more three times. In sum, the demographic profile of the respondents in

this study is also observed in many studies in other research works (Nems, 2011 ;Chen, 2009; Lee, 2010).

### Factor Analysis

According to Hair et al. (2006) and Tabachnick and Fidell (2001), factor analysis is often performed when a researcher wants to understand the underlying structures or factors of his or her studied variables. Thus, it can be a useful exploratory tool to test theories involved in one particular research and help determine the construct adequacy of a measuring device (Tabachnick & Fidell, 2001; pallant, 2007). Exploratory factor analyses were conducted separately for each variable, using principal component factoring and the Oblimin rotation method. In interpreting the factors, we used the guideline provided by Hair et al (2006) where a loading of 0.50 or greater on one factor are considered. The appropriateness of exploratory factor analysis was determined by examining the correlation matrix of the variables. The Kaiser-Meyer- Olkin measure of sampling adequacy was over .760 in all investigations. The Bartlett test of sphericity (over 959.468 in all variable) showed that the correlation matrix has significant correlations ( $p = 0.000$  for all variables), which indicated very good overall sampling adequacy (Hair et al 1998).

### Scale Reliabilities

The research measures were checked for dimensionality with factor analysis; results are demonstrated in table 1. The Cranach's Alpha scores were all greater than 0.70 and are considered reliable (Hair et al., 2006). All the variables show a high degree of reliability.

Table: 1. Reliability Analysis of Factor of Purchase intention

Variables	Number of items	Cronbach's Alpha
purchase behavior	4	.83
attitude	4	.85
perceived behavioral control	4	.75
trust	4	.77
perceived usefulness	4	.82
perceived ease of use	4	.87

### Descriptive Statistics

Responses to all items of the study variables were measured on a 5-point likert scale (on a scale of 1 to 5). Table 2 shows the means and standard deviations of the study variables.

Table: 2. Means and standard deviations

Component	Mean	Std. Deviation
Purchase behavior	4.05	0.56
Attitude	3.7291	.75704
perceived behavioral control	3.93	0.60
Trust	3.77	0.56
perceived usefulness	3.89	0.68
perceived ease of use	4.16	0.57

Based on Table 2 above, 400 valid data were analyzed. Mean value for each variable was calculated. According to Hair et al.(2006), the mean scores of less than 2.5 are considered low; mean scores of 2.5 to 3.5 are considered moderate, and mean scores more than 3.5 are considered high. As mentioned previously, Perceived ease of use is represented by four items. As shown in Table 2, the mean score of this variable is considered very high (4.16), whereas the other variables had a high mean score (3.7and above). For instance, the mean score of Purchase behavior is 4.05, perceived behavioral control 3.93, perceived usefulness, 3.89, attitude 3.7291, Trust 3.77, and perceived ease of use 4.16. Finally, this result confirms respondents' viewpoint to Purchase behavior in the future.

### Regression Analysis

Multiple regression analysis was performed for getting answers of research questions of this study. In order to conduct multiple regression analysis, some assumptions of the relationship between the dependent variable and the independent variables need to be met such as normality, linearity, constant variance of the error terms and independence of the error terms (Hair et al., 1998). Multiple regressions are used to explain the relationship between a single dependent (criterion) variable and several independent (predictor) variables. There are a few approaches that are used for multiple regression analysis such as standard regression, hierarchical or sequential, and stepwise regression (Palant, 2001; 2007).

Table: 3. Results of Multiple Regressions between attitude, perceived behavioral control, trust, perceived usefulness, perceived ease of use, and purchasing behavior

Model	Dependent variable: purchasing behavior		
	B	Beta	Sig
Independent variable			
attitude	.328	.318	.000
perceived behavioral control	.358	.302	.000
trust	.041	.041	.183
perceived usefulness	.309	.401	.000
perceived ease of use	.409	.315	.000
F statistics=826.464			
R Square= .861			
Adjusted R Square= .860			

## Hypothesis Testing

Based on the theoretical model (Figure 1), multiple regressions was performed using online purchasing behavior as the dependent variable and attitude, perceived behavioral control, trust, perceived usefulness, and perceived ease of use as the independent variables. The result for each hypothesis is described below. Hypotheses one, which states that attitude has positive influence on purchasing behavior, is accepted. As shown in table 2, the significant value is less than 0.05, therefore, there is a significant relationship between attitude and purchasing behavior. This finding is consistent with the study conducted by (Chen, 2009; Osama, & Ahmed, 2013). Hypotheses two, which states that perceived behavioral control has positive influence on purchasing behavior, is accepted. As shown in table 2, the significant value is less than 0.05, hence, there is a statistically a significant relationship between perceived behavioral control and purchasing behavior. This result is consistent with studies (Mohamed et al., 2012, Muhammed, & Nasir, 2011). Hypotheses three, which states that trust has negative influence on purchasing behavior to buy online, fails to be is rejected. As shown in table 2, the significant value is less than 0.05, hence, there is a statistically a negative relationship between trust and purchasing behavior to buy online. This result is consistent with studies (Wu et al. 2010; McCole et al., 2010). Regarding Hypotheses 4, the data indicate that perceived usefulness is significantly related to purchasing behavior. This result is consistent with studies (Nasri, & Charfeddine, 2012; Chen, 2009). Therefore, the results support Hypothesis 4. Finally, the findings of Hypotheses 5, the data indicate that perceived ease of use is significantly related to purchasing behavior. This result is consistent with studies (Nasri, & Charfeddine, 2012; Chen, 2009). Therefore, Hypothesis 5 is support.

## Correlation Analysis

Correlation analysis describes the strength and direction of the linear relationship between two variables (Pallant, 2001) and the degree of correlation indicates the strength and importance of a relationship between them. According to Cohen (1988), correlation values between 0.1 and 0.3 are considered small correlations; values between 0.3 and 0.49 are considered medium and values from 0.5 to 1.0 are considered large. In this study, the correlation between these five variables is shown in Table 4. The correlation is considered a high correlation based on Cohen (1988), and Pallant (2007) more than .50 score is considered largely correlated between variables.

Table: 4. Pearson Correlation for Independent Variables and Dependent variable

	PB	AT	PBC	T	PU	PEOU
PB	1					
AT	.821(**)	1				
PBC	.651(**)	.559 (**)	1			
T	.772(**)	.614(**)	.593(**)	1		
PU	.799(**)	.657(**)	.671(**)	.654(**)	1	
PEOU	.855(**)	.713(**)	.617(**)	.733(**)	.785(**)	1

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

**Note.** PB: purchasing behavior, AT: attitude, PBC: perceived behavior control, T: trust, PU: perceived usefulness, PEOU: perceived ease of use.

Table 4, shows a summary of the correlation analysis results where the computation of the Pearson correlation coefficient was performed to understand the relationship among all variables in the study. The correlation coefficients (r) given in Table 4, indicate the strength of the relationship between the variables and the correlation coefficient for all latent variables were found under the threshold of .90 (Hair et al., 2006). Overall correlation values of the variable as shown in Table 4, showed correlation coefficients with values above .5, which normally indicate high associations between variables. The relationship between perceived usefulness and purchase intention is highly significant ( $r = .821$ ). According to Cohen (1988) and Pallant (2007), a coefficient of more than .50 means largely correlated variables. It signals also that subjective norm influences purchase intention. Table 4, also shows that most of the variables are statistically correlated with perceived usefulness, perceived ease of use, subjective norm, trust. The r coefficients range from .651 to .821.

## CONCLUSION

Most previous studies on online purchasing behavior has focused predominantly on developed markets such as the USA, Europe, Canada, parts of Asia and Australia (Hansan, 2013; Chen, 2009; Zhang, 2006), but there was very little studies to be found about online consumer behavior in the Jordanian context (AL-Jabari, 2012). Furthermore, the objective of this research was to conduct a thorough analysis of the literature in the area of online consumer behavior. A studies framework was suggested to better understand existing researchers and to highlight under-researched areas. These findings demonstrate that the literature on online consumer behavior is rather fragmented. More specifically, this study intends to evaluate several major antecedents that have been believed to determine online consumer purchasing behavior. The major antecedents introduced in the research model were identified from previous research findings. Five main antecedents, falling into two belief categories, were examined as to their effects on online consumer behavior in the extended-TBP model. They are perceived usefulness and perceived ease of use (TAM beliefs); attitude, perceived behavioral control, and

trust (TBP beliefs). Among them, attitude, perceived behavioral control, and perceived usefulness and perceived ease of use were found to significantly influence online consumer purchasing behavior. The result is consistent with that reported by previous study of Chen, (2009), who found a significant and positive relationship between attitude, perceived behavioral control and online consumer purchasing behavior. Sinha (2010) investigated the relationship between perceived usefulness, perceived ease of use and online shopping. Similar findings were report by Lee etal, (2011), who demonstrated that attitude, has a positive influence online shopping. In contrast, Constanza Bianchi, & Lynda Andrews, (2012) examined the relationship between trust and online purchasing behavior. He found insignificant influence of online purchasing behavior. This finding is supported in other studies (Wu et al. 2010; McCole et al., 2010). It was expected that attitude will improved the consumer intentions, but unfortunately Jordan consumers are much worried about trusting the web site as the most vital factor to increase their intention for accepting online purchasing. These findings may encourage IT sector professionals to introduce more secured internet and e-payment tools for intranet transaction such as the digital signature which will increase consumers' trust with online purchasing. Hence, this study found that perceived ease of use is number one factor that affect Jordan consumer behavior followed by perceived behavioral control, attitude, perceived usefulness for purchasing online as this is a new experience for them and very limited number of local vendors offer online purchasing transactions. Finally, these findings provide interesting insights into internet purchase behavior for Jordan consumers that have implications for both domestic companies and global companies seeking geographical expansion of their e-commerce activities. In conclusion, this study provides a valuable research model and empirical results in the area. Meanwhile, it exposes some limitations of the research method and the measurement instruments. Overcoming these limitations in future research will open new research avenues for the study of online consumer behavior.

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