

# A STUDY OF FACTORS AFFECTING JORDANIANS CONSUMERS' PURCHASING INTENTION FOR ONLINE TRAVEL PRODUCTS AN EMPIRICAL STUDY OF IRBID CITY CONSUMERS

Abdel Fattah Mahmoud Al-Azzam, Al al-Bayt University  
Atalla Fahed Alserhan, Al al-Bayt University

## ABSTRACT

*The main objective of this research is to evaluate the factors affecting the purchase intention of young consumers' travel products in Jordan. Five factors (namely Perceived Usefulness, Perceived Ease of Use, Price, Trust, and Website Design Quality) were tested. Development of Planned Behavior Theory (TPB) and Technology Acceptance Model (TAM) were used as basic theories. The proposed model was empirically evaluated using data collected from an online consumers' survey in the city of Irbid. We have surveyed people with online purchase experience. There were 400 chosen consumers qualified for data processing. The gathered data were analyzed through a process ranging from scale reliability, correlation analysis and multiple regression analysis. The results were analyzed using SPSS to test the hypotheses. According to the research, results show that consumers' purchase intentions online are positively influenced by Perceived Usefulness, Perceived Ease of Use, Price, Trust, and Website Design Quality. Finally, the results of this study showed that managers and retailers were able to use cash payment methods and design their websites with a user-friendly interface to enhance consumers' online purchase intentions. Government is also recommended to comply with the legal system to reduce consumer perceptions of financial risk.*

**Keywords:** Online Purchase Intention, Perceived Ease of Use, Perceived Usefulness, Price, Trust, Website Design Quality, Jordan

## INTRODUCTION

The Internet is relatively new (appeared in the late 1990s). Irreversible trends brought challenges and changes to nearly every sector that required new technologies; Tourism and travel sectors are no exceptions. Currently, young consumers are technology-oriented and often use the Internet (Wu et al., 2011). For example, they use it to buy airline tickets for leisure travel and/or to reach their place of study (Tee, 2018). Moreover, Youth travel segment has been increasingly popular in the changing and fast-growing field of tourism, where a number of destinations view young people as a huge chance to grow and develop (Tee, 2018). In addition, the internet has been widely used as a significant sales and promotion tool that serves as a platform for consumers around the world to develop, exchange, share and manipulate global information or news and conduct business transactions without geographical barriers (Yean & Mohammad, 2019). Travel products have proved to be the most appropriate items for sale online because of their heterogeneous, intangible, perishable, people-oriented and non-distribution of costs (Akjamal, 2017). At present, young consumers have entered numerous types of industries, particularly in travel sector. They are also regarded to be a target market due to the increase of ability in the purchase decision making and the growth of spending power (Hassan et al., 2020). More specifically in Jordan, the rate of consumers participating in online purchase is still lower than in other countries in the same region

and in the world (Ministry of Tourism & Antiquities, 2021). The lack of trust is one of the main barriers that lower the online shopping portion of Jordanian consumers (Mohammed, 2014). Moreover, lack of trust is one of the chief obstacles that lower the share of online purchase of Jordanian consumers (Rasha & Emad, 2015). Lack of trust is also highlighted as one of the chief reasons preventing consumers from purchasing online (Obeidat, 2014). Thus, customers' trust in online sellers is fundamental to online shopping activity (NgocThang et al., 2021). However, in prior researches, there were still numerous inconsistent findings about the impact of perceived usefulness, perceived ease of use, price, trust, website design quality on consumers' online purchasing intentions (Ha et al., 2019). Purchase intentions are one of two crucial factors affecting the consumer shopping behavior (Akbar et al., 2014). For that reason, persuading online users to take more online retailers need to identify the factors that prevent and encourage the intent of the online purchase users (Ha & Nguyeen, 2016). Therefore, it is important to explore consumers' online purchase intentions with the aim of understanding the behavior of Jordanian Internet users that assist and support the growth of e-commerce as well as enable online retailers to build lasting relationships with consumers. Additionally, the Internet has largely altered how consumers communicate, find information, make decisions and buy goods/services. Travel products also have differentiating features that make it easy to receive the benefits of the Internet. Consequently, it is important for businesses and marketers to determine the best use of these advantages by understanding consumers' perspectives in online purchase. Finally, to understand better about the factors that impact Jordan's consumer purchase intentions, this study will incorporate TAM with TPB and add three factors containing the price, trust, and website design quality. This research has contributed to literature studies by providing greater illustrative power to evaluate the question of why consumers decide to use online purchases in Jordan. On the other hand, this study has also investigated inconsistent relationships in prior researches.

## LITERATURE REVIEW

### Technology Acceptance Model

Technology Acceptance Model (TAM) is a theoretical model commonly used by researchers to clarify technology acceptance behavior (Davis, 1989) and describe the level of user acceptance of technology (Yean & Mohammad, 2019). Additionally, antecedent researches (Tong, 2010; Rahman et al., 2013) used the TAM model to evaluate consumer acceptance in the context of e-commerce. In the same way, others used it to predict customer buying intentions through technology (Tsai et al., 2011). Regarding Davis suggestion (1989), TAM consists of five main factors, perceived usefulness, perceived ease of use, price, trust, and website design quality and purchase intention. The TAM model has demonstrated that PU and PEOU have an optimistic relationship with behavioral intention about Travel Products activity (David, 1989; Tsai et al., 2011). Finally, in this way, the existing gaps can be determined; thus, provide a reason to conduct this research. The factors influencing the intention to purchase online among consumers, particularly in Jordan have yet to be examined.

### Perceived Usefulness (PU) and the Intention to Purchase Online

The Perceived Usefulness (PU) of online shopping platforms manifests itself in the following procedures: Provision of numerous product alternatives and speeding up the shopping process, and making shopping more effective and less time consuming. Buyers can spend the time saved on other productive activities (Thamizhranan & Xavier, 2012). In addition, Perceived Usefulness (PU) indicates the utility acquired by a buyer conducting an online shopping transaction

and/or the extent to which each buyer feels the benefits and advantages of conducting an online transaction (Gong et al., 2013). Moreover, perceived usefulness is defined as the degree to which users feel an online website can add value and effectiveness to them when shopping online (Hasanov & Khalid, 2015; Teng, 2018). Therefore, most of the previous literatures have found that the difficulty, anxiety and complexity of a technology or a website are often a barrier for users to use the internet and directly generate a negative attitude towards customers' online buying intentions (Ivan, 2013; Aineah, 2016). Consequently, decreasing physical and mental effort and increasing the ease of purchase are essential to stimulate customers to buy online (Juniwati, 2014). Hence, the following hypothesis is proposed:

*H1: Perceived usefulness has a positive and a significant effect on the consumers' online purchase intention of travel products in Jordan*

### **Perceived Ease of Use and the Intention to Purchase Online**

Consumers of all ages use the Internet as an alternative channel to acquire goods and services. There are several variables that impact a consumer's intention to use an online purchase option. One of these variables is Ease of Use. Furthermore, perceived ease of use is "the extent to which one believes that using a specific system will be effortless", whereas perceived usefulness is "the extent to which a person believes that using a specific system will improve his or her job performance (Abd Wahid & Abd Azize, 2018). Likewise, perceived ease of use also indicates how easier it is for new technologies to be understood and used to help users complete their tasks (Aldhour & Sarayrah, 2016). According to Datta & Vasantha (2014), Internet has lessened consumers' efforts in making purchase decisions in a different method showing that new digital environment enables a more efficient purchase process. Similarly, Al-hassani, et al., (2020) demonstrated that the ease of learning and being proficient in using pervasive technologies, including technologies and interfaces on online shopping websites, are inferred as a valid determinant for making technology easy to use. In addition, to the ease of use and perceived benefits, previous experiences with online shopping were found to be positively correlated with consumers' possibility of buying online (Ramadania & Braridwan, 2019; Cho & Sagynoy, 2015). Hence, the following hypothesis is proposed:

*H2: Perceived ease of use has a positive and a significant effect on the consumers' online purchase intention of travel products in Jordan*

### **Price and the Intention to Purchase Online**

Price is considered as an important factor that always influences consumers when making online purchase decisions (Phan & Mai, 2016). In addition, Pricing is the most effective way of stimulating price -sensitive consumers to get the best value for their money or buy a particular product at the cheapest price (Putro & Haryanto, 2015). Furthermore, price awareness indicates the consumers who only pay attention to a product or service at a lower price, because they need to avoid paying a higher price for the same product or service (Tee, 2018; Kinney et al., 2012). However, Price is defined as the real price or non -monetary price that is perceived to influence consumers' perceptions in seeking product information as well as their intention to purchase (Wang & Chen, 2016). However, on the travel industry domain, low cost but moderate quality travel products are the main factors that benefit online travel purchases which help companies gain a competitive advantage in a crowded competing market (Pandey & Srivastava, 2016). In this case, travellers appear to be more worried about price instead of quality. Over time, the dramatic development of the Internet has caused the online travel industry to mature and grow (Yean &

Mohammad, 2019). Finally, due to price sensitivity and price awareness, retailers of travel products should implement different pricing strategies in their business to create the desired profits (Lim et al., 2015). Hence, the following hypothesis is proposed:

*H3: Price has a positive and a significant effect on the consumers' online purchase intention of travel products in Jordan*

### **Trust and the Intention to Purchase Online**

Trust is an extensively used multi-dimensional construct concept which plays an important role in determining buying intent. Furthermore, Trust is an essential factor influencing any relationship among people or between people and technology, or consumers and online sellers (Akjamal, 2017). However, in an electronic commerce environment, there is no real monitor to store online; they can do something that is detrimental to the user, such as unreasonable prices, inaccurate information, and revelation of user privacy (Hooria, 2014). Phuang (2021) discovered that the lack of trust was the main reason that prevented consumers from buying online. Hui (2021) assumed consumers will leave an online store due to lack of trust. Consumers' trust for an online store directly affects their purchase intention. Bikokwah (2016) conducted an empirical study, the results of which proved that trust can alleviate the risks felt by consumers; improve their attitude to online stores. Finally, Trust is actually the tendency of a person's willingness to trust the behavior of another party even without the protection of the second party (Tan et al., 2016). As noted by Kim, et al., (2008) in their previous study, trust in e-commerce can be clarified as a consumer's subjective trust in a vendor who will meet and resolve transaction responsibilities. Kim, et al., (2011) showed that trust is the most significant thing in a consumer's buying intention. More specifically, many studies also showed that trust has a direct relationship with online buying intention. When customers have a higher level of trust in online retailers, they tend to have higher intention to buy online (Yean & Mohammed, 2019; Tee, 2018; Kim et al., 2008). ). Hence, the next hypothesis proposed is:

*H4: Trust has a positive and a significant effect on the consumers' online purchase intention of travel products in Jordan*

### **Website Design Quality and the Intention to Purchase Online**

Website quality consists of numerous dimensions. Website design quality is considered as one of these dimensions. Therefore, Website design quality is an important factor in the success of online stores to attract customers (Tee, 2018; Chang & Chen, 2008). In addition, design quality is regarded important because it not only connects users and companies together, but it is also important in predicting whether users are willing to use a website on an ongoing basis (Nicbola et al., 2019). More specifically, regarding online stores, the quality of website design plays a very essential role in developing the success of a company. This is not simply because websites can play a vital role in creating and demonstrating customer satisfaction (Dinesh, 2018) but also because the website serves as a communication tool that serves as a "bridge" between the sellers and the purchasers. Hasano & Khalid (2015) found that when customers interact with an online store, they prefer to do so through a technical interface rather than through employees. Therefore, website design, which serves as an interface, will play an important role in influencing purchase intention. Finally, for companies, Website design is the dominant instrument for sharing information and support in relation to actual and potential buyers; therefore, quality of such a website impacts Online Purchase Intention (Ganguly et al., 2015). As a result, quality indicates the consumers' assessment of what potential performance and actual performance is expected (Lau et al., 2016).

Through the website, the seller can connect with the buyer indirectly and the seller can send information about the product or service they want to sell. The buyer can open the website at the same time and browse and view the products/services posted by the seller and decide whether to buy them or not. Hence, the following hypothesis is proposed:

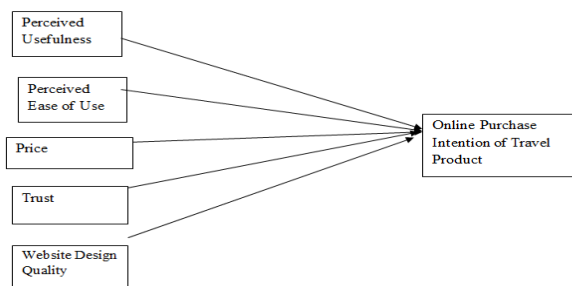
*H5: Website design quality has a positive and a significant effect on the consumers' online purchase intention of travel products in Jordan*

## Online Purchase Intention

Purchasing intent has been widely used as an important concept to refer to consumer buying behavior in the market research (Yang & Mao, 2014). In addition, Intention refers to a state of mind in which a person who has desire will display a certain method of action (Yoon, 2015). Furthermore, online purchase intention is also expressed as a situation when a buyer is ready to purchase a product or service over the Internet (Cheng & Huang, 2013). Similarly, online purchase intention is defined as the build that motivates the strength of a consumer intention to buy online (Rukhsana et al., 2018). According to Mansour, et al., (2014) online purchase intention is defined as a customer's willingness to buy over the internet. However, previous research has shown that PEOU and PU impact consumers' purchase intentions on e-commerce websites (Shabrina & Zaki, 2019; Yoon, 2015). Butt, et al., (2016) who argues their findings suggests that information privacy is a major concern of customers regarding online purchase. This is in line with prior results (Cho & Sagynor, 2015; Yang & Mao, 2014) which showed that buying intentions positively drive consumers' actual purchasing behavior through the website. Finally, as for purchase intent, it is usually clarified as the number of buyers who plan to buy and repurchase a particular product in the future.

## CONCEPTUAL FRAMEWORK

The framework proposed in this research (Figure 1) was developed after reviewing and modifying pre-existing theoretical models from previous studies. It includes a gathering of interrelated concepts that guide the entire research study process. Figure 1 demonstrates the impact of five independent variables and a dependent variable. Independent factors of this study consist of Perceived Usefulness, Perceived Ease of Use, Price, Trust, Website Design Quality, whereas the dependent factor indicates the online purchase intention of travel products. Also, the objective of this research is to identify the impact of independent factors on the dependent factor. Finally, as prior studies have shown that PEOU and PU predict consumer acceptance of new technologies, I expect those predictive factors to reflect the intention of buyers in Irbid, to use online purchase.



**FIGURE 1  
RESEARCH METHOD**

A total of 400 participants were distributed, and 380 participants were successfully gathered and stored for data analysis with 95% response rate. This study is aimed obviously at young Jordanian consumers. Participants must meet certain standards to achieve the aims, and to increase the accuracy of the study. These criteria are: the participants must be of Jordanian nationality and have previous online purchasing experience. Therefore, an online survey was chosen to certify that all prospective participants had access to the Internet; thus, increasing the opportunities of reaching the target participants. The questionnaire in this study can be divided into two parts: the first section includes questions about the demographics of the participants; the second section involves a total of 38 items representing all six factors analyzed in this study. Out of the 38 items, 6 items represent factors related to perceived usefulness, 6 items represent factors related to perceived ease of use, 6 items represent factors related to consumer price, and 6 items represent factors related to Trust, 6 items represent factors related to Website Design Quality, 8 items represent factors related to purchase intention. Finally, all items used to measure perceived usefulness have been adapted from Chen & Yee (2014) All Items of perceived ease of use have been adapted from Lim, et al., (2016). All items representing consumer price have been adapted from Phan & Mai (2016). All Items of trust have been adapted from Chen & Yee (2014). All items representing Website Design Quality have been adapted from Zhou, et al., (2009). Items representing consumers' online purchase intention have been adapted from Tee (2018). However, all items were modified to ensure that all items were appropriate to the topic of this research. Furthermore, all measurement scales were measured employing a five -point Likert scale, where 1=reflects their Strongly Disagree response to the statement and 5=reflects their Strongly Agree response to the statement. After distributing 400 questionnaires, 380 were filled and returned resulting in an overall response rate of 95% percent, from young consumers of Irbid City. More specifically, Questionnaires were distributed electronically to respondents and returned. Regarding the standards of respondents participating in this study, all choices participants were involved in buying activities through e-commerce websites in their respective regions for the last five months. Additionally, the sampling method used in this study is the Simple Random sampling method to ensure the objectivity of the study because all the respondents who participated in this study have to meet the pre-determined criteria and they must engage in buying activities on any e-commerce website in the city of Irbid where they have been living for five months before the questionnaire is filled out.

## **DATA ANALYSIS**

After gathering the responses and discarding the invalid questionnaires, the data were coded and analyzed by SPSS. The procedure of analyzing data comprises the following steps: first, descriptive statistics (e.g. means, variances, and standard deviations) was employed to summarize data from demographic variables. Second, Exploratory Factor Analysis (EFA) was conducted as a data reduction technique for six factors (Perceived Usefulness, Perceived Ease of Use, Price, Trust, Website Design Quality and purchasing intention). Third, Cronbach's alpha coefficients for each of the five measures were calculated to evaluate reliability. Fourth, Pearson correlation coefficients were calculated to identify the direction and magnitude of the impact of the factors and multiple linear regression analysis. Finally, the impact of the hypotheses proposed in this research was examined through SPSS

## **RESULTS AND DISCUSSION**

### **Response Rate**

The target populations consist of 400 consumers from Irbid City in Jordan. Table 1

demonstrations that the 400 respondents were given, 380 answered, giving a 95% response rate. Pallant (2007) showed that the statistically important response rate for analysis should be at least 50%.

<b>Response Rate</b>	<b>Sample size</b>	<b>Percentage %</b>
Returned questionnaires	380	95%
Unreturned questionnaires	20	5%
Total	400	100

## **Descriptive Statistics**

Descriptive analysis has been indicated as “basic transformation of data in a way that describes basic characteristics such as central tendency, distribution and variability” Hair et al., (2006). While Kothari (2004) suggests that descriptive analysis is mostly a study of the distribution of a single variable. Finally, descriptive statistics, comprising percentage, means, standard deviation and frequency for each factors measured, were got using SPSS 20.0. Participants in previous travel product and booking experiences were evaluated and explained. More specifically, the research was measured as an interval assessment by determining minimum and maximum scores, as revealed in the Table 2.

<b>Component</b>	<b>Mean</b>	<b>Std. Deviation</b>
Perceived Usefulness	4.17	0.516
Perceived Ease of Use	4.19	0.535
Price	4.16	0.601
Trust	4.04	0.615
Website Design Quality	4.8	0.425
Online Purchase Intention of Travel Product	4.2	0.468

Based on Table 2 above, 380 valid answers' mean and standard deviation for each factor were analyzed. These results designated that there is a strong positive impact relationship between Online Purchase Intention of Travel Product among consumers of Jordan.

## **Scale Reliabilities**

The reliability examination in this research was performed by looking at the Cronbach's Alpha values that were got from the calculations via SPSS. If Cronbach's Alpha is more than 0.6, then the statement item is stated to be reliable, and if Cronbach's Alpha is less than 0.6, then the statement item is stated to be unreliable (Hair et al., 2007).

<b>Variables</b>	<b>Number of items</b>	<b>Cronbach's Alpha</b>
Perceived Usefulness	6	0.814
Perceived Ease of Use	6	0.792
Price	6	0.793
Trust	6	0.801
Website Design Quality	6	0.777
Online Purchase intention	8	0.744

Table 3 demonstrated that the scale of Perceived Usefulness influence has reliability Cronbach's alpha at 0.814; Perceived Ease of Use has reliability Cronbach's alpha at 0.792; Price has reliability Cronbach's alpha at 0.793; Trust has reliability Cronbach's alpha at 0.801. Website Design Quality has reliability Cronbach's alpha at 0.777; Purchase intention has reliability Cronbach's alpha at 0.744; currently, it can be concluded that all factors are reliable; consequently all measured factors are considered reliable in this research.

**Correlation Analysis**

Pearson correlation coefficient is a statistical test that measures the strength and direction of a linear relationship between two exciting factors X and Y (Coakes, 2013). In this research, the factors of attention comprise perceived usefulness, perceived ease of use, price, trust, website design quality and intention to buy travel products online.

	<b>Online Purchase intention</b>	<b>Perceived Usefulness</b>	<b>Perceived Ease of Use</b>	<b>Price</b>	<b>Trust</b>	<b>Website Design Quality</b>
Online Purchase intention	1					
Perceived Usefulness	0.465 (**)	1				
Perceived Ease of Use	0.504(**)	0.300 (**)	1			
Price	0.674(**)	0.336(**)	0.195(**)	1		
Trust	0.499(**)	0.203(**)	0.346(**)	0.354(**)	1	
Website Design Quality	0.487(**)	0.318(**)	0.522(**)	0.236(**)	0.605(**)	1

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

Based on the findings of Pearson correlation coefficient analysis, all factors significantly influenced the dependent factors at p values less than (0.05). The empirical findings from Table 4, demonstrated that there is a strong positive impact between online buying intentions with price (0.



674) among others. At the same time, these results indicate that online purchase intent is moderately positively related to Perceived Ease of Use (0.504), trust (0.499), website designs quality, (0.487), and Perceived Usefulness (0.465). Finally, Hair, et al., (2016) stated that an increase in the value of the coefficient means that there is a better relationship between the two variables.

## Multiple Regressions

Multiple regression analysis attempts to clarify the relationship between two or more explanatory factors and response factor. Researchers are able to predict the variability of a single interval scale (Y) dependent factor based on its covariance with all independent factors (X) by matching linear equations with data (Alexopoulos, 2010). Also, the multiple regression equations used to assess the relative influence of the five explanatory variables (perceived usefulness, perceived ease of use, price, trust, website design quality) on the response variables (Online Purchase Intention of Travel Product) were as follows.

Model	Dependent variable: Purchase decisions		
Independent variable	B	Beta	Sig
perceived usefulness	0.054	0.059	0
perceived ease of use	0.342	0.392	0
price	0.393	0.505	0
trust	0.083	0.109	0
website design quality	0.081	0.074	
R= 0.854			
R Square=0.730			

## DISCUSSION AND IMPLICATIONS

This study is based on the development of Technology Acceptance Model (TAM), and Planned Behavior Theory (TPB). Moreover, factors of “price”, “trust” and “website design quality” were added to find out the variables influencing consumers’ buying intentions online in developing markets such as Jordan. More specifically, findings confirm the reliability and appropriateness of the study model. In addition, the testing factors by the original TPB and TAM models, the factors of “perceived usefulness”, “perceived ease of use”, “price”, “reliability” and “website design quality” were found to have a direct and significant effect on the purchase intentions of online users in the city of Irbid. This finding is consistent with past studies such as (Dai et al., 2014; Abdullah et al., 2017; Aldhmour et al., 2016; Wang & Chen, 2016). Besides, this study also tested some correlations that were not clear in past studies. So, this study has some significant theoretical and practical contributions. This study demonstrates consistency with prior studies in using TPB and TAM to clarify different customers’ behaviors. Moreover, this study reaffirms the importance of TAM and TPB in examining consumer behavior in the context of online purchasing changing markets such as Jordan. Finally, the size of studies on online purchase intention in Jordan is very limited and researchers should use literature from other countries to build a theoretical basis for their studies. This research study seeks to address this problem by providing valuable insights into the variables influencing Jordanian consumer's online shopping patterns. The results of this study will help businessmen and e-marketers improve and understand how to increase their sales through

online retailing. Though, the findings of this research may be incomplete and more studies still need to be done to confirm the results.

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