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An Insight to Theory of Planned Behavior Implementation in Online Shopping in Context of JORDAN

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Abstract

One of the online businesses that is well known these days is online shopping. Online shopping has been encountering its brilliant years and getting one of the potential contributions in e-commerce. Also, online shopping has faced several challenges. To manage these business challenges and to gain a better understanding of customer behavior, the online retailer needs to concentrate on the essential variables which issue a purchaser to avoid shopping online. This paper pursuits to highlight the importance of the theory of planned behavior (TPB) predictor variables in the online shopping field in the context of Jordan. Jordan can be considered a case study of a developing country where E-commerce is still in its early stages. As a conclusion of this paper, It has been evident that TPB can be effectively applied to clarify the background psychological associations that lead Jordan consumers to adopt online shopping.

Keywords: Online Shopping, Internet Penetration, World Wide Web (WWW), Digital Marketing, Consumer Behavior, Theory Of Planned Behavior (TPB), Human Attitudes, Subjective Norm Of Humans, Perceived Behavior Control, Intention for Human Behavior and Actual Behavior.

Introduction

Background of the Study

Internet technology and the World Wide Web (WWW) have increasingly become significant integrations in the regular lifestyles of consumers in the contemporary business context (Alkhawaja & Halim, 2019). The emergence of the concept of online shopping is one of the main results that arose with the increased usage and penetration of internet and WWW (Al-Debei, Akroush, & Ashouri, 2015). Moreover, the continued integration of internet integration in the regular lifestyles of consumers in the contemporary business context has transformed the attitudes and behavior of consumers globally to a great extent (Vrender, 2016). This is one of the main reasons for the emergence and drastic growth of the concept of "online shopping" in the modern consumer context

(John, 2018). Moreover, online shopping is becoming the ultimate purchase method of all basic needs of consumers ranging from clothes to food to shoes to homecare items due to convenience, speed and responsiveness of service (Hoque, Ali, & Mahfuz, 2015).

Over the last several years, UNCTAD (United Nation Center for Trade and Development) has emphasized the importance of e-commerce, especially online shopping for developing countries (UNCTAD, 2017). Online shopping provides unlimited and wide accessibility to consumers to browse through the global marketplace, which allows wide price and product feature comparison, that allows effective product decision making, which is one of the main reasons for the drastic growth of online shopping globally (Jagonews24.com., 2015).

According to Rahman et al (2018) the two main reasons to adopt online shopping over traditional shopping by modern consumers are to save time due to speed of service and due to high variety of product options that are available through online platforms (Rahman et al., 2018). Convenience and speed of service are considered as main reasons for the adoption of online shopping as opposed to physical in-store shopping by consumers (Mahmood, 2015). Moreover, the time that can be saved through online shopping is considered as one of the main advantages of online shopping by consumers who lead busy and tech-savvy lifestyles (Liao, Chu, Chen, & Chang, 2012). Another reason to shift toward online shopping as opposed to traditional shopping by modern consumers is the option of home delivery as opposed to physical pick up in traditional shopping (Islam, 2017). In spite of the many advantages of online shopping, according to Ovi, (2018), one of the main disadvantages faced by consumers when purchasing products through online shopping is the inability of physical evaluation of the product prior to purchase (Ovi, 2018).

According to Al-Debei et al (2015), it has been identified that the mostly purchased items through online shopping are clothing items and fashion accessories as opposed to other categories of products. Moreover, as per Hoque et al (2015), it has been evident that the most commonly used mode of payment used by consumers is cash on delivery (Hoque et al., 2015). One of the main concerns of consumers who follow online shopping is the security of their payments and using sensitive personal information such as credit card information on online sites for purchases, which is why most consumers prefer brands that offer cash on delivery payment methods, which ensures financial security (Oberlo, 2020).

Significance of the Study

This study aims to reviewing the concept of online shopping and its relevance and application to the market context of Jordan and further reasoned elaboration of the concept of online shopping with reference to the Theory of Planed Behavior. Therefore, the key insights of this study would contribute toward developing the currently existing knowledge gap in linking the traditional theory of TPB and the modern concept of online shopping as these two are highly vast in terms of time frame, but are strongly related in terms of human psychology.

Objectives and Aim of the Study

This paper was developed to achieve the following objectives:

- To reviewing the concept of online shopping and its relevance and application to the market context of Jordan and further reasoned elaboration of the concept of online shopping with reference to the Theory of Planed Behavior.
- To highlight on the significant effect of attitude on intention to online shopping.

- To highlight on the significant effect of subjective norms on intention to online shopping.
- To highlight on the significant of perceived behavioral control on intention to online shopping.
- To highlight on the significant of intention on online shopping behavior.

Overview of Online Shopping

Online shopping can be considered as the most solution for the busy lifestyles of the modern consumers (Rahman et al., 2018). The past ten years have transformed the consumer behavior to great extents, owing to the fast-paced evolution of the digitalized technology-driven innovations (Hoque et al., 2015). Although online shopping was confined to placing an order through a company website, when the online shopping context that existed a decade ago is considered, the modern online shopping platform is so diverse and advanced that there are integrated platforms offering multiple brands that can be accessed through multiple digital platforms (Al-Debei et al., 2015).

The online shopping platform has grown significantly over the years, marking a growth in revenue of 1024% in 2017 when compared to ten years ago in 2007 (Shopify, 2020). On a global context, e-commerce and online shopping constitutes about 2.3 trillion dollars sales value in 2018 (John, 2018) and this is expected to growth and ultimately reach roughly 4 trillion dollars by the end of 2020 (eMarketer, 2018). This is mainly owing to the double-digit worldwide growth in the sales values (15%) and order values (13%) (eMarketer, 2018) across multiple platforms and methods of e-commerce and online shopping including business-to-business (B2B) models as well as business-to-consumer (B2C) online shopping models (John, 2018).

Online shopping has grown from a state of non-existent to growing into a multi-billion revenue earning industry sector globally, due to the evolving nature of consumer behavior (Oberlo, 2020). Moreover, online shopping has become a trend and a hobby among millennial and younger generations rather than a mode of fulfilling basic needs, which is another reason for the drastic growth of online shopping (Statista, 2020). Compared to the past, online shopping behavior in terms of volume and frequency have grown by multiple fold in 2018 when compared to past years (Big Commerce, 2020).

Online Shopping in Developed Country

As per global statistics, it has been identified that currently USA indicates the highest statistics of online shopping in various attributes; volume of online shopping, sales value of online shopping, market penetration of only shopping and frequency of online shopping (Statista, 2020). The European region is considered as the second largest in terms of usage of online shopping by customers, with Germany, Spain and France at the forefront with highest statistics (Euro Monitor, 2020). As depicted in the below illustration, retail e-commerce values have grown significantly in USA over the years, with the future projections that exceed the current performance as well. Almost 200,000 million dollars worth of retail e-commerce has increased in 2020 compared to 2017 which is expected to increase by a further 140,000 million dollars by the end of 2023 (Statista, 2020).

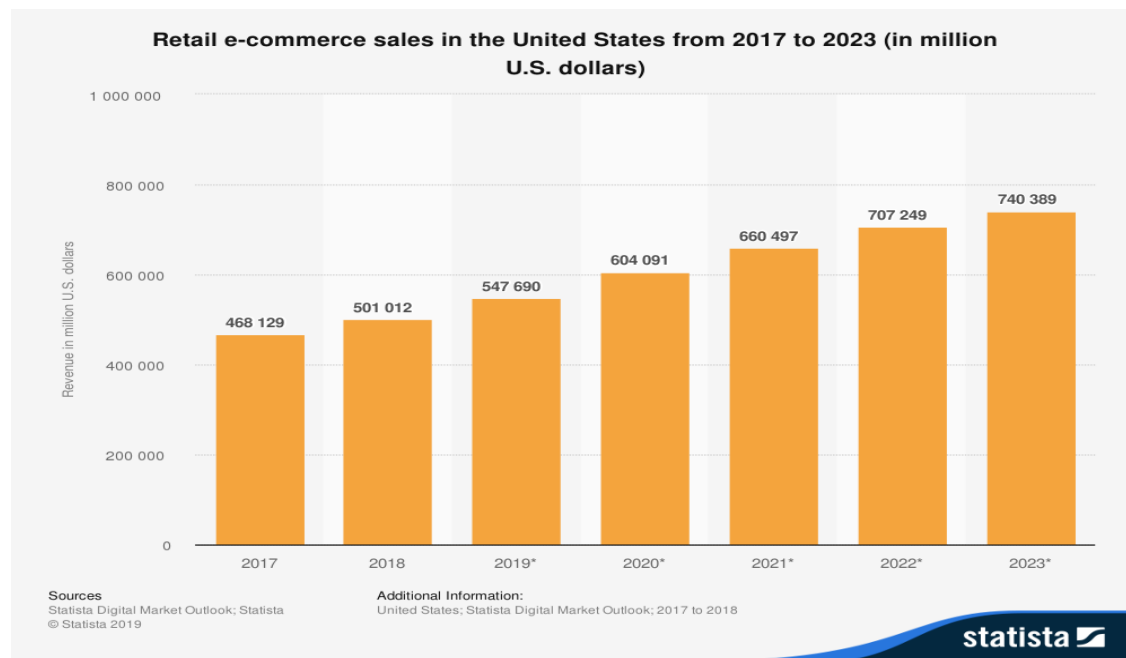


Figure 1 - Growth of retail e-commerce values in USA from 2017 - 2020 and projections up to 2023 (Statista, 2020).

Online shopping has grown so significantly world-wide that an estimated amount of 1.8 billion purchase all possible products online (Statista, 2020). Furthermore, global sales value of e-retail (online shopping) recorded a significant value of \$ 2.9 trillion, marking a record-breaking value in 2018 (Oberlo, 2020). Moreover, projections depict that global sales values of e-retail (online shopping) will grow to almost double the value by the year 2021, recording over \$ 4.9 trillion, showing the rapid growth and expansion of online shopping (Big Commerce, 2020).

Furthermore, it has been evident that 63% of the shopping initiations and shopping occasion creations have been initiated through online shopping platforms as at 2018 (Think with Google, 2018). This means that despite of the final location or point of purchase, the information search stage and the initiation of the shopping process has started through online platforms. Out of these, over 86% of the online shopping initiations have started through Google search or through Amazon (Oberlo, 2020).

The biggest online shopping marketplace is considered as the "Taobao" platform in China, which has recorded a staggering 515 billion-dollar GMV in 2018 (Statista, 2020). However, this platform has user restrictions that reserve the usage to Chinese consumers mostly. On a global scale, the biggest and mostly used online shopping platforms are Amazon, Wal-Mart, e-Bay, Ibotta and Target with market reach of 80.64%, 46.08%, 33.26%, 25.2% and 24.31% respectively, as depicted below (Statista, 2020).

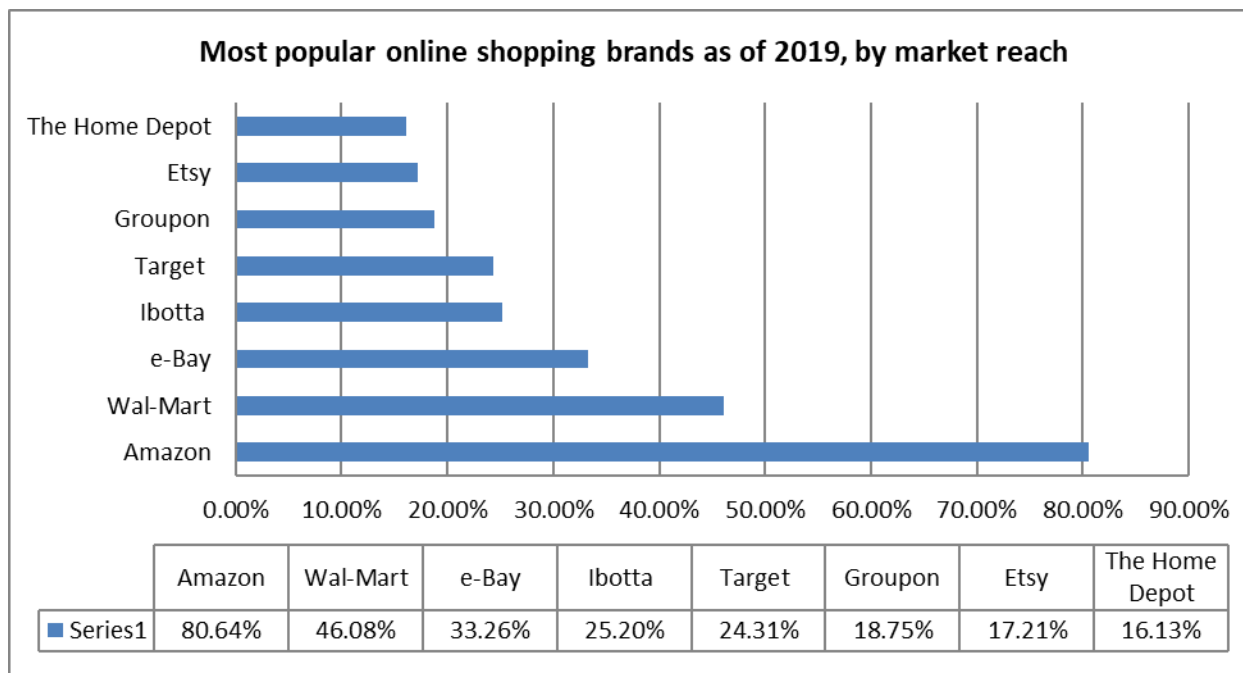


Figure 2 - Most popular online shopping brands as of 2019, by market reach (Statista, 2020). Moreover, as indicated in the below illustration, global retail ecommerce sales generated through online shopping have increased dramatically over the years, proving significant current and potential growth of the concept of online shopping (Shopify, 2020).

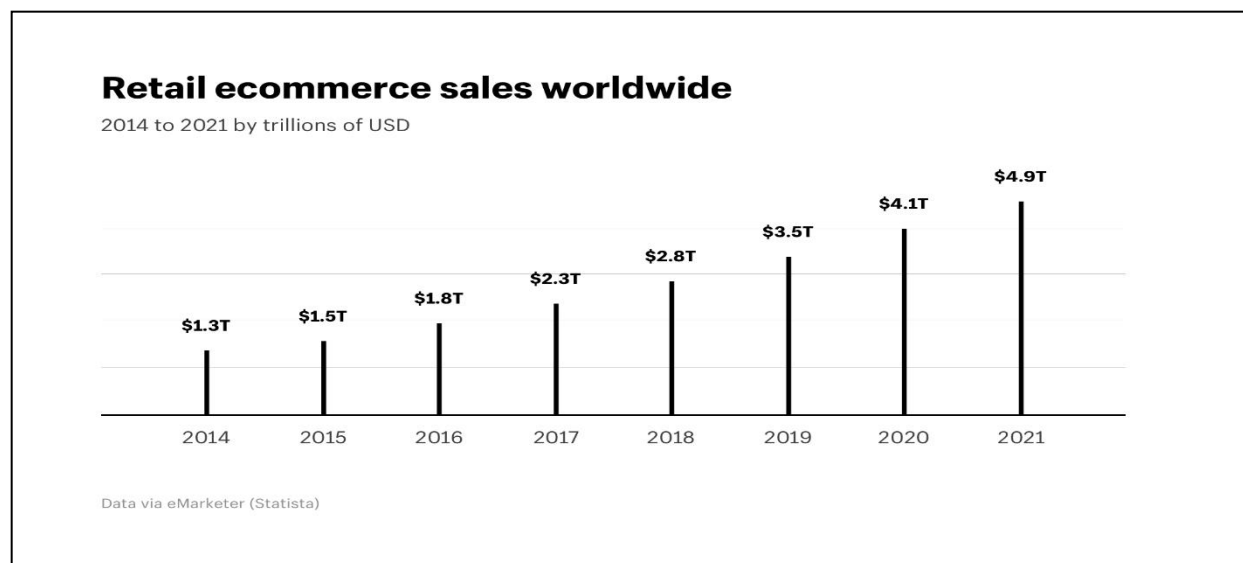


Figure 3 - Growth of global retail e-commerce sales generated through online shopping (Shopify, 2020).

Overview of Online Shopping in Jordan

Comparative to previous years, the concept of online shopping has expanded widely in Jordan in the recent years, from roughly 2014 - 2016, due to highly dynamic and competitive nature that have grown with globalization (Department of Statistics of Jordan, 2017). Online shopping has allowed

businesses to overcome many challenges pertaining to the modern consumer behavior (Alsoud & Othman, 2018). Development of a robust online shopping platform has allowed many businesses to gain consumer trust and consumer purchase intention (Big Commerce, 2020). However, despite the growth, the online shopping industry of Jordan has faced and continue to face various challenges (Department of Statistics of Jordan, 2017). Moreover, this has been further proven by the decrease of online shopping behavior of Jordan consumers year by year from 2016 - 2019 (Ministry of Information Communication Technology of Jordan, 2019). One of the reasons for the reducing online shopping behavior of Jordan consumers is the high resistance to change and high resistance for risk taking, thus hesitating to accept and adopt new technology, hence preferring to follow their traditional habits of traditional shopping methods (Department of Statistics of Jordan, 2017). Moreover, doubts regarding credibility and reliability of online shopping vendors are other concerns of Jordan consumers that prevent them from following online shopping (Statista, 2020).

The internet penetration in the context of Jordan has been 88% as at 2017 (Statista, 2020). However, comparative to the internet penetration, the online shopping usage in Jordan in 2017 has been 4.8%, which shows drastic relative discrepancy (Department of Statistics of Jordan, 2017). Parallel to this, the complaints of Jordan consumers regarding fraudulent activities done by online shopping vendors increased heavily in 2016 compared to 2015, that further reduced their perception regarding online shopping (Istizada, 2020). However, many regulations have been introduced by The Jordan Telecommunications Regulatory Commission in order to regulate these fraudulent activities in collaboration with online shopping vendors, to protect the consumers (The Jordan Telecommunications Regulatory Commission, 2017). Regardless of these efforts, currently over 72% of Jordan consumers perceive e-commerce and online shopping as insecure and threatening to their privacy (Arab Advisers Group, 2017). Moreover, in spite of the wide availability of online shopping platforms in Jordan, it has been reported that the transactions that take place in online platforms are about 80% lower than transactions that happen through banks for other variants of payments (Ministry of Information and Communications Technology of Jordan, 2019). Moreover, the percentage of online payments incurred due to online shopping is 74% lower compared to other online payment for education and other matters in Jordan (Hasan & Morris, 2017).

Furthermore, other reasons for the decline of the online shopping platform of Jordan are issues faced by consumers when using online shopping platforms such as inaccuracy of vendor information, unavailability of products although listed on websites and complicated ordering processes (Al-dweeri, 2017). Moreover, the rapid growth and expansion of internet usage in Jordan which marked 14.8% increase in 2017 compared to 2016 (Arab Advisers Group, 2017) and 24.4% increase in 2018 compared to 2017 indicates expanding opportunity for online shopping (Statista, 2020). Moreover, this is further proven by the fact that the percentage of population that uses internet in Jordan is rising, recording an increase of 2.3% in 2017 compared to 2016 (Arab Advisers Group, 2017) and an increase of 5.6% in 2018 compared to 2017 (Statista, 2020). According to Internetworldstats (2017), the table 1 below shows the increase of internet penetration in Jordan over years from 2000-2017.

Table 1: Internet penetration in Jordan

Year	Users	Population	penetration % of population
2017	8,700,000	9,903,802	87.8%
2016	5,700,000	7,747,800	73.6 %
2015	5,700,000	6,623,279	86.1 %
2012	2,481,940	6,508,887	38.1 %
2010	1,741,900	6,407,085	27.2 %
2009	1,595,200	6,269,285	25.4 %
2008	1,126,700	6,198,677	18.2 %
2007	796,900	5,375,307	14.8 %
2005	600,000	5,282,558	11.4 %
2002	457,000	5,282,558	8.7 %
2000	127,300	5,282,558	2.4 %

The Theory of Planned Behavior and its Significance for Human Behavioral Concepts Such as Online Shopping

The theory of planned behavior (abbreviated as TPB hereafter), proposed by Icek Ajzen in 1991, is a psychological theory which elaborates the link and relationship between the two variables; beliefs of humans and behavior of humans (Ajzen, 1991). This theory supports in improving the predictive power and ability of human behavior. This was developed as an improved extension of an older theory; Theory of reasoned action (Wang, 2001). This theory can be effectively applied to various managerial aspects such as strategic marketing, consumer behavior, strategic sales, brand building, advertising and promotions, financial behavior and many other aspects that are highly diverse (Colby, Swanton, & Colby, 2012).

The underlying concept of this theory is that human beliefs have a strong impact on the behavior of humans, due to psychological links and relationships that exist between these two variables. According to this theory, it has been stated that human beliefs are made up of human attitudes, subject norms of humans and perceived behavioral control of humans that collectively affect human behavior that is made up of behavioral intentions and behavioral actions of humans. Therefore, it can be concluded that the TPB has five main variables; human attitudes, subjective norm of humans, perceived behavior control, intention for human behavior and actual human behavior and it assesses the correlations and relationships across these variables pertaining to human psychology (Ajzen, 1991).

Moreover, the TPB can be associated with psychological conditioning to explain how human behavior can be triggered through psychological conditioning as the TPB also explains the psychological

relationship between human beliefs and human behavior (Ajzen, 1991). A centralized factor of TPB which triggers behavior is the intention of the person to perform that particular behavior. Intention leads to motivation that triggers behavior (Wang, 2001). This refers to the extent of effort and desire humans are willing to exert to perform a certain behavior. Therefore, higher the intention, higher would be the probability of performing the behavior (DeVisser & Smith, 2004). Moreover, another study has concluded that behavior is not a mere result of intention, but it the combined effect of intention and perceived behavioral control that lead to performing behavior, thereby stating that intention and perceived behavioral control should be compatible with each other to accurately perform a behavior (Ajzen & Fishbein, 1977). Furthermore, as per a study conducted in China, it was evident that subjective norms have the highest impact on predicting behavioral intention of humans and based on the study, 88% of younger humans were hesitant to undertake behavior that were not accepted by their families or the society they live in, which makes it vital to adjust subjective norms in order to affect behavioral intention (Wu, 2008).

The TPB behavior can applied to psychologically elaborate the underlying mental aspects that lead to behavior such as online shopping (Ajzen, 1991). Online shopping is a human behavior that arises due to the basic need of humans to fulfill their regular needs and further to fulfill the needs of contemporary consumers such as convenience of shopping, speed of service offered while shopping, secure and easy payment options and home delivery or convenient pickup options (Rahman et al., 2018). The TPB can be effectively applied to elaborate such contexts. For example, the underlying psychological concern in this scenario is that the human beliefs regarding online shopping and data privacy have been negative in the past due to multiple cases of privacy threat by scam online shopping vendors which has led to negative trustworthiness over online shopping which has acted as a perceived behavior control attribute and hence has prevented them from the behavior of carrying out online shopping (Rah, Hasler, Painter, & Chapman, 2004).

Therefore, online marketing vendors can apply the theory of TPB in order to overcome the psychological barriers of consumers that prevent them from online shopping. Strong marketing strategies such as positive positioning, effective marketing campaigns, assurance policies regarding data privacy can be provided by online shopping vendors as evidence that they would ensure data privacy of their online shopping consumers (UNCTAD, 2017). The continuous association of these evidence and the online shopping vendor's brand would ultimately create a positive belief regarding data privacy of the online shopping vendor, this leading toward a behavioral control attribute which trigger the behavior of following online shopping through that particular vendor (Swanson & Power, 2004).

Empirical Studies Conducted in Jordan

In a study of Mohammed, Othman, & Nik, (2012) that was conducted to assess the underlying psychological context of online shopping among Jordan consumers, it was identified that there are many factors that affect consumer behavior. This study focuses on understanding the underlying factors that lead to the online shopping behavior of consumers in Jordan, owing to the increasingly popular usage of online shopping world-wide, the study was conducted with a sample consists of 313 university academic staff which was selected based on the strategy of probability sampling. Accordingly, it was evident that subjective norms and perceived behavioral controls have a strong positive correlation with customer purchase intention whereas human attitudes have no strong positive correlation with customer purchase intention. More so, subjective norms, perceived

behavioral controls and human attitudes were considered as independent variables and customer purchase intention was regarded as the mediating variables where customer actual behavior in the online shopping context was regarded as the dependent variable. Furthermore, it was evident that customer purchase intention has a strong positive correlation with actual customer behavior. Therefore, it can be concluded based on the mediating relationship that subjective norms and perceived behavioral control have a strong positive correlation with actual human behavior whereas human attitudes do not have a strong positive correlation with actual human behavior in Jordan.

Moreover, according to Aldhmour, & Sarayrah, (2016), it was evident that attitudes of consumers have a direct and strong impact on the purchase intention of consumers in the online shopping context, where customer purchase intention leads to the action of purchase (consumer behavior). As per this study, it was elaborated that consumer attitudes act as mediating factors between consumers need and consumer purchase intention, when the concept of online shopping is considered. Furthermore, this study also explained that as consumer attitudes are formed with the continuous disposition of thoughts that are transformed into long-term frameworks of references, termed as attitudes, it is rather difficult for marketers to alter these attitudes. Therefore, consumer attitudes have a long-term strong influence on consumer behavior and stronger marketing strategies and psychological positioning is required if marketers wish to alter the consumer behavior through the alteration of consumer attitudes. This study was conducted with a sample of 300 respondents chosen based on convenience sampling of the authors, with attributes related to online shopping behavior, done at least once a month.

Furthermore, according to Lim, Osman, Salahuddin, Romle, & Abdullah, (2015), it has been identified that subjective norms and perceived behavioral control are independent variables in the context of contemporary online shopping context, where the combine effect of subjective norms and perceived behavioral controls affect the mediating variable which is consumer's online shopping intention, which leads to the dependent variables, which is the actual online shopping behavior of the consumers. According to their study, if the community or society follows a certain trend, they would simply adopt the same and hence why online shopping has affected their behavior strongly, as it is a modern consumer trend which is growing and emerging. Although the study proved that subjective norms have a strong positive impact on purchase intention and hence on actual purchase behavior, it was also proven that perceived behavioral controls have a negative influence on purchase intention, and hence a negative impact on actual purchase behavior. The sample of this study was confined to 662 university students with the age range of 18 - 24 years old.

Moreover, as per Ziadat (2015), it has been evident that the relationship between perceived behavioral control and actual consumer behavior is mediated through purchase intention. Therefore, perceived behavioral control is indirectly significant to influence actual consumer behavior. Based on the study, it was evident that perceived behavioral control has a strong positive impact on purchase intention and purchase intention in turn has a strong positive influence on actual consumer behavior. Therefore, it can be concluded that perceived behavioral control has a strong positive indirect influence on consumer behavior. This study was based on a sample of 403 international tourists that visited Jordan by acquiring information through online sources.

Discussion

Key Findings and Insights of the Study

In conclusion, the empirical studies that have been discussed in this work have the main focus of assessing the impact of the TPB on online shopping behavior of consumers, although the scopes are different. The empirical studies have focuses on the key attributes of the TPB; human attitudes, human perceived behavioral control, human subjective norms, purchase intention and actual purchase behavior (Ajzen, 1991). Most studies have proven that, in the context of actual human behavior, human purchase intention acts as the mediating variable. This has been further proven by many studies pertaining to human behavior and human psychology. This is because purchase intention is one of the preceding stages of the customer journey, which leads to actual purchase behavior of the customer. This is psychologically explained where if there is no formation of customer purchase intention, there would not be a mental trigger to perform the actual purchasing behavior (Kotler & Keller, 2016). Moreover, attitudes, perceived behavior control and subjective norms positively impacted the final purchase decision of consumers (Yang, Li & Zhang, 2018) as further proven by other studies. Also, the empirical review has proven that the relationship between perceived behavioral control and actual consumer behavior is mediated through purchase intention. Perceived behavioral control has a strong positive impact on purchase intention and purchase intention in turn has a strong positive influence on actual consumer behavior. Therefore, perceived behavioral control has a strong positive indirect influence on consumer behavior (Ziadat, 2015). This holds true as the perceived behavioral controls lead to frameworks of references that control the behavior.

Ethical Considerations of the Study

This review paper has been developed based on information and insights derived through secondary sources of data such as research done previously that are related to the subject context of this review paper and other online data sources. Therefore, the ethical consideration of plagiarism pops up due to the usage and application of work, statistics and insights published by other authors. However, this ethical consideration has been eliminated in this review paper by providing accurate in-text citations as well as a comprehensive and accurate list of references of the data sources that have been used for the development of this review paper.

Conclusion

The main purpose of this review paper was to review the concept of online shopping and its relevance and application to the market context of Jordan and to further elaborate the concept of online shopping with reference to the Theory of Planed Behavior. The TPB has five main variables; human attitudes, subjective norm of humans, perceived behavior control, intention for human behavior and actual human behavior and it assesses the correlations and relationships across these variables pertaining to human psychology (Ajzen, 1991) and this review paper has assessed the influence of each of these variables on online shopping behavior of consumers in Jordan, by referring to previously conducted research and academic papers as well as contemporary information sources. It has been evident that online shopping is a globally emerging and growing concept. The TPB can be effectively applied to explain the background psychological associations that lead Jordan consumers to adopt online shopping.

Theoretical and Practical Contribution

The current study contributes to theoretical term by considering the predictors of the theory of planned behavior, which is regarded as researchers the most suitable theory to measure consumer's

behavior. Attitude, subjective norms, perceived behavioral control and intention were developed to form the theory of planned behavior to measure consumer's behavior. In term of practical contribution, online retailers can gain benefits by concentrating on the predictors of TPB to improve consumers' online shopping behavior.

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