

E-WOM, TRUST, USEFULNESS, EASE OF USE, AND ONLINE SHOPPING VIA WEBSITES: THE MODERATING ROLE OF ONLINE SHOPPING EXPERIENCE

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ABSTRACT

Purpose: This research contributes towards the development of Electronic Commerce Literature in two ways that are: in the first phase it focuses upon the influence of usefulness, ease of use, electronic mouth of words, trust on online shopping, in the second phase it tested the effect of online experience as a moderation on the relationship between trust and attitude towards online shopping in the context of Jordan.

Design/methodology/approach: The structural model was assessed using PLS bootstrapping procedures. The hypotheses were assessed based on path coefficients and their significance level. Hypotheses H1, H2, H3, H4 and H5 were assessed based on the baseline model. Meanwhile, hypothesis H6 was assessed based on the moderated model.

Findings: The results revealed that the relationship between ewom and trust was positive and significant, providing empirical support for hypothesis H1. Similarly, the relationship between ease of use and trust was positive and significant therefore providing support for hypothesis H2. Contrary to the expectation of hypothesis H3, the results also indicated that the relationship between usefulness and trust was at the opposite direction and not significant, thereby hypothesis H3 was rejected. The results also revealed that the relationship between trust and online purchasing was positive and significant providing empirical support for hypothesis H4. The moderated model was designed to estimate the moderating effect of online experience on the relationship between trust and online purchasing as stated in hypothesis H5. The results indicated that H5 was rejected. The result are discussed in line with the previous literature and the limitations and future research areas were discussed too.

Originality/value: This study contributes to the literature on the adoption of online shopping by the consumers of developing countries. In addition, this paper examines the effect of E-WOM, trust, usefulness, and ease of use on online shopping via websites with the moderating role of online experience

Keywords: *E-WOM, Trust, Usefulness, Ease Of Use, Online Shopping, Online Shopping Experience*

1. INTRODUCTION

In the advanced technological era; shopping through internet is having high importance to boost the electronic commerce around the world wide. There is a shift in the consumer behavior that they are not intended to visit the stores and prefer to get the benefit from technology which is through the online features of the retail organization. Online shopping provides convenience to the consumers to make their shopping by sitting at home or any other

place at any point of time. Online shopping feature is a cost effective feature for the consumers such as, time, traveling cost and effort to make purchasing. It is easy for the consumer to compare the prices of the same products with the other retailers by using the online search. The survey suggested that about 1.92 billion people are making purchases through the online feature (Statista, 2019). It is expected that E-Commerce sales will reach the 3 trillion dollar landmark in 2019. Furthermore; in this figure about 224 million will be digital shoppers in the

USA by 2019 (Statista, 2019). In the Western Countries; the online shopping is highly spread in the society however; in the case of Middle East Region including the Jordan it is in the emerging phase (Celik, 2011). In result; it is necessary to analyze the factors that impact the customer's behavior towards the online shopping.

In the past; researchers suggested that online shopping is being effected through the perceived benefits, ease of use and word of mouth marketing (EWOM) along with the trust. It is evident that customer will make the purchasing decision through internet when they feel it is having good products and easy. However; online shopping is more easy and having flexibility for the customers rather than shopping in the stores (Dinev et al, 2006). eWOM based interact impact the awareness, perception, behavior, behavior intention and others features as well.

The results of these factors are being analyzed thoroughly in the past researches (Grabner Krauter and Kaluscha, 2003). This research participate or contributing towards the development of Electronic Commerce Literature in two ways that are: in the first phase it will focus upon the influence upon the trust on consumer's behavior on the basis of online shopping. No research illustrates the moderating variable that having mediating role in the impacting in the previous researches (Fang et al, 2007). Trust will be important component when there is an uncertainty feature involves in the exchange process (Mayer et al, 1995); therefore; in this study researcher is considering the trust and attitude is a moderate feature for the customer online shopping experience. It is recommended that highly experienced online shopper is considering the low risk and having high intention to make the purchasing decision more frequently by using the online feature. That suggest trust is the most important element for the customer that are making online shopping.

In the second phase; this study will focus upon the analysis of benefits, ease of use, electronic mouth of words; previous experience with the online shopping, trust in the context of Jordan. In the analysis of factors in the online shopping in the context of Jordan can be effective applying in other countries especially in the region of Arab and Middle East countries as well. The Arab culture and social values will be affecting upon the study of factors that impact the online shopping upon the customers therefore; culture is also a factor that can be considered towards adoption of technology (Straub, Loch and Hill, 2001). In that scenario; social features will be having different perception

from the Western countries as discussed in the previous researches. It is a fact that physically in store shopping factors cannot be transferable with the technology embedded shopping which exhibit the quality feature in it (Driedonks, Gregor and Wassenaar, 2005; Kshetri, 2010). The customers are more towards the face to face shopping in store that gives them family environment to make their shopping decisions. The study of human kind suggest that culture is the biggest hurdle for the societies to accept the online features based products or services therefore; it is important to conduct study to focus upon the cultural biasness (Alsaad, Mohamad and Ismail, 2017; 2018).

2. THEORETICAL FOUNDATIONS AND RESEARCH MODEL

This section of the study focuses upon the development of new research model which is based upon the hypotheses. There are number of variables like as: E-WOM, usefulness, ease of use, trust impact of these factors on the behavior of the consumer towards the online shopping with the moderating role of online shopping experience.

Trust in website

Trust is the important factor that can develop the relations with others (Alaaraj et al, 2018; 2016; Alkhalwaldeh et al , 2015; 2016a). Trust and use intention is having mediating factor of attitude that develops the relation with the trust in website (Wu and Chen, 2005). The study suggested that trust is having direct impact on the attitude due to the perception is developed in the online shopping experience (Pavlou and Fygenson, 2006). Trust can play an important role because it is necessary to undertake it while analyzing the online environment. Trust is also considered as the attitude on the social media use that includes the privacy and security concerns (Casalo et al, 2010; Ruiz Mafe et al, 2014). The trust of the consumers on the website impacts upon decision that allows them to visit the specific website for the shopping purpose (Wu, Chu, Fang, 2008). Trust highly influential on the consumer's behavior towards the online marketing as well (Jarvenpaa et al, 1999; Schlosser, White and Lloyd, 2006; Enaizan, O, et al 2019). As the trust is greater than it is likely possible that develops the loyalty among the customers (Flavian, Guinaliu and Gurea, 2006). Trust also impacts the online shopping behavior as well (Hong and Cho, 2011).

Trust is suggested it is a unconditional both way action that one party expect from the other party it is the dealing of expectation and performance which cannot be controllable for both parties (Mayer et al, 1995). Trust is an effective feature for the long run (Alkhaldeh, Salleh and Halim, 2016b). Trust is based upon the competency, unconditional perception towards the other party; the exchange is expected from both parties in this relation and this feature can give advantage to both parties (Qureshi et al, 2009). Consumers are having high lack of trust on the online transaction that restricts them to use the online shopping feature (Gefen et al, 2003); trust is the highly effective feature in the E-Commerce development (Qureshi et al, 2009).

The theory of Reasoned Action (TRA)(Fishbein and Ajzen, 1975) suggest that beliefs directly impact upon the attitudes; it is considered that as the high trust will bring the high attitude as well (Jarvenpaa et al, 2000). Trust has the power to bring the consumer attitude towards the transactional behavior as well (Jarvenpaa et al, 2000). Consumers trust on the website is having direct and significant relation with the attitude of the consumers with the website (Chen and Dibb, 2010). There are different studies represents the effective relations (Jarvenpaa et al, 2000; Pennington et al, 2003). Similarly; OGBs scenario; there are four objectives of trust that influence the consumer attitude based on the online shopping. Therefore; hypotheses is developed on the above discussion:

H1 Trust in the website has a positive effect on attitude toward online shopping

E-WOM

The opinion or statement is being given by the customer that can be real, former, or having potential regarding the product on the basis of making shopping through online is considered as the E-WOM (Henning Thurau et al, 2004). There is an important role of eWOM in developing the attitude, perception and behavior of the consumer towards the behavior intention (Cheung et al, 2008; Jalilvand and Samiei, 2012). E-WOM interaction has given the opportunity to enhance the number of consumers to get the information from the online services which is highly effective way of bringing the technology into the retail sector. It is suggested that consumer that have the trust on the internet considered that provided information is highly effective and credible (ACNielsen, 2008) and it is indeed important for the consumers that other shopper share their experiences which is more

productive for the consumer then the organization is providing information (EMarketer, 2014). For the online consumers it is necessary and important to get the information about the products or services through the online access based information that increases the effectiveness of the information and quality as well (Chevalier and Mayzlin, 2006). In this way; consumers are having the best information about the products and other experience of the shopping (Jalilvand and Samiei, 2012). It is suggested that information and suggestion has played an important role to reduce the risk of mis-presentation of the information among the online users. In the past; E-WOM can increase the trust of the online shoppers (Ha, 2004; Awad and Ragowsky, 2008; Wang et al, 2009); following hypotheses are developed on the above discussion:

H2 More positive eWOM will result in a higher level of trust in online shopping websites

Technology Acceptance Model (TAM)

Other factors that can influence upon the consumers trust in the case of electronic government are: Perceived Usefulness and ease of use; these two factors are the main feature for the TAM (Technology Acceptance Model) (Davis, 1989; Davis, Bagozzi and Warshaw, 1989). TAM is the adoption of the TRA (Theory of Reasoned Action) (Fishbein and Ajzen, 1975). Perceived usefulness is considered as the user belief about the technology that it can enhance the efficiency; on the other hand; perceived ease of use is considered as the user's belief that technology is easy to use and that required less effort to use it. TAM is highly recommended and applicable on the use of E-Commerce website (Gefen, Karahanna and Straub, 2003). It is also suggested by the researchers that perceive usefulness and perceived ease of use can impact the trust of Electronic vendor (Chau, Hu, Lee, & Au, 2007; Koufaris, Kambil, & Labarbera, 2001; Tang & Chi, 2005; Alsaghier et al, 2011 & Rawwash, H, et al 2020).

H3 PEOU of online shopping website positively influences customers trust in online shopping.

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The moderating role of online shopping experience Past researchers suggested that online consumers have experiences that are different on the online shopping that include different factors to make decision (Roman and Cuestas, 2008; Hernandez et

al, 2011; Law et al, 2016). Old age consumers are highly reluctant to make purchasing decision through online because they do not have previous experience in online shopping; therefore; it is required to adopt the online shopping behavior that increase their focus and trust on it (Hernandez et al, 2011). Online experience is the most important element in order to analyze the online purchases which impact upon the shopping experience of the consumer (Law et al, 2016). Studies suggested that experienced online shopper is having high confidence in online shopping and having feeling of less risk on the online website environment. Following hypotheses has been developed accordingly.

H5 Online shopping experience moderating the effect of trust on Attitude towards online shopping

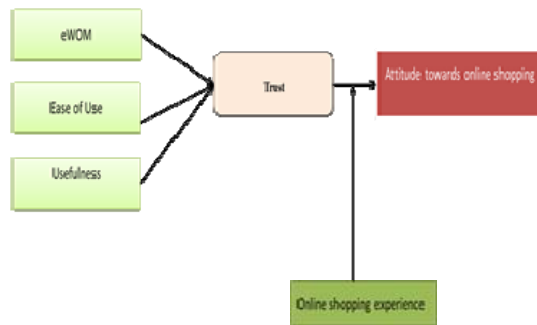


Figure 1: Proposed model

3. METHODOLOGY

Researcher is using the quantitative research that will be conducted through the online administered survey. Researcher has selected the convenience sampling technique for which 200 participants are selected of the users of Opensooq website in Jordan. The collected 109 questionnaire were completed and used for the analysis purpose. In order to maintain the reliability and validity of the questionnaire item; these are adapted from the past researches. Trust has been analyzed by adopting three items from the study of Pennington et al, (2003); attitude in the online shopping one item is being adopted from the study of Jarvenpaa et al, (2000) and Lim et al, (2006). Usefulness of the technology has been assessed through the 4 selected items from the study of Gefen et al, (2003); Ease of use is being analyzed through the 3 items that are adopted from the study of Abu Shanab, (2014). Online shopping experience is being assessed through the study of Stouthuysen et al, (2018) by selected the one item; Electronic word of mouth was assessed through 5 items adapted from the

study of Ha, (2004). The questionnaire includes the five point Likert scales which involve strongly disagree to strongly agree.

Data Analysis

This study employed Variance-based structure equation modeling with Partial Least Square (PLS-SEM) to examine the suggested model. PLS-SEM is now one of the most prevailing methods for analyzing complex models in many domains (Hair, Risher, Sarstedt, & Ringle, 2018), including marketing (Hair et al, 2011b; Eneizan et al, 2019), organizational management (Alsaad et al, 2018a), and management information systems (Alsaad et al., 2018b; Ringle, 2012). PLS-SEM is vital for this study because it focuses on both prediction and theory testing (Hair et al., 2018; Petter, 2018), which are the interests of this study. It also enables us to estimate the interrelationships suggested in this study with minimal sample size and without imposing distributional assumptions on the data (Garson, 2016; Hair et al., 2018).

Model assessment

Similar to other SEM approaches, analyzing the data using PLS-SEM requires assessment for both measurement and structural models. Reliability and validity of the measurement model should be confirmed prior to the assessment of the structural model (Alsaad et al., 2017; Hair, Ringle, & Sarstedt, 2011a). Our assessment of the measurement model indicated that the model was indeed reliable and valid. As shown in table 1, each construct had a Cronbach's alpha value above 0.7, providing support for the measures' reliability. Similarly, the table showed that all the constructs demonstrate an average variance extracted (AVE) above 0.5, indicating a satisfactory convergent validity (Fornell & Larcker, 1981). The loadings of the items were above 0.7, confirming the convergent validity of the measurement model. Finally, Heterotrait-Monotrait Ratio of Correlations (HTMT) was used to assess the discriminant validity (Henseler, Hubona, & Ray, 2016). HTMT is a new criterion to examine the discriminant validity and is performing better than the Fornell–Larcker criterion for this purpose (for details see Henseler et al. (2016)). According to the rule of thumbs, the value of HTMT should be smaller than 0.90, which is the case of this study as shown in table 2.

Table 1: the psychometric properties of the measurement model

Construct	Composite reliability	Cronbach's alpha(α)	Average variance extracted (AVE)	Item	Loading
Trust	0.887	0.8102	0.724	Trust 1	0.6212
				Trust 2	0.7705
				Trust 3	0.7802
ewom	0.8757	0.8138	0.639	eword1	0.6097
				eword2	0.6756
				eword3	0.7567
				eword4	0.5143
Ease of use	0.9117	0.8548	0.7749	Attitude 1	1
				ease1	0.7887
				ease2	0.7902
Usefulness	0.9019	0.8555	0.697	ease3	0.7458
				use1	0.6984
				use2	0.6564
				use3	0.7563
Attitude to online purchasing experience	na*	na	na	use4	0.6771
				Att1	na
				Exp1	na

*na: not applicable because the variable has only one item

Table 2: Discriminant Validity: Heterotrait-Monotrait Ratio of Correlations (HTMT)

Construct	1	2	3	4	5	6
Trust						
ewom	0.7757					
Ease of use	0.8354	0.7463				
Usefulness	0.6222	0.8342	0.7907			
Attitude to online purchasing	0.4214	0.509	0.448	0.5431		
Experience	0.0692	0.0984	0.0134	0.0127	0.0381	

Afterward, we assessed the structural model using PLS bootstrapping procedures. The predictive validity of the structural model was assessed using R square. The hypotheses were assessed based on path coefficients and their significance level. Because this study suggests online experience as a moderator, we examined two models including the baseline model and the moderated model as recommended by Hair et al. (2014). Hypotheses H1, H2, H3, H4 and H5 were assessed based on the baseline model. Meanwhile, hypothesis H6 was assessed based on the moderated model. The results of the baseline model revealed that R square for trust (0.571) and purchasing attitude (0.154) were substantial as recommended by Cohen (1988). As shown in table 3, the results also revealed that the relationship between ewom and trust was positive and significant ($\beta= 0.409$, $P<0.01$), providing empirical support for hypothesis H1. Similarly, the

relationship between ease of use and trust was positive and significant ($\beta= 0.505$, $P<0.01$), therefore providing support for hypothesis H2. Contrary to the expectation of hypothesis H3, the results also indicated that the relationship between usefulness and trust was at the opposite direction and not significant ($\beta= - 0.099$, $P > 0.01$), thereby hypothesis H3 was rejected. The results also revealed that the relationship between trust and online purchasing was positive and significant ($\beta= 0.339$, $P<0.01$), providing empirical support for hypothesis H4.

Table 3: results of baseline model estimation

Effect	Path coefficient	Standard bootstrap results			
		Standard error	t-value	p-value (2-sided)	p-value (1-sided)
Trust -> Attitude to Online Purchasing	0.3927	0.0707	5.5546	0.000	0.000
ewom -> Trust	0.4093	0.1348	3.0358	0.0025	0.001
Ease of use -> Trust	0.5052	0.0941	5.3663	0.000	0.000
Usefulness -> Trust	-0.0992	0.1047	-0.9474	0.3437	0.1718

The moderated model was designed to estimate the moderating effect of online experience on the relationship between trust and online purchasing as stated in hypothesis H5. We modeled the moderating effect using an interaction latent variable which is a product of trust multiples online experience. As shown in table 4, the results indicated that the interaction term between trust and online experience (Trust_X_Exp) on online purchasing was not significant ($\beta= 0.027$, $P>0.05$), and thus hypothesis H5 was rejected.

Table 4: results of moderated model estimation

Effect	Original coefficient	Standard bootstrap results			
		Standard error	t-value	p-value (2-sided)	p-value (1-sided)
Trust -> Attitude to Online Purchasing	0.394	0.071	5.530	0.000	0.000
ewom -> Trust	0.409	0.135	3.036	0.003	0.001
Ease of use -> Trust	0.505	0.094	5.366	0.000	0.000
Usefulness -> Trust	-0.099	0.105	-0.947	0.344	0.172
experience -> Attitude	0.006	0.093	0.064	0.949	0.475
Trust_X_Exp* -> Attitude	0.027	0.106	0.259	0.796	0.398

*an interaction latent variable which represent the interaction term between trust and online experience.

Discussion and implications

In this research; six variables are used and analyzed to assess their relations with each other. The results of the study suggested that E-WOM is having positive relation on trust ($\beta = 0.409$, $P < 0.01$); the results of the study is having similarity of the previous study (Ha, 2004; Awad and Ragowsky, 2008); along with this ease of use is also having positive relations on trust ($\beta = 0.505$, $P < 0.01$). these results are confirmed from the previous studies such as: (e.g. Chau, Hu, Lee, & Au, 2007; Koufaris, Kambil, & Labarbera, 2001; Tang & Chi, 2005; Alsaghier et al, 2011). In the context of online shopping E-WOM and ease of use are considered as the most important factors. In the context of H3 hypotheses the findings suggest usefulness and trust are not having significant results ($\beta = -0.099$, $P > 0.01$), therefore; H3 is rejected. Trust is having positive relation with the online purchase ($\beta = 0.339$, $P < 0.01$). The results of the study are being supported by the other researchers in the past (Jarvenpaa et al, 2000; Pennington et al, 2003) it also finds positive relations. As far as the trust and online experience in the online purchasing was not having significant relations ($\beta = 0.027$, $P > 0.05$), therefore; H5 is rejected.

This research is having some advantages; one of them are factor analysis was E-WOM; the existence of E-WOM based upon perceived trust on Opensooq website. The results suggest E-WOM is having effectiveness towards the users to rely upon the web based information. The influence of E-WOM impacts on the trust of the users to use the Opensooq web. The information is vastly spread online rather than offline negative WOM interaction increases the complaint (El Gohary, 2012) which directly impact upon the trust of consumers that can be difficult for the marketers to manage it adequately. It is required for the web community to provide adequate and positive information and develop relations with the customers (Ha, 2004). Therefore; it is necessary that marketing practitioners develop different link website including their own sites. The results of the study suggested that trust is the key to make the organization make successful in attracting the consumers towards online shopping. So; it can be recommended that e-WOM is highly important to develop trust of the employees.

The other factor that is analyzed was perceived ease of use. Perceived ease of use is considered as the technology embedded feature while trust is social factor. The findings suggested that ease of use is having relation with the trust. Students trust in the

mobile social software and their attitude towards using the mobile social software is evident and shows the relations as well (Chinomona, 2013). The third factor that is analyzed was usefulness. The findings of the study suggested that perceived usefulness variable is having the coefficient of -0.09 and significant value is 0.01 which is having higher than the Alpha value which is ($\alpha = 0.05$). It is suggested that perceived usefulness is having no impact on the trust of the users of Opensooq website which shows that perceived usefulness is not having any change in the behavior of the opensooq website users; because there are number of consumers that are not buying or selling through online features. However; it can be concluded that the findings of the study is not having similarity with the previously conducted researches by Amin, Rezaei and Abolghasemi, (2014); that suggested usefulness is having positive relation with the trust.

The fourth and important factor was analyzed is trust. It is considered the most important element that forecast about the behavior of the consumer to use the online shopping. Previously conducted study suggested that it is a fact that trusts is the key feature to assess the consumer behavior towards the online shopping (Al Debei, Akroush and Ashouri, 2015). The factor of trust was analyzed highly in the electronic commerce studies in the past (Van der Heijden et al., 2003; Gefen et al., 2003; Limbu et al., 2012). Those organizations that are focusing upon developing the trust of their consumers are more likely to have the influence on the consumer's attitude towards the online shopping (Gefen and Straub, 2003). Therefore; it is suggested that in Jordan organizations to focus upon developing the trust of the consumer to get the online shopping feature effective (Alsoud and Othman, 2018). In Jordan; organizations should focus upon the consumer privacy and security requirement while they are using the feature of online shopping without having any risk.

The hypotheses H5 are rejected. It is can be concluded that there was no significant relation found between the high and low trust in the online shopping context. Low effect size is not important and it is not necessarily that moderating impact is effective; however; small communication can impact if the beta value changes otherwise there is no need to undertake the environment or conditional approaches into account (Chin, Marcolin and Newsted, 2003). However; this study emphasizes the effectiveness of trust and ease of use because they are the important elements that can bring the consumers towards the online shopping in Jordan. The results of this study can be

effective for the retail sector managers to develop their electronic based strategies to attract customers and retain them for a longer period of time. The current study can be neglected but there are certain issues underlying such as virtual community and social software developers can project these issues on a large scale. It is expected from this study that it will bring the results that can be effective for the both practitioners and academicians as well. The literature was not having huge therefore; limited access was available to get the information about the Jordan customers which was undertaken. It is evident that findings of the study can be used for the future marketing planning and developing long term relations with the customers.

On the side of the academic; this study has used the TAM in a different perspective for the developing countries. This study will be effective to use as the literature in the social media studies where the researchers are analyzing the influence of social media usefulness and ease of use on the mobile social software trust and behavioral use in the context of the developing countries. This research also enhanced the concept of ease of use; experiences, trust and Electronic mouth that will linked with the use intention. However; the moderating role of the experience is not considered into the study. This research will be effective towards bridging the gap.

Limitations and recommendations

The other researchers have some limitation similarly; this study is also having some limitation that brings the new direction to the future researchers such as; size of the sample and contextual study. Broadening the size of the sample and context it will be effective and bring new dimensions for the study. It will open new way for the future researcher to include or delete the variables depending upon the study context. Future researcher can get the benefit from these recommendations.

Conclusion

The main aim of the current study was to investigate the effect of E-WOM, usefulness, ease of use, trust on the behavior of the consumer towards the online shopping with the moderating role of online shopping experience. The sample of the study consists 109 users of Opensooq website in Jordan. The findings of the study indicated that the relationship between ewom and trust was positive and significant, the relationship between ease of use and trust was positive and significant, the results also indicated that the relationship between

usefulness and trust was at the opposite direction and not significant, the results also revealed that the relationship between trust and online purchasing was positive and significant. The moderated model was designed to estimate the moderating effect of online experience on the relationship between trust and online purchasing, the results of moderation indicated that there was no significant relation found between the high and low trust in the online shopping context.

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Appendix

<p>Trust In The Website</p>	<ol style="list-style-type: none"> 1. This product website has integrity. 2. This product website is reliable. 3. This product website is trustworthy
<p>Attitude Toward Online Shopping</p>	<ol style="list-style-type: none"> 1. I can say that I like this dealer
<p>Online Shopping Experience</p>	<ol style="list-style-type: none"> 1. On average, how many times do you purchase online?
<p>E-Word Of Mouth</p>	<ol style="list-style-type: none"> 1. I often read online recommendations to buy products from this website 2. I often post positive online comments about this website 3. I often read positive online reviews about the products of this website 4. My e-community frequently post online recommendations to buy from this website 5. When I buy a product from this website, consumer's online recommendations and reviews make me more confident in purchasing the product
<p>Ease To Use</p>	<ol style="list-style-type: none"> 1. Online shopping via website will be easy to me 2. Online shopping via website clear and understandable 3. It is easy to me to get what I need from Online shopping via website
<p>Usefulness</p>	<ol style="list-style-type: none"> 1. Online shopping help me to purchasing a products faster 2. Online shopping improving my performance in purchasing a products 3. Online shopping increase my productivity in purchasing products 4. Online shopping increase my effectiveness in purchasing