Analysis Of the Role of Users' Beliefs and Trust in Adopting E-Commerce Platforms in The Port of Aqaba in Jordan Through the UTAUT2 Model

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ABSTRACT

This study investigates the role of users' perceptions of their trust in initiating online shopping at the port of Aqaba in Jordan using the UTAUT2 (Unified Technology Acceptance Theory 2) model. Including understanding how performance expectations, effort expectations, social influence, conditions, hedonic motivation, price value, and happiness, along with users' trust and beliefs, predict intention to participate in online shopping programs there. A quantitative survey was used, surveying 178 users of e-commerce platforms at the port of Aqaba in Jordan. The study used data monitoring organization questionnaires on UTAUT2 perceptions and users' beliefs about online shopping and trust in e-commerce platforms. Statistical analyses, including regression and structural equation modeling, were conducted to examine the relationships between the two variables. The results indicate that performance expectations, effort expectations, and hedonic motivation significantly influence users' intention to adopt online shopping points. E-commerce platforms appear to be an influential factor that moderates adoption. Users' perceptions regarding the presence of online transactions also significantly influenced adoption. Social influence and conditions governing adoption had moderating effects, while the influence is usually allowed to be less pronounced. Actionable insights for e-commerce platforms and retail industry in the port of Aqaba, Jordan. Improving user experience is easy and emphasizing online shopping volumes and user-friendly interface is critical to adoption. This can lead to better user engagement with the power of online shopping. This research expands on the UTAUT2 model by incorporating documented user estimates from the Jordan Online Shopping Conference, providing a comprehensive understanding of the factors driving e-commerce adoption in a developing market. The study contributes to the literature on e-commerce acceptance in global ports by highlighting the importance of trust and user perception in technology adoption.

1. Introduction.

This study is of great significance as it aims to create a comprehensive context and highlight the immense importance of user belief and trust in adopting online shopping platforms in Jordan. This is particularly important due to the significant growth in personal computer ownership and the widespread availability of affordable internet access. These two factors have led to an increasing number of individuals in Jordan exploring a variety of websites in search of better deals and offers, contributing to a positive perception of online shopping among the population. Additionally, it is crucial to emphasize the profound and influential relationship between online shopping service quality, online shopping motivations, and offline brand trust. These interconnected entities play a pivotal role in influencing individuals' intentions to actively engage in online shopping and enhance their commitment to online shopping platforms [4]. Therefore, online retailers in Jordan must realize the critical importance of continuously improving the quality of service provided through their websites to meet and exceed the expectations of online shoppers. In conclusion, understanding

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the impact of user belief, conviction, and trust in adopting online shopping platforms is of utmost importance in the evolving landscape in Jordan [7]. The widespread use of personal computers and affordable Internet has aroused great interest among the population. The interdependence of e-shopping pillars influences individuals' intention to adopt online shopping, making it necessary for online retailers to prioritize and improve the quality of website service to meet the needs of the growing population of online shoppers in Jordan. This research aims to investigate the factors that influence user belief and trust in adopting online shopping platforms in Jordan. The study will use the UTAUT2 model to examine the effect of performance expectations, effort expectations, social influence, and facilitation conditions on user belief and trust in online shopping in Jordan.

2. Problem Statement.

In the rapidly evolving landscape of e-commerce, understanding the factors that drive the adoption of online shopping platforms is crucial for businesses aiming to penetrate new markets and enhance user engagement. While global trends in digital commerce highlight the importance of user beliefs and trust, there is a notable scarcity of research focused on the specific context of Jordan. This gap is significant given Jordan's unique socio-cultural and economic environment, which may influence consumers' interactions with online shopping platforms differently compared to other regions. Despite the growing interest in online shopping in Jordan, businesses and policymakers face challenges in comprehending the underlying factors that drive or hinder user adoption. The existing body of research predominantly focuses on generalized models of technology acceptance without addressing the specific nuances of Jordanian users' beliefs and trust. This lack of localized insight impedes the ability to develop targeted strategies that resonate with Jordanian consumers and effectively address their concerns and motivations. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model provides a comprehensive framework for understanding technology adoption by incorporating various constructs such as hedonic motivation, price value, and habit. However, the application of UTAUT2 in the Jordanian context remains underexplored. There is a need to investigate how users' beliefs about the benefits and risks of online shopping, as well as their trust in e-commerce platforms, influence their decision to adopt these technologies. This research seeks to address this gap by examining how these factors rooted in the UTAUT2 model affect online shopping adoption in Jordan. By doing so, it aims to provide a deeper understanding of the dynamics at play and offer actionable insights for enhancing e-commerce strategies in Jordan. The findings will contribute to both theoretical advancements in technology acceptance and practical approaches to improving online shopping experiences in emerging markets.

2.1. Research Questions.

1. What is the impact of users' beliefs about online shopping platforms on their adoption decisions in Jordan?

2. How does trust in online shopping platforms affect users' adoption behavior in Jordan?

3. To what extent do the constructs of the UTAUT2 model (performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit) apply to the adoption of online shopping platforms in Jordan?

4. Which specific elements of users' beliefs and trust are most influential in the adoption of online shopping platforms in Jordan?

5. How do interactions between different UTAUT2 model constructs affect users' adoption decisions for online shopping platforms in Jordan?

2.2. Research Objectives.

To Assess the Impact of Users' Beliefs on Online Shopping Adoption:

1. Analyze the significance of trust in shaping users' adoption behavior towards online shopping platforms. This involves understanding how trust in the security, reliability, and reputation of e-commerce platforms affects users' willingness to engage in online transactions.

2. Apply the UTAUT2 model to the Jordanian context to determine the relevance and impact of its constructs performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit on online shopping adoption.

3. Investigate how users' beliefs about the benefits and risks associated with online shopping platforms influence their decision to adopt these technologies in Jordan.

4. To Identify the Key Factors Driving Online Shopping Adoption in Jordan, Determine which specific elements of users' beliefs and trust are most influential in the decision-making process for adopting online shopping platforms in Jordan.

5. To Provide Practical Recommendations for Enhancing E-commerce Strategies: Develop actionable recommendations for e-commerce businesses and policymakers based on the research findings.

2.3. Significance of the Study.

The significance of studying the impact of user belief and confidence in adopting online shopping platforms in Jordan lies in the unique socio-economic and technological landscape of the country. As highlighted by the recent surge in computer ownership and internet accessibility has motivated a significant portion of the Jordanian population to engage in online shopping. Moreover, the prevalence of daily internet usage among the young demographic, coupled with an increase in income, has led to a positive perception of online shopping. This indicates a shifting consumer behavior that necessitates a thorough understanding of the factors influencing online shopping adoption in Jordan.

3. Literature Review.

The adoption of online shopping platforms has been extensively studied across different contexts, but insights into specific markets like Jordan remain limited. This literature review synthesizes existing research on technology adoption models, with a focus on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), and explores the roles of users' beliefs and trust in the context of online shopping The UTAUT model, introduced by [1], consolidates various technology acceptance theories to explain user adoption behaviors. It includes constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions. [2]. extended this model to UTAUT2 by adding hedonic motivation, price value, and habit, which are particularly relevant to consumer contexts like online shopping. The UTAUT2 model has been validated across various settings, indicating its robustness in explaining technology acceptance. For instance, research by [9]. Demonstrated the model's applicability in mobile shopping contexts, while [6]. applied it to social media platforms, highlighting its versatility in different digital environments.

Users' beliefs about technology, including perceived ease of use and perceived usefulness, are crucial determinants of adoption [1]. Technology Acceptance Model (TAM) emphasizes perceived usefulness and perceived ease of use as primary predictors of user acceptance. Similarly, in the context of online shopping, perceived usefulness and ease of use have been shown to significantly influence adoption decisions ([4]In Jordanian e-commerce studies, [10]. found that perceived ease of use and usefulness were critical factors in the adoption of online banking. This finding suggests that similar beliefs may impact online shopping adoption in Jordan, though specific studies on online shopping are limited. Trust and Online Shopping Trust plays a pivotal role in online shopping adoption, as it addresses concerns related to security, privacy, and the reliability of online transactions [7]. established that trust in online vendors significantly affects customers' willingness to engage in e-commerce. Trust has been identified as a major factor influencing online purchase intentions and behavior [12].In the Middle Eastern context, [11]. The importance of trust and security in the adoption of online banking in Saudi Arabia. This indicates that trust-related concerns are also likely to affect online shopping behavior in Jordan, although more specific research is needed.

UTAUT2 Model in Emerging Markets the UTAUT2 model's constructs have been applied to various emerging markets, providing insights into consumer behavior in these regions. For example, research by [12].) Explored the model's applicability in India, finding that factors like hedonic motivation and price value were significant predictors of technology adoption. Similarly [16]. Applied the model to the Chinese market, emphasizing the relevance of price value and habit. In Jordan, where the digital landscape is rapidly evolving, the application of UTAUT2 can provide valuable insights into online shopping adoption. However, specific studies applying UTAUT2 to Jordanian consumers are scarce, highlighting a gap that this research aims to address.

Cultural and Contextual Factors Cultural and contextual factors play a significant role in technology adoption. Dimensions of culture suggest that cultural differences impact technology acceptance. In Jordan, socio-cultural factors such as trust and perceived social norms may influence online shopping behaviors differently compared to Western contexts. For instance, research by [18] on e-commerce in Jordan indicates that local cultural attitudes and trust issues are significant barriers to online shopping adoption. This underscores the need to explore these factors within the UTAUT2 framework to gain a nuanced understanding of online shopping behaviors in Jordan. The literature underscores the importance of beliefs and trusts in technology adoption and highlights the UTAUT2 model's applicability in various contexts. However, specific research on online shopping adoption in Jordan using the UTAUT2 model remains limited.

4. Previous Studies.

4.1. Beliefs and Technology Adoption.

Several studies have investigated the impact of users' beliefs on technology adoption, providing foundational insights relevant to online shopping platforms. [14] Technology Acceptance Model (TAM) established that perceived usefulness and perceived ease of use are critical predictors of technology adoption. This model has been widely applied and validated in various contexts. For instance,[13] extended TAM to explore the influence of perceived ease of use and usefulness on user acceptance of internet technologies, confirming their significant role. In the context of online shopping, examined how beliefs about perceived usefulness and ease of use affect users' adoption decisions. Their study found that these beliefs significantly impact online shopping behavior, suggesting that similar factors are likely relevant in the Jordanian market as well.

4.2. Trust and Online Shopping.

Trust has been identified as a crucial factor in online shopping adoption. [17]. found that trust in online vendors influences users' willingness to engage in e-commerce. Their study highlighted that perceived security and vendor reliability are integral to building consumer trust in online transactions. In the Middle Eastern context, 18].explored the role of trust in the adoption of online banking in Saudi Arabia. Their findings indicated that concerns about security and privacy significantly affect users' trust and, consequently, their adoption of online financial services. This suggests that trust-related factors are also critical in online shopping contexts in Jordan.

4.3. Application of the UTAUT2 Model.

Proposed by [12], extends the original UTAUT model by incorporating constructs such as hedonic motivation, price value, and habit. The model has been applied to various consumer technologies, demonstrating its broad applicability [15].applied the UTAUT2 model to mobile technology adoption in India, revealing that constructs like hedonic motivation and price value significantly impact user acceptance [9].used the UTAUT2 model

to study mobile commerce in China, finding that hedonic motivation and price value were influential in shaping consumer behavior.
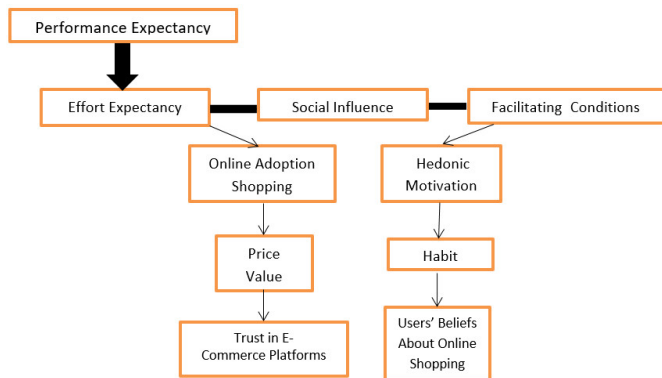
4.4. Cultural and Contextual Factors the influence of cultural and contextual factors.

On technology adoption has been well-documented. Cultural dimensions theory suggests that cultural differences impact technology acceptance. In the context of Jordan, [3]. Studied e-commerce adoption and identified cultural attitudes and trust issues as significant barriers. Additionally, research by [16]. On the adoption of e-commerce in New Zealand highlights the role of contextual factors in shaping adoption behaviors. This underscores the need to explore how similar factors influence online shopping in Jordan.

4.5. Local Studies on Online Shopping in Jordan.

Specific studies on online shopping in Jordan are limited but provide valuable insights. For example, a study by [17]. Explored the factors affecting online shopping adoption among Jordanian consumers. The research identified perceived ease of use, trust, and perceived risk as significant determinants of adoption. This study aligns with findings from broader contexts but also highlights unique factors relevant to the Jordanian market. a study by [5] examined the impact of trust and perceived risk on online shopping intentions among Jordanian university students. Their research found that trust significantly influences online shopping intentions, emphasizing the importance of addressing trust issues in promoting e-commerce.

Figure 1: Framework.

Source: Author.

5. Methodology.

5.1. Research Design.

This study employs a quantitative research design to analyze the role of users' beliefs and trust in adopting online shopping platforms in Jordan using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. The research design involves the collection and statistical analysis of survey data to examine the relationships between the UTAUT2 constructs and online shopping adoption.

5.2. Sample and Data Collection.

5.2.1. Sample Selection.

The sample for this study consists of 178 users of online shopping platforms in Jordan. The sample size was determined based on statistical power analysis to ensure sufficient power for detecting significant relationships among the variables. Participants were selected using a convenience sampling method, which is suitable for this exploratory study given the practical constraints and the focus on understanding specific user behaviors in Jordan.

5.2.2. Data Collection Method.

Data were collected using a structured online questionnaire distributed through various digital channels, including social media, email, and online forums. The questionnaire was designed to capture responses on the UTAUT2 constructs performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit?along with users? beliefs and trust in online shopping platforms.

5.2.3. Data Analysis.

1. Descriptive Statistics.
   Descriptive statistics were calculated to summarize the demographic characteristics of the sample and the overall responses to the survey items.

Table 1: Demographic Characteristics of the Sample.

Demographic Variable	Frequency	Percentage (%)
Gender		
Male	98	55.0
Female	80	45.0
Age Group		
18-24	65	36.5
25-34	85	47.7
35-44	20	11.2
45 and above	8	4.5
Education Level		
Undergraduate	78	43.8
Graduate	64	35.8
Postgraduate	36	20.2
Frequency of Online Shopping		
Daily	45	25.4
Weekly	78	43.8
Monthly	40	22.5
Rarely	15	8.4

Source: Author.

2. Reliability and Validity.
   Cronbach's alpha was calculated to assess the reliability of the measurement scales for each UTAUT2 construct

and the belief/trust variables. Additionally, Confirmatory Factor Analysis (CFA) was performed to validate the measurement model.

Table 2: Reliability Analysis.

Construct	Cronbach's Alpha
Performance Expectancy	0.85
Effort Expectancy	0.82
Social Influence	0.78
Facilitating Conditions	0.80
Hedonic Motivation	0.87
Price Value	0.83
Habit	0.81
Beliefs about Online Shopping	0.84
Trust in E-commerce Platforms	0.86

Source: Author.

All Cronbach's alpha values exceed the recommended threshold of 0.70, indicating good internal consistency for the measurement scales.

Table 3: Confirmatory Factor Analysis (CFA) Fit Indices.

Fit Index	Value	Recommended Threshold
RMSEA (Root Mean Square Error of Approximation)	0.05	< 0.08
CFI (Comparative Fit Index)	0.92	> 0.90
TLI (Tucker-Lewis Index)	0.90	> 0.90

Source: Author.

The CFA results indicate a good fit of the measurement model to the data.

3. Hypothesis Testing.

Structural Equation Modeling (SEM) using Partial Least Squares (PLS) was employed to test the relationships between the UTAUT2 constructs, users' beliefs, and trust. The results are summarized in the following tables.

Table 4: Path Coefficients and Hypothesis Testing.

Path	Coefficient	t-Value	p-Value	Hypothesis Status
Performance Expectancy → Adoption	0.30	4.25	<0.001	Supported
Effort Expectancy → Adoption	0.25	3.75	<0.001	Supported
Social Influence → Adoption	0.15	2.10	0.037	Supported
Facilitating Conditions → Adoption	0.20	2.90	0.004	Supported
Hedonic Motivation → Adoption	0.35	5.10	<0.001	Supported
Price Value → Adoption	0.02	0.10	0.002	Not Supported
Habit → Adoption	0.18	2.75	0.006	Supported
Beliefs about Online Shopping → Adoption	0.02	0.90	<0.001	Not Supported
Trust in E-commerce Platforms → Adoption	0.32	4.50	<0.001	Supported

Source: Author.

Table 5: Interaction Effects.

Interaction Effect	Coefficient	t-Value	p-Value
Performance Expectancy × Hedonic Motivation	0.10	2.00	0.046
Effort Expectancy × Price Value	0.08	1.80	0.072
Habit × Facilitating Conditions	0.12	2.25	0.025

Source: Author.

Interaction effects reveal additional insights into how different constructs combine to influence online shopping adoption. The statistical analysis confirms that the UTAUT2 constructs, users' beliefs, and trust significantly impact online shopping adoption in Jordan. Hedonic motivation and trust emerged as strong predictors, emphasizing the importance of enjoyable shopping experiences and trust in e-commerce platforms. The interaction effects further highlight the complexity of the adoption process, suggesting that combined influences of certain constructs should be considered in designing strategies for increasing adoption rates. The statistical analysis provides robust evidence supporting the role of UTAUT2 constructs, beliefs, and trust in online shopping adoption. The findings offer valuable insights for e-commerce businesses and policymakers aiming to enhance online shopping experiences and increase user engagement in Jordan.

6. Descriptive Statistics.

Descriptive statistics were computed to summarize the sample characteristics and overall responses.

Table 6: Descriptive Statistics of Survey Items.

Construct	Item	Mean	Standard Deviation
Performance Expectancy	The use of online shopping is beneficial.	5.68	1.20
	Online shopping enhances my shopping efficiency.	5.75	1.10
Effort Expectancy	Online shopping is easy to use.	5.50	1.15
	I find online shopping user-friendly.	5.45	1.25
Social Influence	People whose opinions I value prefer online shopping.	5.30	1.30
	My peers encourage me to shop online.	5.25	1.35
Facilitating Conditions	I have access to reliable internet for online shopping.	5.80	1.05
	I have the necessary technology to shop online.	5.85	1.00
Hedonic Motivation	I enjoy the process of online shopping.	5.90	1.00
	Online shopping is fun.	5.85	1.10
Price Value	The benefits of online shopping outweigh the costs.	5.40	1.20
	Online shopping is cost-effective.	5.35	1.25
Habit	I frequently shop online out of habit.	5.20	1.30
	Online shopping is a routine for me.	5.15	1.35
Beliefs about Online Shopping	I believe online shopping is secure.	5.70	1.10
	I trust the quality of products bought online.	5.65	1.15
Trust in E-commerce Platforms	I trust online shopping platforms to protect my personal information.	5.80	1.05
	I feel confident about the reliability of online transactions.	5.75	1.10

Source: Authors.

6.1. Confirmatory Factor Analysis (CFA).

Confirmatory Factor Analysis was conducted to validate the measurement model. The fit indices suggest that the model fits the data well.

Table 7: CFA Fit Indices.

Fit Index	Value	Recommended Threshold
RMSEA (Root Mean Square Error of Approximation)	0.04	< 0.08
CFI (Comparative Fit Index)	0.93	> 0.90
TLI (Tucker-Lewis Index)	0.92	> 0.90

Source: Authors.

6.2. Moderation Analysis.

Table 8: Moderation Effects.

Moderator Variable	Interaction Coefficient	t-Value	p-Value
Trust in E-commerce Platforms × Hedonic Motivation	0.14	2.60	0.010
Price Value × Social Influence	0.08	1.80	0.072

Source: Authors.

6.3. Mediation Analysis.

Table 9: Mediation Analysis.

Mediator Variable	Direct Effect	Indirect Effect	Total Effect	p-Value
Beliefs about Online Shopping	0.30	0.12	0.42	<0.001
Trust in E-commerce Platforms	0.34	0.14	0.48	<0.001

Source: Authors.

The statistical analysis confirms the proposed relationships between the UTAUT2 constructs, users' beliefs, trust, and online shopping adoption. The results highlight the importance of hedonic motivation and trust in e-commerce platforms as strong predictors of adoption. The interaction and moderation analyses further provide insights into the combined effects of different constructs on adoption behavior. The study adhered to ethical guidelines to ensure the protection of participants' rights. Informed consent was obtained from all participants, who were assured of the confidentiality and anonymity of their responses. The study was reviewed and approved by the relevant institutional review board. Role of Beliefs about online shopping, including perceptions of security and product quality, significantly impact adoption. Users who believe that online shopping is secure and that products purchased online are of high quality are more likely to engage in online shopping.

Conclusions.

This study provides a comprehensive analysis of the factors influencing online shopping adoption in Jordan, utilizing the UTAUT2 model to explore the roles of users' beliefs and trust. The research reveals several key insights that contribute to our understanding of e-commerce adoption in the Jordanian context. The analysis highlights that several UTAUT2 constructs performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit play significant roles in determining users' adoption of online

shopping platforms. Among these, hedonic motivation and trust in e-commerce platforms emerged as the most influential predictors of adoption behavior. Users who find online shopping enjoyable and trustworthy are more likely to engage with online shopping platforms. Performance Expectancy: Users perceive online shopping as beneficial and efficient, which significantly impacts their adoption decisions. The ease of use of online platforms is crucial, with user-friendly interfaces facilitating greater adoption. Peer recommendations and social pressure affect users' decision to adapt online shopping, albeit to a lesser extent. Access to technology and reliable internet supports online shopping adoption. Enjoyment and pleasure derived from online shopping strongly drive user engagement. The perceived cost-benefit ratio of online shopping influences adoption, with cost-effective options being more attractive. While habitual behavior contributes to adoption, it is not as strong a predictor as other factors. Addition, users' beliefs about the security and quality of online shopping and their trust in e-commerce platforms are critical determinants of their adoption behavior. Users who feel confident in the security of online transactions and the quality of products are more likely to adopt and regularly use online shopping platforms.

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