

Review

The Impact of Security Protection on Online Shopping Intention upon Jordanian Markets

Malik Alsoud and Akaileh Mustafa*

Abstract

Amman - Jordan

*Corresponding Author's E-mail:
akaylehmustafa@gmail.com

The fast growth of e-commerce and online transaction motivate many firms to set up businesses over internet. Since using internet to purchase online is still poor in comparison with other online activities, exploring factors that effect online purchase intention is necessary. So, this paper attempts to fill this gap by examining the impact of security protection that affects online purchase intention. However, most of prior researches have examined online purchase intention in the developed countries, few studies have investigated the factors that enhance individual's intention to purchase online especially in the developing countries. With regard to the different nature, this paper aims to detect what drive individuals to shop online and how security protection affects their intention to shop online. The paper proposes that security protection positively associated with customer's shopping intention. The finding of this research may give new opportunity for future researcher to measure the effect of security protection on online shopping intention empirically.

Keywords: Security protection, Online shopping, Intention, Jordan

INTRODUCTION

Although the acceptance of the Internet as a shopping channel for a customer is becoming an essential topic in information science and consumers research today, agreed upon definition of online shopping exists. For example, Monswé, Dellaert, and Ruyter (2004) refer to online shopping as the use of online stores by customers up until the transaction stage of purchasing and logistics (p. 103). Yoo and Donthu (2001) refer to online shopping as the online versions of physical retail stores where all transactions and their relevant activities take place in online cyberspaces (p. 1).

Also, Salisbury et al. (2001) define online shopping intention as "the construct that gives the strength of a customer's intention to purchase online." Pavlou (2003) detected online shopping intention to be a more fitting measure of intention to use a website when evaluating

online customer behavior. Hence, the above mention definition of online shopping let the researcher conclude that the conceptualize of online shopping combines many behavioral activities related with the customer intention to buying a product or service from the internet via the online shopping technology.

Through an extensive literate review Aggarwal and Rahul (2018) explicate a comprehensive model to explain the impact of perceived security on consumer purchase intentions and how it contributes to trust and satisfaction towards online shopping context., it was found that two attributes of website personality, i.e., transaction security and payment system are constituents of perceived security. Thus, the study attempted to explore the relationships between transaction security, payment system and perceived security, trust, satisfaction, and

purchase intentions. The paper additionally provides valuable information to online retailers to maximize customer satisfaction and trust and generate positive intentions to buy online with perceived security attributes. In all, 500 Indian consumers' online shoppers were surveyed to conduct the above research agenda by structural equation modeling. The results of the study indicated that perceived security had a positive effect on satisfaction. Perceived security has a positive impact on trust. Both trust and satisfaction had a positive mediating effect on consumer purchase intentions.

Thus, the need to study this relationship in Jordan is necessary for the context of online shopping because only 3% of Internet users engaged in online shopping in 2018 (Hootsuite, 2018), which mean 97% of online Jordanians are not using online shopping. Thus, the current study seeks to provide a clearer understanding of why Jordanians do not shop online and what might be done to improve the situation

Security protection refers to consumer's perception that the Internet vendor will fulfill security requirements such as authentication, integrity, encryption, and non-repudiation. The importance of security protection in online shopping has been emphasized by various studies, and it is often regarded as the degree in which transaction that is carried out online is protected from intruders or unauthorized persons (Akbar et al., 2015; Chang & Chen, 2008; Kim et al., 2008). The fear of insufficient security has been regarded as a major impediment to the adoption of online shopping as cases of frauds have continued to intimidate and made users to develop negative feelings (Aggarwal & Rahul, 2018). Furthermore, scholars have empirically reported security protection as either an inhibitor of adoption of online shopping where customers feel unsafe and where they have been exposed or as enabler or motivator where they perceived that the websites are highly protected from fraudsters (Salisbury et al., 2001).

In electronic commerce transaction "subjective probability with which consumers believe that their personal information (private and monetary) will not be viewed, stored, and manipulated during transit and storage by inappropriate parties in a manner consistent with their confident expectations." (Chellappa, 2005). Online companies in Jordan need to focus on security issue keeping in mind the end goal to enhance the level of online shoppers (Xu, 2013). For improving the level of online shopping intention, online shopping sites in Jordan need to concentrate on security limits as serious drivers of declining saw threats from online purchaser's perspectives. This is because security protection had been comprehensively seen as the main barriers to the allocation of online shopping, because of their tremendous effect on consumer's intention and on forming inspirational demeanors toward online shopping later. As well, security protection is a critical sensitivity

toward customers, and thus, proper assurance organizations should be set up.

Moreover, Horrigan (2008) mention that security of money and customers information gave on the online shopping websites is a far-reaching worry. Lee, Chiu, and Liu (2011) stated that customers were hesitating to shop online, mainly because of security matters. As most of the online shopping websites request that customers give fundamental data, where customers are stressed over the likelihood that online retailer may abused or may not respect the secret of the information. Meanwhile, this intimidated additionally combined with the past scammer practices happening in the online condition. Deeply, shoppers need protection, and there personal data they gave on the website will be protected and guaranteed. Tsai and Yeh (2010) specified that protection is firmly identified with shopping expectation and that reinforcing of website administration and putting updated arrange security is fundamental. Lee, Park, and Han (2011) also mentioned that electronic retailing businesses should focus on adopt relevant business ethics, the inefficiency of ensuring the privacy of information of customers directly affects customers intention to shop online. The review by Al-smadi (2012). Many researchers protection intention, besides a review by Aladwani (2003) has tended to the feelings of Arab electronic retailers about the troubles they confront, and the effect of the utilized dialect in web-based business, the age of the store on the Internet, the sort of online business and the state in which the store works on the challenges confronted by Arab electronic stores in their view. The review populace forms of all the Arab electronic stores that their destinations have found on the Internet, which produced (30) electronic stores from different Arab nations.

Al-Smadi, (2004) explain that introducing item online portrayed by fascination, and in addition fears of the security of online exchanges was a noteworthy sympathy toward consumers. This outcome additionally concurred with a review by Howard and Lipner (2006), as it considered the element of security and assurance is a noteworthy purpose behind online shopping. It likewise concurred with a review by Suki, Ahmad, and Thyagarajan (2002), which affirmed that security insurance which is viewed as a noteworthy inspiration for settling on a shopping choice. While it concurred with a review by Al-Nano (2007) that wellbeing, security, gave data and the outcome all influence the procedure of online shopping intention. It likewise concurred with the review by Suki et al. (2002) that the locales of worldwide organizations ought to give the likelihood of utilizing the dialect that suits the customer. Also, it concurred with the review by Howard and Lipner (2006), that the procedures of web-based acquiring and offering are under satisfactory control, and it is anything but difficult to contrast the items and administrations and others. Runs with a review by (Castro, Zhao, Masangkay, Hernandez,

and Gutierrez-Tunstad, 2004) in regard to feeling on edge about installment implies, insurance, security from the hacking procedure and not checking items by and by. It likewise runs with the review by (Shi et al., 2006) about the website security protection enhances online intention for the usage of the after buying procedure. It concurred with the review by Bélanger, Carter, and Schaupp (2005), as far as security, insurance and the likelihood of reaching the client benefit.

Firms have reacted to such shopper worries by putting resources into web website security, which has turned into a multi-billion-dollar industry (eMarketer, 2005). However even experienced online consumers see buying on the web as unsafe (eMarketer, 2005). For sure, buyers' impression of the dangers required in giving individual data online frequently differentiate the perspectives of security specialists, bringing on these shoppers to maintain a strategic distance from online exercises that are really protected (Dunn and Wigert, 2004). Furthermore, online shopping security is highly important where the behavioral control encouraging the of online shopping intention (Gauzente, 2004; Lian and Lin, 2008; Wang, Lin and Luarn, 2006; Zailani, Kheng and Fernando, 2008; Zhang and Tang, 2006).

From the organization perspective, online security protection taking proper measures to shield buyers' data from the being misused (Kim & Stoel, 2004) which lead to increases shopping intention. Those measures incorporate security characters, characterizes instruments, and data insurance. In addition, the website's attempt to furnish consumers with a sheltered shopping condition secure customers against data spillage (Forsythe and Shi, 2003; Kim et al., 2008; Lu, Chang and Yu, 2013; Weisberg, Te'eni and Arman, 2011). consumers will believe the data insurance instruments on the website while completing exchanges (Forsythe and Shi, 2003; Kim et al., 2008; Lu et al., 2013; Weisberg et al., 2011). When customers can feel a suspicion that all is well and good and are sure that their security is ensured, their level of shopping intention in the website will be upgraded in like manner.

Chellappa and Pavlou (2002) noted that when customers perceive that online website offers security factors such as policy, a safe guarantee, and protection mechanisms, they will presume that the online retailer guarantees the security of an online shopping. He also recommended that such factors as encryption, assurance, check, and confirmation ought to be the signs of saw security, which affect the apparent security of buyers. In addition, consumers are turning out to be progressively reluctant about giving out touchy data on the web (Yenisey, Ozok, & Salvendy, 2005). In this manner, saw security might be characterized as the subjective likelihood in the client's eyes that his or her own or budgetary data won't appear, spared, or

potentially stolen amid online business and capacity by outside gatherings (Flavián and Guinalú, 2006). The view of security as caused by ensured online protection, safeguarding of individual data, and hazard free installments had an exceedingly noteworthy beneficial outcome on trust. Security additionally impacted goal. These and different connections have been tried in past reviews, and our discoveries are reliable with different reports (McKnight et al. 2002; Kim and Lim, 2005; Shankar, Urban and Sultan, 2002; Fam et al., 2004; Suh and Han, 2003).

Escobar-Rodríguez and Carvajal-Trujillo (2014) examined the effect of perceived security, information quality, and privacy protection on trust and purchase intention in flights Website Company. The data collected from a sample of 1096 Spanish of LCC flights; the results show that key determinants of purchasing are trust. Thus, for shopping websites that sell travel products, information quality, perceived security, and privacy protection will certainly affect customer trust to shop online.

Aggarwal and Rahul (2018) examine the impact of perceived security on consumer purchase intentions, and a how its mediating by satisfaction and trust towards electronic retailer in online shopping intention, five hundred online consumers' in Indian were surveyed. The results revealed that perceived security had a positive effect on trust and satisfaction. (Aggarwal and Rahul, 2018; Kim et al., 2011a; Llach, Marimon, Alonso-Almeida, and Bernardo, 2013; Wu and Chang, 2005). In the contextual understanding, few studies can be tracked which cannot be viewed as conclusive. similarly, studies by Altarifi et al. (2015) and Yaseen et al. (2016) found positive and significant aspects of security toward shopping intention.

Based on the above discussion, the following hypothesis is hereby formulated:

1- There is a positive relationship between security protection and online shopping intention

In view of the various contradictory findings between security protection and online shopping intention in various contexts, further research is called to elicit a better understanding of factors that can predict online shopping intention

CONCLUSION

The focus of this study is on security protection as a factor that motivates customers' intention to shop online. Thus, this paper provides a parsimonious understanding that contributes in explaining the main role played by security protection on customers' intention to online shopping.

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