

Determinants of Online Purchase Intention of Apparel Products in Lebanon

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ABSTRACT

This study investigates factors (perceived usefulness, perceived ease of use, privacy concerns, trust, innovativeness, and perceived benefits) affecting Lebanese consumers' attitudes toward online purchasing and their intention to purchase online. Data collected from 416 online shoppers were analyzed using regression analysis. All the factors affect attitude towards online purchasing except trust and privacy concerns which were not supported. In addition, results show that attitude toward online purchasing affect online purchase intention. This study is the first to empirically examine factors influencing online purchase intention towards apparel products in Lebanon. The study provides insight from an overlooked emerging country, Lebanon.

KEYWORDS

Apparel Products, Attitude Toward Online Purchasing, Lebanon, Online Purchase Intention

1 INTRODUCTION

The acceptance and usage of advanced technologies became a universal practice as people are keener to adopt a novel technology in their everyday lives (Natrajan, Balasubramanian, & Kasilingam, 2018). As a consequence of the technological advances in the marketplace during the past decades, online shopping has recorded enormous growth (Rubin, et al., 2020). This spectacular change in the consumer purchasing landscape has marked the naissance of online shopping (Faqih, 2016). The growth of online shopping has increased as businesses prefer to have an online presence (Rahman, et al., 2018). This act supports them to gain a competitive advantage relative to other companies in the market (Adnan, 2014). The new method of shopping helps consumers to purchase at any time, and wherever, to save money, and to search and access more information about the product (Al-Debei, et al., 2015).

Despite the benefits of online shopping, transactions over the internet are followed by some concerns which could discourage people and result in their unwillingness to engage in any form of online transactions (Beldad, et al., 2010). The perceived lack of human contact, lack of financial security and privacy, intangible products, failure of technology, and unfamiliar service encounters are some of the main reasons why consumers do not use online shopping (Aldhmour, 2016). When companies increasingly rely on the internet to deliver their goods and services, they should know how to maintain and develop their online presence (Beldad, et al., 2010). The key drivers that motivate customers to make an online transaction should be identified by the companies so that they can formulate strategies to enhance purchase intention (Adnan, 2014). A full understanding of the factors that motivate and deter consumers to buy online may provide novel insights that result in the growth of B2C e-commerce (Rahman, et al., 2018).

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For years, many businesses in Lebanon have started to operate online by offering several kinds of products via websites or social media pages as the online environment is cheaper. The popularity of online shopping in Lebanon as a developing country has not received much acceptance from local consumers. The new format of business conducted over the internet has not received much reputation and acceptance because perhaps consumers in developing countries are not quite set yet to admit this technology as it seems risky and insecure (Faqih, 2016). Moreover, since it is crucial to comprehend how consumers react to online shopping based on determining factors; consumers' attitude should be explored as it helps in the formation of a favorable direction, or not, toward online shopping. Based on this, our study aims to develop an apprehension of the factors that affect Lebanese consumers' attitude and to detect the influence of that attitude toward online purchase intention of Lebanese consumers to broaden the knowledge of companies in order to better develop their marketing strategies and secure their online presence from failure. Accordingly, there is a need to analyze the factors behind the shift of consumers' behavior toward using online markets (Aref & Okasha, 2020).

Our study draws on the commonly applied Technology Acceptance Model (TAM) (Davis, 1989), originally introduced in the organizational behavior domain, and applied widely in the online behavior (Aldhmour, 2016; Ben Mansour, 2016; Chiu, et al., 2005; Faqih, 2016). The two central elements of the TAM, namely perceived usefulness and perceived ease of use are included in our research model to study their influence on Lebanese consumers' attitudes. The modification of the TAM is mandatory because the model was established for a broad description of the factors influencing computer acceptance rather than for the peculiar behavioral intentions of online purchasing (Chiu, et al., 2005). Many information systems researchers have agreed on the validity of TAM in predicting the person's acceptance of several corporate information technologies but the constructs of TAM do not entirely represent the particular effects of technological and usage aspects that could shape the user acceptance of such technology (Ben Mansour, 2016). Consequently, we also employed the IDT by studying the influence of innovativeness on consumers' attitudes as suggested by previous research (Chiu, et al., 2005; Crespo & Del Bosque, 2008b; Huseynov & Yildirim, 2015). The compatibility between the TAM and the IDT helps to better explain the adoption of users for a specific information system because such a combination may be proficient to offer a stronger model rather than standing alone (Cheng, 2013). The research model includes also privacy concerns, trust, and perceived benefits to study their impact on consumers' attitudes. Previous literature asserts the importance of the impact of those elements on consumers' attitudes (Agag & El-Masry, 2016; Al-Debei, et al., 2015; Anic, et al., 2019; Faqih, 2016; Rahman, et al., 2018). These aforementioned factors are vital in influencing consumers' attitudes towards online purchasing. However, there is a lack of research applied on the Lebanese virtual market concerning this topic. Also, the effect of Lebanese consumers' attitude on Lebanese consumers' purchase intention is examined in our study to uncover the importance of attitude in affecting purchase intention over the internet.

Finally, apparel products are selected for the scope of this study. The attitude toward online shopping for sensory experiential products, such as apparel, is less strong than cognitive products, such as books and computer software (Kim & Kim, 2004). Most apparel shoppers are reluctant to make purchases online and prefer to shop in physical stores (Kim & Forsythe, 2007). By identifying which attributes are essential to online shoppers, retailers can develop better effective strategies for apparel products that make customers highly rate them better against not only competitors but also physical stores with no online presence (Kim & Kim, 2004). Accordingly, the current study is conducted in Lebanon and a model is developed to test factors affecting Lebanese consumer's attitudes and their effect on online purchase intention in the case of apparel products, specifically, clothes and footwear. Those factors are perceived usefulness, perceived ease of use, privacy concerns, trust, innovativeness, and perceived benefits.

2 LITERATURE REVIEW

2.1 Technology Acceptance Model (TAM)

TAM was driven by cognitive psychology theories, namely, the theory of planned behavior (TPB) and the theory of reasoned action (TRA) (Ajzen, 1991). Developed by Fred Davis, it is considered the most accepted and used model to examine the acceptance and user's usage of specific information system applications, for example, internet banking, mobile applications, e-commerce systems, and online shopping websites. Initially, the model was established to describe the adoption of technology with an organization, but the constructs of TAM help also to explain the adoption of technologies by consumers used in their everyday lives (Natrajan, et al., 2018). The TAM has been built on two main building blocks which are perceived usefulness as well as perceived ease of use. According to Davis (1989, p. 320), perceived ease of use is "the degree to which a person believes that using a particular system would be free of physical and mental effort", and perceived usefulness is "the degree to which a person believes that using a particular system would enhance his/her job performance".

TAM is considered a valuable model in predicting consumer online shopping behavior (Cho, 2016). It explains the attitude toward information systems as well as predicting the use intention (Bigne-Alcaniz, et al., 2008). An individual attitude toward using an innovative system is mainly shaped by the ease of use and usefulness of the system (Aref & Okasha, 2020).

Regardless of the broad use of the TAM model in the field of research about the adoption of information technology, TAM was criticized for providing only general information on a person's views of innovative technology without taking into account individual characteristics (Agarwal & Prasad, 1999). Accordingly, there is a need for a more in-depth identification of the factors that cause the acceptance of the internet as a shopping medium (Bigne-Alcaniz, et al., 2008).

2.2 Innovation Diffusion Theory (IDT)

The IDT, introduced by Rogers (1962), is considered one of the most widely used theories to justify technological innovation. According to Rogers (1983, p. 5), an innovation is "an idea, practice, or object that is perceived as new by an individual or unit of adoption". In addition, diffusion is the process of "communicating a new technology through certain channels within a social system" (Rogers, 1983, p. 5). According to Johnson et al. (2003), diffusion indicates how innovations are transferred among people within a society and how they adapt or reject it over time (Johnson, et al., 2003). The theory has been used to examine different innovative contexts ranging from agricultural activities to high-tech products (Yi, et al., 2006).

According to the theory, the rate of adoptions depends on the perceived attributes and features of innovation, which referred to innovation characteristics and suggests many attributes possibly essential within different innovation adoption realms (Yi, et al., 2006). Furthermore, the IDT explains how attitude is formulated, how it is translated into the ultimate adoption or refusal decision, and how innovation features match this process (Karahanna, et al., 1999). The IDT claimed that prospective users build their decisions to reject or adopt an innovation according to beliefs formed about the innovation (Agarwal & Prasad, 1999). Substantial empirical support to the IDT has been received in justifying consumer acceptance in various disciplines, notably online shopping (Agag & El-Masry, 2016).

2.3 Apparel Products Over the Internet

The market share of online apparel retailing is growing considerably (Nasibov, et al., 2019). The profound diffusion of the internet caused by technological advancement and low-cost data rates led to growth in online apparel purchases (Kaushik & Dhir, 2019). Despite this, high purchases from physical stores indicate that apparel websites are not supplying consumers with the required product descriptions and presentations to aid them in their decision-making (Boardman & McCormick, 2019). In online retail, the role of touching the product is diminished which causes uncertainties that reside in the consumers' minds (Rathee & Rajain, 2019). Besides this, clothing is categorized as an experienced

good that differs extensively according to quality, body fit, price, and taste (Hansen & Jan, 2009). The inability to test the product in addition to the limited description available on the website may increase the uncertainty of the outcome associated with in-home shopping, specifically; for apparel products (Khakimdjanova & Park, 2005). Accordingly, consumers began to shop via online and offline channels together with the aim to eradicate the lack of physical experience (Nasibov, et al., 2019).

The available data about apparel products over the internet in Lebanon is limited or non-official. No previous official statistics were published about the percentages of sold apparel products online in Lebanon. A single report is published by BLOM Invest Bank in Lebanon (2015) which indicates that the top three purchased products over the internet in Lebanon are clothing, airline tickets, and hotel booking. According to the report, clothing products scored 38% of the products purchased online in Lebanon, followed by airline tickets (11%), and hotel booking (11%) (Daou & Mikhael, 2015).

2.4 Perceived Usefulness

Based on Davis (1989), perceived usefulness is “the degree to which a person believes that using a particular system would enhance his/her job performance” (Davis, 1989, p. 320). Usefulness deeply influences a user’s tendency to use a specific tool of technology (Natrajan, et al., 2018). Perceived usefulness reflects consumer’s perception that using a website for shopping will enhance the outcome of the shopping process. In other words, comparing prices and placing tracking orders will boost the effectiveness and efficiency of the process of shopping (Aref & Okasha, 2020). Those perceptions affect consumers’ attitudes toward online shopping (Monsuwe, et al., 2004).

The usefulness of the system can influence consumers’ attitudes and the decision whether they select an online store for purchasing or not (Al-maghrabi, et al., 2011). A simplified process and fewer steps involved would encourage consumers to use and to accept the internet to shop online (Aldhmour, 2016). According to Agag and El-Masry (2016), there is a positive relationship between perceived usefulness and consumers’ attitude (Agag & El-Masry, 2016). Perceived usefulness of the electronic medium for shopping is positively correlated with attitude towards online shopping (Vijayasathy, 2004). Therefore, the succeeding hypothesis is suggested:

H1: Perceived usefulness has a positive effect on Lebanese consumer’s attitudes towards online purchasing.

2.5 Perceived Ease of Use

Perceived ease of use represents “the degree to which a person believes that using a system is free from physical and mental effort” (Davis, 1989, p. 320). Ease of use represents the non-complexity and friendliness of technology and the degree to which the internet is seen as effortless (Aldhmour, 2016). If the process was easy and does not require extra effort, shoppers are likely to use online websites to shop (Aref & Okasha, 2020). As much as a web facilitates the transaction and is easy to operate, consumers are more expected to accept it (Pavlou, 2003). Perceived ease of use depends on the navigation structure of the website, which is represented by the product indices, site maps, search functions, and the design and organization of the website (Beldad, et al., 2010).

In assessing attitude towards online shopping, perceived ease of use is highly related to that attitude (Vijayasathy, 2004). Perceived ease of use has a positive impact on the attitude of consumers because if the process of purchasing online was simple, the evaluation of online shopping by the consumer will be positive (Agag & El-Masry, 2016). A significant positive association exists between perceived ease of use and consumers’ attitude (Bigne-Alcaniz, et al., 2008). A system characterized by ease of use would generate a positive attitude (Aref & Okasha, 2020). On the other side, the results of Crespo and Del Bosque (2008a) documented that perceived ease of use does not affect attitude. Accordingly, the subsequent hypothesis is suggested:

H2: Perceived ease of use has a positive effect on Lebanese consumer's attitudes towards online purchasing.

2.6 Privacy Concerns

Privacy concerns represent a serious barrier in front of consumers to participate in an online transaction such as online shopping, the reason behind this is that consumers have to disclose personal information (for example, home telephone number, credit card information, date of birth, social security number, etc.) (Gurung & Raja, 2016). Online shoppers consider that companies are responsible to safeguard their personal information and are most sensitive when companies fail to do so (Anic et al., 2019). Privacy concerns represent the fear of losing privacy as a result of entering personal information to accomplish an online operation (Dinev & Hart, 2005). Due to issues concerning privacy in the e-commerce setting, some consumers are reluctant to purchase online (Huseynov & Yildirim, 2015). With the unauthorized use of personal information and the limited ability of consumers to monitor any kind of those actions, consumers are considered vulnerable and there is an inherent hesitation to engage in an online transaction (Gurung & Raja, 2016).

Successful implementation of the features that permit consumers to manage their privacy within the online website is highly needed (Al-Debei, et al., 2015). Privacy concerns can result in severe problems to the safety and wellbeing of online activities, and it is necessary to be reduced to enhance attitude toward online purchasing (Faqih, 2016). High privacy concerns are deemed to negatively influence consumer's attitudes towards online shopping (Rahman, et al., 2018). Online privacy concerns negatively affect attitudes toward online purchases (Anic, et al., 2019). Therefore, the next hypothesis is suggested:

H3: Privacy concern has a negative effect on Lebanese consumer's attitudes towards online purchasing.

2.7 Trust

Trust in the website is a major matter in order to reduce the uncertainty of the online environment (Weisberg, et al., 2011). Trust is the degree of trustworthiness that an individual has about others and can be determined by their perceived benevolence, integrity, and competence (Lin, 2011). In the online environment, online companies are considered the trustee parties, whereas consumers are the trustor party (Gurung & Raja, 2016). The acceptance of an online transaction relies on the customer's trust in the online transaction, in the other partner of an online transaction, and the technology used to complete the transaction (Beldad, et al., 2010). Online companies are responsible for developing consumers' trust by being fair and keep the consumers' best interests in mind while performing an electronic transaction (Gurung & Raja, 2016).

The lack of buyer's trust is considered as a hitch faced by sellers to do business online (Akhlaq & Ahmed, 2015). Consumers' attitudes and trust are positively related in order to shop online (Monuwe, et al., 2004). Trust remains a significant factor in modeling the attitude of consumers (Gurung & Raja, 2016). When consumers trust an online retailer, they will likely hold a positive attitude toward this retailer (Agag & El-Masry, 2016). Violation of trust in an online environment, in terms of misusing personal information, will negatively affect attitude toward online shopping and deter consumers to buy online (Monuwe, et al., 2004). Therefore, the next hypothesis is suggested:

H4: Trust has a positive effect on Lebanese consumer's attitudes towards online purchasing.

2.8 Innovativeness

Innovativeness represents the "degree to which an individual is relatively earlier in adopting new ideas than other members of a system" (Rogers, 1983, p. 241). Innovativeness in information technology is

seen as a symbol of risk-taking propensity that characterizes some persons (Lu, 2014). Persons with personal innovativeness characteristics can handle high levels of improbability, as well as dealing with uncertainty since they are more ready to accept and try new technology (Rogers, 1983). Information technology innovativeness is essential in determining the adoption of innovation because it captures the natural inclination of an individual to try novel technologies (Lu, 2014).

Innovativeness has a strong influence on consumers' decision to adopt new technologies so that consumers become more aware of new technologies and their adoption of them depends on personal traits such as personal innovativeness (Dewi, et al., 2019). Moreover, Huseynov and Yildirim (2015) suggested that there is a positive association between innovativeness in new technology and attitude toward online shopping. Innovativeness is a personality characteristic that can facilitate the formation of a favorable attitude toward online shopping (Limayem, et al., 2000). On the other hand, Crespo and Del Bosque (2008b) in their study concluded an insignificant relationship between innovativeness and attitudes toward internet shopping. Following the recent studies (Dewi, et al., 2019; Huseynov & Yildirim, 2015), the following hypothesis is suggested:

H5: Innovativeness has a positive effect on Lebanese consumer's attitudes towards online purchasing.

2.9 Perceived Benefits

Consumers strive to maximize their perceived benefits derived from an online deal associated with high risk and uncertainty (Forsythe, et al., 2006). Perceived benefits are "the sum of advantages that meet a consumer's needs or wants" (Wu, 2003, p. 40). The perceived benefits of online shopping could make the switch of a consumer from a physical store to online shopping (Akroush & Al-Debei, 2015). When selecting an online retailer to purchase from, consumers pursue the benefits that they will receive (Forsythe, et al., 2006).

Perceived benefits are expressed in terms of time-saving, economic advantage, browsing products with minimal efforts, obtaining knowledge about company and brands, the ease to compare products features, and that internet shopping provides anonymity when purchasing sensitive products (Al-Debei, et al., 2015; Eastin, 2002; Monsuwe, et al., 2004)

It was found that the perceived benefits of online shopping have an impact on consumers' attitudes and their intention to buy online (Adnan, 2014). The more the perceived benefits of a certain website, the more favorable attitude toward online shopping becomes (Al-Debei, et al., 2015). The favorable effect of perceived benefits on attitude was supported by the study of Agag & El-Masry (2016). In addition, Zhou, et al. (2007) was found that shopper attitude partially mediates the association between perceived benefits and online shopping intention. Therefore, the following hypothesis is proposed:

H6: Perceived benefit has a positive effect on Lebanese consumer's attitudes towards online purchasing.

2.10 Attitude and Intention in the Online Purchase Setting

Attitude is deemed as one of the key indicators that contributed significantly to the prediction of intention (Aldhmour, 2016). Attitude refers to an individual's relatively steady evaluations, feelings, and propensities toward an object or idea (Wu, 2003). As for Anic et al. (2019), attitudes towards online shopping indicate consumers' evaluations containing beliefs and psychological states about the perceived outcome of online purchases (Anic, et al., 2019). To increase consumers' intention to shop online, companies should work hard to increase consumer's positive attitudes towards online shopping so that sales of products via the internet will increase (Aldhmour, 2016).

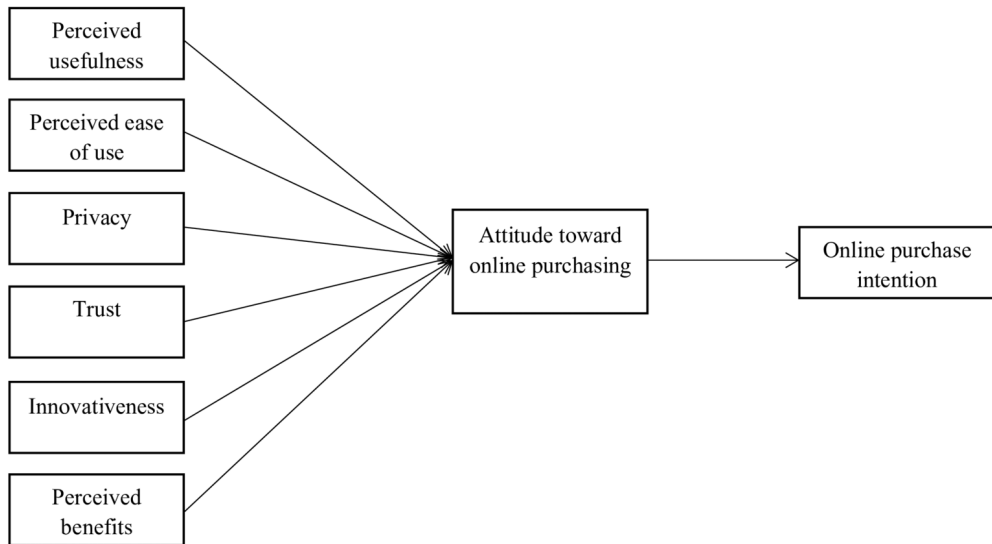
Consumer purchase intention is considered to be fundamental in forecasting consumer behavior (Ariffin, et al., 2018). Intentions are the degree of how much effort people are willing to exert; they are the indications of how people are planning to try as well (Ajzen, 1991). If a consumer feels "good" about online activity, then he/she is more likely to shape intention to use it for shopping (Al-maghrabi,

et al., 2011). A positive attitude toward online shopping will result in an intention to use the internet for purchasing (Kim & Park, 2005). Attitude toward online shopping contributes significantly to the intention to shop online (Limayem, et al., 2000). The measurement of attitudes is important as it is considered an influencer factor as well as having a positive impact on online purchase intention (Akrouh & Al-Debei, 2015). Therefore, the following hypothesis is suggested:

H7: Lebanese consumer's attitude towards online purchasing has a positive effect on their intentions to purchase online.

Based on the aforementioned literature, our conceptual framework is proposed (figure 1) to depict the relationship between antecedents and consequences of Lebanese consumer's attitude toward online shopping in the apparel industry.

Figure 1. Conceptual Framework



3 METHODOLOGY

3.1 Sample and Data Collection

The data were collected via a questionnaire survey using Google forms. The questionnaire was sent via electronic mediums such as emails and social media channels. It includes two parts; the first is designed for demographic information (namely, age, gender, income, educational level, occupation, income), in addition to questions about how much they purchased online and the duration of the purchasing process. The second part includes thirty-four statements related to the eight variables, in which respondents were asked to specify their degree of agreement or disagreement following each statement. The target population was Lebanese consumers. The selected participants must be Lebanese citizens, above eighteen years old, and have made an online purchase of an apparel product. Following those conditions, a non-probability sampling technique was used which is the purposive

sampling technique to choose the respondents of the sample. The purposive or judgmental sampling technique conforms to a set of specific criteria or conditions (Adams, et al., 2007).

To ensure the readability and clarity of the questionnaire, a pilot study was conducted on 20 respondents. The results of the pilot study suggested minor modifications should be made to the questionnaire. The questionnaire was then distributed by email and social media channels. The desired sample size for a judgmental or purposive sample depends on the purpose of the study and the cases are selected in a way to fulfill the objectives of the study (Sahu, 2013). After looking at similar studies, the sample sizes are often more than 300 respondents. As for Dang and Pham (2018), 336 cases were selected, 486 cases were selected in the study of Al-Debei et al. (2015), 350 cases selected in the study of Ariffin et al. (2018), and 400 cases selected in the study of Faqih (2016). Accordingly, in our study, a total number of 506 questionnaires were distributed to the respondents and 416 questionnaires were usable recording a usable rate of 82.2%.

3.2 Measurement

All statements of the questionnaire are adopted from previous research studies and modified as per the requirements of the current study. All the variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). There is a total of thirty-four items adapted to measure the eight variables of the model. Table 1 presents a summary of the number of items for each variable and the selected sources. In addition, table 2 shows the factor loading of each item on its corresponding construct.

Table 1. Measurement scales

<i>Constructs</i>	<i>Number of items</i>	<i>Sources</i>
PU	4	(Faqih, 2016)
PEOU	5	(Faqih, 2016)
PR	4	(Anic et al., 2019)
TR	4	(Al-Debei et al., 2015)
INOV	5	(Chiu et al., 2005)
PB	4	(Forsythe et al., 2006)
ATT	4	(Crespo & Del Bosque, 2008b)
OPI	4	(Crespo & Del Bosque, 2008b)

4 DATA ANALYSIS

The quantitative data was carried forward for analyses using the Statistical Package for Social Scientists (SPSS) version 20. This software is used by many studies in the marketing and business research fields.

4.1 Measurement Model

Evaluation of the measurement model entails scrutinizing the reliability and validity of the items and the corresponding constructs to ensure the used constructs' measures are satisfactorily valid and reliable before testing the nature of correlation in the overall model. Table 2 presents the factor loading for all the items. The factor loadings more than 0.50 are accepted. Only item OPI4 has recorded a factor loading of 0.354 less than 0.50, and as a result, it was deleted.

Table 2. Factor loading

<i>Construct</i>	<i>Items</i>	<i>Factor Loadings</i>
Perceived usefulness	PU1	0.874
	PU2	0.823
	PU3	0.880
	PU4	0.862
Perceived ease of use	PEOU1	0.862
	PEOU2	0.864
	PEOU3	0.882
	PEOU4	0.512
	PEOU5	0.823
Privacy concerns	PR1	0.897
	PR2	0.939
	PR3	0.928
	PR4	0.910
Trust	TR1	0.779
	TR2	0.909
	TR3	0.892
	TR4	0.803
Innovativeness	INOV1	0.886
	INOV2	0.894
	INOV3	0.839
	INOV4	0.920
	INOV5	0.882
Perceived benefits	PB1	0.793
	PB2	0.884
	PB3	0.884
	PB4	0.854
Attitude toward online purchasing	ATT1	0.856
	ATT2	0.924
	ATT3	0.929
	ATT4	0.922
Online purchase intention	OPI1	0.932
	OPI2	0.933
	OPI3	0.901
	OPI4	0.354

Table 3 depicts the Cronbach’s alpha for all the variables. The alpha coefficients of perceived usefulness, perceived ease of use, privacy concerns, trust, innovativeness, perceived benefits, attitude toward online purchasing, and online purchase intention ranged between 0.804 and 0.938 (i.e., higher than 0.5). Thus, the results indicate that the items have reasonably high internal consistency.

Table 3. Results of Cronbach’s Alpha

<i>Constructs</i>	<i>Number of items</i>	<i>Cronbach’s alpha</i>
PU	4	0.882
PEOU	5	0.851
PR	4	0.938
TR	4	0.868
INOV	5	0.927
PB	4	0.876
ATT	4	0.929
OPI	4	0.804

The measures of variables were chosen based on an in-depth review of the existing literature. Two tests were used to examine the validity and suitability of data, namely, Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) that must be higher than 0.50, and Bartlett’s Test of Sphericity that must be significant. Table 4 shows that KMO values for the study variables can be considered satisfactory. Bartlett’s Test of Sphericity was significant at $p < .001$. Accordingly, the data outputs are satisfactory to examine factor analysis.

Table 4. Validity test KMO and Bartlett’s

<i>Constructs</i>	<i>KMO</i>	<i>Bartlett’s</i>	<i>Significance (p-value)</i>
PU	0.813	644.545	0.000
PEOU	0.846	927.424	0.000
PR	0.770	747.715	0.000
TR	0.766	693.354	0.000
INOV	0.870	1091.040	0.000
PB	0.775	695.420	0.000
ATT	0.856	1260.383	0.000
OPI	0.761	875.112	0.000

4.2 Hypothesis Testing

In this section, multiple linear regression was employed to test the effect of the independent variables (perceived ease of use, privacy concerns, perceived usefulness, trust, innovativeness, and perceived benefits) on the attitude toward online purchasing (H1 to H6). In addition, a single regression model

is applied to test the effect of attitude toward online purchasing and online purchase intention (H7). Table 5 shows the outcomes of hypothesis testing from H1 to H7.

Table 5. Results of hypothesis testing

<i>Hypotheses</i>	<i>Beta coefficient</i>	<i>SD error</i>	<i>t-value</i>	<i>Sig.</i>	<i>Decision</i>
H1	0.272	0.041	6.168	0.000	Supported
H2	0.132	0.028	3.093	0.002	Supported
H3	0.064	0.030	1.592	0.112	Not supported
H4	0.056	0.036	1.374	0.170	Not supported
H5	0.102	0.024	2.610	0.009	Supported
H6	0.456	0.043	11.864	0.000	Supported
H7	0.617	0.038	15.944	0.000	Supported

Five hypotheses out of seven were supported, while two hypotheses were not supported. The statistics presented in Table 5 show the support of H1 ($\beta=0.272$, $t=6.168$, $p=0.000<0.05$), thus, the positive relationship between perceived usefulness and attitude toward online purchasing was supported. The second hypothesis (H2) was also supported ($\beta=0.132$, $t=3.093$, $p=0.002<0.05$), which means perceived ease of use has a positive impact on attitude toward online purchasing. The positive relationship between innovativeness and attitude toward online purchasing was found to be significant ($\beta=0.102$, $t=2.610$, $p=0.009<0.05$), thus, supporting H5. Moreover, H6 was supported ($\beta=0.456$, $t=11.864$, $p=0.000<0.05$), which means there is a positive association between perceived benefits and attitude toward online purchasing. Therefore, findings revealed that there are positive relationships between each of perceived usefulness, perceived ease of use, innovativeness, and perceived benefits with attitudes towards online purchasing.

The results do not support the proposed relationship between privacy concerns and attitude toward online purchasing ($\beta=0.064$, $t=1.592$, $p=0.112>0.05$). Therefore, H3 was not supported. In addition, the relationship between trust and attitude toward online purchasing was not supported ($\beta=0.056$, $t=1.374$, $p=0.170>0.05$). Therefore, H4 was not supported.

Finally, the relationship between attitude toward online purchasing and online purchase intention was also tested. Table 5 shows that there is a significant link between attitude toward online purchasing and online purchase intention ($\beta=0.617$, $t=15.944$, $p=0.000<0.05$). Therefore, H7 was supported.

5 DISCUSSION AND IMPLICATIONS

The online market is struggling to compete and survive in a turbulent global market (Fang, et al., 2011). It is essential to detect the causes behind why consumers choose to visit an online store and in which manner their behaviors differ following their predisposition toward online shopping (Pappas, et al., 2017). The noticeable growth of internet usage and digitalization of society has contributed to a remarkable change in consumers' shopping behaviors and preferences (Han, et al., 2018). Therefore, the current study examines the effect of perceived usefulness, perceived ease of use, privacy concerns, trust, innovativeness, and perceived benefits on attitude toward online purchasing and in turn on online purchase intention in the Lebanese market concerning apparel products. Seven hypotheses were proposed based on a thorough literature review. Following the regression analysis, five hypotheses out of seven were supported.

Perceived usefulness positively affects attitude toward online purchasing, supporting H1. This finding is in harmony with past studies on the factors affecting the attitude toward online purchasing (e.g., Agag & El-Masry, 2016; Ben Mansour, 2016; Bigne-Alcaniz, et al., 2008; Cass & Fenech, 2003; Crespo & Del Bosque, 2008a; Faqih, 2016). Our findings demonstrated that the more useful the system used to shop online is, the more this could result in a positive attitude toward online purchasing. A system that seems useful and helpful for people could help them to complete their tasks efficiently and effectively so that people are more likely to adopt it (Faqih, 2016).

Perceived ease of use was also found to shape attitude toward online purchasing positively, supporting H2. Previous studies (e.g., Agag & El-Masry, 2016; Ben Mansour, 2016; Bigne-Alcaniz, et al., 2008; Cass & Fenech, 2003; Chiu, et al., 2005; Faqih, 2016) confirmed this result. These studies found that there is a positive relationship between perceived ease of use and attitude toward online purchasing. Therefore, perceived ease of use helps to shape a positive attitude toward purchasing online, so that systems that are characterized by their ease of use and less complexity motivate consumers to shop online. To increase the number of customers, companies have to design a user-friendly website with elements that facilitate the purchasing process (Bigne-Alcaniz, et al., 2008).

Surprisingly, the relationship between privacy concerns and attitude toward online purchasing is not significant, thus H3 was not supported. This result is coherent with the findings of previous studies (Rahman, et al., 2018; Vijayarathy, 2004). The care of online retailers in developing and sharing privacy policies and statements has reduced the privacy concerns of consumers when operating online (Vijayarathy, 2004). Besides, consumers will continue to disclose their personal information relying on hypothetical contracts and moral norms despite their privacy concerns (Bandara, et al., 2019). Relying on moral norms, this can weaken the effect of privacy concerns toward consumers' attitude. Some shoppers consider that the online retailer will behave according to the moral norms and will not misuse their personal information or sell it to other companies. When companies implement the necessary protection rules for privacy issues, online users will not worry much concerning their privacy and personal information (Anic, et al., 2019).

Moreover, the positive relationship between trust and attitude toward online purchasing was not realized, so H4 was not supported. Previous studies (e.g., Heijden, et al., 2003; Rahman et al., 2018) confirmed the result of our study. On the other side, the positive relationship between trust and attitude was supported and confirmed in other studies (Akroush & Al-Debei, 2015; Al-Debei, et al., 2015). This finding may be described by the fact that consumers might take the risk of purchasing online without making any consideration to trust the other party. A consumer might buy a computer from a suspicious seller over the internet simply because the computer is highly discounted from its original price without trust or at a minimal level of trust (Kim, et al., 2008). Moreover, the selected respondents of our study have a previous online shopping experience, so they have experienced online environments to purchase apparel products and they tended to trust the party they choose to purchase from beforehand. A past purchasing experience can increase the sense of control over the system and that sense leads to more trust in the system (Weisberg, et al., 2011).

As for the relationship between innovativeness and attitude toward online purchasing, H5 was supported, and the positive relationship is confirmed in this study. The findings are consistent with previous studies (Chiu, et al., 2005; Citrin, et al., 2000). This finding means that the more innovative a consumer is, the more positive the attitude toward online purchasing becomes. The online innovative consumers can aid to promote online shopping over the website (Limayem, et al., 2000). An innovative consumer could spread his experience among other consumers which can push many to take the initiative to try the website to purchase online, so that could explain the positive link between innovativeness and attitude toward purchasing online.

The relationship between perceived benefits and attitude toward online purchasing was also confirmed in this study, thus, H6 was supported. Many previous studies confirmed the positive relationship between perceived benefits and attitude toward online purchasing (Agag & El-Masry, 2016; Akroush & Al-Debei, 2015; Al-Debei, et al., 2015; Wu, 2003). The more benefits the consumer

gets from online purchasing, the more positive attitudes are generated. The online shopping benefits are many and diverse such as comparing prices, time-saving, low-cost products, delivery service, shopping in the privacy of home, and other benefits. All those benefits could be the reasons behind the positive relationship generated between perceived benefits and attitudes toward online purchasing. The more the benefits are perceived by online consumers, the more likely that a positive attitude is formed toward purchasing online (Al-Debei et al., 2015).

Finally, a positive link between attitude toward online purchasing and online purchase intention was supported in the current study, therefore, H7 was supported. This finding confirms of past studies on the association between attitude toward online purchasing and online purchase intention (e.g., Ben Mansour, 2016; Bigne-Alcaniz, et al., 2008; Chiu, et al., 2005; Crespo & Del Bosque, 2008a). The more positive is the attitude of a consumer, the more this will lead to a high intention of the consumer to purchase online. The positive attitudes push consumers to try online shopping and have serious intentions to purchase online.

The findings of this study could be valuable for companies who would like to have an online presence or to start an e-business in the Lebanese market. Understanding consumer behavior is a major matter especially when the concept of a traditional business is changing to a virtual one. The manager of an online website as well as website developers must work on providing consumers a quick, simple, and secured online shopping experience to remove the barriers of personal contact as well as to provide high service quality. Working on concerns related to the usefulness and ease of use of the system can encourage many consumers to engage in online shopping. Targeting consumers who are more innovative to purchase online could also encourage consumers who are less innovative to try the experience of purchasing apparel products online. Moreover, increasing the benefits of purchasing online such as free delivery fees, fast delivery period, discounted prices, and loyalty programs for online consumers could attract more people to use online shopping.

6 CONCLUSIONS

The purpose of this study was to examine the factors affecting Lebanese attitude toward online purchasing for apparel products, as well as examining the link between attitude toward online purchasing and online purchase intention. Six factors that affect consumers' attitudes toward online purchasing are selected from previous literature: perceived usefulness, privacy concerns, trust, perceived ease of use, innovativeness, and perceived benefits.

Four independent variables are found to affect attitudes toward online purchasing which are perceived usefulness, perceived ease of use, innovativeness, and perceived benefits. However, privacy concerns and trust were found to have an insignificant relationship with attitude toward online purchasing. In addition, the link between attitude and intention in the online purchasing environment was found to be significant and positive.

7 LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

This study is not limitations free, which provides an opportunity for more research in the future. The study did not specify if the website used to make an online purchase is international or local and this could make a difference in the opinion of respondents considering online shopping. Some might see that buying online from an international website is more secured since it is well known around the world. Therefore, future research could replicate our study and investigate the effect of local vs international websites on the online shopping intention of consumers.

No previous studies have been published before in Lebanon to examine the factors affecting online shoppers' attitude and their intention to shop online. Future research is highly recommended to investigate the attitudes of consumers toward online shopping and to add more factors that might motivate or discourage consumers to shop online. Those studies could be a reference for managerial

practices in the online setting and to better attract customers as well as developing strong strategies to compete in the e-environment. Besides, the current study examined online purchase intention as the dependent variable, future studies could take our study a step further by exploring if this intention has translated into the actual behavior of purchasing.

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