Antecedents of e-commerce on intention to use the international trade center: An Exploratory Study in Jordan

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C H R O N I C L E	A B S T R A C T
	Digital divide, trust towards e-commerce system, and facilitating conditions as the factors impacting the use intention of the international trade center were examined in this study, through a survey carried out on 500 Jordanian students. The proposed conceptual model was empirically tested, and significant impact of trust and facilitating conditions on intention to use the international trade center was affirmed. Meanwhile, the digital divide did not impact the intention to use the international trade center. Being limited to the Jordanian context, the study findings may not be generalizable to other countries.

1. Introduction

Developing nations are striving to catch up with the developed nations like the UK and the USA. In fact, these developing nations have been trying to imitate these developed nations in order to gain advantage from the low-cost access to larger markets and the access to markets irrespective of time and location, and this has improved their economies and intensified their competitiveness, as notably mentioned in Gautam (2012), Khan et al. (2017) and Al Waki (2019). Through e-commerce use, companies receive countless opportunities to be one of the players in the national and foreign markets of developing countries. Among these countries, technology acceptance has been regarded as a major challenge (Almajali et al., 2016). Also, technology competencies are considered as an organization's core IT structure which encompasses hardware, software, databases and systems of external networks (Masa'deh et al., 2019). Additionally, the adoption of e-commerce has brought benefits to developed countries, but among developing countries, as reported in some studies (e.g., Vaithianathan, 2010; Das & Khan, 2016; Almajali et al., 2021), the existing challenges have limited the adoption of e-commerce. Furthermore, citizens in developing countries appear to prefer face-to-face selling and buying because of their common practice of physically seeing and discussing the items to be purchased. The situation is different in developed countries whereby online sales and purchases are common. Within the context of developing countries, Azizi (2013) and Awan and Khan (2016) reported a slow development of e-commerce, and this situation was linked to several constraints. In developed countries, the advantages of e-commerce are yet to be comprehended by many of the businesses. In fact, in developing countries, some issues related to e-commerce have to be resolved first in order that the gains of e-commerce could be reaped (Vaithianathan, 2010; Khan &

Fournier-Bonilla, 2016; Al-A'wasa, 2018). In developing countries, e-commerce allows small and medium-sized companies to increase their sales and income as e-commerce allows these companies to expand their market opportunities, not only in local markets, but also in foreign markets. In such countries, online business is increasingly common. However, as reported in Ojo-Agbodu and Omah (2012) and Huamei (2013), online businesses in developing countries are still far behind when compared to those in developed countries, as these businesses have yet to comprehensively explore the full capabilities and advantages of e-commerce. In addition, developing countries have been facing environmental and economic constraints, and so, the benefits of e-commerce could not be reaped maximally (Gikandi & Bloor, 2010; Khan, 2016).

E-commerce has been examined in developing countries but primarily in terms of social and legal issues, and these include the issues relating to internet connectivity, authentication, privacy, psychological and cultural hurdles, e-security, and the issue of confidence as well (Kundi, 2012). On the other hand, trust, technical infrastructure, and policy interventions that were known to impact e-commerce proliferation, have not been sufficiently examined (Makame et al., 2014; Khan & Alhusseini, 2015). With the right awareness, e-commerce in developing countries could increase productivity and efficiency, transform businesses ways, and present solid growth potentials (Gautam, 2012; Uwemi & Khan, 2016). As such, challenges that have been plaguing e-commerce in developing economies need to be assessed.

The increase in business transactions at international levels resulting from the use of e-commerce, and the impact of e-commerce related obstacles within the context of developing countries have been examined by a few scholars including Vaithianathan (2010), Azizi (2013), and Bashir and Khan (2016). In their study involving developing countries, Oreku et al. (2009) reported the significant potential of e-commerce in empowering people in their efforts of resolving challenges and in forming a sustainable economy. In Jordan and in developing countries in general, e-commerce has been slow in terms of growth, and this has been linked to several factors. Among the identified factors include language barriers, computer illiteracy, customer behavior, infrastructure, and political and socio-economic issues, as highlighted in Apulu and Ige (2011), Olatokun and Bankole (2011), and Bankole et al. (2017).

In Jordan, the issue of online fraud has caused customers to feel anxious about disclosing their personal details online (Alhusban, 2014). Also, many people in Jordan did not realize the importance of e-commerce (Alhusban, 2014). In discussing e-commerce diffusion, Wei et al. (2010) reported that it could be impeded by several factors, for instance, the attitudes of customers towards e-commerce systems, consumer information protection, privacy, and trust. Hence, observing the global e-commerce today, the International Trade Center in E-Commerce within developing countries setting will be explored in the present study. Notably, e-commerce in Jordan has been problematic. In view of that, Yaseen et al. (2016) reported that e-commerce in Jordan lacks regulation, and this can jeopardize this form of commerce. The authors further mentioned technology as a key factor to e-commerce success. Technology has indeed been regarded as a key driver to success. Also, being equipped with knowledge of various processes of e-commerce can significantly facilitate the accomplishment of such success. The experience of e-commerce in Jordan was highlighted in this study, focusing primarily on the factors impacting the behavior of consumers toward the intention to use the international trade center. Additionally, a model was proposed, which was then implemented and tested. The model elucidates the significance of constructs impacting intention to use the international trade center. It also enriches the understanding of the subject under study. Notably, behavior of consumer toward intention to use the international trade center involving antecedents of digital divide, trust, and facilitating conditions within the setting of Jordan, has yet to be examined. As such, the execution of this study will fill such a void. Furthermore, the obtained data could be of value to both businesses and government sectors. Accordingly, the literature relevant to this study is discussed next, after which, the section that details the study's research model, design, and data analysis will be presented. The ending portion of this paper highlights the findings and recommendations for next studies.

2. Literature Review

2.1 E-commerce Definition

Various definitions of e-commerce have been available. E-commerce was described in Khoshnampour & Nosrati (2011) as a strong depiction of selling and purchasing of goods and services via the medium of the internet or other network establishments. Terzi (2011) additionally stated that e-commerce encompasses the application of the internet for the purpose of carrying out business transactions both local and foreign. Zaker and Ansari (2013) accordingly stated that the use of IT in the execution of business transactions that take place between buyers, sellers and other parties enhances customer participation in e-commerce. Meanwhile, in activities of trade, Web 2.0 applications have increased satisfaction and economic value. In their study, Turban et al. (2015) described e-commerce as a business model comprising transactions being carried out over electronic networks, that is, the internet, and the model also includes the processes of sales and buys of goods, services, and information as well.

In view of the above, a true e-commerce venture company has the following main characteristics: main revenue created via the internet, the online environment linked to each and every main process, 24-hour all-week business operations, and satisfaction of global customers as goal (Nielsen, 2010). In addition, compared to conventional business models, those of e-

commerce business are less centralized and embrace hierarchical organizational structure. With the aforementioned characteristics, the organization becomes versatile and could swiftly react to the fast shifts occurring within the digital environment.

2.2 International Trade Center

According to the Market Analysis Tools Portal (https://marketanalysis.intracen.org/en, September, 2021), the International Trade Centre (ITC) has introduced various online tools for the purpose of improving the transparency of global trade and the access to the market. Using these tools, companies could identify the prospects for export and import. Also, these tools allow companies to make comparisons among market-access criteria, provide monitoring to the outcomes of national trade, and establish sound trade decisions. As a large database, the Market Analysis Tools compromise tariff details, trade information, in addition to rules of origin for free trade agreements. Further, the supplementary resources, among others, present assessments of export opportunities, regional trade and investment data, as well as market price data. Also, Trade Map presents companies metrics on export efficiency, international demand, alternate markets, competitive markets, in addition to a directory of importing and exporting firms in tables, graphs, and charts forms. The Trade Chart includes the Harmonized System's 5300 goods, involving 220 countries and territories. The available trade flows range from the most accumulated to the tariff line level, on a monthly, quarterly, and annual basis.

2.3 Intention to Use Technology

The relevant literature describes intention as a reflection of the user's desire towards future utilization of a given technology. In this study, this construct was chosen as the outcome variable, owing to its reliability in predicting the actual usage of technology (Ajzen, 1991; Turner et al., 2010). From the obtained results, the factors existing in the environment that triggered the reaction and engagement of students with the technology for learning purposes, could be identified. Accordingly, four relevant constructs examined in this study are displayed in Figure 1. These constructs are as follows: intention to use the international trade center, digital divide, trust towards e-commerce system, and facilitating conditions.

2.4 The Digital Divide

The digital divide is a concept associated with the dissimilarity of prospects in the adoption of information and internet communication technologies among communities, regions or countries (Leal, 2008). The subject of digital divide has been previously looking into the discrepancies of measurement that exist between developed and developing nations (Dewan & Riggins, 2005; Chinn & Fairlie, 2007), or the factors found to lead to the formation of the digital divide (Liaw et al., 2007; Wei et al., 2011; Wong et al., 2015). Also, there were studies that were analyzing the IT usage skills (Peral et al., 2015). In essence, the available studies were looking at the level of technological or physical access of each region and indices were compared to ascertain the existing variances between countries (Vicente Cuervo & López Menéndez, 2008; Billon et al., 2010; Weber & Kauffman, 2011; Corrocher & Raineri, 2013).

A number of indicators and scales have been globally used in measuring the digital divide, and they, as mentioned in Van Dijk & Hacker (2003) and Van Dijk (2006), have been accordingly classed into four categories as follows: access motivators, material access, access tools, and access to use. The indicators were established from demographic data and macroeconomic statistics, and they consider two factors, which are: access to technology and social access (Ghobadi & Ghobadi, 2013; Van Deursen & Van Dijk, 2013). Between these two factors, access to technology relates to a person's access in society to certain hardware and software. Conversely, social access is associated with the socioeconomic condition that impacts the application of these technologies. Studies covering these factors include those that gauge the number of populaces for each hundred that possess home computers and/or internet connections or effective internet network (Warschauer, 2003; Dewan & Riggins, 2005; Wei et al., 2011).

The digital divide has been found to impact e-commerce negatively. Nonetheless, it has been reported by Landau (2012) that e-commerce adoption significantly differs based on country and its digital divide level; it has been found that in countries with extremely low digital gaps, the e-commerce usage is generally affected by factors of practicality, utility, and enjoyment, while in those with high digital gaps, such factors were found to negatively impact the e-commerce use. The digital divide has been found to impact technological factors, particularly the factors of access to computer equipment, access to the network, and also the factor of the internet technologies usage training (Sánchez-Torres et al., 2017).

Suitable government policies were found to impact e-commerce development (Burinskienė, 2012). Relevantly, in developing countries, weak governance has brought various economic challenges and among these challenges include the lack of effective leaders, and this has led to failure in dealing with many social, economic, and political issues (Akintola et al., 2011). Similarly, various issues have been facing Jordan and among them are poverty, economic mismanagement, and political unrest (Jobodwana, 2009). In addition, Anzaki (2014) reported sluggish e-commerce progress in most developing countries albeit the existence of several e-commerce operations owing to the lack of effective government policies. Moreover, Agwu and Emeti (2014) mentioned the problem in the construction and execution of government policies as the major stumbling block in developing countries. In addition, ICT application calls for specific knowledge and skills, in order that the system could be operational and tasks could be carried out (Van Dijk, 2006). In their study, Pavlou and Fygenson (2006) found personal skills

and knowledge as key antecedents of behavior. Meanwhile, the International Telecommunication Union (2020) has highlighted the importance of skills in determining effective ICT usage. In their study, Ferro et al. (2011) mentioned the positive impact of ICT-related skills on Internet usage. Gupta (2020) relevantly concluded the significant impact of access divide, skill divide and innovativeness divide, as the three aspects of digital divide on use intention of e-government. The author specifically mentioned access divide as imparting the strongest impact on e-government use intention, followed by skills divide and innovativeness divide. The following hypothesis will thus be tested:

H₁: *The digital divide will have a negative impact on the intention to use the international trade center.*

2.5 Trust towards E-commerce System

Confidence has been an issue in e-commerce, and the issue of confidence has in fact been examined widely in e-commerce studies, particularly from the viewpoint of consumers. Confidence is vital in e-commerce considering that it significantly motivates consumers to perform business transactions online (Kobayashi et al., 2014). Pertaining to online shopping, Huamei (2013) mentioned a lack of confidence as among the major issues. Bazdan (2011) equally mentioned the importance of confidence when dealing with a vast range of unidentified vendors. Boateng et al. (2014) relevantly mentioned the need to encourage customers to make purchase of goods and services online. In fact, positive impacts of trust on behavioral intention have been reported in many studies (Alalwan et al., 2017; Kabra et al., 2017; Khalilzadeh et al., 2017). However, there are studies that found no link between both (Alalwan et al., 2017; Kabra et al., 2017; Khalilzadeh et al., 2017). Meanwhile, trust was found to significantly determine the potential of users in adopting mobile technologies in Alalwan et al. (2017). The significant impact of trust on behavioural intention (BI) of students towards m-learning was reported by the researchers. Contrariwise, trust and BI did not appear to have significant linkage in Kabra et al. (2017). Meanwhile in Beyari and Abareshi (2018), trust of customers was reported as a key factor in social commerce, and it was found to impact customer satisfaction. In Hammouri et al. (2021) and Nadeem et al. (2021), trust was linked to the confidence, capability, and readiness of transaction parties in upholding their commitment to the promises and norms of relationship. Taking into account past relevant findings, the following hypothesis was proposed:

H₂: *Trust towards the e-commerce system will have a positive impact on the intention to use the international trade center.*

2.6 Facilitating Conditions

In Taylor and Todd (1995), the notion of facilitating conditions was defined as the level to which a given user presumes the presence of an organizational and technological framework for the facilitation of usage of a novel information system. In view of that, the authors employed four models for the establishment of the theoretical basis for this construct (facilitating conditions). In their study, Wang et al. (2004) reported the positive impact of this construct on the information technology practice stage. As this construct (facilitating conditions) is not included in TAM as a key variable, several e-commerce adoption studies have examined it, and this construct has been positively affirmed as predecessors of the construct of perceived ease of use. Also, facilitating conditions have been found to have a direct impact on the intention and behavior of the purchase, particularly in the models of UTAUT (Ba, 2002; Al-Qeisi & Al-Abdallah, 2013; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Al-Qeisi et al., 2015). Additionally, Kamaghe et al. (2020) stated that lack of assistance, ill-timed support, as well as inadequate information and resources, can inhibit people from accepting web-based technology.

Globally, there has been a remarkable progression of Internet connectivity and social networking. Social networking sites could dramatically transform how people all over the world communicate. According to Lee (2017), these sites allow electronic communication that is almost similar to face-to-face communication, utilizing mobile phones which are a very popular connected device today. However, among older consumers, they are more likely to find responding to new and intricate information difficult, and this impacts their process of learning the new technology (Paul et al., 2015; Halili & Sulaiman, 2019). Liu et al. (2015) relevantly mentioned that older people tend to have lower cognitive abilities, and therefore, they are likely to find learning new technology challenging, as opposed to younger people. For this reason, older consumers are likely to prioritize the obtainability of sufficient support (Pimmer et al., 2019).
Meanwhile, facilitating conditions with regards to ICT comprise aspects including technical infrastructure, material resources, and the knowledge essential in its usage. According to Venkatesh et al. (2012), access to adequate conditions will increase the likelihood of one in adopting ICT, and facilitating conditions directly affect intention to use the technology. The hypothesis below will thus be put to test:

H₃: *Facilitating conditions will have a positive impact on intention to use the international trade center*

3. Research Methodology

The research methodology of this study covers the proposed research model, the used variables, the research hypotheses to be tested, the instrument used to obtain the data, the population and sample used in the research, the data analysis, and finally, the obtained result.

3.1 Research Model

Fig. 1 displays the study model comprising the variables used and the projected linkage between them.
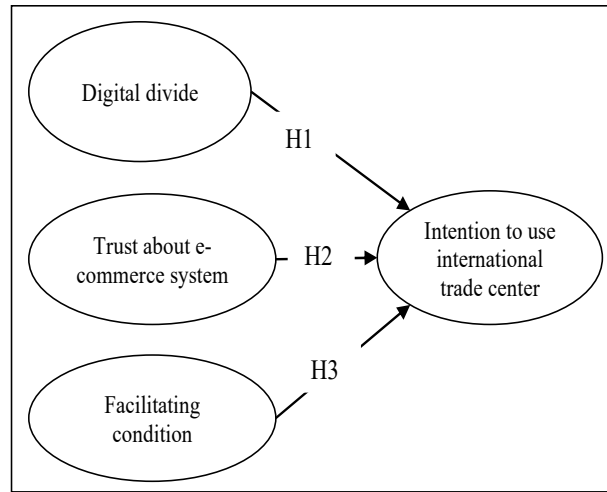

Fig. 1. The Research Model

3.2 Data Collection

This study is a descriptive-analytical study, utilizing a deductive technique and a cross-sectional design. The data were obtained using the study questionnaires distributed online to the respondents who encompassed randomly chosen private and public university students in Jordan. All participants in this study had performed at least one online purchase, and they were from various private and public universities in Jordan. Specifically, 768 questionnaires were dispersed to the respondents, and 500 valid questionnaires were gathered (65% usable for analysis). The research model proposed was tested. For this purpose, the researcher used the structural equation modeling techniques that were run using AMOS 22. The size of the sample was determined based on Krejcie & Morgan (1970), and the sample size was evaluated using Structural Equation Simulation (SEM) as demonstrated in Chuan and Penyelidikan (2006), to validate the hypotheses. Accordingly, the characteristics of the respondents including their gender, their age, their education level as well as their usage of online purchasing are displayed in Table 1.

3.3 Demographic Information

As displayed in Fig. 2, females took up the majority at 52%, while the rest (48%) were male. Age-wise, 42% of the respondents were between 18 and 29 years old, whereas the rest (48%) were 29 years old at least. Further, the majority of respondents (60%) were bachelor's degree holders, while holders of master's degree and PhD made up 20% each of the overall respondents. In terms of online purchase, most indicated that they engaged in it twice a day or less. Meanwhile, more than a quarter of the respondents (28%) were involved in online purchasing more than twice a day. This study employed IBM SPSS Statistics version 23 to measure the demographic data.
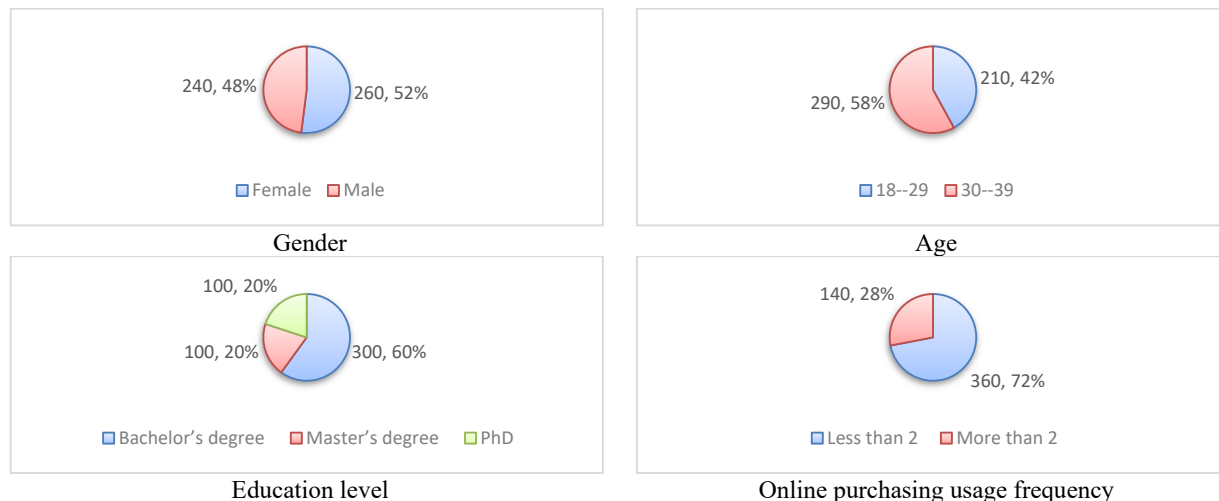

Fig. 2. Personal characteristics of the participants

3.4 Study Instrument

The obtained data were used in validating the hypotheses proposed in this study. The study questionnaire from which the data were obtained, involved four constructs, represented by 13 items as displayed in Table 1. These items were supplemented with a 5-point Likert scale, whereby the score of 1 signifies "Strongly Disagree" while the score of 5 signifies "Strongly Agree." All 13 items were adopted from earlier studies. Prior to the actual survey, the questionnaire underwent a pre-test involving three semi-structured interviews with students who had been involved in online purchasing and three professors from Department of Management Information Systems (MIS) of applied science private university. The pre-test allowed the researcher to assess the questionnaire to determine its completeness, relevance, clarity, and length. Adjustments were made according to the received feedback.

Table 1
Measurement items

Constructs	Items	Instruments	Sources
Intention to use the international trade center	INT1	I intend to use the internet to purchase something within the next several days	Agudo Peregrina et al. (2014), Escobar-Rodríguez & Carvajal-Trujillo (2014), Venkatesh et al. (2012)
	INT2	In future, I would purchase something online	
	INT3	I prefer to make purchase online to making purchase using the traditional channels	
Digital divide	Dd1	I think that the internet access is costly	Van Deursen & Van Dijk (2013), Ghobadi and Ghobadi (2013)
	Dd2	I think that the internet equipment (computers, tablets, smart phones, etc.) is very costly	
	Dd3	I think that the internet connection is of low quality, and there are problems in terms of connection, download, and navigation	
	Dd4	I think that my yearly internet expense takes a significant portion of my monthly budget	
Facilitating condition	FC1	I have everything necessary (e.g., computer, internet connection, credit card or other payment methods, etc.) for making the online purchases	Agudo Peregrina et al. (2014), Escobar-Rodríguez & Carvajal-Trujillo (2014), Venkatesh et al. (2012)
	FC2	I have the knowledge necessary for the entire online purchase process (go online, browse, buy, and pay online)	
	FC3	I usually receive help or support on the websites where I make the purchase when problems arise	
Trust about E-commerce System	TR1	I trust these ITC tools.	Lee & Turban (2001)
	TR2	These ITC tools are reliable.	
	TR3	These ITC tools are trustworthy.	

4. Data Analysis and Results

4.1 Measurement Model

In examining the proposed hypotheses, the researcher applied the AMOS software version 22. This involves the application of Confirmatory Factor Analysis (CFA) to specifically determine the fitness of the obtained data with the inferred measurement model. This was followed by the utilization of Structural Equation Modelling (SEM) to examine the proposed structural model that involved the application of path analysis with latent variables as proposed in Bagozzi and Yi (1988), Hair et al. (2007), and Kline (2011). The model fit was achieved utilizing robust statistics tests. Among these tests, as shown in Table 2, were Adjusted Goodness-of-Fit Index (AGFI), Goodness-of-Fit Index (GFI), x^2/ degrees of freedom (df), Comparative Fit Index (CFI), Incremental Fit Index (IFI), Tucker-Lewis Index (TLI), as well as the Root Mean Square Error of Approximation (RMSEA).

The preliminary CFA model in this study did not demonstrate sufficient fit, and for improving the measurement model fit, items Dd3 and Dd4 were omitted. Specifically, the outcomes were as follows: the chi-square (x^2/df) value of the model = 2.16, IFI = 0.84, TLI = 0.82, CFI = 0. 86 and RMSEA = 0.073. The measurement form thus showed sufficient fit to the data, and this judgment was based on Hair et al. (2007), Newkirk and Lederer (2006), and Kline (2011).

This study applied Cronbach's Alpha to determine the internal consistency of multi-item constructs, and according to Hair et al. (2014), the obtained value should be higher than 0.6, whereas a factor loading of higher than 0.6 was proposed by Creswell and Creswell (2017) to the research items. For all constructs, Bagozzi and Yi (1988) relevantly mentioned the need to have composite reliabilities larger than the threshold value of 0.6. As for the Average Variance Extracted (AVE) from a set of latent variable measurements, Bagozzi and Yi (1988) and Creswell and Creswell (2017) indicated that it should be more than 0.5. The results of Cronbach's Alpha, composite reliability, factor loadings, and AVE of the variables used in this study can be viewed in Table 3.

Following Larcker et al. (1981), Bagozzi and Yi (1988), and Creswell and Creswell (2017), the constructs used in this study scored Cronbach's Alpha higher than 0.7, and factor loadings indicators higher than 0.50. In other words, the items demonstrated convergent validity. As for the AVE values, they were all higher than 0.50. This also showed convergent validity,

based on Bagozzi and Yi (1988), and Hair et al. (2014). Also, the achieved means, standard deviations, AVEs, and the correlations' square with the corresponding constructs can be observed in Table 3. The study findings show that the relationships between construct pairs were smaller as opposed to the square root of the estimates of the AVE of the two constructs. This denotes the presence of discriminant validity as proposed by Hair et al. (2014).

Table 2
Measurement model fit indices

Model	x^2	Df	P	x^2/df	IFI	TFI	CFI	RMSEA
Initial Estimation	1181.131	451	0.00	2.61	0.70	0.74	0.77	0.136
Final model	521.252	241	0.00	2.16	0.84	0.82	0.86	0.073

Minimum recommended value $x^2/df=1$, IFI=0.80, TFI=0.80, CFI=0.80, RMSEA=0.05

Table 3
Properties of the measurement model

Construct	Standard loading	Standard error	Square multiple correlation	Error Variance	Cronbach's Alpha	Composite reliability	AVE
Intention to use international trade center					0.83	0.94	0.90
INT1	0.554	0.061	0.055	0.013			
INT2	0.511	0.213	0.311	0.151			
INT3	0.560	0.122	0.356	0.022			
Digital divide					0.81	0.91	0.83
Dd1	0.613	0.072	0.166	0.044			
Dd2	0.533	0.133	0.333	0.024			
Facilitating condition					0.80	0.84	0.79
FC1	0.566	0.077	0.071	0.033			
FC2	0.511	0.112	0.071	0.036			
FC3	0.520	0.120	0.112	0.014			
Trust about E-commerce System					0.85	0.95	0.88
TR1	0.522	0.033	0.620	0.481			
TR2	0.540	0.061	0.410	0.811			
TR3	0.522	0.244	0.422	0.011			

4.2 Structural Model

Table 4 below displays the SEM analysis results. As shown, the digital divide appears to negatively affect the intention to use the international trade center ($\beta = 0.103$, C.R = 2.311, p = 0.003). As such, H1 was supported. Further, the results demonstrate that trust shows a significant positive and direct impact on intention to use the international trade center ($\beta = 0.411$, C.R = 5.210, p = 0.01), which means that H2 was supported. As for the construct of facilitating conditions, it appears to have a positive significant impact on the intention to use the international trade center ($\beta = 0.111$, C.R = 2.011, p = 0.004). In other words, H3 was supported.

Table 4
Summary of the proposed results for the theoretical model

Research proposed paths	t-value (CR)	Coefficient value (std. estim)	P-value	Decision
Dd → INT	2.311	0.103	0.003	Supported
TR → INT	5.210	0.411	0.01	Supported
FC → INT	2.011	0.111	0.004	Supported

Notes: Path = Relationship between independent variable on dependent variable; C.R = Critical ratio; S.E = Standard error; P = Level of significance.
Note. Dd: Digital divide, TR: Trust, FC: Facilitating conditions, INT: Intention to use the international trade center.

5. Discussion and Contributions

The present study highlighted the key determinants of the intention to use the international trade center. Also, the status of the digital divide among customers in Jordan was explored, and from the obtained results, the digital divide was found to negatively affect intention to use the international trade center. Hence, the proposed H1 was supported. A number of studies were reporting that the digital divide was affecting e-commerce negatively. Nonetheless, a study carried out by Landau (2012) highlighted that e-commerce adoption significantly differs from country to country, and the same can also be stated in terms of the level of digital divide. The author specifically mentioned that countries with very low digital gaps usually would be

affected by utility, enjoyment, and practicality in their e-commerce usage. On the other hand, countries with high digital gaps would be affected negatively by the aforementioned factors in their e-commerce use. In addition, the digital divide was found to impact technological factors, particularly the following factors: access to the network, access to computer equipment, and training in the internet technologies usage.

The results of H2 testing showed support to the hypothesis as they demonstrated a positive impact of Trust towards e-commerce systems on intention to use the international trade center. Relevantly, Kuan and Bock (2007) reported in their study that a customer with higher trust level would have a higher level of intention to buy items and services, in this study context, online. In this regard, in the midst of uncertainty, trust becomes a defining factor for such exchanges. Lastly, the results of H3 testing supported the hypothesis. Specifically, the results showed that facilitating conditions impart a positive impact on intention to use the international trade center. In a related study, Zhou et al. (2019) reported that facilitating conditions imparted the strongest impact on intention to use the information system. Also, the level of difficulty in accessing the technical and physical infrastructure that supports the higher electronic purchase will determine the level of motivation towards the use of the international trade center, whereby higher level of difficulty will cause lower level of motivation to use the international trade center, and vice versa.

6. Theoretical Implications

The present study presents novel information on the intent of consumers towards the use of the international trade center, specifically in Jordan, and this study, may be the first that integrates various aspects of intention to use the international trade center and its antecedents (i.e., digital divide, trust and facilitating conditions) into an instrument of assessment based on a model. Structural equation modelling (SEM) was applied for the purpose. Prior to this study, a research that empirically tested these research constructs in combination was non-existent. Also, this study may pioneer the application of the research model in developing countries, particularly Jordan. As such, this study could present valuable insights for both scholars and practitioners.

7. Practical Implications

The results obtained by this study are very valuable to the country's economic policies because the large-scale promotion of effective e-commerce usage may not be successful if the problem of digital divide is still rampant. Also, the commercial channel should be made available to citizens from all walks of life. This will prevent the negative impact of digital divide on the adoption of electronic purchasing, particularly in countries with digital divide of medium and high levels (Landau, 2012). Further, mechanisms that will decrease the gap in digital accessibility in terms of the internet services and computer equipment among citizens must be made available. Also, the internet fees need to be regulated so that network access will be available to all households.

Further, incentives should be offered to those who purchase home computer equipment, in addition to making available the training policies in internet use and network security. Somehow, it should be noted that channels of distribution and the mail transport supporting e-commerce have been known to impede electronic purchasing. Hence, these services should be made available by state postal companies or by private companies. However, considering the high transport prices, governments should provide incentives to reduce the logistics and transport costs. Such provision could reduce this digital gap. Also, the findings will be of value to decision-makers in educational institutions.

The factors that significantly affect the phenomenon under study could be understood more in-depth through the study findings, especially involving industries with heavy reliance on IT and e-commerce. In order to boost and ease the e-commerce implementation, the government should invest in IT infrastructure and make available logistical support. Within the context of Jordan, this study pioneers the scrutiny of the intention of users towards the use of the international trade center. Accordingly, businesses and government sectors should pursue this study before expanding their investment in this domain. Based on the findings, it is clear that skills of ICT significantly impact ICT acceptance of individuals. The study findings imply the need for scholars and managers in focusing more on the use of the international trade center, and in looking into its antecedents. Also, from the causal model, firms could discover how to structure their IT. This could encourage the intention of users to use the international trade center. Also, the model could facilitate the establishment of practices and mechanisms for knowledge sharing.

8. Limitations and Further Research Recommendations

This study was focusing on Jordan, and thus, future studies may consider comparing different countries in terms of characteristics, to see their dissemination of the internet and new technologies in their societies. In this regard, different categorization indices of the digital divide by countries recommended by different international organizations can be taken into account (Corrocher & Raineri, 2013; Park & Kim, 2014; Sánchez-Torres et al., 2017). This would allow the relations to be validated in a strong manner. Somehow, several discernible limitations have been discovered in this study. These limitations concern the impacting factors. One of these factors is the variable used in gauging the digital gap, considering that the variable was

formed inductively through a digital gap categorization of accessibility level; it should be noted that some digital gap levels were excluded, implying that the said variable may not be measuring the impact of other factors. Also, the fact that the causal model proposed was only used for one country, namely Jordan, the outcomes may differ when applied to other countries with unique characteristics. As such, the model should be tested in other countries. This can provide the affirmation if the behavior of electronic purchasing is impacted by the digital gap.

In addition, albeit the adequate response rate attained (for statistical analysis) in this study, the percentage of non-response was rather discernible. Hence, while it is true that the results obtained may be representative, generalization must be done with caution. As such, in order to increase statistical validity, higher response rates need to be attained. Additionally, as the data were obtained from Jordan only, the results may be applicable to the context of Jordan only. In other words, there may be generalizability issues when the findings are applied to other countries or cultures. As a solution, similar research should be carried out in other countries and/or cultures. This can enrich the knowledge on the issues associated with the intention to use the international trade center.

9. Conclusion

In developing economies, the subject of e-commerce has been extensively examined, leading to the discovery of various common and culturally specific challenges. A casual model was proposed and applied in this study, and the model adds to the e-commerce research domain. Specifically, this study applied an integrative approach that includes the constructs of digital divide, trust, facilitating conditions and intention to use the international trade center. Additionally, this study expands the MIS research domain in terms of methodology, particularly in its application of structural equation modeling with a potent AMOS approach for easing the analysis of data. Through laborious SEM tests, this study established a valuable theory groundwork within the e-commerce domain. In this regard, the proposed research model should pioneer the next studies for discovering the best ways to promote the intention to use the international trade center.

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