

Trusting Beliefs, Iranian Consumers' Intention to Use Online Shopping, and Mediation Effect of Trusting Attitudes: Structural Equation Modeling Technique

Mohsen Malekalketab Khiabani ^{#1}, Mandana Abdizadeh ^{#2}, Assoc. Prof. Dr. Mas Bambang Baroto ^{#3}

Correspondence: mohsen.alketab@gmail.com

#1: A Member of Editorial Board at International Journal of Business and Management, International Business Research, and International Journal of Marketing Studies at Canadian Center of Science and Education, Toronto, Canada

#1, #2, #3: International Business School, University Technology Malaysia, 54100, Kuala Lumpur, Malaysia

ABSTRACT

Consumers' intention to purchase through online in capital city of Iran, Tehran is getting higher and its trend is positive despite the United States (US) economic and financial sanctions. The present article aims to identify the effect of trusting beliefs on consumers' intention to use online shopping in Tehran, Iran and testing trusting attitudes as the mediator. In order to achieve objectives of the study, authors took quantitative approach involving questionnaires distribution with response rate of 56.36. Then, authors based data analysis on sound methodological foundation through utilizing structural equation modeling (SEM) technique via analysis of moment structure (AMOS) version 22. At first, reliability test, and factor analysis with principal component analysis (PCA) extraction method were conducted in IBM SPSS software in order to ensure internal consistency, adequacy of sample size, and normality of the collected data. Then, confirmatory factor analysis (CFA) with two-step strategy was run in AMOS in order to fitting model of the present study to the collected data and testing formulated hypotheses. Findings supported that trusting beliefs has a strong and positive direct effect on consumers' intention with .709 standardized regression weights. Moreover, trusting attitudes mediates the relationship between trusting beliefs and consumers' intention indirectly with .235 standardized regression weights. This study will be practical for online vendors especially Iran and marketing managers, academics, scholars who are concerned in this research era.

Key words: Online shopping, trusting beliefs, trusting attitudes, consumers' intention, Tehran, Iran, structural equation modeling

Corresponding Author: mohsen.alketab@gmail.com, {Mohsen Malekalketab Khiabani }

1. INTRODUCTION

E-commerce is the sale of products and services over the internet (Chen and Dhillon 2003) and it has been proliferating rapidly all around the world, and also known as a new form of a business (Ho and Chen 2014). Since transactions take place without personal contact; consumers are often reluctant to engage in e-commerce and they are concerned about the legitimacy of the online vendor and authenticity of product or service (Chen and Dhillon 2003; Ho and Chen 2014). Therefore, in the context of e-commerce due to its nature which is based on facelessness and intangibility (Grabner-Kräuter and Kaluscha 2003), online vendors should have a basic strategy to motivate consumers' intention in this new form of business.

Trust is the most salient concern in the context of e-commerce (Ho and Chen 2014). According to the literature, trust has been identified as a key role and construct and it is critical for the success of e-commerce (Torkzadeh and Dhillon 2002). Many surveys all around the world have reported lack of trust in online vendors' even surveys in United States (US) among web-users (<http://goo.gl/gz8K>). It can be stated that for internet vendors, building and winning consumers' trust in order to engage consumers; in e-commerce is really essential because this will lead to financial success for online vendors.

By reviewing the relevant literature, it can be asserted that many studies have been conducted by scholars on trust perspectives, attitudes, intention to use online shopping since study by (Fishbein and Ajzen 1977), such as (Chen and Dhillon 2003; Ho and Chen 2014) of which will be reviewed in details in the literature review part of present article. Another point to take into consideration is that, based on statistics provided by the Central Bank of Iran on spring 2016 (<http://goo.gl/8pqdiJ>); online transactions has had amount of 17.5 Billion USDs in the year 1394 (Iranian calendar). It is notable that growth in the number and amount of online transactions in 1394 (Iranian calendar) in comparison with 1393 (Iranian calendar) has been 25% and 16% respectively. It is noteworthy that Tehran made up largest amount of online transactions and Ilam province made up least one. Based on report by Central Bank of Iran, rate of growth is increasing and positive. Moreover, there is an important point to highlight that Iranian banks are under sanction by US and Swift Codes of Iranian banks have been blocked by US and unfortunately there are no international online transactions in Iran.

Above mentioned evidence and relationship among trusting beliefs, attitudes towards online shopping, and intention to use online shopping have provided a new opportunity for the authors of present article to conduct a research in Tehran, Iran in order to identify the effect of trusting beliefs on Iranian consumers' intention to use online shopping directly and through testing trusting attitudes as a mediator.

This article is followed by explanation of mentioned variables and review of literature and theory relevant to them. Then, collected data involving 461 respondents will be analyzed using IBM SPSS AMOS version 22. Finally, conclusions, implications, and avenues for the future studies will be stated.

2. LITERATURE REVIEW

2.1 Trusting Beliefs

Trust is a concept that is widely studied by researchers. General expectation held by someone that the words, promise, and oral or written sayings of another person or group can be relied upon (Rotter 1980,p.315). As stated by (Moorman, Deshpande et al. 1993) trusting beliefs depicted as “sentiment, or expectation about an exchange partner’s trustworthiness”. Trust occurs when a person feels comfortable to establish business relationship with another (Morgan and Hunt 1994). Referring to mentioned definitions of trusting beliefs by three previous scholars, authors of this article can state that trust means confidence in some of the attributes or characteristics of a person (examples: being honest in words, promise, and oral or written sayings) so that a person feels convenience to establish business relationship. As stated by McKnight, Choudhury et al. 2002, the majority studies in this field conceptually clustered trusting beliefs into three dimensions.

- Ability: “ability beliefs” defined as the customer’s confidence that the company enable to perform the job (Mayer, Davis et al. 1995). In other words, it is an ability of the trustee to perform the thrusters’ needs and interests (McKnight, Choudhury et al. 2002).
- Benevolence: this dimension reflects confidence that the company has an affirmative orientation toward its customers beyond an “egocentric profit motive” (Mayer, Davis et al. 1995)
- Integrity: this dimension shows the trustee honesty and keeping of promise (McKnight, Choudhury et al. 2002).

2.2 Trusting Attitudes

According to a relatively study by (Ajzen and Fishbein 1975), Individual beliefs about behavior and its consequences, and the importance of these beliefs are considered as attitude. Trusting attitudes are interpreted as a positive or negative feelings of consumers regarding making a purchase (Crespo and del Bosque 2010). Based on (Bobbitt and Dabholkar 2001), consumer’s trust and attitude indicate willingness of consumer to establish and even continue their relationship with the company more firmly.

The importance of consumer attitudes comes from the lines of relative past studies. If consumers have a positive experience from online shopping, it can influence consumer’s attitudes towards e-commerce (Crespo and del Bosque 2010). Then, they added that online risk perception as a traditional and main obstacle to internet shopping should be reduced so, the efforts of online companies should be in the way of promoting user’s trust in e-transaction. Further, online shopping behaviors depend on the possible increase in the degree of customer trust on online system (Suwunniponth 2014). (Suwunniponth 2014) concluded from the results of the study that trust and technology acceptance antecedents strongly related to attitudes and consumer’s intention behavior to purchase. To sum up, online trust has positive influence on purchase intentions (Pavlou 2003; Suwunniponth 2014).

2.3 Consumer's Intention to Use Online Shopping

During the past decade, one of the most important subject in the field of e-commerce has been online shopping behavior of consumers (Chen 2009). Although researchers mentioned online shopping behavior in different ways but it can be said that the concept of all of them is the same. According to (Ho and Chen 2014), using online stores from the purchase stage to logistics by consumers is defined as "online shopping". This specific behavior refers to the process of buying services or products via the internet (Liang and Lai 2000). Also, (Li and Zhang 2002) believed that online shopping attitude mentions consumer's psychological state to make a purchase on the internet. Other definition is stated by (Pavlou 2003), the willingness and intention of consumer to become involved in online transactions is defined as purchase intention.

Based on (Pavlou 2003), the importance of internet environments is related to the acceptance level of e-commerce and consumer purchase intention. A consumer evaluates a web store through the trust which can positively influence her/his attitudes toward online purchasing at the site; while the attitudes affect her/his purchase intention (Wang 2002). As many studies conducted by researchers in this area, it can be said that consumer's intention to use online shopping is so important in new commercial world.

2.4 Trusting Beliefs, Trusting Attitudes, and Consumer's Intention to Use Online Shopping

(Chen and Dhillon 2003) did a study in order to propose dimensions of trust in an internet vendor. According to the Chen and Dhillon 2003, trusting beliefs is a function of three dimensions which are ability, integrity, and benevolence. Study by (Chen and Dhillon 2003) was based on extensive review of literature. At first, Authors defined the nature of trust in e-commerce and its dimensions, and variables which will be affected by trusting beliefs. Then, they supported consistencies among variables according to the theoretical knowledge which is planned behavior theory introduced by (Fishbein and Ajzen 1977; Ajzen 1991) and its extensions by (Shim, Eastlick et al. 2001) that will be explained in depth in the next section (2.5) of present article. Conclusion is that based on study by (Chen and Dhillon 2003) trust plays an important role and hence increase in the level of trust directly and positively affect trusting attitudes which in turn impact on the intention for e-shopping. Besides, research by (Chen and Dhillon 2003) made a contribution to the development of a theoretical understanding of trust in e-commerce and was useful for practitioners for realizing the potential of B2C e-commerce venture.

(Ho and Chen 2014) conducted a study in Vietnam with the purpose of identifying the role of trust in Vietnamese consumers' intention to use online shopping through empirically testing the integrated model of trust perspectives. In the research model by (Ho and Chen 2014), trusting beliefs consists of three dimensions which are ability, integrity and benevolence, trusting attitudes as a mediator and Vietnamese consumers' intention to use online shopping as endogenous variable. In order to achieve the key objective of the research, (Ho and Chen 2014) took quantitative method involving questionnaires distribution among consumers' of online shopping in Vietnam by a national online survey using both convenient sampling and snow-ball techniques. It is notable that 597 valid and complete ones were returned. SEM via AMOS

program was utilized and CFA was run for testing hypotheses. The results indicated that all dimensions of trusting beliefs have positive relationship with trusting attitudes. Moreover, path coefficient between trusting attitudes and Vietnamese consumers' intention to use online shopping was equal with **.269** which was significant. Research by (Ho and Chen 2014) contributed and was practical to B2C e-commerce decision makers in Vietnam, researchers in this research era, and practitioners due to its knowledge contribution to theoretical and empirical perspectives (Ho and Chen 2014).

By reviewing above literature and studying relevant published articles such as (Fishbein and Ajzen 1977; Ajzen 1991; Shim, Eastlick et al. 2001; McKnight, Choudhury et al. 2002; Ahn, Ryu et al. 2007; Fuller, Serva et al. 2010) and others, it can be deduced that relationship among trust, attitude, and intention has attracted researchers' attention and many scholars have conducted different studies in different countries and among them, many researchers have cited study by (Fishbein and Ajzen 1977) entitled "Belief, attitude, intention, and behavior: An introduction to theory and research" (No. of citations by scholars: 39541 as indicated in Google Scholar on date 23rd August 2016). Conclusion is that importance of relationship among trust; attitude and behavior have been highlighted in literature. In the present study, authors of this article would like to identify the impact of trusting beliefs which is a function of three dimensions ability, integrity, and benevolence as mentioned earlier, on Iranian consumers' intention to use online shopping directly and through mediation effect of trusting attitudes. It is worthwhile mentioning that lack of study to date has addressed such this study in Iran especially Tehran. Besides, there is a lack of study to date to conduct a research on the research model used in this study (section 2.6) exclusively in Tehran, Iran.

2.5 Planned Behavior Theory

Due to online shopping that is characterized by facelessness and intangibility, consumers are often reluctant to engage in any forms of online transactions (Grabner-Kräuter and Kaluscha 2003). As stated by (Ho and Chen 2014), trust plays a pivotal role for engagement of consumers' in e-commerce. Trust perspectives are technology beliefs, trusting beliefs, and subjective norm behaviors (Ho and Chen 2014). Based on the planned behavior theory introduced by (Fishbein and Ajzen 1977; Ajzen 1991) and its extensions by (Shim, Eastlick et al. 2001), in the context of e-commerce; a consumer's attitude toward online shopping is mirrored by his/her perceptions of shopping convenience, which can be measured by the extent to which a consumer accepts the internet as a new shopping medium and how useful it really is. Besides, planned behavior theory posits that trust perspectives such as trusting beliefs, subjective norm, and attitudes towards online shopping are immediate determinants of intention to perform a behavior (Chen and Dhillon 2003). Referring to the explanation of planned behavior theory, it can be concluded there are consistencies among trust perspectives, attitudes towards online shopping, and consumers' intention to engage in e-commerce or consumers' behavioral intention to use online shopping. Therefore, the relationship among mentioned variables is supported by theoretical foundation that is theory of planned behavior.

2.6 Research Model

By reviewing previous literature as stated earlier, trusting beliefs is a function of three dimensions which are ability, integrity, and benevolence. It is notable that dimensions of trusting beliefs are reflexive or reflective indicators. Mediating role of trusting attitudes on the relationship between trusting beliefs and consumers' intention to use online shopping has been explored by previous scholars (Fishbein and Ajzen 1977; Ajzen 1991; Ho and Chen 2014). Therefore, the model of this study is supported by theoretical knowledge as shown in figure 1. Besides, it is worthwhile mentioning that in the research model used in the study, trusting beliefs is exogenous variable and trusting attitudes and consumers' intention are endogenous variables. It can be concluded that the research model of present study is recursive.

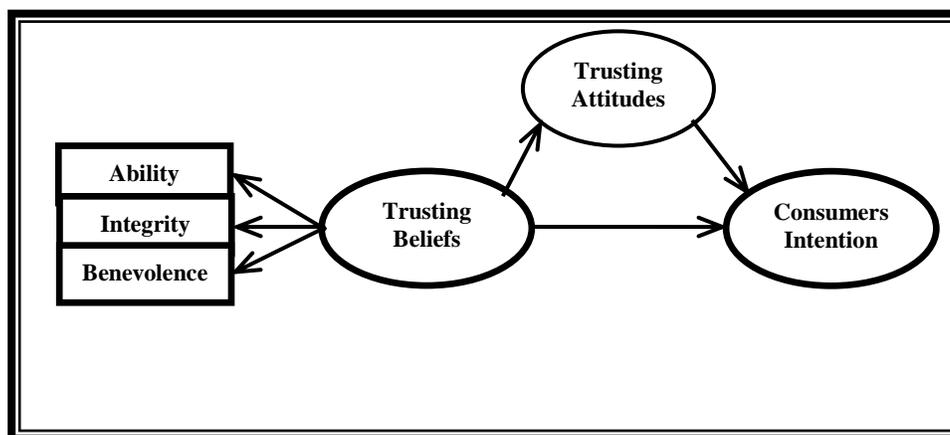


Figure 1: Developed Research Model Based on (Ho and Chen 2014) and (Chen and Dhillon 2003)

2.7 Hypotheses Development

Research hypotheses were formulated in relationship with research model and relationship among variables referring to the literature. Since, SEM approach will be utilized in order to hypotheses testing; therefore, null hypothesis should be supported which is reverse testing procedure in SEM (Blunch 2012).

H₀₁: Trusting beliefs affects consumers' intention to use online shopping directly and positively in Tehran, Iran.

H₀₂: Trusting beliefs affects trusting attitudes directly and positively in Tehran, Iran.

H₀₃: Trusting attitudes affects consumers' intention to use online shopping directly and positively in Tehran, Iran.

H₀₄: Trusting attitudes mediates the relationship between trusting beliefs and consumers' intention to use online shopping in Tehran, Iran.

3. RESEARCH METHODOLOGY

3.1 Questionnaire Development

The questionnaire for this research has been adapted from the scales introduced by scholars. The relevant information has been brought in the table 1. All questions or items were rated on a five-point frequency-based scale (1= strongly disagree, 2= disagree, 3= Neutral, 4= agree, 5= strongly agree).

Since the original versions of the scales introduced by (Gefen 2002; McKnight, Choudhury et al. 2002; Ahn, Ryu et al. 2007; Fuller, Serva et al. 2010) were in English language, therefore, there was a need to translate them into Persian Language. Firstly, Questionnaire was translated by the corresponding author and an expert in the field of marketing and secondly the Persian version was translated back into English language by an independent translator in order to ensure its consistency with the original version. Thirdly, the necessary rectification of the differences between two versions was done. Finally, the Persian translation was pretested among consumers' of online shopping in Tehran, Iran in order to make sure that the questionnaire is culturally valid.

Table 1: Description of Questionnaire for Exogenous and Endogenous Variables

Name of Exogenous and Endogenous Variables	No. of Items and Supporting References
Trusting Beliefs (Original scale involves three dimensions which are ability, integrity, and benevolence)	16 Items adapted scale from (Gefen 2002; McKnight, Choudhury et al. 2002)
Trusting Attitudes	3 Items adapted scale from (Fuller, Serva et al. 2010)
Consumers' Intention	4 Items adapted scale from (Ahn, Ryu et al. 2007)

3.2 Data Collection Procedure

Data collection for present study was a kind of cross-sectional data survey; because it was conducted during May-August 2016 in a period of time. This procedure was done by the help of a fieldworker who had sufficient knowledge about the content of survey questionnaire and had no bias. Survey questionnaires were printed out and distributed among respondents by probability random sampling techniques who were consumers of online shopping in the capital city of Iran, Tehran. Besides, all questionnaires items were created in Google form. For more explanation, it is worthwhile mentioning that approximately 550 questionnaires were distributed in total and 310 complete and valid copies were returned. Thus, the response rate was 56.36. For the case of sending created link in Google form (<https://goo.gl/Wgr9mx>), 151 complete and valid ones were filled by respondents. To sum up, 310 +151 is equal with 461, was collected in order to finalize data gathering process of this study.

4. DATA ANALYSIS AND FINDINGS

4.1 Reliability Test

Cronbach's alpha represents internal consistency of scale or research instrument and it should be above .60 for exploratory research and it should be above .70 for confirmatory research.(Nunnally, Bernstein et al. 1967; Nunnally 1978; Peter 1979; Nunnally 1994; Nunnally and Bernstein 1994; Gefen, Straub et al. 2000). Base on Cronbach 1951, Cronbach's alpha value above .60 is acceptable. Therefore, reliability tests were run for trusting beliefs and each of its dimensions separately, trusting attitudes and consumers' intention respectively. Table 2 contains relevant information. As can be seen all values are well above 0.7.

Table 2: Reliability Test

Dimension or Variable	Cronbach's alpha value	No. of Items
Ability	.817	6
Integrity	.931	5
Benevolence	.869	5
Trusting beliefs	.914	16
Trusting attitudes	.924	3
Consumers' intention	.846	4

4.2 Factor Analysis Using SPSS

Since the original scales within this research have been cited and those scales have been introduced by previous scholars as mentioned earlier, the type of factor analysis (FA) in this study is CFA. FA was run in SPSS version 22 software with (PCA) extraction method for all items of survey questionnaire. Amongst output tables, some of them are really significant to take into consideration. The first output table and presumably one of the salient ones is correlation matrix. According to the (Coakes and Steed 2009), when the considerable numbers of correlations in this output table of FA exceed **.3**, therefore; the matrix is suitable for factoring. According to the results of FA in this study, matrix is suitable for factoring. The output table will be provided by corresponding author of this study upon the readers' request.

Table 3 is related to KMO and Bartlett's Test. "correlation coefficients fluctuate from sample to sample, much more so in small samples than in large". Therefore, the reliability of FA is really dependent of size of sample(Field 2005). According to the (Coakes and Steed 2009), for the case of size of sample more than 200 is preferable. Based on (Coakes and Steed 2009), and (Bartlett 1954; Kaiser 1974), Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO-MSA) should be far greater than **0.6**. As can be seen in KMO and Bartlett's Test table, the obtained result related to (KMO-MSA) is equal with **.936**. This is far greater than **0.6**. Besides, it is obvious that Bartlett's Test of Sphericity is **10064.783** which are significant and P-value is equal with **.000** and less than **0.05**.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.936
Bartlett's Test of Sphericity	Approx. Chi-Square	10064.783
	Df	253
	Sig.	.000

Another important table is communality table, based on (Hair, Sarstedt et al. 2012); communality item should be above **0.5**. As can be seen in table 4, all items' values of survey questionnaire are above **0.5**.

Item	Initial	Extraction
ABI1: Online vendors have the necessary technology knowledge to carry out the online transaction.	1.000	.844
ABI2: Online vendors have the necessary skill and ability to carry out the online transaction.	1.000	.796
ABI3: Online vendors have sufficient resources to carry out the online transaction.	1.000	.833
ABI4: The change of having a technical failure in an online transaction is quite small.	1.000	.847
ABI5: Technology obstacles should not be a major concern when conducting online transactions.	1.000	.715
ABI6: Online vendors have an expertise to do online transaction.	1.000	.774
INT1: Online vendor always provides reliable information.	1.000	.734
INT2: Online vendor always provides plausible commitments.	1.000	.731
INT3: Online vendor always keeps their promises and commitments.	1.000	.751
INT4: I believe in online vendor' advices and warnings.	1.000	.770
INT5: I do not doubt the online vendor's honesty.	1.000	.753
BEN1: Online vendor always concerns customers' needs.	1.000	.689
BEN2: Online vendor always keeps customers' best interests in mind.	1.000	.736
BEN3: Online vendor has no unrighteous interests' motivation.	1.000	.751
BEN4: Online vendor would do the job right even if not monitored.	1.000	.730
BEN5: Online vendor always meet customers' expectations and needs.	1.000	.628
TRU1: If I needed to buy something in a hurry, I would feel comfortable depending on website that I have frequently used.	1.000	.769
TRU2: I feel that I could count on website that I have frequently used to help me purchase something I need.	1.000	.750
TRU3: If I needed the best item on a specific product line, I would be willing to rely on the information provided by online vendor.	1.000	.757
INTEN1: I will keep using online shopping in the future.	1.000	.755
INTEN2: I will frequently use online shopping as a shopping medium in the future.	1.000	.805
INTEN3: I will frequently use online shopping rather than traditional one for purchasing product in the future.	1.000	.796
INTEN4: I will recommend others to use online shopping.	1.000	.727
Extraction Method: Principal Component Analysis.		

Figure 2 graphically displays the eigenvalues for each factor and suggests that there is no predominant factor.

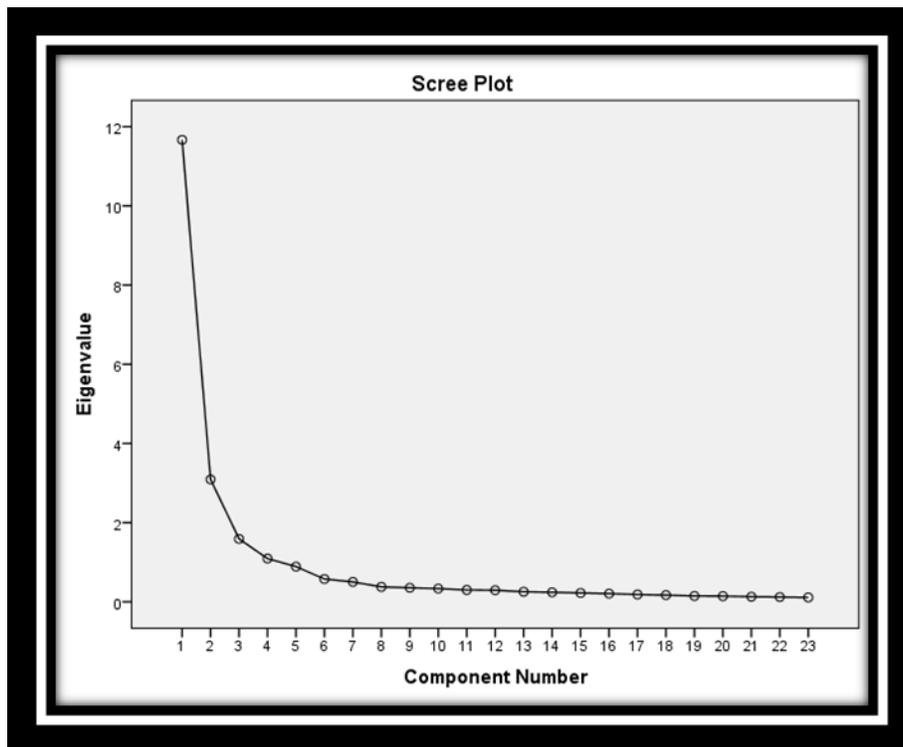


Figure2: Scree Plot of FA

4.3 SEM Technique via AMOS Version 22

In the present study, SEM which is a powerful technique for data analysis and well suited for analyzing a broad spectrum of problems in many disciplines through running CFA in AMOS version 22. Program will be utilized. CFA will be run for research model of the study and in order to test the formulated hypotheses.

The advantage of CFA is that it allows for testing hypotheses about a particular factor structure (Albright 2006). CFA is a special case of the SEM, also known as the covariance-base (CB) structure. SEM consists of two components: a measurement model linking a set of observed variables to a usually smaller set of latent variables and a structural model linking the latent variables through a series of recursive and non-recursive relationships (Albright 2006). There are two strategy which are one-step strategy and two-step strategy. In one-step strategy, the measurement model and structural model will be run at a time. But in the two-step strategy, firstly measurement model will be run, and then structural model will be run. In the present study, CFA in AMOS will be run using two-step strategy introduced by (Anderson and Gerbing 1988).

CFA with maximum likelihood (ML) estimation method that is an iterative procedure attempts to maximize the likelihood that obtained values of the criterion variable will be

correctly predicted was run for the three latent variables which are trusting beliefs, trusting attitudes and consumers' intention and their dimensions or items. Figure 3 illustrates first run of CFA:

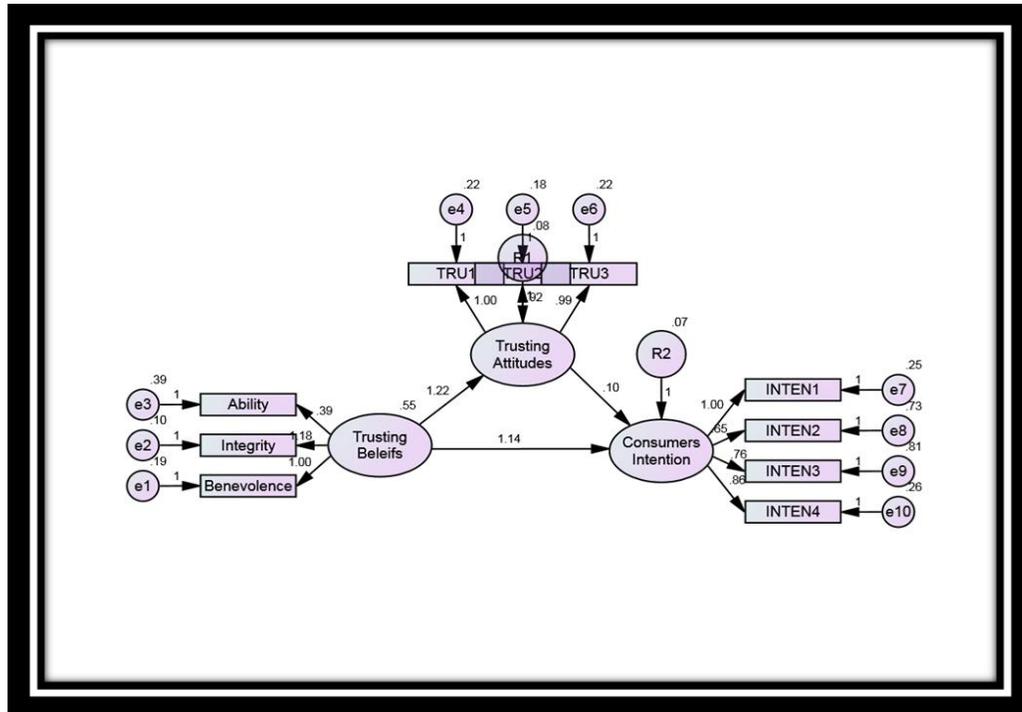


Figure 3: First Run- Path Diagram of CFA

Modification indices make suggestions about loosening certain model parameters in order to improve the overall model fit. As long as any decisions made on the basis of modification indices are theoretically meaningful and do not result in an unidentified model, they can be helpful in improving model specification. (Albright 2006; Albright and Park 2009). Based on table related to modification indices, authors of this article drew covariance which is a two-headed arrow, between e8 and e9, e9 and e10, and e1 and e3 in order to achieve further fitting model to the data. Figure 4 illustrates second run of CFA.

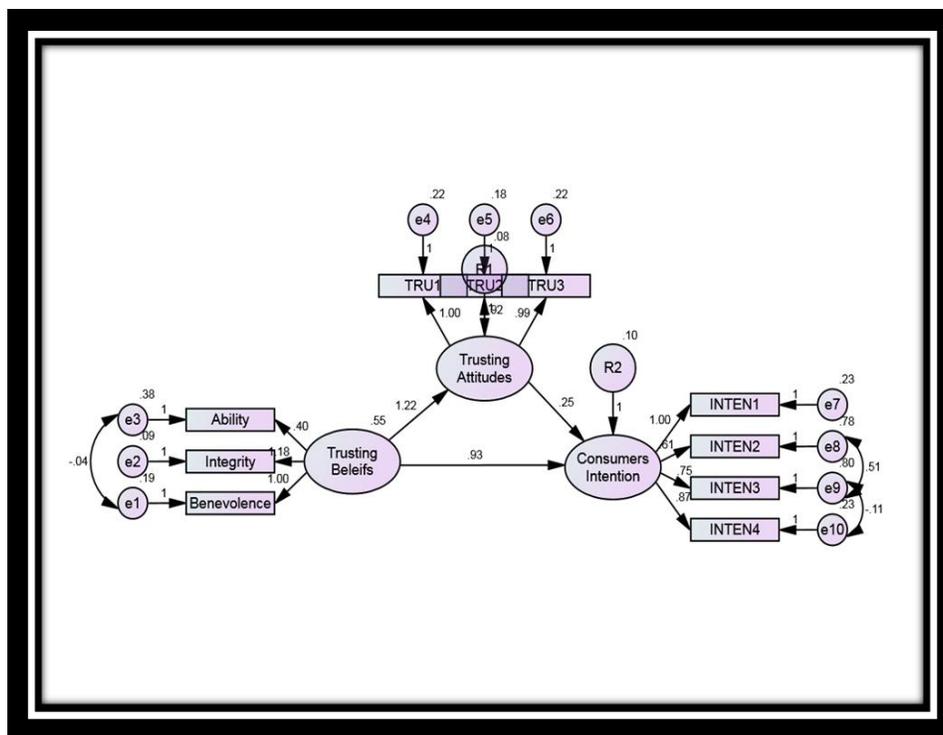


Figure 4: Second Run- Path Diagram of CFA

Goodness of fit index (GFI), tells what proportion of the variance in the sample variance-covariance matrix is accounted for by the model. GFI should exceed .9 for a good model. AGFI (adjusted GFI) is an alternate GFI index in which the value of the index is adjusted for the number of parameters in the model. The Normed Fit Index (NFI) is simply the difference between the two models' chi-squares divided by the chi-square for the independence model. Value of .9 or higher indicates good fit. The Comparative Fit Index (CFI) ranges from 0 to 1, like the NFI, .9 or higher indicates good fit. The Root Mean Square Error of Approximation (RMSEA) estimates lack of fit compared to the saturated model. RMSEA of .05 or less indicates good fit, and .08 or less adequate fit. LO 90 and HI 90 are the lower and upper ends of a 90% confidence interval on this estimate. PCLOSE is the p value testing the null that RMSEA is no greater than .05. Conclusion is that the overall model fit appears quite good and the model is recursive. The χ^2 test yields a value of **114.313** which, evaluated with **29** degrees of freedom, has a corresponding p-value of **.000**. Failure to reject the null is therefore a sign of a good model fit that is reverse testing procedure in SEM. (Blunch 2012; Byrne 2013). Additionally the RMSEA is **.080**. Both tests suggest that the model is a good fit to the data. Table 5 contains relevant information.

Table 5: Fit Indices of CFA after Second Run

χ^2	df	χ^2/df	RMSEA	GFI	AGFI	NFI	CFI
114.313	29	3.942	.080	.953	.912	.973	.979
P-value=.000							

4.3.1 Status and Results of Hypotheses Testing

Based on tables 6 and 7 which are relevant to regression weights and standardized regression weights for the default model, it can be stated that H_{01} , H_{02} , and H_{03} are supported.

Tale 6: Regression Weights

			Estimate	S.E.	C.R.	P	Label
Trusting Attitudes	<---	Trusting Beliefs	1.218	.050	24.236	***	
Consumers Intention	<---	Trusting Attitudes	.254	.151	1.680	.093	
Consumers Intention	<---	Trusting Beliefs	.933	.196	4.767	***	
Benevolence	<---	Trusting Beliefs	1.000				
Integrity	<---	Trusting Beliefs	1.183	.040	29.611	***	
Ability	<---	Trusting Beliefs	.403	.043	9.268	***	

Table 7: Standardized Regression Weights

Path Coefficient			Estimate
Trusting Attitudes	<---	Trusting Beliefs	.954
Consumers Intention	<---	Trusting Attitudes	.247
Consumers Intention	<---	Trusting Beliefs	.709
Benevolence	<---	Trusting Beliefs	.860
Integrity	<---	Trusting Beliefs	.945
Ability	<---	Trusting Beliefs	.435

Besides, for testing H_{04} , that is related to testing trusting attitudes as the mediator for trusting beliefs and consumers' intentions to use online shopping, according to the mediation test in AMOS program and selecting option "indirect, direct, and total effects" in the "Analyze properties" menu, results revealed that trusting attitudes mediates the relationship between trusting beliefs and consumers' intention to use online shopping with **.235** standardized regression weight. Table 8 contains relevant information.

Table 8: Standardized Indirect Effects for Testing Trusting Attitudes as Mediator

	Trusting Beliefs	Trusting Attitudes	Consumers Intention
Trusting Attitudes	.000	.000	.000
Consumers' Intention	.235	.000	.000

5. DISCUSSION AND CONCLUSION

5.1 Major Conclusions

This study was conducted with the purpose of determining the impact of trusting beliefs on Iranian consumers' intention to use online shopping in Tehran and testing trusting attitudes as a mediator. Findings supported notion that trusting beliefs has a significant and positive direct effect on Iranian consumers' intention to use online shopping and trusting attitudes mediates the relationship between them. It is worthwhile mentioning that results of current research is in line and consistent with previous studies such as (Ho and Chen 2014).

Additionally, based on findings; authors of this article found out that trusting beliefs has also significant and positive direct effect on trusting attitudes. It is notable that each of dimensions of trusting beliefs has positive relationship with trusting beliefs. Among them, integrity had the highest standardized regression weights and ability with the least standardized regression weights. Conclusion is that trusting beliefs and its relationship with dimensions were consistent with research by (Chen and Dhillon 2003).

5.2 Implications

The present article is really practical and beneficial and will bring initial insights for Iranian online vendors and managers' perspectives in e-commerce as a new form of business. The first and presumably the most important point are related to focus on their ability, integrity, and benevolence. Based on findings, it is suggested that they can stimulate consumers' intention to use online shopping through enhancing level of their ability as one of the dimensions of trusting beliefs. This will lead to increasing consumers' intention to use online shopping and financial success, more profitability, and revenue for Iranian online vendors.

5.3 Academic Contributions

This study had also important contributions to the body of knowledge in this research era. Firstly, research model was supported by review of previous studies and theoretical foundation. Secondly, in order to test mediating role of trusting attitudes, Patten introduced by (MacKinnon 2008) for statistical mediation analysis was used. Thirdly, sample size was adequate and large. Fourthly, data collection was a kind of cross-sectional in a period of time which results are exclusively relevant to the period of data collection. Fifthly, data analysis was based on sound methodological foundation which is SEM via AMOS that is sophisticated covariance-base (CB) program. Therefore, results had high accuracy.

5.4 Limitations and Avenues for Future Studies

This study had also some limitations such as conducting it only in Tehran. Future studies could cover whole of Iran and especially those provinces with least amount of online shopping according to the annual report of Central Bank of Iran such as Ilam province. Another limitation was considering trusting beliefs as one of the trust perspectives. Authors of present article would like to recommend studying on other trust perspectives such as technology beliefs and social beliefs (subjective norm beliefs) in Iran. Besides, it is suggested that scholars to do data analysis with other CB-SEM software such as EQS, LISREL, SAS, MPLUS, and TETRAD.

REFERENCES

- Ahn, T., S. Ryu, et al. (2007). "The impact of Web quality and playfulness on user acceptance of online retailing." Information & management **44**(3): 263-275.
- Ajzen, I. (1991). "The theory of planned behavior." Organizational behavior and human decision processes **50**(2): 179-211.
- Ajzen, I. and M. Fishbein (1975). Belief, attitude, intention and behavior: An introduction to theory and research, Reading, MA: Addison-Wesley.
- Albright, J. J. (2006). "Confirmatory factor analysis using AMOS, LISREL, and MPLUS." The Trustees of Indiana University, USA. Available at: <http://www.iub.edu/~statmath/stat/all/cfa/cfa2008.pdf>.
- Albright, J. J. and H. M. Park (2009). "Confirmatory factor analysis using Amos, LISREL, Mplus, and SAS/STAT CALIS." The Trustees of Indiana University **1**: 1-85.
- Anderson, J. C. and D. W. Gerbing (1988). "Structural equation modeling in practice: A review and recommended two-step approach." Psychological bulletin **103**(3): 411.
- Bartlett, M. S. (1954). "A note on the multiplying factors for various χ^2 approximations." Journal of the Royal Statistical Society. Series B (Methodological): 296-298.
- Blunch, N. (2012). Introduction to structural equation modeling using IBM SPSS statistics and AMOS, Sage.
- Bobbitt, L. M. and P. A. Dabholkar (2001). "Integrating attitudinal theories to understand and predict use of technology-based self-service: the internet as an illustration." International Journal of Service Industry Management **12**(5): 423-450.
- Byrne, B. M. (2013). Structural equation modeling with AMOS: Basic concepts, applications, and programming, Routledge.
- Chen, L. (2009). Online consumer behavior: An empirical study based on theory of planned behavior, THE UNIVERSITY OF NEBRASKA-LINCOLN.
- Chen, S. C. and G. S. Dhillon (2003). "Interpreting dimensions of consumer trust in e-commerce." Information Technology and Management **4**(2-3): 303-318.
- Coakes, S. J. and L. Steed (2009). SPSS: Analysis without anguish using SPSS version 14.0 for Windows, John Wiley & Sons, Inc.
- Crespo, A. H. and I. R. del Bosque (2010). "The influence of the commercial features of the Internet on the adoption of e-commerce by consumers." Electronic Commerce Research and Applications **9**(6): 562-575.

Cronbach, L. J. (1951). "Coefficient alpha and the internal structure of tests." psychometrika **16**(3): 297-334.

Field, A. (2005). *Discovering statistics with SPSS*, London: Sage.

Fishbein, M. and I. Ajzen (1977). "Belief, attitude, intention, and behavior: An introduction to theory and research."

Fuller, M. A., M. A. Serva, et al. (2010). "Clarifying the integration of trust and TAM in e-commerce environments: implications for systems design and management." IEEE Transactions on Engineering Management **57**(3): 380-393.

Gefen, D. (2002). "Reflections on the dimensions of trust and trustworthiness among online consumers." ACM Sigmis Database **33**(3): 38-53.

Gefen, D., D. Straub, et al. (2000). "Structural equation modeling and regression: Guidelines for research practice." Communications of the association for information systems **4**(1): 7.

Grabner-Kräuter, S. and E. A. Kaluscha (2003). "Empirical research in on-line trust: a review and critical assessment." International Journal of Human-Computer Studies **58**(6): 783-812.

Hair, J. F., M. Sarstedt, et al. (2012). "An assessment of the use of partial least squares structural equation modeling in marketing research." Journal of the academy of marketing science **40**(3): 414-433.

Ho, T. H. L. and Y. Chen (2014). "Vietnamese Consumers' Intention to Use Online Shopping: The Role of Trust." International Journal of Business and Management **9**(5): 145.

Kaiser, H. F. (1974). "An index of factorial simplicity." psychometrika **39**(1): 31-36.

Li, N. and P. Zhang (2002). "Consumer online shopping attitudes and behavior: An assessment of research." AMCIS 2002 Proceedings: 74.

Liang, T.-P. and H.-J. Lai (2000). Electronic store design and consumer choice: an empirical study. System Sciences, 2000. Proceedings of the 33rd Annual Hawaii International Conference on, IEEE.

MacKinnon, D. P. (2008). Introduction to statistical mediation analysis, Routledge.

Mayer, R. C., J. H. Davis, et al. (1995). "An integrative model of organizational trust." Academy of management review **20**(3): 709-734.

McKnight, D. H., V. Choudhury, et al. (2002). "Developing and validating trust measures for e-commerce: An integrative typology." Information systems research **13**(3): 334-359.

Moorman, C., R. Deshpande, et al. (1993). "Factors affecting trust in market research relationships." the Journal of Marketing: 81-101.

Morgan, R. M. and S. D. Hunt (1994). "The commitment-trust theory of relationship marketing." The journal of marketing: 20-38.

Nunnally, J. (1978). "Psychometric Theory (2nd Edit.) McGraw-Hill." Hillsdale, NJ.

Nunnally, J. (1994). "Bernstein. IH (1994)." Psychometric theory.

Nunnally, J. C. and I. Bernstein (1994). "The assessment of reliability." Psychometric theory **3**: 248-292.

Nunnally, J. C., I. H. Bernstein, et al. (1967). Psychometric theory, McGraw-Hill New York.

Pavlou, P. A. (2003). "Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model." International journal of electronic commerce **7**(3): 101-134.

Peter, J. P. (1979). "Reliability: A review of psychometric basics and recent marketing practices." Journal of marketing research: 6-17.

Rotter, J. B. (1980). "Interpersonal trust, trustworthiness, and gullibility." American psychologist **35**(1): 1.

Shim, S., M. A. Eastlick, et al. (2001). "An online prepurchase intentions model: The role of intention to search: Best Overall Paper Award—The Sixth Triennial AMS/ACRA Retailing Conference, 2000☆ 11☆ Decision made by a panel of Journal of Retailing editorial board members." Journal of retailing **77**(3): 397-416.

Suwunniponth, W. (2014). "Factor Driving Consumer Intention in Online Shopping." World Academy of Science, Engineering and Technology, International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering **8**(6): 1949-1953.

Torkzadeh, G. and G. Dhillon (2002). "Measuring factors that influence the success of Internet commerce." Information systems research **13**(2): 187-204.

Wang, S.-L. A. (2002). "Customer testimonials and news clips as contextual cues in the consumer cognitive processing of online shopping: how do they build trust and then increase purchase intention?" Journal of promotion management **9**(1-2): 145-162.

<http://techrasa.com/wp-content/uploads/2016/04/Online-Transactions-in-Iran-Report.pdf>

APPENDICES

Model Fit Summary

CMIN

Model	NPART	CMIN	DF	P	CMIN/DF
Default model	26	114.313	29	.000	3.942
Saturated model	55	.000	0		
Independence model	10	4166.542	45	.000	92.590

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.028	.953	.912	.503
Saturated model	.000	1.000		
Independence model	.564	.222	.049	.182

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.973	.957	.979	.968	.979
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.644	.627	.631
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	85.313	56.155	122.039
Saturated model	.000	.000	.000
Independence model	4121.542	3913.310	4337.026

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.249	.185	.122	.265
Saturated model	.000	.000	.000	.000
Independence model	9.058	8.960	8.507	9.428

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.080	.065	.096	.001
Independence model	.446	.435	.458	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	166.313	167.587	273.781	299.781
Saturated model	110.000	112.695	337.337	392.337
Independence model	4186.542	4187.032	4227.876	4237.876

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.362	.298	.441	.364
Saturated model	.239	.239	.239	.245
Independence model	9.101	8.649	9.570	9.102

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	172	200
Independence model	7	8