Information Communication Technology Influence on E-Payment Adoption: A Point of View of Banking Institutions in Jordan

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Abstract

Banks have to adopt new information and communication technologies such as e-banking and e-payments to maintain competitive positioning. The purpose of this quantitative correlational research is to determine if a relationship exists between the variables of security, usability and support and e-payment adoption in the banking system in Jordan. The Unified Theory of Acceptance and Use of Technology (UTAUT) provided the conceptual framework for the study. The hypothesis tested by the study stated in its alternative form was: A statistically significant relationship exists between Security, Usability, and Support and E-Payment Adoption. Data were collected using a survey instrument designed for the study through random sampling of managers and employees at banking institutions in Jordan. The results of the analysis of data show that the predictor variables of Security, Usability, and Support have a statistically significant relationship with the outcome variable of E-Payment Adoption. While each of the three predictor variables had a statistically significant relationship with the outcome variable of E-Payment Adoption, the strongest relationship was with the users' perception of Support. The implication of the results is that banks in Jordan should focus on the three predictor variables to
obtain competitive advantages through user adoption of e-payments.

References


**Index Terms**

Computer Science  
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**Keywords**

UTAUT, Security, Usability, Support, E-Payment