

# Impact Of E-Payment System On Consumer Buying Behavior: A Study In Jordan

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## Abstract:

The Jordanian banking industry is vital in injecting capital via various forms of financial security. Reforms in the banking sector in Jordan are intended to restore the country's competitiveness. Digital transactions like debit/credit card payments and bank wire transfers are accepted from our customers. Financial authorities in Jordan have adopted a number of measures to assist the country's economy in realigning with global trends. With this study, we set out to learn more about how people in Jordan perceive and use electronic payment systems, as well as how these systems have affected their purchasing habits. In this respect, a Likert-scale questionnaire was used to obtain primary data from the Jordanian population. Descriptive, factor, correlation, and regression analyses were then performed to verify the effect of the e-payment system on customer behavior. The findings show that the e-payment system has had a considerable impact on the people of Jordan. According to the study, e-payment systems are not a luxury but a need for a country to efficiently join the global financial network, compete in this market, and reap the advantages of globalization. Therefore, financial institutions must proactively develop and roll out electronic payment systems, such as the cash-lite economic plan launched by Jordan's Central Bank in 2012. It has been shown via statistical analysis that the use of electronic payment systems has a profoundly favorable effect on customer behavior.

**Keywords:** E-payment, Jordan, Consumer Buying Behavior, Finance.

## Introduction:

Customers may pay for services through electronic means using an e-payment system. Advances in the field of information technology have made use of e-payments essential. They are sometimes referred to as online payment services such as e-wallets as well as bank transfers, are becoming more popular as alternatives to the traditional means of making electronic payments, such as debit and credit cards, and direct bank deposits, as well as e-checks (Abubakar, 2013).

Prior to making a purchase, customers perform a variety of steps to research the product or service. A number of actions may be taken throughout this

phase, such as using search engines, reading social media postings (Adebayo et al., 2017), or participating in other activities. This method is important for organizations because it allows them to better match their marketing efforts to those that have effectively encouraged customers to purchase in the past (Al-Dmour et al., 2021).

It's impossible to overstate the importance of the financial system's intermediary function in helping people save, making commercial transactions easier, and allocating resources more efficiently for productive investment. When it comes to pumping financial securities into the economy, the banking sector plays a critical role

(Alkhwaldi & Al Eshoush, 2022). There have been a variety of constitutional reforms, economic policies, as well as banking regulations implemented in Jordan since the country's independence in 1948 in an effort to improve overall economic performance. The primary goal of Jordan's banking reforms has been to put the country back in a position to compete competitively in the global financial system.

The Central Bank of Jordan (CBJ) was created in 1964 as an autonomous and independent monetary institution with its own corporate identity. CBJ focuses on ensuring the financial system stability of the Kingdom. It also functions as a Banker for banks other specialized lending organizations, but also a Banker and fiscal agent of something like the government other official public entities. Furthermore, the Central Bank takes steps required to remedy financial and economic difficulties and it also supports the government on the formation of the financial and economic policies in the Kingdom. CBJ is also responsible of defining rules and standards essential for the way commercial banks and financial institutions interact with their clients in a fair and equitable manner, in addition to developing the public understanding of financial and banking activities (Jordan, 2022). Cash-based transactions must be deemphasized in favor of electronic payment systems in order to attain this goal (Alkhwaldi & Al Eshoush, 2022).

Jordan's financial regulators have taken a variety of steps to help the country's economy reorient itself in line with global trends. In the recent decade, the Commercial Bank Recapitalization, the implementation of electronic banking, and the shift to a cashless financial system in 2014, where JoMoPay was officially launched on 1/4/2014 which is the most major financial changes in banking. Transitioning from conventional cash economies to cashless economies with the main goal of economic growth is still in its infancy in

many developing nations, such as Jordan (Ardiansah et al., 2020).

Direct costs of utilizing just cash as a medium of exchange are anticipated by the Central Bank of Jordan (CBJ) to reach a stunning amount of 129 billion Jordanian dinars in 2012. Large cash use is connected with robberies and other cash-related crimes, as well as cash handling, poor treasury administration owing to the nature of cash processing, high subsidies, and high cash transactions from the informal sector. CBJ launched the cashless policy in 2014 in order to reduce the use of cash in everyday transactions and to spur quicker economic development. Against these backgrounds, the CBJ implemented the cashless policy in 2014 (Ardiansah et al., 2020).

It is critical to recognize that a number of significant aspects are impacting customer behavior in today's marketing climate. When it comes to making purchase choices, customers are rethinking their methods of gathering information. According to Adeyemi (2016), today's customers are more aware and are looking for methods to increase their pleasure. When it comes to making purchasing choices, consumers are no longer depending on marketers to offer them the information they need; instead (Chin & Ahmad, 2015), they are utilizing the internet as well as other technology to do it themselves. The positioning of the overall competitive strategy for SMEs is thus promoted by an awareness of who the consumers are, how they make choices, and in which customers would give the highest value. It is necessary for customers to use new tools, tactics, and strategies in order to get correct information about their product options, price, competing items, and payment types (Chin & Ahmad, 2015).

Fast-evolving technologies like electronic commerce (such as the Internet) and expanding consumer expectations are propelling this sector forward. Using the internet to do business has

been a more common practice, and this has a direct impact on our fast-paced lifestyles and the widespread usage of websites among most felids. It has recently been incorporated into most of our systems and everyday routines (Garrouch, 2021), erasing traditional methods in the process. We live in a digital age, where anybody may see whatever, we do or say. It doesn't matter whether the corporation gives an online payment assurance to existing and predictable consumers. The company's processes and policies for persuading clients to make online payments are spreading the word about the benefits of doing so. As technology has advanced in recent years, consumers now have access to a more varied and enjoyable range of interactive options. Computers have had a significant influence on communications, but their potential for corporate expansion has long been recognized by the general public (Ghosh & Saha, 2018).

Due to advancements in Internet technology, there has been an increase in the number of services that may be paid for online, necessitating the need for a system to facilitate electronic payment. Commercial banks as well as billers (businesses that bill customers for a specific service) are scrambling to provide ways for customers to pay using the electronic payment methods that are becoming more popular (Halim et al., 2020). Jordan's Central Bank and National Payments Council have teamed together to establish an electronic bill collecting and payment system in answer to this requirement. However, according to the Central Bank's data, the collection rate for monies via this method still seems to be low compared to the usual payment procedure for individuals who do have bank accounts and those who do not. Previous research has shown that electronic payment systems are important, although they have been adopted at a low rate (Hidayanto et al., 2015).

## Objectives

The objectives for the current study are given below:

To explore the knowledge of e-payment systems in Jordan.

To investigate the impact of e-payment systems on consumer behavior.

## Literature Review

The development and security of electronic payment techniques are critical to the long-term viability of electronic payment. Trust and faith in this technology remain low among Internet users, whether in terms of revealing their own personal information or preventing their card details from being stolen and used by someone else, an essential factor in the spread of culture and the usage of electronic media is a country's educational attainment level (Ho et al., 2020). Yet, the absence of such a culture would lead to a number of issues, the most serious of which is the lack of trust in electronic payment. E-commerce transactions have been made easier, faster, more secure, and at a lower cost thanks to the electronic payment process. Electronic payments, on the other hand, increase the amount of data, financial as well as other digital data that may be misused for fraudulent purposes, as well as the number of electronic payments and fraud methods that are created (Ho et al., 2020). Certain payment methods are more preferred by some than others, such as payment upon receipt due to concerns about being paid with electronic cards as a result of fraud or theft, inability to access purchased goods due to theft or loss, or delivery of goods that are damaged or missing due to delays on one side or both sides. All of this necessitates that this critical problem is examined and discussed in a variety of contexts at the national and international levels (Hsieh et al., 2013).

An investigation of whether the usage of mobile payment technologies is related to the use of credit cards was conducted by T. Meyll and his

colleagues in 2018. People who use their cellphones to make purchases are more likely to exhibit their credit cards, and there is a clear correlation between novel payment methods and an increase in expenditure, according to a survey of more than 25,000 Jordanian families. Jordanian consumers' trust in internet commerce was examined by Alkhlaifat et al. (2017). The researchers surveyed 150 students of the University of Jordan to get a sense of how consumers feel about e-commerce. They used the results of the survey to draw conclusions. Consumer behavior, as well as privacy, have a substantial influence on e-commerce customer trust, according to this research (Hsieh et al., 2013).

Consumers' intentions to use payment-on-receipt in e-commerce were examined by Halaweh (2017), who found a rise in payment-on-receipt users during the previous several years. When it comes to admitting customers to the payment-for-receipt model, there hasn't been much study done. The purpose of this research was to find out what motivates consumers to pay upon receipt of their e-commerce purchases. Partially low squares analysis was used to test the (Junadi<sup>a</sup>, 2015) study hypotheses (PLS). The study found that the perceived security, privacy, as well as trustworthiness of the payment mechanism had a significant impact on its adoption. Electronic payment acceptance was the subject of research conducted by Isa et al. (2017). Studying the causes for the rise of electronic payment systems in the government, the researchers found that the number of people queuing in public places was a major factor (Kelana et al., 2017).

There is still a lack of public interest in using these systems even if attempts have been made to persuade people otherwise. It was thus decided to undertake research on what influences customers' adoption of electronic payment methods. Findings from the research demonstrated elements such as expectations of performance,

expectations of effort, the effect of social interactions, and facilitative limitations all played a role (P. Lai et al., 2020).

Momani et al, (2017) investigated the habits of Jordanian electronics consumers. The research looked at how fast Jordanian consumers are making electronic purchases and what it means for the future of Jordan's e-commerce industry. In addition, the research found that examining how people behave in electronic procurement provides a comprehensive picture of their purchasing habits. As part of this study, researchers looked at six behaviors, namely: the optimum time of day to buy, location, device used in the purchase (P. C. Lai & Ahmad, 2014), consumer's assessment of the website's offerings and delivery time, and preferred payment methods. These preceding six characteristics were shown to have a significant impact on both consumer e-procurement and population dispersion, according to the research (Lin & Nguyen, 2011).

e-commerce is an important part of Jordanian banks' role in promoting and developing the e-commerce industry, but there is a lack of community awareness and knowledge of banking operations among Jordanian banks' customers, according to Sana'a Masuda (2017). This lack of community awareness and knowledge is a result of the lack of a banking culture as well as the awareness of banking operations among Jordanian banks customers (Özkan et al., 2010).

Jordan's adoption of internet commerce was examined in research by Yaseen and his colleagues in 2016. The report pointed out that the dissemination of the Internet across developing nations had opened the doors towards electronic commerce to a major degree as Jordan becomes part of this system with such a great proliferation of the Internet. In most cases, these e-commerce applications have been implemented through social networking sites. The research looked at the present issues affecting Jordanian

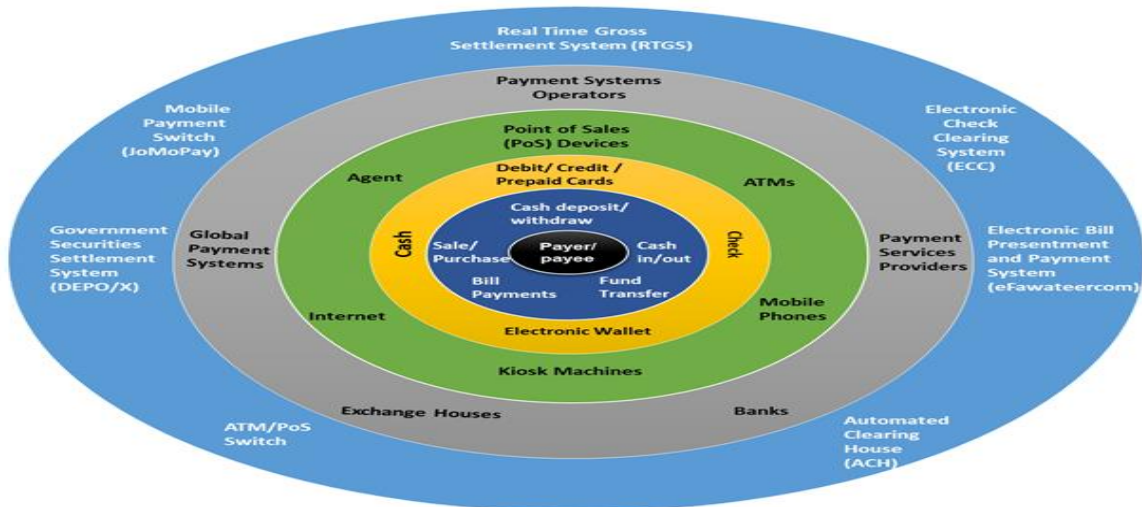
consumers' ability to make sound purchase decisions (Özkan et al., 2010).

Al-Nuemat (2017) examined Jordan's credit card laws and regulations. He pointed out that the usage of electronic cards has already been widely acknowledged in recent years owing to the growth of financial services in Jordan. Among other things, he said that Jordan's MPs failed to change the country's unique credit card legislation. Credit card usage has become a source of anxiety and uncertainty for many individuals because of regulations in this area that may have an impact in various ways (Rasool & Rajmohan, 2018). An investigation of the role of cash and debit cards in restricting the quantity of exchange was conducted by Lola Hernandez and her colleagues in 2017. In light of the current economic woes throughout the world, this research was conducted.

Cash payments and debit card payments are equally beneficial for tracking household spending, according to new research. The findings of Abu-Shamaa, et al. (2015) focused on the elements that influence people's desire to purchase electronic goods via e-commerce websites. Despite Jordanians' penchant for

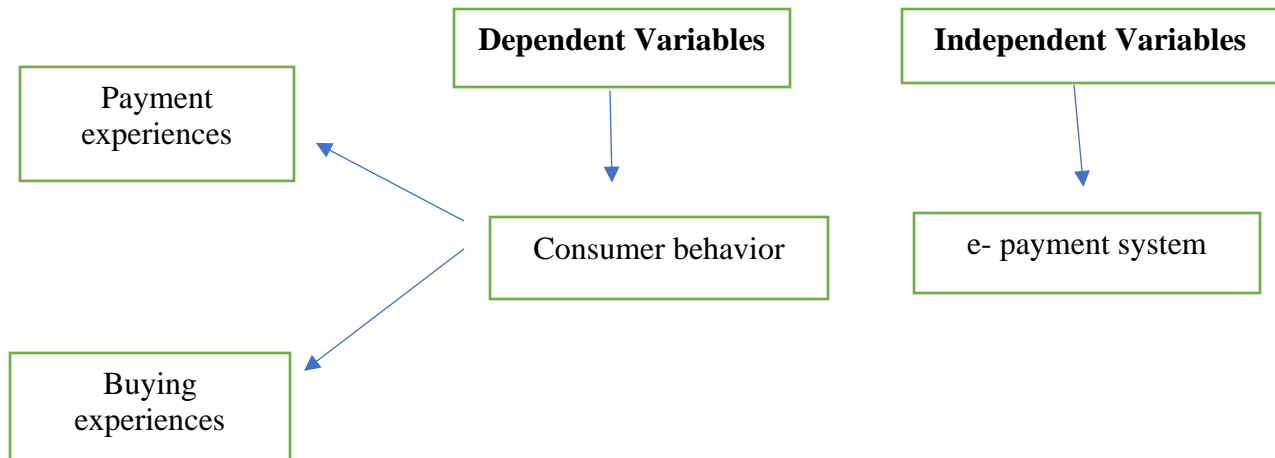
physically inspecting the products they want to purchase, the survey found that electronic businesses were on the rise in the country, despite the fact that many of the payment methods available to them were not widely accepted. According to the findings, both technology advancements and local cultural norms have a direct impact on how consumers make electronic transactions (Xena & Rahadi, 2019). These elements were examined in this research, and the results showed that they had a significant influence on consumers' expectations for future purchases.

Here in the figure 1.1, it is been demonstrated through the payment onion the key elements of Jordan's national payment system. There are six key elements which are, end users using payer/payee for transactions, then comes instrument which are using electronic wallets and prepaid cards. Third element is the provider which are using ATMs, Kiosk Machines and internet. While products/services, channels and system are using banks, global payment system, and higher technology such as ECC, and ACH or JoMoPay.



**Key Elements of Jordan's National Payment System**

|                     |              |            |
|---------------------|--------------|------------|
| ■ End User          | ■ Instrument | ■ Provider |
| ■ Products/Services | ■ Channels   | ■ Systems  |

**Figure 1.1 Key Elements of Jordan's National Payment System****Theoretical Framework****Methodology****Design**

Designing the research, or research design is crucial after determining the research issue. Because of the study's architecture, researchers were able to act on research topics like "what, when, where, how, or by what means," for instance. The most typical study designs are exploratory and conclusive. In this setting, experimenting tends to be qualitative whereas finalizing tends to be quantitative (Barkhordari et al., 2017a). Two of the most prevalent types of conclusive study designs are descriptive and causal. In our investigation, we used a cross-sectional approach. A cross-sectional design, as well as a quantitative approach, are used in this research. Numerical data collected in the present investigation may be analyzed statistically (Barkhordari et al., 2017b).

**Deductive approach**

The initial stages of the deductive process include accepting and refining an actual subject hypothesis into more specific, testable hypotheses. Additional filtering may be necessary to correct theoretical misconceptions

after data have been collected and evaluated. Because of this, the researcher may verify the study's fundamental assumptions by examining the data. how an explanatory study may be utilized to build a new technique deductively (Barkhordari et al., 2017c).

**Participants**

Only the Jordanian population working for small and medium-sized businesses (SMEs) were included in the study's target population. As part of the consent procedure, we made it clear to everyone who participated that their information would be used for academic reasons. Researchers expanded their coverage by contacting members of the wider technical community. Men and women of all ages were expected to attend (Al-Dmour et al., 2021).

**Materials**

The three components of the survey were used to create a five-point Likert scale questionnaire that was used to gather the data. Demographic data, such as age and socioeconomic status were evaluated in the first part of the research; however, hostile insider threats and operational practices were the emphases in the second half.

The answers to the 21 questions which comprised that section of the exam forms the basis of those variables (Alkhwaldi & Al Eshoush, 2022).

### Procedure

For the purposes of this study, the respondents were asked to rate their demographics, cybercrime threats in online banking, and banking processes on a 1 to 5 Likert scale. As a result of the questionnaire being published on Google Forms, participants were personally contacted and given direct links to fill out the form. The respondents were informed that the information they provided would be used only for academic purposes by asking a consent-related question at the beginning of the survey (Hashem, 2020).

### Analytical Procedures

For the statistical analysis in this research, we utilized SPSS v26.0 for Windows. Descriptive statistics have been used for this aim. Alpha

values, as well as factor analysis, were utilized to determine the scale data's credibility. Next, Pearson correlations, as well as multiple regressions, were used to investigate the effect of independent factors upon dependent variables, respectively (Aldiabat, 2019).

### Results

#### Demographics

The demographics of survey participants are shown in Table 1. Percentages are shown in the following table based on gender, age, marital status, education, and job experience. There are 55% of men and 45% of women answered the survey's questions; 52.1% of the overall population is single, and 48.9% are married, indicating that the vast majority of people who answered the survey are not married. According to the table, the rest of the category distribution may be found (Aldiabat, 2019).

**Table 1. Percentage Distribution**

| Table N %                         |                  |       |
|-----------------------------------|------------------|-------|
| Gender of the respondents         | Male             | 55.0% |
|                                   | Female           | 45.0% |
| Marital status of the respondents | Single           | 52.1% |
|                                   | Married          | 48.9% |
| Age of the respondents            | 18-25 years      | 30.8% |
|                                   | 25-35 years      | 53.4% |
|                                   | 35-50 years      | 15.8% |
|                                   | Above 50         | 0.0%  |
| Qualification of the respondents  | Graduation       | 30.2% |
|                                   | Master           | 49.9% |
|                                   | PhD              | 5.5%  |
|                                   | Other            | 14.4% |
| Experience of the respondents     | Less than 1 year | 8.2%  |
|                                   | 1-5 years        | 51.6% |
|                                   | 6-10 years       | 30.4% |
|                                   | Above 10 years   | 5.9%  |

**Descriptive Analysis**

In describing data using descriptive statistics, you may utilize summary statistics like frequency distributions or measurement items' means and

standard deviations. A mean of 2.5 is found for consumer behavior in renting, both of which are significantly below average according to descriptive statistics.

**Table 2 Descriptive Statistics**

|                           | N   | Minimum | Maximum | Mean   | Std. Deviation |
|---------------------------|-----|---------|---------|--------|----------------|
| <b>e-payment system</b>   | 100 | 1.00    | 5.00    | 4.5205 | .42610         |
| <b>Consumer Behavior</b>  | 100 | 1.00    | 5.00    | 3.5656 | .47386         |
| <b>Valid N (listwise)</b> | 100 |         |         |        |                |

**Reliability Analysis**

For future statistical studies, it determines whether or not data is credible. For correlation

| <b>Table 4 Reliability Statistics</b> |                   |
|---------------------------------------|-------------------|
| <b>Cronbach's Alpha</b>               | <b>N of Items</b> |
| <b>.760</b>                           | 21                |

and regression, data with a Cronbach alpha value of 0.7 or above are deemed

reliable. Cronbach's Alpha is 0.76 out of the 21 items in Table 4, which is fairly reliable. Correlation and regression analysis may be performed on the data using the most recent Cronbach's Alpha values.

|              | N   | %     |
|--------------|-----|-------|
| <b>Cases</b> |     |       |
| Valid        | 100 | 99.1  |
| Excluded     | 1   | .9    |
| Total        | 106 | 100.0 |

**a. Listwise deletion based on all variables in the procedure.**

**Table 3 Case Processing Summary**

| <b>Table 3 Case Processing Summary</b> |  |
|--|--|
|  |  |
|  |  |
|  |  |

**Table 5 Factor Analysis**

|                          | <b>Initial</b> | <b>Extraction</b> |
|--------------------------|----------------|-------------------|
| <b>E-payment system</b>  | 1.000          | .874              |
| <b>Consumer Behavior</b> | 1.000          | .698              |

**Extraction Method: Principal Component Analysis.**

**Factor Analysis**

Factor analysis is used if a factor maintains the variables and enough coherence to sustain the variables. E-payment system has extraction values of 0.6 to 0.7, which is adequate to retain the variables. Consumer behavior in factor analyses does well with a score of 0.7-0.8.

**Correlation Analysis**

E-payment banking's adoption is strongly suggested by a correlation study of the data, which shows a strong positive correlation

between increased adoption of e-payments and higher-level technologies like this. P=0.000 indicates that the correlation between the two variables is positive.



**Table 6 Correlations**

|                          |                     | E-payment System | Consumer Behavior |
|--------------------------|---------------------|------------------|-------------------|
| <b>E-payment System</b>  | Pearson Correlation | 1                | .548**            |
|                          | Sig. (2-tailed)     |                  | .000              |
|                          | N                   | 100              | 100               |
| <b>Consumer Behavior</b> | Pearson Correlation | .548**           | 1                 |
|                          | Sig. (2-tailed)     | .000             |                   |
|                          | N                   | 105              |                   |

**\*\*.** Correlation is significant at the 0.01 level (2-tailed).

**Regression Analysis**

E-payment systems and consumer behavior have been included as independent variables in this study's regression analysis, which shows the

relationship between these two variables. In the regression, we see that the electronic payment method has an positive effect on consumer Behavior.

**Table 7 Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .563 <sup>a</sup> | .163     | .224              | .04278249                  |

**a. Predictors: (Constant), E-payment System**  
**b. Dependent Variable: Consumer Behavior**

Table 8 shows the effect of the independent variable upon that dependent one with a B=0.540 significance level and p=0.000.

**Table 8 Coefficients**

| Model |                  | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                  | B                           | Std. Error | Beta                      |       |      |
|       |                  | 1                           | (Constant) | .000                      |       |      |
|       | E-payment System | -.660                       | .032       | .448                      | 3.440 | .001 |

**a. Dependent Variable: Consumer Behavior**

**Discussion**

Consumers' purchasing experiences in Nigeria are examined in this research, which focuses on both the buying as well as the payment experiences. A pre-selected group of 100 people

completed surveys consisting of 100 questions each. The survey had a response rate of 79 percent, and the statistical analysis was (Aljabaly & Alfarsi, 2017) conducted using basic percentage as well as regression analysis. There is a correlation between e-payment and customer

satisfaction in the research region, according to the hypothesis. As a result, e-payment improves trust, responsiveness, and certainty among consumers. For retailers, e-payment adoption might be a way to attract consumers' interest in buying and make business transactions more convenient, according to Moses (2015).

Electronic payment has a tremendous impact on that payment experience since it provides security, decreases risk, as well as lowers the cost of payment; all of which contribute to a better customer experience (Aljabaly & Alfarsi, 2017). These results are consistent with the findings of Maitanmi and colleagues who indicated that the main expected advantage of e-payment systems in Jordanian is its capacity to lower transaction costs by eliminating the danger of carrying cash around (AL-Majali & Bashabsheh, 2016).

### Conclusion

E-payments and the purchasing experience of Jordanian consumers have never been examined from such a comprehensive angle as this research has. When it comes to effectively joining the global financial network, competing in this market, and taking advantage of the benefits of globalization, e-payment platforms are just an unavoidable need, according to the research. As a result, the financial (Salloum & Al-Emran, 2018) industry must intentionally create and deploy electronic payment methods, such as the Central Bank of Jordan's cash lite economic strategy, which was implemented in 2012. Analysis of data reveals that e-payment system has an significant positive impact on the consumer behavior.

As a long-term advantage to retail organizations, this would assist simplify consumers' purchasing experience and promote speedier business transactions, timely payment, as well as service delivery. The research also finds from the results of the hypothesis that e-payments lower transaction costs and risks since consumers do not need to carry large amounts of cash for

purchasing. This implies that the usage of physical currency, which has fostered crimes involving the use of cash, such as armed robberies and burglaries, would be drastically reduced (Abu-Shamaa & Abu-Shanab, 2015).

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