Factors Influencing Consumers' Intention to Adopt and Use Mobile Banking Applications in Jordanian Islamic Banks

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**Abstract**

The rapidly growth of Mobile technologies and its applications, in addition to pervade of information technology in all aspect of our life have made mobile banking (m-banking) progressively more in banking transactions services. Jordan Banks are aware the importance to adopt and usage of Mobile Banking Applications (MBA) to the customers, banks, and country. Unfortunately, the adoption and usage of these applications were quite low among the customers of Jordanian Islamic banks. This study therefore, is concerned with the enhancement of banking transactions and services through the adoption of MBA among the customers in the Jordanian Islamic banks. The main purpose of this study is to examine the potential prominent factors related to the adoption and usage of MBA in the Jordanian Islamic Banks. The main challenge of the study is to provide such an understanding on the ICT usage by applying the Technology Acceptance Model (TAM) and knowledge-based trust literature. Out of 250 questionnaires have been distributed, 188 are returned (75.0%). Based on a survey the study uses a structural equation modeling approach to investigate the research model. The results indicate that perceived ease of use, usefulness, competence and integrity significantly influence attitude, which in turn lead to behavioral intention to adopt mobile banking. The implications for research and practice and future research directions are discussed.

**Keywords:** Mobile Banking, Electronic services, Competence, Attitude, Adoption.

1. **Introduction**

The development of ICT in the world changed the way that persons and organization carry out different activities in the past two decades (Saibaba & Murthy, 2013; Chedrawi, Harb, and Saleh, 2019). Recently, the usage of the Internet has transformed into tool used to facilitate activities around the world at the consumers’ convenient timing and location (Al-Qeisi, 2009). Organizations use Internet to present a satisfy services and product to their customer anytime anywhere. In addition, Internet has save costs through personalized communication and products/service delivery online. In the other hand, organizations have also been employing both ways to present their services (physical
and electronic) channels to interact with different consumer perspectives, and to expand their market around the world (Saibaba & Murthy, 2013).

At present, mobile devices and applications are considered as opportunities in ICT due to the diverse areas that could be applied to banking institutions. Many of electronic services were delivering to consumers, such as Automated Teller Machines (ATMs) and e-wallets, in addition, the services using Internet such as e-banking and m-banking (Tingari & Abdelrahman, 2010; Salem, Baidoun, & Walsh, 2019). Furthermore, the adoption of smart mobile technology has enabled banks to make the international market more truthful (Mahmood & Steve, 2009).

Mobile commerce or m-commerce allows individuals to use of mobile phone for buying and selling of products and services anywhere and anytime (Al-Jabri & Sohail, 2012). In addition, allows them to interact with others persons or businesses in a wireless mode (Coursaris, Hassanein, & Head, 2003). Furthermore, m-banking is a type of m-commerce service which is allows consumers to execute banking services such as alerts, banking transactions, balance enquiries, and transferring of money by using their mobile devices through Internet service (Corbitt & Barnes, 2003; Stair & Reynolds, 2008).

Further, Alex (2010) defined m-banking as part of m-commerce that added value to the banking industry to obtain the banking services by using mobile devices. In the other hand, Tiwari and Buse (2007) present that m-banking useful to achieve m-commerce activities such as entertainment, mobile marketing and advertising, mobile information services, and mobile ticketing by using consumers bank account.

Consequently, the banks are taken advantage of this innovation such as increase consumer satisfaction, control the cost, and increase the profit by achieve an optimistic transformation of payment system without loss time and effort. Moreover, improved global market appearance, reduce costs of doing business and transactions, timely reaction to the rapidly changes in the market, and wide market to promotion and selling of their products and services; in addition, the benefits for consumers such as reduced costs of opening and employing bank services, saving time and ease in use anytime and anywhere, improved the management of the money and any transactions (Tuchila, 2000; Mozie, Mustapha, & Ghazali, 2012; Harrieti & Abubakar, 2019).

Although m-banking benefits are obvious, developing nations still have lack to adopt and accept this technology (Al-Hajri, 2005; Alafeef, Singh, Ahmad, & Abu-Shanab, 2013), however, there are differences between developed and developing nation in the adoption and usage of new technologies and in the usage of Internet application. The main reasons for this lack are low level of education, poor economy, lack infrastructures and trust (Sankari, Ghazzawi, El Danawi, El Nemar & Arnaout, 2015), in additions the challenges faced in the early stages of new technologies and these include perceived usefulness, perceived ease of use, consumer awareness and perceived risk (Alafeef et al., 2013).

2. Banking Sector in Jordan

The banking institutions in Jordan consist of 25 banks, including three local Islamic banks, one branch of a foreign Islamic bank and nine branches of foreign banks. These banks operate through 805 branches and 86 representative offices within the Kingdom. The branches of Jordanian banks operating abroad have 182 branches, 20 offices and 8 representative offices up to 2016, as well as specialized lending institutions, exchange companies and representative offices outside the Kingdom for Jordanian banks (Central Bank of Jordan, Annual Report, 2016).

Islamic banks started their operations in Jordan in 1978. The first Jordanian Islamic bank was established under the name of “Jordan Islamic Bank” and its number has increased since that date to reach four Islamic banks offering services through around 135 branches. The share of Islamic banks in the total credit facilities of the banking sector increased from 10.7% in 2008 to 22.2% at the end of 2016 (Association of Banks in Jordan, Annual Report, 2016).
3. Literature Review

Harelimana (2017) study presented an analysis of the impact of mobile banking services on the financial performance of Onguka Bank Ltd (2012-2016). A wide range of literature on the impact of mobile banking services was reviewed in the financial performance of Onguka Bank Ltd. Of the results, the study concludes that the volume of mobile phone transactions had a positive impact on the financial performance of Unguka Bank Ltd.

Given that the secondary data used were for a short period of almost three years and customers who are not accustomed to mobile phone banking system, all mobile phone banking for example was the most used withdrawal, used deposits and transfers at a very low level. The study also concluded that mobile banking products had a positive impact on the financial performance of Unguka Bank Limited with the payment of heavily used invoices and this resulted in revenue from commissions paid by customers. But other products such as transfer between accounts, bank account statement, mobile money and book check order is not used on a satisfactory level. The study also concluded that mobile banking products had a positive impact on the financial performance of Unguka Bank Limited with the payment of heavily used invoices and this resulted in revenue from commissions paid by customers. But other products such as transfer between accounts, bank account statement, mobile money and book check order is not used on a satisfactory level. The study concluded that there is a positive relationship between financial performance indicators before and after the introduction of mobile banking services.

In addition, Shankar (2016) study purposed to explore the factors affecting mobile banking (m-banking) the behavior of Indian consumer adoption. Moreover, the purpose is to identify factors that have a significant impact on the intention of adoption in context with banking banks. Banking services have shifted from bank to virtual banking due to technological development and telecommunications. Nowadays in banking is a key focus strategy of banks as well as mobile service provider. This paper examined some empirical evidence about the factors affecting the intention of banking banks in India. A proposed research framework was developed based on a review of the relevant literature, and found that awareness, interest, ease of use, compatibility, self-efficacy, security, privacy, risk, social impact, and financial cost have a significant impact on mobile banking (0.896), awareness (0.879), security and privacy risk (0.860), self-efficacy (0.846), ease of use (0.823), financial cost (0.816) and social impact (0.747). Among all factors, benefits have a significant impact and social impact has the least impact on the rate of consumer adoption. Unlike security risks, privacy risks, and financial costs, all factors have a positive impact on mobile adoption behavior.

Illia, Ngiatekeda, and Huang (2015) study reviewed the adoption of mobile banking services along with relevant theories of marketing and psychology in order to develop a conceptual model that would have a greater potential interpretation power. This study has been built on the limitations of TAM as a tool that does not capture key factors such as the risks and confidence involved in the adoption of mobile banking services. It assumes that technological preparedness, which includes optimism, innovation, discomfort, and insecurity, will have a direct and negative impact on people's confidence in mobile banking. It also distinguishes between two types of social influences (subjective and critical mass) associated with the adoption of technology in literature. As in previous studies, this study is the direct effect of the critical mass perceived on people's intent to use mobile banking. However, unlike previous studies, the study has indirectly influenced the critical mass as well through its interaction with perceived utility and perceived ease of use.

Alsamydai (2014) study aimed to adapt the TAM model to the use of mobile banking services by studying several related areas. For this purpose, a study model was developed, which included several factors. These factors are divided into seven dimensions: quality factors, perceived ease of use, perceived experience, attitude, behavioral intent, and use of mobile banking services. They also represent factors affecting the use of mobile phone banking acceptance. It was found that all variables in this study (all dimensions included in the study sample) are affected by the use of mobile banking services (4.45). All hypotheses regarding the correlation relationship between the components of the study model were accepted. Statistical analysis showed that the positive correlation between all these components consisted of a stronger correlation (positive relationship) between the position and the use of mobile banking services with correlation coefficient value (0.377). As for dimensions, it was found
that the strongest correlation between (perception of ease of use) and (experiment) with correlation value (0.534).

Bidarra, Muñoz-Leiva, and Liébana-Cabanillas (2013) study aimed to analyze the financial institutions accept customers of mobile banking services. In this study, researchers used the principles of TAM, a theoretical model, in which we added trust and risk variables that theoretically would be influenced by security concerns and privacy. This study concluded that TAM is showed as a key model in the case of mobile banking, with strong relationships between the structures.

However, in this case, when dealing with a group of users who are relatively accustomed to electronic applications, the perceived utility loses power in explaining system adoption (compared with previous studies focused on banking or e-commerce). Finally, the study showed that the attitude of use directly affects the positive and strong, intention to use. This led to the conclusion that if the customer has a favorable attitude towards banking applications via mobile phone, there will be a great possibility for him to make a coherent and consistent behavior towards the acceptance and use of this application. Within this behavior the customer analyzes the privacy, security, reliability, usefulness, ease of use and risks involved in using the mobile banking application.

Okiro and Ndungu (2013) study explored the impact of mobile and internet-banking on performance of financial institutions in Kenya The study also aimed to identify the extent of use of mobile and internet banking in financial institutions. The study investigated (30) financial institutions. The study revealed that the most widely used online banking services seek information on the rate of the product and the use of credit cards online.

The study also found that mobile banking services face various challenges including, system delay by mobile money transfer providers, slow transaction processing especially over the weekend, high transaction costs, reducing the amount of money that can be withdrawn in a day and fraud problems. Finally the study found that the most common online banking service is the balance inquiry, while the least is the payment of bills online. Cash withdrawal was the most common mobile banking service, while the purchase of goods was the least used.

Darsow and Listwan (2012) paper explored growth in mobile and compared the differences and similarities between consumer and mobile banking companies, including small businesses. Analysis of trends, factors and key considerations in mobile companies highlights: features and functions to look for best practices for mobile security and preview what is in store for the future. This discussion includes industry research and the research results of the United States Bank of America on mobile banking.

4. Research Methodology

In order to evaluate the effect of the adoption and usage of MBA in the Jordanian Islamic banks, an experiment was carried out to adopt, use, and belief of MBA by exploring technological factors which impact the adoption to use it. However, the study used the previous literature to discover items and factors that linked to a general causal clarification or inter-relationship before gathering the real data. Consequently, a survey was generated to evaluate the variables containing in the model of the research. The model shows that consumers’ intention to adopt MBA is the dependent factor in this research which was measured by four items, moreover, consumers’ attitude toward using MBA in the Jordanian Islamic banks which was measured by four items adapted from many previous literatures (Songkram, 2015; Venkatesh & Davis, 2000; Davis 1993).

Furthermore, the independent variables, perceived ease of use and perceived usefulness were measured by five and four items respectively adapted from (Tselios, Daskalakis, & Papadopoulou, 2011), competence and integrity were measured by four and three items respectively adapted from (Yu, Balaji, & Khong, 2015; Rogers, 2010). On the other side, the questionnaire was established on a five-point Likert scale: 1= strongly disagree to 7= strongly agree. In conjunction to examine the
research model the study was carried out statistically using SPSS version 24 in order to evaluate the model of the research. Consequently, to guarantee the validity of the survey, academics from universities in Jordan reviewed it, their suggestions taken in consideration. The questionnaires were distributed to the Islamic banks consumers randomly; about 250 questionnaires were distributed by the researcher. The returned 205, 17 were unacceptable, the total valid questionnaires were 188, which is mean 75% response rate.

5. Research Model and Hypotheses
The previous studies present that the intention to adopt and use innovation such as MBA in many of adoption theories such as Diffusion of Innovation, Theory of Reasoned Action, Theory of Planned Behavior, and TAM, in addition to external variable such as attitude towards using this innovation (Ajzen, 1991; Taylor & Todd, 1995). Therefore, this research adopts the TAM knowledge-based trust literature to build the research model. It was conducted on Islamic banks consumers in Jordan to discover the relations between their attitudes to adopt MBA in their banking transactions. Fig 1 shows the research model which contains the main variables that could have affected the adoption of MBA in the banking transactions among consumers in Jordanian Islamic banks.

![Figure 1: Research Model](image)

In conjunction to, figure 1 shows the hypotheses of the research, however, the main objective of the hypotheses is to find and clarify the relationship between the dependent and independent variables that proposed in the model of the research (Sekaran, 2003). Consequently, the hypotheses are designed to measure and evaluate the relationship among factors that would determine the consumers’ attitude toward using MBA and their intention to it. Therefore, the major hypothesis was built to explain the relationship between consumers’ attitude to use MBA and antecedent factors to use it. However, the research hypotheses presented as follows;

Hypothesis H1: There is a relationship between Islamic banks consumers’ attitude towards using MBA in the banking transactions and its antecedent factors to use it in Jordanian Islamic banks. Regarding to the testing of research hypothesis H1 can be answered by measured by 4 sub hypotheses of H1a, H1b, H1c and to H1d as follows;

Hypothesis H1a: There is a positive relationship between consumers’ perceived ease of use of MBA and their attitude toward using it in the banking transactions in Jordanian Islamic banks.

Hypothesis H1b: There is a positive relationship between consumers’ perceived usefulness of MBA and their attitude toward using it in the banking transactions in Jordanian Islamic banks.

Hypothesis H1c: There is a positive relationship between consumers’ perceived competence of MBA and their attitude toward using it in the banking transactions in Jordanian Islamic banks.

Hypothesis H1d: There is a positive relationship between consumers’ perceived integrity of MBA and their attitude toward using it in the banking transactions in Jordanian Islamic banks.
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Accordingly, the model and hypotheses of the research have been designed based on the TAM and knowledge-based trust literature. Therefore, adoption theories had proven the hypothesis on the relationship between attitude and intention toward adoption and using innovation (Davis, 1989; Ajzen, 1991; Rogers 1995; Taylor & Todd, 1995). This is follow to the second hypothesis of the research;

Hypothesis H2: There is a positive relationship between consumers’ attitude toward using MBA in the banking transactions and their behavioral intention to use it in Jordanian Islamic banks.

5. Data Analysis and Findings
The relationships between consumers’ attitude of using MBA with technological factors adapted from adoption theories and previous studies were investigated using Pearson’s product-moment correlation coefficient. Therefore, the findings of the Pearson’s correlation coefficients on the four variables with attitude of using MBA in banking transactions are displayed in Table 1. Regarding to the Table 1 there is a positive correlation between the consumers’ attitude of using MBA and perceived ease of use variable (r= 0.442, p< 0.01), as well as, with consumers’ intention to use MBA and the perceived ease of use variable (r= 0.401, p< 0.01). In addition, a positive correlation between the consumers’ attitude of using MBA and perceived usefulness variable (r= 0.433, p< 0.01), and consumers’ intention to use MBA and the perceived usefulness (r= 0.545, p< 0.01).

Table 1:  Mean, Standard Deviation, Alpha Reliability and Zero-order Correlation (Independent Vs dependent variables of MBA)

<table>
<thead>
<tr>
<th>Variables</th>
<th>M</th>
<th>SD</th>
<th>IV1</th>
<th>IV2</th>
<th>IV3</th>
<th>IV4</th>
<th>DV1</th>
<th>DV2</th>
</tr>
</thead>
<tbody>
<tr>
<td>IV1- Perceived Ease of Use</td>
<td>2.72</td>
<td>1.11</td>
<td>(0.96)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV2- Perceived Usefulness</td>
<td>2.69</td>
<td>1.51</td>
<td>0.515 (0.94)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV3- Perceived Competence</td>
<td>2.91</td>
<td>1.15</td>
<td>0.435 (0.94)</td>
<td>0.447 (0.94)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV4- Perceived Integrity</td>
<td>2.81</td>
<td>1.01</td>
<td>0.383 (0.94)</td>
<td>0.413 (0.94)</td>
<td>0.418 (0.94)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DV1- Attitude</td>
<td>2.64</td>
<td>1.27</td>
<td>0.442 (0.94)</td>
<td>0.433 (0.94)</td>
<td>0.527 (0.94)</td>
<td>0.448 (0.94)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DV2-Intention</td>
<td>2.61</td>
<td>1.22</td>
<td>0.401 (0.94)</td>
<td>0.545 (0.94)</td>
<td>0.533 (0.94)</td>
<td>0.467 (0.94)</td>
<td>0.498 (0.94)</td>
<td></td>
</tr>
</tbody>
</table>

Note. * P<.05, ** P<.01

Moreover, the relationship between the respondents’ attitude of using MBA and their perception of competence to use it, is also positive (r= 0.527, p< 0.01), beside, respondents’ intention to use MBA and the perception of competence (r= 0.533, p< 0.01). The last technological variable, the perception of integrity to use MBA is considered significant with consumers’ attitude (r= 0.448, p< 0.01, with consumers’ intention (r= 0.467, p< 0.01). Finally, there is a relationship between consumers’ intention to adopt and use MBA and their attitude to use it (r= 0.498, p< 0.01) which is support hypothesis H2. The model of the research, which measures the significance of the formative relationship between the independent factors, is drawn from the stepwise multiple regression analysis. It was applied to evaluate the perception of the four variables on the consumers’ attitude to use MBA which is affected their behavioral intention to use it. Therefore, research model variables perceived ease of use, perceived usefulness, competence, and integrity are required to examine the model of the research, in which the findings of this analysis are shown in Table 2.
Table 2: Results of Multiple Linear Regression: Attribute Vs Intention to MBA

<table>
<thead>
<tr>
<th>Predictor Variable</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>2.244</td>
<td>0.386</td>
<td>7.877</td>
<td>0.325</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>0.428</td>
<td>0.076</td>
<td>3.67</td>
<td>0.003</td>
</tr>
<tr>
<td>Perceived Ease of Use</td>
<td>0.365</td>
<td>0.061</td>
<td>2.77</td>
<td>0.012</td>
</tr>
<tr>
<td>Perceived Integrity</td>
<td>0.303</td>
<td>0.047</td>
<td>2.70</td>
<td>0.051</td>
</tr>
<tr>
<td>Perceived Competence</td>
<td>0.278</td>
<td>0.053</td>
<td>2.63</td>
<td>0.073</td>
</tr>
</tbody>
</table>

R: 0.504
R: 0.254
Adjusted R²: 0.238

Analysis of Variance

<table>
<thead>
<tr>
<th>DF</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig of F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>4</td>
<td>9.865</td>
<td>2.577</td>
<td>17.030</td>
</tr>
<tr>
<td>Residual 183</td>
<td>26.619</td>
<td>0.259</td>
<td>1</td>
<td>1.000</td>
</tr>
<tr>
<td>Total 187</td>
<td>36.484</td>
<td>2.836</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*P<.05

As seen in Table 2, the relevant statistical findings reveal that;

I. The regression equation is found significant (F= 17.030, p< 0.05) and the accuracy of the regression model is supported by the examination of the residuals.

II. The standardized coefficient values for perceived usefulness is β= 0.367 which is positive and significant at p< 0.05. Therefore, this factor is supported in the research model.

III. The standardized coefficient value for perceived ease of use factor is β= 0.350. It is positive and significant at p< 0.05, so the result of this factor is supported for the research model.

IV. The standardized coefficients β= 0.287 value for perceived integrity factor is positive and significant at p< 0.05. As a result, this factor is supported in the research model.

V. The standardized coefficients β= 0.208 value for perceived competence factor which is positive at p< 0.05. Therefore, this factor is supported in the research model.

5. Discussion the Research Results

This research has evaluated the variables that affecting the consumers’ intention to use MBA in the banking transactions in Jordanian Islamic banks. TAM theory and knowledge-based trust were used to build the research model. The results found perceived ease of use has been significantly influencing with the consumers’ intention and their attitude to adopt MBA in their banking transactions. This result is consistent with the previous literatures such as (Rammile & Nel, 2012; Jahangir & Begum, 2008). Besides, the result means that the consumers will intend to adopt and use MBA when they found it easy for them. In line with the studies, the perceived usefulness is found to be significantly influencing with the banks consumers’ intention and their attitude to use MBA (Ezzi, 2014; Khrais, 2012; Malek, 2011). Hence, the consumers will use MBA when they found it useful for them and help them to perform their banking transactions.

Consequently, the results appeared a significant influence of the perceived competence with consumers’ intention and their attitude to use MBA. This result is appropriate with the past studies such as (Van Esterik-Plasmeijer & Van Raaij, 2017) Therefore, consumers will intend to use MBA if they have talent and skills to use mobile applications. Further, the findings of this research are also consistent with the past studies regarding the significant influence of the integrity by consumers to use MBA in the banking transactions with their intention and attitude to adopt and use it (Van Esterik-Plasmeijer & Van Raaij, 2017). This means the consumers trusted that system and data integrity refers to safeguarding the accuracy. On the other hand, the last hypothesis is related to the significant relationship between banks consumers’ attitude to adopt and use MBA and their intention to use it in
their banking transactions. The findings are consistent with previous studies such as (Alsamydai, Yousif, & Al-Qirem, 2013). Consequently, consumers’ intention to use MBA will enhance when they have a positive perception or feeling of favorableness towards using these applications.

In conjunction of the previous discussions, the main factors which are significantly and positively affected banks consumers’ intention to use MBA are (Perceived usefulness, ease of use, integrity and competence). These factors could contribute in guiding the mobile banking adoption and usage in Jordanian banks. Moreover, the study provides many benefits to the banking sector in Jordan to enhance and improve their processes and transactions by using technologies. As a consequence of this, the research could contribute in improving the awareness and importance of the mobile technology and its applications to help the consumers in their banking transactions.

6. Conclusion

Regarding to the research model, the examination of beta values for the four independent variables were positive. In Conjunction with, Table 2 also displayed that the research model combining the most factors, has a significant influence on the attitude toward using MBA among banks consumers, as a result, the findings supported the research model. In relation to the findings of the variables in the Jordanian Islamic banks (Table 1), it was in similarity with previous studies of mobile banking adoption. Consequently, the research found that perceived usefulness is considered one of the best variable, and has a significant effect on the consumers’ attitude and intention toward use MBA. The perceived ease of use is ranked second; which show that it has a significant positive influence with the consumers’ attitude and intention to use MBA. Beside, perceived integrity factor appears that it has significant positive relationship with dependent factors. In respect to perceived competence, findings of this research show that has a significant positive relationship with banks consumers’ intention and attitude to adopt and use MBA.

This is means that all factors of the study support the research model to adopt and use innovation technology in Jordanian banks among consumers such as MBA. As shown the findings are match with many previous literature were conducted in developing and developed nations in the field of IS in general and mobile or electronic banking in particular. For explanation, the research conducted on the Hashemite Kingdom of Jordan which have a distinct case as one of the highly rapidly growth in the Arab world.

References


