

Exploring the shift: Factors shaping the adoption of electronic payment in Jordanian banking service**DheifAllah E'leimat^{a*}, Mohammad Ali Al Hayek^b, Ibtihaj Taher Saber^c, Mohammad Naser Hamdan^{b,d}, Anber Abraheem Shlash Mohammad^{e,f} and Asokan Vasudevan^g**^a*Department of Finance and Banking, School of Business, Al al-Bayt University, Mafraq, Jordan*^b*Department of Accounting, School of Business, Faculty of School of Business, Al al-Bayt University, Mafraq, Jordan*^c*Accounting Department, Collage of Business Administration, Albayan University, Baghdad, Iraq*^d*Accounting Department, College of Business Administration, King Faisal University, Alahsa, Saudi Arabia*^e*Research follower, INTI International University, 71800 Negeri Sembilan, Malaysia*^f*Digital Marketing Department, Faculty of Administrative and Financial Sciences, Petra University, Jordan*^g*Faculty of Business and Communications, INTI International University, 71800 Negeri Sembilan, Malaysia***CHRONICLE****ABSTRACT***Article history:*

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This study examines the extent of adoption of electronic payment methods in Jordanian banks and compares them with traditional alternatives. Focusing on banking customer behavior, we conducted a comprehensive survey among banking customers to uncover insights on trust, perceived benefits, financial literacy, ease of use, security and cost considerations. By analyzing the data collected using the questionnaire study tool, we reveal the motivations behind customers' electronic payment preferences. By highlighting these factors, our research contributes to the understanding of the evolving payment landscape and provides actionable insights to enhance the adoption of electronic payment in Jordan's financial system, in line with global technological trends. The results of the study revealed that all study variables had a significant impact (trust, ease of use, perceived security, and cost of service) on the use of electronic payment methods. In addition, gender, number of years of dealing with the bank, and type of electronic payment used more than once by customers in the banking sector did not have a significant impact.

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1. Introduction

The world is currently witnessing a technological revolution in all aspects of life, with financial technology being among the most prominent domains. Jordan is among the countries that have swiftly embraced this technological shift, focusing on building the necessary infrastructure to facilitate and activate these advancements. Jordan has demonstrated significant progress in this field, positioning itself prominently among both Arab and global nations (Acharya, 2024). One crucial aspect of this technological application is electronic payment methods, which aim to harness all available human and material resources to create a virtual digital landscape (Rawwash et al., 2020). This landscape seeks to develop and enhance electronic payment methods, aiming to overcome obstacles related to trust and security (Abrazhevich, 2001).

Jordanian commercial banks have been at the forefront of these developments, actively utilizing various means and techniques to create a suitable environment. This environment fosters the activation of electronic payment methods in comparison to traditional payment methods among their customers. The Central Bank of Jordan has spearheaded a comprehensive national digital transformation project, focusing on activating electronic payment methods in comparison to traditional methods. Through this project, the scope of applications utilizing smart technological payment systems expanded, offering rapid and appropriate solutions to challenges hindering digital payment adoption when compared to traditional payment methods (Neger & Uddin, 2020).

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Numerous studies, including the research by Nambiar and Bolar (2023) have emphasized that individuals who shy away from electronic payment methods continue to perceive traditional cash usage as more secure. This is despite customers recognizing the ease of use and trustworthiness associated with electronic payment methods. Numerous studies have pointed out several factors that can influence the decisions of banking sector customers to use electronic banking services. These factors include availability, transaction speed, the role of banks in enhancing customers' electronic literacy, the financial cost associated with receiving electronic services, the trust and ease of electronic transactions provided by the bank (Magar, 2024; Chaveesuk & Chaiyasoonthorn, 2022). These factors play a crucial role in individuals' acceptance of electronic banking services, including electronic payment methods. Similarly, a study by Utama and Trisnawati (2024) indicated that perceived benefit, ease of use, trust, privacy, security, and convenience are factors directly affecting the behavior of customers using electronic banking services in commercial banks. On the other hand, Nambiar and Bolar (2023) observed in an Indian context that factors affecting individuals' preference for cash over electronic payment cards include perceived benefits of using cash, the cost associated with electronic payments, ease of use, customer trust, and perceived security. Moreover, previous studies have emphasized a significant impact of the quality of electronic banking services, particularly those delivered via the internet, on customer satisfaction with online banking services. Dimensions such as efficiency, system availability, reliability, privacy, communication, responsiveness, and contact contribute to customers' trust in and satisfaction with online banking services in both public and private banks (Rajasulochana & Murthy, 2022).

Based on the points, this study aims to identify the factors influencing the usage of electronic payment methods provided by Jordanian banks compared to traditional payment methods, using the Jordanian Dinar as a measure, spanning the period from 2010 to 2023. There is a scarcity of studies exploring the relationship between the usage of electronic services (electronic payment) provided by commercial banks and the usage of traditional currency (cash) in the Jordanian environment.

2. Theoretical Framework and Hypotheses development

2.1 Electronic payment

Researchers have delved into the study of factors influencing the use and adoption of electronic payment methods for purchasing, as demonstrated in the study by (Hasan et al., 2022; Toh, 2021). This study shed light on banks striving to provide technologically driven financial services through various applications. The study employed both questionnaires and personal interviews as data collection tools. SPSS software was used to analyze the data, and the study's hypotheses were tested using the Structural Equation Modeling approach (PLS-SEM). The study concluded that hypotheses related to perceived benefits, perceived risks, perceived value, and structural beliefs about the behavioral intention to adopt cryptocurrency among students were accepted. Meanwhile, hypotheses regarding social effects and the moderate impact of self-efficacy, personal innovation, and intermediary attitudes towards cryptocurrency use were not statistically supported. The tested model and its results yielded several managerial and theoretical implications for enhancing the intention to adopt cryptocurrency. Recent years have witnessed a substantial increase in the use of electronic payment methods compared to traditional methods due to technological advancements. This has led to the expansion of fintech products like e-wallets, transforming payment methods from traditional cash-based approaches to non-cash digital transactions (Karim & Anis, 2020). Electronic payment methods have been defined by researchers such as Alzoubi and Ghazal (2022) as a digital cycle based on accuracy and speed for transferring money across financial institutions with minimal costs. Additionally, Świecka et al. (2021) described electronic payment methods as a set of technology-based transfers issued by banks and financial institutions, including electronic money, bank cards, and electronic networks. The electronic payment process involves various parties, including the payer (buyer), the bank issuing the payment method, and the bank receiving the amount on the beneficiary's (seller) behalf.

2.2 Factors Influencing Adoption of Electronic Payment

1. Trust in Electronic Payment: The rapid pace of technological development has led to a gap between users and creators of technology. Many users find it challenging to adapt to these advancements, which directly affects their trust in using electronic payment methods. Concerns and a lack of confidence in using these methods, especially modern payment technologies, persist. Some consumers prefer traditional payment methods due to the perceived security associated with physical transactions. A study by Kim and Kyung (2023) examined factors influencing the intention to adopt next-generation electronic services using a converged model of Value-Attitude-Model (VAM), Protection Motivation Theory (PMT), and Theory of Planned Behavior (TPB). The study found that factors such as trust in electronic payment methods, perceived benefits (utility and enjoyment), perceived sacrifices (technological and perceived fees), perceived threats (perceived susceptibility and severity), and adoption motives (attitude, self-efficacy, and perceived behavioral control) significantly impacted adoption intentions. Based on the above, the following hypotheses can be formulated:

H_{1a}: *There is an effect of trust in electronic payment on their usage by customers.*

2. Perceived Utility: Perceived utility (expected benefits) plays a crucial role in the acceptance of new services. Service providers, including banks, must ensure that their electronic payment applications simplify users' lives and facilitate their daily transactions (Shirgave et al., 2019). Offering ease of use and relevant functionality enhances user confidence in the financial products and services offered. The introduction of electronic payment methods should align with users' financial

goals and needs. A study by Ehiedu et al. (2023) assessed the impact of the Electronic Payment System (EPS) on perceived utility among service users in Nigeria's banking sector. While the study found no significant effect of EPS on banking efficiency in Nigeria, it recommended that financial institutions intensify efforts to establish additional electronic payment channels to boost commerce in the country. Based on the above, the following hypotheses can be formulated:

H_{1b}: *There is an effect of perceived benefit of using electronic payment on their usage by customers.*

3. Financial Literacy Culture: Central and commercial banks hold the responsibility of promoting financial literacy and electronic financial culture within communities. Increasing customer awareness about electronic payment methods and financial inclusion is crucial. This topic should be a cornerstone in banks' financial inclusion strategies. Proper dissemination of information about available electronic financial products and services helps users maximize their benefits while ensuring security and trust in the products (Sharma et al., 2020). In Jordan, the Central Bank initiated dedicated programs to enhance financial literacy in various sectors, such as financial education in schools, higher education institutions, rural communities, business development, workplaces, and through media and social networking platforms. A study by Tian et al. (2023) investigated the role of perceived trust and perceived service quality in influencing consumer usage behavior of the Alipay electronic wallet system. It emphasized the importance of modifying individuals' financial culture and awareness to enhance perceived service utility and quality. The study found that perceived utility and quality, including those of Alipay, significantly influenced consumers' intention to use electronic payment systems. These factors collectively influence the adoption of electronic payment methods and addressing them can lead to more widespread and secure usage of digital financial services. Based on the above, the following hypotheses can be formulated:

H_{1c}: *There is an effect of electronic financial literacy on the usage of electronic banking services.*

4. Ease of Use and Security: In the present time, relying on electronic payment methods has become a necessity to keep up with advancements in financial technology. Using electronic payment methods has become a fundamental way to exchange money in our current era and is often mandatory for individuals, such as in, online shopping or making purchases at stores that accept electronic payments. Carrying physical cash for shopping or travel has become largely obsolete, as people can use electronic banking applications, smartphones, or debit/credit cards for transactions. Thus, it is crucial for individuals using electronic payment methods to have a clear understanding of how to use them and to feel confident and secure when doing so. Central and commercial banks promoting such innovative methods bear the responsibility of providing guidance on how to use them, removing obstacles, and ensuring user-friendly experiences. A study by Asad et al. (2016) suggested that the type of information provided on a website, the language used to express content, and the ease of use significantly affect customer satisfaction, which in turn has a direct impact on electronic banking activities. The study highlighted the positive impact of user-friendliness on the intention to use new applications. Based on the above, the following hypotheses can be formulated:

H_{1d}: *There is an effect of ease of use and security on the usage of electronic banking services.*

5. Cost of Service: The cost of electronic services, including electronic payment methods within the banking sector, is a fundamental factor influencing customers' willingness to adopt these services. Therefore, the banking sector should focus on reducing costs associated with these services. Reducing the cost of electronic payment methods offered by banks increases customers' desire to adopt them, and cost reduction is a crucial element for the success of such services. These factors play pivotal roles in shaping the adoption and success of electronic payment methods. Addressing ease of use, security concerns, and cost-effectiveness can further encourage users to embrace these digital financial solutions (Al-Sabaawi & Alsalem, 2023). Based on the above, the following hypotheses can be formulated:

H_{1e}: *There is an effect of service cost on the usage of electronic banking services provided.*

3. Methodology

The study employed a descriptive-analytical methodology to explore the factors influencing customers' adoption of electronic payment methods in the Jordanian banking sector compared to traditional payment methods.

3.1 Population of the study

It consisted of customers in the Jordanian banking sector. The researchers distributed the questionnaire using purposive sampling to customers across various branches of Jordanian banks within the Jordanian economy. A total of 521 valid responses were collected for analysis.

3.2 Study Tool

The researcher designed an online questionnaire as the study tool, distributed to participants through a direct link or QR code (Hamzah et al., 2023). The questionnaire included a set of statements related to the study variables, measured using a Likert-type five-point scale. The questionnaire encompassed two main axes: the first axis focused on the dimensions of the dependent

variable, namely the adoption of electronic payment methods compared to traditional payment methods, while the second axis concentrated on the factors influencing the adoption of electronic payment methods compared to traditional payment methods. The study relied on existing measurement models tailored to its context, with dimensions including trust in electronic payment methods provided by banks, perceived benefit, electronic financial literacy, ease of use and security, and service cost (Al-Shamayleh et al., 2015).

4. Statistical analysis

Table 1 shows the characteristics of the respondents who participated in the survey.

Table 1
Characteristics of the respondents

Variable	An Methodological Synthesis for Holistic Analysis	Frequency	Percent
Gender	Male	414	79.5
	Female	107	20.5
	Total	521	100
Educational level	High school or less	46	8.8
	Intermediate diploma	33	6.3
	Bachelor's	182	34.9
	Master's	92	17.7
	Ph.D.	168	32.2
	Total	521	100
Number of years dealing with the bank	less than five years	54	10.4
	From 5 - 10 years	71	13.6
	From 11 - 15 years old	63	12.1
	More than 15 years	333	63.9
	Total	521	100
Any of the electronic payment methods used in the bank that you have previously used more than once	credit cards	153	29.4
	Electronic money transfers	59	11.3
	Electronic wallets	53	10.2
	Electronic money	10	1.9
	Prepaid cards (bank cards)	246	47.2
Total	521	100	

4.1 Stability of the study tool

Cronbach Alpha was used as the most significant method of reliability analysis in dividing the degree of internal consistency between the contents or items of the scale used. The acceptable limits are the correlation coefficient (>0.70) according to the levels of reliability analysis in the social sciences. The following table shows the degree of internal consistency the contents of the scales used in the study have a high degree of internal consistency between their contents, and their ability to achieve the study's objectives and rely on them in the later stages of the analysis.

Table 2
Internal consistency stability coefficient

Questions	Dimension	N	Cronbach Alpha
1-8	Adopting electronic payment methods compared to traditional payment methods	8	0.885
9-12	Confidence in the electronic payment methods provided by the bank	4	0.846
13-16	perceived interest by customers	4	0.791
17-20	Electronic financial culture	4	0.796
21-25	Ease of use and security	5	0.897
26-29	service cost	4	0.781

4.2 Normal Distribution Test

The data is normally distributed if the value of (Skewness and Kurtosis) falls within the limits of (± 1.96) (Field, 2013), and since the values shown in the table below fall within the range of (± 1.96), this indicates that the data is normally distributed, that is the sample is identical to the original study population.

Table 3
Normal Distribution of the Data of the Study Variables

Variables	Skewness	Kurtosis
Confidence	-0.126	0.016
Perceived interest by customers	-0.946	1.495
Electronic financial culture	-0.257	-0.007
Ease of use and security	-0.816	0.852
Service cost	-0.336	-0.134
Adopting electronic payment methods compared to traditional payment methods	-0.568	0.893

4.3 Descriptive analysis

The results presented in the following table showed (in terms of mean) that (88.4%) of those surveyed prefer electronic payment methods compared to traditional payment methods because they realize the benefit available by saving time and effort, and therefore the perceived benefit is the most important factor influencing customer adoption of these methods Electronic payment compared to traditional payment methods, followed by the following factors according to customer trends: ease of use (79.5%), trust (71.6%), financial literacy (64.7%), service cost (62.2%).

Table 4
Factors Affecting the Adoption of Electronic Payment Methods by Jordanian Banking Sector Customers

Dimensions	absolutely do not agree	Disagree	Agree to some extent	Agree	Agree completely	Mean	Std.Div.	Rank
Confidence in the electronic payment methods provided by the bank	0.20%	5.00%	23.20%	46.30%	25.30%	3.706	0.655	3
Perceived interest by customers	0.40%	2.00%	9.20%	45.10%	43.30%	4.18	0.683	1
Electronic financial culture	1.00%	8.80%	25.50%	47.90%	16.80%	3.625	0.76	4
Ease of use and security	0.80%	4.70%	15.00%	44.00%	35.50%	4.029	0.752	2
Service cost	1.60%	11.20%	25.00%	38.20%	24.00%	3.597	0.807	5

4.4 Multicollinearity Test

It was confirmed that there is no problem of multicollinearity between the independent variables, by measuring the Variance Inflation Factor (VIF) and the Tolerance test for each of the independent study variables, and we note from the following table that the value of (VIF) For all variables, it was less than (10) and ranged between (1.846 - 2.777), and we also note that the tolerance value for all variables was greater than (0.01), and ranged between (0.360 - 0.542), and therefore it can be said that no there is a real problem with the high correlation between the independent variables.

Table 5
Test of (VIF) and Tolerance

Variables	VIF	Tolerance
Confidence in the electronic payment methods provided by the bank	1.851	0.54
Perceived interest by customers	1.846	0.542
Electronic financial culture	2.458	0.407
Ease of use and security	2.777	0.36
Service cost	2.062	0.485

5. Hypothesis test results

After conducting proactive tests that confirm the validity of the data and their integrity from statistical problems, the study hypotheses will be tested through multiple regression analysis for the first main hypothesis, which are shown in the following tables.

Table 6
Results of Testing the study Hypothesis

Variables	Unstandardized Coefficients		Standardized Coefficients			R	R ²	F	Sig
	B	Std. Error	B	T	Sig.				
(Constant)	0.646	0.125		5.163	0.000				
Confidence in the electronic payment methods provided by the bank	0.373	0.038	0.369	9.916	0.000	0.784	0.614	164.135	0.000
Perceived interest by customers	0.08	0.036	0.083	2.222	0.027				
Electronic financial culture	0.24	0.037	0.275	6.421	0.000				
Ease of use and security	0.137	0.04	0.155	3.400	0.001				
Service cost	0.073	0.032	0.047	2.279	0.023				

It appears from the above table that correlation coefficient (R) is (0.784), which is significant and indicates correlation between the influencing factors (trust in E- payment methods provided by the bank, perceived interest by customers, electronic financial culture, ease of use and security, cost service) in the adoption of electronic payment methods provided by Jordanian commercial banks to traditional payment methods. Jordanian electronic payment methods provided by Jordanian commercial banks to traditional payment methods, and the (F) value was (164.135) significance (0.000), which indicates that there is a variation in the effect of independent variables on the dependent variable.

It is noted that (T) test for the first dimension of the influencing factors represented in (confidence in electronic payment methods provided by the bank) amounted to (9.916) and significance (0.000), which indicates the Acceptance of the first sub-

hypothesis. It is noted also from table (6) also shows that (T) value for the second dimension of the influencing factors represented in (perceived interest by customers) amounted to (2.222) and significance (0.027), so the second sub-hypothesis is accepted. It is also shown that (T) value for the third dimension of the influencing factors represented in (electronic financial literacy) amounted to (6.421) with a statistical significance of (0.000), which means the third sub-hypothesis is accepted. Table 6 shows that (T) value for the fourth dimension of the influencing factors represented in (ease of use and safety) amounted to (3.400) and significance (0.001), so the fourth sub-hypothesis is accepted. Finally, the table (6) shows that (T) value for the fifth dimension of the influencing factors represented in (service cost) amounted to (2.279) and significance (0.023), so the fifth sub-hypothesis is accepted.

6. Conclusions and recommendations

The purpose of this study was to study the factors that affect the use of electronic payment methods compared to traditional payment methods among customers of the Jordanian banking sector, and the impact of subjectivity, confidence in electronic payment methods, perceived benefit, electronic financial culture, ease of use, and cost of use were evaluated to examine its impact on banking sector customers in using electronic payment methods compared to traditional payment methods. The study concluded that all study variables had a significant effect. In addition, gender, number of years of dealing with the bank, and electronic payment methods used more than once by customers in the banking sector had no significant effect.

Given that the financial services sector did not remain limited to the banking sector only, and financial technology companies entered the arena to compete with banks, it was necessary for the banking sector to deploy solutions to expand the scope of electronic payment services provided to customers. Our results may have an impact on policy makers in the Jordanian-banking sector by guiding them to expand the spread of electronic banking awareness among banking sector customers by introducing them to the electronic payment methods developed by the bank using all available methods, and countries seeking to activate and develop electronic payment in their countries.

7. Contributions

Unveiling Factors Driving Electronic Payment Adoption: This study advances our understanding of the factors influencing electronic payment adoption within the context of the Jordanian banking sector. Drawing upon established frameworks in technology adoption, we examine the combined impact of trust, perceived benefits, and financial literacy on customers' preferences for electronic payment methods. Our approach builds on the work of Kim and Kyung (2023) who investigated factors affecting the intention to adopt next-generation electronic services. By applying their insights to the specific banking environment in Jordan, we contribute to a nuanced comprehension of customers' adoption behavior (Kim & Kyung, 2023).

Contextualizing Technological Transition in Banking: Our study is expected to set the context for technological transformation in banking services in Jordanian commercial banks in the midst of the global financial technology revolution. Our research also provides contextual insights into electronic payment methods within the Jordanian banking sector.

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