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Enhancing user adoption and satisfaction: A study of factors influencing CliQ payment service in the fintech market

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A B S T R A C T

This study explores the factors affecting CliQ payment service adoption in Jordan as it represents a major shift in the Jordanian market to Fintech and mobile marketing. This study presented a distinctive model by integrating the "unified theory of acceptance" and the "technology acceptance model" TAM with the "use of technology UTAUT" to measure the behavioral intention of consumers and the satisfaction of the users towards utilizing the CliQ service. The study measured the linkage between four predictors (perceived usefulness, social influence, perceived ease of use, and financial risk) as well as both utilizers' intention to CliQ service usage and utilizers' satisfaction with using the service, along with observing the association between these predictors to determine their contribution to the users' satisfaction mediated by the users' intention to utilize the service mentioned above. A survey instrument was distributed to 604 respondents, and it was developed and validated by academics, as a pilot test. As well as a pre-test. Hypotheses were tested with multiple linear regression analysis using SmartPLS software to interpret path coefficients, and reliability and validity within the outer model were tested through correlation analysis. Additionally, internal consistency was explored by applying Cronbach's alpha. The outcomes proved that the predictors significantly affect both utilizers' behavioral attitudes and satisfaction with using the CliQ service, except for financial risk. The data analysis also indicated a significant indirect influence of all the independent variables on utilizers' satisfaction through behavioral intention to utilize the CliQ service, except for financial risk, which had an insignificant indirect influence on utilizers' satisfaction through behavioral intention for service usage. The findings of the current article close the gap found in the literature concerning measuring usability to enhance user satisfaction and adoption of Fintech services. Therefore, bank managers and policy planners can find insights for developing and improving mobile banking apps.

1. Introduction

Mobile banking has become more than just an extra service provided by banks to clients; we are witnessing a major shift in its importance nowadays for both clients and banks simultaneously (Tam and Oliveira, 2017). Mobile banking and online payment technologies provide clients with the accessibility required to perform transactions regardless of time and place (Inan et al., 2021). One major trigger for this improvement was the tragic threat of COVID-19 prevalence, where mobile banking services' usefulness and technologies were revealed (N'dri & Kakinaka, 2020). Additionally, COVID-19 enhances the

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acceptance and adoption of mobile banking technologies in the Jordanian context (Almashhadani et al., 2023), which is the context of focus for this research paper, where governmental actions were taken toward the expansion of electronic banking services (Mansour, 2022).

Despite the common mobile banking usage and the increasing attention, it has gained in the literature, it is still considered an emerging technology that needs to be further developed and researched (Alalwan et al., 2017; Alotaibi et al., 2018; Priya et al., 2018; Farah et al., 2018; Goularte & Zilber, 2019; Merhi et al., 2020). In Jordan, online banking, and digital banking services are evolving quickly (Hijazi, 2022); they currently include mobile banking, CliQ, interactive teller machines (ITM), and QR payments along with several favorable projects.

The immaturity of mobile banking services crystallizes the need for studying the usability of these services; Mujinga et al. (2018) studied the correlation between the "system usability scale" (SUS) and several factors, including experience, age, and income as important factors. In addition to gender, use frequency, and employment as non-significant factors, among 540 users of online banking services. They concluded their study with recommendations for improving service usability to encourage online South African banking adoption.

The users' satisfaction and usability of online banking websites were the focus of an article by Dianat et al. (2019). This research paper investigated the correlation of Web design attributes, including layout, webpage structure, personalization, search, site performance, navigation, and individual characteristics of consumers, to website usability as well as satisfaction among consumers of online banking. The outcomes of the current research proposed that the key predictors of website usability were web performance and layout; however, they could not find any evidence of the effect of personal characteristics on website usability. The same attributes were proven to affect user satisfaction; however, the user's characteristics did not affect user satisfaction. Web designers were advised to focus on web design features rather than consumers' characteristics to increase both the usability as well as user satisfaction of the websites due to the correlation between satisfaction and website usability.

On the other hand, individual characteristics like gender and age are proven to have a significant influence on particular banking behaviors. Generally, according to Jin et al. (2021), older adults preferred conducting banking transactions in physical banks to the usage of digital platforms despite the long waiting time of physical banks. Another study revealed the great effect of age on online banking and payment services used by bank customers (Camilleri and Grech, 2017).

Al-Okaily et al. (2021) studied the influence of quality in terms of several factors including systems, information, and services on the enterprise system's perceived usefulness on the users' satisfaction of Jordanian commercial bank consumers. All the study factors had significant effects except for service quality, which did not affect user satisfaction. So, the current paper is trying to respond to the upcoming question:

"What are the key determinants influencing the adoption and satisfaction of users with CliQ Payment Service within the Fintech market, and how does behavioral intention mediate this relationship?"

2. Literature Review

2.1 Perceived Usefulness

In addition to traditional mobile banking applications, the use of CliQ services has also gained momentum in the banking sector. CliQ service aided users with seamless and convenient techniques to perform banking transactions through smartphones (Baabdullah et al., 2019). Features such as instant money transfers, bill payments, account balance inquiries, and transaction history are provided to users of CliQ service to facilitate conducting their financial transactions. CliQ service has revolutionized the way customers interact with their bank accounts by offering efficient and user-friendly platforms for managing finances on the go enhancing the banking experience for the customers due to availability and accessability (Khrais, 2018; Nawaz et al., 2018). Overall, a great transformation of banking services conveyed and accessed by consumers has occurred due to the adoption of innovative platforms including online banking, mobile banking, CliQ service, QR payments, and interactive teller machines (Nugraha et al., 2018). However, the convenience provided by these digital banking services along with the benefits are still facing several challenges that warrant attention (Hadi et al., 2021). Banks must continue to address issues concerning quality of service, usability, and user satisfaction to fully harness the potential of these digital banking services.

In an interview on Roya News (2024), Dr. Maher Al-Mahrouq (head of the banks association) explained that the CliQ service was introduced in Jordan in 2020 to facilitate payment services as a normal evolution of technical and financial services provided by banks; it is a safe and protected money transfer system. The quest revealed that the CliQ service developed rapidly in the country as by the end of 2020, the number of payment transactions completed through click services was only 7800 transactions, reaching a total of 7.7 million JDs, while the total number of transactions in January 2024 alone counted 4.5 million transactions, and the average amount for each transaction was 169 JDs. The significant increase in transactions processed through CliQ service from 2020 to January 2024, alongside the substantial rise in transaction volume and value, suggests a growing acceptance and adoption of CliQ service within the Fintech market. This surge in usage can be attributed, at least in part, to the perceived usefulness of CliQ's service among its utilizers.

Perceived usefulness is very important for technology acceptance and use (Veríssimo, 2016). The positive correlations among perceived usefulness, consumer experience, and behavioral intention to utilize a certain service have been proved by several research papers (Prastiawan et al., 2021; Sharma et al., 2024; Raza et al., 2017; Hu et al., 2019; Petrović, et al., 2020; Lee et al., 2012; Walker & Johnson, 2006). However, some research studies proved that perceived usefulness may not always translate into actual use, (Muñoz-Leiva et al., 2017), particularly if technical difficulties or lack of time were faced by users while using the service (Gu et al., 2009). In the case of the CliQ service, exploring how perceived usefulness influences users' experience and users' intention to utilize the service would be interesting. Notably, in the literature relevant to technology acceptance, perceived usefulness was the main point of many studies. However, the application of this concept to banking applications, particularly in the Jordanian context, has not been thoroughly explored. This research will delve into how perceived usefulness impacts user experience and the intention to use the CliQ service. It will shed light on whether perceived usefulness translates into actual use or if barriers hinder this transition.

H_{1a}: *Perceived usefulness affects user satisfaction when using CliQ.*

H_{1b}: *Perceived usefulness affects behavioral intention to use the CliQ service.*

2.2 Perceived Ease of Use

Mobile banking is described as "the channel through which customers connect with the Bank via a mobile device, such as a cell phone or personal digital assistant. It can be viewed in that light as a component of electronic banking and an expansion of online banking with its special qualities" (Adilla, et al., 2022). Nowadays, mobile banking is becoming a key tool for banks (Poromatikul et al., 2019); additionally, it is now considered one of the crucial financial instruments in the banking industry (M. Uddin, 2022). Studies have shown that mobile banking has gained large investments by bank managers in recent years for the sake of improving customer relationships, overcoming competition, shift transactions to less-cost channels (Crosman, 2012).

The banking sector has seen a significant shift toward digital services, including the use of CliQ services, which offer a convenient and seamless method for users to make transactions (Baabdullah et al., 2019). These services have revolutionized the interaction between customers and banks by providing user-friendly and efficient solutions for managing finances on the go (Khrais, 2018). However, challenges such as quality of service, usability, and customer satisfaction can still be addressed (Hadi et al., 2021). The digital banking services use shifted the banking industry to be more creative with more growth (Nugraha et al., 2018; Sardana, 2018). Conducting financial transactions through the CliQ service is more efficient and convenient, which has affected the banking industry's development to use digital services. This shows that perceived ease of usage is crucial for the usage and success of this service.

The perceived ease of usage has become crucial for technology acceptance. Easy use of technology creates a positive experience and encourages technology usage (Saoula et al., 2023). Perceived ease of usage is strongly correlated with mobile banking services using intention (Baabdullah, et al., 2019; Singh, S. & Srivastava R., 2020; Prastiawan et al., 2021; Petrović, et al., 2020). On the contrary, a few articles stated that perceived ease of usage has not always encouraged technology use (Alharbi & Drew, 2018). Since most of the previous literature concluded that perceived ease of usage has a strong effect on technology acceptance, so, it is useful to study its effect on banking services in Jordan. Hence, The current research paper investigates how perceived ease of usage impacts CliQ service user intention for usage and satisfaction.

H_{2a}: *Perceived ease of use affects affecting user satisfaction while using the CliQ service.*

H_{2b}: *Perceived ease of use affects behavioral intention to use the CliQ service.*

2.3 Financial Risk

The banking sector was rapidly revolutionized worldwide due to the emergence of banking applications (Alalwan et al., 2017), providing customers with surpassing accessibility and convenience. This paradigm shift has also invaded Jordan requiring the country to prompt several governmental initiatives aimed at advancing electronic banking services (Mostafa, 2020). The rapid popularity of mobile banking and online payment technologies in Jordan has also been noteworthy (AlQeisi & Al-Abdallah, 2013), particularly during the time of the COVID-19 prevalence which worked as a significant motivator demonstrating the critical role of mobile banking services and technologies (AlZoughool et al., 2020). However, despite the rapid growth in Fintech services and digital banking services, it is important to recognize the need for further improvement and research in this domain.

Studying banking applications is highly important due to their potential in the enhancement of financial inclusion and accessibility for various users, ultimately contributing to economic empowerment and growth (Hussain et al., 2014; Nawaz et al., 2018; Zhang et al., 2018). Furthermore, recognizing the user experience and usability of bank applications is important for both customer satisfaction and using such applications (Al-Dmour et al., 2020). Financial risk is also important for banking applications usage, although some research papers suggest a negative influence of financial risk on both behavioral intentions to utilize a service and users' experience (Rastogi et al., 2022), other studies suggested that the financial risk impact can be handled by trust (Liao, Chen, & Yen, 2007; Kim, Shin, & Lee, 2009). There is a direct correlation between satisfaction and financial risk (Tran, 2020). Concerning CliQ service, recognizing the influence of financial risk on both behavioral intention

and user experience is important. A lack of prior research papers that impact the influence of financial risk on banking application acceptance in the Jordanian context encourages the investigation of such relationships.

H_{3a}: *Financial risk affects user satisfaction while using the CliQ service.*

H_{3b}: *Financial risk affects behavioral intention to use the CliQ service.*

2.4 Social Influence

Some prior studies indicated the advantages of banking applications (Baabdullah et al., 2019; Nawaz et al., 2018; Rahman et al., 2020; Shaikh & Karjaluoto, 2015). Hijazi, (2022) studied the implementation and utilization of different digital banking services applications within the Jordanian context such as QR payment services, mobile banking services, online banking services, CliQ service, and interactive teller machines. Furthermore, Hadi et al. (2021) and Sharma & Al-Muharrami (2018) discussed the accessibility role of online payment and mobile banking technologies, which enable users to do transactions in any location and time. Although there are many advantages to digital banking services, there are also many challenges (Mostafa, 2020). At the same time, social influence impacts both the using intention and the adoption. In addition, previous studies indicated the social relations impact of using online payment and mobile banking technologies.

Several previous studies suggested that social influence is critical for both technology acceptance and usage (Graf-Vlachy et al., 2018). Such study papers showed that social influence strongly affects users' experience and behavioral intention to apply digital bank services (Kim, Shin, & Lee, 2009; Prastiawan et al., 2021; Singh, & Srivastava, 2020). Relatively, other studies suggest social influence influence depends on culture and individual characters (Pandey, 2022). Hossain et al. (2021) concluded that social influence impacts users' loyalty toward banks. Simultaneously, it is important to investigate the relationships between social influence, users' intention to digital banking service usage, and CliQ service users' experiences. Social influence's role in technology acceptance is well established. However, its specific impact on the acceptance of banking applications in Jordan is not well understood. This research will delve into how social influence shapes user experiences and intentions to use the CliQ service. It will also examine whether the influence of social influence varies depending on individual characteristics and cultural contexts.

H_{4a}: *Social influence affects user satisfaction while using the CliQ service.*

H_{4b}: *Social influence affects behavioral intention to use the CliQ service.*

2.5 User Satisfaction as a Part of Usability

User experience refers to the observable and measurable involvement of users in interacting with a certain interface (Albert & Tullis, 2013). User experience is dynamic as the users' feelings and emotions can change during his/her interaction with a product or service or even after the use of that product (Ramadhan et al., 2021). Hence, when measuring user experience, system usability is one difficult aspect to evaluate, as it does not exist in any absolute sense. Therefore, Brooke (1996) suggested the “system usability scale” as an efficient as well as effective method for collecting a respondent’s subjective rating of using services or products as it was proved to be a versatile and robust instrument for usability (Bangor et al., 2008). The system is used as a method for evaluating users’ satisfaction aspect toward the system, while empirical methods can be used to measure the efficiency and effectiveness of the system to find deficiencies (Cao et al., 2023).

Mobile application usability is becoming more important to achieve a competitive advantage under the great competition pressure in the marketplace (Kaya et al., 2019). Evaluating usability can facilitate the determination of the way users interact with a certain product to accomplish a certain goal (Cao et al., 2023). The “International Organization for Standardization (ISO)”, in “ISO 9241-11” described usability as “the extent to which a system, product, or service can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use” (ISO 9241-11, 2018). The “system usability scale” is utilized as a verified tool to measure satisfaction (Adilla, et al., 2022).

The major evaluation techniques of usability are divided into two main groups (Holzinger, 2005; Faradina et al., 2022); end-user-based empirical methods commonly employed in usability studies that are based on the use of field observations and thinking aloud for testing with end-users and providing insights about the use of the system. Expert-based inspection methods where experts detect usability problems within the system (Yen et al., 2010). It is a good practice to merge these two methods for evaluating usability (Yucel et al., 2012; Faradina et al., 2022). Inan et al. (2021) studied the correlation between user behavioral intention and mobile banking service usage satisfaction.

Distinct research is needed that considers usability dimensions and their influence on users’ intentions to utilize mobile banking services (Maqbool, 2018). So, this paper will measure satisfaction as part of usability using the “system usability scale (SUS)” to check users’ satisfaction toward the use of CliQ service by linking this scale to the “technology acceptance model TAM” to measure the effect of user’s behavioral intention to CliQ service on the users’ satisfaction while using this service, as articulated in H5.

H_5 *Behavioral intention toward using the CliQ service is significantly affecting user satisfaction.*

2.6 Behavioral Intention towards Using CliQ Service

The consumers' behavioral intention to apply FinTech services is a key focus in current literature. Research by Komar and Rani (2024) and Thakur and Srivastava (2013) highlights the effect of behavioral and attitude intention on mobile service adoption, emphasizing the impact of ease of usage, social influence, and usefulness on the usage of FinTech services. Interestingly, social influence is not a determining dimension for FinTech acceptance as demonstrated by Shaikh and Amin (2024) and Upadhyay (2022). In addition, usefulness and ease of usage are both critical for the acceptance of FinTech services (Shaikh et al., 2020), also, the perceived risk of financial services influences Jordanian's FinTech technology behavioral intention (Al-Afeef et al., 2024), moreover, FinTech usage is influenced by other factors including governmental support, perceived usefulness of such services, trust, attitude towards Fintech services, and social influence (Das & Das, 2023). Finally, convenience also influences the intention to utilize FinTech (Ryu, 2018). Social influence impacts the FinTech services using intention (Yen et al., 2023). Consequently, users' attitudes and behavior toward mobile banking services are affected by several factors, namely, usefulness, trust, financial risk, ease of use, and security (Laksamana, 2023).

The main aim of this article is to investigate the linkage between the utilizers' behavioral intentions and the CliQ service usage of mobile banking.

H_{6a}: *The impact of behavioral intention to use the CliQ service has a mediating influence on the correlation between perceived usefulness and user satisfaction.*
H_{6b}: *The impact of behavioral intention to use the CliQ service has a mediating influence on the correlation between ease of use and user satisfaction.*
H_{6c}: *The impact of behavioral intention to use the CliQ service has a mediating influence on the correlation between financial risk and user satisfaction.*
H_{6d}: *The impact of behavioral intention to use the CliQ service has a mediating influence on the correlation between social influence and user satisfaction.*

3. Methodology

This paper is a quantitative, descriptive, and cause-effect study applying an online survey to gather cross-sectional data to investigate Jordanian customers' satisfaction with using CliQ as a payment method. The survey is appropriate to collect quantitative data to check the current study hypotheses. The targeted population includes only all Jordanians using CliQ as a payment method, this enhances the possibility of generalizing study results (Hall et al., 2005). The questionnaire has been developed depending on prior research papers and data was gathered through a survey website link from 604 participants using a convenience sampling approach, the validity and reliability of the tool were confirmed.

3.1 Questionnaire Development

The survey instrument, consisting of 30 questions, drew upon insights from marketing literature during its design and development. It encompassed various constructs like social influence, ease of usage, usefulness, behavioral intentions, financial risk, and system usability, each assessed through specific measuring paragraphs. In addition, demographic dimensions, including age, gender, education, and prior experience with financial mobile applications, were captured through eight items. A Likert scale with five grades was implemented to evaluate respondents' perception, rating from "strongly disagree" to "strongly agree," with a "neutral" position at 3 has been used to rate agreement. The survey was made available in both English as well as Arabic, with translations ensuring semantic equivalence. Before its final distribution, the survey underwent refinement through a pretest involving 30 participants to ensure internal consistency. Subsequently, a pilot study with 45 respondents was performed to validate the instrument, resulting in clear and reliable measurement items. To check the hypotheses, a multiple linear regression analysis is performed using SmartPLS software to interpret the path coefficients. Correlation analysis was employed to measure construct validity and reliability within the outer model. Additionally, Cronbach's alpha measures have been used to evaluate internal consistency.

3.2 Research Model

The article's theoretical framework was developed based on previous studies on technology acceptance and adoption models and other theories along with user experience measurement tools, specifically, the "system usability scale" of Brooke (1996), and usability testing as an empirical method. According to Brooke, usability can be tested using a 10-item post-test questionnaire. Perceived ease of usage, perceived usefulness, and behavioral intention (mediating variable), which constitute the main factors of the "Technology Acceptance Model (TAM)" offered by Davis (1989), were used as a critical part of the formulation of this research framework. Social influence is a main indicator that was added to the framework and adapted from the "Use of Technology (UTAUT)" and "Unified Theory of Acceptance", which was put by Venkatesh et al. (2003). Such two theories were used as the base for building the conceptual framework of the current research paper, as they were the most applicable theories utilized in the literature for the Fintech services adoption (Kajol et al., 2022). The financial risk factor was derived from several previous studies (Featherman & Pavlou, 2003; Yang et al., 2015; Chen, 2013; Inayatulloh, et al., 2021).

There is a linkage between the "technology acceptance model TAM" and the user experience evaluated through using the "system usability scale SUS" that evolved by Cheah et al. (2023) in the medical industry, which reflects a shortage in the literature to check the mediating impact of user experience on the Fintech services and technologies acceptance as articulated in H6. The mediating role played by behavioral intention in the correlations between perceived usefulness, utilizer satisfaction, and mobile banking services' perceived ease of usage. Ghani et al., 2017 used a survey instrument that differs from the SUS used in this study. However, this study twisted the TAM model by adding more valuable factors depending on prior literature to create a unique model that can add great value to the literature and can be used in further studies in different contexts and countries.

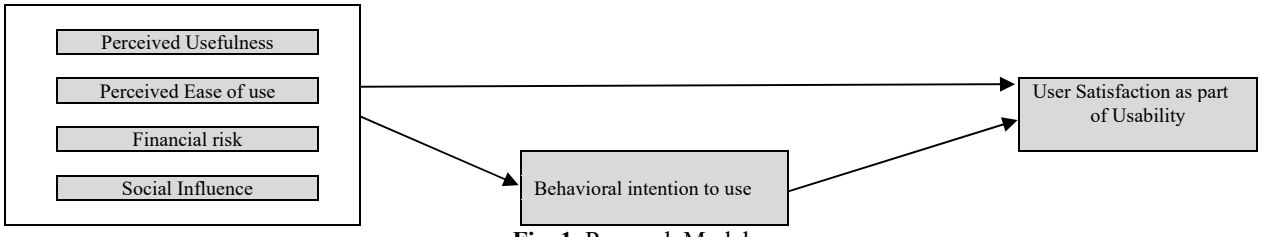

Fig. 1. Research Model

3.3 Instrument Validation and Reliability

The questionnaire validity was checked to ensure what measures should be measured. The survey questions were mainly based on Brooke (1996) and Davis (1989). Moreover, a panel of judges of five academicians was used for questionnaire face validation, also construct validity was confirmed. Furthermore, tool reliability (internal consistency) was tested through Cronbach's Alpha (Hair et al., 2022). Cronbach's Alpha for constructs rated between 0.73 and 0.95, all were more than 0.70 as proposed (Hair et al., 2022), so, the internal consistency is confirmed.

4. Analysis and Results

4.1 Analysis

The analysis of data includes the demographic dimensions and sample profiles. Table 1 indicated that male respondents represent (55%), and female respondents represent 45%. concerning age, most participants were between 25 and 34 years old constitute (35%), then the ages of (18-24) and (35-44) accounted for 30% and 27%, respectively. Very few respondents were between the age of 45 and more than 55 years (around 8%). Concerning education, approximately 70% of the respondents reported holding a bachelor's degree, while approximately 16% of them completed their master's degrees, followed by the higher school (11%) and PhD holders who accounted for only 3% of the sampled participants.

Table 1
Respondents' Demographic Profile

Demographic Dimensions	Categories	Response information (N=604)
Gender	Male	55%
	Female	45%
Educational	High school or equivalent	11%
	Bachelor's degree	70%
	Masters	16%
	PhD	3%
Age	18-24	30%
	25-34	35%
	35-44	27%
	45-54	5%
	55+	3%

4.2 Advanced Analysis (SEM-PLS)

Structural Equation Modeling (SEM) has been used to apply test and validate hypotheses. The PLS is the best method for such research analysis especially for causal analysis and can be used for complex structural equation modeling with several constructs (Urbach & Ahlemann, 2010). Hence, the SEM-PLS method has been used for this research to check the structure of the study model. SmartPLS 3.0, has been chosen to apply the PLS algorithms.

4.2.1 PLS Measurement (Outer) model

The outer loadings value was checked to test the relationship between both the latent construct and the reflexive indexes in the outer model. Indexes with outer loadings of more than 0.6 are good, from 0.4 to 0.6 are accepted, and less than 0.4 are removed from the scale (Hair et al., 2022). As a result, all items are rated more than 0.4, so they are reliable. Finally, 30 items were valid, as indicated in Table 2.

Second, other methods that have been used are discriminant and convergent validity, where convergent validity suggests the Average Variance Explained (AVE) value is more than 0.50 (Fornell & Larcker, 1981; Hair et al., 2022). Table 2 presents the AVE rated more than 0.50 for all constructs in the model was more than 0.50. The convergent validity examines the construct's

composite reliability (Fornell & Larcker, 1981). Constructs rated a composite reliability value of higher than .70 matching Hair et al. (2022) suggestion.

Cronbach's alpha was applied to check internal consistency. If internal consistency is more than 0.70 then reliability is achieved (Field, 2005; Hair et al., 2022). All constructs rated more than 0.70 so they are accepted (Chin et al., 2003). Table 2 presents Cronbach's coefficient alpha as more than the 0.70 threshold as proposed by Field (2005) and Hair et al. (2022).

Table 2
Instrument Validation

Dimension	Item	Load	Alpha	reliability	AVE
Perceived Usefulness	PU1	.928	.95	.964	.870
	PU2	.937			
	PU3	.938			
	PU4	.929			
Perceived Ease of Usage	PEOU1	.888	.943	.959	.855
	PEOU2	.941			
	PEOU3	.931			
	PEOU4	.937			
Financial Risk	FR.1	.713	.849	.866	.622
	FR.2	.843			
	FR.3	.763			
	FR.4	.929			
Social Influence	SI1	.919	.918	.942	.803
	SI2	.921			
	SI3	.927			
	SI4	.814			
Behavioral intention	BI 1	.912	.942	.959	.853
	BI 2	.949			
	BI3	.958			
	BI4	.872			
Usability	U.1	.769	.732	.747	.619
	U.2	.725			
	U.3	.753			
	U.4	.745			
	U.5	.727			
	U.6	.766			
	U.7	.725			
	U.8	.757			
	U.9	.754			
	U.10	.776			

Moreover, discriminant validity tests the scale that the latent construct is diverse from other latent constructs for dependent variable prediction (Hair et al., 2022). A correlation matrix among constructs has been used for discriminant validity. The AVE of every latent construct must be more than the squared relationship (Hair et al., 2022). The AVE square root values for all constructs were measured and compared with the relationship between constructs. Table 3 presents that all constructs satisfy these criteria.

Table 3
Correlation Matrix among Constructs

	BI	Usability	FR	PEOU	PU	SI
Behavioral intention	0.924					
Usability	0.632	0.615				
Financial Risk	-0.099	-0.295	.789			
Perceived Ease of Use	0.638	0.635	.124	0.924		
Perceived Usefulness	0.712	0.637	.072	0.702	0.933	
Social Influence	0.376	0.473	.085	0.349	0.373	.896

4.2.2 PLS Structural (inner) Model

Table 4 suggests the average variance, bootstrap critical ratios, path coefficient between the latent variables, and R^2. T-statistics measure the estimates of stability that are admitted higher than 1.960 at a 95% confidence interval (Chin, 1998). Figure 2 indicates the path analysis indicated path coefficients of all hypotheses. Results have been shown by using SmartPLS 3.3.2, which also presents that hypotheses have been admitted, while H3a and H3b are not admitted. The findings indicated that PU (β=0.211), PEOU (β=0.243), as well as, SI (β=0.206), are positively affecting user satisfaction. In addition, the findings showed that PU (β=0.496), PEOU (β=0.252), and SI (β=0.101), are positively affecting user behavioral intentions toward using CliQ. However, the effects of FR (β=-0.201) on user satisfaction and (β=--0.023) on behavioral intention are insignificant. All the abovementioned constructs explain 55.4% (R2=0.552) of the variation in behavioral intention. Additionally, BI (β=0.229) is positively affecting user satisfaction, explaining 59.3% (R2=0.593) of the variation in user satisfaction.

Table 4
Effect Paths for Hypotheses

Tested Path	H#	Path	T-Statistic	Hypothesis Result
PU→US	H1a	0.211	5.416	Supported
PU →BI	H1b	0.496	1.114	Supported
PEOU→ US	H2a	0.243	3.327	Supported
PEOU→ BI	H2b	0.252	3.626	Supported
FR→US	H3a	-0.210	22.400	Not Supported
FR→ BI	H3b	-0.023	6.840	Not Supported
SI→US	H4a	0.203	9.233	Supported
SI→BI	H4b	0.101	7.900	Supported
BI→ US	H5	0.229	5.715	Supported

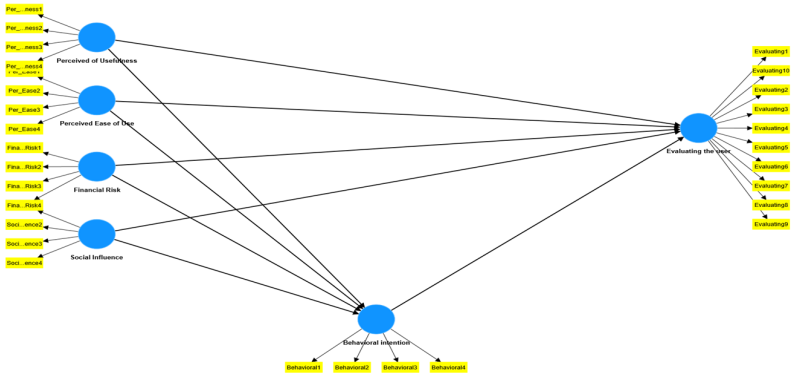

Fig. 2. Path Analysis

4.2.3 Total Indirect Effect

Table 5 demonstrates the total indirect impact of the independent variables on User satisfaction through BI. All independent variables significantly positively affect the US indirectly through BI, except FR, which has an insignificant indirect effect on the US. These results suggested that PEOU, PU, and SI increase US by enhancing BI.

Table 5
Total Indirect Effects

Path	Beta	T-Statistics
PU → BI → US	.113	4.751
PEOU → BI → US	.058	3.768
FR → BI → US	.005	.691
SI → BI → US	.023	.2530

5. Discussion

This research paper has explored the dimensions that impact the behavioral intention to apply CliQ service in the Jordanian market by promoting a sound theoretical model depending on the "technology acceptance model (TAM)" as well as the "system usability scale (SUS)", among other factors adopted from the "unified theory of acceptance and the usage of technology UTAUT". The linkage between TAM, UTAUT, and SUS has added value to the literature introduced by the current paper to reduce the gap found in prior studies presented by the absence of studying the role of user experience and usability in defining the behavioral intention to utilize Fintech service. The mediating role of usability on behavioral intention to utilize CliQ service was tested as influenced by the TAM dimensions along with social influence and financial risk to explore its relationship with the acceptance of Fintech services. This research paper model was validated utilizing Structural Equation Modeling (SEM), and the survey was validated at several stages.

The hypotheses of this current research paper consist of three main parts: measuring the direct impact of the variables (perceived ease of use, social influence, financial risk, and perceived usefulness) on users' satisfaction while using the CliQ service. Measuring the mediation role of behavioral intention on the correlations among the predictors and user satisfaction toward the CliQ service and measuring the direct influence of the predictors on the behavioral intention to utilize the CliQ service.

The outcome proved that social influence, ease of usage, behavioral intention, and usefulness, all significantly affect utilizers' satisfaction, whereas the effect of financial risk on user satisfaction does not significantly affect satisfaction. This result

clarifies that banks should concentrate on usefulness as well as ease of usage along with supporting the intention for CliQ service usage to enhance the user experience among CliQ service users.

While financial risk was proven to affect user satisfaction significantly, it conflicted with expectations by not having any strong effect on the behavioral intention for CliQ service usage; this may be justified by the trust built between the banks and their customers, which in return has to be maintained and further strengthened. On the other hand, behavioral intention is significantly impacted by social influence, ease of use, and usefulness reflecting the importance of these factors for banks when developing, updating, and even marketing CliQ services (Asfour & Al-Haddad, 2014).

The linkage between usefulness with the behavioral intention for CliQ service usage as a Fintech service is significant, this result aligns with prior studies in this field (ex. Alshurafat et al., 2024; Abdul Sathar et al., 2023; Daragmeh et al., 2021; Leong et al., 2020; Raza et al., 2017; Liébana-Cabanillas, et al., 2013; Lee et al., 2012; Walker & Johnson, 2006). This finding proved that the Fintech services usefulness represented by CliQ will encourage persons to service usage and adoption (Almashhadani et al., 2023). On the other side, the strong impact of ease of usage on the behavioral intention of CliQ service usage complies with previous studies that have proved the same result on the intention to utilize similar Fintech services (Alshurafat et al., 2024; Abdul Sathar et al., 2023; Shaikh et al., 2022). This result proposed that Jordanians are using the CliQ service as long as it has a user-friendly platform. In addition, social influence influences behavioral intention to utilize the CliQ service. This also complies with previous articles (Yan et al., 2021; Jung et al., 2020; Lin et al., 2020), suggesting that Jordanian individuals will be pushed to use the CliQ service if the people around them are using it and giving positive recommendations and opinions on the service. In contradiction to the argument stated by Hossain et al. (2021), who said that social influence does not influence user satisfaction with banking mobile applications; this current research paper showed a significant correlation between social influence and user satisfaction while using the CliQ service. Alternatively, the role of financial risk on both behavioral intentions to use CliQ service and the user's satisfaction while using the service could not be proved in the current study, although it was proved to have a negative influence in other papers (Rastogi et al., 2022).

The positive correlation between behavioral intention to utilize CliQ service and user satisfaction found in this paper was also proven in the literature (Inan et al., 2021 and Cao et al., 2017), representing a strong linkage between user satisfaction and user intention to mobile banking services usage. This result reflects the value of positive intention to utilize this kind of service in influencing user satisfaction toward using Fintech services; Jordanian individuals' willingness to use CliQ service influences their satisfaction while using this service; meaning that the more the user has an intention to use this service, the higher their satisfaction toward using it. A positive correlation was also found between the usefulness of the CliQ service and user satisfaction with this service; this result was proven previously by Inan et al., (2021).

Ease of use significantly influences user satisfaction while using the CliQ service, which complies with the literature (Alshurafat et al., 2024; Liébana-Cabanillas et al., 2013). This outcome stresses that Jordanian individuals are more satisfied when using simple and easy-to-use services such as CliQ, which suggests that the easier the use of the service, the more the satisfaction of the users.

The current research does not show any significant correlation between financial risk and user satisfaction when using CliQ service. While Liébana-Cabanillas, et al. (2013) suggested a positive correlation between user satisfaction and trust using mobile payment methods along with a negative linkage between perceived risk and ease of usage, which means that an easy-to-use platform is considered less risky by users. Other studies (Liao, Chen, & Yen, 2007; Kim, Shin, & Lee, 2009) have argued that the effect of financial risk may be mitigated by other factors, including trust in the service provided. On the same hand, other studies (Abdul Sathar et al.,2023; Rastogi et al., 2022) discussed the perception of risk and financial risk on behavioral intention, satisfaction, and user experience, whereas, in this study, there was an insignificant correlation between financial risk and user satisfaction toward CliQ service influenced by the mediating effect of behavioral intention to utilize this service.

Users' satisfaction was indirectly affected by perceived usefulness, social influence, and ease of usage through behavioral intention. This result reflects the importance of enhancing behavioral intention to utilize the CliQ service by increasing ease of usage, usefulness, and social influence. Alternatively, financial risks have an insignificant indirect influence on the satisfaction of users through behavioral intention. In addition, a positive impact between social influence and user satisfaction influenced by the mediating influence of the intention to utilize the CliQ service was proved in the current research paper.

6. Conclusion

The use of Fintech is growing rapidly both worldwide and in the Jordanian market (Almashhadani, et al., 2023); despite the difficulties faced by banks in encouraging Jordanians to shift from traditional banking transactions into Fintech (Alalwan et al., 2018), CliQ service has become one of the main services provided by Jordanian banks in this field.

Mobile banking presents a critical role in the daily lives of people have made it an interesting topic for investigation. Despite the increasing attention it has gained in the literature, it is still considered an emerging technology that needs further development and research. The shortage of sophisticated research papers related to the topic concerning the usability and "technology acceptance model TAM" both worldwide and in Jordan made this paper a trigger to bridge this shortage in the literature. The current study focused on the CliQ service offered by Jordanian banks to users to assist with money transfer transactions.

Choosing this specific service was because of its importance and the wide attention and use rates it has been gaining late in the country.

This paper introduced a distinctive model, which links the "technology acceptance model TAM" with the "system usability scale" along with other indicators developed from the literature to measure the influence of predictors (usefulness, social influence, ease of usage, and financial risk) on both users' satisfaction as part of system usability when using the CliQ service (Brooke, 1996) and behavioral intention to apply this service. The current study paper also measured the mediation role of users' behavioral intention to utilize the service on the linkage between the predictors (social influence, perceived ease of usage, financial risk, and perceived usefulness) and users' satisfaction while using CliQ.

A quantitative method was applied using an online survey instrument that consisted of 30 questions and was distributed to investigate Jordanian customers' satisfaction, attitudes, and behavioral intentions toward using the CliQ service as a payment method. The survey was revised by five academics, and a pre-test involving 30 participants was conducted for further refinement to ensure internal consistency, followed by a pilot study with 45 respondents to validate this instrument. A total of 604 targeted respondents representing different demographics took the survey, which was introduced in Arabic and English. Hypotheses were tested with multiple linear regression analysis using SmartPLS software to interpret path coefficients, and validity and reliability within the outer model were assessed by correlation analysis. Additionally, Cronbach's alpha measures were applied to measure internal consistency.

The results suggested that perceived usefulness has a strong effect on both consumers' satisfaction and behavioral intention to utilize the CliQ service. Similarly, a strong correlation was triggered between ease of usage, behavioral intention, and user satisfaction with using the CliQ service. Alternatively, financial risk did not have any significant influence on user satisfaction or behavioral intention toward using the service. Moreover, the findings proposed a significant role of social influence on both user satisfaction and users' behavioral intention toward using the CliQ service; which reflects that the initial intention the user has to use the CliQ service directly affects his satisfaction while using the service. The findings of the analysis also indicated a significant indirect influence between all the independent variables on utilizer's satisfaction through behavioral intention to utilize the CliQ service, except for financial risk, which had an insignificant indirect impact on user satisfaction through behavioral intention to utilize the service.

The results recommend that bank managers pay great attention to marketing these mobile banking services to gain publicity to build upon the significant impact of social influence, which in turn increases the willingness of individuals to utilize such services, leading to higher satisfaction toward payment and mobile banking services. The marketing efforts should also stress the benefits provided by these fintech services, which would trigger the need of individuals to use these services, increasing the perceived usefulness of such services, resulting in an increase in their behavioral attitudes and willingness to use such services, increasing their satisfaction toward these services. Additionally, the design of mobile banking apps and services must consider the seamless and obstacle-free user experience through building a simple, intuitive, and easy-to-utilize service that leads to higher intention of individuals to use these services, leading to higher satisfaction while using these services. In conclusion, despite the rapid development of digital banking services highlighted throughout this research along with the growing importance of mobile banking technologies, particularly in Jordan, there is a need for further research and improvement in usability to enhance user satisfaction and adoption of these services.

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