

Factors influencing Jordanian consumers attitudes towards electronic payment methods (Case Study in Jordan)

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Abstract

The objective of this study was to find out the factors influencing the attitudes of Jordanian consumers toward electronic payment methods in Jordan. The study relied on descriptive analytical methodology based on the field study to obtain data from its main sources, test validity of hypotheses and answer its questions. in order to identify the attitudes of Jordanian consumers from the electronic payment on process of purchasing repetition by electronic payment, through a questionnaire designed in the light of scientific steps followed.

The researcher used the descriptive approach to describe the responses of Jordanian consumers who carry electronic payment cards, and their evaluation of the factors influencing attitudes towards electronic payment methods including (purchasing habits, trust, motives of use, safety, reference groups and knowledge).

The analytical method was also used to measure and analyze the factors affecting the attitude of consumers towards electronic payment methods. The study community consists of all Jordanian consumers who have electronic payment cards to complete the analytical study. In order to achieve the objectives of the study, a suitable sample was selected from Jordanian consumers of electronic payment card holders, with a sample of (500) consumers .After that, (500) questionnaire forms were distributed to the surveyed consumers , Where (431) questionnaires were recovered with percentage

of (86.2%), After the questionnaire forms were reviewed, (29) of them were excluded because they were not valid for the statistical analysis due to the lack of information they contained. , And the number recovered and valid for statistical analysis reached (402) questionnaire form .

The study finding the following:

A. To deepen the awareness of Jordanian consumers with electronic payment cards about the axis of " motives of use ", which is part of the factors influencing consumer attitudes.

B. To enhance the awareness and awareness of Jordanian consumers with electronic payment cards to know that it is not difficult to deal with electronic payment because they are used to traditional payment and the bank offers electronic payment services to them correctly, which gives them confidence.