

## **ABSTRACT**

This research examines the factors influencing the use of Payment Cards by customers of Jordanian Banks. These factors include (attitude, subjective norms, perceived usefulness, perceived ease of use, perceived risk, perceived behavioral control) of Payment Cards as independent variables and measures their influence over the behavioral intention to use Payment Cards and how it influence the Actual Use of Payment Cards.

The results of this research indicate that there are positive significant effects between Attitude, Social Norms, Perceived Usefulness, Perceived Ease of Use, and Perceived Behavioral Control on Behavioral Intention to use Payment Cards. In addition, there is a negative significant effect between Perceived Risk on Behavioral Intention. While Behavioral Intention contributes with high significance on Actual Use of Payment Cards.

**Key Words:** Payment Cards, VISA, MasterCard, Theory of Planned Behavior, Jordanian Banking Sector, Behavioral Intention, Actual Use.