

# **Consumer Adoption of e-payment Services Using the Theory of Planned Behavior**

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## **Abstract**

This study aimed to evaluate the factors affecting consumer adoption of e-payment services. A theoretical framework has been proposed basing on the assumptions of the *``Theory of Planned Behavior -TPB``* at the aim of gaining further understanding of consumer adoption of e-payment services. Such procedure was preceded by an extensive literature review.

The proposed theoretical framework has two main dimensions: (i) the independent variables are represented by (*the attitude toward the behavior, subject norm, perceived behavioral control, and culture*) and (ii) the dependent variable is represented by the *actual use of e-payment services*. In addition, consumer intention has been considered as a mediating variable.

For hypotheses testing, an online questionnaire was developed and applied as a main research instrument. Prior to data collection, the questionnaire was validated by a number of professors and experts in the domain of the study at different Jordanian universities.

The study used the convenience sampling method targeting Jordanian users of electronic payment services. A total of three hundred and eighty-four (384) questionnaires were retrieved from respondents that were valid and usable.

The findings of the study pointed out the strong relationship between the proposed independent variables and customer intention to use the e-payment services. In addition, the results demonstrated the significant influence of consumer`s culture as it explained about 60% of consumer behavior related to both; the intention to use and the actual use of e-payment services.

**Keywords:** Consumer Adoption, e-payment Services, Theory of Planned Behavior. Jordan.