Electronic Bill Presentment And Payment (E-FAWATEER Com) Adoption In Jordan

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Abstract

The article examines Jordan's use of the internet-based billing display and payment system e-FAWATEERcom. The unified theory of acceptance and use of technology (UTAUT) is used in the research to give a framework for understanding the origins of e-FAWATEERcom. Four hypotheses were developed in light of prior studies. The model was validated using an online survey approach, with 250 government employees receiving questions. Because of the global Covid-19 situation and the difficulty in gathering data, convenience sampling was adopted. A total of 215 surveys were returned. 200 questionnaires were kept after cleaning for further examination. SmartPLS was used to analyzes the data. It was revealed that, all four hypotheses were supported. The framework that is being proposed has the potential to have significant practical implications for e-government initiatives all over the world,

particularly for the Jordanian government as it implements e-FAWATEER com.

Keywords: e- FAWATEERcom, Technology Adoption, UTAUT, Smart-PLS

Introduction

Technological breakthroughs have transformed the world into a global village. Most nations are engaging beyond borders to achieve a similar set of goals (Hassan, Abbas, & Zainab, 2018; Alkhwaldi, & Al Eshoush, 2022). In this situation, employee participation based on an organization's services environment and dependence on accessible methods for quicker communication and interaction of various business components has grown crucial (Hassan et al., 2018; Alkhwaldi, & Al Eshoush, 2022). As a result, financial transactions are conducted through internet sources both nationally and globally (Hong, Thong, Chasalow, & Dhillon, 2011). To provide online public services for users, governments all over the globe have invested a lot in information technology (IT) (Bhuasiri, Zo, Lee, & Ciganek, 2016).E-government platforms efficiently provide citizens with governmental services, boost departmental efficiency, and cut expenses. How to increase public acceptability of e-government technologies is a critical challenge for many countries (Bhuasiri, et al., 2016).

Currently, the internet has altered the globe. These frequent and swift adjustments helped to adapt people to the numerous technology applications present in our environment and to make them more acceptable. At the same time, many who worked with modern technology found it impossible to imagine a world without the everyday and efficient use of tools like PCs and phones. The majority of these gadgets are linked to internet services that allow users to communicate despite great distances. These modifications helped to alter communication patterns since they heavily rely on social networks and the internet, which helped to forge connections among people and facilitate communication. We are required to use all forms of communication technology in today's society, schools, workplaces, and commercial organizations in order to obtain information, purchase goods, develop connections, and carry out daily tasks. Internet technology and its applications were adopted by the Jordanian government in the middle of the 1990s for the aforementioned reasons (MOICT, 2015). The “government's” assessment of the significance of this technology led to a number of quick changes and advancements in this environment. Since that time, several public and private companies have made use of this technology to provide their consumers with the most recent services in order to keep up with the incredible improvements that the globe has lately witnessed in the “profit” and

“non-profit” sectors. When the government first began offering “DSL service” in 2001, there were only 128,000 or so subscribers; by 2015, there were 5.7 million (Internet World Stats). The Jordanian government has improved the information and communications industry as a result of these procedures in order to provide the best services to Jordanians (Alkhwaldi, & Al Eshoush, 2022;Jordan.gov, 2015). The most eminent activity was the presentation of the electronic government project in 2002 as a reaction to His Highness Ruler Abdulla II's vision by thinking up a public procedure pointed toward improving the norm of administrations proposed to residents and organizations, helping efficiency and productivity in the public area, and supporting and working with all exchanges and public administrations to be more proficient and cutthroat while decreasing expenses and formality. In conjunction with the relevant ministries and agencies, such as the “Ministry of Information and Communication”, “Ministry of Justice”, “Ministry of Finance”, and “Central Bank of Jordan”, the government enacted a law. In an effort to prevent any violations or potential issues, regulations and legislation are being developed that regulate the reciprocal procedure for obtaining various governmental services (Jordan.gov, 2015). According to these inclinations, Shannak and Aldhmour, (2009) the government started implementing the E-government; the Jordanian government supported these applications and activities by creating legislation and laws and offering all necessary facilitations to the interested and concerned authorities. E-bills (e-Fawateercom), which was sent off in 2012 as one of the web based business applications given by the Jordanian e-taxpayer supported organizations and applied through the National Bank, is the latest contribution. The electronic payment services (e-bills, e-Fawateercom) are made available through an “electronic payment gate” that was set up in conjunction with the host company, "Emerging Markets Payments Jordan" (EMP), "Your Payments Company" for electronic payment, and "MIGS" for electronic payment, a Master Card subsidiary. Utilizing the internet to promote secure electronic payment operations, a capable electronic system was developed to manage individual payment processes for joint private and governmental institutions. According to Mayanja (2020), service providers and financial institutions alike can make use of this technology. Security information privacy, consumer rights defense, and user access to services are all protected by this system's compliance with regulations and laws. Few studies have been conducted to determine the factors that influence consumers' perceptions of using electronic payment services in Jordan due to the establishment of this kind of service (CBJ, 2015).

The “Central Bank of Jordan (CBJ)” formally launched the e-FAWATEERcom portal “(www.eFAWATEERcom.jo)” in June 2014, allowing customers to review, pay, and inquire about their bills online

through various payment methods. As a result, both businesses and individuals are increasingly using Internet banking services (The Central Bank of Jordan, 2018). To achieve an electronic government by 2020, the Jordanian government is committed to enhancing e-government services and automating processes. Ten e-services were made available to Jordanians on January 1, 2018, by a variety of ministries and other governmental entities (The Jordanian E-Government, 2018).

As is the situation with many developing nations, there is no legal framework in Jordan to secure any type of electronic payment. Taken into account at the same time is the rise in cybercrime brought on by the "information technology" revolution and the usage of "networks" for data transfer between people and organizations, which poses a serious risk to all users (Alkhwaldi, & Al Eshoush, 2022). To preserve the moral and financial well-being of citizens and institutions, as well as their right to privacy, a specific legislation must be passed Ahmed, M., (2021).

They talked about the problems from two different points of view. The following obstacles have been investigated by government agencies (service providers) in the first instance: "IT infrastructure", a lack of "information", "security" and "privacy", a lack of "trust", a lack of a "comprehensive policy", a "legal" and "regulatory framework", a lack of qualified human resources, "public-private collaboration" or "partnerships", "training" and "knowledge transfer"," e-Gov transformation", resistance to change, operating costs and budget constraints, and a lack of a clear strategy that looked at the technological challenges focused on developing and adopting standards for data exchange and system interoperability, establishing secure networks based on shared standards. On the other hand, citizens' reluctance to use E-Gov service providers was due to a preference for in-person assistance, a distrust of online services, a lack of funds to purchase a computer and sign up for internet service, as well as worries about security and privacy (Carter et al., 2011). The e-Fwateercom payment system is controlled by the Central Bank of Jordan and operates on the Madfooatcom corporation's services platform (https://www.efawateercom.jo). For the company owner (service provider), customers, social welfare groups, outside agencies, and government agencies, the EPS provides a gateway website. People may manage their financial activities while following to stringent security and compliance requirements thanks to integrated services offered to users (both individuals and enterprises) and consistent payment transmission standards Alkhwaldi, & Al Eshoush, 2022). The e-payment platform allows EPS business users to keep receipts that they may later deliver to other relevant clients (Alibraheem, 2021). Security and privacy procedures (such digital signatures and encryptions) are used throughout the payment communications to ensure the security and confidentiality of such sensitive data. .

Review

Although there are many alternative technological theories, the UTAUT model is regarded as one of the better ones for illuminating the dynamics of adoption. The development of “UTAUT” is based on a number of “research models”, including planned behavior theory, “reasoned action theory”, the model of technology adoption, motivational models, TAM-TPB hybrid models, and theories of innovation dissemination and PC usage. Venkatesh et al., (2003), examined this model and came to the conclusion that social influence, effort expectancy, enabling condition, and performance expectancy all significantly affect technology adoption. The UTAUT model, according to the findings, explains 70% of the variation in how people utilize technology. There have been several studies on technology adoption, some of which merit attention (Alkhwaldi, & Al Eshoush, 2022; Alshannag, et al,. 2022; Mayanja, 2020) and used UTAUT as the foundation model.

E- FAWATEERcom

According to Al-Ma'aitah (2013), the “e-payment” process is "the process of electronically transforming any kind of values from the payer to the payee." However, the definition of an electronic payment system is "the existence of an e-payment gate in an integrated form and supportive banking services to facilitate payment in current transactions through the internet and payment by the cell phones" (CBJ, 2015). The adoption of e-payment services in Jordan reflects the government's view that e-services that can streamline access to services are needed to improve the quality of social and economic life in response to the huge developments in communications and information technology in the Jordanian market. This will have an impact on the economy as a whole through cash flow procedures, marketing efforts for e-commerce apps, and cost savings from not printing as many banknotes (Jordan.gov, 2015As a result, the government created the "e-fawateercom" website, a customized electronic platform that allows service providers from different ministries to inquire about financial transactions without having to go on site, with the aim of saving time and performing work in a secure, efficient, and affordable manner. In June 2014, the Jordanian Central Bank launched e-fawateercom, a first-of-its-kind national and governmental service that allows people, consumers, or aliens with “bank accounts” in Jordan to inquire about and review their bills electronically through ATMs, Internet banks, phones, banking branches, or any other method of payment that is currently available. These payments can be used to pay for anything that requires communication between a number of parties, such as banks that hold customers' accounts and businesses that provide services over an internet network, as well as the Central Bank that keeps track of all movements of this

service in all directions (CBJ, 2015). In addition to paying for communications, education, health, taxes, and governmental fines, these funds can also be used to pay for water and power bills Ahmed, M., Younis, H., & Abumandil, M. (2022).

Performance Expectancy

Using the system to improve work performance is a well-defined definition of performance expectation (Venkatesh et al., 2003; Kamal, 2012). Venkatesh et al. (2003) defined performance expectation as the extent to which individuals may enhance their performance at work. The adoption and distribution of information technology are predicted to perform below expectations, based on the research that is currently accessible (Venkatesh et al., 2003; Junadi, 2015; Alshannag et al., 2022). AlAwadhi & Morris' (2008) study also indicated that performance expectations, peer influence, effort expectations, and enabling conditions all have an effect on how many people use e-government services.

Effort Expectancy

According to Venkatesh, et al. (2003), effort expectancy is "the level of ease associated with using the system." According to Venkatesh et al. (2003), the effort expectation of information technology users significantly affects their behavioral intentions. They also said that gender, experience, and age may act as moderators in the link between behavioral intention and effort expectation (Venkatesh, et al., 2003). In addition to other factors, several research have suggested a potential connection between effort expectation and the uptake of e-services (Venkatesh et al., 2003; Alshannag, Et al,. 2022).

Social Influence

According to Venkatesh et al. (2003), social influence is the stage at which an individual begins to understand the benefits others feel need that they utilize the new method. According to Venkatesh et al. (2003), social influence is the extent to which a person takes into account the opinions of others while deciding whether or not to employ a new method. It means that the results of publics' opinions on how people utilize technology are indicated. According to Venkatesh et al. (2003), social influence is a significant predictor of one's inclination to utilize information and communication technologies. According to several research, social impact directly influences “behavioral intention” to adopt “IT” usage (Venkatesh et al., 2003).

Facilitating Conditions

According to Venkatesh et al. (2003), the facilitating condition describes how much people believe that an organizational and technological

infrastructure exists to facilitate the application of new information technology. A theoretical model was created by Kraemer Gurbaxani and King in 1992 to examine the variables influencing public acceptability of e-government services in Taiwan. The findings showed that key determinants of citizen acceptance of e-government services were ease of use, perceived usefulness, perceived risk, compatibility, trust, self-efficacy, external influences, interpersonal effects, and enabling conditions. In addition, the findings provide convincing evidence of how people's intentions to use the online tax filing and payment system are influenced by their attitudes toward behavior. In view of the review's discoveries, the creators attested that the accompanying variables ought to be considered while deciding the reception of e-taxpayer driven organizations: self-efficacy, trust, the influence of others, the perception of usefulness, compatibility, the facilitating condition, the perception of risk, the influence of others, and the perception of ease of use. They also suggested that government agencies set their priorities based on how important these things are in relation to one another.

Conceptual Framework

In this study, the e- FAWATEERcom Adoption in Jordan research paradigm was developed using the “Unified Theory of Acceptance and Use of Technology (UTAUT)” (Venkatesh et al., 2003). There may be a variety of advantages to using “UTAUT”. According to the researcher's analysis of the model, Since UTAUT was developed utilizing data on employees' working environments, it is more suitable to large enterprises than previous models of acceptance technology (Venkatesh et al., 2003). Additionally, it was able to predict the adoption of information technology in about 70% of cases, as opposed to 40% for previous user adoption models (Venkatesh et al., 2003; Davis et al., 1989). In addition, eight models were used to create the “UTAUT” structures (Venkatesh et al., 2003). Additionally, new scales that can be employed with the adoption of “e- FAWATEERcom” may be created by combining the previous scales that were used to evaluate the constructs. Last but not least, according to Venkatesh et al. (2003), this model primarily takes into consideration the social and technological factors that influence consumer acceptance of technology. As a result, the suggested model for this study takes into account how performance expectations, effort expectations, social influences, and conditions that make adoption of e- FAWATEERcom easier.

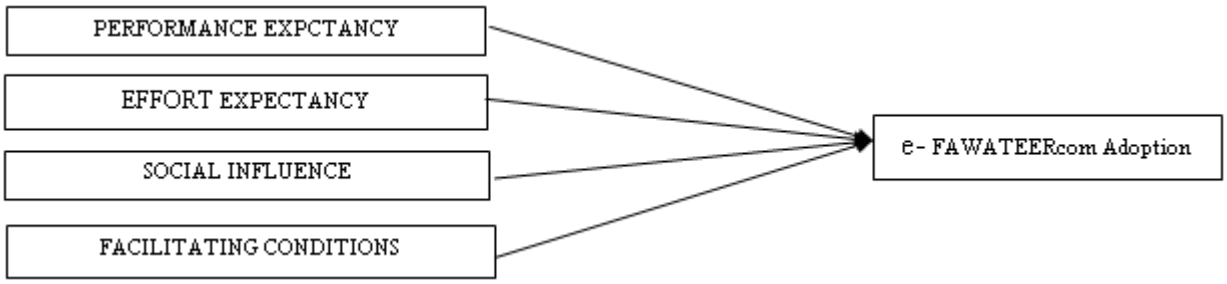

Figure 1: Proposed framework

Hypotheses Development

The following hypotheses were constructed in accordance with the framework, literature, and supporting theories mentioned above. This is consistent with prior research (e.g Alshannag et al., 2022;Venkatesh et al., 2003;AlAwadhi & Morris' 2008;Bandyopadhyay and Fraccastoro, 2007; Al-Gahtani et al., 2007; McLeod et al., 2009;Wang and Shih, 2009) that show performance expectation is one of the key factors in adoption and usage of technology. Three of the four UTAUT constructs—facilitating conditions, performance expectancy, and social influence—were found to be important determinants of Americans' intentions to embrace e-filing, according to Carter et al.'s (2011) research. According to UTAUT, performance expectation is the best predictor of a person's behavior in deciding whether or not to utilize a certain information system or piece of technology and is significant at all stages of assessment in both required and voluntary situations (Venkatesh et al., 2003). The results did not suggest that this link has been investigated in the Jordanian context, despite the fact that concept and literature emphasize that performance expectation affects desire to implement "e-FAWATEERcom". As a result, the hypothesis that follows is developed Ahmed, M., & Abumandil, M. (2021).

H1: In Jordan, there is a significant association between performance expectancy and e- FAWATEERcom use.

The majority of studies using the "UTAUT" model found that behavioral intention to utilize an information system platform was favorably impacted by effort expectation. Venkatesh et al. (2003) claim that effort expectation has a significant impact on users' behavioral intentions with regard to using information technology. Despite this theoretical insight, there is no indication that researchers have looked into how effort expectations affect the uptake of e-FAWATEERcom in Jordan. The following theory is put out as a consequence.

H2: In Jordan, there is a significant association between effort expectancy and e- FAWATEERcom adoption.

Social effect is a key predictor of intention to utilize information technology, according to the available data. Perceived benefit, outside pressure, and societal pressure all have a positive influence on businesses' decisions to embrace e-government services, claim (Tung & Rieck, 2005), they further added that, “E-government” adoption is positively correlated with perceived benefits, outside pressure, and social impact. In fact, research (Dadayan & Ferro, 2005; Venkatesh et al., 2003) has demonstrated that social influence is a potent predictor of behavioral intention to use information and communication technology. There was also proof that the social influence notion and behavioral intention were inextricably linked.

H3: In Jordan, there is a favorable association between social factors and e- FAWATEERcom adoption.

In technology adoption models like UTAUT, the enabling condition is a crucial idea (Venkatesh et al., 2003). Three of the four UTAUT parts — working with conditions, execution hope, and social impact — were main considerations influencing Americans' probability to embrace e-recording, as indicated by Carter et al. 's (2011) research. According to Wang and Shih (2008), favorable conditions are associated with actual technology use. While previous research illustrates how enabling factors affect IT adoption, there is a dearth of data demonstrating how facilitating conditions affect e-FAWATEERcom uptake in Jordan. The following theory is put out as a consequence.

H4: In Jordan, there is a positive association between Facilitating conditions and e-FAWATEERcom adoption.

RESEARCH DESIGN

There are two sections to the questionnaire. The demographic information about the responder is provided in the questionnaire's first part. Each variable under investigation has been given its own section; the endogenous (dependent) variable is e- FAWATEERcom Adoption, whereas the exogenous (independent) factors include performance expectancy, effort expectancy, social influences, and facilitating conditions. The responders had to carefully fill out every box in the questionnaire, marking their choice as a check in front of each question. Every question has a box in front of it that is creating a Seven Likert scale. A degree of agreement choice from one to seven can be selected for each box on the Likert scale. All Jordanian government departments employed at the time made up the study's population. 250 government personnel were given questionnaires as part of an online study that was conducted. Because of the global Covid-19 situation and the difficulty in gathering data, convenience sampling was adopted. A total of 215 surveys were returned. 200 questionnaires were kept after cleaning for further examination.

4.0 ANALYSIS AND RESULTS

The PLS-SEM method was used for multiple regression analysis. Both the structural model and the measurement model were evaluated using Smart-PLS 3.2.8.

Measurement model Assessment

First, we evaluated Smart-PLS's parameters for model fit, or the constructs' reliability and validity. We evaluated Cronbach Alpha (CA) and the composite-reliability (CR) for reliability. According to Table 1, the CR and CA values for each construct vary from 0.733 to 0.863 and 0.832 to 0.852, respectively. All of the constructs' AVEs, or convergent validity, were over the cutoff point of 0.5. All of the constructions' AVE values fall between 0.583 and 0.636.

Table 1. Reliability and Validity

	Cronbach's Alpha	**CR**	**AVE**
E- FAWATEERcom Adoption	0.733	0.852	0.636
performance expectancy	0.863	0.846	0.591
effort expectancy	0.815	0.847	0.583
social influences	0.831	0.842	0.612
facilitating conditions	0.822	0.832	0.606

The "extent to which a construct is truly distinct from other constructs by empirical standards" (Hair et al., 2017, p. 115) is what is referred to as discriminant validity (DV). However, the Fornell-Larcker Criterion has been used to calculate the DV for this model, as shown in Table 2 (J. F. Hair et al., 2010). According to Hair et al. (2017), this shows that "the square root of AVE (diagonal) is higher than the correlations (off-diagonal) for all reflective constructs".

Table 2. Fornel-Larcker Criterion

	E-FAWATEERcom Adoption	performance expectancy	effort expectancy	social influences	facilitating conditions
E- FAWATEERcom Adoption	0.747				
performance expectancy	0.529	0.772			
effort expectancy	0.656	0.583	0.673		
social influences	0.432	0.511	0.623	0.699	
facilitating conditions	0.521	0.423	0.511	0.603	0.721

Structural model Assessment

The structural model's parameters were evaluated once the measurement model's parameters were fulfilled. We looked at the path coefficient and the R2 value for the coefficient of determination. According to the study's R2 value (coefficient of determination), 71% of the variance in the dependent variable, i.e., adoption of E-FAWATEERcom, is explained by independent variables, i.e., performance expectation, effort expectancy, social effects, and enabling factors. To analyze the "P-value" and "T-Value" hypotheses testing, i.e., path coefficient, the bootstrapping procedure was done in Smart-PLS with a significant level of 5%. The outcomes of the structural model are shown in Table 3 below. The first hypothesis H1 “There is a positive relationship between performance expectancy and E- FAWATEERcom adoption in Jordan” was significant at 0.05 level of significance (β=0.428, t=8.546, p<0.01). Based on the analysis, second hypothesis H2 “There is a positive relationship between effort expectancy and E- FAWATEERcom adoption in Jordan” also supported (β=0.516, t=10.302, p<0.01). Similarly third hypothesis H3 “There is a positive relationship between social influences and E- FAWATEERcom adoption in Jordan” also supported (β=0.516, t=10.302, p<0.01). And the final hypothesis H4 “There is a positive relationship between facilitating conditions and E- FAWATEERcom adoption in Jordan.” also supported (β=0.516, t=10.302, p<0.01).

Table 3 Direct Hypothesis Testing

	Hypo	Beta	T-Value	P-Value	Remarks
H1	performance expectancy -> E-FAWATEERcom Adoption	.428	8.546	0.000*	Supported
H2	effort expectancy -> E-FAWATEERcom Adoption	.516	10.302	0.000*	Supported
H3	social influences -> E-FAWATEERcom Adoption	.435	8.723	0.000*	Supported
H4	facilitating conditions -> E-FAWATEERcom Adoption	.435	8.723	0.000*	Supported

Conclusion

Through the UTAUT theory, this research offers a theoretical foundation for the factors influencing the adoption of e- FAWATEERcom. Because it is comprehensive in character and has recently garnered more popularity with researchers as compared to other technological acceptance models, UTAUT is employed as the underpinning theory. The UTAUT framework's ability to predict employee acceptance of information systems in large businesses is one of its many significant advantages. The authors are currently conducting a study, and the results are expected to contribute to the existing body of research on the

effects of e-FAWATEERcom adoption by providing some evidence.The study also adds to the body of literature since there have been very few investigations into the Middle Eastern region's adoption of e-FAWATEERcom, particularly in the context of Jordan, and into the accounting profession employing UTAUT variables. As a result, this study may be regarded as the first to have suggested evaluating the acceptance of e- FAWATEERcom.

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