

# Evaluating the Influencing of Trust Based Factors on Using Mobile Commerce in Jordan

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**Abstract:** the principle objective of this research is studying the impact of believe primarily based elements on the behavioral purpose closer to the use of m-trade in Jordan by running on a new version based totally on tam as well as answering the research questions posed. on this have a look at, a survey questionnaire, which involved 606 respondents, is adopted to combination the outcomes. the end result of the PLS path version showed that structural warranty, statistics satisfactory and device satisfactory are undoubtedly related to the preliminary Agree with. perceived usefulness and preliminary accept as true with are definitely associated with the behavioral goal to use m-commerce. perceived ease of use became observed negatively associated with the behavioral goal to use m-commerce. behavioral purpose to use m-trade is positively related to the real utilization of m-trade. the study effects showed that agree with based totally factors impart a considerably advantageous impact on behavioral goal to use m-trade in Jordan, which implies that agree with based totally factors are elements that decide the useful behavior to use m-trade services.

**Keywords:** E-Commerce, Trust Factors, Mobile Commerce.

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## 1. RESEARCH BACKGROUND

According to Chong et al., (2012), there are drawbacks and restrictions in m-commerce, and agree with is one of the huge aspect. although it is a critical aspect, it has no longer been taken under consideration when developing current generation acceptance version (tam). this and different factors has gradual-down m-trade. however, Islam et al., (2011) referred to that these barriers are progressively being addressed and, hence, m-commerce has a vivid prospect as the age of wireless and mobility has end up a Fashion inside the 21st century. similarly, nguyen (2014) of the view that client pride should met and lots of businesses renowned its importance in building long-term boom of a business.

In Jordan, mobile trade is still in its early degrees; and comparatively, phone users aren't acquainted with it on this country in step with the research by way of abdelkarim (2010), protection worries are accounted as number one hassle of humans in Jordan, as well as different reasons which include loss of wireless infrastructures and m-commerce laws. so on this us of a, accept as true with elements play a critical role in increasing usability level of m-commerce, and but sufficient research on investigating and evaluating Contributing agree with elements have no longer carried out in step with the cutting-edge published scholarly works. however, the importance of carrying out research on comparing trust signs is highlighted whilst cell penetration in Jordan is said at 147% by the give up of 2015 (telecommunication regulatory fee). therefore, it's miles obvious that agree with of m-commerce stays unknown to, and m-commerce underused by customers. there's a demand, as a consequence, to comprehend the degree of trustfulness of m-trade elements and to evaluate these elements which have an effect on reputation of the usage of it for m-trade among Jordanian human beings. so this study takes the agree with based elements (structural warranty, information first-rate, system nice, preliminary believe) into attention when the use of m-trade among Jordanian human beings.

This research sheds some light on technology acceptance levels with respect to m-commerce among Jordanian people. The outcomes of this study may contribute to both theoretical and practical aspects. Theoretically, the proposed research contributes in:

1. Extending a comprehensive model contributing to online m-commerce customer behavior literature by expanding the Technology Acceptance Model (TAM).
2. Expanding the current scholarly literature by identifying the trust-based factors influencing the use of m-commerce among customers who may have already accepted this technology, but have not fully used its capabilities.
3. Contributing to the online trust literature by evaluation the role of customers trusts towards m-commerce and how it can be increased.

In addition to the above stated contributions, the proposes research attempts to serve as an assistance to practitioners, particularly banks and market shareholders to understand the behavior, needs and concerns that are harbored by present as well as potential clients. Market exploration at a time where M-commerce is still in its infancy, should be conducted by industry stakeholders if they are inclined to guarantee successful business in the emerging market. Hence, in this study, the top factors supporting the spread and progress of m-commerce in a developing country, namely Jordan, are examined.

## **2. LITERATURE REVIEW**

Jordan is still lacking in terms of M-commerce application, and this phenomenon has sparked the interests among scholars in this country to explore this subject. Accordingly, this study tries to decide the factors that impact the adoption of M-commerce in the context of Jordan. Additionally, this study will attempt to establish the theories of technology acceptance pertinent to the business and cultural setting of this country. Further, models of technology acceptance that are based on the Western standards are deliberately altered and refined by both local and international scholars in order to assure the appropriateness of the usage of such models in the non-Western contexts. Therefore, studies on M-commerce usage in the setting of Jordan conducted during the recent years would be scrutinized. As such, the contribution made by these past works in addition to the possible gaps in the literature can be ascertained.

Also e-commerce was defined as "every contract for goods or services concluded between a supplier and a consumer within the system to sell or provide services remotely. it has organized by the supplier that is used for this contract one technique or more to connect remotely to conclude of the contract and its implementation". Or it the process of exchange of goods, services or information through the Internet and sites International Network (Muir et al. 2001).

Electronic commerce is the blending all of the technology, infrastructure, barter and goods, and reflect the process that make industry for deriving practical applications, producers, users and the exchange of information and activities of economic and using them through complementary process in a global market named the World Wide Web or Internet market (Alkhureji, 2003).

Impact of e-Commerce from the importance of the goals that seeks to achieve and which they can make high profit rates that could not have been achieved under traditional commerce, with growing talk about e-commerce and the role it will play in the determine the fate of organizations in the future, the affirms the importance of e-commerce compared with traditional commerce are numerous advantages, where e-commerce can increase sales and cost reduction.

Studies on M-commerce acceptance or technology were generally focusing on the perspective of the customer, which have led to a diverse as well as rich understanding on the topic of M-commerce demand. These studies are summarized content-wise particularly with respect to the research objectives, methods as well as variables for the purpose of research and practice. Various methods of research were applied by these studies whereas the gathering of data was through the interview method. Several key factors have been discovered in terms of the perspective of consumers that affect M-commerce usage. Factors including trust based factors (Structural Assurance, Information Quality, System Quality, Initial Trust) seem to impede the M-commerce. The perspectives of the suppliers have also been explored by some of the studies, as viewable in Table 1 The table assists this study in investigating the factors that impact new technology M-commerce.

Table 1: Related Studies

Study	Research objective(s)	Respondents	Factor(s) related to this study
Masrek et al. (2018)	To developed numerous models presenting the trust concern and the effect on users' mobile banking behaviour.	365 Samples	Information quality, System quality, Trust,
Singh et al. (2018)	To investigates the importance of attitudes towards mobile commerce as antecedents of mobile commerce adoption using Technology Acceptance Model (TAM), especially in the Malaysian market.	160 Samples	Perceived usefulness, Perceived ease of use, Perceived Trust,
Blaise et al. (2018)	To measure their perceptions of performance and effort expectancies, social influence, the facilitating conditions of m-commerce trust and perceived risk, and their m-commerce purchase intentions.	177 participants	Trust
Gu et al. (2016)	To examines the factors influencing consumers' initial trust in wearable commerce.	266 respondents	trust propensity, Initial Trust
Faqih et al. (2015)	To examines its Perceived usefulness and Perceived ease of use to explain the individuals adoption intentions toward mobile commerce.	425 respondents	Perceived usefulness, perceived ease of use, behavioral intention to use, Trust,
Alzubi et al. (2018)	to increase the intention to use Arabic M-marketing websites among Arab users. As such, the increase number of Arab e-commerce websites is expected to cause consumer to switch their online purchasing intentions towards the local Arab websites.	1950 Samples	Perceived usefulness, Perceived ease of use, Trust Factor Behavioral intention to use
Thongpapanl et al. (2018)	To offer insights to mobile retailers operating internationally in their decisions to standardize or adapt the mobile-shopping environment to deliver the most valuable, trustworthy, and engaging solutions to customers.	1183 Users	Trust,
Cunningham et al. (2018)	As the diffusion of m-commerce reaches the late majority, do the barriers of acceptance during m-commerce's infancy still apply today? And do the same barriers exist across the global marketplace? Though phenomenal growth continues in the use of mobile devices, investigations of traditional barriers of use of m-commerce are limited.	1000 Samples (500 US and 500 Chinese)	m-commerce Trust, m-commerce intention
Zhou (2012)	To examined users' initial trust in mobile banking in china	240 respondents	System quality, Information quality, initial trust, Structural assurance
Nassuora (2013)	To understand some factors that influence the adoption of m-commerce in Jordan based on traditional technology models.	160 respondents	Perceived usefulness, Perceived ease of use, Perceived Trust,

### 3. CONCEPTUAL FRAMEWORK

The research framework is the base of the study problems. The framework shows that all concepts, meaning and proposition are related to the research problems. Meanwhile, despite many progressions made, Technology Acceptance Model (TAM) is still the popular tool among scholars in various domains (Davis, 1989). TAM is actually still efficient in

describing the concept of acceptance. Nonetheless, using techniques of assessment corresponding with the assessment of a technology process, in this context, M-commerce, is just as crucial. Furthermore, a more comprehensive study should be carried out so that the effects of many types of environments in M-commerce could be understood (Chen, 2010). The use of TAM is progressing but notwithstanding its method of measurement, there exist problems in terms of carrying out an all-inclusive evaluation in order that the model application method within the M-commerce framework can be established.

Applicable factors such as structural assurance, information quality, system quality, initial trust, perceived ease of use, perceived usefulness, behavioral intention to use and also actual use have been highlighted by past studies. Nevertheless, none of these factors have been included within the completed model of these studies, implying the non-existence of the assessment on the multifaceted relationships that are present among these factors. Also, the behavioral intention of M-commerce services amongst people in Jordan has not been examined, meaning that, the comprehension towards this notion is yet to be established. Therefore, with the use of a more comprehensive model as illustrated in Figure 1, this current study will present the first-hand concepts for the implementation of M-commerce among people in Jordan

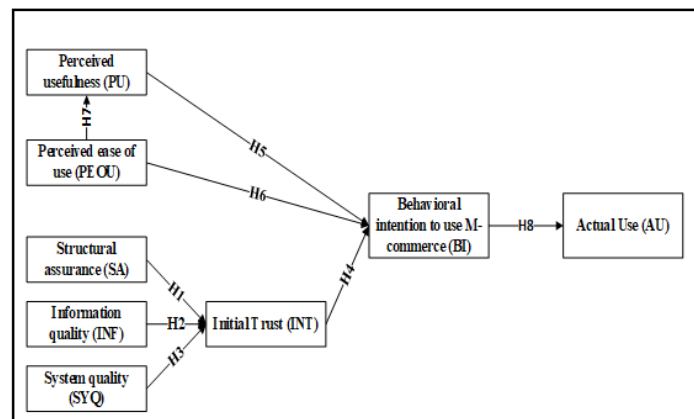


Figure 1: Proposed Model for the Research

## RESEARCH SAMPLE

In this research, based on the fact that the study determines the Evaluating Trust-based Factors Influencing Using M-commerce in Jordan. The elements of the study are the samples will be randomly selected from undergraduate and postgraduate students at Jordan universities and other Jordanian people which represent group of 18 to 24 age female and male users. Some Jordanian private and public universities are taken as the sampling unit. Data collected through distributed questionnaire to the universities students and other Jordanian people.

## 4. RESULTS AND DISCUSSION

### 4.1 RESPONDENTS PROFILE

Nine demographic characteristics were identified in this study, namely: gender, age, marital status, family income, internet experience, internet usage per day, mobile knowledge, internet generation, and level of m-commerce. Table 2 shows the profile of the participants on these variables.

Table 2, shows that the majority of participants were male 57.3% and single 65.8% while the remaining participants were female and married. As for age, 19.8% were 24 years old, 18.9% were 23 years old, and only 7.4% were 18 years old.

In relation to income, most of the participants had an income of 1000-1500 JOD 25.4%. 17.5% had an income of under 500 JOD, 24.6% had an income of between 500-1000 JOD, 24.9% had an income between 1500-2000 JOD, and 9.7% had an income of higher than 2000 JOD. In terms of Internet experience, 32.7% of the participants had been internet experience more than 4 years, 16.7% between 1 to 2 years, 27.5% between 2 to 3 years, and 23.1% between 3 to 4 years. In addition to that, regarding the level of internet usage per day, around 52% of the respondent using internet more than three hours daily, and only 10.4% of the respondents using internet less than one hour daily.

Regarding mobile knowledge, most of the respondents had a good knowledge of mobile 50.5% and only 1.5% with very poor knowledge of mobile, this mean that the most of the respondent are well known about mobile knowledge.

In term of mobile generation the most of respondent using the fourth generation with 72.8% of all response rates. Finally, regarding the level of m-commerce, the researcher classifies the level of m-commerce to two categories: basic level (level 1 and 2) and advanced level (level 3 and 4). While Internet businesses are widespread globally, the demographic Table 4.2, revealed that majority (42.1% + 31.5% = 73.6%) of the studied sample was on the basic level (by added the value of level 1 with value of level 2) of m-commerce.

**Table 2: Demographic profile of participants (n =406)**

	Recurrence	%
<ul style="list-style-type: none"> <li>• Men</li> <li>• Women</li> </ul>	347 259	57.3 42.7
<b>Age</b>		
<ul style="list-style-type: none"> <li>• 18</li> <li>• 19</li> <li>• 20</li> <li>• 21</li> <li>• 22</li> <li>• 23</li> <li>• 24</li> </ul>	45 74 70 94 89 114 120	7.4 12.2 11.5 15.5 14.7 18.9 19.8
<b>Marital status</b>		
<ul style="list-style-type: none"> <li>• Single</li> <li>• Married</li> </ul>	399 207	65.8 34.2
<b>Family income</b>		
<ul style="list-style-type: none"> <li>• Under 500 JOD</li> <li>• Between 500-1000 JOD</li> <li>• Between 1000-1500 JOD</li> <li>• Between 1500-2000 JOD</li> <li>• Higher Than 2000 JOD</li> </ul>	106 149 154 138 59	17.5 24.6 25.4 22.8 9.7
<b>The usages of Internet</b>		
<ul style="list-style-type: none"> <li>• &lt; a year</li> <li>• Between one and two</li> <li>• Between two &amp; Three</li> <li>• Between Three &amp; Four</li> <li>• &gt; 4 years' experience</li> </ul>	0 101 167 140 198	0 16.7 27.5 23.1 32.7
<b>The usages of Internet</b>		
<ul style="list-style-type: none"> <li>• &lt; a year</li> <li>• Between one and two</li> <li>• Between two &amp; Three</li> <li>• Between Three &amp; Four</li> <li>• &gt; 4 years' experience</li> </ul>	63 108 118 168 149	10.4 17.8 19.5 27.7 24.6
<b>The understanding of mobile</b>		
<ul style="list-style-type: none"> <li>• Too weak</li> <li>• Weak</li> <li>• Reasonable</li> <li>• Acceptable</li> <li>• Excellent</li> </ul>	9 64 82 306 145	1.5 10.5 13.5 50.5 24
<b>Internet generation</b>		
<ul style="list-style-type: none"> <li>• Third Generation</li> <li>• Fourth Generation</li> <li>• Fifth Generation</li> </ul>	93 441 72	15.3 72.8 11.9
<b>level of m-commerce</b>		
<ul style="list-style-type: none"> <li>• Less Than 1 Years (level 1)</li> <li>• 1-2 Years (level 2)</li> <li>• 2-3 Years (level 3)</li> <li>• More Than 3 Years (level 4)</li> </ul>	255 191 94 66	42.1 31.5 15.5 10.9

#### 4.2 HYPOTHESES TESTS

Table 3, shows the hypotheses testing and what results achieved from that:

**Table 3: Hypotheses testing results**

No.	Hypothesis	Path	T-statistics	P value	Result
1	SA -> IT	0.271	4.952 <sup>***</sup>	0.000	Support
2	IQ -> IT	0.291	6.117 <sup>***</sup>	0.000	Support
3	SQ -> IT	0.211	4.105 <sup>***</sup>	0.000	Support
4	IT -> BI	0.391	7.704 <sup>***</sup>	0.000	Support
5	PU -> BI	0.307	7.009 <sup>***</sup>	0.000	Support
6	PEOU -> BI	0.081	1.694 <sup>NS</sup>	0.119	Not Support
7	PEOU -> PU	0.516	11.807 <sup>***</sup>	0.000	Support
8	BI -> AU	0.550	13.736 <sup>***</sup>	0.000	Support

#### 5. LIMITATIONS AND RECOMMENDATION

Studies on m-trade surroundings can be classed into categories, and those categories are generation infrastructure and services. in this look at, the linkage among adoption and behavioral purpose to apply relating to informative offerings of m-trade in online buying is examined. in precise, factors underneath scrutiny in this work are the influences of m-commerce utilization on on-line shopping while the users of Jordan consciousness. the usage of m-trade offerings is the only awareness of this take a look at. for this reason, the factors regarding commerce process or shopping can be exact.

The facts to be obtained pertain to the conceptualization that eases the structural assurances, facts nice, gadget nice, preliminary agree with, perceived usefulness, perceived ease of use and behavioral purpose to use with era reputation version (tam) are combined for the cause of this examine, and this mixture lets in the scrutiny on the elements related to the implementation of m-commerce. A few of the human beings. most of these impact the reputation of m-commerce among in Jordan.

The present take a look at examines the adoption of cellular commerce among people that excluded the perspectives of different parties like merchants, providers, government officers, that form a capability demographic going through the hassle. the take a look at is specially focused on Jordanian society and restrained to a few consider elements – others that were excluded will also be massive.

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