

**THE ROLE OF WEBSITE QUALITY AND CONTINUOUS-
USE INTENTION TOWARDS ONLINE BANKING
PERFORMANCE OF JORDANIAN COMMERCIAL BANKS**

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UNIVERSITI SAINS ISLAM MALAYSIA

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OF JORDANIAN COMMERCIAL BANKS**

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Thesis submitted in partial fulfilment for the degree of
DOCTOR OF PHILOSOPHY IN
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UNIVERSITI SAINS ISLAM MALAYSIA

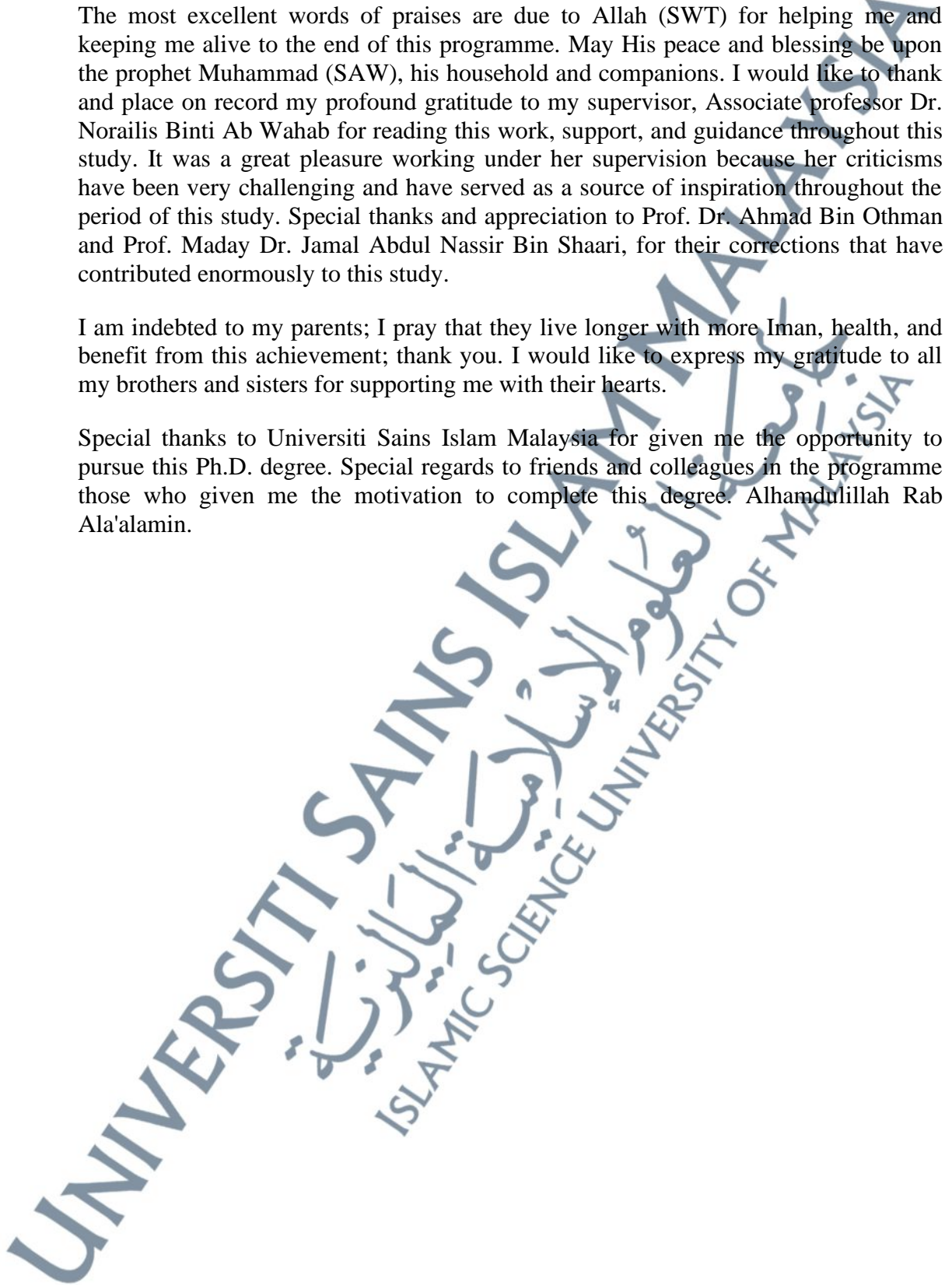
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ABSTRAK

Kepentingan niat penggunaan berterusan dalam menjelaskan kesan komponen kualiti laman sesawang terhadap prestasi perbankan atas talian telah menjadi sebuah isu yang dikaji oleh banyak penyelidik. Oleh itu, kajian ini menyiasat kesan kualiti maklumat, kualiti sistem, dan kualiti e-perkhidmatan terhadap niat penggunaan berterusan dan prestasi perbankan atas talian, serta kesan niat penggunaan berterusan terhadap prestasi perbankan atas talian. Ia juga menyiasat kesan mediasi niat penggunaan berterusan terhadap hubungan antara pemboleh-pemboleh ubah bebas dan prestasi perbankan atas talian. Data daripada 372 responden telah dianalisis menggunakan PLS-SEM. Dapatan menunjukkan bahawa prestasi perbankan atas talian dipengaruhi secara signifikan oleh INQ, SYQ, dan E-SQ. Dapatan ini memberikan wawasan yang berharga bagi para penyelidik dan pembuat keputusan untuk meningkatkan komponen-komponen kualiti laman sesawang, memandangkan peranan pentingnya dalam kejayaan prestasi perbankan atas talian. Analisis lanjutan menunjukkan bahawa kesan pemboleh-pemboleh ubah bebas, yakni INQ, SYQ, dan E-SQ, terhadap niat penggunaan berterusan adalah positif dan signifikan. Kajian ini juga mendapati bahawa niat penggunaan berterusan memberikan kesan positif dan signifikan terhadap prestasi perbankan atas talian. Niat penggunaan berterusan memberikan kesan mediasi negatif dan positif antara ketiga pemboleh ubah bebas dan prestasi perbankan atas talian. Secara lebih terperinci, kajian ini mendapati bahawa niat penggunaan berterusan memberikan kesan mediasi positif terhadap hubungan antara SYQ, E-SQ, dan prestasi perbankan atas talian, manakala ia memberikan kesan mediasi negatif terhadap hubungan antara INQ dan prestasi perbankan atas talian. Oleh itu, tumpuan yang berlebihan kepada INQ boleh menyebabkan prestasi perbankan atas talian yang lebih rendah disebabkan oleh taraf niat penggunaan berterusan yang lebih rendah. Dapatan-dapatan ini menunjukkan peranan penting niat penggunaan berterusan dalam meningkatkan kesan-kesan pemboleh-pemboleh ubah ini terhadap prestasi perbankan atas talian. Oleh itu, para pembuat keputusan mesti membangun sebuah konfigurasi tepat bagi komponen-komponen berkenaan, sehingga boleh memberikan hasil ekonomi yang lebih besar bagi bank-bank perdagangan Jordan berbanding pesaing-pesaingnya. Seterusnya, hal ini boleh membawa kepada taraf niat penggunaan berterusan yang lebih tinggi dan prestasi perbankan atas talian yang lebih baik.

ABSTRACT

The importance of continuous-use intention to explain the impact of website quality components on online banking performance has been an issue of concern for many researchers. Therefore, this research examined the impact of information quality, system quality, and e-service quality on continuous-use intention and online banking performance, as well as the influence of continuous-use intention on online banking performance. It also examined the mediating impact of continuous-use intention on the relationship between the independent variables and online banking performance. Data from 372 respondents were analysed using PLS-SEM. The results indicated that online banking performance was significantly influenced by INQ, SYQ, and E-SQ. These present valuable insights for researchers and decision-makers to improve website quality components, considering their critical role in online banking performance success. Further analyses showed that the effects of the independent variables, namely INQ, SYQ, and E-SQ, on continuous-use intention were positive and significant. This study also found that continuous-use intention had a positive and significant effect on online banking performance. Continuous-use intention mediated the negative and positive relationships between the three independent variables and online banking performance. More specifically, the study found that continuous-use intention had a positive mediation effect on the relationship between SYQ, E-SQ, and online banking performance, while it had a negative mediation effect on the relationship between INQ and online banking performance. Therefore, an excessive focus on INQ may result in lower online banking performance due to lower continuous-use intention. The findings suggest the important role of continuous-use intention in increasing the effects of these variables on online banking performance. Therefore, decision-makers need to develop a correct configuration of these components, thus giving Jordanian commercial banks superior economic results over their competitors. In turn, this would lead to a higher level of continuous-use intention and better online banking performance.

الملخص

إن أهمية نية الاستخدام المستمر لشرح تأثير مكونات جودة موقع الويب على أداء الخدمات المصرفية عبر الإنترنت لا تزال مصدر قلق للعديد من الباحثين. لذلك، فحص هذا البحث تأثير جودة المعلومات، جودة النظام وجودة الخدمة الإلكترونية على نية الاستخدام المستمر وأداء الخدمات المصرفية عبر الإنترنت، بالإضافة إلى تأثير نية الاستخدام المستمر على أداء الخدمات المصرفية عبر الإنترنت. كما درست تأثير نية الاستخدام المستمر كوسيط على العلاقة بين المتغيرات المستقلة وأداء الخدمات المصرفية عبر الإنترنت. تم تحليل البيانات من خلال ٣٧٢ مستجيباً باستخدام نمذجة المعادلات الهيكلية للمربعات الصغرى الجزئية (بي ال أس- أس اي ام). أشارت النتائج إلى أن أداء الخدمات المصرفية عبر الإنترنت قد تأثر بشكل كبير بجودة المعلومات، جودة النظام وجودة الخدمة الإلكترونية. وبناءً على ذلك، تقدم هذه النتائج رؤية قيمة للباحثين وصناع القرار لتحسين مكونات جودة الموقع، مع الأخذ في الاعتبار دورها الحاسم في نجاح أداء الخدمات المصرفية عبر الإنترنت. أظهرت التحليلات الإضافية أن تأثير المتغيرات المستقلة (جودة المعلومات، جودة النظام وجودة الخدمة الإلكترونية) على النية المستمرة للإستخام هو إيجابي وذات مغزى. ووجدت هذه الدراسة أيضاً أن نية الاستخدام المستمر كان لها تأثير إيجابي وهام على أداء الخدمات المصرفية عبر الإنترنت. ومن المثير للاهتمام أن النية المستمرة للإستخام توسطت سلبياً وإيجابياً العلاقة بين المتغيرات الثلاثة المستقلة وأداء الخدمات المصرفية عبر الإنترنت. وبشكل أكثر تحديداً، وجدت الدراسة أن نية الاستخدام المستمر كان لها تأثير وساطة إيجابي على العلاقة بين جودة النظام، جودة الخدمة الإلكترونية والأداء المصرفي عبر الإنترنت، في حين كان لها تأثير وساطة سلبى على العلاقة بين جودة المعلومات وأداء الخدمات المصرفية عبر الإنترنت. وبالتالي، قد يؤدي التركيز المفرط على جودة المعلومات إلى انخفاض أداء الخدمات المصرفية عبر الإنترنت بسبب انخفاض نية الاستخدام المستمر. توصلت النتائج إلى أن نية الاستخدام المستمر لها دور المهم في زيادة تأثير هذه المتغيرات على أداء الخدمات المصرفية عبر الإنترنت. لذلك، يحتاج صانعو القرار إلى تطوير التكوين الصحيح لهذه المكونات، مما يمنح البنوك التجارية الأردنية نتائج اقتصادية أعلى من منافسيها. بدوره، سيؤدي ذلك إلى زيادة مستوى النية المستمرة لإستخام الخدمات المصرفية عبر الإنترنت وتحسين أدائها.

TABLE OF CONTENTS

CONTENT	PAGE
AUTHOR DECLARATION AND COPYRIGHT	i
ACKNOWLEDGEMENTS	ii
ABSTRAK	iii
ABSTRACT	iv
الملخص	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF APPENDICES	xi
LIST OF ABBREVIATIONS	xii
CHAPTER 1 INTRODUCTION	1
1.1 Background of the Study	1
1.1.1 Information Technology and the Internet in Jordan	2
1.1.2 Evolution of Banking System in Jordan	5
1.2 Statement of the Problem	9
1.3 Research Questions	13
1.4 Objectives of the Study	16
1.5 Significance of the Study	18
1.6 Justification of the Study	20
1.7 Scope of the Study	22
1.8 Definition of Key Terms	23
1.9 Organisation of the Study	24
1.10 Conclusions	26
CHAPTER 2 LITERATURE REVIEW	27
2.1 Introduction	27
2.2 Online Banking performance	27
2.2.1 Online Banking	27
2.2.2 Benefits of Online Banking	29
2.2.3 Global Perspective of Online Banking	32
2.2.4 The Arab World Perspective of Online Banking	33
2.2.5 Regulation and Laws of Online Banking	36
2.2.6 Jordanian Literature on Online Banking	40
2.2.7 Performance Assessment	43
2.2.8 Online Banking Performance Assessment	45
2.3 Website Quality	51
2.3.1 Quality Concept	51
2.3.2 History of Quality	52
2.3.3 Website Quality Components	55
2.4 Continuous-Use Intention	68
2.4.1 Role of Continuous-Use Intention as a Mediator	71
2.5 Review of Prior Related Literature	72
2.5.1 Website Quality Components (INQ, SYQ, and E-SQ) with Continuous-Use Intention	72
2.5.2 Website Quality Components (INQ, SYQ, and E-SQ) with Online Banking Performance	74
2.5.3 Continuous-Use Intention and Online Banking Performance	76

2.5.4	Website Quality Components, Continuous-Use Intention with Online Banking Performance	77
2.6	Gap in the Literature Review	83
2.7	Underpinning Theories	84
2.7.1	Website Quality Theory	85
2.7.2	Acceptance and Continuous-Use Theories.....	88
2.8	Conceptual Framework.....	95
2.8.1	Explanation of Constructs in Conceptual Framework.....	95
2.9	Hypothesis Development.....	103
2.9.1	Relationship between INQ, SYQ, E-SQ and Online Banking Performance.....	103
2.9.2	Relationship between INQ and Continuous-Use Intention	104
2.9.3	Relationship between SYQ and Continuous-Use Intention	105
2.9.4	Relationship between E-SQ and Continuous-Use Intention	105
2.9.5	Relationship between Continuous-Use Intention and Online Banking Performance.....	106
2.9.6	Mediating Role of Continuous-Use Intention	106
2.10	Conclusions	107
CHAPTER 3 RESEARCH METHODOLOGY		109
3.1	Introduction.....	109
3.2	Research Design	109
3.3	Types of Research Design	111
3.4	Quantitative Design	111
3.5	Measurement of Variables/Instrumentation	112
3.5.1	Components of Website Quality	113
3.5.2	Continuous-Use Intention.....	114
3.5.3	Online Banking Performance.....	115
3.6	Questionnaire Design.....	116
3.7	Pilot Study	118
3.7.1	Validity Test.....	119
3.7.2	Reliability Test.....	120
3.8	Data Collection	121
3.8.1	Population of Study.....	121
3.8.2	Sample of Study	122
3.8.3	Sampling Techniques	123
3.8.4	Data Collection Procedure.....	123
3.9	Methods of Data Analysis	124
3.10	Research Process	126
3.11	Conclusions	128
CHAPTER 4 RESULTS AND ANALYSIS		129
4.1	Introduction.....	129
4.2	Response Rate.....	129
4.3	Sample Characteristics.....	130
4.4	Non-response Bias Test.....	132
4.5	Descriptive Statistics	134
4.6	Common Method Bias Test.....	136
4.7	Initial Data Examination, Screening and Preparation.....	137
4.7.1	Analysis of Missing Data	137
4.7.2	Analysis of Outliers.....	138

4.7.3	Normality Test.....	138
4.7.4	Linearity Test	143
4.7.5	Homoscedasticity Test	144
4.7.6	Multicollinearity Test	146
4.8	Assessment of PLS-SEM Outcome	147
4.8.1	The Measurement Model.....	148
4.8.2	The Structural Model.....	159
4.9	Conclusions	176
CHAPTER 5 DISCUSSION, RECOMMENDATIONS, AND CONCLUSION ..		177
5.1	Introduction.....	177
5.2	Executive Summary.....	177
5.2.1	Executive Summary vs. Abstract, Differences.....	177
5.3	Discussion.....	179
5.3.1	To Examine the Effects of Website Quality Components (INQ, SYQ, and E-SQ) on Online Banking Performance	179
5.3.2	To Evaluate the Effects of Website Quality Components (INQ, SYQ, and E-SQ) on Customers' Continuous-Use Intention	181
5.3.3	To Determine the Effect of Clients' Continuous-Use Intention on Online Banking Performance	184
5.3.4	To Investigate the Mediating Effect of Customers' Continuous-Use Intention on the Relationships between INQ, SYQ, E-SQ, and Online Banking Performance	185
5.4	Implications of the Study	188
5.4.1	Managerial Implications.....	189
5.4.2	Theoretical Implications.....	192
5.4.3	Methodological Implications.....	195
5.5	Limitation and Suggestions for Future Research.....	196
5.6	Conclusion	198
REFERENCES		201
APPENDICES		240

LIST OF TABLES

Tables	Page
Table 1.1: Research Directions and Approach	17
Table 2.1: Summary of Previous Studies about Online Banking Adoption	40
Table 2.2: Comparison of Information Quality Models	57
Table 2.3: Comparison of System Quality Models.....	59
Table 2.4: Comparison of E-Service Quality Models.....	62
Table 2.5: Administrative Organisation and Six Sigma Principles	65
Table 2.6: Differences and Similarities among QM, Six sigma, and IT.....	67
Table 2.7: Summary of Prior Studies Related to this Research.....	79
Table 3.1: Measurement Instruments for the Components of WQ.....	113
Table 3.2: Measurement Instruments for CUI.....	114
Table 3.3: Measurement Instruments for OBP	115
Table 3.4: Description of Instruments Used in the Questionnaire.....	118
Table 3.5: Reliability Coefficient for Multiple Items in Pilot Study (N=30)	121
Table 3.6: List of Jordanian Commercial Banks	122
Table 4.1: Response Rate of the Questionnaires.....	130
Table 4.2: Summary of Respondents' Demography	131
Table 4.3: Group Descriptive Statistics for the Early and Late Respondents.....	133
Table 4.4: Statistically Significant Differences between Early and Late Responses.....	133
Table 4.5: Descriptive Analysis	135
Table 4.6: Unrotated Factor Analysis	136
Table 4.7: Normality Test	140
Table 4.8: Correlations among the Exogenous Variables.....	146
Table 4.9: Multicollinearity Test based on Tolerance and VIF Values.....	147
Table 4.10: Loadings, Reliability and Convergent Validity Values	151
Table 4.11: Discriminant Validity	154
Table 4.12: Cross Loading of the Items.....	156
Table 4.13: R-Square of the Endogenous Latent Variables.....	161
Table 4.14: Direct Relationship (INQ, SYQ, E-SQ, and OBP).....	162
Table 4.15: Direct Relationship (INQ, SYQ, E-SQ, and CUI).....	165
Table 4.16: Direct Relationship (CUI and OBP).....	167
Table 4.17: Results of Mediation Test.....	172
Table 4.18: Recapitulation of the Hypotheses Findings	172
Table 4.19: Effect Size (f^2).....	173
Table 4.20: Predictive Relevance (Q^2).....	174
Table 4.21: Goodness of Fit (GoF).....	175
Table 5.1: Executive Summary vs. Abstract, Differences	177

LIST OF FIGURES

Figures	Page
Figure 1.1: The Jordanian Banking System	8
Figure 1.2: Structure of the study	25
Figure 2.1: Global Online Banking Market	33
Figure 2.2: The Networked Readiness in Jordan	34
Figure 2.3: Online Banking Performance Model.....	50
Figure 2.4: History of QM	53
Figure 2.5: Website Quality Evaluation Framework	87
Figure 2.6: Technology Acceptance Model.....	89
Figure 2.7: Theory of Planned Behaviour Model	92
Figure 2.8: Theory of Planned Behaviour Model	94
Figure 2.9: Model of Determining OBP Using WQ Components.....	96
Figure 2.10: Model of Determining CUI Using INQ	97
Figure 2.11: Model of Determining CUI Using SYQ.....	98
Figure 2.12: Model of Determining CUI Using E-SQ.....	99
Figure 2.13: Model of Determining OBP Using CUI.....	100
Figure 2.14: Model of Determining CUI as a Mediator Variable.....	101
Figure 2.15: Conceptual Framework	103
Figure 3.1: Research Design of the Study	110
Figure 3.2: Research Process and Design	127
Figure 4.1: Test of Linearity for Continuous-Use Intention (CUI)	143
Figure 4.2: Test of Linearity for Online Banking Performance (OBP)	144
Figure 4.3: Homoscedasticity Test for Continuous-Use Intention (CUI).....	145
Figure 4.4: Homoscedasticity Test for Online Banking Performance (OBP)	145
Figure 4.5: Measurement Model.....	159
Figure 4.6: PLS Algorithm Direct Relationship (INQ, SYQ, E-SQ, and OBP).....	161
Figure 4.7: PLS-SEM Bootstrapping Direct Relationship (INQ, SYQ, E-SQ, and OBP).....	162
Figure 4.8: PLS Algorithm Direct Relationship (INQ, SYQ, E-SQ, and CUI).....	164
Figure 4.9: PLS-SEM Bootstrapping Direct Relationship(INQ, SYQ, E-SQ, and CUI)	164
Figure 4.10: PLS Algorithm Direct Relationship (CUI and OBP)	166
Figure 4.11: PLS-SEM Bootstrapping Direct Relationship (CUI and OBP).....	166
Figure 4.12: PLS Algorithm Indirect Relationship	168
Figure 4.13: PLS-SEM Bootstrapping Indirect Relationship	168

LIST OF APPENDICES

	Page
Appendices	
Appendix 1: English Questionnaire	240
Appendix 2: Arabic Questionnaire	245
Appendix 3: Outlier	250
Appendix 4: Arbitration of Questionnaire 1	251
Appendix 4: Arbitration of Questionnaire 2	252



LIST OF ABBREVIATIONS

n.a.	no author/no artist
cbj	central bank of jordan
wq	website quality
It	information technology
Inq	information quality
qm	Quality management
e-sq	electronic service quality
syq	system quality
cui	continuous use intention
tam	technology acceptance model
tpb	theory of planned behaviour
bp	bank performance
obp	Online bank performance
isp	internet service provider
iws	internet world stats
dos	the department of statistics
gdp	gross domestic product
ict	information and communication technology
servqual	service quality
e-servqual	electronic service quality
iss	information system success
cbuae	central bank of the united arab emirates
netmba	internet center for management and business administration
dji	department of trade industry
kpa	key processes area
hai	healthcare associated infection
is	information system
erp	enterprise resource planning
ais	accounting information system
utaut	unified theory of acceptance and use of technology
pls	partial least squares
ieo	independent evaluation office
sem	structural equation modelling
iss	Information system success
spss	statistical package for the social science