

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methods used to collect the data and examine the study hypotheses. It explains the research design, measurement, questionnaire design, data collection, and the technique used to obtain the outcomes of the study.

3.2 Research Design

Research design is an investigation strategy to obtain answers to study questions (Kerlinger, 1986). According to Zikmund et al. (2010), research design is a master scheme specifying the methods for collecting and analysing the required data, which is deemed relevant in any research. Similarly, Davis (2000) indicated research design as a guideline for the researcher to discover answers for particular problems.

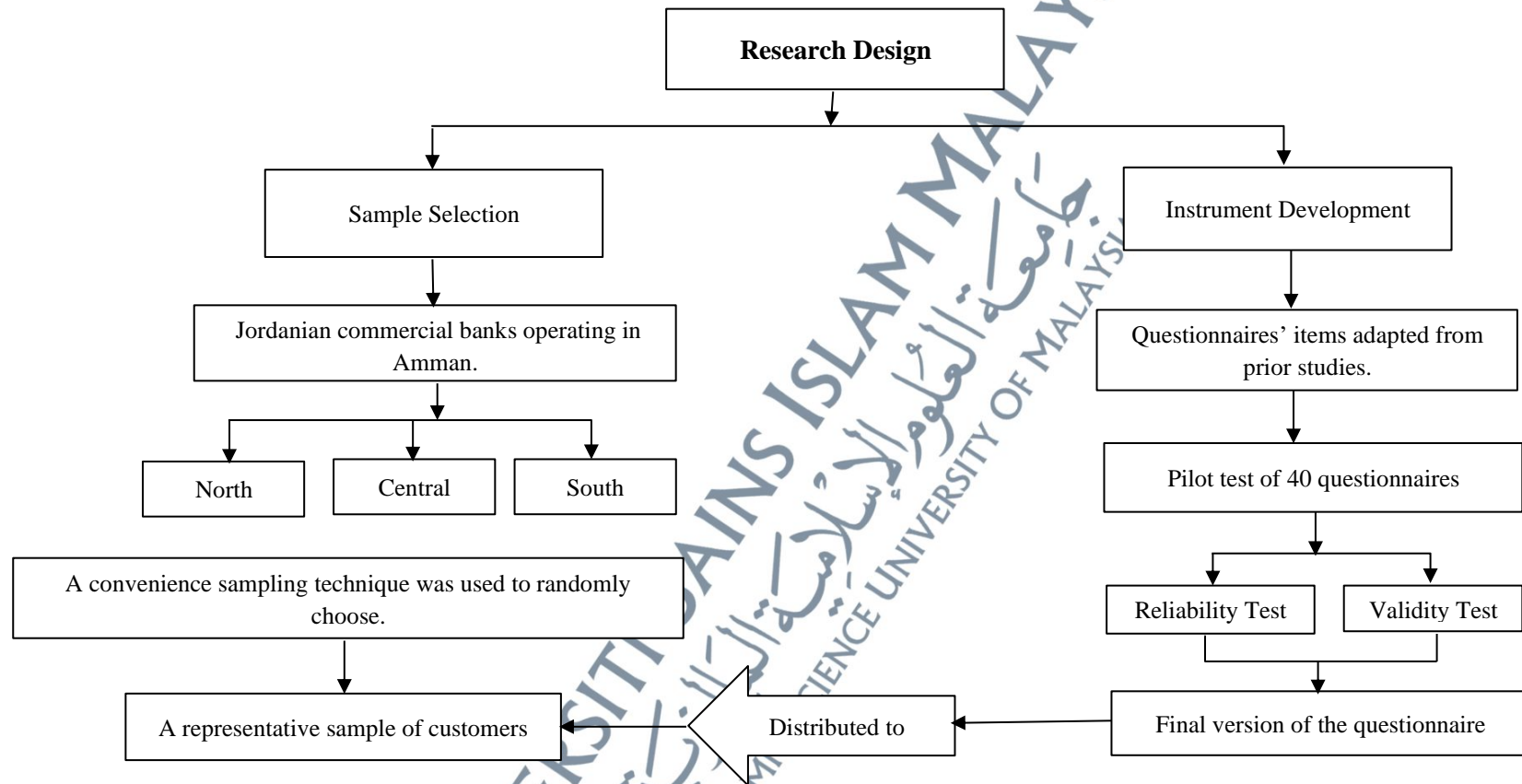


Figure 3.1: Research Design of the Study

3.3 Types of Research Design

Research design comprises the collection of relevant information and data. It helps to distribute, analyse, employ, and obtain data to achieve the study aim (Ranjit Kumar, 2011; Sekaran & Bougie, 2010a). Since the aim of this study is to investigate the relationships between website quality components and online banking performance, with continuous-use intention as a mediating variable, it uses a descriptive approach of research and hypothesis testing (Sekaran & Bougie, 2010a). Accordingly, this study used the quantitative survey approach, which involves collecting numerical data and using inferential statistics to examine the collected data. The data are analysed deductively to find an association between variables, as supported by underlying theories. The approach supposes natural scientific measure of favourable conditions and assumes social reality as an external, impartial reality (Harwell, 2011).

3.4 Quantitative Design

Neuman (2014) explained that the quantitative method addresses reliability by adopting scientific methods like numerical measures, standard techniques, replications, and statistics. Using the quantitative approach in the current study was justified by the research questions. Using numerical data and inferential statistics, as well as the generalisability of results, are some key reasons authors decide to apply the quantitative method (Ghauri & Gronhaug, 2010; Bryman, 2004). Several studies DeLone & McLean (2003) that adopted the IS success model utilised the quantitative survey technique to examine the relationships between variables (Almalki, 2014; Schaupp et al., 2009; Urbach et al., 2010b).

Some considered the quantitative survey approach to be better than the qualitative method because of the generalisability of results (Brockington, 2014). It is therefore a suitable approach for this study. The current study is congruent with other online service studies that applied quantitative survey to examine the relationships between variables (Urbach et al., 2009a; Almalki, 2014). The quantitative approach will allow more detailed estimates and clarity for the relationships between the study variables, besides giving the study outcomes a high level of reliability and validity. The current research adopted this approach not only to explain the effects of different constructs and their significance to clients, but also to determine why clients deem these constructs necessary.

3.5 Measurement of Variables/Instrumentation

The study adapted its measures from the literature. The research model comprised three constructs: website quality components (INQ, SYQ, and E-SQ), continuous-use intention, and online banking performance. Sixteen items were adapted to measure online banking performance (dependent variable), eight items to measure continuous-use intention (mediator), and 26 items to measure website quality components (independent variables). The respondents were asked to indicate their responses to each question on a five-point Likert scale.

The Likert scale was appropriate for this study due to the nature of the respondents and the information they were required to provide. Podsakoff et al. (2012b) opined that a scale of five and seven points is more reliable than higher or lower scales, and a scale with no midpoint may increase the measurement error. Similarly, Dawes (2008) and Sauro (2010) stated that a five or seven-point scale is

likely to produce better results. Table 3.1, Table 3.2, and Table 3.3 present the adapted survey items used to measure the study variables.

3.5.1 Components of Website Quality

Several measures have been reviewed in the literature review chapter. However, this study adapted 26 items from (Ali et al., 2012; Lee et al., 2002; Parasuraman et al., 2005) because they have higher consistency and reliability. In previous tests, their Cronbach's alphas were .94 and .72. The items were also relevant to the context of the study. The measure of WQ is detailed in Table 3.1.

Table 3.1: Measurement Instruments for the Components of WQ

Variable	Code/ Item	Source
WQ	INQ1: The website provides relevant information.	Adapted from Lee et al. (2002)
	INQ2: The website provides an appropriate amount of information.	
	INQ3: The information provided on the website is accurate and free-of-error.	
	INQ4: The information provided on the website is consistent and useful.	
	INQ5: The information provided on the website is complete enough for the client's needs.	
	INQ6: The website provides believable information.	
	INQ7: The website is accessible when needed.	
	INQ8: The bank website saves the client time to get exactly the needed information.	
	INQ9: The information provided on the website is easily interpretable.	
	INQ10: The information provided on the website is based on facts.	
	INQ11: The information provided on the website has a good reputation for quality.	
	INQ12: The information presented on the website is protected against unauthorised access.	
	INQ13: The information presented on the website is easy to understand.	
INQ	SYQ1: The website system is easy to use.	Adapted from Ali et al. (2012)
	SYQ2: The website system has the flexibility and portability to accomplish banking transactions to the fullest.	
	SYQ3: The website system is trustworthy.	
	SYQ4: The website system is easily accessible to precisely do what the client wants.	
	SYQ5: The website system provides up to date information.	
	SYQ6: The response time of the website system is acceptable.	
SYQ		

‘Table 3.1, Continued’

Variable	Code/ Item	Source
E-SQ	E-SQ1: The bank makes accurate promises on the website to the client regarding order delivery and item availability.	Adapted from (Parasuraman et al., 2005)
	E-SQ2: The website deals with problems promptly, as it tells the customer what to do if the transaction is not processed.	
	E-SQ3: The website is safe from intrusion, as the system protects client information.	
	E-SQ4: The bank assists the client through telephone or online representatives if there is a problem regarding the website.	
	E-SQ5: The bank continuously processes the technical functioning of the website.	
	E-SQ6: The bank compensates the client for problems caused by the website.	
	E-SQ7: The customer can access the website quickly and it is easy to use.	

Note: WQ=Website Quality, INQ=Information quality, SYQ=System Quality, Electronic Service Quality=E-SQ, CUI=Continuous-Use Intention, OBP=Online Banking Performance

3.5.2 Continuous-Use Intention

Several measures have been reviewed in the literature review chapter. However, this study adapted 8 items from (Gao et al., 2015; Crespo & Bosque, 2008; Cheng, 2014; Lin et al., 2013), because they have a reliability score of .925 and Cronbach's alphas of between .914 and .860. The items were also relevant to the context of the study. The measure of CUI is detailed in Table 3.2.

Table 3.2: Measurement Instruments for CUI

Variable	Code/ Item	Source
CUI	CUI1: I intend to continue using online banking in the future.	Adapted from (Gao et al., 2015; Crespo & bosque, 2008; Cheng, 2014; Lin et al., 2013)
	CUI2: I intend to take full advantage of online banking.	
	CUI3: I will use online banking regularly in the future.	
	CUI4: I will frequently use online banking in the near future.	
	CUI5: I intend to continue using online banking than using any alternative means (traditional banking).	
	CUI6: The probability that I will use online banking again is high.	
	CUI7: I have positive attitudes toward using the online banking system.	
	CUI8: The likelihood that I would recommend the online banking system to friends, relatives or others.	

Note: WQ=Website Quality, INQ=Information quality, SYQ=System Quality, Electronic Service Quality=E-SQ, CUI=Continuous-Use Intention, OBP=Online Banking Performance.

3.5.3 Online Banking Performance

Several measures have been reviewed in the literature review chapter. However, the study adapted 16 items from (Alawneh et al., 2013; Asad et al., 2016; Olayinka, 2012; Toor et al., 2016) because they have high consistent reliability and Cronbach's alphas of 0.72 and above. The items were also related to the context of the study. The items can be seen in Table 3.3.

Table 3.3: Measurement Instruments for OBP

Variable	Code/ Item	Source
OBP	OBP1: I prefer visiting the branch instead of using online banking services to do my transactions.	Adapted from (Alawneh et al., 2013; Asad et al., 2016; Olayinka, 2012; Toor et al., 2016)
	OBP2: Online banking system periodically sends warning notifications to my account to avoid fraudulent activities.	
	OBP3: I can easily complete any transactions through the online banking service channels.	
	OBP4: Online banking service is secure and safe from any fraud or hacking.	
	OBP5: The security systems of the online banking services send notifications to confirm the transactions are performed by me.	
	OBP6: The use of online banking services, saves time and effort.	
	OBP7: Online banking services are provided in various languages.	
	OBP8: Online banking services do not allow intruders to access my accounts.	
	OBP9: Online banking services have low fees/charges.	
	OBP10: I feel at risk while making transactions through the online banking system.	
	OBP11: Online banking systems work as advertised.	
	OBP12: Online banking systems are exposed to illegal tampering.	
	OBP13: The service delivered through the online banking systems is quick.	
	OBP14: My high confidence in online banking services is making my relationship with the bank closer.	
	OBP15: Online banking services are available 24/7 and anywhere in the world.	
	OBP16: I am satisfied with the transaction processed via online banking services.	

Note: WQ=Website Quality, INQ=Information quality, SYQ=System Quality, Electronic Service Quality=E-SQ, CUI=Continuous-Use Intention, OBP=Online Banking Performance.

The reliability and validity of the data typically depend on question design, survey structure, and accuracy of pilot study results (Saunders et al., 2009). Questionnaires were more appropriate for this research as they allow better and straight-forward statistical treatments, such as coding, tabulation, and analysis (Dawson, 2007). Additionally, most people are familiar with questionnaires, so they are more comfortable responding to them than participating in an interview. Confidentiality afforded by the questionnaire encourages respondents to disclose more information compared to the more personal interview.

Close-ended questionnaires require respondents to tick check boxes, while open-ended questionnaires allow respondents to provide their own comments (Fisher, 2010). Close-ended questionnaires are a popular and reliable data collection instrument. They help respondents to make choices quickly, and the researcher can easily code the information for further analysis (Sekaran & Bougie, 2010a). They are also based on the characteristics of the respondents (Dawson, 2007). The current study used close-ended questionnaires with multiple-choice responses.

3.6 Questionnaire Design

The construction and design of a survey instrument are the most difficult tasks in questionnaire development (Beins, 2009; Krosnick & Presser, 2018). At this stage, two essential matters demand attention, namely content and questionnaire presentation. The research questions must be made as to the point of reference to identify suitable content (Bradburn et al., 2004; Krosnick & Presser, 2018). Because the survey content is consistent with the research questions, supported by the literature, and reviewed by subject experts, the content reflected what it intends to measure. The measures used in this study were adapted from previous studies

(Chakrabortya et al., 2008; Janvrin et al., 2008; Iskandar et al., 2012; Ismail & Abidin, 2009).

In the current research, the questions were worded in an easy to understand and simple to read manner. The instructions were ensured to be clear and accurate. The questionnaire began with interesting and easy questions and ended with sensitive questions. The responses were closed-ended for three reasons: to enable the comparison of responses; to allow the respondents to answer quickly, considering their hectic schedule; and to facilitate data coding for subsequent data analysis (Beins 2009; Krosnick & Presser, 2018).

Sekaran & Bougie (2010a) suggested that the structure and the language of the questionnaire should not be open to over one interpretation and understandable by the respondents. It is essential to word the questions in a way that can be understood by the respondents to obtain a high response rate. The questionnaire was translated from English to Arabic, then it was verified by a language editor. Finally, it was retranslated into the original language (back translation).

The questions were structured to be clearly understood. Clear and consistent instructions were maintained throughout the questionnaire. The respondents were asked to select the most relevant answer for the multiple-choice questions and to select the most appropriate number for the Likert scale items.

Part A of the questionnaire focused on the demographic factors of the respondents, such as gender, age, academic qualification, and years of patronage. The responses were measured on a nominal scale. Part B measured the study variables and comprised three sections. The first section focused on website quality, comprising 26 questions on website quality components (INQ, SYQ, and E-SQ). The respondents were asked to give their response on a five-point "Likert scale, ranging from strongly

disagree (1) to strongly agree (5). The second section inquired eight items on continuous-use intention. The responses were also measured on a five-point Likert scale. The third section contained 16 items on online banking performance. The respondents were also asked to give their response on a five-point Likert scale.

Table 3.4: Description of Instruments Used in the Questionnaire

S/N	Name of scholar	Name of variable	No. of items
1	(Ali et al., 2012; Lee et al., 2002; Parasuraman et al., 2005)	Components of website quality	26
2	(Gao et al., 2015; Crespo & bosque, 2008; Cheng, 2014; Lin et al., 2013)	Continuous-use intention	8
3	(Alawneh et al., 2013; Asad et al., 2016; Olayinka, 2012; Toor et al.,	Online banking performance	16
	Total		50

Source: Author

3.7 Pilot Study

Before distributing the final version of the survey, a pilot study was carried out to validate the instruments using a convenience sample of 40 bank customers. Hazzi & Maldaon (2015) stated that it is always beneficial to conduct a pilot study before the actual data collection. Leon et al. (2011) explained that piloting can correct in advance any errors in the instrument before data collection.

There are several types of instrument validity. The most common is content validity, which is the subjective judgment of the researchers that the measurement items represent the construct in all its aspects. This section discusses the results obtained from validity tests by using descriptive statistics and exploratory factor analysis, as well as reliability tests by using Cronbach's alpha. The collected data were tested for their content and construct validity. Additionally, the reliability of the data was examined. The following sections discuss the tests and their results.

3.7.1 Validity Test

Validity is the level to which a group of criteria is free of random and systematic errors (Hair et al., 2010). The validity of an instrument can be classified into two main categories, namely content validity and construct validity. Content validity is the degree to which the instrument covers all aspects of the examined variables (Das et al., 2008). The instrument has content validity if experts agree it includes items that can cover all variables that are being measured (Hair et al., 2010; Sekaran & Bougie, 2010a). Additionally, Hair et al. (2010) noted that validation involves consulting a small sample of typical respondents and/or experts to assess the suitability of the items chosen to represent the construct. Following these suggestions, the instrument of this study was examined by experts and bank managers to ensure that the tool was comprehensive, relevant, and representative of the measured phenomena. Moreover, the researcher also ensured content validity based on the feedback of the supervisor and management academics. The respondents were also asked to comment if they had any difficulties in understanding the questions. To reduce any misunderstanding and confusion related to the questionnaire items, they were worded carefully and in an easy-to-understand manner. The entire process was completed within three weeks of January 2018.

After considering the feedbacks of the experts, the instrument was further reviewed before administered for the pilot study. Concerning the sample size, some researchers argued that samples of over 150 can be considered sufficient for piloting (Pallant, 2013). As noted by Browne (1995) and cited by Whitehead et al. (2016), the sample should be at least 30. Friede & Kieser (2001) stated that a sample size of 30 to 40 is appropriate for most research. Therefore, a total of 40 questionnaires were randomly and personally administered. Out of that figure, 34 questionnaires were

successfully collected, but four were not correctly completed, leaving only 30 responses for analysis. Some questionnaires were received after the deadline; thus, they were not included in the study. The high response rate, around 75 percent, was obtained because the questionnaires were personally distributed and collected. This process was completed within two weeks between January and February 2018.

3.7.2 Reliability Test

Reliability refers to an estimation of the consistency between the measurements of a construct (Hair et al., 2010). Different methods to measure construct reliability are used. Nonetheless, the most common method applied by studies to analysis the reliability and measure the consistency between the items of the constructs is the Cronbach's alpha coefficient (Sekaran & Bougie, 2010a). Trizano-Hermosilla & Alvarado (2016) added that other methods have been criticised due to their practical weaknesses. Cronbach's alpha overcomes the weaknesses of those methods. Cronbach's alpha has been the dominant method to test reliability, particularly among social science researchers. Therefore, this study used Cronbach's alpha to assess the reliability of each variable separately.

The reliability of each variable was analysed using SPSS v22, it was showed that all the instruments had a high reliability estimates ranged from 0.936 to 0.970. This is in accordance with the standard that a Cronbach's alpha coefficient of 0.60 is counted an average reliability, while a coefficient of 0.70 or higher refers to that the measure has a high reliability criterion (Hair et al., 2010; Sekaran & Bougie, 2010a). The constructs were therefore reliable.

Table 3.5: Reliability Coefficient for Multiple Items in Pilot Study (N=30)

Variable	No. of items	Cronbach's alpha Coefficient
WQ	26	0.970
INQ	13	0.959
SYQ	6	0.925
E-SQ	7	0.940
CUI	8	0.936
OBP	16	0.953
Questionnaire	50	0.954

Note: WQ=Website Quality, INQ=Information quality, SYQ=System Quality, Electronic Service Quality=E-SQ, CUI=Continuous-Use Intention, OBP=Online Banking Performance.

3.8 Data Collection

3.8.1 Population of Study

Population indicates the whole group of people or things of importance that the study seeks to examine (Sekaran & Bougie, 2010a). Population is a grouping of elements that the research is interested in investigating. A sample could be described as a portion of the target population to be studied and can be statistically indicated as a subset that is chosen from a population of study.

The population of this study comprised local and foreign customers of Jordanian commercial banks operating in Amman, as most customers live there. According to CBJ (2018), the number of bank customers in Amman was approximately 900,000, hence the respondents can answer the questionnaire with more confidence and accuracy.

In this study, the Jordanian commercial banks were evaluated by customers. Table 3.6 lists commercial banks operating in Jordan-based on the most recent statistics from the CBJ. These banks were selected as they meet the following criteria:

- Number of branches inside and outside Jordan
- Number of clients
- Accessibility
- Assets

Table 3.6: List of Jordanian Commercial Banks

No.	Establish year	Name of bank	Number of branches including headquarters	Number of mini branches	Number of branches outside Jordan
1.	1930	Arab Bank PLC	74	--	112
2.	1956	Jordan Ahli Bank PLC	55	1	6
3.	1960	Bank of Jordan PLC	69	13	15
4.	1960	Cairo Amman Bank	69	14	19
5.	1974	Housing Bank for Trade and Finance	112	11	14
6.	1977	Jordan Kuwait Bank	56	1	2
7.	1978	Jordan Commercial Bank	28	2	4
8.	1978	Arab Jordan Investment Bank	19	14	1
9.	1989	Invest Bank	27	--	--
10.	1989	Arab Banking Corporation - Jordan	10	--	--
11.	1991	Bank al Etihad	37	--	1
12.	1993	Societe General-Jordan	16	--	--
13.	1996	Capital Bank of Jordan	12	--	--

Source: CBJ (2017).

3.8.2 Sample of Study

It is practically inconceivable for a study that examines many elements to collect data, investigate, or test every element (Sekaran & Bougie, 2010a). Thus, a sample is selected for investigation which is a manageable subset of the population (Sekaran & Bougie, 2016b). The unit of analysis was customers who use online banking provided by the 13 Jordanian commercial banks in Amman, the capital of Jordan (see Section 1.1.2 for more details). In case of analysis approach study where structural equation modeling (SEM) used following recommendation must be in mind. Tabachnick & Fidell (2007) stated that sample size must be 300 valid responses for factor analysis research. According to Hair (2007a) and Rahi (2018) suggested, study that required factor analysis conduct in order to define the dimensionality for the used items, the sample size that must be obtained is 5 times larger (minimum) or 10 times larger (maximum) than the items to be analysed.

Similar to this Hair (2010b) posited that a sample size of 300 and more is deemed fit for a SEM analysis. Lastly, Comrey & Lee (2013) mentioned that sample size of 50 is very weak, whilst 100 is weak, 200 is acceptable, 300 is good, and 500 is very good for SEM analysis. Hence, the sample size for the current study is 300. Nevertheless, to avoid sample size error and non-response problems (Salkind, 2003), the number of questionnaires distributed was increased to 384.

3.8.3 Sampling Techniques

The convenience sampling technique was used to randomly choose a representative sample of Jordanian commercial bank customers in north, central, and south Amman. Studies on online services indicated that convenience sampling is an acceptable and efficient sampling technique (Wali & Opara, 2012; Herington & Weaven, 2009; Molapo, 2008; Lee & Lin, 2005; Sedgwick, 2013a). Zikmund et al. (2010) stated that convenience sampling is used when many questionnaires need to be collected quickly and economically or when obtaining a sample through other means is impractical.

3.8.4 Data Collection Procedure

3.8.4.1 Study Instruments

The survey technique was used to obtain primary data from clients of the 13 selected banks. A key feature of surveys is that the researcher can obtain responses within a short time. Furthermore, the researcher has more opportunities to include the sample and motivate them to give honest responses (Sekaran & Bougie, 2016b). Secondary data were obtained from books, theses, articles, international journals manual, and databases, besides archives of the CBJ and case studies.

3.8.4.2 Measurement Scale

The questionnaire items were measured on a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5) (Asfour & Haddad, 2014; Hajjar et al., 2010; Molina et al., 2010). The current research adapted various scales to measure the key variables (independent variables, mediator, and dependent variable).

3.9 Methods of Data Analysis

Methods of data analysis are the procedure and statistical tools by which researchers analyse data and test research hypotheses, and subsequently refine theories. In this study, descriptive and inferential statistics were employed to analyse the data. The partial least squares structural equation modelling (PLS-SEM) technique was used for data analysis.

After raw data had been collected, all usable questionnaires were coded and keyed into SPSS version 22. The data were then screened to find any data entry errors. A frequency test was run for each variable to identify and correct possible missing values using the variable mean. Descriptive statistics were then used to describe and compare the demographic characteristics (Mishra et al., 2019).

The formulated hypotheses were tested using PLS-SEM. SEM has become a critical approach in investigating the relationship between latent concepts (Hair et al., 2011). PLS-SEM is a statistical path modelling method to carry out complex multivariate analysis of relationships between observed and latent variables (Vinzi et al., 2010). The PLS-SEM approach is a robust, superior, and flexible tool for statistical model building, as well as testing and predicting theory (Lowry & Gaskin, 2014; Ringle et al., 2014). Asyraf & Afthanorhan (2013) stressed that reliable and valid confirmatory factor analysis is better achieved using PLS-SEM.

PLS-SEM is a statistical tool that has been used by many researchers across various areas of social sciences, including business research (Hair Jr et al., 2014b), for instance marketing (Hair et al., 2012; Henseler et al., 2009; Reinartz et al., 2004), information systems (Al-Emran et al., 2018; Hair et al., 2017c), new technology (Henseler et al., 2016), human resources (Becker et al., 2012), family business (Sarstedt et al., 2014), operations management (Penga & Lai, 2012), and strategic management (Gudergan et al., 2012; Lew & Sinkovics, 2013). This is because PLS-SEM can assess the relationship of latent variables with their items (outer model) and relationship among latent variables (inner model) (Hair et al., 2012; Henseler et al., 2016).

PLS-SEM is more robust in handling non-normal data because it has flexible assumptions about the normal distribution of the data (Henseler et al., 2009; Kock, 2016). PLS-SEM estimates paths under conditions of normality with large sample sizes and is more likely to detect variances between groups than the covariance-based SEM approach (Marcoulides et al., 2009). However, under non-normality conditions and with smaller samples, the PLS-SEM method is preferable (Hair et al., 2017c). But even in moderately non-normal data, a large sample size is also needed, though the model is less sensitive to sample and normal distribution (Marcoulides & Saunders, 2006). PLS-SEM also has higher statistical power compared to covariance-based SEM (Haenlein & Kaplan, 2011b; Reinartz et al., 2009). There are some advantages of PLS-SEM, such as ability to analyse a small sample size and non-normal data, on top of its predictive ability (Sarstedt et al., 2014).

For this purpose, the PLS-SEM method was expected to be an excellent model that is superior to first-generation and covariance-based SEM in estimating mediation.

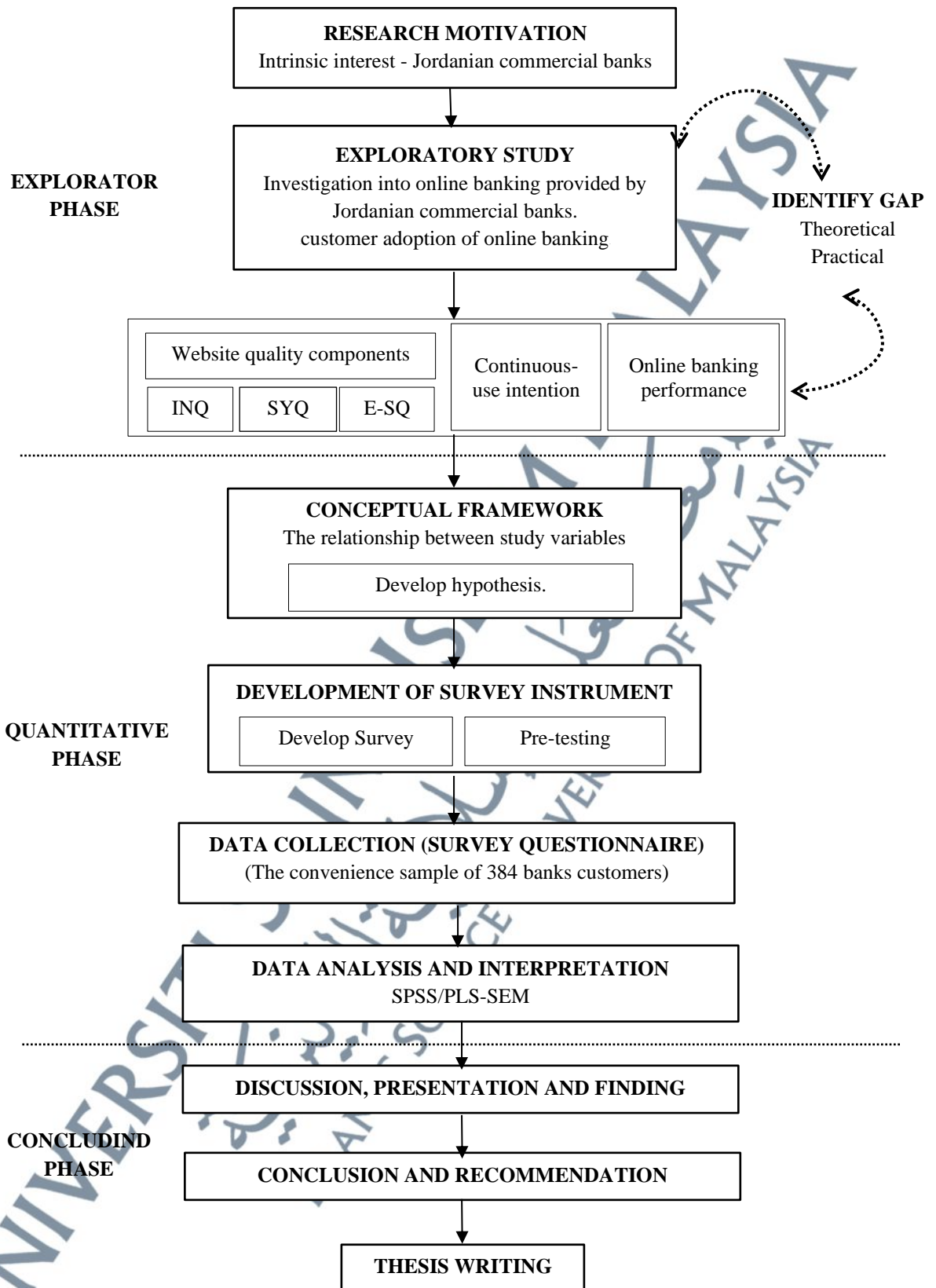
PLS-SEM was selected for this research because of the complexity of the study

model. PLS-SEM is considered more appropriate for a model that includes several exogenous latent factors describing a few endogenous latent factors (Hair et al., 2012; Hair et al., 2013a; Haenlein & Kaplan, 2004a).

PLS-SEM is a multivariate analysis technique that can be used in strategic management, marketing, and other fields of social sciences. Moreover, compared to covariance-based methods, PLS-SEM has no limitations due to the interaction method applied in mediating test, hence it is a practical alternative for examining mediation effects (Chin et al., 2003; Vinzi et al., 2010). PLS-SEM can analyse complex models that contain several impact chains, for instance mediation and other complex links (Lowry & Gaskin, 2014). This study used Smart PLS version 3.0 (Ringle et al., 2014) to identify the reliability, convergent validity, and discriminant validity of the outer model and significance of the path coefficients, coefficients of determination, effect sizes, and predictive relevance of the inner model.

3.10 Research Process

Figure 3.2 shows the research process. This diagram also links the chapters in this thesis. It began the first phase (exploration phase) through a review of the literature to identify the gaps where the study can contribute to. This phase also involved identifying relevant theories for model development, which was part of the second phase (quantitative phase). The questionnaire was developed based on the research model and pre-tested before being distributed. Lastly, the responses were analysed. The final phase included the discussion of findings from the survey data, followed by recommendations and conclusions of this thesis.



Source: Author

Figure 3.2: Research Process and Design

3.11 Conclusions

This chapter explains that the study adopts a quantitative survey technique with the customers of Jordanian commercial banks operating in Amman. The chapter describes the sampling technique used in choosing the sample from the population. Also, detail illustrations of the survey tool and data collection strategy were presented. Furthermore, PLS-SEM as an approach for data analysis applying SPSS v22 and Smart-PLS version 3.0 to test preliminary data analysis, descriptive statistics, outer model, and inner model examination was highlighted. Lastly, the chapter shows the reason and finding of the pilot study.

