

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The globalisation of financial institutions has led banking sector in developing countries to improve electronic service quality, reduce costs, processing time, and enhance service performance (Agus et al., 2007; Al-Dmour et al., 2021; Dauda & Lee, 2015), as such indicators reflect banking performance. Especially, the efficacy of the service performance system is constrained by organisational strategies to achieve its goals (Firdous & Farooqi, 2017). In other words, online banking performance represents an important part of the outputs of the bank's activities and it contributes to the achievement of goals. Furthermore, the banking sector has utilised the online service not only to perform online business activities and to provide new products but also to introduce essential services to their customers (Martins et al., 2014).

Many factors impact online service performance, and these include website quality components (information quality, system quality, and electronic service quality) (Ahn et al., 2007; Bai et al., 2008; Chang et al., 2014; Chen et al., 2015; Chen et al., 2017a; Hsieh, 2019; Liang & Chen, 2009; Lin, 2007; Rostiana & Zuliestiana, 2019; Wen, 2009). First, among the website quality components, information quality (INQ) is one of the important components in the technology acceptance studies (Abu Bakar & Melan, 2018). The technology acceptance literature suggests that improved online service performance requires a client-perceived efficiency of the electronic system and client-perceived criteria for online content (e.g., Kassim & Hussin, 2010). Second, system quality (SYQ) is one of the important components that affect technology adoption, a high-quality system can afford clients with more convenience,

privacy, and responsiveness (Saha et al., 2012) and third, electronic service quality (E-SQ) is one potential determinant of the continuous-use intention and it has a significant effect on online service performance (Agus et al., 2007; Sharma et al., 2017; Suryanto et al., 2016).

In this study, the continuous-use intention is considered as the mediator variable of the relationship between the website quality components and online banking performance, and it is invested to explain the indirect relationship between website quality components and online banking performance. Accordingly, this research focuses on the continuous-use intention of online banking. The increased attention on the continuous-use intention evaluation by consultants and academics reflects the increased pressure to improve online service performance (Hossain et al., 2019; Mohammadyari & Singh 2015). Several studies have shown significant relations between information quality, system quality, e-service quality, and continuous-use intention (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Kim et al., 2019; Li et al., 2018; Suryanto et al., 2016).

This research is conducted in the Jordanian banking sector. Particularly, on Jordanian commercial banks and their branches operating in Amman. The next section highlights the Jordanian banking environment.

1.1.1 Information Technology and the Internet in Jordan

At the crossroads of three continents – Asia, Africa, and Europe – the Hashemite Kingdom of Jordan is an Arab country that links the East and West. This position presents Jordan with the opportunity to be a key trading post in the Middle East for centuries. Jordan shares its borders with Saudi Arabia, Syria, Palestine, and Iraq. Jordan has an area of 89,342 km², with approximately 1,619 km of border. Jordan's

coastline on both the Dead Sea and the Gulf of Aqaba on the Red Sea is nearly 26 kilometres. Jordan is one of the most stable countries in the Middle East (Briney, 2017). It has a population of 10,554,000 million people in 2019 (Internet World Stats, 2019).

Furthermore, Jordan has good internet coverage and information and communication technology (ICT) infrastructure (Al-Hujran et al., 2015; Haddad & Shunnaq, 2008). Like many countries, Jordan relies on all sectors to achieve sustainable economic growth. Since 2000, training courses, seminars, and conferences have been carried out to discuss how to support the development of information technology (IT) in all of Jordan's professional sectors (Al-Qeisi, 2009). Additionally, homes, workplaces, and schools have been provided with advanced infrastructure to facilitate the public's usage of IT services, such as online banking and IT-related expertise (Export.gov, 2017). The last few years have witnessed considerable investment in the information and communication technology (ICT) industry, a subsector of services, like the banking industry (Muala, 2019).

National infrastructure as computers and public and private networks plays a pivotal role in the realisation of any strategic IT initiatives (Al-Jabari, 2013). Jordan has one telecommunication company, four mobile network operators, and several internet service providers (ISPs). All these companies are privately owned and operated. In October 2014, the Jordanian government introduced 16 new ISPs because of the increasing demand for quality, wider bandwidth, and faster internet connectivity (Export.gov, 2017).

In early 2000, significant technological development in the banking sector pushed Jordanian banks to adopt online banking; they must adapt to these changes to maintain sustainable competitive advantage (Anouze & Alamro, 2019). Currently, the

financial sector contributes significant value to the economy. This sector has seen a series of changes, for instance in current laws and regulations, including the legislation of new rules about online banking. The goals of these changes are to improve infrastructure and enhance its ability to adapt to the era of openness and globalisation, so that the Jordanian economy can merge into the global market (Muala, 2019). Additionally, Jordan has positioned itself as a centre for internet-related industry in the Arab region (Al-Dmour et al., 2021). The rapid increase in ISPs, Jordanian web developers, and Jordanian web sites have made the country into one of the most significant players in the region. Jordan makes use of its location to compete with neighbouring countries that are still developing their internet infrastructure and industry. This context provides Jordanian banks with the opportunity to grow further (Export.gov, 2017).

The Jordanian banking sector, as in other countries, is one of the major props of the emerging Jordanian economy. According to the Central Bank of Jordan's (CBJ) quarterly report 2015, financial institutions contributed 18.82 percent to the gross domestic product (GDP) (CBJ, 2015). The banking sector is also deemed as one of the most significant institutions in the financial sector, and it has the largest market capitalisation in the Amman Stock Exchange (Hudairi, 2015).

Despite these notable developments, the adoption of online banking by Jordanian bank customers is still low compared to neighbouring countries like the United Arab Emirates (UAE) (Irvine, 2016). The Department of Statistics (DOS) of Jordan (2016) explained that Jordanians use the internet mainly as a source of information, followed by entertainment, such as watching movies, TV programs, and listening to music. Some internet users surf the internet to read newspapers and electronic journals, send and receive emails, and contact friends and acquaintances

using social networks like Facebook and Skype. Banking services and purchase and sale of goods are the lowest usage (ArabAdvisors, 2012; Irvine, 2016).

Jordan is chosen in this study for many reasons. Jordan has continuously been the political, cultural, and economic centre of the Middle East because of its proximity to markets in the East and West. During the economic reforms of 1991, Jordan became an attractive region for foreign investment. As a sample of an Arab country, Jordan provides a good case for investigating the determinants of online banking performance, to the best of the author's knowledge, the subject has not been adequately examined in Arab specifically and developing countries.

1.1.2 Evolution of Banking System in Jordan

As mentioned earlier, the financial services sector in Jordan contributes significantly to the economy and is a driver of economic growth. It has undergone a series of changes, such as the legislation of new laws and amendment of current rules and regulations. Besides improving infrastructure and enhancing the sector's ability to adapt to the era of technology and economic globalisation, the goal of these changes is to merge the Jordanian economy with the global market (Al-Dmour et al., 2021; Muala, 2019). The banking system is a significant source of economic strength, and the CBJ keeps a pro-development financial position because of the increase in deposits at, and profits of, commercial banks (Oxford Business, 2017). The national banking system comprises the central bank as the legislative authority, Islamic banks, commercial banks, investment banks, and development banks. Below, I summarize the Jordanian banking system.

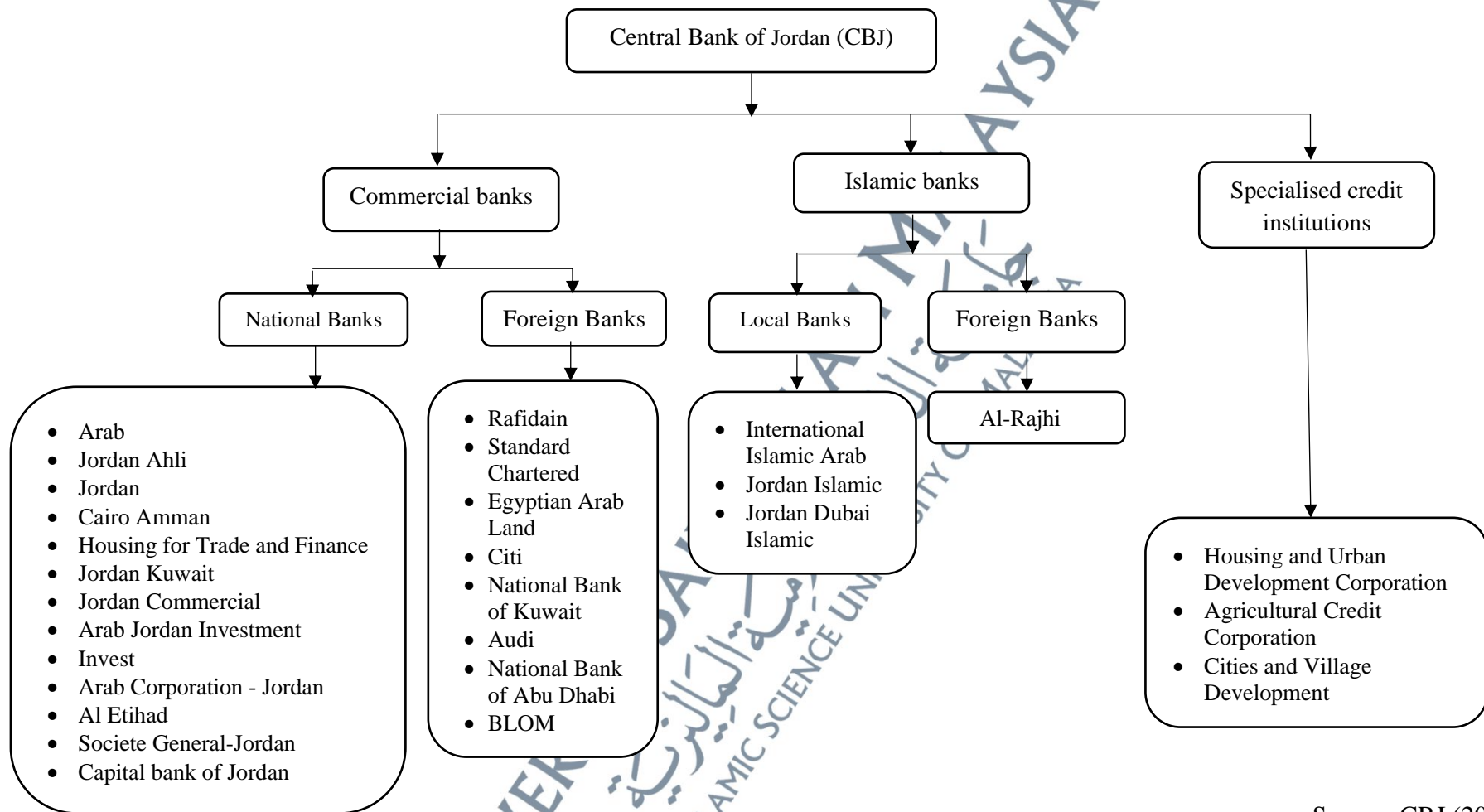
In the 1920s, the Ottoman Bank became the first commercial bank to operate in Jordan at the request of the British. The bank was considered as the state bank because

of the absence of a central bank, and its office was registered in London (Al-Qaisi, 2012). In early 1950, the Jordanian Monetary Board represented the monetary authority, while the CBJ Law was enacted in 1959. In early October 1964, CBJ began its operations (CBJ, 2015). As early as 1949, given the political situation in Palestine, the Arab Bank headquarters were moved to Amman, where it was officially incorporated as a public shareholding company (ABJ, 2016). In the 1950s and late 1960s, six commercial banks were established, comprising three local banks: Jordan Ahli Bank (JAB), Cairo Amman Bank (CAB), and Bank of Jordan (BOJ); and three foreign banks: Rafidain Bank (RB), Standard Chartered Bank (SCB), and Egyptian Arab Land Bank (EALB). In addition, three state-owned specialised credit institutions were also incorporated: Housing and Urban Development Corporation (HUDCO), Agricultural Credit Corporation (ACC), and Cities and Village Development Corporation (CVDC) (CBJ, 2017).

From the 1970s until the late 1990s, the banking sector saw noticeable activities, as twelve new banks were established. They were nine local commercial banks: Jordan Kuwait Bank (JKB), Invest Bank (IB), Housing Bank for Trade and Finance (HBTF), Jordan Commercial Bank (JCB), Bank al Etihad (BE), Arab Banking Corporation-Jordan (ABCJ), Arab Jordan Investment Bank (AJIB), Societe General-Jordan (SGJ), Capital Bank of Jordan (CBoJ); two local Islamic banks: International Islamic Arab Bank (IIAB) and Jordan Islamic Bank (JIB); and a foreign bank: CitiBank. By the turn of the millennium, another local Islamic bank was established Jordan Dubai Islamic Bank (JDIB), on top of five foreign banks, four commercial (National Bank of Kuwait, Audi Bank, National Bank of Abu Dhabi, and BLOM Bank), and one Islamic (Al-Rajhi Bank) (CBJ, 2017).

All banking operations are overseen by the Central Bank of Jordan. By 2011, there were 13 commercial banks, four Islamic banks, three specialised credit institutions, and eight foreign banks. From 1927 to 2011, the sector witnessed several changes and mergers. For instance, in 1927, the Ottoman Bank was established. Throughout the decades, its name had been changed several times, until it became known in October 2003 as Standard Chartered Bank. The Export and Finance Bank (EFB) changed its name to CB in 2005, while Jordan Gulf Bank (JGB) was renamed as Jordan Commercial Bank (JCB) in 2004. Finally, in July 2005, the Jordan National Bank (JNB) was merged with the Bank of Philadelphia Investment (PIB) (CBJ, 2017).

In the present scenario, the managers are very conscious of the need to elicit the best efforts of employees towards the achievement of organisational goals. With the constant increase of multinational banks, today's competitive global marketplace requires institutions of different nationalities to exchange cultural background and work together. For that reason, financial organisations should develop their services to keep current clients and attract new ones (AL-Adwan & AL-Tarawneh, 2017). Based on economic database in the CBJ, Figure 1.1 indicates the current structure of the Jordanian banking system.



Source: CBJ (2017)

Figure 1.1: The Jordanian Banking System

1.2 Statement of the Problem

Online banking performance is one of the most important constructs in realising the goals of a bank (Al-Alawi, 2018; Ho & Wu, 2009; Olayinka, 2012; Tunay et al., 2019). It is an important variable in most studies investigating performance issues (AL-Adwan & AL-Tarawneh, 2017; Al-Dmour et al., 2021; Kim et al., 2018). Continuous improvement of a bank's functions and monitoring its financial condition lead to an increase in bank performance, which has a significant impact on national development and economic growth (Amina & Fedhila, 2018; Paradi & Zhu, 2013). Developing countries suffer from slower economic growth due to weak banking performance (Alalwan et al., 2015; Al-Dmour et al., 2021; Elnihewi, 2015).

In Jordan, the services sector is the largest contributor to the GDP (CBJ, 2015). Although the Jordanian banking sector is the most important services subsector, it suffers from apparent weaknesses (AL-Adwan & AL-Tarawneh, 2017). In particular, commercial banks that suffer from poor performance indicate a low level of online banking adoption by Jordanian clients (Alalwan et al., 2018; Alnsour & Al-Hyari, 2011; Abu-Assi et al., 2014; Al-smadi, 2012; Anouze & Alamro, 2019; Irvine, 2016; Rawashdeh, 2015; Yaseen & El Qirem, 2018). Irvine (2016) found that only 5 percent of Jordanian bank clients have accessed online banking, while Al-Rfou (2013) showed that approximately 41 percent of clients in Jordan can use online banking. The rate of adoption is very low compared to neighbouring countries like the UAE, where over 61 percent of the population uses online banking (Kate, 2015). Shannak (2013) and Anouze & Alamro (2019) mentioned that the prevailing perception is that the rules and regulations of CBJ on online banking are insufficient to protect the client, but the author found this belief to be inaccurate (See Section 2.3.5 for further details). More

research is thus needed to explain the causes of the relatively low adoption rate of online banking (Anouze & Alamro, 2019), in a country with high internet usage.

Although online service performance is influenced by multiple factors, website quality components have been widely recognised as important components that can influence it (Al-Qeisi et al., 2014). Among the website quality components, INQ, SYQ, and E-SQ are considered being the top components affecting online service performance (Agus et al., 2007; Chang et al., 2012; Kassim & Hussin, 2010). First, information quality is one of the important variables in electronic quality studies (Abu Bakar & Melan, 2018). In prior studies (e.g., Kassim & Hussin, 2010), some state that improved online service performance requires more comprehensive, correct, accurate, and consistent information. Information quality is an important component that affects the continuous intention and online service performance (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Kassim & Hussin, 2010; Suryanto et al., 2016). Moreover, the association between continuous intention and performance is depends on information quality Cheng (2020). In addition, companies would achieve higher service performance if provide better quality of information (Kassim & Hussin, 2010).

Second, system quality is a powerful contextual component affecting performance (Mohmoodi & Asetmal, 2014; Winfred et al., 2018) because banks, in the presence of a high-quality system, will have better performance (Shagari et al., 2015). Furthermore, system quality has been shown to have a significant impact on banking performance (Al-Dmour et al., 2021). In addition, it also has a significant effect on service performance (Chang et al., 2012).

Third, e-service quality is one of the important components that affects banking performance (AL-Adwan & AL-Tarawneh, 2017; Al-Dmour et al., 2021), and it has a significant impact on service performance (Agus et al., 2007). According to (AL-

Adwan & AL-Tarawneh (2017), e-service quality has an influence on many aspects of a bank's systems (the website interface, user-friendly, and security). Despite its importance, the literature indicates that less attention has been paid to the impact of e-service quality on banking performance (Al-Dmour et al., 2021).

Literature appears that the link between website quality components and performance was not only direct (Agus et al., 2007; Kassim & Hussin, 2010), but also indirect (Chang et al., 2012; Chen, 2013). Moreover, some studies emphasised the need to examine continuous intention in the services sector, including the banks (e.g. Anouze & Alamro, 2019; Yuan et al., 2019). Moreover, past studies have provided evidence regarding the significant and positive impact of continuous intention on the performance of online services (Hossain et al., 2019; Mohammadyari & Singh 2015). In addition, website quality components affect the continuous intention (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Kim et al., 2019; Okechi & Kepeghom, 2013). Hence, this research seeks to fill the major gaps in the studies by investigating the mediating effect of continuous-use intention on the relationship between website quality components and online banking performance.

Based on literature and in response to previous studies recommendations, for instance, Anouze & Alamro (2019), Yaseen & El Qirem (2018), and Yuan et al. (2019), this study seeks to investigate the mediating effect of continuous-use intention on the relationship between the website quality components, and online banking performance as one of the major goals of this research is to further explain the relationship between website quality components and online banking performance.

To help explain the relationship among all variables, this study uses IS success model as the underpinning theory to cover the main part of the study model. The variables that are important in e-service systems include the core IS success indicators

of INQ, SYQ (also referred to as website quality in e-service environments) (Chang et al., 2014; Liang & Chen, 2009; Lin, 2007; Rostiana & Zuliestiana, 2019). Additional variables relevant to e-service specifically are E-SQ (or e-SERVQUAL), continuance intention, and online service performance (Bhattacharjee, 2001a; Olayinka, 2012; Parasuraman et al., 2005; Zeithaml et al., 2002) . As suggested by DeLone & McLean (2003) continuous-use intention was selected as an alternative usage intention, given the difficulties of measuring general intention use to online banking. Usage intention thus was not included in study model. For the same reason, net benefits and user satisfaction were not included in our study model. The relationships between these 5 chosen variables will be discussed by investigating each.

In relation to this, Russell et al. (2018) recommended that study efforts must appropriate to consider a mix of components drawn from website quality perspectives of the organisation to correspond with online service performance. Accordingly, this research seeks to combine between important website quality components simultaneously. Such components are important components based on the broad range of IS success model, and technology acceptance literature and their impact on online service performance, besides their appropriate investment of the banking industry in developing countries. Particularly, to the best of the author's knowledge, relatively a few literatures have investigated the impact of website quality components on online service performance. Therefore, this is one of the main gaps in prior studies that the present research is seeking to minimise. In addition, a comprehensive review of studies shows that most of the research on online service performance has been conducted in the education sector (e-learning) (Al-Rahmi et al., 2018; Jena et al., 2018; Mohammadyari & Singh, 2015; Thai et al., 2017), and e-commerce (Lestari et

al., 2020; Paştiu et al., 2020; Sohn & Chung, 2016; Zhong et al., 2020), thus neglecting the banking sector.

Furthermore, extant empirical studies on online service performance were primarily carried out in developed countries e.g. European Union countries (EU), the United States of America (USA), and emerging economies in Asia, e.g. China and Malaysia (Al-Rahmi et al., 2018; Apostolou et al., 2017; Bicen & Gudigantala, 2018; Sohn & Chung, 2016; Zhong et al., 2020). Nevertheless, there is a rarity of studies on online service performance in the developing countries, mainly in Jordan, and thereby highlighting another gap in literature.

Based on the above paragraphs highlighting the existing theoretical gaps and practical issues, this study examines the relationships between website quality components (INQ, SYQ, E-SQ), and online banking performance. Moreover, this study investigates the mediating effect of continuous-use intention on the relationship between INQ, SYQ, E-SQ, and online banking performance among Jordanian commercial banks.

1.3 Research Questions

The study examines the effects of website quality components individually and collectively among Jordanian commercial banks. Its main purpose is measuring the relative importance of website quality components of Jordanian commercial banks. Studies such as (Ahn et al., 2007; Bai et al., 2008; Chang et al., 2014; Chen et al., 2015; Chen et al., 2017a; Hsieh, 2019; Liang & Chen, 2009; Lin, 2007; Rostiana & Zuliestiana, 2019; Wen, 2009) divided the website quality adoption process into three different components: INQ, SYQ, and E-SQ.

Another critical point is that previous studies differed in determining the relative importance of website quality components. According to Namahoot & Laohavichien (2015), SYQ and E-SQ are significant predictors of online banking, whereas INQ is not. On the other hand, Hsiao et al. (2017) reported that SYQ and INQ are important determinants of online banking. Accordingly, the first question was formulated as follows:

1. What are the most important website quality components that influence online banking adoption in Jordanian commercial banks?

This study also attempts to measure the effects of website quality components (INQ, SYQ, and E-SQ) on online banking performance. Website quality has a significant influence on the performance expectancy of online banking (Al-Qeisi et al., 2014). Previous studies such as (Agus et al., 2007; Al-Qeisi et al., 2014; Chang et al., 2012; Kassim & Hussin, 2010) have investigated the relationships between website quality components and performance. They showed that INQ, SYQ, and E-SQ significantly influence service performance. Furthermore, the components complement each other to influence the effectiveness and efficiency of the performance. On the contrary, Song et al. (2017) found that INQ and SYQ have no significant effects on performance, and Mohmoodi & Asetmal (2014) found that E-SQ indirectly influenced performance. Accordingly, the second research question was formulated as follows:

2. Do website quality components (INQ, SYQ, and E-SQ) influence the performance of online banking?

Website quality plays a vital role in pushing online business. Consequently, many studies have evaluated website quality. However, there is a need for

understanding website usage and online intention of clients (Bai et al., 2008; Gera, 2013; Zeithaml, 2000b).

This study attempts to determine whether website quality components affect client's continuous-use intention. Apostolou et al. (2017) and Okechi & Kepeghom (2013) indicated that INQ, SYQ, and E-SQ have a positive direct impact on client's continuous-use intention, while Ibrahim et al. (2017) found that INQ and SYQ have a negative impact on intention to reuse. The third research question was thus formulated as follows:

3. Do website quality components (INQ, SYQ, and E-SQ) influence customers' continuous-use intention?

Understanding actual service performance from the customers' perceptions and continuance intentions is vital for managers and decision-makers of service institutions (Bhattacharjee, 2001b). Therefore, this study examines whether customers' continuous-use intention influences online banking performance.

Mohammadyari & Singh (2015) empirically confirmed that continuous-use intention improves online service performance. Similarly, Hossain et al. (2019) found that continuous-use intention influences online service performance. Conversely, Wang et al. (2012) found that it has a negative impact. Based on the above, the fourth research question was formulated as follows:

4. Does customers' continuous-use intention influence the performance of online banking?

Continuance intention is commonly used as a mediator in various models (Hossain et al., 2019; Mohammadyari & Singh, 2015; Okechi & Kepeghom, 2013). Therefore, the study examines whether a client's continuous-use intention mediates between website quality components and online banking performance.

According to earlier researches, such as Lee (2017), client continuance intention is a subject that has been extensively studied by academics. But there is minimal research on the interrelationships between INQ, SYQ, E-SQ, continuous intention, and online service performance. One study reported that continuance intention significantly mediates between INQ, SYQ, SEQ, and performance Cheng (2020), which describes whether a customer will remain or move to another company (Zeithaml et al., 1996). Particularly, to the best of the researcher's knowledge, there are no Jordanian studies that have investigated the impact of INQ, SYQ, and E-SQ on online banking performance through continuous use intention as mediator. Accordingly, the fifth research question was formulated as follows:

5. Does the customers' continuous-use intention mediate the relationship between website quality components (INQ, SYQ, and E-SQ) and online banking performance?

1.4 Objectives of the Study

The main research aim is to investigate the relationship between website quality components and online banking performance through the mediation of continuous-use intention in Jordanian commercial banks. Considering the above discussions, this study will attempt to achieve the following objectives:

1. To examine the effects of website quality components (INQ, SYQ, and E-SQ) on online banking performance.
2. To evaluate the effects of website quality components (INQ, SYQ, and E-SQ) on customers' continuous-use intention.
3. To determine the effect of customers' continuous-use intention on online banking performance.

4. To investigate the mediating effect of customers' continuous-use intention on the relationships between INQ, SYQ, E-SQ, and online banking performance.

Table 1.1 shows the relationship between the research objectives and questions, as well as data analysis approaches and data sources.

Table 1.1: Research Directions and Approach

Research Aim	Research Questions	Research Objectives	The approach of Data Analysis	Source of Document
The main research aim is to investigate the relationship between website quality components (INQ, SYQ, E-SQ) and online banking performance through the mediation of continuous-use intention in Jordanian commercial banks.	What are the most important website quality components that influence online banking adoption in Jordanian commercial banks?	To examine the effects of website quality components (INQ, SYQ, and E-SQ) on online banking performance.	Quantitative Approach	Survey
	Do website quality components (INQ, SYQ, and E-SQ) influence the performance of online banking?			
	Do website quality components (INQ, SYQ, and E-SQ) influence customers' continuous-use intention?	To evaluate the effects of website quality components (INQ, SYQ, and E-SQ) on customers' continuous-use intention.	Quantitative Approach	Survey
	Does customers' continuous-use intention influence the performance of online banking?	To determine the effect of customers' continuous-use intention on online banking performance.	Quantitative Approach	Survey
	Does the customers' continuous-use intention mediate the relationship between website quality components (INQ, SYQ, and E-SQ) and online banking performance?	To investigate the mediating effect of customers' continuous-use intention on the relationships between INQ, SYQ, E-SQ, and online banking performance.	Quantitative Approach	Survey

Source: Author

As summarised in Table 1.1, the main research objective is to investigate the efficiency and effectiveness of online banking in Jordanian commercial banks. There are five research questions to be answered. The first objective is to examine important website quality components (INQ, SYQ, and E-SQ) and their effects on the performance of online banking. Objective two is to evaluate the relationships between website quality components (INQ, SYQ, and E-SQ) and clients' continuous-use intention. Objective three is to determine the effect of customers' continuous-use intention on online banking performance. The last objective is to investigate the impact of customers' continuous-use intention as a mediator on the relationship between website quality components (INQ, SYQ, and E-SQ) and online banking performance. The quantitative method was adopted, using questionnaires for data collection and statistical tools for analysis.

1.5 Significance of the Study

Determining website quality components and online banking performance through clients' continuous-use intention represents an important phenomenon in banking industry scenario particularly in widespread technology adoption. The current research is significant to the study of online banking, as the field is still relatively at its infancy stage. Moreover, there is a need to investigate online banking performance in other different parts of the world. Jovovic et al. (2016) stated that there is still a need for a thorough examination of online banking performance in different countries.

Besides the lack of studies, the literature concerning online banking performance is still fragmented, and there is a gap in a clear understanding of the factors affecting customers' continuous-use intention. Therefore, the current study is

seeking to fill this gap. Furthermore, there is still a lack of literature that addressed the relationship between predictors of continuous-use intention and online banking performance. The study can extend a helping hand to the banking sector and academic researchers to realising the differences between variables through the development of an integrated model and validation of study hypotheses.

Previous studies emphasised the importance of INQ, SYQ, and E-SQ to evaluate websites as well as it is a critical driver of technology acceptance. Some earlier studies indicated various reasons as to why INQ, SYQ, and E-SQ have been the subject of much research. For instance, Chang et al. (2012), Kassim & Hussin (2010), and Mohammadyari & Singh (2015) stated that service performance and continuance intention are directly influenced by INQ, SYQ, and E-SQ. Al-Qeisi et al. (2014) argued that the intense competition in the banking industry caused by the knowledge of website quality also indicates its importance to managers and decision-makers. Therefore, there is a need to by website quality components. Consequently, there is a need to examine the role of website quality components as one of the variables that are likely to affect continuous-use intention and online banking performance.

Based on the aforementioned, the need for a study on the influence of website quality components on continuous-use intention and online banking performance is essential and timely. Such a study can lay the foundations to test the model in the future. It would also help to guide the banking sectors for use within technology adoption. This research contributes to our comprehension of online banking performance that has neglected in studies. A key contribution is the validation of a variety of factors, which are linked to online banking performance in Jordan commercial banks.

The researcher expects that study's findings will help banks to make economic and administrative decisions to enhance the quality and value of online banking, besides determining its strengths and weaknesses. By doing so, both banks and customers can achieve their main goals and other relevant objectives. Informing the banks of the variables that explain the change in continuous-use intention of clients will help them devise strategies to develop online banking performance.

1.6 Justification of the Study

This study examines the effect of the website quality components on the online banking performance through clients' continuous-use intention in Jordanian commercial banks. Through that examination, this research seeks to contribute to theoretical, methodological, and practical aspects. This research contributes in the sense of theoretical by determining the most significant variables affecting the online banking performance in Jordan, which would result in openness to sharing new ideas between Jordan and other countries regarding these variables. Thus, it would in result improvement in online banking performance in these countries.

Second, this research seeks to combine both website quality components (INQ, SYQ, and E-SQ) on online banking performance, as recommended Sharma & Lijuan (2015) by combining INQ, SYQ, and E-SQ theories to evaluate websites. Therefore, this research provides integrated visions about the role of these components combined, and the difference between them. This is one of the major gaps in the literature.

Third, this research explains the mediating strength of continuance intention on the INQ, SYQ, SEQ, and performance, as a response to prior studies Cheng (2020). Consequently, the enhancement of the continuance intention leads to improved online service performance. Furthermore, studies in literature regarding the continuance

intention as a mediator in the relationship between the website quality components (INQ, SYQ, E-SQ) and online service performance are rare, and this research looked forward to filling this major gap.

This research contributes in the sense of methodological by adapting instruments from different sources to measure INQ, SYQ, and E-SQ to suit the study framework in the banking environment. The variables instruments were validated by using a reliability test. Thus, it can be utilised for future research in other contexts. Literature indicates that majority of prior studies related to website quality components used the quantitative survey technique to examine the relationships between variables. Some considered the quantitative survey approach to be better than the qualitative method because of the generalisability of results; therefore, in this research a survey questionnaire was conducted.

Finally, this research contributes in the sense of practical by; first, majority of studies in the banking industry have been carried out in developed countries (e.g., Olayinka, 2012; Vasiliki & Spyros, 2018), whereas this research is carried out in a developing country, i.e. Jordan.

Moreover, developing countries have vast natural resources, and developing countries have about 70% of the world's population. Consequently, the research contributes to facilitating the sharing of ideas between Jordan and other countries on online banking performance issues, which may lead to improving the collaboration with these countries and hence improves the online performance of their institutions'. The current research fills the gap by utilising the survey technique.

Second, literature shows that most of the studies in this area have been carried out in the education sector (e-learning) (Al-Rahmi et al., 2018; Jena et al., 2018; Mohammadyari & Singh, 2015; Thai et al., 2017), and e-commerce (Lestari et al.,

2020; Paştiu et al., 2020; Sohn & Chung, 2016; Zhong et al., 2020), whereas other studies confirmed the need to pay more attention to the banking sector (Al-Dmour et al., 2021). The banking sector considered one of the most critical sectors in Jordan, and meanwhile, one of the structural components of any country's economy. Therefore, this research discusses the variables affecting the online banking performance in Jordanian commercial banks.

Third, this research presents a practical contribution by highlighting factors that enhance online banking performance of Jordanian commercial banks. Thus, it helps managers in branches decide to improve service performance. Moreover, it helps the central bank of Jordan to provide an appropriate environment to develop the online performance of Jordanian banks.

1.7 Scope of the Study

This study investigates the impact of three website quality components, namely INQ, SYQ, and E-SQ on customers' continuous-use intention and online banking performance in Jordan. The three website quality components were the independent variables, while customer continuous-use intention and online banking performance were the dependent variables. Moreover, the study examined the mediating role of customers' continuous-use intention on the relationship between the three website quality components and online banking performance.

The banking sector in Jordan comprises of 29 banks, which are divided into 4 Islamic banks, 3 specialised credit, and 22 commercial banks (9 foreign banks and 13 national banks). This research focuses only on 13 Jordan commercial banks, which have 584 branches inside Jordan (CBJ, 2017). The study was conducted using the survey approach. Questionnaires were distributed to customers of Jordanian

commercial banks operating in Amman. Amman has the greatest number of bank branches and customers in the country (CBJ, 2018). It also has the highest population compared to other governorates (Alrai, 2016).

1.8 Definition of Key Terms

The following terms are defined in the context of this research and supported by the literature.

Online Banking: Any electronic payment system that allows bank clients to perform financial transactions using the bank's website.

Website Quality: A multidimensional construct that comprises information quality (INQ), system quality (SYQ), and electronic service quality (E-SQ).

Information Quality: The ability of the banking system to provide its users with a website that is featured by new, easy-to-understand, clear, and accurate information.

System Quality: The ability of the banking system to provide its users with a website that is featured by reliability, usability, efficiency, privacy, and portability.

Electronic Service Quality: The ability of the banking system to provide its users with an efficient, responsive, and fulfilling website.

Continuous-Use Intention: The ability of a client to use the online banking system continuously and for the long term.

Online Banking Performance: A procedure that depends on both the service provider and the service user.

1.9 Organisation of the Study

The research is organised into five chapters:

Chapter One provides the background to the study, problem statement, and research questions and objectives. It also explains the significance and justification of the research. Finally, this chapter delineates the scope of the study and the structure of the thesis.

Chapter Two reviews and discusses the literature relevant to the study. It also provides background information on the performance and customers' continuous-use intention of online banking, as well as discussing some essential features of commercial banks in Jordan and laws and regulations related to online banking. It also discusses the gaps in the literature, theories used in this study, conceptual framework development, and formulates the research hypotheses based on the literature review.

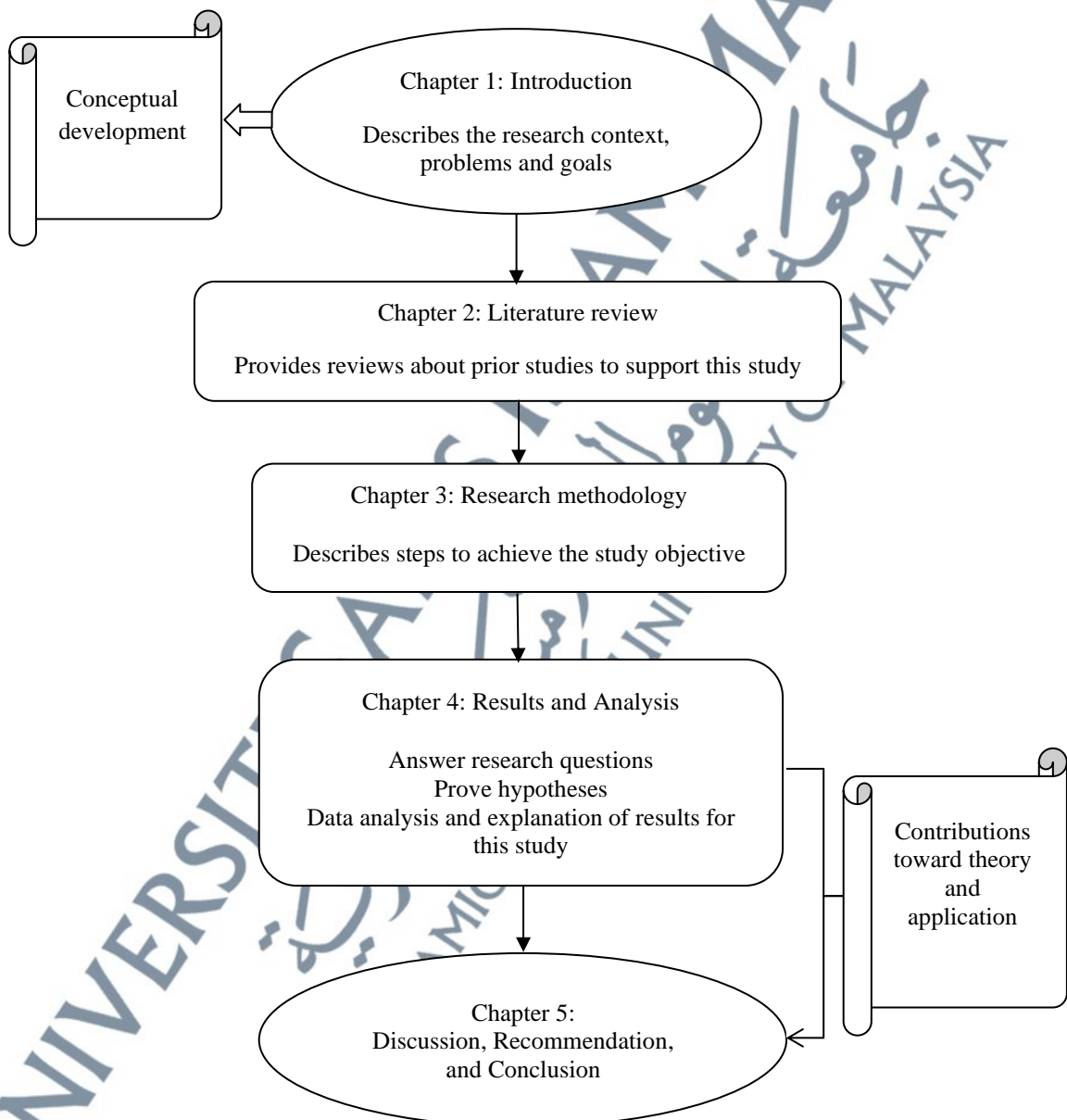
Chapter Three describes the research methodology to answer the research questions. It presents how the variables were measured, how the data were collected, and how the outcomes were analysed. This chapter also discusses the population, sampling technique, and data analysis methods.

Chapter Four presents the results of data analysis and hypotheses testing. It shows a set of descriptive statistics and the results of the regression analysis. The chapter also discusses the findings and fundamental analyses of other outcomes in the study.

Chapter Five recounts the research objectives, summarise the findings, discuss their implications, show the limitations of the study, and provide suggestions for future studies.

Introducing a research study into the literature requires determining the research problem or issue. This problem should be structured within existing studies about

website quality components, customers' continuous-use intention, and online banking performance, pointing any shortcomings in prior research on a specific topic. This chapter presents a general overview of online services in the Jordanian banking sector. A set of research questions and hypotheses help to narrow the goal of the study. Figure 1.1 shows the structure of this study.



Sources: (Jankowicz, 2013; Ab. Wahab, 2008: 23)

Figure 1.2: Structure of the study

1.10 Conclusions

This chapter has provided the background for the thesis. It has provided an overview of online services and the banking sector in Jordan, as well as summarising the research problems and questions. The justifications, methodology, organisation, and limitations of the study have also been given. The following chapters provide a detailed discussion of the research.

