



EXAMINING THE IMPACT OF WEBSITE QUALITY COMPONENTS TOWARDS CONTINUOUS-USE INTENTION

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Abstract- Today's clients need the highest quality at the lowest cost, pushing financial institutions to establish a more client-attentive infrastructure. Banks are continually improving the quality of their online services to increase productivity and minimise costs. This can be achieved by investing in information technology. Advances in IT have led to e-services-driven marketing; this is the main driver to convert traditional banking to online banking. The effects of website quality components on the continuous-use intention of online banking has been an issue of concern for many researchers. Therefore, this research examined the impact of SYQ, E-SQ, and INQ on continuous-use intention. The current research used a convenience random sample to collect data from customers of Jordanian commercial banks operating in South, Middle, and North Amman, using. Data from 372 respondents were analysed applying PLS-SEM to examine the research hypotheses. The findings revealed that continuous-use intention was significantly influenced by SYQ, E-SQ, and INQ. These offer valuable insights for academics and decision-makers to improve website quality components, considering their critical role in improving the continuous-use intention of online banking. 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 an increased level of continuous-use intention.

Keywords: Website Quality Components, Online Banking, Continuous-Use Intention

I. INTRODUCTION

In the digital age, bank services that previously needed to visit the bank, social communication, and access to knowledge can be carried out through online banking (O-banking). An inseparable part of today's companies, the internet has positively enhanced their overall efficiency, helping them retain customers and cost reduction and processing time (Dauda & Lee, 2015). Based on the literature, the banking sector has utilised the internet not only to provide new products and to perform the activities of online business but also to offer essential services to their clients (Martins et al., 2014). The most important goal of financial organisations, therefore, is continuous improvement of services. Continuous improvement is mainly associated with the quality movement (Wai et al., 2011).

The Middle East comprises several nations that are mostly categorised as a third world. In such countries, Customers are often perceived as slow to adopt modern technology (Yaseen & El Qirem, 2018). In Jordan, there were almost 8,700,000 internet users in 2019, constituting 73.6 percent of the society (IWS, 2019). Nevertheless, the number of O-banking users compared to neighbouring countries is still low (AL-Adwan & AL-Tarawneh, 2017; Abu-Assi et al., 2014; Anouze & Alamro, 2019; Rawashdeh, 2015; Yaseen & El Qirem, 2018). It is therefore necessary to study the reasons for this phenomenon. The limited literature on O-banking adoption in the Arab world also necessitates further research in this area.

II. LITERATURE REVIEW

2.1. Online Banking

The banking industry has underwent important changes, especially in the change of financial transactions from written systems (traditional) to automated systems (digital) (Chen et al., 2017). Accordingly, online banking and such technologies as the internet, smartphones, and mobile phones have provided opportunities to solve financial and banking issues (Shaikh & Karjaluto, 2015). However, there is no assurance that customers would adopt this service, and so banks must inquire their degree of acceptance when first adopting a new technological procedure in their strategy (Anouze & Alamro, 2019). There is thus a need to accurately measure the decisive factors that can contribute to the adoption of O-banking by

customers. By doing so, the bank can establish the extent to which this modern technology could infiltrate the lives of the clients.

The banks provide O-banking services to decrease difficulties and make comfort to their customers, as it allows them to conduct banking transactions immediately anywhere and anytime. Online banking In the early stages of the growth feature heavily in influencing both client and bank (Abu-Assi et al., 2014). Nevertheless, other distribution channels must still be maintained (Rawwash et al., 2020). Additionally, banks need to provide clients with new financial services and comprehensive to increase market share and enhance client retention (Anouze & Alamro, 2019). Thus, the strategic aspirations of bank management shifting towards providing high quality services at low cost through a multi-channel approach, one of which is O-banking (Salhieh et al., 2011). These financial goals lead to several advantages related to O-banking.

2.2. Website Quality (WQ)

Studies with in the last decade have focused on website design for general e-commerce and information inquiry (Zhang & Von Dran, 2001). Website design and development are very critical for the success of e-commerce (Barnes & Vidgen, 2007). For organisations, social websites are the most common platform to provide and share information with potential and actual users, thus website quality is very critical (Cho et al., 2015). Website quality is the user's evaluation of the expected and actual performance of the website (Parasuraman et al., 1985). Jeong et al. (2005) described website quality (WQ) as the efficiency and effectiveness of the website to deliver messages to the targeted viewers. Wang et al. (2015) stated that WQ is the effectiveness or overall excellence of a website to intentionally convey messages to viewers and audiences. According to Chang & Chen (2008), WQ is the evaluation of users of whether website contains all essential information and meets their needs about services/products. Canziani & Welsh (2016) defined WQ as the congruence of website with user or stakeholder expectations. Bai et al. (2008) stated that online sellers must focus on WQ so that clients can search and buy what they need. Lastly, Chang & Chen (2008) categorised online users into two: browsers and shoppers (Forsythe & Shi, 2003).

In the course of O-banking, WQ is the technological ability and efficiency of the bank website to provide O-banking services that meet client needs. WQ is deemed as a critical factor in O-banking as an e-commerce tool because the clients' perception of WQ positively influence their continuous-use intention (Abu Bakar & Melan, 2018; Kim et al., 2019; Okechi & Kepeghom, 2013). Some authors have proposed that WQ should be measured by dividing it into several components. Based on the literature, WQ is a multidimensional construct that comprises SYQ, E-SQ, and INQ (Ahn et al., 2007; Bai et al., 2008; Chang et al., 2014; Hsieh, 2019; Liang & Chen, 2009; Lin, 2007; Rostiana & Zuliestiana, 2019; Wen, 2009). According to Lin (2007), both INQ and SYQ are constructs from a technical viewpoint, while E-SQ from a client- or user-oriented viewpoint. The current study adopted SYQ, E-SQ, and INQ as components of website quality.

2.3. Website Quality Components

2.3.1. System Quality (SYQ)

SYQ depends on the needs of the clients, as described during the development and analysis of the system. It is a critical component of client satisfaction in using a system, and it relates to such factors as technical adequacy, privacy, security, appearance, delay, and navigation (Ahn et al., 2007). SYQ is comparable to the standard of communication technical (Petter & Mclean, 2009).

prior studies defined SYQ as a standard of IS from a technical and design perspective and a standard of the data processing itself (Gable et al., 2008). SYQ includes three features: ease of use, interactivity, and accessibility. Interactivity is another significant element of SYQ. Accessibility is the availability and responsiveness of the system (Chen, 2010). Availability and speed of the system consider also advantage because they allow users to complete their needs without waiting for a long time (Lederer et al., 2000). A system with high quality that can afford users more privacy, convenience, and responsiveness (Saha et al., 2012). Schaupp et al. (2006) mentioned that SYQ is the level to which the system is easy to use to fulfil tasks, while Xu et al. (2013) defined it as the technical features of a system, for example accessibility and usability. in the course of O-banking, SYQ is the ability of an O-banking system to provide its users with accurate, reliable, easy to understand, and relevant information.

2.3.2. E-Service Quality (E-SQ)

E-SQ provides much explanation to users' assessment and perception of O-banking quality (AL-Adwan & AL-Tarawneh, 2017). Companies that provide online services are starting to realise that E-SQ is one of

their critical success factors (Yang, 2001; Zeithaml, 2000a). De Ruyter et al., (2001) perceived E-SQ as a reactive, content-focused, and online-based client service that is incorporated into the organisation's systems and supported by technologies for the purpose of improving the relationship between the client and service provider. Ariff et al. (2012) indicated E-SQ as the functionality and perceived quality of a system following its usage.

Other researchers have proposed their own definitions for E-SQ. Zeithaml (2002b) described E-SQ as the level that a website facilitates to provide an effective e-service. Website quality affects the e-service experience of clients before, during, and after using it (Zeithaml et al., 2002). Santos (2003) stated that E-SQ is the overall evaluation of the user and his awareness of e-service provide in the virtual e-commerce marketplace. Rowley (2006) described E-SQ as the simplified delivery of services via information technology. In the course of O-banking, E-SQ is the ability of the O-banking system to offer its users with an efficient, responsive, and fulfilling website.

2.3.3. Information Quality (INQ)

It is usual to consider that the term of information leads to information quality. One may deem quality in general and information quality in particular as the standard of advantage or the suitability to use (Juran & Godfrey, 1998) in one or more tasks/contexts. Moreover, terms such as satisfying the clients or exceeding his expectations, or meeting the desires and demands of clients (Evans & Lindsay, 2005), emphasise client demands. Despite these two items may initially look different, they are two sides of the same coin. The requirements of customer information are mainly represented by the procedures/tasks that the customer needs.

INQ is the user-perceived ability of the online system and user-perceived criteria for online content: it must be relevant, error-free, complete, consistent, and timely (Bock et al., 2012). INQ is also described as the level to which an information system (IS) can provide clients with timely, relevant, and error-free information (Aziz & Idris, 2012). While Petter & Mclean (2009) defined that INQ is the characteristics of the IS output, such as timeliness, reliability, completeness, and accuracy. Besides, DeLone & McLean (2003) stated that INQ relates to the integrity, error-free, and timely nature of information produced by the IS. In the course of O-banking, INQ is the efficiency of the O-banking system to offer its users with new, easy-to-understand, clear, and accurate information.

2.4. Continuous-Use Intention (CUI)

A person's intention towards something determines his behaviour (Ajzen, 1991). It should be noted that intention sufficiently considers external indicators, which can also affect behaviour performance (Omotayo & Adebayo, 2015). This is because differences arising from behavioural determinants have already been integrated into the behaviour prediction model. Behavioural standards may develop over time and shaped by intention changes, ability limitations, and environmental facilitators or inhibitors (Warshaw & Davis, 1985). Based on previous studies, information system and social psychology theories have confirmed that intention is a significant item of behaviour that incorporates the effects of external indicators and different beliefs (Davis et al., 1989; Sheeran, 2002).

The definition of intention varies, but scholars mostly agree that it is one's desire or tendency to display a particular behaviour. Spears & Singh (2004) defined intention as a preference of an individual to behave in accordance with his feelings, knowledge, or evaluation of past experiences. In the context of e-commerce, CUI refers to the degree to which customers use an IS: purpose of use, amount of use, nature of use, extent of use, frequency of use, and appropriateness of use (Al-Blooshi et al., 2020). CUI is more important than the initial acceptance (Al-Emran et al., 2020; Lee et al., 2019). Some scholars considered continuous use as the behaviour after the first use (Guo et al., 2020). CUI indicates the level to which a user is desire to use technology continuously (Lu & Hsiao, 2007). Yun et al. (2013) described CUI as the level to which a user plans to use an e-service continuously in the future. In the context of O-banking, CUI is the ability of a user to use the O-banking system continuously and for the long term.

III. RESEARCH METHODOLOGY

3.1. Study Variables

An O-banking system is a secure platform to perform financial transactions. It is accessible around the clock from anywhere and provides the person with the bank's official receipt. The website, if secured with legal security certificates, can deter hacking and online fraud. It facilitates the process of personal and

professional financial matters (Popoveniuc et al., 2019). It gives clients the flexibility to complete transactions without the hassle of going to the bank and foregoing other responsibilities (Kumar & Anand, 2017). One possible reason for the low O-banking acceptance in Jordan is low CUI. In other words, CUI could be a determinant of O-banking adoption. The extant literature has conceptually and empirically examined CUI (Hossain et al., 2019; Mohammadyari & Singh, 2015), but the construct has not been adequately investigated in Jordan. The CUI of users in developing countries is low because they do not trust online banking and deem the internet as a fertile area for fraud (AlKatheeri, 2012). Likewise, Nguyen & Nguyen (2017) and Yendra et al. (2017) argued that existing barriers in certain countries inhibit O-banking acceptance. Although Jordan's infrastructure is more advanced than its regional peers (Abu-Assi et al., 2014; Alalwan et al., 2015; Yaseen & El Qirem, 2018), low CUI of O-banking has considered a source of concern for banking sectors (Anouze & Alamro, 2019; Yendra et al., 2017). The course and nature of WQ add further challenges in enhancing the CUI of clients.

The second factor that may create low O-banking acceptance is low WQ. Determining the relationship between CUI and O-banking may help increase the latter's adoption. (AL-Adwan & AL-Tarawneh, 2017; Anouze & Alamro, 2019) confirmed that, to date, there is limited evidence on the effect of WQ on O-banking acceptance in Jordan, even though the banking sector is among the largest subsectors (by market capitalisation) of services. Based on previous studies, SYQ, E-SQ, and INQ are the components of website quality that influence CUI (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Brown & Jayakody, 2008; Kim et al., 2019; Okechi & Kepeghom, 2013). As stated by Zeithaml et al. (1996), If clients evaluate a firm's service quality positively, their intention towards the firm's service might also likely be positive. This may strengthen their relations with the firm, as they have a positive perception of the firm's service performance. In return, if service quality is confirmed to be inferior, their intention towards the firm's service inclines to be negative. This association depends on the presumption that an individual's intention would lead to a certain behaviour, as described by the attitude-behaviour model (Ajzen & Fishbein, 1975). The main goal of this paper is to examine the effects of SYQ, E-SQ, and INQ toward continuous-use intention by analyzing customers' perceptions about O-banking in Jordanian commercial banks. Therefore, this paper examined three hypothesized relationships as illustrated by study model (Figure 1).

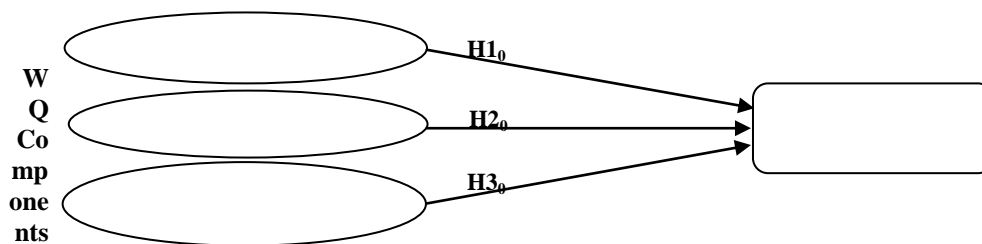


Figure 1: Study model

The literature showed inconsistent results regarding the effects of INQ, E-SQ, and SYQ on continuous-use intention. Accordingly, the following null hypotheses were formulated to guide the research:

H1₀: SYQ does not influence customers' continuous-use intention of O-banking."

H2₀: E-SQ does not influence customers' continuous-use intention of O-banking ".

H3₀: INQ does not influence customers' continuous-use intention of O-banking ".

3.2. Criteria and Data Collection

The unit of analysis was customers who use O-banking services of Jordanian commercial banks. Primary data of this study were collected using survey from convenience random sample of 384 clients of the 13 banks operating in South, Middle, and North Amman. After screening the responses, 12 were found to be unfit for analysis. Data from 372 respondents were then analysed using PLS-SEM to examine the research hypotheses. The items were measured on a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5).

IV. DISCUSSION OF FINDINGS

4.1. Sample characteristics

The respondents were asked to answer some questions about their profiles, like a gender, education level, age, and experience. Firstly, the respondents were asked to indicate their gender. The descriptive analysis showed that 51.1% of users were female, while 48.9% were male. This indicates that more than half of the users of O-banking in Jordan are female. The respondents were also asked to mention their age category. The largest percentage of users was 18-24 (48.9%), followed by between 25-31 (23.9%), between 32-38 (11.6%), between 39-45 (7.8%), between 46-52 (4.6%), and finally more than 52 (2.7%).

The respondents were asked to mention their level of academic qualification. Most of the sample (69.9%) had a bachelor's degree, subsequent a master's degree (14.8%), diploma (7%), PhD (5.4%), and high school or lower (3%). With respect to years of patronage, 34.9 percent of users answered for one to less than four years, 28.2 percent for less than a year, 19.9 percent for five to less than 10 years, 8.9 percent for 10 to less than 15 years, and 5.1 percent for 15 to less than 20 years. Only 3 percent have patronised the bank for more than 20 years.

4.2. Reliability and Validity Tests

The first step in PLS-SEM analysis is the evaluation of the measurement model which means (outer and inner model). The measurement model concerns the relationship among the constructs and their items, that is, the theoretical fit of the items to the construct that they represent. That is to say, analysing the outer model will confirm whether the questionnaire items adequately represent the construct, indicating the reliability and validity of the model.

Reliability and validity are the two main criteria in measuring the outer model (Hair et al., 2013). The inference of the relationships between the constructs in the inner model is based on the validity and reliability of the outer model. The outer model fit can be measured by checking three indicators. Firstly, composite reliability (CR), which indicates the reliability of individual items, that is, internal consistency and indicator reliability. Secondly, average variance extracted (AVE), which refer to the convergent validity (CV). Thirdly, the criterion of Fornell-Larcker and outer loadings, which indicate discriminant validity (DV).

Internal consistency evaluates the similarity of scores between criteria of the same construct. As stated by Hair et al. (2013), it evaluates whether the criteria measuring the same construct produce similar scores. In this paper, internal consistency was measured using CR.

By way of Hair et al. (2013) suggested, CR does not assume that all items of a construct have equal factor loadings. Composite reliability ranges between 0 and 1. The threshold is 0.6 (Henseler et al., 2009), but a value of 0.7 and greater is more satisfactory (Hair et al., 2012). A composite reliability value of within 0.6 and 0.7 shows average internal consistency, whereas a value within 0.7 and 0.9 is more desirable (Nunnally & Bernstein, 1994).

Therefore, values for all constructs both CR and Cronbach's alpha were estimated. The findings show that all values of constructs exceeded the threshold of 0.7 (Hair et al., 2013; Henseler et al., 2009). The CR values ranged from 0.937 to 0.943, indicating the reliability of the measurement model.

Next, DV was examined. It indicates how a construct is in fact different from another construct. That is to say, the different items of constructs are theoretically not associated together; in fact, they are unrelated together (Hair et al., 2013). The most common method of assessing DV is the criterion of Fornell-Larcker (Hair et al., 2013). Another method is the cross-loading, which is considered more lenient because it could show discriminant validity in more constructs.

DV is found when the SQRT of AVE of each construct is larger than its largest correlation to other constructs (Hair et al., 2013; Henseler et al., 2009). DV was measured by comparing the SQRT of AVE of each construct to its correlation coefficients. The results of the criterion of Fornell-Larcker test and the SQRT of the constructs showed that the SQRTs of AVE were more than each construct's largest correlation to other constructs. Therefore, discriminant validity was found for all constructs (Hair et al., 2013; Henseler et al., 2009).

DV, as Hair et al. (2013) suggested, can also be evaluated using the items' outer loadings. They explained that the discriminant validity is asserted when each item's outer loading on the construct is more than all its cross-loading to other constructs. Accordingly, the finding confirms DV because the loadings were more than 0.5, and no factors had higher loadings than on the one it intended to measure

4.3. Test Hypotheses

The study estimated direct relationships between SYQ, E-SQ, INQ and CUI, as posited by hypotheses 1 to 3. Figures 2; 3 and Table 1 show the findings of the model.

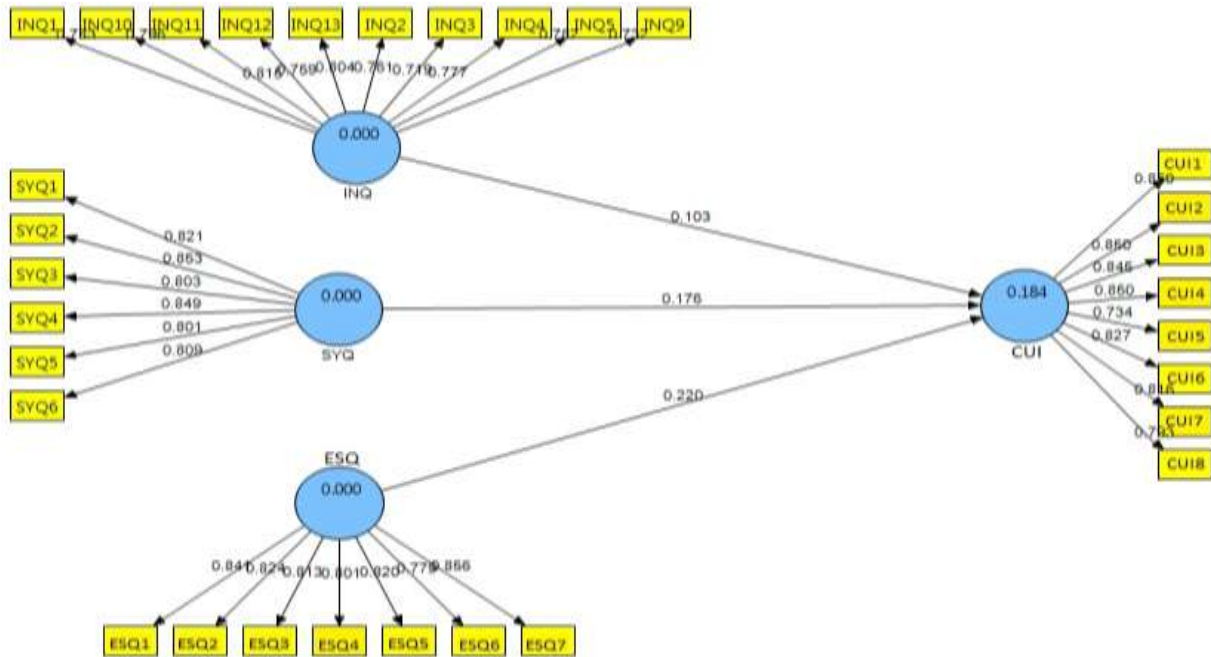


Figure 1: PLS Algorithm Findings

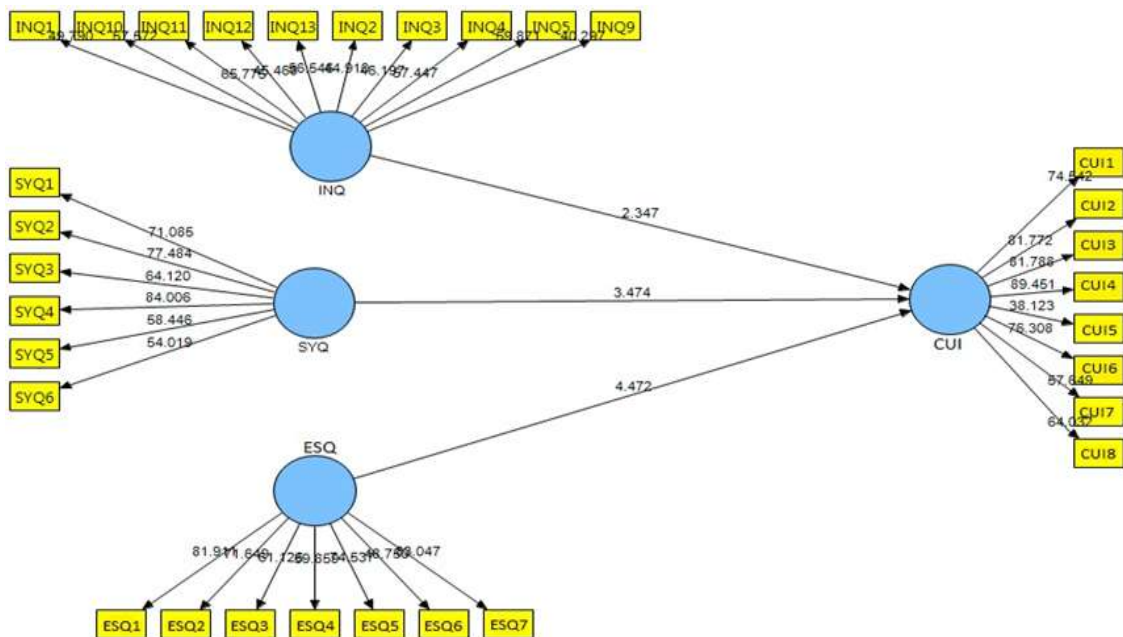


Figure 2: PLS-SEM Bootstrapping Findings

Figure 1 presents the path coefficient of the model estimated using PLS-SEM algorithm and bootstrapping. The findings showed that all independent variables had positive path coefficients towards the dependent variable. The bootstrapping finding in Figure2 revealed that the paths from SYQ ($p < 0.01$), E-SQ ($p < 0.001$), and INQ ($p < 0.05$) towards CUI were significant. The null hypotheses were thus rejected. These

results suggest that SYQ, E-SQ, and INQ play a significant part in the continuous-use intention of O-banking in Jordan. Table 1 illustrates the results of hypotheses.

Table 2: Direct Relationship (SYQ, SEQ, INQ, and CUI)

| "Hypothesis" | "Path" | "Path Coefficient" | Standard Error | "T-Statistics" | "P-Value" | Hypothesis Decision | |
|--------------|------------|--------------------|----------------|----------------|-----------|---------------------|----------|
| | | | | | | Alternative | Null |
| "H1 | SYQ -> CUI | 0.176** | 0.051 | 3.4737 | 0.001 | Accepted | Rejected |
| "H2 | E-SQ -> | 0.220*** | 0.049 | 4.4718 | 0.000 | Accepted | Rejected |
| "H3 | INQ -> CUI | 0.103* | 0.044 | 2.3467 | 0.020 | Accepted | Rejected |

*: $p < 0.05$; **: $p < 0.01$; ***: $p < 0.001$

Hypothesis 1₀ posited that system quality (SYQ) does not influence continuous-use intention (CUI) of O-banking. The null was rejected while the alternative was supported, $\beta = 0.176$, $t = 3.4737$, $p < 0.01$. This indicates that the higher SYQ predicts higher continuous-use intention of O-banking.

Hypothesis 2₀ posited that e-service quality (E-SQ) does not influence continuous-use intention (CUI) of O-banking. The null was rejected while the alternative was supported, $\beta = 0.220$, $t = 4.4718$, $p < 0.001$. This indicates that the higher E-SQ predicts higher continuous-use intention of O-banking.

Hypothesis 3₀ posited that information quality (INQ) does not influence continuous-use intention (CUI) of O-banking. The null was rejected while the alternative was supported, $\beta = 0.103$, $t = 2.3467$, $p < 0.05$. This suggests that the higher INQ predicts higher continuous-use intention of O-banking.

V. CONCLUSION

The study aimed to evaluate the effect of website quality (SYQ, E-SQ, and INQ) on continuous-use intention of O-banking. Building on the literature, three hypotheses were formulated on the relationship between SYQ, E-SQ, INQ, and continuous-use intention. H1₀ posited that SYQ does not influence continuous-use intention of O-banking. The results revealed a significant and positive relationship between SYQ and continuous-use intention of O-banking. Thus, the null hypothesis was rejected, while the alternative was supported. Similar to the findings of past studies, system quality is a website quality component that significantly and positively predicts continuous-use intention (Brown & Jayakody, 2008; Mardiana et al., 2015). This outcome is also congruent with the conclusions of past studies, that SYQ, as part of a bank's efficient system, can enhance the continuous-use intention of O-banking (Apostolou et al., 2017; DeLone & McLean, 2003; Okechi & Kepeghom, 2013; Suryanto et al., 2016).

SYQ depends on users' needs, as decided by analysis and development of the systems. It is a critical component of customer satisfaction in using a system, and it relates to such factors as delay, technical adequacy, privacy, navigation, appearance, and security (Ahn et al., 2007). Availability and speed of the system are also important because they allow clients to accomplish their goal with little waiting time (Kim et al., 2019). This outcome evinces that SYQ plays a significant part in the customers' continuous-use intention of O-banking. Therefore, commercial banks should develop their services based their technical abilities, rather than maintaining status quo.

H2 was also formulated to accomplish this objective. H2₀ posited that E-SQ does not influence continuous-use intention of O-banking. The finding showed a significant positive relationship between E-SQ and continuous-use intention of O-banking, thus the null hypothesis was rejected, while the alternative was supported. This result is similar to past results, that a significant driver of continuous-use intention of O-banking in commercial banks is high quality e-service characterised by system availability, privacy, efficiency, responsiveness, contact, compensation, and fulfilment (Li et al., 2018; Natalia et al., 2016; Sharma et al., 2017).

This outcome supports the conclusions of numerous studies (Li et al., 2018; Sharma et al., 2017; Yen & Lu, 2008). The outcome suggests that a low rate of O-banking usage is caused by the poor E-SQ. Jordanian commercial banks can increase O-banking adoption by improving E-SQ. They should redevelop and improve their e-service strategies to enhance customer acceptance of O-banking. Furthermore, the banks should consider new perspectives and ideas and make appropriate responses towards changes in the competitive environment. In sum, commercial banks should realise that E-SQ is essential for clients' adoption of O-banking.

H3 was the final hypothesis for the objective. H3₀ posited that INQ does not influence continuous-use intention of O-banking. The analysis revealed a positive relationship between INQ and continuous-use intention of O-banking, hence the null hypothesis was rejected, while the alternative was supported. The level of information quality, skills, and activities possessed by commercial banks are favourably associated with their ability to offer more reliable, accurate, and complete information, which in turn increases customers' continuous-use intention of O-banking. This outcome further evinces that commercial banks can satisfy their customers better and track and react to their needs and desires.

The positive effect of INQ on continuous-use intention is congruent with past studies (Abu Bakar & Melan, 2018; Apostolou et al., 2017; Kim et al., 2019; Suryanto et al., 2016). This outcome suggests that market-oriented commercial banks should provide high quality information in their e-services offering to enhance client satisfaction. As Jordanian commercial banks focus more on INQ, clients' continuous-use intention of O-banking will increase. Therefore, managers of Jordanian commercial banks should enhance INQ since it can improve customers' acceptance and adoption of O-banking.

Lastly, the research also provided contributions of theoretical, practical, and methodological by examining the effect of WQ components on continuous-use intention of O-banking in Jordanian commercial banks. Based on the limitations of the study, directions for future research have been outlined. In conclusion, this study has presented valuable contributions of theoretical, practical, and methodological to the literature on website quality and continuous-use intention of O-banking.

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