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The Adoption of Electronic Payment System (EPS) in Jordan: Case Study of Orange Telecommunication Company

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Abstract
This study aimed to investigate the factors that significantly affect the adoption of electronic payment system (EPS) in Jordan, these factors were (System Characteristics: Security and Privacy, simplicity) and (Organizational Aspects: organization culture and top management support) on the adoption of (EPS) in Jordan. The deductive approach was adopted in this study to achieve its objectives. It introduces a theoretical framework from which the study hypotheses are built then tested to reach the findings that may be generalized later. The population of this study was 2320 employees who work at Orange Company. Proportionate sample was targeted from the employees at the Orange's branches. Likert five- point scale questionnaire was developed to collect the required data after reviewing some previous studies that related to the subject of the study. SPSS (version.20.0) software was used for the statistical analysis.
This study revealed that top management support and simplicity have the strongest impact among the other independent variables on the adoption of EPS in telecom companies. As a result the decision makers in Orange Company should support the adoption of the EPS to improve the process of the adoption of EPS.
Key Words: Electronic Payment systems (EPS), Accounting Information Systems (AIS), Telecommunication, Jordan

1. Theoretical Framework

1.1 Introduction

Nowadays, People practice many activities that require the use of IT, electronic payment systems (EPS), electronic commerce (EC) and accounting information systems (AIS), Communication systems and tools. These systems exceeded the physical and geographical boundaries and abolished all restrictions that limit human freedom among these new systems is the term of Electronic payment (E-payment). (Baddeley,2004). (Qatawneh, 2012).

Electronic payment system (EPS) refers to any payment transactions conducted electronically; it usually refers only to online payment. It increases transaction speed, improves merchants' liquidity, and enhances buyers' online shopping satisfaction. E-payment also reduces transport costs, robbery, and counterfeiting of fiat cash (Panurach, 1996).

The process of electronic payment system (EPS) is represented in the implementation of electronic procedures, such as: the transfer of funds between banks and customers, citizen payments to the state such as fines, the bills of basic services such as water, electricity, telephone and other services, Payment for purchasing through the internet in exchange for goods or services. Today the e-commerce becomes an important issue in the business sector. According to Rowley (2000), the development of E-commerce applications can be viewed as undergoing four stages of evolution contact, interact, transact and community, So "It's no E-commerce, if you can't get paid!" (Kannen, 2003).

The adoption of EPS involves universal acceptability and cooperation between institutions such as IT providers, businesses, banks and central government (Baddeley, 2004, Lim et al., 2007).Eastin (2002) further states that prior adoption of IT had an identifiable impact because customers will usually adopt a new service only when they have similar experiences before. In addition, the feasibility of technology in terms of security, trust, and efficiency will also affect users' decision to use E-payment.

Using E-payment System has many benefits for the payers, payees, E-commerce, banks, organizations and the governments. These benefits may lead to wide spread of E-payment system in the world. Some of these benefits are low cost, convenient mean, time saving and alternative to cash, so the Electronic payment System has been improved to provide the Jordanian public organization and companies with EPS services. However the EPS is not widely used in Jordan (Al-Qirim, 2007).

This study will measure and investigate the factors that affect the adoption of EPS methods in Jordanian Orange Telecommunication Company point of view.

1.2 The Statement of Problem

E-payment is a successful trail that has appeared in the developed countries, it is considered as an integral part of E-commerce that can be used to save time, effort and money. Despite the fact that it is newly used in developing countries, it is facing many challenges in Jordan and a very few companies have any form of EPS. Al-Qirim (2007) stated that the unavailability of an E-payment gateway in Jordan is one of the key barriers to successful E-commerce, So that the researcher investigated and examined the factors that influence the adoption of EPS in Jordanian companies through answering the main question of this study:
What are the main factors that influence the adoption of EPS in Jordanian telecommunications companies?

1.3 Objectives of the study

This study aims to investigate and examine the main factors that affect the EPS methods in telecommunication sector through achieving the following objectives:

1- To understand the EPS methods adoption behavior of Jordanian companies.
2- To investigate and examine the factors that could motivate or inhibit the use of EPS methods in Jordanian companies.
3- To provide theoretical recommendations for Jordanian telecommunication companies and for decision makers in this sector.

1.4 The Hypotheses of the Study

After reviewing previous literature and some of previous studies that related to the subject of this study and its variables, the researcher developed the following hypotheses to test them later to answer the questions of this study, draw some recommendations and to present some findings based on the results of hypotheses testing.

H0.1: There is no statistical significant impact of system characteristics (Security and Privacy and Simplicity) and organizational aspects (Organization Culture and Top Management Support) in the adoption of EPS methods behavior.

H0.1.1: There is no statistical significant impact of simplicity in the adoption of EPS methods behavior.

H0.1.2: There is no statistical significant impact of security & privacy in the adoption of EPS methods behavior.

H0.1.3: There is no statistical significant impact of top management support in the adoption of EPS methods behavior.

H0.1.4: There is no statistical significant impact of organization culture in the adoption of EPS methods behavior.

2. Literature Review

2.1 Adoption of Electronic payment system

The adoption of EPS involves universal acceptability and cooperation between institutions such as Information Technology (IT) providers, businesses, banks and central government (Baddeley, 2004, Lim et al., 2007). The effect of electronic commerce on the accounting information systems, the importance arises from the need to recognize electronic commerce, electronic payment and accounting information systems, as the greatest development in the world of business (Qatawneh, 2012). Security and trust in the payment system are other primary factors impacting the adoption of EPS (Schwartz, 2001; Chau and Poon, 2003; Yu et al., 2002; Lim et al. 2007). Costs matter (Yu et al., 2002), and the simplicity of dealing with electronic payment solutions in terms of the technology use (Schwartz, 2001; Lim et al., 2007) and the marketing initiatives by the EPS developer to capture the public market attention have also been found to be significant factors in increasing EPS adoption (Lim et al., 2007). Eastin (2002) further states that prior adoption of IT had an identifiable impact because customers will usually adopt a new service only when they have similar experiences before. In addition, the feasibility of technology in terms of security, trust, and efficiency will also affect users' decision to use E-payment. The following factors may make consumers are ready to adopt E-payment system in their works:

1- **Self-efficacy**: users with higher self-efficacy tend to experience more kinds of communication media and function, while users with lower self-efficacy may be confined to fewer operations (Burton-Jones and Hubona, 2006; Li et al., 2011). Venkatesh and Davis (1996) suggest that users strongly anchor ease of use perceptions about any system to their computer self-efficacy. In the context of E-payment, self-efficacy refers to the judgment of one's ability to use E-payment systems. It has been an important determinant of users' perception toward (Electronic banking) E-banking.
2- **Trust:** Trust is defined as a function of the degree of risk involved in financial transactions, and the outcome of trust is reduced perceived risk, leading to positive intentions toward E-payment adoption (Yousafzai et al., 2003). Many researchers found that trust is essential for understanding interpersonal behavior and economic exchanges which affects customers' perception toward E-payment systems (Abrazhevich, 2001; Chou et al., 2004; Tsiakis and Sthephanides, 2005). Kurnia and Benjamin, (2007) Found that customers trust the payment

system adopted by the other user and pointed out that high level of user confidence and trust in EPS is a contributing factor for the successful adoption of E-payment system.

3- **Ease of Use**: Abrazhevich (2001) concludes that a successful design of E-payment systems from the user standpoint is important to attract user's acceptance toward E-payment. In short, content, design, bank image and management, and speed are very important characteristics leading to perceived ease of use and subsequently influence consumers' perception of E-payment systems (Wendy, Et al., 2013).
4- **Security**: with regards to E-payment, security can be categorized into three areas. They are systems security, transaction, and legal. This is because E-payment can only be considered as confidential when all phases of the transaction process are capable of satisfying users' needs and their security expectations (Baddeley, 2004). Security could be a determinant of users' decision to utilize E-payment systems (Abrazhevich, 2004).

"Adoption" is a term that is hard to explain, since it is based on a person's unpredictable behavior. However, this behavior can be explained by behavioral theories such the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975) and the subsequent technology acceptance model (TAM); (Davis, 1989; Bagozzi et al., 1992).

2.2 Electronic Payment in Jordan

Jordan is continuing to make developments in the IT sector, and has qualified skilled IT people who are able to develop and export IT products and services to outside Jordan (i.e.EPS). However, these developments involve effective use and acceptance between Jordanian organizations and businesses towards increasing the adoption of the national EPS as an alternative to international ones. In essence, there is a promotional responsibility by the EPS provider in two directions: the first is setting strategies for encouraging the business and organizations that have not yet added the EPS onto their websites. The second direction is for businesses and organizations that already have EPS on their website. In this case, the EPS provider should provide a competitive advantage over the available international payment gateways, such as a lower cost than those from outside Jordan, showing for them that the best security solutions are applied and the simplicity of procedures and support during integration are better. Also, by showing the national EPS as similar to that provided in the E-government website, it will meet customer acceptance and trust; as a result, the adoption of E-commerce will grow (Mohanad and Christine, 2008).

For example, E-commerce websites launched from Jordan mostly depend on external EPS providers, such as PayPal and 2checkout, to provide the facility for electronic payments. Some Jordanian thinks that if EPS providers were nationally known, they would be better accepted and adopted in the local community. This suggests that not all local customers and internet users know the available international EPS, whereas a local EPS would be more well-known by the local community and hence more frequently adopted. The main reason for choosing an international EPS was that they tend to have a good reputation. Nevertheless, the development of a national secure EPS as part of the on-going Electronic government (E-government) project. This enables businesses in Jordan to use EPS on their websites similarly to that provided on the E-government portal. This provision would enable business to engage effectively in E-commerce and to perform electronic transactions securely, and with low cost. At the same time, the EPS facility would also increase customer acceptance: citizens would accept an EPS provided by the government because of the general perception of government to be that which provides official and reliable services provision. Payment on certain websites via national secure government payment gateways is considered secure and is guaranteed. So the success of E-commerce in Jordan correlates closely with the success of E-government and the E-government project the acceptance of people dealing easily and comfortably with E-government services may encourage a popular engagement with E-commerce, especially when on-line payments occur via secure E-government payment gateways (Mohanad and Christine, 2008).

Although IT solution providers have recently developed a national EPS in Jordan to increase E-commerce adoption there, it needs to overcome obstacles by reducing the business cost of adding this service, providing ways to increase the culture of using a credit card, and making procedures easy for customers to use and understand. There is a marketing role by the IT provider to promote the new national EPS with government support to other organizations, which as yet is not being fulfilled (Mohanad and Christine, 2008). Mohammad Ghazal (2012) argued that reliance on E-payments is expected to rise in Jordan during the next two years as the Central Bank of Jordan (CBJ) announced that work was under way to finalize regulations to encourage the practice, The experts said E-payment usage is likely to boom due to the rise in the number of Internet users and mobile phone holders in Jordan and the rest of the region.

2.3 Previous studies

Serena and Miguel (2014) follow a quasi-experimental research design in their study. The switch from cash payments to electronic payments delivered via a bank account is found to have implications in terms of reallocation between saving portfolio choices, transaction costs, and coping strategies. The survey covered 5,768

households, clients and non-clients of non-banking institutions. The sampling frame was designed to be representative at three regions: north, centreand south. The study shows that, following the intervention, participation in informal saving arrangements was reduced, the frequency of remittance reception increased and, when hit by idiosyncratic shocks, beneficiaries of bank accounts were more likely to use savings rather than contracting loans or reducing consumption to cope with the events. The study also reveals impact heterogeneity between rural and urban areas, with important implications for policy and replicability of similar financial innovations in other developing country contexts.

The study meets this research in term of studying the electronic payment system.

Nur and Mohammad (2014) examined the influence of identified determinants as to the adoptionof IFI E-banking among Muslim customers. The principal methodological techniques in their study comprisesurveys and experiments. This conceptual paper provides a theoretical discussion of factors that influence and have a significantrelationship to adopt e banking in Islamic banking institutions among Muslim customers. The usage of e-banking among business customers will ease their life in doingthe daily transactions. This study consequently found out that gender, level of education and employment status are the major influence towards e-banking adoption in Africa. This research identified the important variables in a situation and established the relationships amongthem through logical reasoning in the theoretical framework.

The study meets this research in term of studying some factors that affect the adoption of e-banking.

Kepha et al. (2013) intended to establish how value can be created in business management throughelectronic money transfer systems in commercial banks in Kenya. It was a descriptivestudy where the researcher visited the selected commercial banks in Nairobi Area and askedthem about the benefits of using EFT in their banks. The study targeted forty five (45 (commercial banks in Kenya. Primary data were obtained using a self administeredquestionnaire. The findings showed that various short comings such as cost, long queues, losses as a result of foreign exchange anddifficulty dealing with the technology of money transfer systems affected the value ofbusiness process management. Many respondents used money transfer systems because ofthe benefits associated with them. Among the most preferred benefits was efficiency whileothers that came in where reliability and speed.

The study meets this research in term of studying the reliability in terms privacy and security.

Wendy et al. (2013) aims to discover the factors influencing perception towards electronic payment (E-payment) from the Malaysian consumers' perspective. A self-reporting questionnaire was developed and disseminated to 200 respondents, out of which 183 valid responses were considered for further statistical analysis. The multiple linear regression results reveal that benefits, self-efficacy, and ease of use exert significant influences on consumers' perception towards E-payment. However, the insignificant results obtained for trust and security warrant further investigation. This study proposes five factors for measuring consumers' perception towards E-payment which is replicable across different economies. However, the small sample size raises the issue of generalizability which future studies should seek to address. This study has advanced knowledge for it has provided information on the current state of E-payment acceptance and use, particularly among Malaysians. The significant factors identified are beneficial to the policy maker, banking institutions, online transaction. Facilities providers and software developers as they develop strategies directed at increasing E-payment acceptance and use.

The study meets this research in term of studying the impact of ease of on consumers' perception towards E-payment.

Joshua et al. (2013) conducted a study to determine the extent of E-commerce adoption in small and medium enterprises in Nairobi, Kenya. The target population for the study was small and medium enterprises with official premises within the eight (8) divisions in Nairobi County. The study is a descriptive survey; a sample size of 176 firms was used. Out of the 176 small and medium enterprises targeted, 163 firms responded translating to 93% response rate. The study was successful in determining the extent of E-commerce adoption in Small and Medium Enterprises (SMEs) in Nairobi, Kenya. While ecommerce was found to provide strategic value to adopters, it was noted that a good number of SMEs in Nairobi had not embraced the technology. It was established that E-commerce is not widespread. 43% of all the firms surveyed had no functioning websites. 31% of the firms had static websites, while 22% of the firms had active websites that allowed interactive communication with customers. The study findings also indicate that over 80% of all firms surveyed did not have a specific E-commerce strategy. The study meets this research in term of studying the adoption of E-payment.

Al-Ma'aitah (2012) investigated a sample formed of (180) individuals operating in a number of hospitals within the Jordanian health sector; using the electronic collaborative system, to perform its different duties. In order to achieve this purpose the study proposed the following hypotheses: organizational culture is positively influences on using electronic collaborative media. The study sample included department directories and heads of administrative and vocational section of study community's hospitals, as well as those having information about their hospitals duties, availability of electronic collaborative tools and application aspect to manage

knowledge sharing. Responses were recorded along a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Cronbach alpha reliability estimates for all variables. This study proposed that using of electronic collaborative media has affected by organizational culture. The results of the proposed examination indicated the presence of significance effect of organizational culture in using electronic collaborative media the hospital under study. The study meets this research in term of studying the impact of organizational culture on technological innovation adoption.

Sargent, K et al. (2012) examined factors identified in the Unified Theory of Acceptance and Use of Technology (UTAUT) and the UTAUT is extended by including resistance to change and top management support. Data collected using multidimensional scales were initially analyzed using a principal components analysis with varimax rotation Exploratory Factor Analysis was conducted using SPSS/PASW (18.0)to determine how a range of change items loaded onto factors derived from a combined data set (N=147). The findings indicate effort expectancy, internal facilitating conditions and top management support all influence individuals' intention to use information technology. The results also show that resistance to change or fear of change does not always play a role in innovation adoption. The findings reinforce the need to support new technologies from both a managerial and technical perspective. The study meets this research in term of studying the impact of management support on the adoption of information technology in a construction business.

R.P.I.R. Senarathna and H.V.A. Wickramasuriy, (2011) examined the relationship between organizational factors and ecommerce adoption to understand the factors that contribute to E-commerce adoption. Quantitative approaches were considered in this research. The study draws on the data obtained from a sample of 200 SMEs in Colombo District using a postal survey. The sample was chosen using a stratified random sampling technique based on business type of the SMEs. Based on correlation, regression and cluster analysis, the findings of this research were revealing and facilitated the understanding of certain organizational factors that influence the level of E-commerce adoption. The main factor identified was organizational culture. The results of this study show empirical evidence that there is a positive correlation between the adhocracy cultural characteristics among the SMEs and the level of E-commerce adoption. Also, hierarchy cultural characteristic showed a negative correlation with the level of E-commerce adoption in SMEs. An argument can be made out that a culture promoting innovation and risk acceptance would provide the needed support for higher levels of adoption of new technologies. Top managers' opinion towards innovation also influences the way of doing business by the firm. The study meets this research in term of studying the organizational culture.

Mohanad and Christine (2008) examined factors that have influence on the provision of Electronic Payment Systems (EPS) on E-commerce websites among Jordanian organizations. This paper focuses on the main prerequisite for full ecommerce applications, which is the availability of EPS. Qualitative research was adopted to identify the influencing factors. This also enabled issues to emerge without restriction to any predefined constructs and factors that could be derived from the existing literature. This paper investigated differing perspectives of EPS provision; from the viewpoint of IT solution providers who have recently developed national EPS, from the viewpoint of IT providers who provide a service for the integration of international EPS, and from the viewpoint of businesses that provide electronic payment services on their websites. This enabled the researcher to obtain a wide-range of relevant factors that were considered to influence the adoption of EPS by E-commerce websites in Jordan. The researcher conducted interviews without reviewing the EPS literature in detail; therefore, the study was inductive in nature, and this assisted in identifying the topic in its current natural setting. The study meets this research in term of studying the adoption of E-payment systems in Jordan.

3. Methodology

3.1 Population and Sampling

The population of this study was 2320 employees who work at Orange Company. Proportionate sample was targeted those who deal with EPS from the high, low and medium levels of management at the Orange's branches because some employees of these levels share in the EPS process and those don't exceed five-hundred employee from the total of the whole employees in the company.

Two hundred and fifty questionnaires were distributed to the sample, three of them were excluded because they were not filled completely or correctly so (247) questionnaires were valid, up to that the percentage of response was 98%.

3.2 Data Collection:

Likert five- point scale questionnaire was developed to collect the required data after reviewing some previous studies that related to the subject of the study. Two hundred and fifty questionnaires were distributed to the high, low and medium levels of employees who work in the company directly by the researcher. Secondary data was collected from records, documents and the website of the company.

3.3 Questionnaire Design

The researcher conducted a suitable questionnaire of twenty-nine item to collect the required data after reviewing some related previous studies like (Wendy et al,2013) , (kepha et al.2013) and others. The questions are carefully constructed to be relevant to the variables of the study. The Questionnaire has been divided into two sections. Section one contains the demographic data and section two contains forty-one statement which is divided into three sections each one has some statements relates to one of the study variables as the following from item (1-5) are for measuring the independent variable simplicity, from (6-15) to measure independent variable the security and privacy, from (16-21) one to measure independent variable organization culture (22-27) to measure independent variable top management support and (28-39) to measure the dependent variable (adoption of EPS) . Likert five- point scale (strongly agree, agree, neutral, disagree, and strongly disagree) was used in this questionnaire to invite responses of the respondents. The researcher used this scale because it gives the respondents more freedom of choice it's a cheap and fast way for collecting data. Besides, it is commonly used in educational and social fields (Robson, 1996).

3.4 Statistical Analysis Technique:

SSPS (V.20.0) software was used to analyze the data and the multiple regression technique was used to test the impact of the independent variables (System Characteristics: Security and Privacy and simplicity and Organizational Aspects: organization culture and top management support) on the dependent variable (adoption of EPS).

4. The Findings of Testing the Hypotheses

H01: **There is no statistical significant impact of system characteristics and organizational aspects in the adoption of EPS methods behavior.**

Table 1

Multiple Regression Model results for the impact of the system characteristics and organizational aspects on the adoption of EPS

IV	Model	df	R Square	Sum of squires	Mean Squire	F	Sig.
System Characteristics, Organizational Aspects	Regression	4	.457	25.03	6.258	19.795	.000*
	Residual			29.719	.316		

*Significant level at ($\alpha \leq 0.05$)

As shown in table (1) multiple linear regression revealed that F value was (19.795) probability (.000*) so F-test is statistically significant at ($\alpha \leq 0.05$). These results also indicate that the whole model is statistically significant.

Table (2)

Multiple regression results for the impact of the system characteristics and organizational aspects on the adoption of EPS methods behavior

Independent Variables	B	Std.E	ßeta	T	Sig
Simplicity	.659	.156	. 631	4.214	.000*
Security and Privacy	-.683	.267	-.568	-2.553	.012*
Organization Culture	-.066	.175	-.059	-.375	.709
Top Management Support	.639	.098	.626	6.511	.000*

*Significant level at ($\alpha \leq 0.05$)

The result of table (2) revealed that **t** values for the independent variables (Simplicity, Security and Privacy and Top Management Support) are (4.214,-2.553 and 6.511, respectively) and all of them are statistically significant at P≤ (.000) and these probability is significant at ($\alpha \leq 0.05$) which means that all these variable contribute to the model and that these variables have impact on the dependent variable (Adoption of EPS). It also shows that B values of the independent variables (Simplicity and Top Management Support) are positive which means that there is a positive relation between them and the dependent variable (Adoption of EPS). But the independent variable (Organization Culture) t value = -.375 and its significant (.709)) indicates that it doesn't contribute to the whole

model and doesn't have impact on creative behavior. Based on the result that shown in tables (1), (2) it was concluded that there is statistical significant impact at ($\alpha \leq 0.05$) of the impact of the system characteristics and organizational aspects in the adoption of EPS methods behavior at Orange company, but the independent variable (Organization Culture) has no impact in the adoption of EPS methods behavior at Orange company.

Table (3)
Results of Stepwise Multiple Regression for the impact of the system characteristics and organizational aspects on the adoption of EPS methods behavior

Independent variable	R^2	T	Sig
Top Management Support	.328	6.665	.000*
Simplicity	.355	4.650	.000*
Security and Privacy	.456	-4.417	.000*

*Significant level at ($\alpha \leq 0.05$)

To determine the contribution of each independent variable in the whole model that represents the impact of System Characteristics: Security and Privacy and simplicity and Organizational Aspects: organization culture and top management support) in the dependent variable (adoption of EPS), Stepwise Multiple Regression was done. Table (3) is showing the entry order of the independent variables to the regression equation. The results that are shown in this table revealed that the dependent variable (Top Management Support, t (6.665), p=000*) came first and explained .32.8% of variance in the dependent variable (adoption of EPS). The independent variable (Simplicity, t=(4.650), p=000*) came next with change in R square equal (.027) which means that the independent variable (Simplicity) explained 2.7% of variance the independent variable (adoption of EPS) and both Top Management and Support Simplicity explained.35.5% of variance in the dependent variable (adoption of EPS). Finally, the independent variable (Security and Privacy, t=(-4.217), p=000*) came thirdly with change in R square equal (.101) which means that the independent variable (Security and Privacy) explained 10.1% of variance the independent variable (adoption of EPS) and all Top Management Support, Simplicity and Security and Privacy explained 45.6% of variance the independent variable (adoption of EPS).

H0.1.1: There is no statistical significant impact of simplicity in the adoption of EPS methods behavior.

Table (4)
Simple Regression Model results for the impact of simplicity on the adoption of EPS methods behavior.

IV	Model	Df	R Square	Sum of squires	Mean Squire	F	Sig.
Simplicity	Regression	1	.179	9.792	9.792	21.126	.000*
	Residual			44.960	.464		

*Significant level at ($\alpha \leq 0.05$)

As shown in table (4) simple linear regression revealed that F value was (21.126) and its probability (.000*), so F-test is statistically significant at ($\alpha \leq 0.05$). In this case the null hypothesis (There is no statistical significant impact of simplicity in the adoption of EPS methods behavior) was rejected and the alternative hypothesis (There is statistical significant impact of simplicity in the adoption of EPS methods behavior) was proved.

H0 (1.2):There is no statistical significant impact of security & privacy in the adoption of EPS methods behavior.

Table (5)
Simple Regression results for impact of security & privacy on the adoption of EPS methods behavior.

IV	Model	df	R Square	Sum of squires	Mean squire	F	Sig.
Security & Privacy	Regression	1	.075	4.084	4.084	7.819	.006*
	Residual			50.668	.522		

*Significant level at ($\alpha \leq 0.05$)

As shown in table (5) simple linear regression revealed that F value was (7.819) and its probability (.006*), so F-test is statistically significant at ($\alpha \leq 0.05$). R Square was (.075) which means that the independent variable (Security & Privacy) predicts 7.5% of variance in the dependent variable (The Adoption of EPS) and 92.5% of variance is attributed to other factors. In this case the null hypothesis (There is no statistical significant impact of security & privacy in the adoption of EPS methods behavior) was rejected and the alternative hypothesis (There is statistical significant impact of security & privacy in the adoption of EPS methods behavior) was proved.

H0 (1.3): **There is no statistical significant impact of top management support in the adoption of EPS methods behavior.**

Table (6)

Simple regression results for the impact of top management support on the adoption of EPS methods behavior

IV	Model	Df	R Square	Sum of squires	Mean squire	F	Sig
Top Management Support	Regression Residual	1	.328	17.952 36.800	17.952 .379	47.319	000*

*Significant level at (α≤ 0.05)

As shown in table (6) simple linear regression revealed thatF value was (47.319) and its probability (.000*), so F-test is statistically significant at (α≤ 0.05). In this case the null hypothesis (There is no statistical significant impact of Top Management Support in the adoption of EPS methods behavior) was rejected and the alternative hypothesis (There is statistical significant impact of Top Management Support in the adoption of EPS methods behavior) was proved.

H0.1.4: There is no statistical significant impact of organization culture in the adoption of EPS methods behavior.

Table (7)

Simple Regression results for the impact of organization culture on the adoption of EPS methods behavior.

*Significant level at (α≤ 0.05)

IV	Model	Df	R Square	Sum of squir	Mean squire	F	Sig
Organization Cultur	Regression Residual	1	.048	2.650 52.102	2.650 .537	4.934	029*

As shown in table (7) Simple linear regression revealed that F value was (4.934) and its probability (.029*), so F-test is statistically significant at (α≤ 0.05). In this case the null hypothesis (There is no statistical significant impact of organization culture in the adoption of EPS methods behavior) was rejected and the alternative hypothesis (There is statistical significant impact of organization culture in the adoption of EPS methods behavior) was proved.

5. Discussion of the Findings

Based on the results of testing of the hypotheses that the researcher found, the researcher introduced the following discussion:

1- As shown in table (1) Multiple Regression Model results for the impact of the system characteristics and organizational aspects on the adoption of EPS revealed that R Square was (.457) which means that the whole model predicts 45.7% variance in the dependent variable (Adoption of EPS) this result also indicates that the impact of the system characteristics and organizational aspects in the adoption of EPS was weak because it is less than the percent of 50% and 54.3% of variance in the independent variable was attributed to other factors.

2- Multiple regression results that is shown in table (2) for the impact of the system characteristics and organizational aspects on the adoption of EPS methods behavior revealed that the (b) values for the independent variables simplicity and top management support were positive (.659 and .639) which means that the relation between these independent variables and the dependent variable was positive which means that the more simplicity and top management support, the more adoption of EPS. But the (b) value for the dependent variable security and privacy was negative which means that the less in security and privacy, the more in adoption of EPS . Also as shown in table (5) simple linear regression revealed that F value was (7.819) and its probability (.006*) and R Square was (.075) which means that the independent variable (Security & Privacy) predicts 7.5% of variance in the dependent variable (The Adoption of EPS) and 92.5% of variance is attributed to other factors and this indicates weak impact of the independent variable (Security & Privacy) in the dependent variable (The Adoption of EPS) this result didn't agreed with Sevgi O zkan (2009). But surely no one expect to adopt EPS in case of less of security and privacy. The reason for this strange result is that the respondents are employees in Orange Company and they may not care of security and privacy as the customers who surly interest in, but on other hand more security and privacy leads to more complexity in system .

3- In table (3) the results that are shown in this table revealed that the dependent variable (Top Management Support) explained the highest amount of variance in the dependent variable (adoption of EPS) which was

(32.8%). This gives a hint about the importance of top management support in encouraging people and companies to adopt EPS as a way of their payment. This result agreed with Sargent, K et al. (2012).
4- As shown in table (7)Simple linear regression revealed that F value was (.048) and R Square was (.048) which means that the independent variable (Organization Culture) predicts 4.8% of variance in the dependent variable (The Adoption of EPS) and 95.2% of variance is attributed to other factors and this indicates a weak impact of the independent variable (Organization Culture) in the dependent variable (The Adoption of EPS),this result gives us a hint that respondents may be don't understand the organization culture, this result didn't agreed with Al-Ma'aitah (2012) and Hani et al., (2012).
As shown in table (2) the independent variable (organizational culture) t value =-0.375 and its significant 0.709 indicates that it doesn't contribute to the whole model but as shown in table (7) when the independent variable (organizational culture) examined alone it has an impact on the adoption of EPS, the organizational culture have a significant impact on the adoption of EPS when it was examined a part from other factors whereas when it was compared with other factors it was found that it doesn't have any impact on the Adoption of EPS , because other factors have more significant impact than it has .
(What are the main factors that influence the adoption of EPS in Jordanian telecommunications companies?) That all the factors that this study investigated influence the adoption of EPS in Jordanian telecommunications companies but the top management support factor has the most influence than the others.

6. Recommendations of the Study

The researcher suggested the following recommendations:
1- This study revealed that the top management support has the strongest impact among the other independent variables on the adoption of EPS in Telecommunication Company so the heads of the telecom company should support the adoption of the EPS because they have the materials and the right to take decisions.
2- The study revealed that privacy and security and organization culture have less impact on the adoption of EPS this strange result may because the telecom companies or its employees have less awareness about these issues. So these companies need to be more aware about these issues because they encourage their customers to adopt this system.
3- The study was conducted in a telecom company which may requires caution for application of its findings and recommendations out of the telecommunications sector.

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