E-Banking Diffusion in the Jordanian Banking Services Sector: An Empirical Analysis of Key Factors

Abstract

Grounded in the technology-organization-environment (TOE) framework, we have developed an extended model to examine factors, particularly technological, organizational and environmental factors, which influence e-banking adoption in Jordanian banks. This article added some constructs to (TOE) framework, other factors were excluded. The independent variables are the (technology readiness or competence, bank size, financial resources commitment, IT/Business strategy alignment, adequacy of IT professionals, availability of online revenues, competition intensity or pressure, and regulatory support environment) while e-banking usage constitutes the dependent variable. Our empirical analysis demonstrates several key findings related to the technological, organizational, and environmental aspects of the banks. This article can help further understanding of their role in the adoption of e-banking and examines the impacts of e-banking usage on banks’ performance in terms of sales-services-marketing, internal operations and coordination & communication. This could enable greater e-banking usage that could improve the overall economy.