



CULTURAL AND TECHNOLOGICAL FACTORS INFLUENCING MOBILE BANKING USAGE IN JORDAN: DOES TRUST IN TECHNOLOGY MAKE A DIFFERENCE?

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Abstract: Objective: The banking industry has seen a rise in digital technology in recent years, with mobile banking services emerging as the primary means by which people can access and manage their accounts. The present study investigates the determinants of mobile banking adoption in Jordan by incorporating cultural, technological, and trust-based factors. It aims to examine how community culture, perceived ease of use, and perceived usefulness influence adoption, while assessing the moderating role of trust in technology. **Methodology:** A quantitative research approach was employed to investigate the impacts of community culture, perceived ease of use, and perceived usefulness on mobile banking usage. The present study also tested effect of trust in technology as a moderating within the proposed framework. **Key Findings:** The results reveal that community culture, perceived ease of use, and perceived usefulness significantly and positively affect adoption, with perceived usefulness emerging as the strongest determinant. Trust in technology significantly moderates the relationships between community culture and adoption, and between perceived usefulness and adoption, but not between ease of use and adoption. The model's descriptive power is rather significant, with about 74% of the variance in mobile banking use being clarified by independent variables ($R^2 = 0.744$). These findings indicate that adoption is influenced not only by technological convenience but also by cultural support and trust-based confidence in digital platforms. **Conclusions:** The study extends technology adoption models by integrating cultural and trust mechanisms within a developing-country context. **Recommendations:** It also suggests that banks should improve ease of use, emphasize functional benefits, foster trust, and utilize culturally aligned strategies to promote mobile banking adoption and enhance digital financial inclusion.

Keywords:

Mobile banking usage, Financial Technology adoption, Perceived usefulness, Perceived ease of use, Trust in technology, Community culture.

العوامل الثقافية والتكنولوجية المؤثرة في استخدام الخدمات المصرفية عبر الهاتف المحمول في الأردن: هل يحدث الثقة في التكنولوجيا فرقاً؟

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المخلص: الهدف: شهد القطاع المصرفي في السنوات الأخيرة نمواً ملحوظاً في استخدام التكنولوجيا الرقمية، حيث برزت خدمات الصيرفة عبر الهاتف المحمول كوسيلة أساسية للوصول إلى الحسابات وإدارتها. تستكشف هذه الدراسة محددات تبني الصيرفة عبر الهاتف المحمول في الأردن من خلال دمج العوامل الثقافية والتكنولوجية وعوامل الثقة. وتهدف إلى دراسة كيفية تأثير ثقافة المجتمع وسهولة استخدام المتصورة والفائدة المتصورة على التبني، مع تقييم الدور المعدل للثقة في التكنولوجيا. **المنهج:** تم استخدام منهج بحث كمي لدراسة تأثيرات ثقافة المجتمع وسهولة الاستخدام المتصورة والفائدة المتصورة على استخدام الصيرفة عبر الهاتف المحمول. كما اختبرت الدراسة التأثير المعدل للثقة في التكنولوجيا ضمن الإطار المقترح. **النتائج:** تكشف النتائج أن ثقافة المجتمع وسهولة الاستخدام المتصورة والفائدة المتصورة تؤثر بشكل كبير وإيجابي على التبني، مع بروز الفائدة المتصورة كأقوى محدد. وتعد الثقة في التكنولوجيا عاملاً معدلاً بشكل كبير في العلاقة بين ثقافة المجتمع والتبني، وبين الفائدة المتصورة والتبني، ولكن ليس بين سهولة الاستخدام والتبني. تشير هذه النتائج إلى أن تبني التكنولوجيا لا يتأثر فقط بسهولة استخدامها، بل أيضاً بالدعم الثقافي والثقة القائمة على الثقة في المنصات الرقمية. **الاستنتاجات:** تُوسع هذه الدراسة نماذج تبني التكنولوجيا من خلال دمج الآليات الثقافية وآليات الثقة ضمن سياق الدول النامية. **التوصيات:** تقترح على البنوك تحسين سهولة الاستخدام، والتركيز على المزايا الوظيفية، وتعزيز الثقة، واستخدام استراتيجيات متوافقة ثقافياً لتشجيع استخدام الخدمات المصرفية عبر الهاتف المحمول وتعزيز الشمول المالي الرقمي.

الكلمات المفتاحية: استخدام الخدمات المصرفية عبر الهاتف المحمول، تبني التكنولوجيا المالية، الفائدة المتصورة، سهولة الاستخدام المتصورة، الثقة في التكنولوجيا، ثقافة المجتمع.

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Background

In the recent years banking sector has observed digital developing, whereas mobile banking services that become the main tool for individuals to access and manage their accounts that is with improved in the levels of efficiency and flexibility when they implement their financial operations (Goularte & Zilber, 2019; Shaikh & Karjaluo, 2015). However, adoption mobile banking services determined by many divers factors not just by the availability of technology, it is also formed and determined by integration of behavioral, cultural, and others, that different in conjunction with divers of communities (Alalwan et al., 2017; Zhou et al., 2010). In Jordanian community, a lot of unique opportunities and challenges related in mobile banking services, that is indicating the dynamic relationship between the domestic cultural characteristics and financial technology developments in the financial sector (Alalwan, 2020).

The cultural factors including, societal values, risk propensities, and organizational trust, have a main role in shaping individuals' attitudes regarding to mobile banking services, and digital banking (Hofstede, 2001). Moreover, the technological variables, for example, perceived ease of use and perceived usefulness, direct impact on clients' decisions to adopt mobile banking and digital financial services (Davis, 1989; Venkatesh et al., 2003). Nevertheless, the trust in technology still essential factor can enhance or constrain the adoption mobile banking and digital financial services, specifically in the environments that matches with the technological development (Gefen et al., 2003).

The main aims in this present study is to explores the complex association between cultural factors, and technological factors with their impact on usage mobile banking services in Jordan, that is with focusing on a key role of the trust in technology as a moderating variable

(Alalwan, 2020). Accordingly, this present study considering to resolve the deficiency in the limited in previous studies that regarding in the usage mobile banking services and adoption financial technology in the Jordan (Al-Smadi, 2012; Hofstede, 2001). Additionally, it aims to provide the banks and the decision makers useful insights about how to fostering and promoting usage this services according to the cultural characteristics of Jordanian community (Masoud & AbuTaq, 2017).

Research Problem

Though mobile banking services in Jordan are increasing quickly, and the accessibility of digital foundation is climbing, not much is known about the interaction of cultural factors, technological determinants and trust in their actual usage. Previous studies mainly focused on technological variables like perceived usefulness and ease of use. They neglected attention to the moderating effect of trust in technology in traditionally determined environments or settings. This study thus aims to complete this gap by examining the integrated impact of cultural, technological, and trust factors on the use of mobile banking in Jordan.

Recent literature (2024-2026) indicates that mobile banking adoption is being progressively clarified by combined frameworks of technological, behavioral and contextual variables. Recent studies show that trust, security and culture also impact financial technology adoption; as well as perceived usefulness and perceived ease of use. The theoretical foundations of this study are additional strengthened by these advancements.

Literature Review

In tandem with developments in the contemporary era, the concerned in using mobile banking application and mobile

banking adoption has increased, because many researchers studied the factors that impact on user behavior to use and adopt the services of mobile banking (Apau et al., 2025; Shaikh & Karjaluoto, 2015). In the Jordanian context, to comprehension and adoption the mobile banking usage, must studying the mobile banking usage as the outcome variable in this study, with the predictor variables that related to community culture, perceived ease of use, perceived usefulness, and the moderating variable which is the trust in technology. Community culture can support or effect on mobile banking adoption that is dependent on acceptance the users for these services and their perceptions about these services if it is easy to use and usefulness. On other hand, study the trust in technology as moderating and how cultural influence on usage mobile banking services (Yaseen and El Qirem, 2018; Alalwan, 2020). In light of the above, community culture can contributes in promote mobile banking usage, on other hand can hinder mobile banking usage, this depends on users attitude and technology perceptions (Goularte & Zilber, 2019). Consequently, this section reviews and assesses the previous studies that use this variables and the relationships among them, that is establishing theoretical basis for the study (Gefen et al., 2003; Zhou, 2012).

Mobile banking usage relates to the level of individuals use and employs the mobile banking services in day-to-day activities, to conduct their financial operations, manage accounts, and additional to banking activities. These services encouraged and motivated the individuals to adopt mobile banking and digital finance in their daily lives. because it is easy to use, simplicity, diffusion across all community groups (Shaikh & Karjaluoto, 2015). In Jordan, diffusion and number growth of the smartphones in recent years, and improved internet services, that is support mobile banking usage and adoption (Alalwan et al., 2016). However, the level of usage differs with different populations demographic and cultural groups, emphasizing the need to explore the

factors that impact on using and adoption (Abu-Shanab et al., 2018).

Within Jordan's banking sector, a number of major financial organizations involving Housing Bank, Arab Bank, Bank of Jordan, Jordan Islamic Bank, Cairo Amman Bank, Jordan Kuwait Bank, Arab Islamic Bank, and Ahli Bank have gradually implemented mobile banking platforms as complementary channels to improve customer service delivery and extend digital financial integration (See Table 1). By 2023, internet diffusion in Jordan had attained around 88 percent, signifying about 9.95 million active users (DataReportal, 2023). In addition, national reports demonstrated that around 95 percent of Jordanian families had availability of the internet, with nearly 90 percent of users depending mainly on mobile devices to connect online (Ministry of Digital Economy and Entrepreneurship [MODEE], 2024).

Mobile network and internet coverage, including both 3G and 4G technologies, achieved almost 99 percent national accessibility, with about 44 percent of mobile subscriptions using these services. Concurrently, the standard monthly mobile data expenditure per individual achieved nearly 63 GB, indicating a significant increase in digital interaction (Information and Communications Technology Association of Jordan, 2023).

Regarding smartphone operating systems, the market is mainly controlled by Android devices, which represented nearly 79.8 percent of the mobile operating system share as of March 2025, while iOS devices demonstrated about 20.2 percent (Moran et al., 2025). When mobile and tablet platforms are regarded together, Android preserved a 77.2 percent share, compared to 22.7 percent for iOS during mid-2025 (Svensson & Larsson, 2025). Therefore, it can be determined that the most of Jordanian smartphone users operate on the Android ecosystem, which makes the Google Play Store the primary digital distribution

platform for mobile banking applications in the country.

Recent studies, especially those performed between 2024 and 2026, have progressively emphasized the requirement of thoroughly integrating dimensions of trust, risk assessment, and cultural dynamics into models of technology adoption, Particularly within financial technology environments. For example, Apau et al. (2025) specifically emphasized the essential contribution of trust and perceived security towards strengthening mobile banking adoption, specifically when examined through expanded UTAUT frameworks. In the same way, modern research in financial technology regularly shows that the degree of cultural consistency and the level of user trust are important determinants affecting the exploitation of digital financial services across developing economies. Therefore, these collective modern results emphasize the essential to integrate current scholarly viewpoints when performing analyses of mobile banking adoption, especially within the Jordanian context.

Table 1. Mobile banking app download rate in Jordan in 2025

	Bank	Number of downloads	Reference
1-	Housing Bank	+500,000	(Housing Bank App Google Play, no date).
2-	Cairo Amman Bank	+100,000	(Cairo Amman Bank App Google Play, no date).
3-	Arab Bank	+1000,000	(Arab Bank App Google Play, no date).
4-	Islamic International Arab Bank	+100,000	(Islamic International Arab Bank App Google Play, no date).
5-	Jordan Islamic Bank	+500,000	(Jordan Islamic Bank App Google Play, no date).
6-	Safwa Islamic Bank	+100,000	(Safwa Islamic Bank App Google Play, no date).
7-	Bank Of Jordan	+100,000	(Bank Of Jordan App Google Play, no date).
8-	Jordan Kuwait Bank	+100,000	(Jordan Kuwait Bank App Google Play, no date).
9-	Capital Bank of Jordan	+100,000	(Capital Bank of Jordan App Google Play, no date).
10-	Arab Jordan Investment Bank	+50,000	(Arab Jordan Investment Bank App Google Play, no date).

Source: Google Play Store.

Community culture includes shared values, practices, and norms that distinction a specific social group. In Jordan, indicates to that the community culture can support and easier the mobile banking usage or hinder the mobile banking usage, this is dependent on integration this community with other communities that used these services before. This culture profoundly apparent in collectivism, strong family relationships, and high levels of social trust (Hofstede, 1984). These cultural

characteristics impact on technology adoption, that is because most of individuals in this community depend social, and community approvals. This through ensure that there someone close to them had used the services before (Tarhini et al., 2016). For example, Abu-Shanab (2018) in this study the results found that the recommendations and acceptance to this services from family and friends impact on the attitudes for Jordanian consumers toward mobile banking services. This indicates to community culture can enhance or impede mobile banking usage, this is depending on the degree of compatibility with users' culture.

Perceived ease of use (PEOU) relates to level of acceptance individuals to using mobile banking services in the event that ease of use. On other hand, perceived ease of use PEOU regarded as a crucial and important determinant in Technology Acceptance Model (TAM), because most of users willing to adopt the systems characterized by acceptable and easy to use (Davis, 1989). In relation to mobile banking services, previous research has indicated that PEOU significantly effects on user behavior, this impact mobile banking usage, especially in developing countries that have different in cultures technology (Alalwan et al., 2016). For example, Alalwan et al. (2016) revealed that consumers in Jordan willing to accept mobile banking if consumers make sure mobile banking services easy to use, this supports the importance of design easy system to enhancing mobile banking usage and adoption.

Perceived usefulness (PU) relates to the level of acceptance the individuals for the idea that the mobile banking services will enhance their financial management and overall productivity. On other hand, PU regarded as an essential factor in TAM, because PU have strong positive relationship with technology adoption (Davis, 1989). In Jordanian society, the previous studies revealed that PU is a key indicator of mobile banking usage, because the users are more likely to use and adopt services where they consider beneficial for their daily lives (Tarhini et al., 2016). For instance, the

ability to achieve the transactions quickly, safely and with high reliably is regarded as a main factor in promoting mobile banking usage in Jordan (Abu-Shanab et al., 2018).

Trust in technology indicates to the extent of individuals believe that mobile banking systems are dependable, protected, and competent to safeguarding their personal and financial information. Furthermore trust in technology is key to adoption new technology, because it can enhance the effects of other factors (Gefen et al., 2003). On other hand, trust have particularly significant in facing perceived risks that related with security and privacy (Alalwan et al., 2017). For example, the previous studies indicate that Jordanian consumers tend to be use mobile banking if consumers confidence in the technology with belief that their transactions are safe (Abu-Shanab et al., 2018). This reveals that trust in technology can improve and strengthen the positive role to the regarding the effects of perceived ease of use on mobile banking usage and perceived usefulness on mobile banking usage.

This literature review highlights the impact of community culture, perceived ease of use, perceived usefulness, and trust in technology as moderating roles on the mobile banking usage, that is through integrate these variables in extensive theoretical framework, to offering a deep understanding for the factors that affecting on mobile banking usage in Jordan (Alqudah et al., 2025). The results will add to the expanding literature in financial technology usage and adoption with providing practical understanding for policymakers, and service providers that his aim to encourage financial inclusion in diverse cultures.

Latest studies have facilitated to the understanding of mobile banking adoption by integrating trust, culture compatibility and perceived risk into technology acceptance models. In accordance with these studies, being technologically effective as well as socio-culturally compatible will influence user behaviour in fintech world. In spite of this, no

studies were found that look into these variables simultaneously in Jordan (Chen et al., 2025; Mufidah & Nasrulloh, 2025; Kusairi et al., 2025).

The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) present effective frameworks to understand the variables that impact mobile banking usage. However commonly this models Ignore the influence of cultural factors, particularly in developing countries (Venkatesh et al., 2012). The current studies focused on the influence of perceived ease of use on mobile banking usage and perceived usefulness on mobile banking usage, with limited studies that focused and integrated community culture and trust in technology together (Shaikh & Karjaluoto, 2015). This study aims to overcome the limitations in number of studies that integrated community culture and trust in technology, by exploring the function of community culture, perceived ease of use, and perceived usefulness as an independent variable, with mobile banking usage as dependent variables, and trust in technology as a moderating variable. This study supports the literature by combining cultural and trust dimensions within a consolidated framework, dealing with a significant gap in previous studies that commonly examined these variables independently.

This study pursues to discussion and exploring the main objective, which is the influence of the cultural and technological factors influencing mobile banking usage in Jordan, with focusing on the moderating role of trust in technology (Al-Dmour et al., 2021). Specifically, this study search to evaluate how community culture, perceived ease of use, and perceived usefulness impact on mobile banking usage with influence trust in technology as moderating variables, to enhance these relationships. This is achieved through integrate the cultural and technological factors, with comprehensive understanding toward the determinants of mobile banking usage in the Jordanian community and study the degree of

effect the trust in technology on users' behavioral intentions to mobile banking usage, that is through technology acceptance model (TAM) in Jordan.

Hypotheses Development

Derived from the Technology Acceptance Model (TAM) and previous empirical research, this study builds its hypotheses by associating theoretical foundations with detected relationships. Cultural norms are anticipated to affect behavior, while perceived ease of use and usefulness act as main factors. Trust in technology is recommended as a moderating variable, the hypotheses are formulated as follows:

H1: Community culture has a positive effect on mobile banking usage.

H2: Perceived ease of use has a positive effect on mobile banking usage.

H3: Perceived usefulness has a positive effect on mobile banking usage.

H4: Trust in technology effect as moderating role in the relationship between community culture and mobile banking usage.

H5: Trust in technology effect as moderating role in the relationship between perceived ease of use and mobile banking usage.

H6: Trust in technology effect as moderating role in the relationship between perceived usefulness and mobile banking usage.

Method

Present study approved quantitative approach, by using survey questionnaire as the primary data collection instrument. A quantitative approach was adopted, because this approach enables to procedure a systematic analysis for the relationships between variables, with support for the hypothesis testing by using statistical methods. On other hand, the present study concerned on analyze the technological factors and culture factors that impacting on

mobile banking usage in the Jordanian community.

The questionnaire was formulated by developing measurement items from previous studies in the fields of technology acceptance and consumer behavior. This secured the content reliability. The questionnaire included 35 items in five sections:

- 1) Mobile Banking Usage (7 indicators) – modified from Alalwan et al. (2017).
- 2) Community Culture (7 indicators) – modified from Hofstede (2001) and subsequent cultural studies.
- 3) Perceived Ease of Use (7 indicators) – modified from Davis (1989).
- 4) Perceived Usefulness (7 indicators) – modified from Davis (1989).
- 5) Trust in Technology (7 indicators) – modified from Gefen et al. (2003).

All constructs were measured by assessed through a five-point Likert scale, spanning from 1 (strongly disagree) to 5 (strongly agree), to record respondents' views in a consistent and comparable method.

The questionnaire was classified in two parts. The first part recorded demographic characteristics including gender, age, education level, and income, which provided information to the sample profile. The second part recorded the concepts related to mobile banking usage.

In this study the sample size included bank customers in Jordan that age over 18 years and usage mobile banking services before. the study was selected this group because they reflect the primary target subdivisions of usage mobile banking services in Jordan.

This study used the convenience sampling method, this method regularly used in studies that focus on technology adoption. The study targeted respondents from the main urban centers, especially Amman, Irbid, and Zarqa, to get an extensive representation of bank customers in Jordan.

The questionnaires were distributed to 478 respondents, by using a mixed-methods

approach, this included electronic publishing and direct distribution in bank branches and public places. This method helped increase availability and inclusiveness. After distributing the questionnaires, the study used 417 valid responses after data filtering, this represents a high response rate of 85.7%.

Data analysis was conducted in two steps, consistent with a dual-phase approach recommended by Anderson and Gerbing (1988). Initial Analysis – Utilizing SPSS software, descriptive statistics were prepared to outline demographic data and to procedure a preliminary assessment for missing values and normality. Consistency of the scales was preliminarily evaluated using Cronbach's alpha.

Measurement and Structural Model Assessment – A progressive analysis was executed out using SmartPLS 4.0, a variance-based structural equation modeling (SEM) software. The measurement model was first assessed through Confirmatory Factor Analysis (CFA) to determine consistency and credibility. Assessment criteria included:

Factor loadings (≥ 0.70 as acceptable).

Composite Reliability (CR ≥ 0.70).

Average Variance Extracted (AVE ≥ 0.50).

Cronbach's alpha (≥ 0.70).

Discriminant validity evaluated through the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT).

After verifying the measurement model, the structural model was assessed to evaluate the research hypotheses. Path coefficients were analyzed, and their statistical significance was determined, which improves the strength of results. Furthermore, the coefficient of determination (R^2) was explored to evaluate the explanatory power of the independent variables.

The potential moderating role of perceived usefulness was evaluated by analyzing specific indirect impacts within the model. Moderating

was Verified if the indirect effects were statistically significant, following the procedures suggested in new Structural Equation Modeling literature.

Results

In this part the researcher investigates the conclusions of the study: The survey was distributed to 478 mobile banking users in Jordan, and 417 reliable responses were collected, leading to a response rate of 87.8%. Table 2 displays the demographic profile of the respondents.

Table 2. Participant demographics for respondents

Variables	Answer	Freq	%
Age	Less than 30	111	26.6
	30 to 40	205	49.2
	40 to 50	72	17.3
	50 or more	29	6.9
	Total	417	100
work sector	Banking and finance	161	38.7
	Business and management	66	15.8
	Healthcare.	54	12.9
	Charity and voluntary work	28	6.7
	Engineering and manufacturing	95	22.8
Gender	other	13	3.1
	Total	417	100
	Male	202	48.5
	Female	215	51.5
	Total	417	100

Income Level	Less than 500 JD	28	6.7
	500 to 1000 JD	30	7.2
	1000 to 1500 JD	202	48.5
	1500 to 2000 JD	101	24.2
	2000 JD and more	21	5
Education Level	I don't want to disclose	35	8.4
	Total	417	100
	Less than high school	12	2.9
	High school	30	7.2
	Bachelor	220	52.7
Background of IT	Master	129	30.9
	Ph.D.	26	6.3
	Total	417	100
	Weak	40	9.5
	Average	71	17.1
Have you ever used mobile banking application?	Good	306	73.4
	Total	417	100
	Yes	337	80.8
	No	80	19.2
	Total	417	100
What bank do you have working in?	Housing Bank	44	10.5
	Jordan Islamic Bank	106	25.4
	Jordan Kuwait Bank	24	5.8
	Bank Of Jordan	7	1.7
	Cairo Amman Bank	102	24.5
OR Which bank do you deal with?	Islamic International Arab Bank	77	18.5

	Safwa Islamic Bank	9	2.1
	Capital Bank of Jordan	11	2.6
	Arab Bank	25	6
	Arab Jordan Investment Bank	12	2.9
	Total	417	100
	Review the Statement of Account	25	6
	Pay to a friend	15	3.5
What are the most mobile banking services offered by the bank?	Pay bills	265	63.5
	Manage chequebook	33	7.9
	Manage bank cards	49	12
	Transfer between accounts	14	3.3
	Other	16	3.8
	Total	417	100

The selected sample consisted roughly equal percentages of males participants (48.5%) and females participants (51.5%). The predominantly of participants fell within the 30–40 age range (49.2%), subsequently in the under-30 age group (26.6%), between 40 and 50 years (17.3%), and 50 years or older (6.9%). Concerning the work field, the major percentage of participants were from banking and finance (38.7%), then by engineering and manufacturing (22.8%), healthcare (12.9%), business and management (15.8%), and charity/voluntary work (6.7%). The monthly income levels were primarily within the range of 1000 to 1500 JD (48.5%), subsequently by 1500 to 2000 JD (24.2%), 500 to 1000 JD (7.2%), less than 500 JD (6.7%), and 2000 JD or more (5%). In educational terms, most respondents have a bachelor's degree (52.7%), then a master's degree (30.9%), high school diploma (7.2%), PhD (6.3%), and less than a high school education (2.9%). Regarding IT background, most participants regarded

themselves as having a good IT background (73.4%), with others rate it as average (17.1%) or weak (9.5%). Moreover, 80.8% of participants reported having prior experience in mobile banking applications. The banks frequented by respondents were Jordan Islamic Bank (25.4%), Cairo Amman Bank (24.5%), Islamic International Arab Bank (18.5%), Housing Bank (10.5%), and other banks (21.1%). The most commonly utilized mobile banking services included bill payment (63.5%), account review (6%), bank card management (12%), fund transfers (3.3%), and checkbook management (7.9%).

Study's hypotheses could be evaluated with adequate sample size of respondents which was enough to conduct SEM-PLS analysis. Furthermore, in order to increase the precision and efficacy of processing quantitative data fixed-response questionnaires were given numerical metrics. SmartPLS4 statistics software used the additional responses technique to address missing data in an efficient manner. A reflective model was chosen for this study's model assessment because each indicator was dependent on the corresponding constructs (Hair et al., 2019). Furthermore, the construct and structural models of the suggested study model were assessed using the standards set by Hair et al (2019). It took a complicated set of procedures to evaluate the reflective measurement model. After first analysis to assess the indicators' dependability a threshold of >0.70 or greater was judged required. In addition, a threshold higher than 0.70 was used to assess the composite consistency of constructs internal consistency reliability.

The consistent accuracy of the constructions was also assessed utilizing the Average Variance Extracted (AVE) value must be greater than 0.50. A value below 0.90 was evaluated according to the Heterotrait–Monotrait Ratio of Correlations (HTMT) criteria that were used to determine the discriminant validity. Additionally, the correlation between the structural model constructions was assessed. (Hair et al., 2019)

claim that VIF values shouldn't be higher than five. The following were the primary variables utilized in PLS-SEM to evaluate the structural model while taking collinearity into consideration. P-values of 0.05 or around are regarded as statistically meaningful and path coefficients that satisfy the level of significance are considered acceptable if the t-statistic for each path surpasses 1.96 at a significance level of 0.05 (Hair et al., 2019). R2 values of 0.75 0.50 and 0.25 are regarded as indicating moderate weak and significant correlation levels correspondingly.

Similarly, the effect sizes (f^2) larger than 0.02 0.15 and 0.35 demonstrate small moderate and substantial effect sizes correspondingly. Overall, the structural and measurement model evaluation results were favorable and satisfied.

Utilizing the PLS-SEM algorithm with SmartPLS4 software it was found that all the indicator's loadings for the constructs were higher than the 0.70 threshold. Community culture, perceived ease of use and perceived usefulness are exogenous variables that can explain roughly 74.4 percent of the variability in mobile banking usage according to the R2 value. Additionally, the study discovered that a significant portion (74%) of the variance in mobile banking usage can be ascribed to the combined impact of trust in technology as a moderator, and community culture, perceived ease of use and perceived usefulness as determinants. Furthermore, all the proposed effects showed positive path coefficients demonstrating that an increase of a one-standard-deviation shift in the predictors along with the moderator of trust in technology raised the level of mobile banking usage. Figure 1 shows the R2 values and the indicators' reliability.

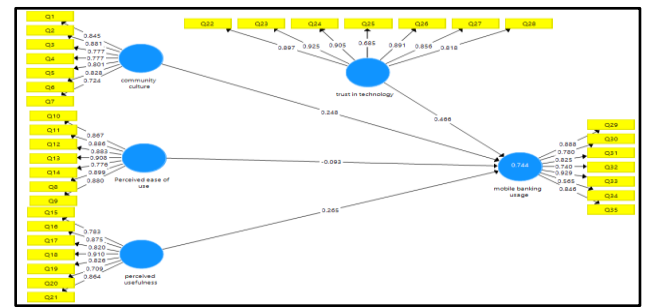


Figure 1. Measurement model

Based on Hair et al (2019) a variable is regarded as deemed reliable when its composite reliability (CR) value is greater than point 70. A construct must also have an Average Variance Extracted (AVE) measure greater than 0.50 to have convergent validity. By calculating the composite reliability (CR) values of each construct this study assessed their dependability and found that they were greater than 0.70. Moreover, the Average Variance Extracted (AVE) measure which was greater than 0.50 was utilized to evaluate the convergent validity of the constructs of each construct. Based on the study's results, favorable response patterns were found and every element helped to illustrate the fluctuation in the individual item. The study's constructs validity and reliability are shown in Table 3.

Table 3. The constructs values of validity and reliability

Construct	Composite reliability	Average variance extracted
Community culture	0.928	0.650
Perceived ease of use	0.957	0.761
Perceived usefulness	0.939	0.687
Mobile banking usage	0.926	0.646
Trust in technology	0.951	0.735

Table 4 demonstrates that the HTMT values of every influence analyzed in the research model were below 0.90. As proposed by Hair et al (2019) the results show that every element in

the study model was experimentally different from the other elements in the structural model. To examine collinearity data the Variance Inflation Factor (VIF) was employed. VIF values below 5 show that there are no collinearity issues with the independent constructs in the recommended research model. The numerical results for multicollinearity in the inner model of the suggested study model are shown in Table 2. A value of less than 5 on the VIF metric indicates that there was no multicollinearity in the predictor structures.

Table 4. HTMT results for discriminant validity analysis

Construct	Community culture	Perceived ease of use	Perceived usefulness	Mobile banking usage	Trust in technology	VIF
Community Culture	0.806					3.310
Perceived Ease of Use	0.860	0.872				4.090
Perceived Usefulness	0.738	0.856	0.828			4.117
Mobile Banking Usage	0.837	0.804	0.798	0.803		3.288
Trust in Technology	0.845	0.770	0.699	0.711	0.857	3.287

Hair et al (2019) categorized the effect sizes of 0.02 0.15 and 0.35 as small, medium, and large f^2 values respectively. The impact sizes (f^2) for each distinct connection 0.059 0.032 0.097 and 0.010 that were discovered during the study's analysis. The research model's hypotheses all

have small and large effect sizes respectively as these figures demonstrate.

According to the statistical importance results for the hypothesized relationships resampling from SmartPLS4 confirmed all proposed relationships with p-values 0.05 suggesting that the theoretical research model of the present study is suitable for concerning the influence Community culture, perceived ease of use and perceived usefulness on mobile banking usage. These phenomena provide evidence for the presence of all hypothesized relationships. The results of assessing the direct presumptions derived from the theoretical framework of the study are summarized in Table 5. For all direct predictions the resampling analysis report using SmartPLS4 software yielded statistically substantial results (p-values <0.05). This implies that the moderator in particular are real-world constructs and that the validated model can be used to make decisions about the variables affecting the trust in technology the interactions between study predictors and outcome. The results of evaluating the overall effects using the study's theoretical framework also includes the total effects of statistical significance.

Following the creation of a bootstrapping report using SmartPLS4, it was determined that the overall effects of the predictions were found to be statistically meaningful (p values <0.05). The initial hypothesis of the study was that study predictors (community culture, perceived ease of use and perceived usefulness) would directly and favorably influence mobile banking usage. As can be seen in Table 3 the path parameters were positive. In other words, these predictors increased mobile banking usage by one standard deviation.

Table 5. Statistical significance results

Hypothesis	Standard deviation	T-Statistics	P-value	Result
Community Culture → Mobile Banking Usage	0.121	2.120	0.000	Supported
Perceived Ease Of Use → Mobile Banking Usage	0.089	3.768	0.000	Supported
Perceived Usefulness → Mobile Banking Usage	0.076	3.665	0.000	Supported

However, as Figure 2 illustrates, the results showed that trust in technology considerably moderates the relationship between community culture and mobile banking usage, thus supported by the reality that trust in technology is influenced by community culture in promoting mobile banking usage supports *H4* (p values <0.05). On other hand, the data analysis indicated that perceived ease of use and mobile banking usage were not significantly moderated by trust in technology does not support *H5* (p values >0.05). But the analysis indicated that perceived usefulness and mobile banking usage were significantly moderated by trust in technology supports *H6* (p values <0.05).

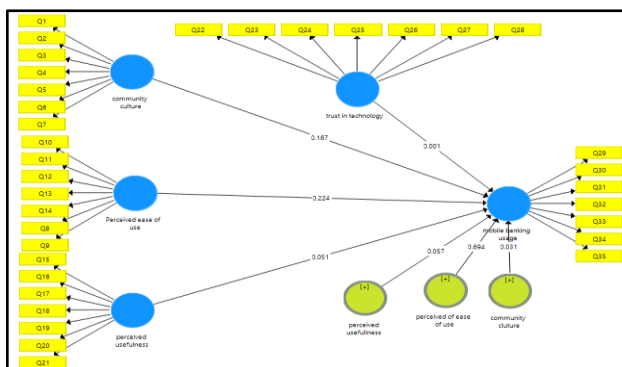


Figure 2. Moderation effects of trust in technology

Discussion

The results demonstrate that community culture significantly influences mobile banking usage, with a positive trajectory parameter and statistical support ($t = 2.120$, $p < 0.001$). This corroborates *H1*, indicating that cultural norms and shared values within Jordanian society play an important role in forming technology-related decisions. In collectivist societies, individuals usually depend on collective behaviors and social experiences during financial decision making. Therefore, if community members are looking to mobile banking services positively, this will give good expectations that individuals will adopt it more. This result conforms with prior research that indicates to the cultural outlooks significantly affect digital financial adoption (Alalwan et al., 2016; Hofstede, 2011).

The statistical results confirm ($t = 3.768$, $p < 0.001$) that is a substantial support for *H2*, emphasizing that is the perceived ease of use can significantly improve on mobile banking usage. Despite moderate size effect, this result emphasizes the importance of mobile banking applications that are simple and easy to use. When users know mobile banking applications are easy to use, which requires minimal effort to execute banking transactions, that makes them more tended to adopt and use this service. This result support the previous studies that concerned about technology acceptance, which emphasizes that simple design in new technology enhances the adoption and using rates (Davis et al., 1989; Venkatesh et al., 2003). Considering the above, banks in Jordan should invest in designing simple application, simplified identification processes, and clear direction methods to increase adoption and usage.

On other hand, Perceived usefulness shows a strong positive impact that gives statistically significant importance to adopt and use mobile banking services ($t = 3.665$, $p < 0.001$), supporting *H3*. This demonstrates that customers are hurrying to adopt and use mobile banking services when they receive real

benefits, like optimized financial management, immediate access to services, and enhanced accessibility. This result verifies on the compatibility between Technology Acceptance Model (TAM) (Davis, 1989) with current studies about mobile banking that regarded perceived usefulness as a main adoption factor (Malaquias & Silva, 2020). For that, banks must focus on efficiency and time efficient features of mobile banking services, and motivation customers use it to raise awareness of their advantages.

In the moderate analysis it shows that trust in technology improves the impact of community culture on mobile banking usage ($p < 0.05$). Accordingly, H4 is supported. This reveals that in contexts where community culture influences forming individual decisions, there is trust in technology to increases the probability of adoption and usage. When integrate the community assistance with trust in technology that is will help to increases the probability of Individuals dependence on mobile banking services. This result matches with the results of previous studies that focusing and emphasizing on the important of trust as a main factor in usage and adoption the financial technology (Koksal, 2016; Luo et al., 2010).

The results show that trust in technology does not influence notably as moderate relationship between perceived ease of use and mobile banking usage ($p > 0.05$). Therefore, H5 is not supported. This indicates that, while ease of use independently influences mobile banking usage, the presence of trust in technology does not substantially enhance this relationship. Thereafter, I can explain that ease of use is regarded as a more fitting and design-oriented factor, while trust in technology is related to reliability and security. Thus, these factors may function independently instead than interactively.

In the present study results show that trust in technology considerably impact as moderating on perceived usefulness with mobile banking usage ($p < 0.05$), supporting

H6. This shows when customers trust in technology that will enhance the perceived usefulness from using the technology system and lead to increase mobile banking usage and adoption. Stated otherwise trust in technology strengthens customer concern for mobile banking usage. This is coherent with previous studies that indicate to trust in technology drives to improvement the perceived usefulness in financial technology contexts (Gefen et al., 2003; Prastiawan et al., 2021).

In summary, the hypotheses that are supported in this study H1, H2, H3, H4, and H6, while H5 was unsupported. It is evident that community culture, perceived ease of use, and perceived usefulness are the strongest factors that influence mobile banking usage. Moreover, in moderation results show that the pivotal role for trust in technology is enhanced in the impact of community culture and perceived usefulness. This emphasizes that mobile banking usage in Jordan is not exclusively on technological design only but also dependent on cultural acceptance and trust in technology.

Conclusion

This study provides empirical evidence about the factors of mobile banking usage in Jordan, with concentrating on cultural, technological, and trust factors. The results demonstrate that perceived usefulness, perceived ease of use, and community culture positively affect mobile banking usage, with the most influential determinant which is perceived usefulness. On other hand, the results emphasis that mobile banking usage influenced community culture not only in technological accessibility. Moreover, after analysis the moderation, there is a critical role for trust in technology. Particularly, trust in technology enhances the influence of community culture and perceived usefulness on mobile banking usage, this emphasizes the motivation role for the trust in technology in advancing positive beliefs. However, trust in technology does not influence considerably on the relationship between perceived ease of use and mobile

banking usage, this indicates the trust in technology and perceived ease of use operate through deferent mechanisms.

Theoretically, this research enhances technology adoption models in mobile banking usage by integrating cultural factors and trusting mechanisms in a developing country. Practically, the results highlight that the financial institutions must improve his system to be easy to use with focusing on the benefits for this system and enhance the trust in reliable digital platforms. In addition, improving the community culture to use mobile banking, through enhancing consistent marketing strategies.

Theoretical Implications

This study extends the Technology Acceptance Model by integrating cultural and trust-relevant aspects, thus offering a more thorough clarification of mobile banking adoption in developing countries.

Managerial Implications

As stated by the study results, banks should pay focus for enhancing usability, rising perceived usefulness and reinforcing trust through security and transparency. The consistency in marketing strategies should be cultural.

Implications for Practitioners

For digital technologies to attain broad adoption, it is essential that decision makers emphasize the development of digital literacy. Concurrently, creators must focus on formulating applications that are both naturally navigable and culturally suitable, thereby motivating greater public participation.

Recommendations

For mobile banking to gain broader adoption, financial institutions must devote attempts to communicating the public through focused campaigns, improving the strength of their system security, and creating approaches that carefully consider various cultural contexts.

In conclusion, the results substantiate that successful mobile banking usage in Jordan need to comprehensive strategy, to Integrates perceived ease of use, perceived usefulness, community cultural, and trust in technology as a moderating variable, and provide recommendations for the banks, decision makers, and technology developers who seeking to expand digital financial inclusion in diverse cultural environments.

Disclosure Statement

The authors declare that they have no financial or pertinent interests related to the research presented in this work.

- **Ethical approval and consent to participate:** This study was conducted with complete adherence to all ethical criteria. When necessary, ethical approval was obtained, and before beginning the study, each subject gave their informed consent. Throughout the whole research process, the privacy and identity of all respondents and participating firms have been guaranteed.
- **Availability of data and materials:** The corresponding author can provide access to all data and materials supporting the study's conclusions upon request.
- **Author contribution:** Each of the mentioned authors has contributed to the work and given their approval for publishing. The writers have done their work in a systematic way. B.W.R. contributed to the project's conception, investigation, supervision, resource provision, funding acquisition, initial draft writing, validation, data curation, review, and editing. A.A. worked on conceptualization, methodology, formal analysis, project management, research, original draft writing, software, visualization, validation, review, and editing. A.M.M. contributed to

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