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THE EFFECT OF TRUST AND RISK PERCEPTION ON CITIZEN'S INTENTION TO ADOPT AND USE E-GOVERNMENT SERVICES IN JORDAN.

Abstract:

Purpose: This study was undertaken with the primary aim of identifying, examining and providing an understanding of the factors that could affect citizens' intention to adopt and use e-government services in Jordan.

Design: The preliminary research model used here has been developed from the Technology Acceptance Model by incorporating additional constructs from other models, namely, web trust and perceived risk. A self-administered questionnaire was completed by the selected sample. The response rate of 59.2%. The data were analyzed using parametric statistics including ANOVA, MANOVA, means analysis, and the t-test.

Findings: The finding of this study revealed that there are four main factors that affect citizen's intention to engage in electronic government services; these are perceived ease of use, perceived usefulness, perceived risk, and trust in electronic channels. The findings have also revealed that the modified research model can explain 58.1 per cent of the variance in citizens' intention to adopt and use electronic government services.

Limitations/Implications: A practical implication of the findings and conclusions of this study is that governments are urged to take into account the importance of perceived usefulness, perceived ease of use, trust and perceived risk in influencing the intention of citizens to use e-government services. This study also serves as a tool for understanding user acceptance of Internet applications such as e-government technology.

Originality: This study is one of the first to provide important information on factors affecting citizens intention to adopt and use electronic government services in Jordan.

Keywords:

Jordan, electronic government, technology adoption and acceptance, Perceived Risk, trust.

JEL Classification: D80, O32