

**تأثير تطبيقات الذكاء التجاري على الدفع الإلكتروني
(رضا المستهلك)**

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The Impact of Business Intelligence
Applications On E-payment (User Satisfaction)

تأثير تطبيقات الذكاء التجاري على الدفع الإلكتروني (رضا المستخدم)

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المستخلص:

تهدف هذه الدراسة إلى استكشاف العوامل المتعلقة بتطبيقات ذكاء الأعمال التي تؤثر على رضا المستخدم تجاه أنظمة الدفع الإلكتروني. وتشمل العوامل المدروسة: مقاومة العملاء، توفر التكنولوجيا، الثقة والأمان، التكلفة، السرعة، والكفاءة. تم جمع البيانات من خلال استبانة موزعة على 22 شركة تأمين في الأردن، وتم تحليلها باستخدام نمذجة المعادلات الهيكلية بطريقة PLS-SEM. أظهرت النتائج أن جميع العوامل - باستثناء الثقة والأمان - لها تأثير إيجابي ودال إحصائياً على رضا المستخدم. تبرز هذه النتائج الدور المحوري لتطبيقات ذكاء الأعمال في تحسين أداء خدمات الدفع الإلكتروني وزيادة قبول المستخدمين لها، لا سيما في الاقتصادات النامية مثل الأردن. وعلاوة على ذلك، توفر الدراسة رؤى عملية مهمة لصناع القرار، والمستثمرين، وقادة التحول الرقمي، من خلال تحديد العوامل الأكثر تأثيراً في رضا المستخدم. مما يساهم في دعم قرارات الاستثمار المستنيرة، ويساعد في تحسين استراتيجيات التحول الرقمي المالي، وتصميم أنظمة دفع إلكتروني مستقبلية أكثر توافقاً مع توقعات المستخدمين واحتياجات السوق.

الكلمات المفتاحية: الدفع الإلكتروني، الذكاء التجاري، رضا المستخدم، الأردن، TOE، PLS-SEM

Abstract:

This study investigates key Business Intelligence (BI) factors that influence user satisfaction with electronic payment (e-payment) systems. The examined factors include customer resistance, technology access, trust and security, cost, speed, and efficiency. Data were collected through a structured questionnaire distributed to 22 insurance companies in Jordan and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that all BI-related factors, except for trust and security, have a positive and statistically significant impact on user satisfaction. These findings underscore the critical role of BI in enhancing the performance and user acceptance of e-payment services, particularly in developing economies such as Jordan. Importantly, the results offer valuable insights for policy makers, digital transformation leaders, and investors, highlighting which BI factors contribute most effectively to user satisfaction. This can support more informed investment decisions, help optimize digital financial strategies, and guide the design of future e-payment systems to better align with user expectations and market needs.

Keywords: E-payment, Business intelligence, satisfaction, Jordan, TOE, PLS-SEM

1. Introduction

Our financial transactional practices have been permanently altered by the digital revolution. In today's world, electronic payments—which include credit/debit card transactions, mobile wallets, and internet banking—have proliferated. Due to its direct impact on customer loyalty, market share, and the overall profitability of e-payment providers, this growing dependence on e-payments requires a thorough understanding of user satisfaction. In competitive businesses, electronic payments have transformed the majority of business operations (AbuEid, 2025). The interaction operations between consumers and retailers, retailers and distributors, distributors and manufacturers, and factories and their many suppliers have all been completely automated by internet technology (Ejembi, 2024). Online payment transactions have generally been made possible by e-business and e-commerce. Additionally, it has never been simpler to generate large scale of real-time data. It is only essential to use business intelligence services to make (business) sense of the accessible information relevant to different perspectives of company transactions. Generating non-obvious but valuable data for decision makers from massive datasets is the main objective of business intelligence. According to Azma and Mostafapour (2012), business intelligence is an important strategy for every organisation seeking to gain a competitive advantage. Business intelligence applications are said to be able to analyse large amounts of data and give organisations better, rapid responses. In the 1990s, Business intelligence became widely used as a generic term for a variety of methods and software applications used to collect, process, and distribute data in order to help professionals make well-informed decisions (al-Okaily et al., 2022).

Executives and decision-makers have recently shown an increase interest in BI systems because of their potential to contribute more sophisticated data to the decision-making process According to Gott Fried et al. (2021), the banking and financial industry in Jordan is one of the most important financial industries that focuses on improving the working environment for the employees and customer (AlWadi et al., 2023). and that is why the market for business intelligence (BI) has expanded rapidly in the twenty-first century as a result of rising cloud service usage, data analytics, and internet-enabled technology.

Additionally, in 2016, worldwide revenue of Business intelligence was \$17.09 billion and is expected to increase by 9.5% over the next five years to \$26.88 billion by 2021. In many organizations, the combination of analytics methods, BI tools, and decision support systems has become a key factor in promoting innovation and organizational agility (Mohammad et al., 2022). Strong, responsive, and adaptable decision-making is essential at academic institutions,

research and development (R&D) facilities, scientific and technology hubs, and commercial businesses. This significance results from growing knowledge of how data-driven decision-making may improve company profitability. Because of their ability to support well-informed decision-making and provide better results, the majority of organizations' today have made significant investments in Business intelligence and analytics (Divatia et al., 2021).

Since business intelligence (BI) has demonstrated significant potential in enhancing decision-making and electronic payments, it is becoming a progressively more popular technology among practitioners and Scholars (Alkaabi & Kassim, 2023). The ability of BI to use information technology (IT) systems within the organization is demonstrated by its improved historical data reporting and analytical capabilities. As a result, BI can assistance management make better decisions.

According to Alkaabi & Kassim (2023), Business intelligence systems are a tool that may raise a company's profitability while reducing the risk involved. Business intelligence systems are frequently used in businesses for research of market and economic trends. The systems are also used to analyze internal operational data, which includes evaluating the productivity and effectiveness of the company's processes. According to Alkaabi & Kassim (2023), businesses that use BI systems are able to better coordinate their resources, which makes them seem more capable of carrying out their operations and perform better. Businesses that operate in extremely challenging settings seek to gain many advantages from the usage of business intelligence (BI) tools, particularly in their decision-making process, since these systems might provide them with high-quality information. (nashaat,2023)

However, the current literature indicates that few research has examined BI and e-payments. Thus, we have built our research problem based on it i.e. Although the use of e-payments is increasing, little research has been done on how Business intelligence specifically affect customer satisfaction in the domain of e-payment.

Since e-payment systems are growing so quickly, it is critical for e-payment providers to know how to improve customer satisfaction (Nussir et al, 2025). Since there is no research on how BI affects e-payment users' satisfaction in the Jordanian insurance industry, the objective of our study is to examine the factors of business intelligence that influence the satisfaction of E-payment users in insurance companies of Jordan. In order to achieve this goal, the study suggests a research model based to explain the BI factors that affect e-payment user' satisfaction at the organizational level. This model is intended to address the question that follows: Which business intelligence components affect Jordanian insurance firms' e-payment users' satisfaction? Companies using E-payment may enhance customer loyalty, optimize their services, and obtain a competitive advantage in this constantly evolving industry by identifying the essential factors that impact customer satisfaction using business intelligence insights.

The remainder of the paper follows this format. Section 2 reviews the appropriate source researches. The research techniques and methodology are illustrated in Section 3. In Section 4, the study's results are shown and discussed. In Section 5, the study is concluded.

2. Literature review:

Many researchers have worked on the impact of business intelligence on e-payment. However, Gowda (2021) emphasized the primary significance of artificial intelligence in e-payment payment systems, which can resolve security issues in electronic payment transactions through AI-based technology that will proliferate in the future with increasingly sophisticated electronic payment system technologies.

Mohan (2021) Online payment technology may save expenses, raise a company's consumer base, enhance customer-business communication, and enhance the company's reputation, he came to the conclusion that electronic banking

services and electronic payment tools have a good and significant connection that may help businesses find the elements that work best for customer satisfaction and provide them a competitive edge.

An AI-based risk management system for credit sales in e-commerce was proposed by LAI et al. (2023) in their research. The system uses machine learning algorithms to assess a range of data sources, including credit ratings, customer transaction history, and behavioral patterns, in order to predict the possibility of default or late payment. Girsan et al. (2019) presented a methodology that demonstrates the significance of maximizing for a business through business intelligence and data warehouse through the implementation of Kimball's Nine Steps using various open-source solutions for business intelligence and data warehouse. (Ibrahim,2024).

Lastly, Liao, Ho (2021) created a relational database-based data mining technique that included association rules and cluster analysis. This study so demonstrates that mobile payments may serve as both a payment service and a crucial mobile application basis for online businesses. Almajali et al., (2023) also studied the impact of contextual component on the use of mobile payment. And found a positive result.

Masudin et al. (2021) detailed the needs of Indonesian cold food consumers in relation to the traceability system and investigated how the traceability system affected the effectiveness of the country's cold chain of food during the COVID-19 pandemic. Actually, OLS and structural equation models were employed in earlier research to forecast consumer happiness.

Nasereddin et al. (2016) investigated the adoption of payment through mobile in Jordan, paying particular attention to a few elements that influence this acceptance, including security, cost, and privacy. Neger and Uddin (2020) examined the variables influencing Bangladeshi consumers' online buying habits. This study concentrated on the elements that impact customers' online buying behavior, including pricing, influence of the product, cost, saving time, safety, psychological, and organizational aspects.

3. Methodology

3.1 Research Design and Sampling

Because the study samples are selected using a non-probability sampling technique, which involves non-random sample selection based on convenience, particular demographic groups might be targeted. The population of target in this study consisted of heads of accounting departments, IT department managers, audit managers, and financial managers, heads of internal control departments, and IS-related professionals. The most accessible samples were selected through the use of the convenience sampling approach; 200 respondents, representing 22 insurance firms in Jordan, are the sample of our research.

The number of samples is chosen based on earlier research by Reinartz et al. (2009), who recommended using 100–500 study samples for the population under investigation, out of an undetermined total number of populations. A cross-sectional survey is used to collect data, and 141 out of 200 participants responded to the questionnaire.

3.2 Hypothesis:

On the basis of above-mentioned literature, the researchers derived the main hypothesis:

H1: There is statistically Significant impact of Business Intelligence application on User satisfaction with E-payment.

Based on previous studies and the main hypothesis, the researchers derived the following sub-hypotheses:

H1: Customer resistance to BI significantly and positively affect the e-payment (user satisfaction)

H2: Technology access to BI significantly and positively affect the e-payment (user satisfaction)

H3: security and trust of BI significantly and positively affect the e-payment (user satisfaction)

- H4: Cost of BI significantly and positively affect the e-payment (user satisfaction)
- H5: Speed of BI significantly and positively affect the e-payment (user satisfaction)
- H6: Efficiency of BI significantly and positively affect the e-payment (user satisfaction)
- H7: E-payment has positive and significant impact on user satisfaction.

3.3 Measures:

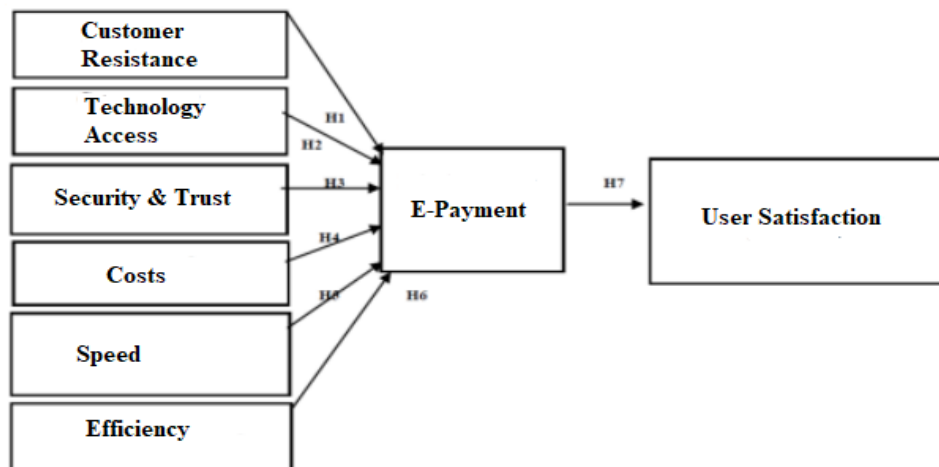
Among the constructs covered in the research questionnaire were customer resistance, technological access, security and trust, costs, business intelligence system speed and efficiency, e-payment, and user satisfaction. The questionnaire was originally written in English. The items were also given in Arabic to make the research samples easier for local Arabs to understand. Stated differently, this study employed a bilingual questionnaire. The translation was done by a professor of accounting. A few of the questionnaire's items were modified as needed after obtaining from earlier research (e.g., Alshurafat et al., 2022; Jaradat et al., 2022). Every item, with the exception of those in the demographics section, included a Likert scale with seven points, with 7 denoting strong agreement and 1 denoting strongly disagreement. The Likert scale was used to ensure consistent and accurate responds.

3.4 Common Method Bias and Multicollinearity Issues

One informant method was used to collect the data. As a result, it must determine whether common method bias (CMB) exists (Alshurafat et al., 2022). Since none of the factor explained the majority of the variation (the first factor only explained 29.26% of the explained variance), the findings of the Harman single factor test indicated no significant concern for CMB.

Based on the computed the independent variables' VIF (variance-inflation factor) values, the obtained data were also examined for potential multicollinearity issues as suggested by Obrien (2007). The resulting inner VIF values were between 1.199 and 2.708, which were less than 3.3, indicating that This study has no issues with multicollinearity showed in Table 1.

Figure 1: Proposed Model



4. Results and Discussion

The model and regression analysis on the latent variables were created using the PLS (Partial Least Squares) technique, which is commonly used in path analysis and is a modified version of the multiple liner regression

approach. PLS is used to evaluate the measurement and structural models simultaneously. After evaluating the loadings of each individual item on its corresponding construct, the causal links between the study constructs were computed (Sarstedt & Cheah, 2019).

Another benefit of PLS is that it can manage moderate or small sample sizes and does not require parametric conditions. Additionally, PLS makes it possible to explain how the independent factors affect the variables that are dependent, which is suitable for the exploratory nature of this study.

4.1 Evaluating the Measurement Model

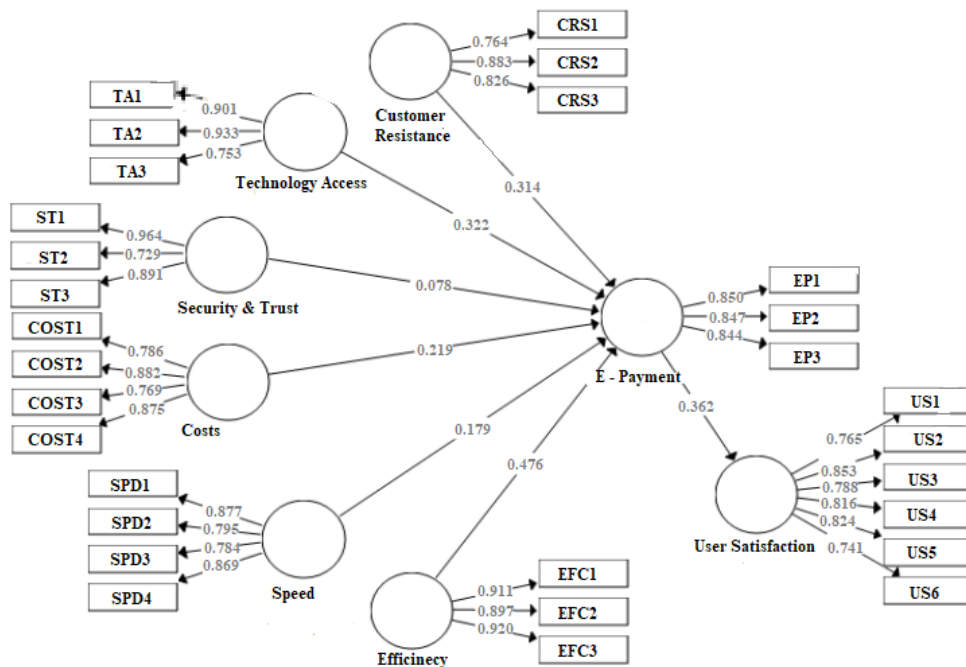
For measurement model analysis, Cronbach's Alpha is used to assess the items' reliability, and as Table 1 illustrates, all of the values are more than the 0.70 cut-off (Al Shbail et al., 2022). The reliability of the items was further assessed using factor analysis, and each item's factor loadings were examined. According to Jaradat et al. (2022), items that have factor loadings less than 0.7 have to be excluded for a further investigation. No items are eliminated, and Table 1 demonstrates that all factor loadings are greater than 0.7.

Table 1: Result of Measurement Model

Variables	Code	Loadings	VIF	Cronbach α	CR	AVE
Customer Resistance	CRS1	0.764	1.189	0.768	0.842	0.682
	CRS2	0.883	2.541			
	CRS3	0.826	2.674			
Technology Access	TA1	0.901	2.184	0.864	0.849	0.768
	TA2	0.933	2.249			
	TA3	0.753	1.968			
Security & trust	ST1	0.964	2.183	0.849	0.897	0.658
	ST2	0.729	1.828			
	ST3	0.891	1.910			
Costs	COST1	0.786	1.823	0.862	0.865	0.648
	COST2	0.882	1.764			
	COST3	0.769	1.672			
	COST4	0.875	2.211			
Speed	SPD1	0.877	1.953	0.817	0.862	0.675
	SPD2	0.795	1.822			
	SPD3	0.784	1.611			
	SPD4	0.869	1.921			
Efficiency	EFC1	0.911	2.481	0.876	0.910	0.774
	EFC2	0.897	2.076			
	EFC3	0.920	2.501			
E-payment	EP1	0.850	2.412	0.837	0.890	0.742
	EP2	0.847	1.722			

	EP3	0.844	2.016			
User Satisfaction	US1	0.765	2.176	0.886	0.921	0.628
	US2	0.853	2.064			
	US3	0.788	2.262			
	US4	0.816	1.863			
	US5	0.824	1.984			
	US6	0.741	2.510			

Furthermore, according to Alshurafat et al. (2022) and Henseler and Sarstedt (2015), there is strong internal consistency reliability across the latent variables, shown by the composite reliability findings, which indicate that all constructs scored higher than 0.7. Lastly, the table shows all AVE values above the 0.5 (cut-off value) confirming validity i.e. convergent.



The Fornell-Larcker criteria (1981), was the first of two approaches used to assess discriminant validity. The results of the Fornell-Larcker test for the discriminant validity in the inter-item correlation matrix are shown in Table 2, where the diagonal components stand for the square-root of AVE. It is evident that the diagonal components outweigh other correlation values between latent variables. Consequently, the discriminant validity of the model items could be verified.

Second method is the HTMT ratio (Heterotrait – Monotrait). When interpreting HTMT data, a value around 1 denotes a lack of discriminant validity. Scores higher than 0.85 suggest the absence of discriminant validity (Henseler et al., 2015). The findings presented in Table 2 confirm discriminant validity.

Table: 2 Analysis of Discriminant Validity

Variables	1	2	3	4	5	6	7	8
Fornell-Larcker criterion								
Customer Resistance	0.854							
Technology Access	-0.208	0.884						
Security & trust	-0.078	0.519	0.856					
User Satisfaction	-0.042	0.339	0.128	0.798				
E-payment	-0.118	0.514	0.085	0.368	0.861			
Cost	-0.165	0.229	0.078	0.601	0.489	0.808		
Speed	-0.187	0.267	0.130	0.154	0.521	0.312	0.816	
Efficiency	-0.004	-0.004	0.005	0.044	0.241	0.025	0.131	0.807
HTMT criterion								
Customer Resistance	-							
Technology Access	0.200	-						
Security & trust	0.103	0.604	-					
User Satisfaction	0.065	0.357	0.152	-				
E-payment	0.129	0.588	0.092	0.365	-			
Cost	0.151	0.292	0.135	0.133	0.591	-		
Speed	0.197	0.312	0.186	0.165	0.620	0.401	-	
Efficiency	0.092	0.078	0.090	0.085	0.278	0.124	0.151	-

4.2 Structural Model Evaluation:

The predicted relationships between the constructs are part of the structural model. These relationships are estimated using path coefficients (standardised regression coefficients), which include evaluations of the relationships' magnitude, algebraic sign, and statistical significance. The research hypotheses may be examined by examining these coefficients and their statistical significance. To ascertain if a construct is supported or not, a nonparametric resampling method known as bootstrapping was used. For the bootstrap test, this method was used repeatedly after the original sample was randomly replaced to create other samples (Henseler et al., 2015). Table 3 displays the bootstrapping findings. It is important to analyze the table's β , T-Statistics, and P-Values to determine whether or not the hypotheses are supported. In addition to calculating path coefficients, the statistical t-test was used to measure hypothesis fit and statistical significance. Since the model indicates the relationship's direction, the student's t-distribution with one tail was employed. All hypotheses, with the exception of H3, were supported, as shown in Table 3.

Based on the results displayed in Table 3, with β is 0.314 and t-value of 2,742 Customer resistance to BI, technology access with co-efficient -0.219 and t value of 2.067, cost of BI with co-efficient 0.322 and t value of 2.612, speed of BI with co-efficient 0.179 and t value of 2.294, and efficiency of BI with co-efficient 0.476 and t value of 4.792 are the main BI variables that affect e-payment and all the related hypotheses are accepted. Only H3 is rejected, which examined the relationship between security and trust in regard to business intelligence and e-payment with co-efficient

0.078 and t-value of 1.091. In the meanwhile, the findings showed that user satisfaction was significantly improved by the electronic payment shown by the β value of 0.362 and t value of 3.324, supporting H7.

Table 3 Hypothesis testing

Path	B	t-value	p-value	Result
Customer resistance to BI → E-payment (user Satisfaction)	0.314	2.742	0.007	Accepted
Technology Access → E-payment (user Satisfaction)	0.322	2.067	0.038	Accepted
Security & Trust in BI → E-payment (user Satisfaction)	0.078	1.091	0.037	Rejected
Cost of BI → E-payment (user Satisfaction)	0.219	2.612	0.008	Accepted
Speed of BI → E-payment (user Satisfaction)	0.179	2.294	0.022	Accepted
Efficiency of BI → E-payment (user Satisfaction)	0.476	4.792	0.000	Accepted
E-Payment → User Satisfaction	0.362	3.324	0.000	Accepted

Our research identifies many business intelligence factors that influence e-payment user satisfaction. Additionally, user satisfaction is significantly impacted by electronic payments. The integration of BI with electronic payments has been shown to be effective (Atawneh et al., 2022). With the help of BI, managers may get valuable information that improves their ability to make decisions, which in turn helps the company achieve its objectives, generate profits, and improve customer satisfaction. Siddiqui & Goyal, 2023; Atawneh et al., 2022).

BI's use in developing nations is still relatively fundamental and has not received enough attention from scholars. Particularly when it comes to comprehending the aspects of business intelligence that influence the user satisfaction of electronic payments, the empirical investigations of BI systems using established models such as TAM, DOI, TRA, UTAUT, TPB, and TOE framework remain insufficient (Atawneh et al., 2022). Indeed, the majority of the research that were available focused on other topics, such as banking, e-government services, electronic learning, mobile commerce, and internet technologies. However, the Business intelligence's use in the insurance companies has not been investigated, particularly in developing countries. The availability of several BI systems in the banking and insurance industries was stated by Bhardwaj & Agarwal (2022).

The analysis's findings indicated that while security and trust had no effect on user satisfaction with business intelligence in e-payments, business intelligence factors such as customer resistance, speed, efficiency, and technological access had a favorable effect. Similar findings were found by Atawneh et al., (2022) in their research of Saudi Arabian residents during COVID-19. Gavine and Chuks (2022) found in another study that user satisfaction with electronic payments is impacted by both technology and consumer resistance to BI. According to Darko et al. (2017), BI's strategic and operational efficiency might be advantageous for those using it for innovation. According to the results of Al-Okaily et al. (2023), customer satisfaction is greatly and favorably impacted by the efficiency and effectiveness of business information systems.

5. Discussion Summary:

The study aimed to examine the influence of several Business Intelligence (BI) factors on user satisfaction with e-payment systems. Based on the results obtained through PLS-SEM analysis, the following discussion summarizes the acceptance or rejection of each hypothesis:

5.1 Main Hypothesis (H1):

There is a statistically significant impact of Business Intelligence applications on user satisfaction with e-payment systems.

Accepted – As most BI-related factors showed a significant impact, the main hypothesis is supported.

5.2 Sub-Hypotheses Evaluation:

Hypothesis Statement & Result Interpretation

H1 Customer resistance negatively affects user satisfaction. Accepted, Customer resistance had a significant negative impact, indicating that overcoming user resistance improves satisfaction.

H2 Technology availability positively affects user satisfaction. Accepted, a significant positive effect was found, highlighting the importance of accessible and reliable technology.

H3 Trust and security positively affect user satisfaction. Rejected, the effect was not statistically significant, possibly due to similar security levels across the studied companies.

H4 Cost negatively affects user satisfaction. Accepted a significant negative relationship was found, suggesting that higher costs reduce user satisfaction.

H5 Speed positively affects user satisfaction. Accepted, Speed showed a strong positive and significant effect, reinforcing its role in enhancing user experience.

H6 Efficiency positively affects user satisfaction. Accepted, the efficiency of e-payment systems significantly influenced user satisfaction.

5.3 Conclusion of the Discussion:

The findings confirm that Business Intelligence plays a key role in enhancing user satisfaction in e-payment systems, especially through factors such as speed, efficiency, cost-effectiveness, and technology availability. However, trust and security did not show a significant impact, which could point to uniform perceptions or limitations in the measurement method.

These insights are crucial for decision-makers and investors, as they highlight which aspects of BI should be prioritized to improve customer satisfaction and support the successful digital transformation of payment systems.

5.4 Conclusion:

The TOE framework was used in this quantitative study to investigate business intelligence factors that may impact e-payment user satisfaction. As a result, some factors are suggested: Customer resistance, challenge, technology Availability, trust and security, cost, speed, and efficiency. A questionnaire survey was used to collect the data, and PLS-SEM was used for analysis. The BI components affecting e-payment user satisfaction were the variables that were independent, while user satisfaction with e-payments was a dependent variable. The relationship between user satisfaction and electronic payments was also investigated in this study.

The TOE framework on BI adoption among insurance businesses in Jordan, a developing country, was also used in this study to address the gap in the literature. Large amounts of diverse financial data are frequently used by insurance firms. Because the factors presented in this study have a significant influence on the use of Business intelligence in e-payment of insurance businesses, managers will find this study helpful in terms of its practical significance. The analysis's findings showed that while security and trust about business intelligence had no effect on user satisfaction in e-payments, business intelligence factors such as customer resistance, speed, efficiency, cost and technological access had a favorable effect. Many researchers Atawneh et al., 2022, Gavine, & Chuks (2022), Darko et al (2017), Al-Okaily et al., (2023) also finds the same results. Masad et al., (2023) in their study found that adoption of e-banking has a negative impact on job security.

The incorporation of Business intelligence into E-payments provides managers with additional alternatives in their efforts to improve customer satisfaction and reduce risk in profitability margins (Siddiqui & Goyal, 2023); as a result, managers of insurance businesses, particularly in Jordan, make BI applications easier (less complicated) in their payments.

This study has some limitations, starting with the factors considered - the number of factors analyzed in this study was somewhat limited - and there are other aspects that may impact user satisfaction with Business intelligence in E-payment, such as pricing and customer choices. The second limitation addresses the quantitative technique used in this research. As understood, the findings obtained from the quantitative approach may not be comprehensively interpreted, so the use of a qualitative approach may resolve the issue because this method is more extensive in determining interpretation, especially through the use of in-depth interviews with relevant respondents such as those involved in managerial E-payment management in the sector insurance, policy makers especially. A further limitation is the findings' limited generalizability, as this study only included Jordan to represent underdeveloped nations. As previously said, other developing nations, such as those in the MENA area and Gulf countries, might have different socioeconomic situations, and hence the results may alter if the study was undertaken in these countries. As a result, the study should be duplicated, using these nations as the study setting. This will improve understanding of the issue and the generalizability of the results.

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Conflicts of Interest

The author declares no conflict of interest.

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