

A Proposed Model of Factors Affecting Syrian Consumers' Intentions to Use E-Payment Methods

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Abstract:

A descriptive study was conducted using a questionnaire distributed to 459 students from major universities in Damascus Governorate. The researcher primarily relied on several theories in developing the research model, including the Theory of Reasoned Action, the Theory of Planned Behavior, and the Technology Acceptance Model. The researcher used the AMOS linear equation modeling software to test the hypotheses and the model. This study, consistent with previous research, found that the perceived utility of electronic payment methods, users' risk tolerance, and social factors influence their attitudes toward these systems. However, inconsistent with previous studies, the ease of use of electronic payment methods did not show any effect on attitudes toward using them. Furthermore, no effect of attitudes toward using these electronic methods was found on the intention to use them, indicating a gap between attitudes and intentions. The research offers several administrative implications based on its findings.

Keywords: Perceived Ease Of Use, Perceived Usefulness, Risk-Taking Propensity, Social Factors, Attitudes Toward E-Payment Systems, Intentions To Use E-Payment Systems.

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نموذج مقترح للعوامل المؤثرة في نوايا المستهلكين السوريين لاستخدام طرق الدفع الالكترونية

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الملخص:

أُنجز بحثاً وصفيّاً باستخدام استبيان وُزِعَ على ٤٥٩ طالباً من طلاب الجامعات الرئيسية في محافظة دمشق. اعتمد الباحث بشكل أساسي في تطوير نموذج البحث على عدة نظريات مثل نظرية الفعل المسبب (Theory of Reasoned Action) ونظرية الفعل المخطط (Theory of Planned Behavior). بالإضافة إلى نموذج قبول المنتجات الجديدة (Technology Acceptance Model). استخدم الباحث برنامج Amos الخاص بنمذجة المعادلات الخطية لاختبار الفرضيات والنموذج، توصلت هذه الدراسة بشكل يتفق مع الدراسات السابقة إلى وجود أثر للمنفعة المدركة لطرق الدفع الإلكتروني بالإضافة إلى ميول المستخدمين إلى تحمل مخاطر استخدام هذه الأنظمة والعوامل الاجتماعية على اتجاهاتهم نحو هذه الأنظمة، بينما وبشكل لا يتفق مع الدراسات السابقة لم يتبين وجود أثر لسهولة استخدام طرق الدفع الإلكتروني في الاتجاهات نحو استخدام طرق الدفع الإلكتروني. كما تبين عدم وجود أثر معنوي للاتجاهات نحو استخدام هذه الطرق الإلكترونية في نية استخدامها ما يشير إلى وجود فجوة بين الاتجاهات والنية. قدم البحث العديد من المضامين الإدارية بناء على النتائج التي تم التوصل إليها.

الكلمات المفتاحية: سهولة الاستخدام المدركة، المنفعة المدركة، الميل إلى المخاطرة، العوامل الاجتماعية، الاتجاهات نحو طرق الدفع الإلكتروني، نوايا استخدام طرق الدفع الإلكتروني.

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Introduction:

The payment industry has experienced significant transformations over the past few decades. In addition to traditional payment methods like cash and checks, numerous new payment options have emerged. These include debit and credit cards, prepaid cards like Visa and MasterCard gift cards, public transportation cards that now facilitate retail payments like the Octopus card in Hong Kong, online money transfer services like PayPal and Swish in Sweden, mobile payment platforms like Venmo in the U.S. and WeChat Pay in China, and virtual cryptocurrencies such as Bitcoin and Ethereum (Arifovic et al., 2023). Electronic payment methods have recently entered the Syrian Arab Republic, including the platform of the Syrian Company for Electronic Payments that links billers and banks. Some other payment systems have also entered that provide POS devices. Despite this, customers of these services have not largely accepted them, which forced the Syrian government to issue many laws that stimulate the spread of these systems. The importance of this research lies in knowing the factors that affect Syrian consumers' adoption of e-payment systems in their various forms, given the significant savings achieved by the government as a result of eliminating the issuance of invoices and the greater ability to collect taxes. This research aims to know the factors affecting Syrian consumers' adoption of electronic payment systems.

Research objectives:

The basic objective of this research is to present a model (Figure 1) that predicts Syrian consumers' intentions to use e-payment methods and to test the factors that affect Syrian consumers' attitudes toward e-payment methods (AEP), then testing its impact on consumers' intention to use e-payment methods (ItU). The researcher seeks to develop a model that explains what motivates Syrian consumers to use electronic payment methods, based on Davis' product acceptance model (Davis, 1989), social factors (SF), and psychological factors (risk tolerance). The researcher believes that when it comes to money, consumers fear new, unfamiliar ways of dealing with payment methods. Therefore, it is important to specify factors affecting Syrians' intentions to use e-payment tools.

Research Importance:

Although much of the previous research has focused on the adoption of e-payment tools, this study is trying to provide a model that predicts Syrians consumers' intentions to use e-payment tools. Specifically, by identifying the roles of perceived usefulness (PU), perceived ease of use (PEU), risk-taking propensity (RTP), social factors (SF) in attitudes toward e-payment methods (AEP), which in return affects the intention to use e-payment tools (ITU). The finding of this study present important insights and implications for research, finance, and the business industry.

Literature review:

The Theory of Planned Behavior (Ajzen, 1985) suggests that behavior is determined by intentions, attitudes (beliefs about a behavior), and subjective norms (beliefs about others' attitudes toward a behavior), which is an extension of The Theory of Reasoned Action, which posits that an individual's actions are influenced by their intention to engage in said actions, which is, in turn, shaped by their attitude towards the behavior and subjective norms. On the other hand, the Technology Acceptance Model (TAM) (Davis, 1989) was formulated with the aim of elucidating the acceptance and utilization of new technologies by users, while also considering the diverse inherent factors involve. In this model, users' acceptance of new technology relies on two key factors: perceived usefulness, which pertains to the user's belief in the technology's ability to enhance performance and efficiency, and perceived ease of use, which relates to the user's comfort level in utilizing the various features of the technology. The Technology Acceptance Model has been widely utilized to understand the acceptance of Information Systems. Numerous studies have confirmed TAM as a reliable and concise framework for comprehending users' adoption of technology across various domains. These domains include banking technology (Adamson, 2003), facial authentication technology (Nakisa et al., 2023), online banking (Chandio et al., 2013), m-commerce (Bruner and Kumar, 2005), e-shopping (Ha, 2009), Digital vault (Svendsen et al., 2013), and online games (Zhu et al., 2012). Moreover, the theoretical framework known as the Unified Theory of Acceptance and Use of Technology (Venkatesh, 2016) is extensively employed in forecasting individuals' behavioral intentions towards technology adoption. This theory suggests that the likelihood of utilizing a particular technology is anticipated based on performance expectations, business

expectations, social influence, and facilitating conditions. Perceived risk plays a crucial role in human behavior, especially in relation to making decisions when faced with uncertainty (Chao and Lee, 2006). Based on the above theories, the researcher presents the variables of his model, which may explain the adoption of electronic payment methods by Syrian consumers.

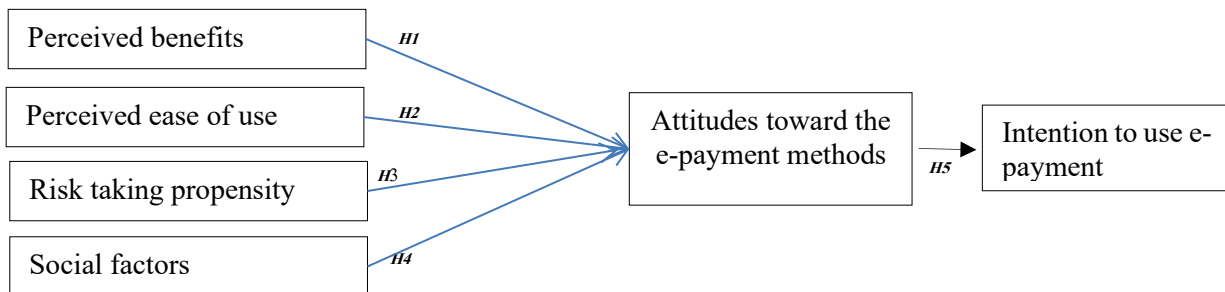


Figure (2): Research model

Perceived usefulness: Perceived usefulness is defined by Davis (1989) as "the degree to which a person believes that using a particular system would enhance his or her job performance." Many researchers have provided definitions derived from the previous definition, such as: "The degree to which using the system or technology will improve the user's performance in his workplace" (Childers et al., 2001). The perceived utility characteristic of the TAM model is synonymous with the relative advantage attribute of the Diffusion of Innovation theory (Wu et al., 2005). Many studies have found an effect of this variable on adoption intention, for example: Childers et al. 2001 (online shopping), Chen et al., 2002 (virtual stores), Svendsen et al., 2013 (Software tool), Yong et al., 2017 (aviation accessory products); Alnemer, 2022 (e-banking), Wang et al. 2023 (e-commerce). Therefore, the researcher thinks that a higher level of perceived usefulness will lead consumers to form positive attitudes toward e-payment tools. Therefore, the researcher proposes the following hypothesis: *H₁: Consumers' perceived usefulness positively affects consumers' attitudes toward e-payment tools.*

Perceived ease of use: The researcher notes that studies examining the effect of perceived benefit on intention to adopt innovations have also investigated the effect of perceived ease, as both variables are part of the TAM presented by Davis (1989). Perceived ease of use defined by Davis (1989) as "the degree to which a person believes that using a particular system would be free of effort", many researchers have provided definitions derived from the previous definition, such as: "the process of using the new media while engaging in shopping behavior" (Childers et al., 2001). The ease of use characteristic in the TAM (Davis, 1989) is essentially the antithesis of the complexity attribute in the Diffusion of Innovations theory (Rogers, 1983), as they both measure the same concept but in completely opposite directions (Chen et al., 2002). Many studies have found an effect of this variable on adoption intention, for example: Childers et al, 2001(online shopping), Chen et al, 2002 (virtual stores), Svendsen et al, 2013 (Software tool), Yong et al, 2017 (aviation accessory products); Alnemer, 2022 (e-banking); Wang et al 2023 (e-commerce). Based on the above, the researcher believes that an increased perception of ease of use will encourage consumers to develop favorable attitudes towards e-payment tools. Subsequently, the researcher proposes the second hypothesis:

H₂: Consumers' perceived ease of use positively affects consumers' attitudes toward e-payment tools.

Risk-taking propensity: Consumer risk propensity (CRP) is a central construct in consumer behavior (Sharma et al., 2009). Consumers typically formulate decision-making approaches and risk mitigation methods that empower them to make choices with a sense of assurance and comfort in circumstances where they lack sufficient information, and the outcomes of their decisions could be significant; thus, they can assume certain risks (Bauer, 1960). Therefore, consumers are confronted with risk in all their consumption decisions. Due to the omnipresence of risk, consumers often take risks, either intentionally or unconsciously (Ayadi et al., 2015). Sitkin and Weingart (1995) defined risk propensity as "an individual's tendency to take or avoid risks." Sharma et al. (2009) proposed a higher-order view of risk propensity; their analysis shows that consumer risk-taking attitude, perceived risk, and price consciousness are significant manifestations of risk propensity. Büttner and Göritz (2008) defined risk-taking as "customers' assessment and embracing of possible undesirable results associated with their decision-making process." Gullone and Moore (2000) define risk-taking as "the participation in behavior that involves potential negative consequences (or loss) balanced in some way by perceived positive consequences (or gain)." Risk-taking preferences play a crucial role in individual life

outcomes (Mudzingiri, 2021) and affect well-being (Ayadi et al., 2015; Becker et al., 2012), health, and life satisfaction (Becker et al., 2012). Although it varies depending on the individual's psychological attributes (Frederick, 2005), Al-Mamary and Alshallaqi (2022) consider risk-taking as a crucial element of being an entrepreneur. Hansen et al. (2018) found that perceived risk and trust play important, opposing roles in the formation of risk-taking propensity beliefs that impact intention to use the social platforms to transact through Social Networking Services. Risk-taking customers on shopping websites and social media are active in expressing their opinion in favor of or against others' views. Risk-takers are excited to explore fascinating products available on shopping websites and try out novel products, such as innovative, fashionable, or new versions of existing products. On shopping websites, risk includes various forms of risk such as payment fraud, product quality, psychological, and source (Saleem et al., 2022). Numerous studies have examined the impact of perceived risk on purchase intention (Almousa, 2014), but fewer have examined the impact of risk-taking propensity, such as Sitkin and Weingart (1995), Sharma et al. (2009), and Buttner and Goritz (2008), in online shopping of drugs. Based on the previous review and theories, the researcher suggests that the more individuals are prone to taking risks, the more positive their attitudes towards using electronic payment methods will be. Consequently, the researcher articulates the third hypothesis in the following manner:

H3: Consumers' risk-taking propensities affect consumers' attitudes toward e-payment tools positively.

Social factors: The theory of planned behavior (TRA) posits three conceptually independent determinants of intention. The first is attitude toward the behavior and the degree of perceived behavioral control. The final predictor is a social factor called subjective norm, which refers to "the perceived social pressure to perform or not perform the behavior" (Ajzen, 1991). Posteriorly, Venkatesh et al. (2003) define social factors as: "the degree to which an individual perceives how important others believe is it that he/she should use the technology." Some studies like Ajzen (1991) in the theory of reasoned action, and Venkatesh & Davies (2000) in the theory of TAM2 have used the concept of subjective norm, while others like Venkatesh et al. (2003) and Shafie et al. (2021) used the concept of social factors. Although the name varies, each contains an explicit or implicit idea that an individual's behavior is influenced by how he believes others will view him as a result of his use of a specific technology (Venkatesh et al. 2003). Several studies found the impact of social factors on intention to adopt new products; e-payment (Shafie et al. 2021), m-commerce (Alkhunaizan and Love, 2012). Building upon established theories and prior studies, the researcher posits that an increase in social impact contributes to a corresponding enhancement in positive attitudes toward the adoption of electronic payment systems. Accordingly, the researcher formulates the third hypothesis as follows:

H4: Social factors positively affect consumers' attitudes toward e-payment tools.

Intention to use e-payment tools: It refers to a mental state that reflects the consumer's decision to use e-payment tools in the immediate future, the user's attitudes toward using e-payment tools (Ajzen and Fishbein, 1980). Intention plays a critical role in shaping consumers' actions, serving as the closest factor that influences behavior and bridging the gap between other factors and how they act (Ajzen and Fishbein, 1980), (Ajzen, 1991). Research on technology adoption in the fields of psychology and marketing indicates that intention serves as a strong predictor of self-reported usage behavior (Yang and Zhou, 2011), (Zhu et al., 2012) and actual usage behavior (Yang and Zhou, 2011). Then the researcher proposes the following hypothesis:

H5: Consumers' attitudes toward e-payment tools positively affect the intention to use e-payment tools.

Methodology:

The research relies on the questionnaire as one of the tools of the descriptive approach to collect data and thus to test the model and hypotheses. The questionnaire has three sections: the first one contains items that measure consumer characteristics like risk-taking propensity, and social factors; the second is about subjects' attitudes toward e-payments tools, its perceived ease of use, perceived usefulness, and intention to use. For data collection purpose, personal interview technique was used in major universities in Damascus during June 2024, and of the 600 questionnaires, 141 questionnaires were eliminated due to missing data, resulting in a final sample of 459 students (44.9 % female, 54.9% male). The condition for inclusion in the sample was that the student had used one of the electronic payment methods at least once.

Measurement and scales: All variables used in this study were measured with multi-item scales (as seen in Tables 2). The response format consisted of a 7-point Likert scale, ranging from 1 (Completely disagree) to 7 (Completely agree). Perceived usefulness was measured as seen in Table (2) by six items, and perceived ease of use was measured as seen in Table (2) by five items (Davis, 1989), and risk-taking propensity was measured as seen in Table (2) by six items (Raju, 1980). Social factors were measured as seen in Table (2) by five items (Hussain et al., 2019). Attitudes toward the e-payment were measured as seen in Table (2) by four items, and behavioral intentions were measured as seen in Table (2) by three items (Hussain et al., 2019; Sobti, 2019).

Findings:

Preliminary analysis: Exploratory factor analysis (EFA) was used to examine the basic structure of the measures of variables in the proposed research model. Using a principal axis extraction method, the measures of all variables were analyzed with a varimax rotation. The final factor analysis solution, with 29 items measuring six factors, accounted for approximately 62.55 percent of the total variance. Cronbach's Alpha ranged between 0.88 and 0.95. For the constructed measurement model, all factor loadings are estimated, items are allowed to load on only one construct (no cross-loading), and latent constructs are allowed to correlate (equivalent to oblique rotation in exploratory factor analysis). The modification was carried out and the modified model was re-estimated.

The researcher deleted the items: RT2, SF2, SF4, SF5, AEP2, AEP4, and ItU3 due to the insignificant correlation of some of them with their latent variable or due to their high correlation with more than one latent variable, despite dropping some items, the remaining indicators adequately captured the theoretical domain of each construct. The errors: e5/e20, e6/e11, e12/e22, and e14/e22 were linked using AMOS Graphics (figure) in order to improve the quality of the model. Although the chi-square test is significant (Chi-square = 474.934, $p=.000$, $df=211$), the following other criteria contribute to the conformity of the data model to the theoretical model: GFI: 0.917, AGFI: 0.892, IFI: 0.914, CFI: 0.913, RMSEA: 0.052. Confirmatory factor analysis (CFA) for the research constructs of social factors, risk-taking propensity, perceived usefulness, perceived ease of use, attitudes toward e-payment systems, and behavioral intention, resulted in an marginal acceptable measurement model. Although the model did not fit the data well according to the chi-square test (474.934, $p= 0.000$) which was marginal and close to not being able to reject the null hypothesis that the theoretical model does not differ from the data, the other indicators were acceptable.

Table (1): Measures of variables, reliability coefficients, and loading coefficient values in exploratory and confirmatory factor analysis.

	Cronbach's alpha	EFA item Loading	CFA item Loading
Risk-taking propensity	0.95		
I am the kind of person who would try any new product once (RT 6)		.812	.713***
I am very cautious in trying new/different products(RT 1)		.753	.634***
I would rather stick with a brand I usually buy than try something I am not very sure of.(RT 2) [^]			
I never buy something I don't know about at the risk of making a mistake (-)(RT 3)		.864	.840***
If I buy appliances. I will buy only well-established brands. (RT 4)		.743	.702***
I enjoy taking chances in buying unfamiliar brands just to get some variety in my purchases. (RT 5)		.715	.649***
Social Factors	0.94		
Your friends recommend using e-money (SF 1)		.720	.731***
Your family recommends using e-money (SF 2) [^]			
Your neighbor recommends using e-money (SF 3)		.772	.607***
Media encourage using e-money (SF 4)		.657	.664***
Merchants recommend e-money (SF 5) [^]			
Perceived usefulness	0.93		
Using E-payment systems makes communications quicker. (PU 1)		.734	.497***
Using E-payment systems makes communications simpler.(PU 2)		.655	.705***
Using E-payment systems improves communications performance. (PU 3).		.716	.698***
Using E-payment systems improves communications efficiency (PU 4)		.699	.670***
E-payment systems meet quickly my needs (PU 5)		.668	.713***
Using E-payment systems makes imaging simpler (PU 6)		.657	.529***
Perceived ease of use	0.93		
Learning to use E-payment systems is easy for me. (EoU 1)		.651	.564***
It is easy to become skillful at using E-payment systems. (EoU 2)		.670	.621***
Interacting with E-payment systems does not require a lot of my mental effort. (EoU 3)		.744	.705***
I find E-payment systems to be easy to use. (EoU 4)		.750	.579***
I find it easy to get E-payment systems to do what I want it to do. (EoU 5)		.677	.678***
Attitude toward e-payment systems	0.88		
Using E-payment systems makes me feel happy. (AEP 1)		.729	.369***
It is interesting to use E-payment systems. . (AEP 2) [^]			
It makes me feel very easy to use E-payment systems.. (AEP 3)		.638	.470***
I am positive toward E-payment systems.. (AEP 4) [^]			
Intentions to use the e-payment systems	0.95		
I will continue to use e-payment systems (ItU 1)		.824	.297***
I Prefer merchants that accept e-payment systems (ItU 3) [^]			
I Plan to use e-payment systems in the future (ItU 2)		.597	1.224**
χ^2/df : 474.934 (211), p: 0.000, GFI: 0.917, AGFI: 0.892, IFI: 0.914, CFI: 0.913, RMSEA: 0.052			

***: Singnifigant at 0.001 level, [^]: Dropped items.

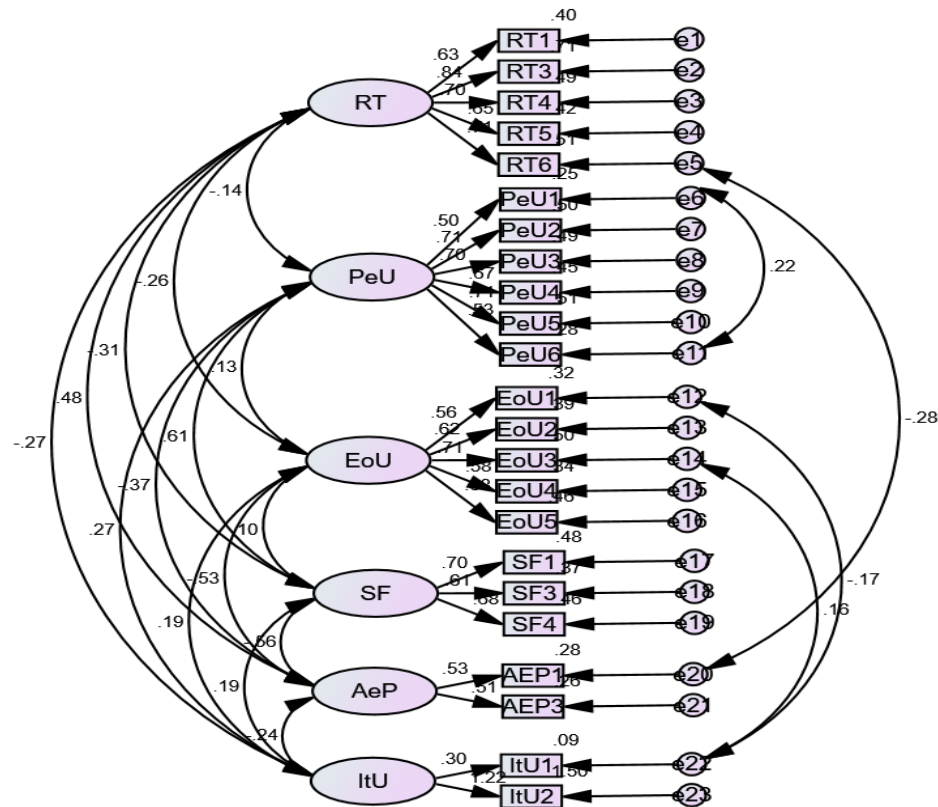


Figure (2): Measurement model

Path analysis and hypotheses testing: The five hypotheses based on the conceptual model (see Figure 3) were tested concurrently using the analysis of moment structures (AMOS) based on correlations among the construct measures. Correlations for the model constructs appear in Table (2) provide coefficients and significance for each path, as well as the fit indices of the model. Although the model did not fit the data well according to the chi-square test ($\chi^2 = 474.934$, $p: 0.000$, $df= 211$), which was marginal and close to not being able to reject the null hypothesis that the theoretical model does not differ from the data, the other indicators were acceptable: IFI= .914, TLI= .896, CFI= .913, RMSEA= .052. The results of the SEM shown in Table (3) provide support for three hypotheses. *H1*, predicting a positive impact of perceived usefulness in attitudes toward the e-payment systems, was supported (Standardized estimates = .416***). *H2*, predicting a positive impact of perceived ease of use in attitudes toward the e-payment systems, was not supported (SE= -.170). The proposed impact of risk-taking propensity in attitudes toward the e-payment systems (*H3*) was also supported (SE= .239**). *H4*, predicting a positive impact of social factors in attitudes toward the e-payment systems, was supported (SE= .433***). Finally, the proposed positive impact of attitudes toward the e-payment systems in intention to use e-payment systems wasn't supported (SE= .019).

Table (2): Hypotheses testing results

	Description 		SE	Result
H_1	Perceived usefulness	Attitude toward e-Payment	0.416***	Supported
H_2	Perceived ease of use	Attitude toward e-Payment	-.170	Not supported
H_3	Risk-taking propensity	Attitude toward e-Payment	0.239**	Supported
H_4	Social factors	Attitude toward e-Payment	0.433***	Supported
H_5	Attitude toward PRP	Intention to use e-payment	.019	Not supported
Notes: Significance levels are denoted as *** $p < 0.001$, ** $p < 0.01$, and * $p < 0.05$				

Conclusion:

This study examines the factors that influence consumers' intentions to use electronic payment methods, partially utilizing the theoretical framework of the New Product Adoption Model. The study identified the determinants that influence consumers' intentions to use e-payment systems by testing a research model in a major university in Damascus. The results of this study supported three determinants: risk-taking propensity, perceived usefulness, and social factors that affect attitudes toward e-payment. Firstly, the results of the study indicate a positive impact of perceived usefulness on attitudes towards using electronic payment methods, which suggests that the more consumers perceive the usefulness of electronic payment methods, the more positive attitudes and preference for electronic payment methods will increase. This is consistent with the results of many previous studies such as: Childers et al. (2001), Chen et al. (2002), Svendsen et al. (2013), Yong et al. (2017), Alnemer (2022), and Wang et al. (2023). Furthermore, risk-taking propensity affects positively consumers' attitudes toward e-payment methods. This means that the more consumers are willing to take risks, the more positive their attitudes towards electronic payment methods will be. This result is also consistent with the results of many previous studies: Sitkin and Weingart (1995), Sharma et al. (2009), and Buttner and Goritz (2008). In addition to the above, and consistent with studies such as Shafie et al. (2021), and Alkhunaizan and Love (2012), this study found an impact of social factors on attitudes towards using electronic payment methods.

However, contrary to several previous studies such as Childers et al. (2001), Chen et al. (2002), Svendsen et al. (2013), Yong et al. (2017), Alnemer (2022), and Wang et al. (2023), this study found no significant effect of perceived ease of use on attitudes toward using electronic payment systems. This finding may be explained by the increasing familiarity of users with digital technologies, particularly among university students, for whom ease of use has become a basic expectation rather than a determinant of favorable attitudes. In addition, in the context of financial transactions, and risk-related considerations over usability aspects. Furthermore, contextual factors specific to the Syrian environment, such as institutional requirements and limited alternatives, may reduce the role of ease of use in shaping users' attitudes.

Also, contrary to the results of previous studies such as Yang and Zhou (2011) and Zhu et al. (2012), this study found no effect of attitudes towards the use of electronic payment systems on the intention to use them. This may be due to the gap between attitude and behavior, and because the researcher's model is based on the theory of planned action (TPA) and the Technology Acceptance Model (Tam) may seem according to Zhuo et al. (2022), that external environmental and contextual factors influence the transformation of the consumer's attitude into actual purchasing behavior.

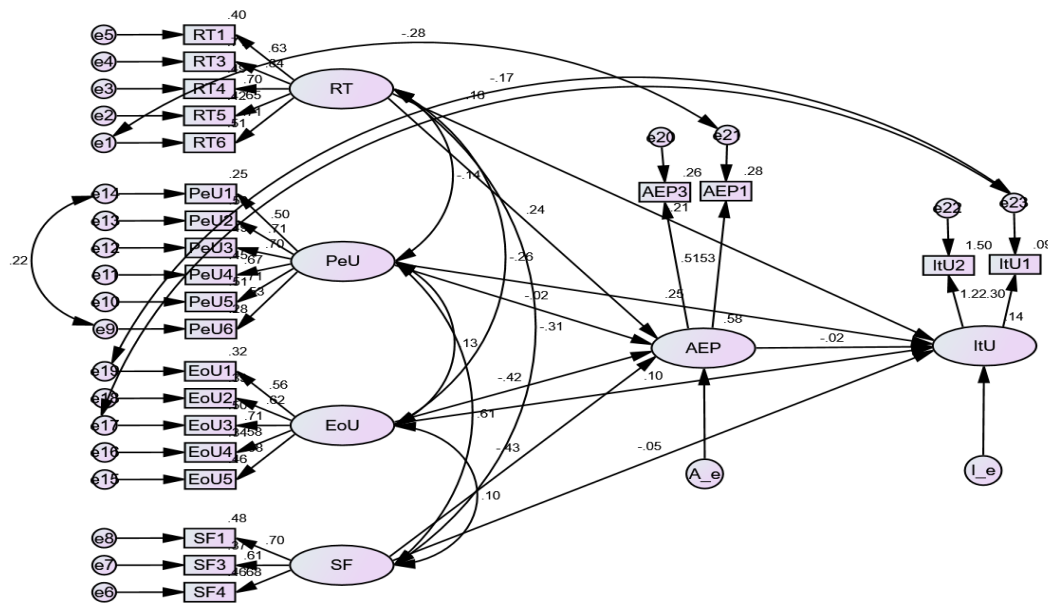


Figure (3): Path model using AMOS

The researcher also believes that perceived utility and perceived ease are often stronger in directly explaining intent, thus "overriding" the role of attitudes as mediators. That is, a consumer may decide to use a system because it is practical and easy, even if they haven't previously formed strong attitudes.

Managerial Implications:

This research encompasses several marketing implications for organizations. This study concluded that the perceived benefit of electronic payment systems influences attitudes toward their use. The greater the perceived benefit, the stronger the positive attitudes toward these systems. Syrian organizations operating in the electronic payment systems sector can improve Syrians' attitudes toward them by promoting the benefits of these systems more extensively through social media and other traditional marketing channels. These benefits include functional advantages such as saving time and effort and increasing speed, emotional advantages such as comfort, happiness, and security, and symbolic advantages. The study also found a positive impact of the perceived ease of use of payment systems on attitudes towards them. The greater the perceived ease of use of payment methods, the stronger the positive attitudes towards them. In this context, electronic payment systems can be made more user-friendly through simple and frequent explanations via electronic means such as communication channels, websites, or digital displays. Finally, this study found that the greater the respondents' willingness to take risks associated with using electronic payment systems, the stronger their positive attitudes towards them. Consumers' willingness to take risks can be increased by enhancing their confidence in electronic payment systems, providing guarantees that the service will not fail, and offering solutions for electronic payment errors in some cases. Testimonials and experiences from other consumers who have used these systems can also be utilized.

Research limitations:

The main limitation of this study is that the sample consisted only of university students in the Damascus governorate, which may reduce the possibility of generalizing the results to older age groups.

Recommended researches:

The researcher suggests conducting the study on diverse age groups and examining the impact of demographic variables on independent, mediating, and dependent variables. In addition, to examine the impact of other factors on users' attitudes towards electronic payment systems and their intentions to use them, such as users' desire for diversification and optimum stimulation level.

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