

Impact of E-commerce on Business Performance on Tourism Industry in Jordan

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The aim of this study is to investigate the impact of electronic commerce on business performance. Researcher depending on correlational design and rely on the descriptive analytical method. describe the phenomenon of E-Commerce and Business Performance in Jordanian tourism industry and analyze the data that he obtains in different ways, to identify the impact of E-Commerce with its at Business Performance in Jordanian tourism industry. The study reached a set of results, the most important of which are: Jordanian tourism companies interested in e-commerce in its various dimensions, and focus their attention on the exchange of information, believing in its importance in the success and continuity of business organizations. And Jordanian tourism companies are among the leading companies that rely on the use of modern marketing strategies, modern management and interest in e-commerce and financial technology in their quest for development and keeping pace with modern developments in the business environment.

Keywords: *E-commerce - Business Performance- Tourism Industry*

Introduction

The concept of Electronic commerce (E-commerce) predates the Internet. However, initial growth of e-commerce started prior to 1960s, although many applications linked with the innovations emerged around 1970s in form of transferring cash electronically (Kabir & Musibau, 2018). However, subsequent Innovations that followed around that era are known as electronic data interchange. Electronic commerce (EC) is a term for any type of business, or commercial transaction that involves the transfer of information across an electronic network, primarily the Internet. EC has expanded rapidly over the past decade and is predicted to continue at this rate, or even accelerate because it allows consumers to exchange

goods and services with no barriers of time or distance and it is often faster, cheaper and more convenient than the traditional methods of commerce. It is clear to see that EC is an area of importance in the field of business research (Baynal & Boyaci, 2016).

Yakasai (2019) Posited that the electronic data interchange allowed business transactions such as purchase orders or invoices to be forwarded through electronic means from organisation to organization. Nonetheless, the Internet, a linkage of computer networks, was introduced in 1969 by the government of America to boost academic and scientific research. As the years passed by, the number of organizations using the internet substantially increased, hence, encouraging the exchange of goods and services amongst businesses (B2B e-commerce), and between organisations and individual consumers (B2C e-commerce). (Kalinic, 2014) opined that the growth of e-commerce has been seen to be slower than that expected initially with B2B becoming more popular than B2C. In view of this, many descriptions of the term electronic commerce are bound in existing literature. Hence, perceived e-commerce as an online interaction between a business and its customers or a business and its suppliers for the placement of orders. Also added that the internet becomes an essential component of the business organization adopting the technology (Jimenez, Valdes, & Salinas, 2019; Kabir & Musibau, 2018).

In addition, the e-business involves several stakeholders, including the business that concludes the transactions, its customers and suppliers. (Savrul, Incekara, & Sener, 2014) argued that the implementation of electronic commerce technology allows firms of all sizes and in all market segments to enhance their competitiveness. It cuts across geographic locations and time zones to save time and costs, to open up new market opportunities and enable even the smallest of firms to compete internationally (Mkomange, Chukwuekezie, Zergani, & Ajagbe, 2013). Electronic commerce spans established processes such as bar code scanning, electronic data interchange, electronic mail, the Internet, the World Wide Web and mobile. The prosperity recorded by firms that implement e-commerce encouraged other businesses that previously do not implement the technology to start to consider adopting electronic commerce in their daily operations. (Alyoubi, 2015) reported that the different changes that firms experienced by the implementation of e-commerce have restructured the boundaries of businesses, thus resulting to a new but strong international economy never anticipated before and at a much faster rate than the industrial revolutions.

The Internet has consolidated itself as a very powerful platform that has changed the way of communication between sellers and buyers, and the way of doing business. Over the last decade the population of internet users has increased rapidly. E-commerce mainly helps in the generation of leads, presenting information about the tourism product to the customers, and facilitating the transaction process electronically mainly using the World Wide Web. Thus hotels in all over the world expected to achieve significant benefits and higher profits through the increasing utilization of the internet technology for their business performance (Azizan & Binti, 2015). The business performance comprises the actual output or results of an

organization as measured against its intended outputs (or goals and objectives) (Singh, Burgess, Heap, Almatrooshi, & Farouk, 2016). According to Farooq (2014) organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). The term Organizational effectiveness is broader.

Specialists in many fields are concerned with organizational performance including strategic planners, operations, finance, legal, and organizational development. It is recognized that in the information age, internet commerce is a powerful tool in the economic growth of developing countries. There are many types of ecommerce which is Business-to-Business (B2B), Business-to-Consumer (B2C) and Consumerto-Consumer (C2C) e-commerce. In this era of technology, electronic commerce (e-commerce) has become the most important application for business activities and it change the way of business activities will be conducting. Many businesses use e-commerce for marketing, buying, selling and distribute their product or services electronically over computer networks such as the Internet, extranets and corporate networks.

Background of The Study

The interest in tourism sector began after the Second World War, the tourism sector grew and developed significantly and it was able to achieve a great growth more than other economic sectors, especially in non-oil countries (Cole, 2006). According to the World Tourism Organization (WTO), the most beneficiaries countries of the tourism sector are developing countries. (UNWTO, 2018). The tourism sector at the end of twentieth century, and at the beginning of twenty-first century has great remarkable development, It was called the golden age of tourism, the most important factors that helped the development of tourism are the role of media to introduce the tourism areas, and the cultural awareness of the communities about the importance of tourism, the legislation and laws, that contributed to the development of the tourism sector, and the availability of various tourist facilities such as hotels, restrooms, transportation, and travel offices. According to María Martín-Martín, Ostos-Rey, and Salinas-Fernández (2019), tourism has become a socio-economic phenomenon and needs attention and occupies important subject in the economic activities of some countries. The international tourist arrivals grew by 7 % in 2019 to 1,5 billion and International tourism generated US\$ 2 trillion in export earnings in 2019. UNWTO forecasts a growth in international tourist arrivals of 4-5% 2030. UNWTO also forecasts international tourist arrivals to reach 1.8 billion in 2030 (UNWTO, 2018). The number of tourists in Jordan in 2019 was of about 5.36 million and the tourism revenues reached 5.8 billion dollars. Moreover Jordan came number sixth in terms of the number of tourists in Arab countries. It has a variety of tourist attractions, such as cultural tourism, Religious tourism, Medical tourism, Scientific Tourism, Conference tourism, Sport tourism, etc. (Ministry of Tourism, Jordan, 2019).

The Jordanian society culture, represented by customs, traditions, values, norms and religious beliefs, plays a major role in tourism promotion. Tourism is not just an entertainment, but also it is an economic industry; countries spend millions of dollars in investment on tourism, because it has become an important economic

In the past ten years, Jordan has made significant achievements in tourism development, international visitor arrivals remaining at a constant level despite several conflicts in the region. In 2019, the total number of tourists was around 5,360,000 of which 4,488,000 were overnight tourists and 872,180 were same-day visitors. This number included 1,505,196 Jordanians residing abroad, of which 1,483,870 were counted as overnight tourists and 21,000 as same-day visitors. It should be noted that purpose of visit is not captured at border entry points to Jordan. The arrival numbers are therefore not necessarily indicative of the performance of the tourism sector as they include business and military travellers, Palestinian Diaspora passing through Jordan, and others. While these groups might impact some tourism activities, they are not typical tourists that contribute to the entire tourism value chain.

According to the latest World Travel and Tourism Council's (WTTC) Economic Impact study of tourism for Jordan in 2018, the travel and tourism sector, as defined by the WTTC, remains an important economic sector in Jordan making a direct contribution of JOD 5.360 mn8 to 14% of GDP in 2019.

Tourism is an activity carried out by an individual or a group of individuals. Moreover, it is a transfer takes place from one place to another or from one country to another in order to perform a specific task or to visit a certain place (AL-Amaera, 2019). Firstly, several places for entertainment purpose, which leads to the knowledge of other civilizations and cultures. Secondly, a new information and observations that directly affects the national income of tourist countries and creates many jobs, industries and investments. Thirdly, in order to serve multiple activities for raising the level of performance of peoples and cultures that publishes their history and civilizations, customs and traditions. The tourism sector is considered as one of the most important economic sectors and has great importance in increasing the gross domestic product of any country in the world. Jordan is one of the countries attracting tourism from all over the world because of its natural tourist attractions and industrial parks, as well as the availability of security and safety elements compared with neighboring countries (Harahsheh, 2019). As the tourism sector is influenced by several factors affecting the tourism sector, this study aim is to investigate the impact of electronic commerce such electronic advertising, electronic marketing, electronic customer support service, electronic order and delivery, electronic training and electronic payment system on business performance with respect to tourism sector in Jordan.

Problem Statement

This study discusses the impact of electronic advertising, electronic marketing, electronic customer support service, electronic order and delivery, electronic training and electronic payment system that on business performance (Business operations, customer satisfaction, and Job performance) of Jordanian tourism companies. Even E-commerce has made major changes in transactions, it has several effects on various fields of goods and services including having access to different sectors, accelerating the communications process and improving access to information (Bijanipour, 2018).

Rapid development in marketing using internet technology as well as the driving force of globalization are attracting huge interests of both service providers and customers in e-commerce. Although electronic commerce has been widely implemented in day to day running of business organizations in developed nations, extant research has shown that in developing countries, the electronic commerce technology adoption are not widely implemented in managing affairs of business organizations. Hence, the growth and development of firms in emerging nations have been bedevilled by several challenges (Kabir & Musibau, 2018).

The question of how and whether using e-commerce in tourism sector creates new value to business performance in this sector has always being the factor considered by many companies before they start to transfer their business model to electronic business. However, there is agreement among many scholars that the tourism sector has not been able to manage very well with all the challenges and the high competition in the global market because of globalization and increasing rate of e-commerce adoption by tourism companies & hotels in developed and developing countries, while in Jordan the management of tourism companies and hotels are still not paying high attention to implementing e-commerce for their business model and could not realize the strong potential of the booming technology. The tourism companies in Jordan have recorded inconsistent performance over time and in the recent past experienced fluctuations in performance. E-commerce research is still limited in developing countries comparing with developed.

Study Question

The main research questions of this study is: "**what is the impact of e-commerce on business performance**". In summary, the specific research questions of this research are as follows:

- 1- What is the level of relative importance of e-commerce in its dimensions (e-advertising – e- marketing - e- customer support service- e-order and delivery- Stage e-training- e- payment system) in Jordanian tourism companies?

- 2- What is the level of relative importance of Business Performance with its dimensions (business operations- innovation) in the Jordanian tourism companies?
- 3- What is the important Challenges and Opportunities of e-commerce in Jordanian tourism companies?
- 4- What is the impact of e-Advertising on business performance (Business operations, and innovation) of Jordanian tourism companies?
- 5- What is the impact of e-marketing on business performance (Business operations and innovation) of Jordanian tourism companies?
- 6- What is the impact of e-customer Support Service business performance ((Business operations, and innovation) of Jordanian tourism companies?
- 7- What is the impact of e-Order and Delivery on business performance (Business operations, and innovation) of Jordanian tourism companies?
- 8- What is the impact of e-Training on business performance (Business operations, and innovation) of Jordanian tourism companies?
- 9- What is the impact of e-Payment System on business performance (Business operations, and innovation) of Jordanian tourism companies?

Study Objectives

The objective of this study is to investigate the impact of electronic commerce on business performance. In summary, the main objectives for this study are:

- 1- To identify the level of relative importance of e-commerce in its dimensions (e-advertising – e-marketing - e-customer support service- e-order and delivery- Stage e-training- e-payment system) in Jordanian tourism companies.
- 2- To identify the level of relative importance of Business Performance with its dimensions (business operations- innovation) in the Jordanian tourism companies.
- 3- To investigate the important Challenges and Opportunities of e-commerce in Jordanian tourism companies.
- 4- To investigate the impact of e- Advertising on business performance (Business operations, and innovation) of Jordanian tourism companies.
- 5- To examine the impact of e-Marketing on business performance (Business operations, and innovation) of Jordanian tourism companies.
- 6- To examine the impact of e-Customer Support Service business performance (Business operations, and innovation) of Jordanian tourism companies.
- 7- To examine the impact of e-Order and Delivery on business performance (Business operations, and innovation) of Jordanian tourism companies.
- 8- To examine the impact of e- Training on business performance (Business operations, innovation) of Jordanian tourism companies.
- 9- To examine the impact of e- Payment System on business performance (Business operations, and innovation) of Jordanian tourism companies.

Study Hypothesis

The study hypotheses are developed based on the framework between electronic commerce as the independent variable with the business performance as dependent variable.

H01: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-advertising at business performance (business operations-innovation) in Jordanian tourism companies

H02: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-marketing at business performance (business operations-innovation) in Jordanian tourism companies.

H03: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-customer support service at business performance (business operations-innovation) in Jordanian tourism companies.

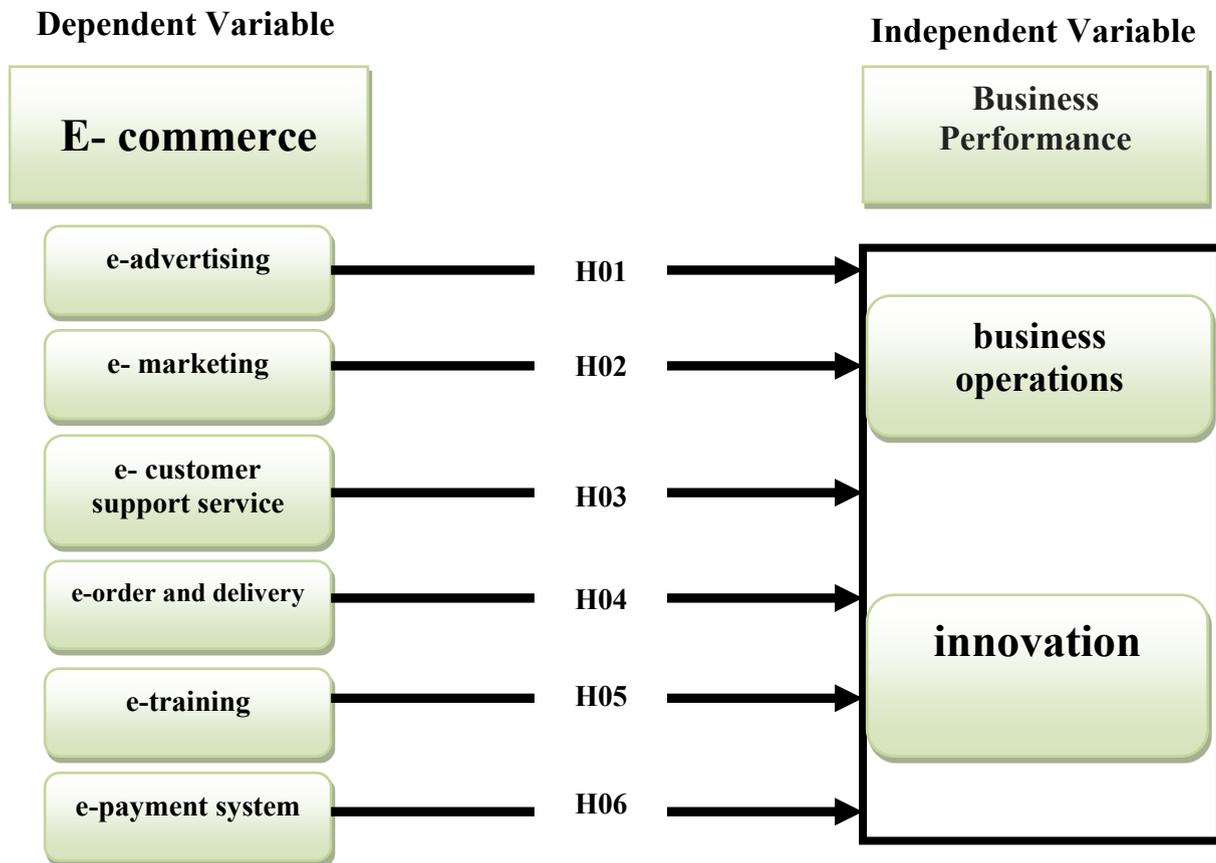
H04: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-order and delivery at business performance (business operations-innovation) in Jordanian tourism companies.

H05: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-training at business performance (business operations-innovation) in Jordanian tourism companies.

H06: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-payment system at business performance (business operations-innovation) in Jordanian tourism companies.

1-8 Study Frame work

Depending on the review of previous studies and researches, hypothetical relationship can be represented in this study through Figure (1):



Study model Figure (1-1)

E-commerce

The concept of e-commerce was different, as applications did not provide an economical alternative that could be spread only after the vast technical developments in the means of communication and informatics, they became accessible to enterprises and commercial companies of various types and sizes due to their low cost and ease (Wigand, 1997). These technological developments accompanied administrative and organizational transformations in communications that tended towards liberating the telecommunications sector from legislation that monopolizes its use and the provision of traditional services that are limited to the use of networks for telephone communications (Nencheva, 2015). With the beginning of the spread of the Internet in the nineties of the last century, the use of electronic commerce began, and the reason that contributed to the development of electronic commerce is the increasing intensity of competition between business organizations (Wigand, 1997).

Electronic commerce emerged three decades ago, and this trade is based on an information system whose tools are all electronic, represented in computers and their accessories such as the Internet, phones, mobiles, and other technologies that play an influential role in the activity of commerce, through electronic transfers, for money or electronic shopping via the

Internet through a contract of buying and selling operations and displaying products with ease (Hajj Ali, 2019).

Modern communication and information technology enable changes in organizational structures and business processes, which affect firms' competitive advantage. As a result of their influence, markets become more critical as a means of collaboration. (Lin, 2007) However, as a result of the increased usage of digital telecommunications media, business activities and consumer dynamics are evolving. The focal points and enablers of electronic commerce are the drivers, nature, and magnitudes of these changes. e-commerce is a relatively recent phenomenon that first entered the company lexicon in the 1970s. We come across many economic activities that include electronic assistance. The literature and trade press often fail to distinguish between electronic business, electronic commerce, electronic markets, and other related words. Perhaps we shouldn't be shocked, given that the field of electronic commerce and organizational processes is undergoing rapid, frequently dramatic, and externally driven technological changes. (Yin, 2002) The widespread use of personal computers, combined with the proliferation of telecommunication networks and the Internet, as well as their convergence, has made paperless trade a fact for ordinary people. (Wigand, 1997)

Also defined as: an integrated set of processes of production, distribution, marketing and sale of products by electronic means, and the performance of any type of commercial transactions by electronic means, a system that enables online transactions of sale and purchase of goods, services and information (Oliveria & Marins, 2019).

It's a mean for delivering information, services, or products over telephone lines, a computer network, or through any electronic means (Salah, 2016). Kumar & Umakanth (2018) showed that e-commerce is the performance of a business process between partners using advanced information technology, and it is also a set of digital transactions related to commercial activities between enterprises, between enterprises and individuals, and between projects and management. Haj Ali (2019) believes that e-commerce is one of the types of commercial activity in which various means of communication have been used through Internet networks such as Facebook, Instagram and Snapchat, and it is one of the most successful means of commerce due to the speed with which the processes of purchase, payment and receipt are made.

Through e-commerce, purchase, sale and delivery of goods are being carried out digitally, through data and information that are included in communication methods and other global commercial networks, e-commerce transformed commercial transactions, sales and contracts into types of electronic invoices via computers, and (Yiwu, Weil, and Yuan. 2019).

It is expected that electronic commerce will expand and become the optimal means of trade in all countries, whereby all goods are available to the buyer in any region of the world to be examined and compared or even to demand adjustments. (Gabriel, 2012).

E-commerce Dimension

There are many dimensions that make up e-commerce, many researchers have agreed on these dimensions, the researcher has adopted them in his current study, these dimensions are as follows:

1. Electronic Advertising

Free Internet services are becoming more prevalent, as is the variety and volume of free content available to Internet users. Since Internet service providers may track user activity on the Internet, accessing a product or service targets a specific number of consumers. (Nencheva, 2015).

Some of the most well-known tech giants, such as Google and Facebook, depend heavily on internet advertisements to generate income. As a result, online advertisement is a popular component of economic life (Goldfarb, 2014). To accomplish their objectives, Internet vendors use two forms of advertising: image advertisements intended to promote a business and increase brand awareness, and thematic advertisements designed to attract a certain audience group and deliver a message to a specific target product. (Nencheva, 2015)

2. Electronic Marketing

E-Marketing is quickly becoming a major topic in any business field, and it is increasingly becoming a key element of every company's multi-channel marketing strategy. It sends attractive marketing messages to customers through the Internet. Email marketing, search engine marketing, social media marketing, various forms of display ads (including online banner advertising), and smartphone advertising are all part of it. (Tavor, 2011) Internet advertising, like other forms of advertising, often includes both a publisher, who incorporates ads into its online material, and an advertiser, who offers ads to be shown on the publisher's material. Advertising companies who help produce and position ad copy, an ad server that produces the ad technologically and records data, and advertising associates that do specific promotional work for the advertiser are all potential participants. (Zheng Z. and F. Yeqing, 2002)

3. Electronic Customer Support Service

Despite the fact that the Internet has become a critical medium for service delivery and how we perform day-to-day business, we still have little understanding of the online consumer experience. In recent years, the Internet has emerged as the primary platform for both business and consumer information retrieval and conciliation. (Alexandersdóttir, 2015) The Internet was often regarded as a low-cost way of providing services and a direct channel for communicating with customers. However, as a result of technological advancements,

consumers now have better standards in the online world and demand a high degree of service quality. (Ritvanen, 2011) (Veleva, 2019) As a result, researchers have focused much of their attention on service quality and its effect on behavior. However, service quality was formerly thought to be a distinguishing factor between an organization's services and products. (Aimo, 2011) Organizational service quality has become highly standardized, and the consumer now wants more than just quality service, but rather an interaction in which they are active partners in co-creating value. (Alexandersdóttir, 2015) Services offered electronically were once thought to be a comparatively poor service due to the inability to communicate with service staff, but technological advances in recent years have established new mediums such as live chat technology and online help desks, as well as social media network channels that provide social interaction and customer care online. (Abdallah, 2015)

4. E-commerce Order to Delivery (OTD)

In today's digital world, the growth of e-commerce businesses around the world has brought about significant changes not just in our shopping habits, but also in the entire retail and logistics industry. Given the irregularity of e-commerce order arrival patterns, the limited time available for order processing, and the guaranteed delivery schedules provided by e-retailers, such as same-day or next-day delivery upon placing an order. (Leung, 2018)

When it comes to running an e-commerce company, one thing cannot be underestimated: delivery. Customers' expectations have shifted drastically, with the most now demanding a fast, dependable delivery service to enhance customer service and boost sales. Paying attention to the delivery process is critical. (Leung, 2018)

5. E - training

E-learning refers to training that takes place on an electronic platform. (Lim, 2007) Companies may use it to train workers without having to gather them all in one place at the same time. This improves efficiency, effort, and internal strife while also ensuring that an entire staff is kept updated with the most recent guidelines and practices. (Ramayah, 2012)

In recent years, the advancement of information technology has led to the rapid growth in corporate e-learning (or e-training). (Cavus, 2014) This revolution allows workers to gain an intimate learning experience without having to travel to a physical location. As companies aim to improve their productivity by fostering a continuous learning environment, online training is becoming more common as companies strive to best align their urgent and strategic needs for an agile, well-trained staff. (Kosarzycki et al., 2002).

6. Electronic Payment System

The widespread use and commercialization of the Internet have resulted in a dynamic world of e-commerce. According to Lee, Yu, and Ku (2001), E-commerce has numerous



advantages over conventional commerce, such as transparency, speed, anonymity, and highly satisfied, which improve life and improve people's quality of life. These benefits increase the popularity of E-commerce and improve the competitiveness of businesses that use it. Because of its success, E-commerce has been characterized in a variety of ways; however, the best definition implies that E-commerce is 'the sharing of business information, maintaining business relationships, and conducting business transactions through telecommunication networks.' (Zwass, 1996).

E-commerce is based on electronic payment systems (EPS), and as the scale of electronic commerce grows, EPS becomes more important for both businesses and customers. (Kim, Tao, Shin, & Kim, 2010). EPS are payment systems that facilitate safe electronic commerce transactions between organizations and individuals. (Lim, Lee, & Kurnia, 2007, p. 231). According to Linck, Pousttchi, and Wiedemann (2006), one of the most important determinants of performance for companies that operate electronically is EPS. As a result, since the advent of EC, EPS has received a great deal of attention from researchers and practitioners.

2-3 Business performance

Performance is a fairly general term whose context shifts depending on the user's viewpoint and needs (Lebas, 1995). Company efficiency has generally been interpreted and calculated in accounting terms. (Conant, Mokwa, & Varadarajan, 1990; Jennings & Seaman, 1994). According to the literature on measuring market success (Kaplan & Norton, 1992, 2001; Lynch & Cross, 1991; Otley, 1999), managers prefer to put comparatively less focus on conventional financial metrics of performance such as return on investment or net profits when monitoring the performance of their companies. Although accounting/financial performance is a theoretical construct in and of itself (Capon, Farley, & Hoenig, 1990), the business performance construct is truly multifaceted, which may explain the increased interest in systems such as Kaplan and Norton's balanced scorecard (BSC) (1992).

Otley and Fakiolas (2000) debate the dependence on accounting performance metrics in favor of methods such as BSC that move the emphasis away from strict accounting considerations and toward more general issues of business performance assessment. According to Hoque (2005), these new approaches to performance measurement are being influenced by today's changing business conditions, which highlight the shortcomings of traditional performance metrics, which do not accurately represent actual firm performance. In general, the term "performance" conjures up images of metrics such as revenue, costs, and market share (Laitinen, 2002).

As a result, it is recommended that non-financial performance, especially in the service sector, be taken seriously (Fitzgerald, Johnston, Brignall, Silvestro, & Voss, 1991; Kaplan & Norton, 1992).

Business performance is can be regarded as new concept, and even the most important in the scope of management for business organizations, especially in the presence of global difficulties and high intensity of competition to provide a high-quality service to stakeholders. Therefore, uniqueness has become the goal of multiple institutions in an accelerated and mutually competitive environment, in which they are based on judgments, flexibility and innovation. Rather, unique and innovative organizations have become the only ones able to achieve excellence and reach advanced and successful stages, which requires the administrative departments in organizations a great effort to reach a high level of uniqueness in their institutional performance (Buckman, 2004).

Performance is an important fundamental thought for organizations in general, and it is considered the intertwining factor due to its importance for management scholars, and it can be the general event and the main factor for all departments and areas of management knowledge, including strategic management. Performance refers to the ability of the organization to achieve its long-term goals (Fanee , 2017).

Hatamleh and Darawsheh (2019) define institutional performance as “the integrated system for the results of tasks and work assigned to the administrative units in the organization, which leads to their superiority, distinction and uniqueness at work, and doubles their ability to accomplish those tasks and works with high efficiency and effectiveness, and contribute to the achievement of comprehensive goals that the organization seeks by achieving its sub-goals.

Fiqh (2018) defines it as "an integrated system for the production of tasks and work of administrative units in organizations, in light of their interaction with the internal and external environment, which doubles their ability to accomplish the required tasks efficiently and effectively to achieve long-term goals."

Based on the above definitions, the researcher defines business performance as the effort made by the institution to optimally utilize and invest all its financial, material and human resources in order to achieve outputs commensurate with its objectives.

Researcher obtained many previous studies related directly and indirectly to the current study, summarized them and arranged according to chronology from the most recent to the oldest.

The results of Li, Lin, Turel, Liu, & Luo (2020) study indicated that organizational agility plays a mediating role in conveying the positive influences of e-commerce capabilities on agricultural firms’ performance gains. Specifically, managerial, talent and technical capabilities have different effects on market capitalization and operational adjustment agility, with talent capability performing the most important role. Market capitalization and

operational adjustment agility have positive impacts on financial and nonfinancial performance gains, respectively.

Ardiansah, Chariri, Rahardja, and Udin (2020), study results revealed a better mediating effect of perceived usefulness on e-payment security and customers' purchase intentions. Perceived ease of use also has a significant indirect effect, through e-payment security, on e-commerce customers' purchase intentions. In addition, understanding the ease and usability of the security aspects of the payment affects e-commerce consumers' purchase intentions. The results also give a heightened awareness of security in electronic transactions.

The results of Boukfa & Zawda (2020) study indicate a positive impact of internet usage on the performance of Small Enterprises.

Torki, Rezaei, and Razmi (2020) study results showed that all electronic payment indicators including Mobile Bank, Internet Bank, Bank Card, POS machine and ATM positively and significantly affect the financial sector performance. It is also found that economic growth and population have a significant positive effect on financial sector performance, while inflation and interest rate negatively and significantly affect it.

Cheangtawee, Paopun, and Fongsuwan (2020), study show there is a high level of e-commerce application in the hotel sector, e-commerce plays a significant role in almost every industry. Hotel industry is one of those which are fully beneficial from the e-commerce, which fulfills the customer's needs.

Sunayana (2019) study indicated that there is a high level of e-commerce application in the Indian Travel Agencies and a significant relationship between the e-Commerce On Organizational Performance in Indian Travel Agencies. The study also highlighted the barriers that are currently faced by the industry.

Bhatti and Rehman (2019) study indicated that there is a high level of business performance on Pakistani organization and e-commerce significantly affected organization performance, Social media moderated. In this study e-commerce significantly affect organization performance between e-commerce and organization performance. Moreover, social media significantly affect organization performance.

Hua et al. (2019), study findings illustrate that proper allocation of company financial resources to e-commerce initiatives can help improve the impact of loyalty programs on hotel operating performance. The results of this study illustrate that hotel performance can be improved by the synergy between loyalty program and e-commerce initiatives. Thus, hotel managers and owners can use results from this study to improve the efficiency of their asset allocation strategies, with five practical implications offered. this study adapted and extended an integrative model of hotel operating performance (Hua et al., 2015) by identifying critical factors that elucidate the variance in firm performance. In addition, the moderating role of e-

commerce provides a new conceptualization of information technology. Practically, this study makes several important contributions as well.

Gichane and Moronge (2018), study showed that the high level; of business performance at Supermarkets in Nairobi County, and a high (R) square was 0.620. It showed that the independent variables in the study were able to explain 62.00% variation in the performance of supermarkets while the remaining 38.00% was explained by the variables or other aspects outside the model. This implied that these variables were very significant and they therefore needed to be considered in any effort to boost performance of supermarkets.

Othman (2018) study found form for several results that, Electronic administration in fact differ from traditional management in its ability to accelerate and streamline service delivery.

DeFranco, Morosan & Hua (2017) study indicates that e-commerce expenses positively affect business success and that firm size moderates the relationship between e-commerce expenses and firm performance, using the financial performance of 689 observations from over 110 hotels from 2007 to 2012.

The finding of Agrawal (2016), study in this regard reveals that building and maintaining trustworthy and economically-viable relationships and subsequently leveraging these relationships using e-commerce applications could contribute significantly towards better market performance.

Elnaga and Shammari (2016), study found a positive relationship between Ecommerce and business Strategy through characteristics of E-commerce systems and benefits of adopting ecommerce. Also E-commerce does not change the business nature but it is a complementary tool that supplements the overall strategy and enhances the business performance. An organization capability to manage technologyenabled change is the core of successfully managing e-business.

Azeem, Ozari, Marsap, Arhab, and Jilani (2015), study Results show that there is positive relationship between e-commerce and organization performance and by implementing e-commerce; organizations improve its performance in terms of business operations, job performance and customer satisfaction. Major research has been withdrawn from MBA thesis subject Impact of foreign banks on domestic banks businesses.

Methodology and procedure

Research design and methodology

Researcher depending on correlational design. The correlational design is the appropriate design for the nature and objectives of the study. Through this design, it is possible to test the

hypotheses of the study based on the correlation between the independent variable (E-Commerce) with its dimensions and dependent variable (Business Performance) with its dimensions .

Researcher rely on the descriptive analytical method. describe the phenomenon of E-Commerce and Business Performance in Jordanian tourism industry, and analyze the data that he obtain in different ways, to identify the impact of E-Commerce with its at Business Performance in Jordanian tourism industry.

Study tool

The researcher has developed a questionnaire as a study tool based on previous studies, with the aim of collecting information from respondents, as the questionnaire is one of the most important information gathering tools in most analytical studies (Neuman, 2014).

Validity of the study tool

Construct validity is "the degree to which a test measures what it claims, or purports, to be measuring" (Harrison,1983), According to Guion (1980) Construct validity is the appropriateness of inferences made on the basis of observations or measurements (often test scores), specifically whether a test measures the intended construct. Constructs are abstractions that are deliberately created by researchers in order to conceptualize the latent variable, which is correlated with scores on a given measure (although it is not directly observable). in construction honesty, attention is focused on the fact that each of the study variables is accurately represented by a group of paragraphs or phrases. And that these paragraphs already measure this variable, in this study the construct validity was measured through Exploratory Factor Analysis (EFA).

To test the validity of the exploratory factor analysis, the researcher used the (SPSS) program, and the results of this analysis came as follows:

1- The validity of the exploratory factor analysis for independent variable (E-Commerce)

Table (1) exploratory factor analysis for independent variable (E-Commerce)

E-Commerce	Eigenvalues	%of Variance	Value)KMO(
e-advertising	7.64	37.5	
e- marketing	4.56	11.7	
e- customer support service	3.77	9.8	
e-order and delivery	3.42	9.1	
e-training	2.89	8.7	0.860
e-payment system	2.11	8.1	
Challenges	1.98	8.0	
Opportunities	1.72	7.1	
Total		%100.0	

Table (1) data indicate that the value of (KMO) amounted to (0.860), which is higher than the minimum acceptable value (0.50) according to the rule of (Kaiser, 1974), and therefore the sample size is considered sufficient and appropriate for the study.

Based on the rule referred to in (Deniz & Alsaffar, 2013), the dimensions have a confirmatory factor validity if the value of (Eigenvalues) is greater than (1). It is clear from the data in Table (3-1) that the sample values (Eigen value) for the factors extracted from the analysis were all greater than (1), where the (e-advertising) dimension amounted to (7.64), and for the (e-marketing) dimension amounted to (4.56), and the dimension (e-customer support service) is (3.77), and the dimension (e-order and delivery) is (3.42), and the dimension (e-training) is (2.89), and the dimension (e-payment) system) its amount is (2.11), and the dimension (Challenges) is its amount (1.98) and for the dimension (Opportunities) its amount is (1.72).

2- The validity of the exploratory factor analysis for dependent variable (Business Performance)

Table (2) exploratory factor analysis for independent variable (Business Performance)

Business Performance	Eigenvalues	%of Variance	(KMO) Value
Business operations	9.44	67.66	
Innovation	5.67	32.34	0.57
Total		%100.0	

Table (2) data indicate that the value of (KMO) amounted to (0.57), which is higher than the minimum acceptable value (0.50) according to the rule of (Kaiser, 1974), and therefore the sample size is considered sufficient and appropriate for the study. Based on the rule referred to in (Deniz & Alsaffar, 2013), the dimensions have a confirmatory factor validity if the value of (Eigenvalues) is greater than (1). It is clear from the data in Table (3-2) that the Eigen value for the factors extracted from the analysis were all greater than (1), where the (Business operations) dimension amounted to (9.44), and for the (Innovation) dimension amounted to (5.67).

Stability of the study tool

The stability test of the study tool aims to ensure the reliability and stability of the study tool, the consistency and stability of the answers of the respondents on its various paragraphs (Sekaran & Bougie, 2016). The stability of the study tool was tested through (Alpha Cronbach) coefficient test.

To ensure the stability of the questionnaire (the study tool), the researcher conducted the internal consistency according to the "Cronbach's alpha" coefficient for all study variables, which indicates that the study tool has an acceptable degree of stability at an alpha value greater than or equal to (0.70), and that the alpha value is close to (100). %) indicates higher reliability of the study tool (Sekaran & Bougie, 2016). The results were as follows:

First - Stability of the independent Variable (e-commerce)

Researcher calculated the stability level for the dimensions of the variable (e-commerce) separately, and then calculated the stability for the combined dimensions, according to the (Cronbach-Alpha) coefficient. The paragraphs of questioner considered to have internal consistency and stability, as the value of the Cronbach alpha coefficient reached 70% as a minimum. Table (3) shows the results of the stability test:

Table (3) Dimensional stability of the independent variable (e-commerce) using Cronbach's alpha coefficient (n = 360)

Dimensions	No. of paragraph	Cronbach's alpha coefficient
First Dimension - e-advertising	9	0.795
Second Dimension: e- marketing	10	0.811
Third Dimension: e- customer support service	10	0.807
Fourth Dimension: e-order and delivery	7	0.847
Fifth Dimension: e-training	10	0.791
Sixth Dimension: e-payment system	7	0.756
Seventh Dimension: Challenges	4	0.824
Eighth Dimension: Opportunities	6	0.799
Independent variable (e-commerce)	63	0.913

Table (3) shows that "Cronbach's alpha coefficient for all dimensions of the independent variable (e-commerce) amounted to (0.913), and the Cronbach alpha coefficients for all dimensions of the independent variable separately were high and greater than (70%), and based on the aforementioned rule. Previously, all values were greater than 70%, and this indicates the stability of the paragraphs.

Second - Stability of the dependent variable (Business Performance)

Researcher calculated the stability level for the dimensions of the variable (Business Performance) separately, and then calculated the stability for the combined dimensions, according to the (Cronbach-Alpha) coefficient. The paragraphs of questioner considered to have internal consistency and stability, as the value of the Cronbach alpha coefficient reached 70% as a minimum. Table (4) shows the results of the stability test:

Table (4) Dimensional stability of the independent variable (Business Performance) using Cronbach's alpha coefficient (n = 360)

Dimensions	No. of paragraph	Cronbach's alpha coefficient
First Dimension - Business operations	6	0.882
Second Dimension innovation	8	0.801
Dependent variable (Business Performance)	14	0.924

Table (4) shows that "Cronbach's alpha coefficient for all dimensions of the dependent variable (Business Performance) amounted to (0.924), and the Cronbach alpha coefficients for all dimensions of the dependent variable separately were high and greater than (70%), based on the aforementioned rule. Previously, all values were greater than 70%, and this indicates the stability of the paragraphs.

Data analysis and hypothesis testing

Analyze the dimensions and variables of the study

This part of the study presents a description of the dimensions and variables of the study, by analyzing the answers of the study sample members to the items designated to be measured in the study tool. The results were as shown in the following tables:

Dimensions of the Independent Variable (E-Commerce)

The arithmetic means and standard deviations of the responses of the study sample members on the dimensions of e-commerce were extracted, and Table No. (4-2) shows these results.

Table (5): The means and the relative importance of the sample members estimates on the dimensions of e-commerce

No	Dimension	Mean	St. Deviation	Rank	Relative importance
1	e-advertising	4.38	0.37	2	High
2	e- marketing	4.31	0.39	6	High
3	e- customer support service	4.32	0.39	5	High
4	e-order and delivery	4.26	0.41	8	High
5	e-training	4.43	0.43	1	High
6	e-payment system	4.29	0.34	7	High
7	Challenges	4.33	0.41	4	High
8	Opportunities	4.35	0.40	3	High
	e-commerce as a whole	4.33			High

It is clear from Table (5) that the relative importance of the dimensions of the "e- commerce" variable was high, as the general arithmetic average was (4.33). The (e-training) dimension came in the first place with an arithmetic mean of (4.43), a standard deviation (0.43) and a high relative importance, while the dimension of "e-order and delivery" came in the last place with an arithmetic mean (4.26), a standard deviation (0.41) and of high relative importance.

The researcher explains this result by realizing the managers and employees of Jordanian tourism companies of the importance of e-commerce, as e-commerce effectively contributes to finding multiple options for the product or service in front of consumers who choose what suits them. They also emphasized that e-commerce enables business organizations to Manufacturing its products or providing its services to a wide segment of consumers according to their desires and needs at the lowest possible cost, as e-commerce interacts with consumers and answers their inquiries, and works to collect their opinions about the goods and services provided, forming a general idea of their desires, interests and needs, which contributes to improving those services and products according to those wants and needs.

The researcher also explains this result in that e-commerce facilitates the exchange of information about products and services between consumers, which directs them to efficiency in purchasing products or benefiting from the services provided. The most important of these characteristics is the continuous diversity in the way products and services are presented and presented to consumers, as the consumer can access many goods, products and services and learn about their prices, specifications, date of manufacture or place of production without going to the place of these goods, products and services, and they can compare the prices of goods, services and products. With minimal effort and relatively little time, in addition, e-commerce is an important source for companies and the products and services they provide to consumers, explaining purchasing and retrieval policies in a simplified manner for consumers, and allowing access or purchase of those products and services easily via the Internet.

The researcher attributes the result of the (e-training) dimension obtaining the greatest relative importance as one of the dimensions of (e-commerce) to the awareness of business organizations in general and Jordanian tourism companies in particular of the importance of e-training in e-commerce, as it is possible through e-training to access a large number of Trainees without the need to gather them in one place, which reduces costs, and business organizations seek, through e-training, to better align their immediate and strategic needs for an agile and well-trained work team, which leads to the presence of a functional cadre characterized by efficiency and effectiveness in the performance of work, and in Accomplish tasks as planned.

This result was in agreement with the result of Cheangtawee, Paopun, and Fongsuwan (2020) study, whose results showed a high level of e-commerce application in the Thai hotel sector, and also agreed with the result of the Sunayana study (2019) whose results showed there is a high level of e-commerce application in the Indian Travel Agencies. Also agreed with Othman's (2018) study that showed that there is a high level of application of e-commerce dimensions in the business organizations of the study sample.

Dimensions of the dependent Variable (Business Performance)

The arithmetic means and standard deviations of the responses of the study sample members on the dimensions of Business Performance were extracted, and Table No. (6) shows these results.

Table (6): The means and the relative importance of the sample members estimates on the dimensions of Business Performance

No	Dimension	Mean	St. Deviation	Rank	Relative importance
1	business operations	4.27	0.48	2	High
2	innovation	4.38	0.34	6	High
Business Performance as a whole		4.32			High

It is clear from Table (6) that the relative importance of the dimensions of the " Business Performance" variable was high, as the general arithmetic average was (4.32). The (innovation) dimension came in the first place with an arithmetic mean of (4.38), a standard deviation (0.34) and a high relative importance, while the dimension of "business operations" came in the last place with an arithmetic mean (4.27), a standard deviation (0.48) and of high relative importance.

The result show that the relative importance of the dimensions of the " Business Performance" variable was high, as the general arithmetic average was (4.32). The (innovation) dimension came in the first place with an arithmetic mean of (4.38), a standard deviation (0.34) and a high relative importance, while the dimension of "business operations" came in the last place with an arithmetic mean (4.27), a standard deviation (0.48) and of high relative importance.

The researcher explains this result that e-commerce uses different means of attraction targeting the final consumer, as it plays an important role in clarifying the advantages of products and services for alternative options for the consumer, and that the use of effective strategies used in e-commerce for consumers of the products and services provided through them, and thus e-commerce contributes to Use consumer-oriented recreational strategies effectively.

The researcher also explains this result that consumers' shopping and purchasing of products and services provided through e-commerce saves them effort and time, as e-commerce provides them with many options and trade-offs among them in terms of quality and price, in addition to the fact that the information provided through e-commerce related to products and services is firmly established in the mind The consumer, which affects the degree of his emotional response to those products and services.

This result was in agreement with the result of the Bhatti and Rehman study (2019), whose results showed a high level of business performance in Pakistani business organizations, and also agreed with the result of the study of Gichane and Moronge (2018), whose results showed a high level of business performance at Supermarkets in Nairobi County

Testing the hypotheses of the study

In this part of the study, we review hypothesis testing, where simple linear regression analysis was used, and the results are as follows:

Results of the first hypothesis test

H01: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-advertising at business performance (business operations-innovation) in Jordanian tourism companies.

Table (7) Results of a simple regression test for the impact of e-advertising at business performance

Dependent Variable	Model summary		ANOVA			Coefficient					
	R	R ²	f	D.F	Sig f*	variable	β	SE	B	t	Sig t*
business performance	0.471	0.222	102.07	1	0.000	e-advertising	0.421	0.042	0.471	10.11	0.000

Table (7) shows that the value of ($R = 0.471$), indicating that there is a positive correlation between e-advertising and business performance. The result of the coefficient of determination appears to be ($R^2 = 0.222$), indicating that e-advertising has explained (22.2%) of the variance in business performance.

The value of (F) reached (102.07) at the level of significance ($\text{sig} = 0.000$) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.421$), that is, the change in one unit in (e-advertising) leads to a change of (42.1%) in the dependent variable (business performance), and that the value of (T = 10.11) is at a level of significance ($\text{sig} = 0.000$) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The first null hypothesis rejected, and the alternative hypothesis was accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-advertising at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher attributes this result to the fact that electronic advertising and its effective strategies attract consumers to the products and services provided through it, and that through electronic advertising it is possible to clarify the features, specifications and prices of products and services for alternative options for the consumer, which positively affects their

behavior towards purchasing those products and services through trade. In addition, electronic advertisements via the Internet lead to increased customer interest in the services you provide.

The researcher explains this result also that electronic advertising via the Internet works to educate customers about the services provided by Jordanian tourism companies, targeting a wide segment of customers, and that these companies resort to image advertisements via the Internet increases customer awareness of their brand and contributes to inventing new ways in designing and presenting Its services are in line with modern technologies. The researcher believes that online advertising directed towards a pre-defined target audience increases sales efficiency and achieves a competitive advantage.

This result was in agreement with the result of the study of Boukfa & Zawda (2020), which showed in its results a positive impact of internet usage on the performance of Small Enterprises, and also agreed with the result of the study of Cheangtawee, Paopun, and Fongsuwan (2020) whose results showed e- commerce plays a significant role in almost every industry. Hotel industry is one of those which are fully beneficial from the e-commerce, which fulfills the customer's needs. The result of the current study also agreed with that of Hua et al. (2019) whose results show that hotel performance can be improved by the synergy between program and e-commerce initiatives

Results of the second hypothesis test

H02: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-marketing at business performance (business operations-innovation) in Jordanian tourism companies.

Table (8) Results of a simple regression test for the impact of e- marketing at business performance

Dependent Variable	Model summery		ANOVA			Coefficient					
	R	R ²	f	D.F	Sig f*	variable	β	SE	B	t	Sig t*
business performance	0.315	0.10	39.41	1	0.000	e-marketing	0.264	0.042	0.315	6.27	0.000

Table (8) shows that the value of ($R = 0.315$), indicating that there is a positive correlation between e- marketing and business performance. The result of the coefficient of determination appears to be ($R^2 = 0.10$), indicating that e- marketing has explained (10.0%) of the variance in business performance.

The value of (F) reached (39.41) at the level of significance ($\text{sig} = 0.000$) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.264$), that is, the change in one unit in (e-marketing) leads to a change of (26.4%) in the dependent variable (business performance), and that the value of ($T = 6.27$) is at a level of significance ($\text{sig} = 0.000$) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The second null hypothesis rejected, and the alternative hypothesis was accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-marketing at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher explains this result that e-marketing is an effective means that can be used as a promotional tool to gain the trust of current and potential customers, as it contributes to opening the way for adopting new ideas for the tourism programs offered by the company, and through e-marketing, the company can keep in touch with customers. In time, this leads to an increase and efficiency of the company's business operations, and stimulates its innovation and creativity in the ways of promoting its services.

The researcher also attributes this result to the fact that e-marketing allows Jordanian tourism companies to keep in touch with customers in a timely manner, and also allows customers to provide instant reviews and share their ideas about the service after using it, and this leads to improved revenues and profits. Jordanian tourism companies are aware of the importance of e-marketing to achieve speed in the performance of business and create a distinct mental image of the company.

The result of this study is in agreement with Li, Lin, Turel, Liu, & Luo (2020) study results of which indicated that regulatory flexibility plays a mediating role in conveying the positive effects of e-commerce capabilities on the performance gain of agricultural companies. It also agreed with the result of the study of Sunayana (2019), whose results showed a significant relationship between the e-Commerce and Organizational Performance in Indian Travel Agencies.

Results of the third hypothesis test

H03: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-customer support service at business performance (business operations-innovation) in Jordanian tourism companies.

Table (9) Results of a simple regression test for the impact of e- customer support service at business performance

Dependent Variable	Model summary		ANOVA			Coefficient					
	R	R ²	f	D.F	Sig f*	variable	β	SE	B	t	Sig t*
business performance	0.321	0.103	41.25	1	0.000	e- customer support service	0.275	0.43	0.321	6.42	0.000

Table (9) shows that the value of (R = 0.321), indicating that there is a positive correlation between e- customer support service and business performance. The result of the coefficient of determination appears to be (R² = 0.103), indicating that e- customer support service has explained (10.3%) of the variance in business performance.

The value of (F) reached (41.25) at the level of significance (sig = 0.000) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.275$), that is, the change in one unit in (e-customer support service) leads to a change of (27.5%) in the dependent variable (business performance), and that the value of (T = 6.42) is at a level of significance (sig = 0.000) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The third null hypothesis rejected, and the alternative hypothesis accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e- customer support service at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher explains this result in the close link between the success of business organizations in relying on e-commerce and consumer support, as e-commerce allows consumers to evaluate the products and services provided through them, as well as clarify the policies of purchasing and retrieving services provided by the company in a simplified way to customers, and e-commerce also contributes to Multiple options for the services provided by the company for customers to choose what suits them, and this in turn leads to an increase in the efficiency of business performance by raising the efficiency of business.

The researcher also explains this result by realizing the managers of Jordanian tourism companies of the importance of consumer support by placing the security of information and dealing through e-commerce at the forefront of the company's priorities, which allows them to be satisfied and reassured in dealing with the company and purchasing its services and thus affecting the business performance in a positive and effective manner.

This result agreed with the result of the study of DeFranco, Morosan & Hua (2017), whose results showed an effect of customer support through e-commerce on business performance in the hotel sector, and this result also agreed with the result of Agrawal study (2016), whose results indicated that there is The impact of e-commerce and customer support on the business performance of Indian companies, a study sample.

Results of the fourth hypothesis test

H04: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-order and delivery at business performance (business operations-innovation) in Jordanian tourism companies.

Table (10) Results of a simple regression test for the impact of e- order and delivery at business performance

Dependent Variable	Model summary		ANOVA			variable	Coefficient				
	R	R ²	f	D.F	Sig f*		β	SE	B	t	Sig t*
business performance	0.320	0.103	40.10	1	0.000	e- order and delivery	0.257	0.040	0.320	6.40	0.000

Table (10) shows that the value of ($R = 0.320$), indicating that there is a positive correlation between e- order and delivery and business performance. The result of the coefficient of determination appears to be ($R^2 = 0.103$), indicating that e- order and delivery has explained (10.3%) of the variance in business performance.

The value of (F) reached (40.10) at the level of significance ($\text{sig} = 0.000$) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.257$), that is, the change in one unit in (e- order and delivery) leads to a change of (25.7%) in the dependent variable (business performance), and that the value of ($T = 6.40$) is at a level of significance ($\text{sig} = 0.000$) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The fourth null hypothesis rejected, and the alternative hypothesis accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e- order and delivery at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher explains this result that the electronic order process makes it easier for customers to make the purchasing decision for the services provided by the company, and that the electronic request reduces the time limits for providing services through effective

operations, and this contributes to increasing customers' demand for services provided by Jordanian tourism companies, which leads to the success of business operations.

The researcher also explains this result that electronic delivery is less expensive than delivery in the traditional way, which contributes to increasing the revenues of Jordanian tourism companies, and this in turn contributes to the success of the commercial operations of these companies, and gives them the opportunity to increase innovation and creativity in providing their services through e-commerce.

This result agreed with the result of the study of Ardiansah, Chariri, Rahardja, and Udin (2020), the results of which showed a significant indirect effect, through e-payment security, on e-commerce customers' purchase intentions. In addition, understanding the ease and usability of the security aspects of the payment affects e-commerce consumers' purchase intentions. The results also give a heightened awareness of security in electronic transactions, and agreed with Torki, Rezaei, and Razmi (2020) that all electronic payment indicators including Mobile Bank, Internet Bank, Bank Card, POS machine and ATM positively and significantly affect the financial sector performance.

Results of the fifth hypothesis test

H05: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-training at business performance (business operations-innovation) in Jordanian tourism companies.

Table (11) Results of a simple regression test for the impact of e- training at business performance

Dependent Variable	Model summary		ANOVA			Coefficient					
	R	R ²	f	D.F	Sig f*	variable	β	SE	B	t	Sig t*
business performance	0.269	0.072	27.92	1	0.000	e- training	0.207	0.039	0.269	5.28	0.000

Table (11) shows that the value of ($R = 0.269$), indicating that there is a positive correlation between e- training and business performance. The result of the coefficient of determination appears to be ($R^2 = 0.072$), indicating that e- training has explained (7.2%) of the variance in business performance.

The value of (F) reached (27.92) at the level of significance ($\text{sig} = 0.000$) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.207$), that is, the change in one unit in (e-training) leads to a change of (20.7%) in the dependent variable (business performance), and

that the value of ($T = 5.28$) is at a level of significance ($\text{sig} = 0.000$) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The fifth null hypothesis rejected, and the alternative hypothesis accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e- training at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher explains this result that e-training contributes to raising the level of efficiency of services provided by travel and tourism companies, in terms of quantity and quality, by increasing the skills of individuals, and raising the morale of workers and regulating their behavior.

In general, e-training leads to improvements in the performance of employees and the performance of organizations, and among them, we find that there is a relationship between achieving goals and e-training in optimizing profits, reducing costs, increasing customer service, opening markets and improving organizations' competitive positions.

This result agreed with the result of the study of Azeem, Ozari, Marsap, Arhab, and Jilani (2015, whose results showed a positive relationship between e-commerce and organization performance and by implementing e-commerce; organizations improve its performance in terms of business operations, job performance and customer satisfaction. Major research has been withdrawn from MBA thissis subject Impact of foreign banks on domestic banks businesses.

Results of the sixth hypothesis test

H06: "There is no statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e-payment system at business performance (business operations-innovation) in Jordanian tourism companies.

Table (12) Results of a simple regression test for the impact of e- payment system at business performance

Dependent Variable	Model summery		ANOVA			Coefficient					
	R	R ²	f	D.F	Sig f*	variable	β	SE	B	t	Sig t*
business performance	0.337	0.113	45.74	1	0.000	e- payment system	0.330	0.04	0.337	6.76	0.000

Table (12) shows that the value of ($R = 0.337$), indicating that there is a positive correlation between e- payment system and business performance. The result of the coefficient of determination appears to be ($R^2 = 0.113$), indicating that e- payment system has explained (11.3%) of the variance in business performance.

The value of (F) reached (45.74) at the level of significance ($\text{sig} = 0.000$) in the coefficients table, confirming the significance of the regression at the level (0.05) and one degree of freedom.

The table also shows that the value of ($\beta = 0.330$), that is, the change in one unit in (e-payment system) leads to a change of (30.0%) in the dependent variable (business performance), and that the value of ($T = 6.76$) is at a level of significance ($\text{sig} = 0.000$) and this confirms the significance of the coefficient at the level ($\alpha \leq 0.05$).

The sixth null hypothesis rejected, and the alternative hypothesis accepted, which states: There is a statistically significant impact at the level of significance ($0.05 \geq \alpha$) for e- payment system at business performance (business operations-innovation) in Jordanian tourism companies.

The researcher explains this result that the services and solutions provided by financial technology, especially with regard to payment for purchases via e-commerce, made it easier for consumers to make payments, which affected their behavior positively towards buying, and thus increased the demand for services provided by Jordanian tourism companies, which contributes to the success of business performance.

The researcher also explains this result of financial technology as innovative technological solutions in the field of financial services through e-commerce, and contribute to facilitating the access of services provided by Jordanian tourism companies to customers through e-commerce, which leads to better business development.

This result agreed with the result of the Othman study (2018), the results of which showed a statistically significant effect of e-commerce in all its dimensions on business operations and innovation. It also agreed with the study of Elnaga and Shammari (2016), whose results showed a positive relationship between Ecommerce and business strategy through characteristics of E-commerce systems and benefits of adopting ecommerce.

Conclusions

- 1- Jordanian tourism companies interested in e-commerce in its various dimensions, and focus their attention on the exchange of information, believing in its importance in the success and continuity of business organizations.
- 2- Jordanian tourism companies are among the leading companies that rely on the use of modern marketing strategies, modern management and interest in e-commerce and financial technology in their quest for development and keeping pace with modern developments in the business environment.

- 3- Jordanian tourism companies realize the importance of e-commerce in that it enhances many aspects of effectiveness and efficiency in order to implement the desired future by attracting consumers and influencing their purchasing decision, enabling companies to achieve their goals and increase the efficiency and effectiveness of business performance.
- 4- Jordanian tourism companies face many challenges in using e-commerce, the most important of which are: The inability of the marketing team on the company's website to listen to customers and communicate with them continuously. In addition to the scarcity of government support for the tourism sector to deal with e-commerce.
- 5- There are many opportunities available to Jordanian tourism companies in using electronic commerce, the most important of which are: Availability of the necessary infrastructure for new technologies that contribute to the promotion of tourism through websites and continuous updating of tourist information, places and prices, and their access to a wide segment of individuals around the world through e-marketing.
- 6- Jordanian tourism companies seek to devise new ways of designing and providing their services in line with modern technologies, believing in the effective role of the innovative process in the services they provide.

Recommendations

Based on the results of this study, the researcher put forward a number of recommendations, as follows:

- 1- Recommending Jordanian tourism companies to continue to enhance the dimensions of e-commerce through these companies' understanding of its importance in order to increase efficiency and effectiveness and achieve strategic growth, by spreading awareness of e-commerce.
- 2- Enhancing the trend of Jordanian tourism companies to keep pace with developments in the field of e-commerce in the world, especially developed countries, and respond to all segments of consumers from the needs, requirements, preferences and desires, through diversification of tourism services, and the involvement of customers through their opinions and suggestions that help this sector provide distinguished services that Meet their needs and commensurate with their purchasing power.
- 3- Jordanian tourism companies continue to pay attention to business performance because of its direct positive impact on the continuity and success of companies.
- 4- Creating platforms to share and exchange knowledge between Jordanian tourism companies and share this information within databases to promote e-commerce and influence business performance.



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