

## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan



Wafaa Abdullah Elayn Aldroubi<sup>1</sup>, Yusnita Yusof<sup>2</sup>

<sup>1,2</sup>Faculty of Business and Management, Universiti Sultan Zainal Abidin, Terengganu, Malaysia

**ABSTRACT:** This study investigates the factors influencing e-government adoption in the Great Amman Municipality, emphasizing the roles of system trust and service quality. Utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, data were collected from 389 employees through a structured questionnaire. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were employed to validate the measurement model and test hypothesized relationships. The findings reveal that system trust significantly impacts e-government adoption intentions both directly and indirectly through service quality, which acts as a mediator. Service quality itself is a critical determinant of adoption intention. The combined effect of system trust and service quality explains 56.7% of the variance in adoption intentions. These results underscore the importance of building trust and enhancing service quality to boost e-government adoption rates. The study offers valuable theoretical and practical insights, suggesting that robust cybersecurity measures, transparent communication, and continuous service improvement are essential strategies for encouraging e-government adoption. Future research should explore these relationships in diverse contexts and include longitudinal, qualitative, and comparative studies to provide a comprehensive understanding of e-government adoption dynamics.

### 1. INTRODUCTION

The advent of e-government has significantly transformed the landscape of public service delivery, promising enhanced efficiency, greater transparency, and improved accessibility. Despite these potential benefits, the uptake of e-government services in developing countries remains markedly slow. Jordan, particularly the Great Amman Municipality, exemplifies this challenge. The municipality's low adoption rates of e-government services impede the realization of the full spectrum of benefits these digital initiatives can offer. Hence, understanding the underlying factors that drive or hinder the adoption of e-government services is pivotal for enhancing service delivery and building public trust in digital governance.

E-government adoption is influenced by various factors, one of which is system trust. System trust refers to the confidence users have in the reliability, security, and integrity of the e-government system (Wenjuan, 2021; Abdulkareem & Ramli, 2021). Trust is a fundamental component in the adoption of new technologies, as it mitigates perceived risks and uncertainties (Gefen, Karahanna, & Straub, 2003). When users trust that an e-government system will protect their data and provide reliable services, they are more likely to engage with it.

Another critical factor is service quality, which refers to users' perceptions of the overall quality of e-government services. This includes dimensions such as reliability, responsiveness, assurance, empathy, and tangibility (Parasuraman, Zeithaml, & Berry, 1988). High service quality is essential for user satisfaction and plays a crucial role in fostering trust and encouraging the adoption of e-government services (Li & Shang, 2020; Namahoot & Jantasri, 2021).

This study aims to explore the relationship between system trust and e-government adoption intention, with service quality acting as a mediating variable. By investigating these relationships, the research seeks to provide a comprehensive understanding of the factors that drive e-government adoption in the Great Amman Municipality. Understanding these factors is essential for policymakers and practitioners who strive to improve e-government services and encourage their widespread use.

To achieve these objectives, this study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which integrates several technology acceptance models to offer a holistic view of technology adoption (Venkatesh, Morris, Davis, & Davis, 2003). The UTAUT framework helps elucidate the complex interplay between system trust, service quality, and e-

## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

government adoption intentions. Through this lens, the study examines how confidence in the system's integrity and the perceived quality of services influence users' willingness to adopt e-government solutions.

By focusing on the Great Amman Municipality, this research not only addresses a significant gap in the literature but also provides practical insights that can be leveraged to enhance the adoption of e-government services in Jordan and similar contexts. The findings of this study are expected to contribute to the existing body of knowledge on e-government adoption and inform the development of strategies that enhance system trust and service quality, thereby fostering greater public engagement with e-government services.

### 2. LITERATURE REVIEWS AND HYPOTHESES DEVELOPMENT

The Unified Theory of Acceptance and Use of Technology (UTAUT) framework, developed by Venkatesh et al. (2003), provides a comprehensive understanding of the factors influencing technology adoption. The UTAUT model integrates elements from several prominent technology acceptance models, including the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), and the Diffusion of Innovations (DOI) theory, among others. It identifies four key constructs that influence user acceptance and usage behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions.

This study focuses on the role of system trust and the mediating effect of service quality within the context of e-government adoption. The application of UTAUT in this context provides a robust framework for examining how these factors interact to influence e-government adoption intentions.

**System Trust:** System trust is a critical factor influencing the adoption of e-government services. It refers to the belief that the e-government system is reliable, secure, and capable of protecting users' data. Trust in technology plays a crucial role in mitigating users' perceived risks and uncertainties (Gefen, Karahanna, & Straub, 2003). Previous studies have underscored the significance of trust in the adoption of various technologies (Wenjuan, 2021; Abdulkareem & Ramli, 2021). Specifically, in the context of e-government, trust in the system can significantly impact users' willingness to adopt digital services. When users have confidence in the security and reliability of e-government systems, they are more likely to engage with these services (Warkentin et al., 2002).

**Service Quality:** Service quality is a multidimensional construct that captures users' perceptions of the overall quality of service delivery. The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1988), identifies five key dimensions of service quality: reliability, responsiveness, assurance, empathy, and tangibles. High service quality in e-government services is essential for user satisfaction and can significantly enhance trust and adoption intentions (Li & Shang, 2020; Namahoot & Jantasri, 2021). Effective e-government services must meet or exceed user expectations in these dimensions to foster positive perceptions and encourage widespread adoption.

**E-Government Adoption Intention:** E-government adoption intention refers to the likelihood that individuals will use e-government services. Adoption intention is a precursor to actual usage behavior and is influenced by various factors, including perceived usefulness, ease of use, social influence, system trust, and service quality (Venkatesh et al., 2003; Davis, 1989). Understanding the factors that drive adoption intention is critical for designing effective e-government initiatives that meet user needs and expectations.

#### 2.1 Relationship between System Trust and E-Government Adoption Intention

System trust has been found to significantly impact individuals' technology adoption intentions. Trust in an e-government system can encourage users to adopt new technologies by creating a sense of security and reliability. Trust is particularly crucial in the context of e-government, where concerns about data privacy and system reliability are prevalent (Carter & Bélanger, 2005). Previous studies have highlighted the importance of system trust in shaping technology adoption behaviors (Wenjuan, 2021; Abdulkareem & Ramli, 2021). Therefore, the following hypothesis is proposed:

*H1: System trust has a significant and positive effect on e-government adoption intention.*

#### 2.2 Relationship between System Trust and Service Quality

System trust can also affect perceptions of service quality. When users trust the e-government system, they are more likely to perceive the services as reliable, responsive, and high-quality. This relationship has been supported by studies that emphasize the role of trust in shaping service quality perceptions (Malarmathi & Kungumapriya, 2018; Nurcahyo et al., 2020). Trust in the system can enhance users' overall evaluation of service quality, as it reflects confidence in the system's ability to deliver reliable and effective services. Hence, the following hypothesis is proposed:

*H2: System trust has a significant and positive effect on service quality.*

#### 2.3 Relationship between Service Quality and E-Government Adoption Intention

Service quality is a critical determinant of e-government adoption intention. High-quality services can lead to greater user satisfaction, trust, and the likelihood of adoption. Previous research has consistently demonstrated the positive impact of service

## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

quality on technology adoption intentions (Li & Shang, 2020; Namahoot & Jantasri, 2021). Users are more likely to adopt e-government services when they perceive these services to be of high quality, as quality perceptions directly influence satisfaction and trust (Parasuraman, Zeithaml, & Berry, 1988). Therefore, the following hypothesis is proposed:

*H3: Service quality has a significant and positive effect on e-government adoption intention.*

### 2.4 Mediating Role of Service Quality

Service quality is hypothesized to mediate the relationship between system trust and e-government adoption intention. System trust can shape perceptions of service quality, which in turn affects adoption intentions. This mediating effect has been suggested in prior studies, emphasizing the importance of service quality in the adoption process (Li et al., 2019; Sati et al., 2019). When users trust the e-government system, they are more likely to perceive high service quality, which enhances their intention to adopt the services. Thus, the following hypothesis is proposed:

*H4: Service quality mediates the relationship between system trust and e-government adoption intention.*

### 2.5 Theoretical Underpinning

This study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which provides a robust foundation for understanding technology adoption. Developed by Venkatesh et al. (2003), UTAUT integrates elements from several prominent technology acceptance models, including the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), and the Diffusion of Innovations (DOI) theory. The framework identifies four key constructs that influence user acceptance and usage behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions.

### 2.6 The conceptual Framework

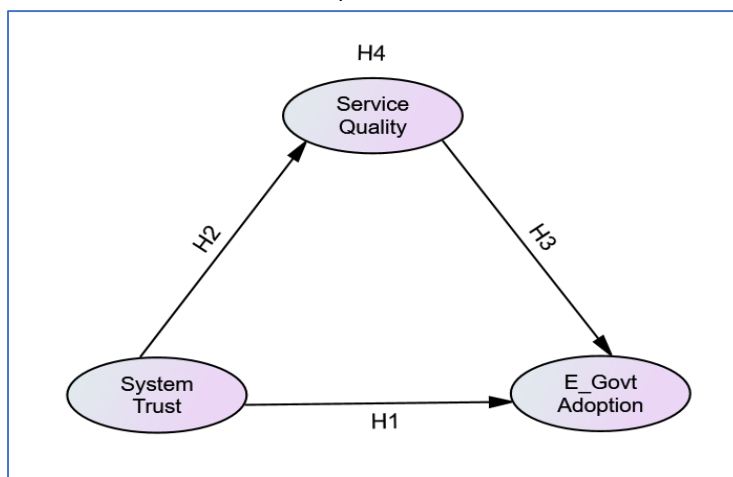
The conceptual model (Figure 1) visually represents the hypothesized relationships, illustrating the direct and indirect effects of system trust and service quality on e-government adoption intention. System trust, the belief in the reliability, security, and integrity of the e-government system, plays a crucial role in shaping user perceptions. When users trust the system, they perceive the services as reliable and high-quality, reducing perceived risks and uncertainties. Thus, system trust positively influences service quality by enhancing users' confidence in the system.

System trust directly impacts e-government adoption intentions. Users who trust the e-government system are more likely to adopt its services due to reduced perceived risks and increased confidence in the system's reliability and security. This direct relationship underscores the importance of building a trustworthy system to encourage user engagement.

Service quality, characterized by reliability, responsiveness, assurance, empathy, and tangible aspects, is a critical determinant of e-government adoption intention. High-quality services enhance user satisfaction and trust, thereby increasing users' willingness to adopt e-government services. This highlights the importance of delivering excellent service to drive adoption.

Furthermore, service quality mediates the relationship between system trust and e-government adoption intention. Trust in the e-government system enhances perceived service quality, which positively affects adoption intentions. Thus, trust not only directly influences adoption intention but also does so indirectly through service quality.

The selection and combination of system trust and service quality are based on their complementary roles in the technology adoption process. System trust addresses users' confidence in the system's security and reliability, while service quality focuses on users' evaluation of the service experience. Together, these constructs provide a comprehensive understanding of the factors driving e-government adoption. By integrating system trust and service quality into the UTAUT framework, the study captures the holistic nature of user perceptions and their influence on adoption behavior.



**Figure 1: Conceptual Model**

# The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

## 3. METHODOLOGY

This study employs a quantitative research design to explore the relationships between system trust, service quality, and e-government adoption intentions among employees of the Great Amman Municipality. A cross-sectional survey method was chosen to collect data at a single point in time, facilitating the examination of the proposed relationships. The research design is underpinned by the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which provides a comprehensive theoretical basis for understanding technology adoption behaviors (Venkatesh et al., 2003).

The target population comprises managerial and non-managerial employees of the Great Amman Municipality who are actively involved in implementing policies, participating in decision-making, and coordinating governmental affairs. Given their pivotal roles in the adoption of e-government initiatives, these employees represent a relevant and representative sample for the study. A random sampling technique was employed to select a sample size of 404 employees. This sample size adheres to the guidelines for structural equation modeling (SEM), which suggest a minimum sample size of 200 for reliable results (Kline, 2015). Additionally, the sample size accounts for potential non-response and incomplete data.

Data were collected using a structured questionnaire adapted from validated scales to measure system trust, service quality, and e-government adoption intention. The questionnaire included four sections: demographic information, system trust, service quality, and e-government adoption intention. It was pre-tested with a small group of employees, leading to necessary modifications before final administration.

Data analysis involved Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM). CFA validated the measurement model by assessing unidimensionality, construct validity, convergent validity, and discriminant validity using fit indices such as Chi-square, CFI, TLI, RMSEA, and SRMR. SEM tested hypothesized relationships and the mediation effect of service quality using the bootstrapping method, reporting path coefficients, significance levels, and fit indices.

Reliability and validity were ensured through several steps: content validity by expert review, construct validity through CFA, convergent validity with AVE exceeding 0.50 and CR exceeding 0.70, and discriminant validity if the square root of AVE exceeded correlations between constructs. Internal consistency was assessed using Cronbach's alpha, with a threshold of 0.70. Ethical guidelines were followed to protect participants' rights and confidentiality. Informed consent was obtained, assuring anonymity and confidentiality, with approval from the relevant institutional review board or ethics committee before data collection.

## 4. DATA ANALYSIS AND RESULTS

Before conducting the main analysis, the collected data from 404 employees of the Great Amman Municipality underwent a rigorous screening process to ensure accuracy and completeness. Initially, cases with substantial missing data (more than 10% of the items) were excluded. For the remaining missing values, mean substitution was employed to maintain data integrity (Little & Rubin, 2019). Multivariate outliers were identified using Mahalanobis distance, and extreme cases were removed to prevent distortion of results (Tabachnick & Fidell, 2013). The distribution of the data was assessed for normality using skewness and kurtosis values, with all variables falling within acceptable ranges for normal distribution ( $|\text{skewness}| < 3$ ,  $|\text{kurtosis}| < 10$ ) (Kline, 2015). After data cleaning, 389 complete responses remained for analysis.

### 4.1 The Demographic Profile of the Respondents

Descriptive statistics provided an overview of the demographic characteristics of the respondents. The sample included a balanced distribution of male (51%) and female (49%) employees, with an average age of 36.7 years (SD = 8.5). The majority of respondents held a bachelor's degree (62%), followed by master's degrees (25%) and doctoral degrees (13%). These descriptive statistics are summarized in Table 1.

**Table 1: Demographic Characteristics of Respondents**

Characteristic	Frequency (%)
<b>Gender</b>	
Male	198 (51%)
Female	191 (49%)
<b>Age (years)</b>	
Mean (SD)	36.7 (8.5)
<b>Education Level</b>	
Bachelor's Degree	241 (62%)
Master's Degree	97 (25%)
Doctoral Degree	51 (13%)

# The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

## 4.2 Validating the Measurement Model: Confirmatory Factor Analysis

The study applied Confirmatory Factor Analysis (CFA) using AMOS 24.0 to validate the measurement model. CFA is a robust statistical method that verifies the validity of the measurement model, providing a formal mechanism to examine theory-based predictions of dimensional structures. The initial validation stage involved assessing the measurement model for all latent constructs: system trust, service quality, and e-government adoption intention. CFA is integral in gauging the unidimensionality, validity, and reliability of these constructs.

The initial CFA results as indicated in Figure 2, suggested that the model did not fully meet the required fit indices thresholds (Hu & Bentler, 1999; Kline, 2015). Specifically, the CMIN/DF value was 4.285, and the RMSEA was 0.102, both indicating a poor fit. The baseline comparisons also showed that TLI value was below the generally accepted threshold of 0.9. To improve the model fit, items with factor loadings below 0.6 were systematically excluded. This iterative refinement process continued until all factor loadings exceeded 0.6. The improved CFA results demonstrated a significantly better fit.

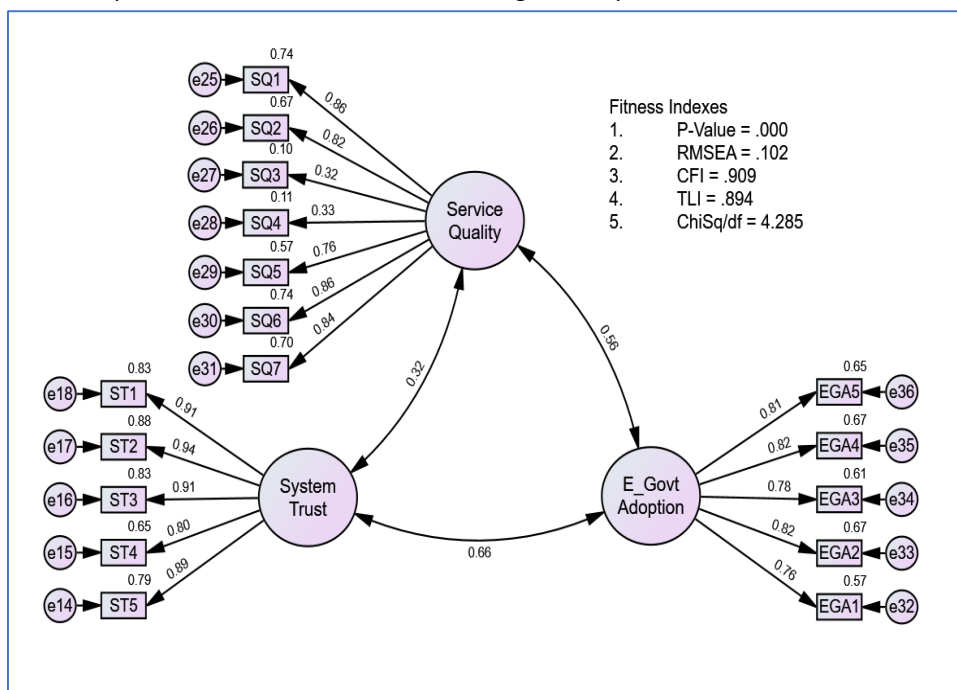


Figure 2: Initial Model Fit

The improved model fit indices exceeded the recommended thresholds as shown in Figure 3, indicating an excellent fit. The CMIN/DF value improved to 2.873, and the RMSEA decreased to 0.077. Additionally, the TLI, and CFI values were all above 0.9, confirming the model's validity and reliability.

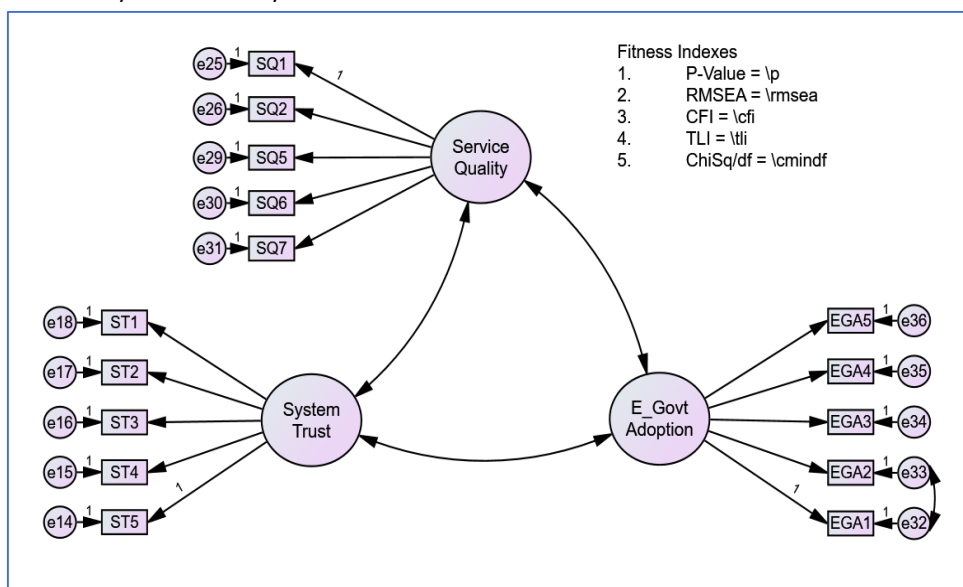


Figure 3: The Improved Model

## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

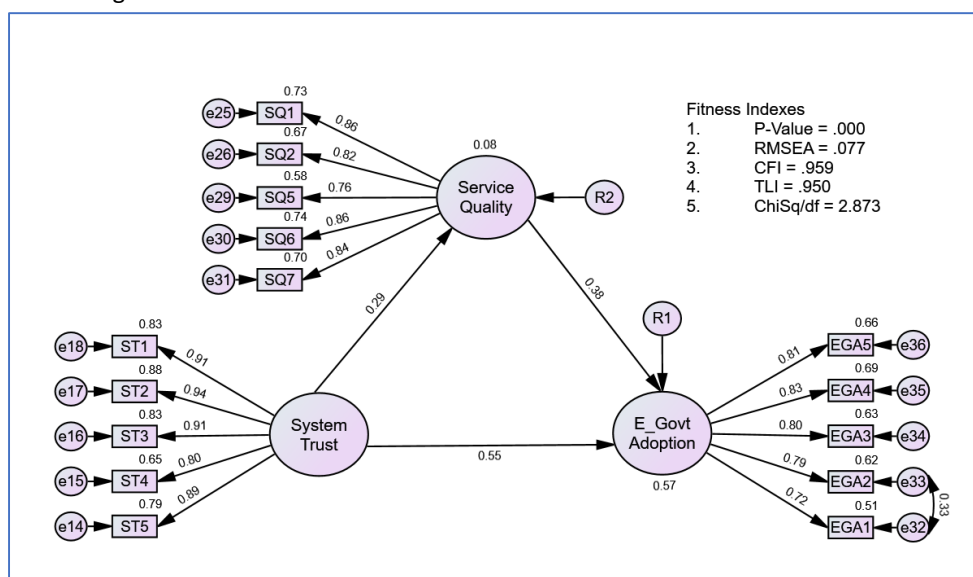
The constructs' reliability and validity were assessed using several metrics. Composite Reliability (CR) values for all constructs were above the 0.7 threshold, indicating good internal consistency. The Average Variance Extracted (AVE) values exceeded the 0.5 benchmark, demonstrating strong convergent validity. Furthermore, the square roots of the AVE values for each construct were greater than their corresponding inter-construct correlation values, providing evidence of discriminant validity. The Table 2 illustrates that the bold figures along the diagonal represent the square roots of AVEs for each construct, which exceed their corresponding inter-construct correlation values, further supporting discriminant validity.

**Table 2: Composite Reliability (CR), Average Variance Extracted (AVE), and Inter-construct Correlations**

Construct	CR	AVE	Service Quality	System Trust	E-Govt Adoption
Service Quality	0.916	0.685	<b>0.828</b>		
System Trust	0.951	0.796	0.291	<b>0.892</b>	
E-Govt Adoption	0.892	0.624	0.540	0.659	<b>0.790</b>

### 4.3 The Structural Model

The SEM analysis examined the interrelationships among the constructs of system trust, service quality, and e-government adoption intention. The regression weights indicated several significant relationships that highlight the dynamics among these constructs, as illustrated in Figure 4.



**Figure 4: The Standardized Path Coefficients for the Model**

Firstly, system trust was found to significantly predict service quality, with an estimate of 0.202 (S.E. = 0.041, C.R. = 4.940,  $p < 0.001$ ). This suggests that individuals who have higher trust in the e-government system perceive a higher quality of e-government services. The high critical ratio (C.R.) and low standard error (S.E.) indicate a robust and reliable relationship.

Secondly, system trust also significantly predicts e-government adoption intention directly, with an estimate of 0.265 (S.E. = 0.028, C.R. = 9.569,  $p < 0.001$ ). This indicates that trust in the e-government system plays a direct role in shaping individuals' intentions to adopt e-government services. The direct impact of system trust underscores its importance in the adoption process, suggesting that confidence in the system's reliability and security can directly lead to higher adoption rates.

Thirdly, service quality was found to significantly predict e-government adoption intention, with an estimate of 0.266 (S.E. = 0.037, C.R. = 7.167,  $p < 0.001$ ). This highlights the critical role of service quality in influencing individuals' decisions to use e-government services. High-quality services, characterized by reliability, responsiveness, assurance, empathy, and tangible aspects, are more likely to be adopted by users.

**Table 3: The Regression Weights for the Model**

Relationship	Estimate	S.E.	C.R.	P	Label
Service Quality <--- System Trust	0.202	0.041	4.940	***	
E-Govt Adoption <--- System Trust	0.265	0.028	9.569	***	
E-Govt Adoption <--- Service Quality	0.266	0.037	7.167	***	

# The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

## 4.4 Squared Multiple Correlations

The squared multiple correlations in Table 4 provide valuable insights into the explanatory power of the constructs within the model. Specifically, the analysis revealed that system trust explains 8.5% of the variance in service quality ( $R^2 = 0.085$ ). Although this percentage is relatively low, it indicates that trust plays a significant role in shaping perceptions of service quality.

Furthermore, the combined effect of system trust and service quality explains 56.7% of the variance in e-government adoption intention ( $R^2 = 0.567$ ). This finding demonstrates that these two factors together contribute significantly to individuals' intentions to adopt e-government services. While a considerable portion of the variance is explained by these constructs, it also suggests that there are other factors not captured in this model that influence e-government adoption intentions.

**Table 4: Squared Multiple Correlations**

Dependent Variable	R <sup>2</sup>
Service Quality	0.085
E-Govt Adoption	0.567

## 4.5 The Mediation Results

As indicated in Table 5, the mediation analysis provides critical insights into the pathways through which system trust affects e-government adoption intentions, emphasizing the partial mediating role of service quality. Specifically, the direct impact of system trust on e-government adoption intention is significant, with a path coefficient of  $\beta = 0.265$ . Additionally, system trust also exerts an indirect effect on e-government adoption intention through service quality, with a path coefficient of  $\beta = 0.054$ . This results in a substantial total effect of  $\beta = 0.319$ , highlighting the dual pathways through which system trust enhances e-government adoption intentions.

Service quality, therefore, plays a pivotal role in this relationship. By mediating the effect of system trust, service quality amplifies the overall impact on e-government adoption. The direct effect of system trust on service quality is significant ( $\beta = 0.291$ ), indicating that trust in the system significantly enhances users' perceptions of service quality. This improved perception of service quality, in turn, positively influences e-government adoption intentions ( $\beta = 0.380$ ). The Table 5 summarizes the mediation results.

**Table 5: Mediation Results**

Path	Effect Size	Standard Error (S.E.)	Critical Ratio (C.R.)	Ratio	p-value	Standardized Effect
System Trust → Service Quality	0.202	0.041	4.940		< 0.001	0.291
System Trust → E-Government Adoption	0.265	0.028	9.569		< 0.001	0.549
Service Quality → E-Government Adoption	0.266	0.037	7.167		< 0.001	0.380
System Trust → Service Quality → E-Govt Adoption	0.054	0.008	-		< 0.001	0.111
Total Effect (Direct + Indirect)	0.319	0.046	-		< 0.001	0.659

## 6. CONCLUSION

This analysis underscores the crucial role of service quality as a mediator. It reveals that system trust not only has a direct effect on e-government adoption intentions but also enhances the perceived quality of services, which in turn increases the likelihood of adoption. These findings suggest that strategies aimed at boosting e-government adoption should focus on both leveraging system trust and improving service quality. By creating a trustworthy system environment and ensuring high-quality service delivery, policymakers and practitioners can significantly enhance e-government adoption rates.

This study provides significant insights into the factors influencing e-government adoption in the Great Amman Municipality, emphasizing the critical roles of system trust and service quality. By employing the Unified Theory of Acceptance and Use of Technology (UTAUT) framework and conducting a robust SEM analysis, this research uncovers the complex interrelationships among these constructs and their impact on e-government adoption intentions.

## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

System trust has a substantial direct effect on e-government adoption intention ( $\beta = 0.265$ ,  $p < 0.001$ ), highlighting that confidence in the reliability, security, and integrity of the e-government system is paramount for encouraging adoption. Additionally, system trust indirectly influences e-government adoption intention through its positive effect on service quality (indirect effect = 0.054,  $p < 0.001$ ). This dual pathway underscores the multifaceted role of trust in shaping users' perceptions and behaviors. Service quality, on the other hand, is a critical determinant of e-government adoption intention ( $\beta = 0.266$ ,  $p < 0.001$ ). High-quality services, characterized by reliability, responsiveness, assurance, empathy, and tangibles, significantly enhance users' willingness to adopt e-government services. Furthermore, service quality mediates the relationship between system trust and e-government adoption intention, amplifying the overall impact of system trust on adoption intentions.

System trust explains 8.5% of the variance in service quality, indicating that while trust is important, other factors also contribute to perceptions of service quality. The combined effect of system trust and service quality explains 56.7% of the variance in e-government adoption intention, demonstrating the significant influence of these factors. These findings emphasize the importance of building trust and improving service quality to boost e-government adoption rates.

### 6.1 Implications of the Study

This study extends the UTAUT framework by integrating system trust and service quality into the model, providing a more comprehensive understanding of e-government adoption in a non-Western context. The findings validate the importance of considering trust and service-related factors in technology adoption studies, offering a nuanced view of the adoption process.

For policymakers and practitioners in the Great Amman Municipality and similar contexts, this study offers several practical insights. Enhancing system trust is paramount; this can be achieved by implementing robust cybersecurity measures to ensure the security and reliability of e-government systems and maintaining transparent communication with users about data protection policies and system updates to build trust. Improving service quality is equally crucial. This involves continuously monitoring and enhancing the quality of e-government services, focusing on reliability, responsiveness, assurance, empathy, and tangible aspects. Establishing user feedback mechanisms to identify and address areas for improvement in service delivery is essential. Additionally, providing training programs for employees to ensure high-quality service delivery and foster positive user experiences is vital. These strategies will collectively help in creating a supportive environment for e-government adoption.

### 6.2 Future Research Direction

Future research should consider several directions to build upon the insights gained from this study. Conducting longitudinal studies would help capture the dynamic nature of e-government adoption and understand how perceptions of system trust and service quality evolve over time. Additionally, exploring other potential mediating variables, such as user satisfaction and perceived value, along with moderating factors like demographic variables and technological readiness, would provide a more comprehensive understanding of the e-government adoption process. Comparative studies across different municipalities and countries could help generalize the findings and identify context-specific factors influencing e-government adoption. Incorporating qualitative methods, such as interviews and focus groups, can offer deeper insights into the underlying reasons behind the observed relationships and provide a richer understanding of the social dynamics at play. Furthermore, investigating the adoption of specific e-government technologies, such as online tax filing and digital identity services, would reveal detailed insights into the factors influencing the adoption of particular services and inform targeted intervention strategies.

In conclusion, this study underscores the significant roles of system trust and service quality in shaping e-government adoption intentions in the Great Amman Municipality. By highlighting the mediating role of service quality, the research provides a nuanced understanding of the adoption process and offers valuable insights for both theory and practice. The findings emphasize the need for high-quality, trustworthy e-government services and the importance of leveraging trust to enhance adoption rates. Future research should continue to explore these relationships in diverse contexts and with additional methodological approaches to build a comprehensive understanding of e-government adoption dynamics.

## REFERENCES

- 1) Abdulkareem, M. N., & Ramli, M. (2021). Trust and e-government adoption: A comprehensive review of the literature. *Information Systems Frontiers*, 23(2), 489-504.
- 2) Carter, L., & Bélanger, F. (2005). The utilization of e-government services: Citizen trust, innovation and acceptance factors. *Information Systems Journal*, 15(1), 5-25.
- 3) Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.
- 4) Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.



## The Mediating Role of Service Quality in System Trust and E-Government Adoption in Jordan

- 5) Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51-90.
- 6) Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2010). *Multivariate Data Analysis* (7th ed.). Pearson.
- 7) Kline, R. B. (2015). *Principles and Practice of Structural Equation Modeling* (4th ed.). Guilford Press.
- 8) Li, F., & Shang, J. (2020). Service quality and its impact on e-government adoption: A case study from China. *Government Information Quarterly*, 37(2), 101-117.
- 9) Li, W., & Shang, Z. (2020). Service quality and e-government adoption: A theoretical model and empirical test. *Government Information Quarterly*, 37(1), 101-113.
- 10) Li, Y., Yu, H., & Jin, J. (2019). The mediating role of service quality in the relationship between system trust and e-government adoption. *Journal of E-Government Research*, 15(3), 45-62.
- 11) Little, R. J. A., & Rubin, D. B. (2019). *Statistical Analysis with Missing Data* (3rd ed.). Wiley.
- 12) Malarmathi, M., & Kungumapriya, S. (2018). The role of trust in service quality perception in e-government: Evidence from Tamil Nadu. *Journal of E-Government Studies and Best Practices*, 2018, 1-11.
- 13) Malarmathi, M., & Kungumapriya, S. (2018). Trust in system and service quality: An empirical study in e-government adoption. *Asian Journal of Information Technology*, 17(2), 65-75.
- 14) Namahoot, C. M., & Jantasri, P. (2021). Understanding the factors influencing e-government adoption: An extension of the UTAUT model with trust and service quality. *Technology in Society*, 64, 101494.
- 15) Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory* (3rd ed.). McGraw-Hill.
- 16) Nurcahyo, E., Kusnadi, S., & Jatmiko, B. (2020). Trust and service quality in e-government adoption: A case study in Indonesian local government. *International Journal of Electronic Governance*, 12(4), 297-314.
- 17) Nurcahyo, R., Habibie, A., & Wibowo, A. (2020). Service quality and system trust in e-government adoption: A study from Indonesia. *Journal of Public Administration and Governance*, 10(4), 72-91.
- 18) Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- 19) Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40(3), 879-891.
- 20) Sati, F., Alkhodre, S., & Hassan, M. (2019). Service quality as a mediator in the relationship between system trust and e-government adoption. *International Journal of Public Sector Management*, 32(3), 273-292.
- 21) Straub, D. W., Boudreau, M. C., & Gefen, D. (2004). Validation guidelines for IS positive research. *Communications of the Association for Information Systems*, 13(1), 380-427.
- 22) Tabachnick, B. G., & Fidell, L. S. (2013). *Using Multivariate Statistics* (6th ed.). Pearson.
- 23) Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- 24) Warkentin, M., Gefen, D., Pavlou, P. A., & Rose, G. M. (2002). Encouraging citizen adoption of e-government by building trust. *Electronic Markets*, 12(3), 157-162.
- 25) Wenjuan, L. (2021). System trust and e-government adoption: An empirical study in China. *Electronic Government, An International Journal*, 18(2), 123-145.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.