

# **The Impact of the Electronic-Payment Services Characteristics on the Effectiveness of Accounting Information Systems: The Moderator Role of Perceived Customer Uncertainty**

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## **Abstract**

The study aimed to identify the impact of the Electronic-Payment services characteristics (Security, Reliability and Assurance) on the effectiveness of accounting information systems (AIS) In Jordanian governmental institutions, and the moderator role of perceived customer uncertainty on the relationship between the e-payment services characteristics and the effectiveness of AIS especially in light of increased the institutions perceived of customers' needs and desires and the extent accept them these new products and services and adopted the new means and methods which accompanies those needs and desires, by following the descriptive analytical approach. To achieve the aim of the study, a questionnaire was designed to be distributed to the study sample, who were selected through a simple random sample of employees working within the accounting and financial departments and who use AIS in Jordanian government institutions by (213) questionnaires, totally (128) questionnaires were retrieved with a return rate (60 %), and all these questionnaires were suitable for statistical analysis, data obtained are processed using SPSS and Smart-PLS.

The result showed that e-payment services characteristics has a positive significant impact on the effectiveness of AIS in Jordanian government institutions, and that the

perceived customer uncertainty does not moderate the relationship between the security characteristic and the effectiveness of AIS, but it moderate the relationship of both the reliability characteristic and the assurance characteristic with the effectiveness of AIS.

The study recommended the necessity of protecting and securing e-payment services information by using backup copies on an ongoing basis to ensure that this information is not damaged or stolen, and the existence of the system's privacy to reassure users of e-payment services about the privacy and confidentiality of their information, also the importance of institutions seeking to analyze customer needs related to e-payment services.

**Keywords:** Accounting Information Systems, Assurance, Electronic Payment, Perceived Customer Uncertainty, Reliability, Security.