

# The effect of obstructions in the e-commerce in electronic commerce applications: evidence from the Jordan business sector

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## The effect of obstructions in the e-commerce in electronic commerce applications: evidence from the Jordan business sector

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**Abstract:** The study aimed to find out the electronic and the impact of trade obstacles in e-commerce applications in the Jordanian business sector, the concept of electronic commerce obstacles in the business sector is clarified, and these obstacles are mentioned, which are three main obstacles in this study technological obstacles, human resources obstacles, and law and legislation obstacles and to achieve this goal the study chose a component of Jordanian banks and branches society, was used questionnaire data collection tool, was distributed to the author than 100 employees in these banks sample, were retrieving 96 of them, were subjected to statistical analysis. The most important outputs of the study are a direct impact of the obstacles to e-commerce in e-commerce applications in organizations, and found the most effective human resources obstacles followed by law and legislation obstacles. Based on the results of the analysis and testing of hypotheses, show that e-commerce obstacles standards in the Jordanian business sector and of technical and technological factors, the special human resources factors, legislative and legal factors, the study recommended the need to increase the electronic awareness and culture of the Internet among the different segments of society, reduce obstacles and streamline procedures to help various community groups to get personal computers and the ability to subscribe to and use of the Internet.

**Keywords:** *e-commerce; obstacles to e-commerce; e-commerce applications.*

### 1. Introduction

The world has witnessed developments and changes not seen in previous decades, where doing business speed has become the most important thing distinguishes it, information technology has changed the method of work and contributed to the communication technology, and through the website that provided information are endless, as it can through which access to thousands of products different companies, bringing the world like a small village, web-enabled access to any point in the world's rapidly without limits and restrictions and without fatigue and trouble of relocating and without expensive material costs.

Therefore, the imposition of a computer the same in all areas, and in all the sites, the use of technology has become a growing influence on helping companies' access to the normal optimal exercise effective process, especially due to the application of software technology in automation routines companies (McKie, 2003).

Much has become business transactions conducted through the Internet, and contributed significantly to the changing nature of business transactions from the traditional form to electronic form and therefore traditional trade turned into e-commerce, which has led to the transformation of the traditional methods of making deals and completion of the work and connect to the use of digital method, which relies on the use of instruments and tools that are managed in digital form, is no longer limited to IT process information only, it has provided new ways for companies to differentiate their products and services (Saadoda, 2006).

could be argued that the concept of public e-commerce falls under the broader concept of the so-called digital economy, where the latter includes e-commerce and the productive sectors and used for information technology and telecommunications equipment, and telecommunications services sectors (Barbara, 2000). It was identified

as the optimal use of all types of communication technology available for business development projects (Hijazi, 2000).

Under the new circumstances, taking place in Jordan at the moment and entry in many regional and international economic agreements, which are expected to bring a lot of challenges for Jordanian companies, due to the absence of equal opportunities for competition, of the weakness of the potential and capacity, expertise and resources, and the absence of organized e-commerce legislation and other requirements for success (the Arab institution for Investment, 2000), it was necessary to take several measures, procedures and legislation in order to address these challenges and be prepared to face the coming fierce global competition.

Despite the many benefits of electronic commerce, but there are many obstacles that hinder their application in business activities, which we must identify these constraints, and test the impact of these obstacles to e-commerce in the Jordanian business sector.

## **2. Literature Review**

### **2.1. Electronic commerce**

Electronic commerce, the term of the new expressions that have entered our lives and has become strongly traded in normal use (Radwan, 1999). I knew WTO e-commerce as an integrated set of deal-making processes and the establishment of trade links, distribution, marketing and sale of products by electronic means.

The term "electronic commerce" means shopping on the world wide web. However, electronic commerce includes many activities, such as businesses trading with other businesses and internal processes that companies use to support their buying, selling, hiring, planning, and other activities (P-schneider, 2014).

Electronic commerce depends on the diversity of commercial operations using technology and the internet to sell, transfer by companies, projects and costmer (Zheng Qin, 2010).

E-commerce is a business done through electronic format, while online commerce is the trade is done through an electronic format online only (Tiger, 2006).

Others point out that e-commerce has changed the way the business of buying and selling of information, products, and also services through networks (Bajaj, 2005).

E-commerce is the exchange of business information, and the continuity of trade relations and conduct business transactions through a telecommunications network (Tassabehji, 2003).

E-commerce generally refers to all forms of commercial transactions, to include organizations and customer, which are based on the electronic processing data electronically and save data, text, audio, and images (Rahman, 2000).

E-commerce refers to the use technologies to sale, purchase, transfer data, information between business to customer interactions (Manzoor, 2010).

### **2.2. Electronic Commerce Applications**

Previous studies have covered extensively the subject of e-commerce and some of the factors that contributed to her disability in general (Hawkins and Prencipe, 2000), (Commercenet, 2001), (Debor and Walbeek, 1999), (Tucker et al., 1999), and (Rashid Alam, 2010).

Reach (Rashid Alam, 2010) to the extent of benefit of Arab and Islamic states of information and e-commerce technology, and the growing interest in the applications of e-commerce in Algeria and breadth of the areas used to cover all economic transactions levels between the various units and economic sectors, and the weakness of the spread and use of information technology of GDP.

While the study (Awad, 2005) studied the level of e-commerce applications in Jordanian companies and identify the obstacles perceived by those companies and to identify the most important from the standpoint of Jordanian companies with disabilities.

A study (Abed, 2008) to know how important the phenomenon of e-commerce, information technology and communications aspects of contemporary life, and to discuss the major challenges faced by e-commerce applications.

This study (Ahmad Yousf Kalboneh & Shadi Khattab, 2015) focused on identifying obstacles to ecommerce in the public Jordanian industrial companies, and identifying the factors related to the use of ecommerce applications and testing them in a practical manner, and knowing the effect of these factors on the extent of adoption of ecommerce applications in public Jordanian industrial companies. As for the results of the study, it should that the Jordanian industrial companies are affected by a set of factors physical and behavioral, regulatory obstacles that negatively affect the adoption of ecommerce applications. The study recommended the necessity of reducing the obstacles and thus making use of electronic commerce application.

The study appears (Ziad Hunaiti, 2009) that there are a set of challenges and obstacles facing ecommerce in Libya, including the set of internet services, the prevailing culture in Libyan's and the lack of confidence.

While this study (Japhet E. Lawrence & Usman, 2010) focused on the importance of electronic commerce, as it has great benefits increasing productivity and high efficiency.

E-commerce found great interest by developing countries due to several things, including distrust of electronic commerce, lack of adequate infrastructure. The results of this study revealed that we should review how electronic commerce was adopted in developing countries and study the issues that led to electronic commerce should be examined.

(Mogollon & Raisinghani, 2003) The study aimed to know the ROI ecommerce applications in enterprises using the ROI account model in order to reduce the time in preparing and using it, and to be the basis point for any investment.

(Nabeel Al-Qirim, 2007) The case study of a group of non-governmental in Jordan, with the aim of transferring information between different companies inside and outside, Jordan. This study included the importance of electronic commerce and the use of various systems. The study confirmed that these organizations supported the e-government initiative in Jordan as it adopted and implemented the e-government project and showed also has asset of obstacles and is represented by fears of adopting electronic commerce.

The study (Prasert Kenpankho, Peerawut Suwanjan, and Surapong Siripongdee, 2005) aimed to show a set of obstacles that faced different countries and how to enter the digital economy, and among these obstacles the absence of laws governing the operations of the digital economy. The study found a way to raise awareness of the importance of creating a suitable environment by providing hardware and software, and encouraging economic operations.

(Hussain Chandio, 2013) This study suggested understanding the technology models for using information systems in banks online, and a sample of users of banks on the Internet in Pakistan. By analyzing the data for the proposed models, a set of results were revealed, which are confidence in using direct technological systems, user behavior, benefits from using these systems, and ease of access to system.

### **2.3. E-commerce obstacles**

Barriers of electronic commerce and sometimes called the challenges facing the e-commerce sector, and previous studies have identified a number of obstacles, including the perceived regulatory obstacles, financial, environmental, legal, behavioral, and technological.

It also called a technical and technological challenges, and stems from the weakness of the electronic infrastructure and weak technical culture and electronic awareness among members of the community. Government also challenges, social challenges, legislative and legal challenges.

There are general obstacles to e-commerce and the obstacles standing in the way of Arab e-commerce (Hattab, 2007) were divided public obstacles to the process of e-commerce into two categories:

#### **First category: Technical obstacles, include the following:**

1. problems of confidence, protection and security until now, you need to have internationally recognized standards globally.
2. speed connections and software tools are not sufficient for the requirements of e-commerce applications.
3. The high cost of projects of e-commerce and that can't be carried by small businesses.
4. The process of implementing applications that require high efficiency.

#### **Second category: Environmental and regulatory obstacles, include the following:**

1. attention of security and protection of the major constraints to the use of electronic commerce where there are many deception and fraud.
2. There is no trust in the business operations that take place between the seller and the buyer during the trading website.
3. There are many issues related to the law that governs electronic commerce.
4. Weak methodologies for evaluating and measuring the benefits of electronic commerce.

From the standpoint of (Al-Naimi, 2003) the obstacles that stand in the way of e-commerce in the Arab countries are:

1. Unavailability of Arab websites with technological feature that lend gravity to the sites and make the customer offer on their sites.
2. The problem of Arabic language and lack of Arabic programs with powerful search engines able to reduce this weak point, especially with the English language used in the exchange of information on the level of world wide web.
3. The lack of banking systems in Arab countries are able to solve the problems of payment and payment via credit cards online.
4. lack of appropriate legal legislation.
5. lack of basic e-commerce infrastructure in the Arab countries, especially the rise in the price of the electronic equipment and the high price of communications.
6. The lack of clear strategies for dealing with information technology and the provision of the necessary database to deal with electronic commerce.
7. social customs and traditions that believe in consumers considered an obstacle to make the most of the benefits of global networks for electronic commerce.

8. The high cost of creating websites in the world wide web.
9. Lack of specialized research and development centers in order to provide advice and help citizens in their own country and then human informational building.
10. There is no international cooperation in building confidence among dealers and Note thieves and hackers and spying on information.

## 2.4. Previous Studies

Section (Clinton and Jr., 2001) handicaps into three main groups: financial issues and legal issues and issues related to access to the market. Financial issues have been identified as representing taxes and customs duties and electronic payments, while the legal issues represent a unified commercial standard for electronic commerce and protection of intellectual property rights, confidentiality, and safety issues, while covered issues related to access to telecommunications infrastructure and information technology, technical standards market.

In his study of the obstacles to e-commerce (Commercenet, 2001), it was to identify a list of the ten most important obstacles to the use of electronic commerce between companies, namely: culture, organizational factors, lack of compatibility and harmony between e-commerce applications and systems work in companies impediments to international trade, the lack of infrastructure, lack of qualified personnel, lack of standards, lack of Altaatuaq with partner sites in the supply chain network, the readiness of the parties that are dealing with it, recognizing management of e-commerce.

He (Debor and Walbeek, 1999) to a number of constraints, including government regulation, infrastructure in terms of quantity and quality, poor communications infrastructure, English language, the low level of the spread of technology, which made it difficult to use the Internet.

Select (Tucker et al., 1999) many of the obstacles to the use of technology in developing countries, including: resistance to change, the financial and human resources, training, and change the habit.

To achieve the objectives of this study, and through a review of previous studies on the handicaps of e-commerce, the researcher divided the obstacles faced by e-commerce in the Jordanian business sector into three main obstacles: technological environment, human cadres, legislation and laws on e-commerce.

## 3. The study methodology

### 3.1. Problem of The Study

Different countries have made significant strides in this topic (the application of e-commerce) and also preceded and applied, and despite the passage of a long time on it, but the researcher noticed that he is still their immaturity and a lack of e-commerce applications in the Jordanian business sector, and expects the researcher that part of the The reasons for this is due to the presence of some of the constraints of electronic commerce.

It is clear from the initial survey study of a sample and through field visits by the researcher to the companies covered up and running in the Jordanian business sector, it faces some obstacles that prevent the arrival of e-commerce applications to be desired, from here can be expressed in the study problem through questions next:

#### 1. Does the low level of e-commerce applications is due to the presence of some electronic trade obstacles in the Jordanian business sector?

- Is the low level of e-commerce applications due to technical and technological factors?
- Is the low level of e-commerce applications being due to the special human cadre's factors?
- Is the low level of e-commerce applications being due to the legislative and legal factors?

### 3.2. The importance of the study

The importance of the study of being one of the attempts, which aims to study the reality of e-commerce constraints and their impact on the level of e-commerce applications in the Jordanian business sector and with the tremendous development in modern technology and communications revolution in all fields.

The study will try to focus on e-commerce knowledge of obstacles in e-commerce applications in the Jordanian business sector and what is the impact of constraints on the level of e-commerce applications.

### 3.3. The objectives of the study

This study aims to shed light on the extent of readiness to deal with e-commerce applications and identify the most important obstacles facing e-commerce in the Jordanian business sector. The objectives of the study are as follows.

#### Theoretical objectives of the study:

Statement of the concept of obstacles to e-commerce and the types and nature of these obstacles.

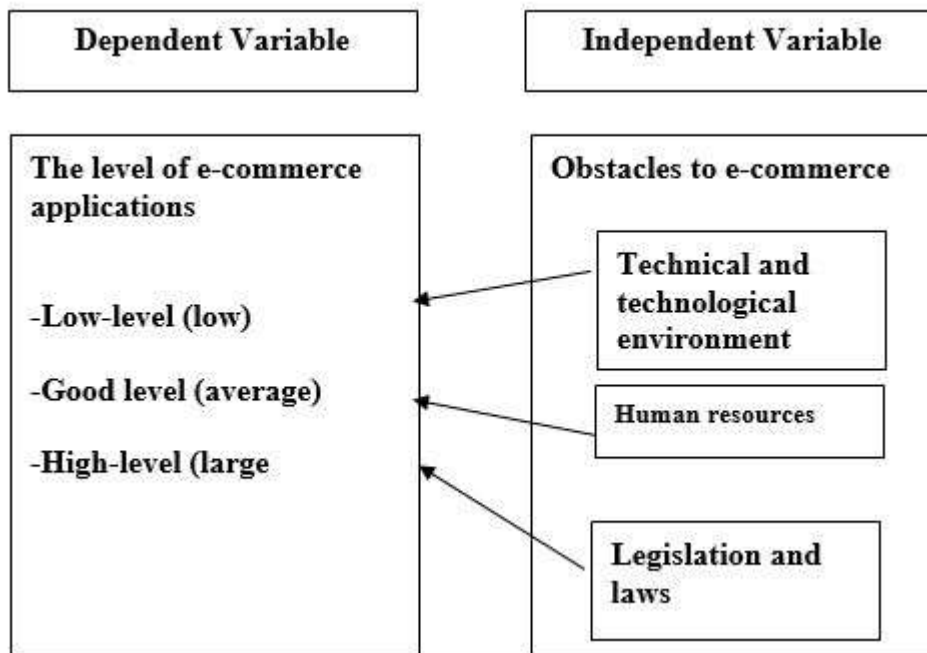
- Clarify the concept of e-commerce applications and determine the levels of applications.

#### Practical objectives of the study:

- The most important obstacles to e-commerce in the Jordanian business sector.

- Identify the level of e-commerce applications and the impact of electronic commerce obstacles to e-commerce applications in the Jordanian business sector.
- Suggesting some recommendations to reduce the impact of electronic commerce obstacles to e-commerce applications in the Jordanian business sector.

**3.4. The Model Variables:**



**Figure (1):** Model study

when studying the model study, it appears that there are three factors technical and technological environment factors, human factors, especially cadres, and factors of the legal and regulatory environment, while the independent variable showed levels of electronic commerce applications.

**Hypotheses:**

**In order to solve the study problem and to achieve the objectives of the study, the following hypotheses will be tested:**

The main hypothesis: no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for obstacles to electronic commerce on the level of e-commerce applications in the Jordanian business sector?

The first sub-hypothesis: no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for technical and technological factors on the level of e-commerce applications in the Jordanian business sector?

The Sub-second hypothesis: no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for human resources at the level of e-commerce applications in the Jordanian business sector?

The Sub-third hypothesis: no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for legislative and legal factors on the level of e-commerce applications in the Jordanian business sector?

**4. The practical side**

**4.1. Data collection and analysis methods**

The researcher used in conducting the study descriptive analytical method most commonly used methods for being to study the social and human phenomena and commensurate with the nature of the phenomenon in question. Researcher relied on prepared questionnaire on what is written in the literature and previous studies on the subject of research which dealt with obstacles of e-commerce as well as specialists and highly trained and experienced. Questionnaire was distributed to a sample survey and direct way data are collected and analyzed using SPSS statistical software.

The purpose of this paper is to analyze the challenges facing the electronic commerce and its impact on the business sector in Jordan. The study sample consisted of 100 companies from the business group number. The data used in this paper collection through the creation of a questionnaire was presented to some of the arbitrators.

**4.2. The Stability of The Questionnaire:**

Stability of the questionnaire means that giving the same result if the questionnaire is redistributed more than once in the same circumstances on the study sample members during periods of time, if different results appear each time, this indicates that the questionnaire is not reliable and results are not taken at this stage. Where the researcher studied the reliability of the questionnaire using Alpha cronbach to calculate the internal consistency factor to measure the reliability of the questionnaire, and the results were as shown in the following table:

**Table (1):** the values of coefficient of internal consistency of the paragraphs of The Obstacles to Electronic Commerce Standards

No	Dimension	Alpha value
1.	Technical and technological factors	0.603
2.	Human resources	0.799
3.	Legislative and legal factors	0.954
4.	The Obstacles to Electronic Commerce Standards	0.872

Shows that there are three factors technical and technological factors contain five paragraphs, human resources contain four paragraphs, and legislative and law factor contain four paragraphs.

The result of this table (1) notes that the values of coefficient of internal consistency, Cronbach's alpha for paragraphs standards of the goals of The Obstacles to Electronic Commerce Standards ranged (0.603-0.954), in addition to the alpha value of all the paragraphs were (0.872), and thus all values greater than (0.60) is an indication of consistency between the paragraph study tool, and reliability study tool and the possibility for a reliable statistical analysis.

**4.3. Descriptive statistics**

In this part of the study, the data will be analyzed and represented through the statistical program for the sample of the study, then analyze and discuss the results and determine the extent of statistical significance.

**4.3.1. Description statistical study of a sample in accordance with the characteristics and personality traits.**

This part describes the demographic characteristics and job characteristics of the study sample such as gender, age, in addition to educational information, specialization, job experience, job level, and job title.

**Table (2):** represents demographic variables

Variable	Category	Redundancy	Percentage
<b>Gender</b>	Male	56	58.3
	Female	40	41.7
	<b>Total</b>	96	100
<b>Academic Qualification</b>	Diploma	25	26
	Bachelor	56	58.3
	Master	15	15.6
	<b>Total</b>	96	100
	Computer Business Administration	33	34.4
<b>Major</b>	Accounting	28	29.2
	Otherwise	20	20.8
	<b>Total</b>	15	15.6
	<b>Total</b>	96	100
	<b>Experience</b>	3 Months – less than 1 Year	5
1 Year- less than 2 year		14	14.6
2 Year- less than 5 years		33	34.4
5 Year- less than 10 years		10	10.4
10 Year- less than 15 years		34	35.4
<b>Total</b>		96	100
<b>Career Level</b>	Manager	5	5.2
	Assistant Manager	10	10.4
	Head of Department	24	25.0
	Employee	57	59.4
	<b>Total</b>	96	100
<b>Industrial Sector Type</b>	Industrial	10	10.4
	Commercial	52	54.2
	Services	24	25.0
	Formal institution	10	10.4
	<b>Total</b>	96	100

Through Table (2), it was found that the percentage of males reached (56%) of the study sample, while the percentage of females reached (40%) of the sample, from the study sample, as for academic qualifications, it showed that the BA degree is (58.3%).

When searching in subspecialties for members of the study sample, we find that specialist’s proportion of information technology (Computer) form the majority of the sample at a rate (34.4%), and this is consistent with the needs of business technology for being the most knowledge in various technological work is done in the business sector.

**4.3.2 Analysis of The Paragraphs (Descriptive analysis of the study):**

In This part of the study, variables will be analyzed and the averages, relative importance of the responses calculated for each paragraph of the study, and the results appeared as follows:

**First: The Obstacles to Electronic Commerce Standards (independent variables)**

**Table (3):** shows the arithmetic mean and standard deviations, rank and the obstacles to electronic commerce standards

No	Dimension	Mean	Standard deviation	Rank	Relative Importance
1.	Technical and technological factors	2.552	1.258	2	Medium
2.	Human resources	2.552	1.258	3	Medium
3.	Legislative and legal factors	2.97	1.184	1	Medium
<b>The Obstacles to Electronic Commerce Standards</b>		<b>2.69</b>	<b>1.23</b>		<b>Medium</b>

The results of this table (3) that the level of standards of the obstacles to electronic commerce standards in terms of the relative importance of a medium, reaching the arithmetic mean (2.96) with a standard deviation (1.23), and also showed a table that standard (Legislative and legal factors) came in first place with an average (2.97) and standard deviation (1.184) and medium relative importance, while the standard (Human Resources) ranked the recent average (2.552) and standard deviation (1.258) and medium relative importance.

**Technical and technological factors**

**Table (4):** shows the arithmetic mean and standard deviations, rank and each relative importance element from technical and technological factors

No	Dimension	Mean	Standard deviation	Rank	Relative Importance
1.	Are not ready the infrastructure of the company for the use of electronic commerce applications	2.47	1.314	2	Medium
2.	Non-availability of electronic payment systems SAFE	3.19	1.394	1	High
3.	Low-rate credit card usage among individuals	2.30	1.241	4	Medium
4.	Inadequate lines of communication (weak communication infrastructure)	2.19	1.089	5	Medium
5.	Slow Internet	2.61	1.251	3	Medium
<b>General measure</b>		<b>2.552</b>	<b>1.258</b>		<b>Medium</b>

The results of this table (4) that the level of scale Technical and technological factors in terms of the relative importance of a medium, reaching the arithmetic mean (2.55) with a standard deviation (1.258), and also showed a table that axis (Non-availability of electronic payment systems SAFE) came in first place with an average (3.19) and a standard deviation (1.394) and high relative importance, while the axis (Inadequate lines of communication (weak communication infrastructure) ranked the recent average (2.19) and standard deviation (1.089) and the relative importance of medium.



**Human resources factors**

**Table (5):** shows the arithmetic mean and standard deviations, rank and each relative importance element from human resources factors

No	Dimension	Mean	Standard deviation	Rank	Relative Importance
1.	Lack of technical skills of staff	2.58	1.023	4	Medium
2.	The absence of adequate training for staff in the organization	2.69	1.108	3	Medium
3.	Lack of awareness among managers of the importance of e-commerce	2.70	1.144	2	Medium
4.	The absence of confidence among consumers in electronic commerce applications	3.45	1.104	1	High
<b>General measure</b>		<b>2.552</b>	<b>1.258</b>		<b>Medium</b>

The results of this table (5) that the level of scale Human Resources factors in terms of the relative importance of a medium, reaching the arithmetic mean (2.552) with a standard deviation (1.258), and also showed a table that axis (The absence of confidence among consumers in electronic commerce applications) came in first place with an average (3.45) and a standard deviation (1.104) and high relative importance, while the axis (Lack of technical skills of staff) ranked the recent average (2.58) and standard deviation (1.023) and the relative importance of medium.

**Legislative and legal factors**

**Table (6):** shows the arithmetic mean and standard deviations, rank and each relative importance element from Legislative and legal factors

No	Dimension	Mean	Standard deviation	Rank	Relative Importance
1.	No legislation describes the nature and scope of e-commerce work	2.98	1.133	2	Medium
2.	There is no deterrent to fraud, which can be done through e-commerce law	2.93	1.324	3	Medium
3.	There is awareness among legislators about the nature of e-commerce work	3.00	1.214	1	Medium
4.	The absence of official authority that provide security and protection for contractors	2.98	1.065	4	Medium
<b>General measure</b>		<b>2.97</b>	<b>1.184</b>		<b>Medium</b>

The results of this table (6) that the level of scale Legislative and legal factors in terms of the relative importance of a medium, reaching the arithmetic mean (2.97) with a standard deviation (1.184), and also showed a table that axis (There is awareness among legislators about the nature of e-commerce work) came in first place with an average (3.00) and a standard deviation (1.214) and medium relative importance, while the axis (The absence of official authority that provide security and protection for contractors) ranked the recent average (2.98) and standard deviation (1.065) and the relative importance of medium.

**4.4. Test Hypothesis of the Study**

The first hypothesis was subjected to simple linear regression and the results were as follows:

**Table (7):** results of simple linear regression analysis of the technical and technological factors

Dependent Variable	R	R <sup>2</sup>	F	Prob (F-test)	Regression coefficient				
					Statement	β	The standard error	T	Sig F*
The Obstacles to Electronic Commerce Standards	.0251	.0291	7.371	0.000	technical and technological factors	0.317	0.304	10.451	0.000

The results of this table (7) that the effect of the independent variable (technical and technological factors) on the dependent variable (The Obstacles to Electronic Commerce Standards) is a statistically significant effect, where the F value calculated is (7.375), and the level of significance (Sig F = 0.000), which is less than (0.05 ), while the correlation coefficient (R = 0.251) refers to the positive relationship between the two variables, in addition to the value of the coefficient of determination was (R2 =0.291) which indicates that 29.1% of the variance in (The Obstacles to Electronic Commerce Standards) can be explained During the variation in the (the technical and technological factors), with all other variables constant.

The regression coefficient ( $\beta=0.371$ ) refers to the direct impact for technical and technological to The Obstacles to Electronic Commerce Standards is a significant effect, where the value of t when this criterion (10.451) and the level of significance (Sig=0.000), and therefore reject the hypothesis, which provides that:

**There are statistically significant effects at the level of significance ( $\alpha \leq 0.05$ ) for the technical and technological to The Obstacles to Electronic Commerce Standards.**

**Table (8):** results of simple linear regression analysis of the Human resources factors

Dependent Variable	R	R <sup>2</sup>	F	Prob (F-test)	Regression coefficient				
					Statement	$\beta$	The standard error	T	Sig F*
The Obstacles to Electronic Commerce Standards	.0318	.0589	12.091	0.000	Human resources	0.257	0.297	8.555	0.000

The results of the this table (8) that the effect of the independent variable (Human resources factors) on the dependent variable (The Obstacles to Electronic Commerce Standards) is a statistically significant effect, where the F value calculated is (12.091), and the level of significance (Sig F = 0.000), which is less than (0.05 ), while the correlation coefficient (R = 0.318) refers to the positive relationship between the two variables, in addition to the value of the coefficient of determination was (R2=0.589) which indicates that 58.9% of the variance in (The Obstacles to Electronic Commerce Standards) can be explained During the variation in the (the Human resources factors), with all other variables constant.

The regression coefficient ( $\beta=0.257$ ) refers to the direct impact for technical and technological to The Obstacles to Electronic Commerce Standards is a significant effect, where the value of t when this criterion (8.55) and the level of significance (Sig=0.000), and therefore reject the hypothesis, which provides that:

**There are statistically significant effects at the level of significance ( $\alpha \leq 0.05$ ) for the Human resources to The Obstacles to Electronic Commerce Standards.**

**Table (9):** results of simple linear regression analysis of the Legislative and legal factors

Dependent Variable	R	R <sup>2</sup>	F	Prob (F-test)	Regression coefficient				
					Statement	$\beta$	The standard error	T	Sig F*
The Obstacles to Electronic Commerce Standards	.0015	.0056	1.352	0.000	Legislative and legal factors	3.549	0.279	3.549	0.000

The results of this table (9) that the effect of the independent variable (Legislative and legal factors) on the dependent variable (The Obstacles to Electronic Commerce Standards) is a statistically significant effect, where the F value calculated is (1.352), and the level of significance (Sig F = 0.000), which is less than (0.05 ), while the correlation coefficient (R = 0.015) refers to the positive relationship between the two variables, in addition to the value of the coefficient of determination was (R2 =0.056) which indicates that 5.6% of the variance in (The Obstacles to Electronic Commerce Standards) can be explained During the variation in the (the Legislative and legal factors), with all other variables constant.

The regression coefficient ( $\beta=3.549$ ) refers to the direct impact for Legislative and legal factors to The Obstacles to Electronic Commerce Standards is a significant effect, where the value of t when this criterion (3.54) and the level of significance (Sig=0.000), and therefore reject the hypothesis, which provides that:

**There are statistically significant effects at the level of significance ( $\alpha \leq 0.05$ ) for the Legislative and legal factors to The Obstacles to Electronic Commerce Standards.**

And to identify any of the criteria for the Obstacles to Electronic Commerce Standards has had a prominent impact in electronic commerce application has been applied stepwise linear regression analysis, and the results were as follows:

**Table (10):** Results of stepwise regression analysis to show the impact of the Obstacles to Electronic Commerce Standards in electronic commerce application

Sample	The Obstacles to Electronic Commerce Standards	B	Sig*	R <sup>2</sup>	The standard error	F	Sig*
1	Human resources	0.430	0.000	0.254	0.202	21.381	0.000
2	Human resources	0.303	0.004	0.239	0.201	14.795	0.000
	Legislative and legal factors	0.269	0.010				
3	Human resources	0.323	0.002	0.228	0.213	12.150	0.000
	Legislative and legal factors	0.385	0.001				
	Technical and technological factors	3.334	0.033				

When reviewing the table (10), we find that the first model resulting from stepwise regression indicates that the (human resources) has been interpreted as representing (25.4%) of the total variance in happening (The Obstacles to Electronic Commerce Standards), has increased the proportion of the total variance explanation happening in (The Obstacles to Electronic Commerce Standards) to a rate (23.9 %), and so when you add the (human resources) to (legislative and legal factors). Has shown the value of  $\beta$  that the direct impact of the variables in the models 1 and 2 and has a positive effect is statistically significant.

In addition to the above, the results of the analysis indicate the absence of the influence of each of the standard (human resources, and legislative and legal factors, and technical and technological factors) to The Obstacles to Electronic Commerce Standards, and this is compatible with multiple regression analysis.

## 5. Conclusion

After reviewing the results of the analysis and the test of hypothesis, we found that the obstructions in the electronic commerce thus agree with the results (Kalboneh & khattab, 2015) and (Japhet, 2010), we recommended that there should be reducing the obstacles and thus making use of electronic commerce application, while (AlQirim, 2007) agrees that the human resources obstacles and confidence in the use of electronic commerce is one of the most important obstacles that affect electronic commerce, but (Chandio, 2013) adopting a model for internet banking information systems and agreeing with the results of this study regarding the impact of technological obstacles on electronic commerce.

This study shows that the obstacles to electronic commerce standards in the Jordanian business sector represented by technology factors, human resources factors, legislative and legal factors, and results were reached that indicate that there is a direct impact on the e-commerce applications in the Jordanian business sector.

Therefore, there should be joint efforts to improve information related to the provision of security system across the network, this helps to increase your confidence and reduce the fear deception and fraud.

Laws and legislation must be established by the judicial system that help the growth of the e-commerce sector, including protecting individuals from computer crimes, intellectual property rights protection laws, and information protection laws.

The study recommended the Clarify the benefits of electronic commerce that can be obtained by individuals, institutions and society, increasing electronic awareness and internet culture among various segments of society, and reducing difficulties and facilitating procedures that help the various groups of society in obtaining personal computer devices in addition to the possibility of subscribing and using the internet by providing an adequate infrastructure for e-commerce.

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