An Empirical Analysis of User's Continuance Intention (UCI) towards Careem Mobile Application

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Abstract—This study aims at constructing a theoretical model to discover the main drivers on the user's continuance intention (UCI) to use the Careem application in Jordan. This study also focuses on exploring new factors appropriate to the Jordanian environment that can shape people's behavior towards adopting this smart service. Partial least square was performed to test the research model using 500 valid surveys. All constructs in this study were significant and accounted for 47.1% of the variance of continuance intention to use the Careem application. Careem user experience, E-word of mouth, financial benefits, and perceived platform quality are found strongest predictors toward intention to use at level (0.001). Two predictors were at level (0.01) including perceived enjoyment and perceived innovativeness. The findings also indicate that family confidence and women empowerment are the weakest effects at level (0.05). Some of the implications this study provides for designers and developers of mobile applications and institutions related to transport when providing mobile application services.

Keywords—Careem application, family confidence and women empowerment, user experience, E-word of mouth, Jordan

1   Introduction

Many countries, especially developing countries are facing economic problems due to globalization and the concentration of industries in large cities or capitals. In order to overcome these problems, there is an urgent need to improve urban transport to enhance economic growth and reduce poverty. Therefore, it is necessary to reduce reliance on traditional methods when doing business in the transport sector [1]. This matter has become easy to implement in the age of the Internet and with the recent advent of digitalization [2, 3]. One of the most important advantages of digitization is a quick response to changes, based on people's needs [4]. Digitization works to compare the resources owned by the units for the general benefit of society, based on that, establishing a shared and sustainable economic system in which everyone participates in sharing private assets [5]. Sharing private assets plus assisting technology enables untapped resources to be brought into mobilization [6]. Thus, achieving the maximum production, despite these limited assets. Smart service systems are considered a vital and

interesting field where information and communication technology, service offerings, and participants interact with each other to form an ecosystem to provide creativity or innovation [7, 8]. The emergence of Careem application in the transportation sector is threatening the existence of traditional businesses such as taxis and public buses. Smart applications also negatively affect other traditional business sectors such as Airbnb in the hotel industry [9]. The Careem app is an example of the interactive process that takes place between passengers, drivers and information technology to serve people as well as to construct a "smart service experience" [10].

Careem mobile app provides an online network for people to share rides by connecting drivers and riders [11]. The advantage of these smart applications is that the driver locates the rider and moves to the desired destination through the shortest ride path, after which the cost is calculated depending on the time and distance [12]. The application of Careem is active in 14 countries in the Middle East, North Africa and South Asia, where its service is spread in more than 120 cities. The latest statistics showed that the number of Careem drivers has reached one million and that 30 million users are using this application [13]. In Jordan, Careem operates in the three largest cities of Amman, Zarqa and Irbid, as well as transportation to and from Queen Alia International Airport [14]. In March 2019, Careem was bought by its competitor Uber in a deal worth $3.1 billion to control the passenger service in the Middle East after long negotiations that spanned months, while Careem maintained the brand and the application [15].

This study focuses on exploring new factors appropriate to the Jordanian environment that can shape people's behavior towards adopting this smart service. This paper consists of eight sections as follows. The second section summarizes the literature regarding theoretical foundation and hypotheses development. The third section covers the methodology of this study through four subsections. The fourth section presents the results of the hypothesis examination of the study. The fifth section discusses the results and concludes the paper. Section seven provides limitations and future research. Section eight explains theoretical and practical implications.

2　Theoretical foundation and hypotheses development

Figure 1 displays the conceptual model for this study. Constructs of this model were selected based on the results and recommendations of many previous studies in this field. For instance, "E-word of mouth" was extracted from [16], authors noted that E- Word-of-Mouth makes a strong impact on brand image. A "continuance intention to use Careem" was used in the study model as an indication of the intention to use Careem and continuity in the future. The current study also selected the factors that are expected to be most influential in a developing and conservative country such as Jordan. For example, "family confidence and women empowerment" were taken from [17], through interviews conducted with Careem users, authors found that the app increases family confidence and increases women's empowerment in society in Pakistan. This study attempted to build a robust model to measure the adoption of Careem application suitable for the environment in which the study was conducted (Jordan). Therefore, the models that were measured in previous studies such as TAM, UTAUT and IDT were not used in this study because these models were saturated in

studying this research area [18]. For example, authors [7], extended TAM to study determinants of ride-sharing (Uber) in Bangladesh and Pakistan. Article [19], used UTAUT to predict Passengers' Uber Adoption in Bangladesh. Article [20], used both IDT and TAM to investigate customer adoption of the Uber in the USA.
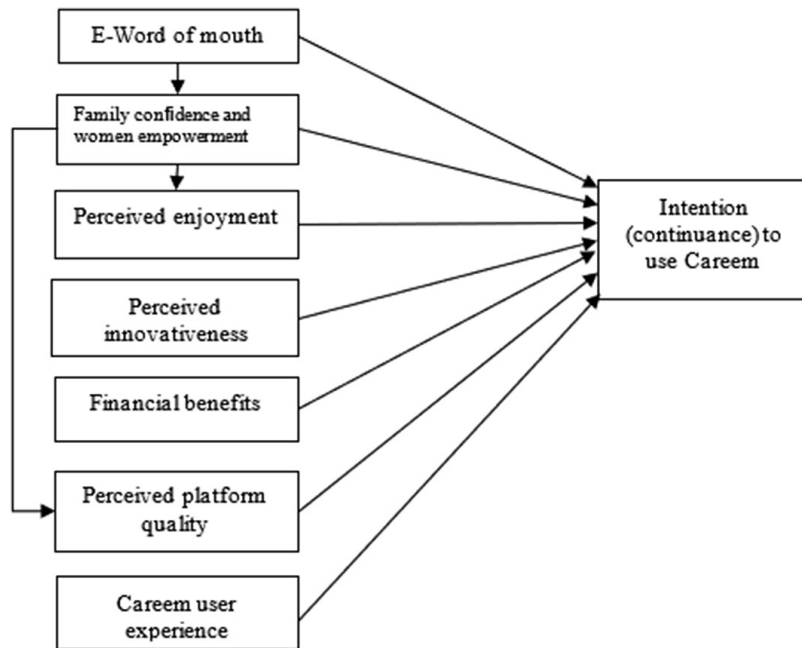

Fig. 1. Research mode

Source: Self developed.

2.1 E-word of mouth

The term word of mouth has evolved as the Internet environment has become an important factor for customers to influence them and direct their ideas regarding the consumption experience in a collective and unbiased manner. Therefore, E-word of mouth is a strong influence on the brand image of companies [16]. E-word of mouth plays a significant role typically for the customer through social sites with the product or service, where the customer can see the opinions of others who used this service, and therefore the customer makes the decision to use this service or not based on the recommendations and comments of others [21]. Previous studies also found that social sites (E-word of mouth) increase the level of trust through active communication in the product or service [22–24]. Since the Careem application service is fairly new in the Jordanian market, this study finds that the intention to adopt this service is largely determined through E-word of mouth. This study also believes that family confidence and women empowerment is a very important factor in affecting a customer's decision to use Careem Therefore, based on the above literature, this study hypothesize the following:

H1 There is a significant and positive relationship between E-word of mouth and consumer intention (continuance) to use Careem.

H2 There is a significant and positive relationship between E-Word of mouth and family confidence and women empowerment.

2.2   Family confidence and women empowerment

Jordan is an eastern Islamic country that has a collective culture different from the culture of the West. For example, one of the things known to Jordanians is that the man is the breadwinner, while the woman is the housewife, as well as the woman, represents the pride and honor of the family to the man. To put it differently, women in Jordan are not allowed to move around on their own. With the recent emergence of modernity and globalization, many concepts have changed, so women are freer to move around and an increasing number of women are working in the public sphere as well. Nevertheless, public transportation is a big problem. In a country without railway stations, the bus system in Jordan has not been reliable, efficient, and comfortable until recently. Local taxis have always been considered unsafe for women to travel alone, especially young girls, this study attempts to reveal the extent of confidence of customers, especially women, about the intention to use Careem. It is assumed that this service will be more compatible than local taxis or public buses for families in Jordan. In fact, there are several points that make Careem more preferred than other means of transportation, for example, the rider in Careem can evaluate the driver after the trip ends. The driver cannot start any conversation with the passenger unless the passenger allows it. Also, the fare in Careem is fixed, unlike the local taxi driver who may covet a higher fare. Hence, to further investigate this new relationship in the context of Jordan Careem's passengers, the authors can propose three hypotheses as follows:

H3 There is a significant and positive relationship between family confidence and women empowerment and consumer intention (continuance) to use Careem.

H4 There is a significant and positive relationship between family confidence and women empowerment and perceived enjoyment.

H5 There is a significant and positive relationship between family confidence and women empowerment and perceived platform quality.

2.3   Perceived enjoyment

Perceived enjoyment is defined here to the extent to which participation in the sharing economy is perceived as enjoyable in and of itself, regardless of any performance consequences that may be expected [25–27]. Previous studies indicated that enjoyment is an important inherent value for participation in the sharing economy [28]. Another example, article [29] indicated that participating in sharing economy services is a pleasure because it allows users to experience a remarkable variety of community interactions and engage in social contacts, in other words, offering customers a variety of options. It means that dealing with traditional companies was much less enjoyable than participating in the sharing economy [30]. Article [31] confirmed this view, they mentioned that Airbnb customers, in general, are using such a service because they

have a fun and different experience from it. In the Jordanian context, this study expects that there will be a significant and positive effect of perceived enjoyment in motivating customers to continue to use Careem, given that the company's criteria are in the interest of the passenger, such as that the cars for the service are modern, existence the driver's evaluation system after the completion of the trip, and the existence of a system that depends on the distance and time to determine the cost. Thus, we hypothesize that:

H6 There is a significant and positive relationship between perceived enjoyment and consumer intention (continuance) to use Careem.

2.4 Perceived innovativeness

Perceived innovativeness has been defined by [32] to "the degree to which a person tends to adopt new things such as new technologies, products, or services before others". Perceived innovativeness is a fundamental reason in customers' willingness in accepting new technologies [33]. Article [34] noted that a higher level of individual creativity increases one's confidence in adopting new technologies. Article [35] noted that the individuals with a higher degree of personal innovation will have clearer views of the innovative technology and thus increase the percentage of user adoption of these services. Article [36] stated that personal innovation actually affects an individual's personal perception of new technology: perceived ease of use and perceived usefulness. Including personal characteristics of users in technology acceptance models contributes to compensating for deficiencies in the research on accepting new green technology that focuses only on a technological perspective [37]. They concluded that personal innovativeness is a major feature that affects user acceptance of innovative technology. Article [38] concluded that personal innovativeness positively influences the intention to use ride-sharing services. The authors explained that "ride-sharing services is novel and attractive to consumers with high levels of personal innovativeness". Accordingly, the current study incorporates personal innovativeness in the proposed model to build a more integrated conceptual model to reveal the factors affecting consumers' intention to use Careem. Based on these arguments, the following hypotheses is proposed:

H7 There is a significant and positive relationship between perceived innovativeness and consumer intention (continuance) to use Careem.

2.5 Financial benefits

The term financial benefit refers to the perceived costs and the perceived monetary benefits resulting from any technology use [39, 40]. The financial benefit is defined in the context of this study that the customer considers the advantages of using Careem more than the financial costs [41]. Financial benefits have been found in previous studies under term "price value". In the UTAUT2 model, article [39] suggested that price value significantly contributes substantially to technology usage intention. It was found that the financial benefit positively affects a customer's intention to use technology in several contexts [42–45]. When a customer buys a service or product, he/she prefers to choose a specific brand over other alternatives based on looking at the financial value

achieved from the product or service [46, 47]. For sure, Careem's fees are significantly lower compared to alternative taxi services, as well as having an accurate ride cost calculation system. Moreover, through personal interviews conducted with several riders who used Careem, they confirmed that there is an increase in rewards and the winning rate increases with the increase in experience and rides through the application. They also confirmed that rewards motivate them to continue using this service. Other studies revealed that the perceived value is very important in actual online purchasing decisions in developing countries [48], thus the financial benefit is expected to play a decisive role in adopting Careem's service in a developing country like Jordan. Based on the previous discussions, this study assumes that:

H8 There is a significant and positive relationship between financial benefits and consumer intention (continuance) to use Careem.

2.6 Perceived platform quality

The platform quality is defined in this study as the customer's evaluation of the Careem platform that meets their requirements, as well as reflects the good impression of the quality of services provided on this platform [49]. Platform quality can be measured through three dimensions that considerably affecting the usage intention and acceptance of any new technology. First, "System quality is defined as the degree to which the system users believe that a system is easy to use, user-friendly, easy to learn, easy to connect to, and enjoyable to use" [50]. Second, "Information quality is defined as the degree to which system users think that online learning information is up-to-date, accurate, relevant, comprehensive, and organized" [51]. Third, "Service quality is referred to through these attributes: tangible, reliability, responsiveness, assurance, functionality, interactivity, and empathy" [52]. From the previous definitions of the quality elements, the customer considers the quality issue very important in the context of technology adoption. For example, the presence of accurate, sufficient, and available information on time, and an understandable and easy-to-handle interface, and a quick-response interactive experience that leads to faster use of technology among potential customers [53]. The perceived quality has been linked with the customer's intention to use technology in several contexts, as many studies have found that perceived quality is an important factor in determining the customer's intention to use the service [54–56]. In the context of ride-sharing, [30] found that perceived platform quality is considered one of the main predictors on passengers' intention to participate in Uber. Thus, we hypothesize that:

H9 There is a significant and positive relationship between perceived platform quality and consumer intention (continuance) to use Careem.

2.7 Careem user experience

In general, app user experience has been defined as "the difficulty that users find to use mobile applications thanks to its design of user experience, in which people perform activities in an automatic way, doing so as a consequence of their learning" [57, 58]. The user experience is defined in this study to the degree of difficulty that passengers

face in using the Careem application thanks to its design of the user experience, which in turn reflects the extent of the passengers' ability to use Careem in an automatic way as a result of their previous experience and learning. Previous studies have indicated how important the user experience is in accepting technology, for example [59] concluded that the group of younger customers tend to accept the use of mobile phone applications in tourism more than the elderly group, as they found in their study that the application user experience is the most important factor in the proposed study model. This study focuses on young people, as they are the largest group in the community and the most familiar with the use of new technology, as well as the most motivated to use mobile applications. This study is consistent with the results of previous studies, as it is assumed that the experience of a Careem user experience, especially young people, is excited to continue to try this service, so the last hypothesis of this research is:

H10 There is a significant and positive relationship between Careem user experience and consumer intention (continuance) to use Careem.

3 Methodology

Using convenience sampling, this study applied the questionnaire method in order to examine 10 hypotheses. The questionnaire consists of three parts, the first part offer information to the participants about the objectives of the research, the second part includes three questions related to the personal information of the participants, while the third part contains the measurement elements, which consists of 27 items, these items cover 8 variables. Table 1. shows the items used in this study, as each group of items represents a specific variable. The table also shows the codes for each item. A 5-point scale Likert from 1 "Strongly Disagree" to 5 "Strongly Agree" was utilized to capture the perception of each variable for the questionnaire. The sample of this study consists of 500 passengers who have experience in using Careem within two cities in Jordan; Amman and Irbid. Before participants filling out the questionnaire, a pilot test was performed by three experts to ensure items of research and to identify potential issues. After the pilot test, no major changes were recommended by the experts, knowing that they noticed that the questionnaire took about seven minutes to complete. The questionnaire has been distributed in public places such as gardens, malls, and shopping centers in a period that extended from the beginning of October 2020 to mid-November 2020.

Table 1. Items of research model

Constructs	Items	Origin
E-Word of mouth	1. I constantly follow specific online media that provide information about Careem service. 2. I often read other rider's online reviews to know whether Careem makes a good impression on others. 3. I often consult other user's review to use Careem service. 4. I frequently gather online information before I choose to request an Careem service.	[16]

(Continued)

Table 1. Items of research model *(Continued)*

Constructs	Items	Origin
Family confidence and women empowerment	1. I have high confidence in the services provided by Careem. 2. My family members have high confidence in the services provided by Careem. 3. For my female family members, I am confident to use Careem rather public transportation or taxis. 4. In general, I am confident in using Careem rather public transport or taxi.	Self-developed
Perceived enjoyment	1. I find participating in Careem enjoyable. 2. Participating in Careem is pleasant. 3. I have fun of participating in Careem.	[17]
Perceived innovativeness	1. If I heard about a new thing/technology, I would look for ways to experiment with it. 2. Among my peers, I am usually the first one to try the new thing/technology. 3. I like to experience a new thing/technology..	[18]
Financial benefits	1. I perceive that Careem has a fair pricing policy. 2. Careem provides acceptable value. 3. I can obtain adequate value for my money with Careem.	[19]
Perceived platform quality	1. The Careem platform enables me to get on to it quickly. 2. The Careem platform makes it easy to get anywhere in the platform. 3. The Careem platform provides me with all the information I need. 4. The information provided by the Careem platform is accurate.	[20, 21]
Careem user experience	1. The user experience in Careem is important for me. 2. I am addicted to using Careem because I like the design experience. 3. I prefer to ride with Careem that have high quality design experience.	[22, 23]
Intention to use	1. I intend to use Careem for transportation in future 2. I have a willingness to use Careem car services in future 3. I am likely to use Careem in future	[24]

The data were analyzed using two tools, SPSS version 25 to get descriptive statistics, while Smart PLS version 3.0 has been used by employing both techniques PLS algorithm and bootstrapping to test research hypotheses. 582 responses were collected after completing the questionnaire collection, 42 incomplete answers were deleted and 40 were deleted due to lack of seriousness in filling out the questionnaire, for example, some respondents whose answer was strongly disagreed with all the questionnaire questions, some responses have lack consistency, which resulted in a sample of 500 answers ready for statistical analyzes. Of the 500 respondents, 281 were male and 219 were female. The majority of respondents were young, with 53.6% between the ages of 20–35, and 38.4% between the ages of 36–50. In terms of education level, most of the respondents were in the category of bachelor's degree with 68.2.

4 Results

This section discusses the results in terms of normality, the measurement model and the structural model.

4.1 Normality

Skewness and kurtosis were calculated for each construct to test univariate normality [25, 26]. Skewness values were within the expected level (less than 3). Kurtosis values also were not higher than 8. It means that the items were normally distributed [27, 28]. Table 2 summarizes the results of the skewness and kurtosis approach.

Table 2. Normality test

Construct	Mean	Std. Deviation	Skewness	Kurtosis
E-word of mouth	4.09	0.527	0.011	0.362
Family confidence and women empowerment	4.09	0.569	–0.072	–0.231
Perceived enjoyment	4.11	0.578	–0.010	–0.115
Perceived innovativeness	4.10	0.359	1.352	3.365
Financial benefits	4.18	0.574	–0.019	–0.234
Perceived platform quality	4.13	0.482	0.036	0.550
Careem user experience	4.35	0.495	0.404	–1.343
Continuous intention to use	4.29	0.457	0.886	–1.220

4.2 Measurement model

In order to test Common Method Bias (CMB), this research utilized Harman's single-factor by employing Exploratory Factor Analysis (EFA) [29, 30]. From the results shown in Table 3, it can be concluded that 8 variables loaded highly on its items as well as eigenvalues have been found more than 1 for all variables included in this study. In other words, there was no variable accounting for more variance with another variable, therefore no signs for present problems in CMB.

Table 3. Factor loading

	CUE	EWM	FB	FCWA	IU	PE	PI	PPQ
CUE1	0.893	0.183	0.166	0.097	0.392	0.153	0.208	0.157
CUE2	0.905	0.164	0.162	0.093	0.439	0.191	0.202	0.208
CUE3	0.877	0.201	0.150	0.106	0.409	0.217	0.202	0.182
EWM1	0.175	0.865	0.172	0.205	0.382	0.219	0.129	0.175
EWM2	0.188	0.891	0.121	0.185	0.419	0.233	0.139	0.211
EWM3	0.205	0.918	0.138	0.177	0.391	0.222	0.160	0.210
EWM4	0.153	0.870	0.150	0.205	0.355	0.199	0.149	0.230

(Continued)

Table 3. Factor loading *(Continued)*

	CUE	EWM	FB	FCWA	IU	PE	PI	PPQ
FB1	0.129	0.138	0.865	0.241	0.273	0.236	0.152	0.183
FB2	0.200	0.166	0.909	0.221	0.351	0.268	0.177	0.180
FB3	0.135	0.127	0.882	0.261	0.287	0.234	0.153	0.161
FCWE1	0.093	0.196	0.244	0.855	0.246	0.128	0.163	0.096
FCWE2	0.155	0.199	0.252	0.886	0.300	0.117	0.195	0.135
FCWE3	0.063	0.171	0.198	0.878	0.230	0.125	0.228	0.138
FCWE4	0.067	0.190	0.243	0.862	0.234	0.152	0.217	0.173
IU1	0.446	0.400	0.319	0.263	0.936	0.365	0.311	0.363
IU2	0.411	0.396	0.339	0.270	0.937	0.362	0.286	0.369
IU3	0.420	0.409	0.296	0.271	0.879	0.309	0.319	0.348
PE1	0.190	0.208	0.225	0.121	0.312	0.880	0.163	0.244
PE2	0.149	0.195	0.238	0.101	0.300	0.880	0.160	0.245
PE3	0.213	0.246	0.273	0.167	0.379	0.899	0.184	0.302
PI1	0.185	0.187	0.135	0.194	0.295	0.180	0.886	0.190
PI2	0.201	0.112	0.159	0.221	0.280	0.170	0.909	0.249
PI3	0.227	0.138	0.194	0.207	0.319	0.167	0.898	0.187
PPQ1	0.191	0.167	0.177	0.099	0.339	0.251	0.215	0.852
PPQ2	0.174	0.253	0.132	0.144	0.348	0.240	0.177	0.882
PPQ3	0.186	0.166	0.195	0.116	0.304	0.232	0.206	0.867
PPQ4	0.167	0.216	0.184	0.177	0.366	0.314	0.207	0.875

As shown in Table 4, 3 kinds of analyzes have been used to test convergent validity; first, Cronbach's alpha values must be more than 0.7 [31], second, Composite Reliability (CR) values must be more than 0.7 [32], third, the Average Variance Extracted (AVE) values must be more than 0.50 [33]. This study found that all values in the previous 3 kinds of analyzes are higher than the recommended value as approved in previous studies. Therefore, it was ascertained that there are no potential problems in convergent validity.

Table 4. Reliability analysis

Factor	a	CR	AVE
EWM	0.909	0.936	0.785
FCWE	0.893	0.926	0.757
PE	0.865	0.917	0.786
PI	0.880	0.926	0.806
FB	0.863	0.916	0.784
PPQ	0.892	0.925	0.755
CUE	0.872	0.921	0.796
IU	0.906	0.941	0.842

For testing discriminant validity, it has been found that every single item loads significantly on its own variable and not significantly on other variables, as well as every variable share high variance with its measures than it shares with other variables. In variance analysis, the square root of every AVE is much higher than any correlation among any pair of latent constructs as presented in Table 5. Discriminant validity, therefore, was achieved herein [34].

Table 5. Correlation analysis

CUE	**0.892**							
EWM	0.204	**0.886**						
FB	0.178	0.164	**0.886**					
FCWA	0.110	0.218	0.270	**0.870**				
IU	0.464	0.438	0.347	0.292	**0.918**			
PE	0.210	0.247	0.279	0.150	0.377	**0.886**		
PI	0.228	0.163	0.183	0.231	0.333	0.192	**0.898**	
PPQ	0.206	0.233	0.197	0.156	0.392	0.301	0.231	**0.869**

Note: "The diagonal (bold) elements are the square roots of AVE values and the off-diagonal elements are the correlations among the constructs".

CUE Careem user experience, EWM E-word of mouth, FB Financial benefits, FCWA Family confidence and women empowerment, IU Intention to use, PE perceived enjoyment, Pi Perceived innovativeness, PPQ Perceived platform quality

4.3 Measurement model

Two methods were used in this study which includes PLS algorithm technique to check the research hypotheses as well as bootstrapping to determine the significance level for each construct. The ten hypotheses are in line with what was expected. More specifically, E-word of mouth is significantly affected family confidence and women empowerment ($\beta = 0.218$, $p < 0.001$) and intention to use ($\beta = 0.245$, $p < 0.001$). Therefore, both H1 and H2 were accepted. family confidence and women empowerment has been found significantly and positively influencing on three constructs, perceived enjoyment ($\beta = 0.150$, $p < 0.01$), perceived platform quality ($\beta = 0.156$, $p < 0.01$), and ($\beta = 0.097$, $p < 0.05$). Hence, H3, H4 and H5 were accepted. Perceived enjoyment is successfully associated with intention to use ($\beta = 0.129$, $p < 0.01$). Hence, H6 was accepted. perceived innovativeness is significantly affected intention to use ($\beta = 0.115$, $p < 0.01$), indicating that H7 was accepted. Financial benefits are positively related to intention to use ($\beta = 0.138$, $p < 0.001$). Hence, H8 was accepted. Perceived platform quality are positively related to intention to use ($\beta = 0.188$, $p < 0.001$). Hence, H9 was accepted. Finally, Careem user experience is positively related to intention to use ($\beta = 0.291$, $p < 0.001$). Hence, H10 was accepted. In summary, all predictors in this study were significant and accounted for 47.1% of the variance of continuance intention to use Careem application.

5 Discussion and conclusion

The results show that the E-word of mouth is high influences the intention to continue using Careem ($\beta = 0.245$). This can be attributed to the fact that E-word of mouth in Jordan plays an important role mostly through online reviews regarding the use of Careem [35], where the customer can see the opinions of others who have used this service, and therefore the customer makes a decision to use this service or not based on the recommendations and opinions submitted by others [36].

As expected, family confidence and women empowerment positively affected the intention to use, although the effect was not high. This weak effect can be justified by the fact that the effects of globalization and digitization have made families in Jordan more emancipated and thus the role of women is not limited to raising children only, but also in helping the family expenses like men. The results revealed that perceived enjoyment correlates positively with intention to use Careem, Possibly the cause of this relationship is that participating in Careem allows customers to experience social contacts and offering for them a variety of options. In fact, dealing with modern companies (e.g. Careem) is considered more enjoyable than participating in the traditional companies [37]. Careem criteria are in the interest of the passenger, such as that the cars for the service are modern, existence the driver's evaluation system after the completion of the trip, and the existence of a system that depends on the distance and time to determine the cost [38].

Our results indicated that the users' perceived innovativeness significantly influences the intention to continue using Careem. It is true that Careem services are relatively new and thus attractive to consumers with a great degree of personal innovation [39]. Nevertheless, the positive effect of personal innovativeness on the intention to use Careem's services is not high ($\beta = 0.115$). The justification could be that passengers are more influenced by their decision to use Careem's services based on the convenience and expected benefit of this service rather than their curiosity or desire to experiment with creativity. This study demonstrated that financial benefits significantly affect passengers' continuous intention to use Careem. Careem passengers in Jordan are often value-conscious and demand more quality service at a fair price. Although Careem's prices are higher compared to other means of transportation in Jordan, such as buses or taxis, passengers prefer Careem because of its well-known brand. Also, many passengers use the ride-sharing service through the Careem platform, thus saving more money through this service [40].

Another factor that was found to be important is perceived platform quality. The reason for this result is that the customer considers the quality issue extremely important when using Careem [41]. For example, it is noted that Careem has accurate, sufficient, and timely information, an understandable and easy-to-handle interface, and a quick-response interactive experience. This study concluded that the Careem user experience is the strongest factor in influencing customers' decisions to use Careem. It is clear and certain in this study that younger clients tend to use mobile applications in the transportation sector more than the elderly, so this study found that the Careem user experience is the most important factor in the proposed study model. This is because more than half of the respondents were in the age group from 20 to 35, this age group is the largest group in society and the most interested in using new mobile phone applications.

6 Limitations and future research

This article contains some limitations. First, this article only focuses on the intention to use Careem rather than the actual use behavior. In practice, intention and actual behavior are two different things. Therefore, it is recommended further investigation of actual use behavior of the respondents in the questionnaire. Due to the development in terms of design in the Careem application, it is likely that the questions mentioned in the survey did not cover all the features of the Careem application, and therefore may not fully include the consumer perspective of this application. On this basis, a better designing the questionnaire in the future is essential, thus obtaining an accurate, detailed and better treatment of the features of the Careem application. Another issue of importance to this study is the potential effects of different participants' demographics on the results. More than half of the respondents are between 20 and 35 years old. This sample may not be fully representative of the general population. The younger generation (under 20) may have different characteristics when looking at mobile phone technologies from the older generation. It is possible that they are more interested in new technologies or have a different perspective on these technologies. To understand the customer's intention to use Careem in a comprehensive manner, it is important to conduct a study that includes the younger generations that will help to better understand their attitude and behavior in adoption.

7 Implications

This study offers some vital theoretical implications. The proposed study model is relatively new and the factors within it have been carefully selected to fully reflect the passengers' understanding of the use of Careem. While most of the previous studies focused on understanding customer adoption of ride-sharing intention, this study chose to investigate the intention to use all services provided by Careem. Also, several previous studies focused on Uber, as the current research noted this point and approved more Careem study. Some of the implications this study provides for business operators and policymakers as well as institutions related to transport when providing mobile application services. The online marketer should focus on presenting the apps that have an excellent app user experience and offering awards for recommending the use of mobile apps for reservations or trips on social networks [17, 42, 43]. In this way, the value and perceived financial benefits are increased for the customer. E-word of mouth is also an important factor in this study since many customers in Jordan make the decision to use a specific service based on online reviews provided by others. Therefore, Careem and the transport companies must provide electronic material on social sites explaining the advantages of using these services [44].

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