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**The Influence of Electronic Know Your Customer on the
Reliability of Telecommunication Contracts: A Case Study at
Orange Jordan**

**Prepared by
Samir Nidal Al-Khuffash**


**Supervised by
Dr. Majdi Al-Saaideh**

**A thesis
Submitted to the Faculty of Business as a Partial Fulfillment of the
Requirement for a master's degree in Smart Business**

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نموذج تفويض

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This Thesis (The Influence of Electronic Know Your Customer on the Reliability of Telecommunication Contracts: A Case Study at Orange Jordan) has been defined, accepted, and approved on 30/5/2024 by the following committee members:

Committee Members

Discussion Committee	Title	Signature
Dr. Majdi Al-Saaideh	Supervisor	
Professor Venus W. Samawi	Internal member	
Dr. Hussein A. Awad	External member	

DEDICATION

To my beloved **mother**, who has journeyed to the eternal paradise of Jenan by Allah's will, leaving a lasting impression on my heart. She was the greatest supporter of all my achievements.

To my dear **father** soul my first teacher in this life, imitate your knowledge.

To my beloved **wife, Maysaa Al-Ghrouz** my companion in this life journey, the one who has made achieving every difficulty possible through her remarkable and constant patience and support, 'Thank you' feels inadequate in expressing my gratitude'.

To my dear **brothers Islam Hamzeh Ahmad** and **Samah**, who are perfect role models of honesty, dignity, and self-reliance.

To the joy of my life, my beloved children, **Omar, Saba, Jana, and** the piece of sweetness yet to come to the world.

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ABBREVIATIONS LIST

EKYC	Electronic Know your customer
KYC	Know Your Customer
AML	Anti-Money Laundering
Reg-Tech	Regulatory Technology
SLA	Service Level Agreements
SPSS	Statistical Package for Social Sciences
TRC	Telecommunications Regulatory Commission
Biometrics	Biometrics measures and assesses unique physical or mental characteristics. In the EKYC, facial characteristics are often used for this purpose.
OCR	optical character recognition (involves extracting handwritten or printed content from scanned or printed images and converting them into machine-readable formats)
CDD	Customer Due Diligence
ID	Identity Document
CRM	Customer Relationship Management
KMO	Kaiser-Meyer-Olkin
EFA	Exploratory Factor Analysis
CSPD	Civil Status and Passport Department
PSD	Public Security Directorate
MRZ	Machine Readable Zone

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ABSTRACT

This study aimed to examine the influence of Electronic Know Your Customer (EKYC), which includes infrastructure and legislation, on the reliability of telecommunication contracts, including customer experience, operational efficiency, transparency, and efficient anti-fraud measures, at Orange Jordan as a case study. Data were obtained from the employees of Orange Jordan Company. The descriptive analytical approach was used to achieve the objectives of this study by developing a questionnaire consisting of 29 items distributed randomly to the employees at Orange Jordan Company. The sample consisted of 372 questionnaires. The study hypotheses were tested using the SPSS program. The study yielded numerous results, the most significant of which was the presence of a statistically significant influence of EKYC in its combined dimensions on the reliability of telecommunication contracts. This study recommended the necessity of implementing the EKYC system for Orange Company.

Keywords: EKYC; Reliability, Telecommunication Contracts, Orange Jordan, self-documentation (remotely).

CHAPTER ONE

THE GENERAL FRAMEWORK OF THE STUDY

1.1. Introduction

1.2. Study Problem and Questions

1.3. Study Objectives

1.4. Study Significance

1.5. Study Hypotheses

1.6. Study Model

1.7. Study Limitation

1.8. Study Terminology

1.1. Introduction

This study focuses on examining the documentation of service contracts for the Orange Jordan Company. Given the overflow of service contracts in the telecoms industry, With the increased need for telecommunication services for each individual and institution in the present time, this study aims to emphasize the existing contracting procedures and analyze ways to enhance the process of documenting and verifying customer identities through the utilization of innovative technologies. This study focuses on examining the documentation of service contracts for the Orange Jordan Company. Given the overflow of service contracts in the telecoms industry and the increased need for telecommunication services for each individual and institution at the present time, this study aims to emphasize the existing contracting procedures and analyze ways to enhance the process of documenting and verifying customer identities through the utilization of innovative technologies. In the telecommunications industry, service contracts serve as legally binding agreements that delineate the terms and conditions for providing telecommunications services. For laying out exactly what each party's rights and obligations are, these contracts describe every aspect of the agreement, which includes defining the extent and duration of the service, outlining the cost and payment terms, and clarifying the obligations of the contracting parties. Orange Jordan incorporates additional terms to ensure compliance with the legislation (Xursanov, 2023). To ensure the safety of their customers and the integrity of their contracts, Orange Jordan has implemented what is known as the "Know Your Customer" (KYC) process. This involves auditing, collecting, and analyzing pertinent information about customers before signing a contract with them (Jayapal et al., 2023). The traditional manual KYC process is frequently slow and subject to errors, involving extensive paperwork and multiple documentation stages, and demanding considerable time and resources. Furthermore, with

this procedure, Orange Jordan has taken concrete measures to pilot the deployment of EKYC technology. Orange Jordan has built a prototype for a remote self-authentication application and provided staff with demo SIM cards. The goal of this program is to identify any deficiencies by analyzing employee feedback. (Arner, Zetzsche, Buckley, & Barberis, 2019).

1.2. Study Problem and Questions

In the context of documenting company service subscription contracts, the traditional methods of authentication have become slow and ineffective, consuming considerable time and effort for Orange Jordan. Moreover, the process of verifying customer identities has become increasingly complex and riddled with gaps due to technological advancements in various fields, including fraud. This process is consuming Orange Jordan's time and resources without achieving the desired efficiency and effectiveness, necessitating solutions to achieve reliable results without wasting valuable resources (Perlman & Gurung, 2019).

This traditional approach requires the customer to come to the company in person and bring supporting documents. Additionally, the company incurs high operational costs due to the need to document contracts on paper. The company's high expenses for storing and archiving contract documents, along with the necessity to allocate resources for direct customer communication, drive the situation. Aside from the lack of transparency in contracting procedures with customers, the rising demand for telecommunications services has made it more difficult to audit and verify the validity of contracts and the integrity of the procedures followed in documentation using this approach (Bresci, 2023). Moreover, the ongoing consumption of paper by the traditional method is not in line with the United Nations sustainability goals of ensuring sustainable consumption patterns, which underscores the need for reform in the telecommunications sector to align with global sustainability initiatives

and reduce environmental impact. The United Nations, Department of Economic and Social Affairs, Sustainable Development, 2020, makes this point clear.

This study was conducted to modernize long-standing routines and transition to automation using EKYC. (Hanbar, Shukla, Modi, & Vyjayanthi, 2019).

No preceding research has addressed the influence of EKYC on the reliability of the telecommunications contracts in Jordan, according to a search for relevant studies and interviews with personnel at Orange Jordan company. This lack of prior research underscores the need for a comprehensive study to delve into this unexplored area and provide valuable insights. Accordingly, the central focus of this study revolves around addressing the following primary question:

“Is there an influence of Electronic Know Your Customer (EKYC) on the reliability of telecommunication contracts at Orange Jordan?”

The above problem of study can be represented by raising the following questions:

Main Question: is there an influence of EKYC with the dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts dimensions (customer experience, operational efficiency, Transparent procedures, and efficient anti-fraud measures) at Orange Jordan.

The following sub questions are derived from the main question:

1. Is there an influence of the (Infrastructure and legislation) dimensions of EKYC on the reliability of telecommunication contracts and its dimension (Customer experience) at Orange Jordan?

2. Is there an influence of the (Infrastructure and legislation) dimensions of EKYC on the reliability of telecommunication contracts and its dimension (Operational Efficiency) at Orange Jordan?
3. Is there an influence of the (Infrastructure and legislation) dimensions of EKYC on the reliability of telecommunication contracts and its dimension (Transparent procedures) at Orange Jordan?
4. Is there an influence of the (Infrastructure and legislation) dimensions of EKYC on the reliability of telecommunication contracts and its dimension (efficient anti-fraud measures) at Orange Jordan?
5. Is the independent variable available in the study population?
6. Is the dependent variable available in the study population?

1.3. Study Objectives

The main objective of this study is to investigate the influence of EKYC's dimensions (infrastructure and legislation) on the reliability of telecommunication contract dimensions (customer experience, operational efficiency, transparent procedures, and efficient anti-fraud measures) at Orange Jordan. The following are the sub-objectives:

1. Investigate the influence of (infrastructure and Legislation) dimensions of EKYC on the reliability of telecommunication contracts dimension (Customer Experience) at Orange Jordan.
2. Investigate the influence of (infrastructure and Legislation) dimensions of EKYC on the reliability of telecommunication contracts dimension (Operational Efficiency) at Orange Jordan.

3. Investigate the influence of (infrastructure and Legislation) dimensions of EKYC on the reliability of telecommunication contracts dimension (Transparent procedures) at Orange Jordan.
4. Investigate the influence of (infrastructure and Legislation) dimensions of EKYC on the reliability of telecommunication contracts dimension (efficient anti-fraud measures) at Orange Jordan.

1.4. Study Significance

In the present day, the majority of individuals and businesses across various industries find it essential to subscribe to telecommunications services. This includes various fields within the business sector, all of which require access to these services. Consequently, there's a significant need to streamline the contracting process and incorporate EKYC technology at Orange Jordan. This urgent requirement will have widespread influence, particularly among the customer base. This has led to the need to examine the influence of EKYC on the reliability of telecommunications contracts at Orange Jordan, a dominant player in the Jordanian telecommunications industry. This investigation will use the Orange Jordan Company as a case study.

The study's importance is evident in both theoretical and practical aspects.

The theoretical significance stems from its academic necessity, as it opens up new avenues for the application of (EKYC) for self-documentation in Orange Jordan, a leading player in Jordan's telecommunications sector. The unique area of investigating whether EKYC influences the reliability of telecommunication contracts in Orange Jordan remains unexplored, necessitating a deep dive into the factors influencing the adoption of this technology in the company's contracts. Furthermore, the study demonstrates its importance

by providing a knowledge base that discusses the impact of EKYC and its dimensions (infrastructure and legislation) on the reliability of telecommunication contracts in Orange Jordan, including customer experience, operational efficiency, transparent procedures, and efficient anti-fraud measures.

The practical importance of this research is grounded in the vital role of the communications sector, which impacts various facets such as technology, the economy, and both official and private institutions. Furthermore, it is important for the majority of individuals in Jordan, who require the most access to telecommunication. The study aims to address a gap in prior research by conducting on-site investigations to assess the influence of EKYC on the reliability of telecommunication contracts. The goal is to obtain valuable results that contribute to the advancement of this technology for the benefit of telecommunications in Orange Jordan Company.

1.5. Study Hypothesis:

Based on what was discussed in the review of the study problem and its goals, and using the study model shown in Figure No. 1.1 As a guide, the researcher came up with the study's hypotheses, the study hypotheses were formulated in the following manner:

Main Hypothesis:

H01: There is no statistically significant influence, at the significance level ($\alpha \leq 0.05$), on EKYC dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts dimensions (customer experience, operational efficiency, Transparent procedures, and efficient anti-fraud measures) at Orange Jordan.

This Hypothesis gives rise to sub-hypotheses as Follows:

H01.1: There is no statistically significant influence, at the significance level ($\alpha \leq 0.05$), on EKYC with its dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts with the dimension (customer experience) at Orange Jordan.

H01.2: There is no statistically significant influence, at the significance level ($\alpha \leq 0.05$), on EKYC with its dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts with the dimension (operational efficiency) at Orange Jordan.

H01.3: There is no statistically significant influence, at the significance level ($\alpha \leq 0.05$), on electronic know your customer EKYC with its dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts with the dimension (Transparent procedures) at Orange Jordan.

H01.4: There is no statistically significant influence, at the significance level ($\alpha \leq 0.05$), on EKYC with its dimensions (Infrastructure and Legislation) on the reliability of telecommunication contracts with the dimension (efficient anti-fraud measures) at Orange Jordan.

1.6. Study Model:

The research model has two components, **The Independent Variable (Electronic Know Your Customer)**: this variable is divided into two dimensions: (infrastructure and Legislation) and the dimensions designed based on (Arner et al., 2019) and (Ghozi, 2022).

The Dependent Variable (Reliability of Telecommunication Contracts): this variable includes four dimensions (Customer experience, Operational efficiency, Transparent procedures, and efficient anti-fraud measures) designed based on (Chigwende, 2021), (Bui, 2021), (Bresci, 2023), (Ranjan et al., 2019), (Do et al. 2022).

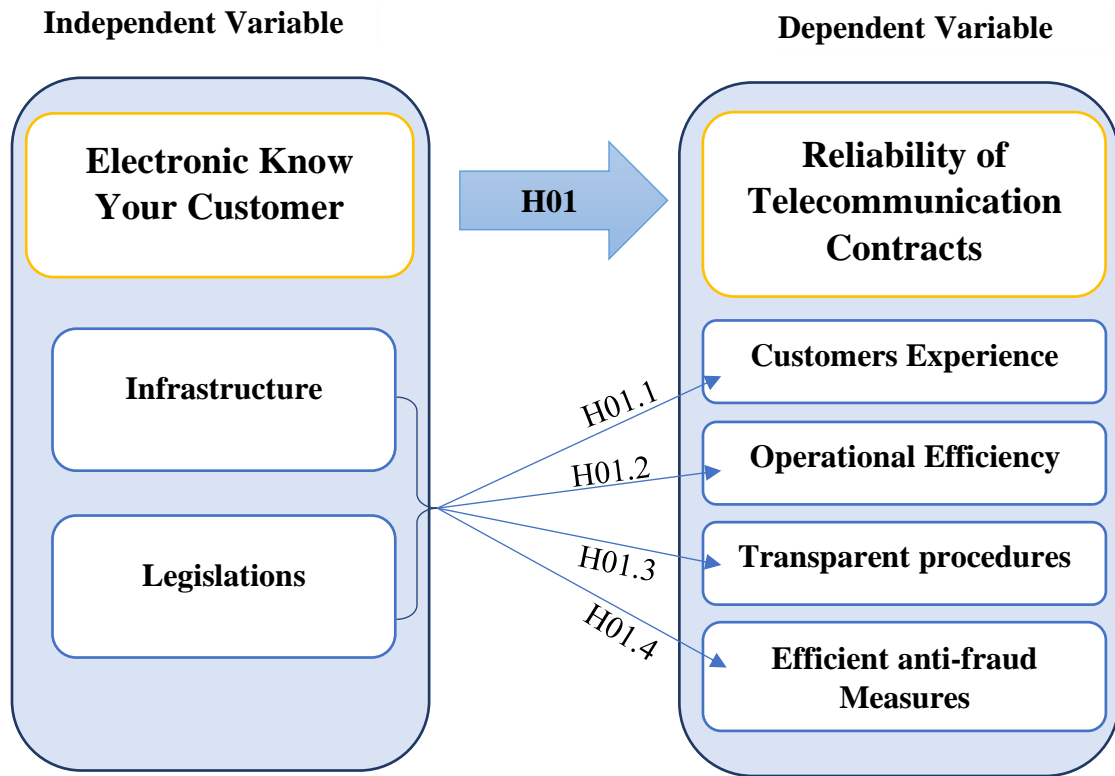


Figure 1.1 Research Modeling

The identified variables have been formulated based on a comprehensive review of existing research, as detailed in Table 1.1.

Table 1.1. The Variables Used in The Study

Code	Variable Name	Reference
Independent Variables: EKYC		
INF	Infrastructure	(Arner et al., 2019)
REG	Legislation	(Ghozi, 2022).
Dependent Variables: Reliability of Service Contracts		
CE	Customers Experience	(Chigwende, 2021).
OF	Operational Efficiency	(Bui, 2021)
TRP	Transparent procedures	(Bresci, 2023)
ERI	Efficient anti-fraud measures	(Do et al. 2022)