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Dedication

It is our pleasure and great privilege to present the forty- ninth issue of the Academic Journal of Research and Scientific Publishing to all researchers and doctors who published their research in the issue, and we thanks and appreciate to all contributors and supporters of the academic journal and those involved in the production of this scientific knowledge edifice.

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Influencing Factors to Use the E-Payment in Saudi Arabia

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Abstract

The study will conduct a literature review of studies related to electronic payment within the Kingdom of Saudi Arabia. The research gaps in this topic will be considered and recommendations will be made for future studies on the topic of e-payment. Data related to the study will be collected through an online questionnaire and the quantitative approach will be used. The points of this review are to recognize the effect of several factors include trust, security, cashback rewards, ease of use, and perceived usefulness in using the electronic payment option in the Saudi market. The contribution of this research is to focus on measuring the impact of cashback rewards when choosing the electronic payment. There is a research gap regarding the impact of cashback on the use of electronic payment within the Saudi market. The 203 random samples were collected through the online survey. The results of the current study indicated that trust, security, cashback, ease of use, and perceived usefulness have an addition significant positive effect on the intention to use e-payment.

Keywords: E-payment, Trust, Cashback rewards, Saudi market, Ease of use

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1. Introduction

Electronic payment is a process of facilitating commercial financial procedures and facilitating financial operations for government and banking services (Alyabes & Alsalloum, 2018). Considering the presence of many government services, banking services, and many electronic stores on websites and mobile applications, the electronic payment method has become an option available to the customers of these services and stores. Electronic payment is a very important option for customers to use in the transaction because it meets the needs of the high and increasing demand for these services and stores. Electronic payment is characterized as easy to use and saves a lot of time compared to the normal payment process, cash. Where the costs of dealing with electronic payment are lower than the costs of the regular payment method (Alyabes & Alsalloum, 2018).

Given the importance of electronic payment in the Kingdom of Saudi Arabia, and its role in facilitating payment procedures compared to regular payment operations, the SADAD system was established in 2004 by the Saudi Arabian Monetary Agency to implement electronic payment operations for electronic bills (Alyabes & Alsalloum, 2018). Since it established the electronic payment, it has facilitated payment procedures between commercial institutions, individuals, and the government.

The technology acceptance model (TAM) which this model since establishing in (1989) proposed that two factors determine whether a computer system will be accepted by its potential users: (1) perceived usefulness, and (2) perceived ease of use. This model developed over the years and involves other factors such as trust and privacy or security. The goal is to identify key factors that influence Saudi Arabia users' intention to use e-payments. Prior research has examined significant factors that influence the consumer to use e-payment such as benefits, ease of use, security, trust, and self-efficacy. It can be argued that the TAM can explain why most people will use e-payment e.g., SADA, while on other websites some people will not use their card bank due to the trust and privacy because control by governmental affairs where the commercial transaction does not have that degree of trust and privacy. This is not only the factors that Saudi consumers will influence to use e-payment but also other factors will study to figure out whether it might affect their attitude or not e.g. (cashback).

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Therefore, this research will answer the main research question about what significant factors influence Saudi consumers to use their bank cards for the e-payment. Despite this, many people do not prefer e-payment because of their fear of unsafe sites and information theft via the Internet and other reasons that the current research will examine Saudi consumer behavior, which in turn might motivate them to use e-payment.

1.1. Intention to use e-payment

E-payment means that customers can make transactions remotely. Whereas researchers such as (Briggs & Brooks, 2011; Tan, 2004) have explained that e-payment provides interconnectivity between individuals and organizations to enable financial exchange electronically. Adeoti and others (2012) argued that an e-payment system is an electronic method of making payment for goods or services bought in shopping malls, supermarkets, and online. There are four general types of e-payment systems which are electronic cash systems, online credit card systems, smart card-based e-payment systems, and online check systems. Those methods have their advantages and disadvantages (Alyabes & Alsalloum, 2018; Kaur et al., 2015).

Perception of e-payment is dependent on users' attitudes to accept it or not because with the development of the method of e-payment such as Apple Pay majority of people accepted the new method. Eastin, (2002) demonstrated that consumers will adopt new services only if it has an identifiable impact as they had the same experience before, the current research will measure the e-payment based on the customer perception of e-payment.

1.2. Trust

Consumer confidence in electronic payment is associated with risks and costs. The lower the risks and costs, the higher the trust, and the higher the risks and costs associated with electronic payment, the lower the consumer confidence. According to new research (Alyabes & Alsalloum, 2018) trust is not only significantly related to consumers' perception of electronic payment.

According to (Chen et al., 2022) user trust is one of the important factors that determine the success of the electronic payment system. So, trust is an essential factor that determines the success of the electronic payment system or not, because if there is no confidence from consumers in any electronic payment system, it will not succeed because it is not possible for them to use their bank accounts in unreliable electronic payment systems.

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Passed on the above argument, this research proposed the following hypothesis; *H1: perceived trust has a positive effect on the intention of Saudi consumers to use e-payment.*

1.3. Security

Consumers in general want to use secure websites to protect their personal information including credit card information. In the context of the Internet, security is a related perception to payment and information storage and transmission mechanisms (Alyabes & Alsalloum, 2018; Lim et al., 2006).

Users of electronic payment systems have a major interest in the security factor (Chen et al., 2022). Therefore, the presence of an information security system in any electronic payment system greatly stimulates consumers' desire to use this system because the presence of an information security system that preserves their private and bank data increases their confidence in the electronic payment system.

Passed on the above argument this research proposed the following hypothesis; *H2: perceived security has a positive effect on the intention of Saudi consumers to use e-payment.*

1.4. Cashback rewards

Any electronic payment system should have multiple advantages and benefits that attract consumers to take advantage of them, and one of the most important of these advantages is the cashback feature. Cashback is the process to get back part of the money you have spent on shopping online. In other words, it is a technology that allows the online shopper to recoup a portion of the money spent on online purchases. Recent studies examined the advantages and benefits of electronic payment systems in general. For example, based on Al-Yabis (2018) the impact of benefits and advantages on consumers in using electronic payment was studied, and it was found that they have a significant impact on consumers.

Additionally, consumers can get between 1 and 15% back on their spending depending on the program and the retailers' policy of the cashback program. Those programs have become increasingly popular in recent years, with e-commerce sites offering their cashback programs to their customers. Very popular in English-speaking countries, cashback programs are becoming more and more popular all over the world.

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Consumers' perception of electronic payment and their acceptance of the electronic payment system might increase when some benefits and advantages accrue to them when using the system. Among these advantages, the most important of which is cashback. When the consumer performs the electronic payment process, a certain percentage of the amount they paid is returned the cash. Through this, the customer's loyalty is earned and motivated to return and make a purchase through electronic payment again in the future.

Passed on the above argument this research proposed the following hypothesis; *H3: providing cash-back has a positive effect on the intention of Saudi consumers to use e-payment.*

1.5. Ease of use

Any electronic payment system must have ease of use, clarity of the system icons, and clarity of how to use the site so that all users can use this system even if they do not have high knowledge of using technology. Alyabes and Alsalloum (2018) found that ease of use had a significant impact on consumers' adoption of the electronic payment system.

According to Alswaigh and Aloud (2021), ease of use is a very important factor and has a great impact on end-user situations. The ease of use is considered one of the important factors for the success of the electronic payment system because the more the system and the payment steps in it are clear and easy and do not need much time. The more consumers will accept the use of this system, and the more the payment steps are not clear and need a longer time, this reduces the chance of success of the electronic payment system.

Passed on the above argument this research proposed the following hypothesis; *H4: perceived* ease of use has a positive effect on the intention of Saudi consumers to use e-payment.

1.6. Perceived usefulness

According to new research by Alswaigh and Aloud (2021), their study was conducted on the extent of the effect of the perceived benefit on the consumer's adoption of the electronic payment service in the mobile wallet, and the results showed an important impact of the perceived benefit on the consumer's adoption of the electronic payment service in the wallet.

According to Garrouch (2022), perceived value is not a factor that has a significant impact on online shopping. The perceived usefulness factor is an important factor and has been measured in

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many studies. It is a factor that has a significant impact on consumer behavior, and it will be conducted as a key factor in the current study.

Passed on the above argument this research proposed the following hypothesis; *H5: perceived usefulness has a positive effect on the intention of Saudi consumers to use e-payment.*

2. Methodology

Previous studies that examine the behavior of consumers through the use of websites and sharing their personal information measure the factors by using quantitative methods. They used surveys for example Alyabes and Alsalloum, (2018) asked 229 participants related to factors in Saudi consumer behavior using online surveys. Additionally, Alswaigh and Aloud, (2021) used an online survey to ask 394 participants to measure the factors that affect Saudi consumer behavior in using e-wallet payment. In addition, the previous study measures the intention to use mobile payment services by asking only 120 participants (Nirmawan & Astiwardhani, 2021).

In this research, the factors affecting the use of electronic payment in Saudi Arabia were measured by the method of collecting and analyzing quantitative data was conducted using a questionnaire with closed questions. It contains questions that were measured in previous research. A total of (203) random sample was collected.

2.1. Data collection

The online survey, which has 49 questions, was distributed online. The online survey featured has two sections. The first section is the respondents' demographic information that includes gender, age, qualification. The second section includes the 49 scales of the factors.

The survey has distributed to a random sample and participants had an equal chance to participate in surveys. The online survey was distributed among Saudi Arabian citizens which are native Arabic speakers, they received an Arabic copy of the survey to ensure the accuracy of the responses.

2.2. Data analysis procedure

Statistical Package for the Social Sciences (SPSS) software, Version 22, was used in this study to analyze the collected data. Where most of the researchers in business files have been frequently using SPSS to analyze data that were collected from surveys.



The current study applied the simple regression analysis to test the hypotheses (H1-H5), in which it tested the relative influence of the (IV) on the (DV). The next part will demonstrate the demographic data, reliability and validity to see the quality of the data, and liner regression analysis and correlation test.

2.3. Demographic data

The total of 203 participants includes 48.8% female and 51.2% male. The majority of participants have bachelor's degrees with a total percentage of 72.4% as shown in the Table 1.

Table 1: Demographic Data

Items	Categories	Frequency	Percent
Gender	Male	104	51.2%
Gender	Female	99	48.8%
	18-25	54	26.6%
Age Group	26-35	66	32.5%
rige Group	36-45	65	32.0%
	46-60	18	8.9%
Qualification	Higher education	11	5.4%
	Bachelor	147	72.4%
	High school or	35	17.2%
	below		
	Others	10	4.9%

3. Reliability and validity

It has examined the validity and reliability of the study to ensure that the online survey measured the factors correctly. The measurement instrument's reliability and validity were assessed using reliability and convergent validity criteria. it used Cronbach's alpha to measure the internal consistency of the survey instrument's reliability. It tested the reliability and content validity. The acceptable score as researchers illustrated to be reliable should be above 0.70. The conclusion in Table 2 all variables passed the reliability test and validity based on the correlation test which all variables are correlated with p-value (0.001).



Table 2: Reliability Test

Variable	Number of items	Cronbach's Alpha
Trust (TRU)	6 items	0.83
Security (SEC)	5 items	0.85
Cashback rewards (CSH)	4 items	0.82
Perceived usefulness (USE)	6 items	0.95
Ease of use (ESY)	5 items	0.93
Intention (INT)	4 items	0.94

4. Results and Discussion

First of all, a linear regression analysis is a technique used in this study to identify the relationship between variables as shown in Table 3. The independent variables in this study are the trust (TRU), security (SEC), cashback rewards (CSH), usefulness (USE), and ease of use (ESY), while the dependent variable is the Intention (INT) to use e-payments. In addition, to test the direction of the relationship between the DV and IVs, it used the correlation test.

Table 3: Liner Regression & Correlation

Hypothesis	Relationship	\mathbb{R}^2	β	T	P-	Pearson	Results
					value	correlation	
H1	(TRU)→(INT)	0.127	0.404	5.405	0.001	0.356	Supported
H2	$(SEC) \rightarrow (INT)$	0.126	0.356	5.390	0.001	0.355	Supported
НЗ	$(CSH)\rightarrow (INT)$	0.463	0.708	13.153	0.001	0.680	Supported
H4	(USE)→(INT)	0.525	0.932	14.905	0.001	0.725	Supported
Н5	$(ESY) \rightarrow (INT)$	0.258	0.594	8.355	0.001	0.508	Supported

In terms of the trust, the results show a significant and positive influence of trust on intention to use e-payment (TRU \rightarrow INT: β 0.404; p-value 0.001); thus, H1 is supported and confirmed that the correlation test of the trust factor has a direct and positive relationship with intention to use e-payment. The results of the current research match the results of previous studied such as Al-Sabaawi et al., 2021; Alswaigh & Aloud, 2021.

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In addition, the results show a significant and positive influence of security on the intention to use e-payment (SEC \rightarrow INT: β 0.356; p-value 0.001). H2 is supported and confirmed where security has a direct and positive relationship with the intention to use e-payment. Recent research found in their study that the security factor has a significant impact on the intention to accept and use e-payment, where the more perception of security is the safe perception toward e-payment.

Regards of cashback, the results show a significant and positive influence of cashback rewards on the intention to use e-payment (CSH \rightarrow INT: β 0.708; p-value 0.001) which can explain 32.6% of this relationship; thus, H3 is supported and confirmed where cashback has a direct and positive relationship with intention to use e-payment. A similar study of perceiving benefits such as cashback incentives and rewards, influence using digital payment. Where the study found perceived benefits is positive and significant on the user opinion towards digital payment (Shah & Bhatt, 2023).

Finally, the results identify the direction of the relation between perceived usefulness on intention to use e-payment, and ease of use on intention. (USE→INT: β 0.932; p-value 0.001); (ESY→INT: β 0.594; p-value 0.001). Therefore, H4 is supported and confirmed where perceived usefulness has a direct and positive relationship with intention to use e-payment, and H5 is supported and confirmed as well where ease of use has a direct and positive relationship with intention to use e-payment. The results match prior research when examining relationship of perceived usefulness and ease of use toward intention to use e-payment. It illustrated significant relationship with consumers' intention to use of the e-payment with perceived usefulness and ease of use (Al-Sabaawi et al., 2021; Lai, 2016; Shah & Bhatt, 2023).

5. Conclusion

The conclusion of this research is to explain how the variables of trust, cashback rewards, perceived usefulness, and ease of use influence the dependent variable of Intention to use e-payment when shopping online in Saudi Arabia.

Showed that trust has a positive and significant influence towards Intention to use e-payment are the result on this research. These results match the analysis of other researchers such as Alswaigh and Aloud (2021) stated that trust influences the intention to use e-payment.

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The results of current research also showed that perceived usefulness has a positive and significant influence toward intention to use e- payment. These results confirms the analysis of other researchers such as Nguyen and Huynh (2018); Alswaigh and Aloud (2021) stated that perceived usefulness influences the intention to use e-payment.

Showed that ease of use has a positive and significant influence toward intention to use e-payment are the result on this research. This confirms the analysis of Alyabes and Alsalloum (2018) stated that ease of use influences the intention to use e-payment.

This study has limitations, namely that is conducted only on Saudi Arabia shoppers. Further research is expected to expand the scope of this research to study the influence of those factors include cashback rewards.

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Divorce and Its Negative Impact on the Educational Achievement of School Students

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Abstract

This article sheds light on the phenomenon of divorce and its negative impact on children's educational achievements. This article is intended to contribute to the enrichment of knowledge in the field of divorce, the field of education, and the field of education. The social and cultural context. The increase in the incidence of divorce increases the interest in dealing with this issue, which is a worrying phenomenon, since the divorce of the parents has consequences for the children's lives and in fact directly affects the educational achievements in general, and afterwards. We have academically weak children and this has a negative impact on society because the children are the backbone of any society and they are the people of society's future.

Through this article, I reached important results from a social point of view, as children are victims of the phenomenon of divorce, and this affects them negatively from a social point of view, as it causes them to be isolated and not to engage in society. Educationally, divorce leads to a decline in the academic level of students, and psychologically, divorce negatively affects children's psyche and their self-perception. I recommend intensifying awareness and education centers for young people about to get married, which may lead to reducing the phenomenon of divorce, and increasing specialized centers in divorce affairs and trying to find compromises between couples who suffer from family problems.

Keywords: Divorce, Educational achievement, Family, Social appearance, Adaptation.

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1. Introduction.

Divorce is a personal, family, economic and legal-religious event, which affects the lives of all family members. Divorce is defined as a transition or a crisis; it tilts the course of life. The divorce period is characterized by emotional turmoil accompanied by stress and pressure, and at the same time by the need to make significant decisions concerning the future of the family members, especially the children, and this always has a negative effect on their educational achievements.

It must be mentioned that divorce is an old social phenomenon that accompanied human societies, and its forms, causes, and consequences varied according to those societies. In all societies, the biggest and most affected by the phenomenon of divorce are children, and this negatively affects educational attainment, and this is due to the fact that children are part of the family unit and are affected by the problems and family disintegration that this family is exposed to, as this family disintegration causes harm to children, and this in turn affects Negatively on their educational attainment, as divorce gives birth to children with internal conflicts and aggressive motives towards parents, and this is reflected in their educational attainment in general.

Divorce leads to the disintegration of the family and results in basic harm to the children and their academic achievement, as this leads to internal conflicts among the children. It is also imperative for the child to adapt to different home environments in the economic, social and cultural aspects, which affects the child's personality to a large extent, creating a personality out of it. Shaky and weak, and this leads to the child being exposed to turmoil and anxiety as a result of not realizing the goals behind the conflict between the parents, and all of this is negatively attributed to the child's concentration in his education, which leads him, even if indirectly, to low achievement due to the lack of focus in the educational field.

1.1. Objective of the Article.

First: an attempt to identify the issue of divorce and its negative impact on the educational achievement process.

Second: An attempt to enrich the field of scientific research on this subject in the field of anthropology.

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Third: An attempt to reveal the effects of the phenomenon of divorce and its negative impact on educational achievement.

1.2. The Significance of the Subject.

The prevalence (spread) of the phenomenon of divorce and its negative impact on educational attainment has become a serious psychological and social problem, and it is increasing day after day, which negatively affects the educational achievement of students in general. In light of the seriousness of this phenomenon, this article was written to shed light on the phenomenon of divorce and its impact on educational attainment in general. As the importance of the article lies in shedding light on one of the immediate (current) phenomena that affect educational achievement in general.

2. The Phenomenon of Divorce

Divorce is a personal, family, economic, social and juridical-religious event, with short and long-term consequences, the adaptation to which requires the integration of events and changes and the learning of new roles (Ahrons, 1994:37-50; Amato,2000:1269-1287; Pam & Pearson, 1998:117-137), the increase in the incidence of divorce is due from social changes, which are affected by biological and technological changes (Gottman & Notarius, 2002:159-197; Pinsof, 2002:135-158).

According to Taha-Fahom (2002) most people's lives are full of changes, desired or forced, sudden or expected. The change turns into a stressful situation that involves losses, which threaten financial or emotional security and the ability to continue the routine of life. Any change in routine, whether it is a change for the worse or for the better.

Divorce is an event that fundamentally changes the family system. Accumulation of pressures following the divorce may create a crisis in the lives of the children in particular or the family in general (Taha-Fahom, 2002:16-28).

Divorce is considered a crisis with broad psychosocial consequences that can cause children changes in various areas including mental pressures, negative impact on studies, these changes are accompanied by feelings of confusion and lack of concentration, as well as failure, anger, depression (Cohen & Wollenberg, 1994:57-72). And this is a negative layer for school achievements and another very big negative effect on the children to be focused on studies.

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This situation makes it difficult for the child to deal with this complex situation. In addition to this, with the disintegration of the family, an acute crisis develops. At its core is the threat of many losses in the mental, sexual, social and economic areas of life.

3. The Effect of Divorce on Children

Divorce is a process that involves a series of stressors for the children, which may have a negative effect on them for years. These children will grow up exposed to multiple conflicts between the parents before and even after the divorce, when these conflicts are sometimes powerful and violent (Rachel Levi-Shef, 2010:15-27).

The process of adaptation of children to the divorce of their parents is a dynamic and continuous process, it is influenced by and affects a variety of components, and operates in the intrapersonal and interpersonal context and in extensive family¹, social, and educational contexts (Dreman, 2000:41-71).

The parents' divorce presents children with a number of unique psychological tasks. These include: understanding the divorce and its results, detaching from the crisis and returning to normal activities; Dealing with loss and anger and dealing with feelings of guilt and self-blame (Wallerstien & Blakeslee, 1989:56-72).

Therefore, we see that there is no doubt that divorce has a negative and harmful effect on the children, since they are exposed to a lot of harm and loss as a result of the combination of child care methods, the children need parental care together (the father and the mother),

and the loss of either side of the mother or the father constitutes harm to the children and this is clearly reflected In the educational upbringing of the children, since the children in this case are in a state of lack of concentration, concentration and educational discipline,

¹ The family is defined psychologically as a relationship between a man and a woman that begins with marriage and the establishment of a sexual relationship between them, which entails rights and duties for each of them, and duties towards their children and the provision of their material and moral needs in an atmosphere that prevails in love, affection, mercy and calmness.

Either defining the family linguistically: that it is the family of a man and his clan, and that it is the fortified shield, or it is defined as the group that is linked by a common matter.

Conventionally, the family is defined as a social bond that brings together two or more people with ties of kinship or marriage. It begins with marriage, then having children and providing for their various needs.

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and this has a negative effect on their education (Abed al-Khalq Mohammad Afifi, 2011:245-246). Since the children are in a state of divorced parents, they are exposed to paternal neglect, which reduces the desire and boredom in the children themselves and reduces interest in learning. Therefore, this principle of interest is necessary to take into account because the more the children are interested in an educational activity, the higher their educational achievement is and vice versa (Baru Mohammad, 2010:215). Likewise, these children suffer from low educational achievement, and this is also reflected in their behavior and their inability to adapt to the children of their generation and more than so that it affects their future behavior (Bream & Buchanan, 2003:227-238).

According to Money, Oliver and Smith (Money, Oliver & Smith, 2009:7-12) every child and every family is undoubtedly unique, with different strengths and weaknesses, with different personalities and moods, despite these differences divorce has proven its ability to reduce the child's ability in the future in all areas of life, including family relationship, education, mental well-being and future earning power.

Divorce leads to the disintegration of the family, which is the first reference point for children, and it is the one in which the child lives for many years, these years which psychologists and educationists confirm have a great effect on his personality. When a divorce occurs, the family breaks up, and this has a negative effect on the children, and this may lead to the reason why the child hates school, and this is when the family does not create the right environment for him to review a lesson. Since it is necessary to make sure that the home environment has a great effect on the child's psychology and his motivation for achievement and creativity, the family atmosphere, including its stability, has a great effect on the children's educational achievement. But in the case of the opposite, the feeling of fear, mistrust and emotional deprivation is created in the boy, which pushes him to fail in school (Hamad Hanan, 2014:38-58).

There are many factors that influence the adjustment of children who have experienced divorce in the family: a child's adjustment to divorce is related to a set of cultural, social, family and psychological factors.

The age of the child and the developmental stage he is in at the time of the divorce affect his adaptation; The limited cognitive and social skills of a young child and his great dependence on

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his parents, lead to a stronger reaction than that of an older child; It seems that the gender of the child also has an impact on adjusting to divorce. For example, the consequences are more severe for boys than for girls.

There is another and very important factor in the child's adaptation during and after the divorce is the degree of conceptualization in which the child perceives the divorce, and it includes the perception of the complex sequence of events related to the divorce, drawing conclusions regarding the reasons and feelings of his parents for the decision to divorce. (Sweeney & Bracken, 2000:39-52).

From a long study conducted by Wallerstein and others (2001) over 25 years, it appears that children who grew up in families that experienced divorce adapt less in their adulthood and tend to experience instability in their married life and divorce compared to children who did not experience divorce. The studies show that children who are exposed to a high level of conflict between their parents and a toxic atmosphere suffer from depression, low self-esteem and behavioral difficulties, and in the future may be aggressive towards their spouses and divorce themselves. Attempts to map the factors influencing children's adaptation to divorce indicate that the main factors for children's abnormal development are exposure to the ongoing conflict in the divorce process and the family relationships that emerge after the divorce (Amato, 2000:1277).

4. Conclusion

In recent years, there has been an increase in divorce rates among couples, many couples have reached a dead end in their marital and intimate relationship and choose to end their marriage, thus reshaping their family life. These couples choose divorce as a solution. If married life does not provide happiness for family members, young parents adjust to a new life especially because they believe that divorce has negative consequences for children (Anderson, 2014: 378-387).

Therefore, I can conclude that most of the victims of the phenomenon of parental divorce are children, as divorce affects them negatively and generates undesirable traits for them such as violence, deterioration in educational attainment, and bearing what they cannot bear, and that family disintegration has negative effects.

Its role in the educational attainment of children because the family is the main place for building a child's personality,

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and the attention, tenderness and tenderness that he receives and is acquired by his parents. If the divorce takes place, this matter will negatively affect the children and affect their educational attainment.

Therefore, I see that the phenomenon of divorce constitutes one of the most difficult life crises for children, as it is an unplanned event that can lead to the exposure of expressions of hatred and love that occur between spouses who are facing separation. Horoscopes are a stressor and the changes that follow create many influences that affect all areas of children's and teens' lives as well. Although the focal point of divorce is the divorced spouses, children and adolescents are also involved in the process, affected and even influenced by it, and indeed marital discord is strong and leads to actions such as separation and divorce and has immediate and long-term consequences for the children and the family system (Alder- Aviden, 2003: 28-38). Families experiencing separation and divorce are often in a crisis that shakes the entire family system. The family plays a major role in everything related to children's risky behaviors, especially the use of addictive substances, such as psychotropic substances.

5. Results:

- 1- **Socially**: Children are victims of the phenomenon of divorce, and this affects them negatively from a social point of view, as it causes them to become isolated and not to engage in society.
- 2- Educationally: Divorce leads to a low academic level among students.
- 3- **Psychologically**: Divorce negatively affects the psyche of children and their self-perception.

6. Recommendations and suggestions:

- 1- Intensifying awareness and upbringing centers for young couples who are about to get married, which may lead to a reduction in the phenomenon of divorce.
- 2- Increasing centers specialized in divorce matters and trying to find compromises between couples who have family problems.



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Impact of COVID-19 on Clinical Training Satisfaction, Self-Esteem and Academic Achievement among Nursing Students in Jeddah City

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Abstract:

This study aimed to estimate the impact of the COVID-19 pandemic among nursing students that would negatively affect their clinical training satisfaction, self-esteem, and academic achievement. This is a cross-sectional study conducted among nursing students who were in clinical training during the COVID-19 pandemic period in Jeddah city from December 2019 to December 2020. A self-administered questionnaire was distributed among the nursing students using an online survey. The questionnaire was composed of basic demographic data (i.e. gender, GPA, training level, etc.), a 15-item satisfaction questionnaire, and the Rosenberg self-esteem scale to measure the self-esteem of the nursing students.

As results of this study, we found that, Of the 106 nursing students, 81.1% were females and 36.8% had a GPA rating of 4.5 to 5. The majority demonstrated high satisfaction levels (77.4%). The mean self-esteem score was 24.5 (SD 24.5) out of 36 points with low self-esteem had been detected in 11.3% of the nursing students. Being a junior training level was the factor associated with increased satisfaction scores while gender female and poor GPA rating were the factors associated with decreased self-esteem scores; we conclude from the study the nursing students' clinical training satisfaction and self-esteem during the COVID-19 pandemic were high. The poor academic rating seems to influence nursing students' self-esteem but not their level of satisfaction.

Keywords: Satisfaction, Clinical Training, Nursing students, Academic achievement, COVID-19

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1. Introduction

The COVID-19 pandemic affected all the countries, this effect reached health care services due to the increase workload with additional pressure. As a result of this pandemic, the clinical training of nursing students was suspended, and thus nursing students confronted fear and anxiety due to their professional incompetence.

Clinical training is challenging for students even before the COVID-19 pandemic. This pandemic may have negatively affected the clinical training results on clinical skills of nursing students. Academic achievements are influenced by the efficiency of clinical training, which plays an important role in developing students' skills and confidence. The lack of access to training for students during or after the COVID-19 pandemic affects the requirements of the clinical work environment.

The aim of this study is to estimate the impact of the COVID-19 pandemic among nursing students that would negatively affect their clinical training satisfaction, self-esteem and academic achievement.

COVID-19 is a pandemic that has spread around the world and was declared by the World Health Organization (who), which has caused a change in the lifestyle. Consequently, education, especially clinical education for nursing students, was affected (Dian Fitria et al., 2021).

Clinical training is the main for the education of nursing students. It is one of the important things to build their self-esteem, knowledge of their clinical skills and abilities, and ultimately prepare nursing students to work as professional nurses by applying the experiences they have learned in clinical training (Kuswantoro Rusca Putra et al. ,2021).

There are factors affecting clinical training education, including the COVID- 19 pandemic during the current period. Moreover, D. Ulenaers et al. (2021) found that the presence of the COVID-19 epidemic affected the efficiency and education of clinical nursing students, causing them fear and anxiety about contracting COVID-19 disease, but the study did not include the relationship of nursing students, their satisfaction with the clinical level, their self-esteem, and the achievement of what their studies required.

Another study found that clinical online learning methods for nursing students increased their academic satisfaction and self-confidence by 40.69% (Dian Fitria et al. ,2021). But they did not measure the students' self-esteem in the realistic clinical application and the sample they took was 110 students from nursing students in the diploma program.

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On the other hand, there is a study that showed the impact of the COVID- 19 pandemic on the level of satisfaction of medical and nursing students. The percentage of those who were dissatisfied was 42% with regard to practical clinical learning, and the total number of participants was 1068 participants, but most of the participating students were from medicine, equivalent to 919 students (Siddhartha Dutta et al. ,2021).

2. Methodology:

A cross-sectional quantitative correlational design was conducted using structured questionnaire. The administered questionnaire consisted of demographic data, and two tools to measure self-esteem and training satisfaction during the pandemic of COVID-19.

2.1. Sample Criteria:

All nursing students who had clinical training during the COVID-19 pandemic period in Jeddah city from December 2019 till December 2020 were included in the study. While students in the preparatory year will be excluded from the study because as they still not enrolled in nursing program. Aslo second year students are excluded from the study because, most of them are still not clinically trained in the first semester, and even in the second semester, they don't know how the clinical training should be and there requirement only to observe.

2.2. Data collection:

Using Google form, a structured questionnaire was dirtibuted to private and public universities which includes information letter and consent. The questionnaire consists of three main parts:

- Socio-demographic data, that also includes academic year and grades
- Second part: Rosenberg's self-esteem scale and it will measure their self-esteem in terms of 10 items from strongly agree to strongly disagree.
- Third part: Undergraduate Nursing Students' Academic Satisfaction Scale (UNSASS) using the clinical teaching part only.

2.3. Ethical consideration:

- Ethical approval was obtained from the university.
- At the biggening of the questionnaire there was a clear statement that states "By clicking the button (continue) you agreed to participate in the study".
- All the obtained information was kept confidential except from researchers.

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2.4. Statistical analysis

According to the study of Mahdy and Mahfouz, (2016) cutoff points of 60% and 75% were used to classify satisfaction levels, wherein scores of below 60% were considered low satisfaction, 60% to 75% were considered average and above 75% were considered high satisfaction level. Self-esteem scale was classified as low esteem if the score was 50% or below and above 50% were considered normal (W.W. Norton).

Both descriptive and inferential statistics were performed using SPSS version 26 (Armonk, NY: IBM Corp, USA). For categorical data, numbers and percentages were used to calculate descriptive statistics, whereas, for continuous variables, means and standard deviations were calculated. The association between satisfaction and self-esteem according to the basic demographic characteristics of the nursing students had been carried out using Mann Whitney Z-test and Kruskal Wallis H-test. Pearson Correlation coefficient has been performed to determine the correlation between satisfaction score and self-esteem score. The normality test was performed using the Shapiro-Wilk test as well as the Kolmogorov-Smirnov test. Both satisfaction and self-esteem scores follow the non-normal distribution. Thus, the non-parametric tests were applied. A P-value of 0.05 was considered statistically significant.

3. Results

Table 1: Basic demographic characteristics of the nursing students (n=106)

Study data	N (%)
Gender	
• Male	20 (18.9%)
• Female	86 (81.1%)
Training Level	
• Level 3	05 (04.7%)
• Level 4	18 (17.0%)
• Level 5	17 (16.0%)
• Level 6	09 (08.5%)
• Level 7	21 (19.8%)
• Level 8	36 (34.0%)
GPA	

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• 2.5 - 3.5	03 (02.8%)
• 3.5 - 4	26 (24.5%)
• 4 - 4.5	38 (35.8%)
• 4.5 - 5	39 (36.8%)
Hours of training	
• ≤8 hours	68 (64.2%)
• >8 hours	38 (35.8%)

This study recruited 106 nursing students. As seen in Table 1, females (81.1%) dominated males (18.9%). Students who were in level 8 of training constitute 34% while students who had a 4.5 to 5 GPA constitute 36.8%. In addition, nearly two-thirds (64.2%) had a training of 8 hours or less

Table 2: Assessment of nursing students' satisfaction with clinical training $^{(n=106)}$

C4.	tomont	Score	Rank
Sta	atement	Mean ± SD	Kank
1.	Clinical instructors are approachable and make students feel	2.75 ± 0.46	1
	comfortable about asking questions	2.73 ± 0.40	1
2.	Clinical instructors provide feedback at appropriate times, and do		
	not embarrass me in front of others (classmates, staff, patients	2.65 ± 0.60	3
	and family members)		
3.	Clinical instructors are open to discussions and difference in	2.67 ± 0.58	2
	opinions	2.07 ± 0.36	2
4.	Clinical instructors give me sufficient guidance before I perform	2.50 ± 0.71	13
	technical skills	2.30 ± 0.71	13
5.	Clinical instructors view my mistakes as part of my learning	2.46 ± 0.89	15
6.	Clinical instructors give me clear ideas of what is expected from	2.55 ± 0.68	10
	me during a clinical rotation	2.33 ± 0.00	10
7.	Clinical instructors facilitate my ability to critically assess my	2.58 ± 0.65	9
	client's needs	2.30 ± 0.03	
8.	Clinical instructors assign me to patients that are appropriate for	2.52 ± 0.73	12
	my level of competence	2.32 ± 0.13	12

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9. Clinical instructors give me verbal and written feedback concerning my clinical experience	2.54 ± 0.69	11
10. Clinical instructors demonstrate a high level of knowledge and clinical expertise	2.65 ± 0.60	4
11. Clinical instructors are available when needed	2.64 ± 0.62	5
12. Clinical instructors provide enough opportunities for independent practice in the clinical sites	2.48 ± 0.72	14
13. Clinical instructors encourage me to link theory to practice	2.60 ± 0.63	6
14. Instructions are consistent among different clinical instructors	2.59 ± 0.69	7
15. Faculty members behave professionally	2.59 ± 0.64	8
Satisfaction total score	38.8 ± 6.82	
Level of satisfaction	N (%)	
• Low	10 (09.4%)	
 Average 	14 (13.2%)	
• High	82 (77.4%)	

Response has a range from 1 – Disagree to 3 – Agree.

Table 2 showed the assessment of nursing students' satisfaction with clinical training. It can be observed that the highest satisfaction rating was seen in the statement "Clinical instructors are approachable and make students feel comfortable about asking questions" (mean score: 2.75; SD 0.46), followed by "Clinical instructors are open to discussions and difference in opinions" (mean score: 2.67; SD 0.58), and "Clinical instructors provide feedback at appropriate times, and do not embarrass me in front of others" (mean score: 2.65; SD 0.60). The overall mean satisfaction score was 38.8 (SD 6.82) with low, average, and high satisfaction levels found in 9.4%, 13.2%, and 77.4%, respectively.

Table 3: Assessment of nursing students' self-esteem (n=106)

Statement		Score	Rank
Sia	ttement	$Mean \pm SD$	Kalik
1.	On the whole, I am satisfied with myself	2.90 ± 0.85	3
2.	At times I think I am no good at all †	2.37 ± 0.91	9
3.	I feel that I have a number of good qualities	3.03 ± 0.76	2

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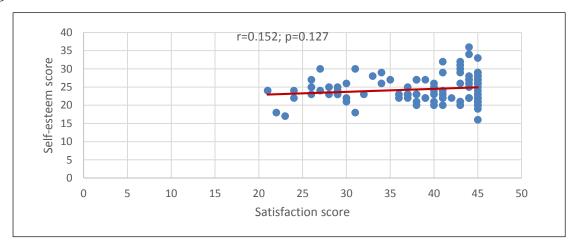
4.	I am able to do things as well as most other people	3.05 ± 0.76	1
5.	I feel I do not have much to be proud of †	2.59 ± 1.00	7
6.	I certainly feel useless at times †	2.64 ± 0.89	5
7.	I feel that I'm a person of worth, at least on an equal plane with others	2.79 ± 0.83	4
8.	I wish I could have more respect for myself †	2.42 ± 1.01	8
9.	All in all, I am inclined to feel that I am a failure †	2.65 ± 0.93	5
Se	lf-esteem total score	24.5 ± 3.77	
Le	vel of self-esteem	N (%)	
	• Low	12 (11.3%)	
	• Normal	94 (88.7%)	

[†] Reversed coded statement.

Response has a range from 1 – Strongly disagree to 4 – Strongly agree.

Table 3 presented the assessment of nursing students' self-esteem. Based on the results, it was shown that the highest rating was related to the statement "I am able to do things as well as most other people" (mean score: 3.05; SD 0.76), followed by the statement "I feel that I have a number of good qualities" (mean score: 3.03; SD 0.76) and "On the whole, I am satisfied with myself" (mean score: 2.90; SD 0.85). The overall mean self-esteem score was 24.5 (SD 3.77). 11.3% of the nursing students were considered low self-esteem levels while the rest was normal (88.7%)

Figure 1: Correlation between satisfaction score and self-esteem score



In Figure 1, it was revealed that there was no significant correlation between self-esteem and satisfaction score (r=0.152; p=0.127).



Table 4: Association between satisfaction and self-esteem according to the basic demographic characteristics of the nursing students $^{(n=106)}$

Study data	Satisfaction Score (45) Mean ± SD	Z/H-test; P-value	Self-esteem Score (36) Mean ± SD	Z/H-test; P-value
Gender ^a				
• Male	39.0 ± 7.69	0.482;	26.6 ± 4.40	2.454;
• Female	38.7 ± 6.65	0.629	23.9 ± 3.44	0.014 **
Training level ^a				
• Junior level (Level 3-5)	40.6 ± 5.71	1.967;	24.3 ± 3.50	0.344;
Senior level (Level6-8)	37.7 ± 7.23	0.049 **	24.6 ± 3.94	0.732
GPA ^b				
• <4.0	36.7 ± 7.71	0.545	22.7 ± 3.22	0.251
• 4 - 4.5	39.9 ± 5.96	2.646;	24.9 ± 3.99	8.264;
• 4.5 - 5	39.1 ± 6.77	0.266	25.4 ± 3.54	0.016 **
Hours of training ^a				
• ≤8 hours	38.4 ± 7.05	0.877;	24.1 ± 3.44	1.209;
• >8 hours	39.5 ± 6.42	0.380	25.1 ± 4.27	0.230

^a P-value has been calculated using Mann Whitney Z-test.

When measuring the association between satisfaction score and self-esteem score according to the basic demographic characteristics of the nursing students (Table 4), it was found that a higher satisfaction score was more associated with being a junior training level (Z=1.967; p=0.049) while gender female (Z=2.454; p=0.014) and low GPA (H=8.264; p=0.016) were more associated with decreasing self-esteem score.

^b P-value has been calculated using Kruskal Wallis H-test.

^{**} Significant at p<0.05 level.

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4. Discussion

This study evaluates the impact of the COVID-19 pandemic on nursing students' clinical training satisfaction, self-esteem, and academic achievement. The findings of this study revealed that there was a high level of satisfaction among nursing students. Based on the given criteria, 77.4% were considered high satisfaction while 13.2% were average and only 9.4% were considered low satisfaction levels (mean score: 38.8; SD 6.82). These findings are consistent with the study done by Shaban et al, (2021). According to reports, 71.2% of Egyptian nursing students had a high satisfaction level and only 7.1% demonstrated a low academic satisfaction level. This had also been observed by the reports of Musabyimana et al, (2019) wherein many of the nursing and midwifery students were highly satisfied with the supervisory relationship (62%), the leadership of the ward manager (58%), clinical learning environment (58%), and ward atmosphere (54%). Contradicting these reports, a study done by Dutta et al (2021), reported that the majority of the students (42) were dissatisfied with the current setup of online clinical teaching suggesting that face-to-face classes are far better than virtual. However, given the current situation, students are bound to accept the current set up but it may not as effective as face-to-face interactions.

Interestingly, our study found that nursing students who are at junior levels in terms of clinical training were more satisfied than nursing students who are at senior training levels. In a study by Putra et al (2021), investigations lead them to know that there was an association between the clinical learning environment (pedagogic learning, nursing care in the ward, the relationship of supervision, leadership style, and the role of nurse teacher) and the satisfaction of nursing clinic students and based on a predictive linear model, the dimensions of pedagogic learning and the role of the nurse teacher affected nursing student satisfaction. They further indicated that the trend is positive, indicating the higher the clinical learning environment score, the higher the student satisfaction score with a modest closeness level. However, in the cross-sectional study of Fitria et al., (2021) by using a clinical simulation method of "thinking like a nurse", they documented an increased satisfaction and confidence among nursing students (p<0.05), the average increase in using the method was approximately 114%. On the other hand, our results no significant association observed between satisfaction in terms of gender, hours of training, and academic grade (p>0.05) which was consistent with the study documented by Mohammed & and Mohammed, (2020) wherein students' satisfaction/confidence showed no significant relationship with students demographic data.

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In the specific assessment of nursing students' satisfaction with clinical training, according to our results, taking into consideration the highest satisfaction rating of 3 points, most students scored approximately 2.5 points in all of the satisfaction statements indicating high satisfaction with regard to clinical training. For instance, students were highly satisfied because their clinical instructors are approachable and easy to talk with, and instructors are open to discussion even with conflicting opinions. Also, preceptors offered a response in a timely manner without embarrassing students. Overall, our results indicate that students' clinical instructors are very supportive making the most to facilitate the learning process of the nursing students. These scenarios are not in accordance with the report of Ulenaers et al, (2021). Based on the reports, although, most students felt supported by their nursing schools, however, nursing students expressed a strong sentiment that they needed to be heard, prepared, and supported. The deficiencies that were identified by students centered on the importance of more psychosocial support, bridging the gaps in communication with the clinical placement supervisor, acknowledging the difficult work situation, and the importance of having time to unwind. Most of the students believed that the role of the receptor during COVID-19 is becoming more important. Among Indian aspirant nurses (Dutta et al., 2021), there was a major dissatisfaction with practical and clinical learning. Students indicated negative comments about interaction and focus, teaching content, practical learning, and flaws of technical and infrastructural. They suggested that blended learning (mixing both online and faceto-face education) may be a viable option during the current pandemic and that online learning alone may not be effective as an alternative solution for medical and nursing education.

Regarding self-esteem, most of our nursing students scored high ratings on the Rosenberg Self-esteem Scale questionnaire suggesting normal self-esteem (88.7%). Only 11.3% considered low self-esteem levels (mean score: 24.5; SD 3.77). This is almost consistent with the paper of Khan et al, (2022). Based on their accounts, most of the students (91.9%) had average self-esteem levels toward their academic performance after performing their clinical duties while in a study by Mohammed and Mohammed, (2020) the majority of the students demonstrated a high level of clinical simulation self-confidence (61.9%), 32.7% had a low level and only 14.4% of them had a moderate level. Further investigation is required to establish the level of self-esteem among undergraduate nurses during this time of the COVID-19 pandemic.

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Moreover, data in this study indicate that gender female and poor academic grading were more associated with a decreased level of self-esteem. This echoed the study of Zhang et al. (2023). The authors conducted a comparative assessment between nursing students who attended in-person classes (control group) versus online learning students (case group). According to reports, students enrolled in distance learning had worse academic performance (p = 0.001) and lower levels of learning behavior self-efficacy (p<0.05). Furthermore, we have learned that the satisfaction level of the students may not directly influence students' self-esteem levels which mirrored the study carried out among Pakistani nursing students (Khan et al., 2022).

5. Conclusion

There was great clinical training satisfaction and normal self-esteem levels among nursing students during the COVID-19 pandemic. However, poor academic achievement seems to affect nursing students' self-esteem but overall satisfaction remains the same. Further, female nursing students tend to exhibit lower self-esteem levels than male nursing students. It is interesting to note that the satisfaction levels of the students who were in the senior training levels were lower than the students in the junior training levels. During the pandemic, the importance of having a positive outlook in the clinical training of future nurses is important. Clinical instructors had the vital role to ensure students' mental well-being was not affected by the current situation. Being accessible to students may be one of the best methods to prevent any influencing factors that may affect the satisfaction and self-esteem of nursing students during this time of the pandemic.

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