

## عنوان مقاله:

(Effective Factors in Adoption of Electronic Banking by Customers (Saman Bank

## محل انتشار:

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## خلاصه مقاله:

Electronic banking has many benefits for government, banks' stakeholders and customers. Many banks in many countries such as Iran increasingly develop their infrastructures to provide e-banking services. Also, there are many researches that have been conducted to explain how we can encourage people to use e-banking services. In this paper, we explore the effects of various factors on both customers' adoption and satisfaction. For this purpose, we studied customers of Saman Bank (SB) in Tehran. We investigated various models of adoption including technology acceptance model, theory of planned behavior, unified technology acceptance, usage theory and many other generic and specific models in e-banking adoption literature and developed a comprehensive model in the form of e-business customer behavior model. We used a questionnaire including ۱۹۹ questions that covered various e-banking tools for gathering data of customers. Descriptive statistics, one-sample mean test, confirmatory factor analysis and spearman correlation test have been used to analyze the impact of factors on customers' adoption, satisfaction and loyalty, by using two statistical package (SPSS and LISREL) applications. Results indicate that performance expectancy, task-technology fit, effort expectancy and facilitating conditions have statistical significant effects on both adoption and satisfaction. Also self-efficacy, personal innovativeness and awareness have statistical significant effects on both adoption and satisfaction. Based on statistical results, perceived risk has less impact on adoption in comparison with self-efficacy and personal innovativeness and has not statistical significant effect on satisfaction. Finally we proposed some academic and managerial implication as well as future research recommendation.

## کلمات کلیدی:

Adoption of Technology, ATM-Card, E-Banking, Internet-Bank, Mobile-Bank, Tel-Bank

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