

عنوان مقاله:

CAUSAL RELATIONS BETWEEN STRATEGIC VALUES AND E-BANKING ADOPTION IN IRAN WITH A
COMPARISON VIEW BETWEEN STATE AND PRIVATE OWNED BANKS

محل انتشار:

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خلاصه مقاله:

This paper attempts to investigate the differences among private owned and state owned banks in Iran by also considering the causal effect of strategic value of e-banking on its adoption. The researchers propose an e-banking adoption model that is identifying five factors that have been found to be influential in the perception of strategic value of IT: performance support, operational support, managerial productivity, and strategic decision aids. They also identified eight factors that influence electronic banking adoption: organizational readiness, Infrastructural readiness, external dependency, Intangible pressure, persuasive pressure, perceived ease of use, and perceived usefulness. Data are collected via a questionnaire-based survey from Decision maker unit of Iranian Banks, four Private owned and two States owned. The result of this study emphasizes essential difference in the attitude towards e-banking adoption between state owned and private owned banks. This dissimilarity has been found also in their attitude toward strategic value of e-banking. In addition it is also discovered that bank managers' perception toward e-banking .is very positive and effective in their adoption trend. This perception will help them accelerate the adoption process

کلمات کلیدی:

perception, adoption, strategic value, banking industry, DMU

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