

عنوان مقاله:

The effective factors on the acceptance and willingness of Iranian users toward Electronic banking

محل انتشار:

هفتمین کنفرانس بین المللی تجارت الکترونیک در کشورهای در حال توسعه با رویکرد بر امنیت ECDC2013 (سال: 1392)

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خلاصه مقاله:

At present, e-banking is being considered not only as a competitive advantage, but rather as a competitive necessity for banks. The question that arises for the majority of users of e-banking is whether the e-banking technology in Iran is the same as other countries? Millions of Iranians already take advantage of e-banking technology and the number of e-banking user is increasing every day. In this paper we examine the factors that affect the adoption of e-banking and users' tendency to use it and also the willingness of customers in using electronic banking or traditional banking. Research has shown that the factors of comparative advantage, the ability to view the results of using e-banking, the complexity or simplicity of the process, security, existing appropriate legal infrastructure, ease of use, and users' information literacy have an impact on the acceptance of e-banking by users. The results of this paper can help the managers of developing banks to achieve better distribution solutions for serving the customers.

کلمات کلیدی:

Technology acceptance, Electronic banking, Customer behavior

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