

عنوان مقاله:

Critical Success Factors of Organization in adoption of e-banking business at the ENIAC-TECH

محل انتشار:

اولین کنفرانس بین المللی بازاریابی خدمات بانکی (سال: 1388)

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خلاصه مقاله:

The market of electronic banking services (e-banking) is growing (especially in Iran) but there is a lack of research related to the organizational issues involved in its adoption. This paper brings theory and practice together by synthesizing the existing literature with real-life experience of an Iran's PSP. Two questions motivated this research. First, what is the experience of organizations in adopting e-banking? Second, what are the organizational factors which are critical to the success in e-banking adoption? A case study research approach was used to investigate organizational critical success factors in e-banking adoption at The ENIAC-TECH. The factors found to be most critical for success in e-banking included: understanding customers by propose and implement specific projects, organizational flexibility, availability of resources, systems security, established brand name, systems integration, systematic change management, support from top management, and good customer services. We concluded that PSPs and banks need to implement considerable organizational changes in order to web-enable themselves. The main focus of their e-commerce strategy should be to integrate the e-banking channel with other service delivery channels to maximize benefits.

کلمات کلیدی:

Electronic banking, organizational change, trust, satisfaction, quality, critical success factors, case study

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