
Investigating factors affecting the use of Internet banking services (Case study: Customers of Maskan bank branches in Gilan Province)

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The banking system in recent decades has taken place quickly on new technologies to provide services to customers, therefore, the e-banking system . In this regard, researcher achieved his main research question about that what are the affecting factors on the use of Internet banking services in Gilan Maskan Bank customers? Current research is a kind of applied research and the categories of research in terms of data collection is a type of descriptive study. Statistical population in this study are all online customers of Maskan bank branches in Gilan Province. Sampling method is a type of targeted available sampling . In this study Dotot questionnaire (2015) was used to data collection. All data analysis is done through SPSS and LISREL software. Confirmatory factor analysis and structural equation modeling was used to test the hypotheses of the research. The results of hypothesis tests indicate a significant and positive impact of variables of trust, social influence, security and access to technology on perceived usefulness and ease. On the other hand, a significant and positive impact is approved in perceived ease on the desire to use and perceived usefulness. Also a significant and positive impact is approved in perceived usefulness on desire to use and desire to use on real use.

Keywords : Keywords: Willingness to adopt technology, Perceived ease, Perceived usefulness, Security, Social influence, Internet banking.

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