

# **Readiness of the people of Gilan province in the adoption of electronic banking electronic banking system**

maryam roshandel tavana\*,

**The purpose of this research is studying of e-readiness evaluation in accepting of e-banking in Guilan Mellat bank . The study of data gathering is descriptive and based on practical purpose. Statistical Society consisted of 570 people of official employees who are already working in Guilan Mellat bank . Due to the limited of Statistical Society was used Cochran sample size to estimate , that sample size has been estimated least 126 people . The first stage was cluster sampling method and the second phase is random , finally distribution of questionnaire was convenience nonprobability sampling . The descriptive statistics using descriptive statistical techniques such as indexes and frequency, tables and charts to analyze demographic sample and in the inferential statistics using statistical tests to examine research hypotheses were discussed. Inferential statistics analysis using tests such as the correlation coefficient, confirmatory factor analysis, the fitness model, the measurement model, and path analysis with software Smart PLS 2.0 has been done. The result showed that first and third hypothesis perceived benefits , perceived industry structure and standards each of them with path coefficient 0.25 and The fourth hypothesis perceived supporting services with path coefficient 0.20 Had the greatest impact on technology adoption , also The fifth hypothesis that the perceived environmental pressure with path coefficient - 0.19 had a significant and negative impact on technology adoption . Given the lack of significant effect of perceived organizational resources on technology adoption, this relation was not confirmed so as a result the second hypothesis was rejected. At the end , suggestions based on research results and future research are presented.**

**Keywords : Keywords : e-readiness, organizational readiness, industry readiness, national readiness, environment**

