

Consider Factors affecting the adoption of e-banking services (Case Study: National Bank customers Gilan Province (

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Today service industry in the world is changing. New technology has changed methods for customer service in many service organizations. Sign in information technology and Internet in the field of financial transactions, while to facilitate these exchanges, greatly reduced the amount of financial costs. That's why all the world's major banks, are looking faster and more seriously Sign in markets electronic transactions, and providing banking services through the internet to their customers. Present reserch aims to investigate factors Affecting Adoption of electronic banking services of Melli Bank customers in Guilan Province. The research in aim is applied and in collecting data is descriptive. Also in terms of the relationship between the variables is correlation survey. The population of research is all customers of Melli Bank of Guilan province. Number of sample is 498 clients. The sampling method is random and quota sampling. A questionnaire was used to collect research data. To analyze the data collected through structural equation modeling and first-order confirmatory factor analysis was used and LISREL software has been helping. Results of test hypotheses suggest positive effect compatibility on willingness to accept electronic banking, online trust and confidence in the brand. The positive effect of social influence on willingness to accept electronic banking, online trust and confidence in the brand was confirmed. Positive impact of online trust on brand trust was confirmed. Positive impact of brand trust on expected performance, expected performance improvements, an effort expected, and willing to accept electronic banking was confirmed. Positive impact of brand trust on expected performance improvements, an effort expected, and willing to accept electronic banking was confirmed. Finally the two last hypothesis Positive impact expected performance improvements and tried expected on willingness to accept electronic banking was

approved.

Keywords : Key words: willingness to accept electronic banking, trust, compatibility, social influence, expected performance, structural equation modeling

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