

# **Extending the understanding of mobile banking adoption(case study: public and private banks in Guilan Province)**

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**Abstract** Recent advances in wireless technologies and devices ,has created new opportunities to provide innovation banking services named mobile banking . one of the major factors impeding the development of mobile banking as has been the rejection by the customer.Since the penetration rate of mobile devices is more than other technologies if mobile banking accepted by the customers can decrease costs of banks and customers can decreases costs of banking and customers effectively. Worldwide researches has shown that despite there are numerous benefits that mobile banking Provides for customers and banks, it is not accepted by the customers.considering Special features of this technology and risk customers may perceive when using this technology ,acceptance and use of this technology is an important issue for bank management.We synergistically combine the strengths of three IS theories task thech nology fit(TTF)model,unified theory of acceptance and usage of technology(UTAUT) and initial trust model(ITM). the model was tested in a study conducted private and public banks in gilán ,iran.the study found that facilitating condition and behavioral intentions directly influence mBanking adoption initial trust ,structural assurances technology characteristics, firm reputation and task technology fit have total effect on behavioral intention.

**Keywords :** Key words: Mobile Banking, Mobile Banking, Technology Acceptance

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