## Explaining Customers Tendency to use the Services of the Guilan Province Melli Bank Governorate of with an Emphasis on Electronic mouth-to-mouth Advertising

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The entry of information technology into different industries has caused a lot of changes in their various processes. One of the most important industries that has undergone many changes with the introduction of IT is. So the main purpose of research is Explaining customers tendency to use the services of the Guilan Province melli Bank governorate of with an emphasis on electronic mouth-to-mouth advertising. This research applied about the goal and descriptive about data collection. The statistical population of the research is the Melli Bank customers of Guilan province. Given that the studied population is unlimited, for this reason the Cochran formula of the unlimited society has been used to the sample. Sampling method is available is cluster sampling and non-probable sampling method. a questionnaire was used for Data gathering and data gathering tool, in this field survey . In this study, Cranach's alpha coefficient was used to measure reliability and to measure the validity was used the content validity which Values higher than 7.0 are obtained for all variables. All analyzes data collected was done through software SPSS and LISREL. confirmatory factor analysis and structural equation modeling have been used with partial least squares approach, To investigate the research hypotheses. The results of the research hypotheses indicated that all research hypotheses were confirmed.

Keywords: Keywords: Tendency to use, Electronic mouth-to-mouth Advertising, Melli Bank, Gilan province

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