
Explaining Effective Factors Affecting the Intention of Using Internet Banking with Emphasis on Perceived Risk and The deterrent factors of customers of financial and credit institutions in Rasht city

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For over 200 years, banks have been offering services their customers through their branches, but with the advent of new technologies, the nature of financial services to customers has changed. Over the past decade, IT has had a dramatic effect on the banking industry, which has made it possible for banks to provide distinct products and services for their customers. Internet banking can be considered as one of the most important technical innovations. so the main purpose of this research, is Explaining Effective Factors Affecting the Intention of Using Internet Banking with Emphasis on Perceived Risk and The deterrent factors of customers of financial and credit institutions in Rasht city. The statistical population of this research is the clients of financial and credit institutions of Rasht city who have used Internet banking at least once. and by Using random cluster sampling and simple random sampling method and considering the unlimited sample size using the Cochran formula, 294 individuals the statistical population of the study were ed as the statistical sample. This research applied about the goal and descriptive about data collection. Also, by the standard questionnaire (Mohammadi, 2014), The data has been collected. To analyze the data, the Kolmogorov-Smirnov test was used to determine the type of distribution of data, descriptive statistics and Smart PLS2.0 software has been used for inferential statistics (correlation coefficient, confirmatory factor analysis, model fit test, path modeling and modeling) . The results of the research show that resistance on ease of use and usefulness, lack of compatibility on ease of use, ease of use on attitude and usefulness, usefulness on attitude and

intent, attitude on users' intentions toward internet banking has a significant effect. The results show that there is no significant effect between the ease of use and usefulness, lack of compatibility on the utility, low level of knowledge on the usefulness and ease of use. Also, the effective moderator role of subjective norms variable on the variables such as perceived usefulness and attitude of users towards Internet banking has been confirmed. Finally, based on the obtained results, suggestions for managers and experts of the banking industry and financial and credit institutions are presented.

Keywords : -Internet banking, perceived risk, intent to use, customer deterrent factors, financial and credit institutions

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