

Explain the Use of Electronic Banking Services National Bank Customers Gilan (Case Study: Bank Mellat Gilan Province)

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Nowadays, it can be seen clearly the inevitable effect of information technology in various sectors of society including banking. Increasing access to the internet will enhance the use of online banking as a new electronic banking services. The success of internet bank efforts in order to attract potential customers is accompanied by many challenges that represent some doubts regarding its use in bulk. Hence, the current study was examined the customer's use of e-banking services in Bank Mellat of Gilan. This study population included customers of Mellat Bank branches of Gilan who have used e-banking at least once. Overall, 213 participants were ed through non probability sampling method and using Cochran formula. It is a descriptive-analytic with correlation method and an applied research regarding purpose. Data also were collected via a standardized questionnaire. In order to analyze the data was used Kolmogorov-Smirnov tests, and the distribution type of data was figured out using model structural equation modeling approach and the goodness of fit of a statistical. As well as, the hypotheses were tested by Smart PLS2 and Spss 21 software. The results indicated that there is a significant positive impact between usefulness on customers' intention to use, usefulness on customers ease of use, ease of use on customers' intention to use, customers' intention to use on usage, self-efficacy on ease of use, intelligence on usefulness, social perception on usefulness, pleasure to use on usefulness. The results also demonstrated that position force, price and personal innovation have a significant effect on customers' intention to use. Eventually, according to the obtained results are provided suggestions for managers and experts in the automotive industry.

Keywords : E-Banking, E-Banking Services, Customers Use, Ease of Use, Intention to

Use

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