
Factors effecting on E_banking adaption at west Gilan

Masoud Razmjoo*,

The purpose of this study is to investigate the factors affecting internet banking acceptance the statistical population of this study was Mellat Bank customers in west of Guilan province (including 8 branches). According to the above formul the minimum number of required 388 people was distributed during the distribution of 420 questionnaires and 391 complete questionnaires were received. (93% return rate). It should be noted that the unit of analysis in the present research is customers of the bank and a non-probabilistic sampling method is available. The current research is based on the purpose of the applied type and in terms of information gathering method,descriptive research and correlation type. The method of collecting field information, questionnaire research tool and data analysis method were used to model structural equations. After descriptive analysis of variables, factor analysis and path analysis were used to analyze the hypotheses. Using PLS software, path coefficients for variables were investigated and the operational model of the research was presented. The results of the research showed that social influence has a significant and reliable effect on the customers trust on the physical and Internet bank and the intention to accept Internet banking. Contradictory matching motivation has a negative impact on customers trust in the physical bank and banking services, and the intention of customers to accept Internet banking services. Trust in the physical bank has a positive impact on the trust of Internet banking services Performance prediction has a positive impact on the intention of accepting Internet banking. The prediction of the quest has a positive impact on the intention of accepting Internet banking. Trust in Internet banking services has a positive impact on customer performance expectations. Trust in Internet banking services has a positive impact on predicting customer efforts.

Keywords : Intent to Accept Internet Banking, Physical Banking, Performance Forecast, Trust in Bank

