

Investigation the effect of technology acceptance model and perceived risk theory on attitude and intention to use of internet banking (Case Study:Customers of Maskan bank in Guilan).

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Abstract Electronic banking can be considered as one of the most important technical innovations that has the opportunity to use a wide range of services, such as money transfer, payment of bills, information on deposits, investments and check services through the Internet and the Web. Designed by banks for users, customers have been empowered to provide affordable and efficient banking services without time and space constraints. The present study examines the impact of the technology acceptance model (TAM) and perceived risk model (PRT) on the attitude and intention of accepting e-banking services in Maskan Bank in Guilan. This research in terms of method and implementation is descriptive of correlation type and in terms of purpose is applied. The statistical population of this research is customers of Maskan bank in Guilan province. Data were collected using a questionnaire and analyzed using SPSS and PLS software. The results of the research hypothesis test showed that trust has a significant effect on perceived risk and attitude. On the other hand, the results indicate that social influence has a significant effect on perceived risk, perceived benefits, ease of use, and behavioral intention. Perceived risk has a significant effect on attitude and behavioral intention, while this effect is not significant with perceived profitability. Perceived usefulness does not have a significant effect on the attitude of use. Also, the results showed that ease of use, perceived comprehension, attitude of use and behavioral intention has a significant effect. Finally, it has been proved that the attitude has a significant effect on behavioral intention.

Keywords : Keywords: Trust, Social influence, Perceived risk, Perceived usefulness, Ease of use, Attitude, Behavioral intention.

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