

Determinants of intention to use the mobile banking (case study: saderat bank city of rasht)

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Abstract: We live in a world that has been involved with rapid and inevitable changes due to the globalisation. The current age has been allocated many names and terms such as: postindustrial age, information age or knowledge society. Regarding the rapid increase in all areas of marketing, an institute is more successful in attracting customers that is of the most and best types of services. One of these vital innovations is utilizing computer networks and ultimately the internet in commercial and trade issues. Meanwhile, banks also spend million dollars annually for establishing and initiating banking systems through mobiles, but results show that inspite of being it available, potential users do not utilize this system. Consequently, recognizing effective factors on mobile banking acceptance is an important condition before, while and after investing in electronic banking. Although considerable researches have been done previously, no models have been studied with this consistency. This research studies effective factors on mobile banking in Rasht city Saderat bank branches. Statistical society of this research consists of Rasht city Saderat bank branches customers. The research is operational ,in terms of type and is geodesic-explanatory, in terms of method. In this research, we test theories, utilizing the information of 384 customers of Rasht city Saderat bank customers that is the result of distribution and gathering questionnaires. Questionnaires validity ,content validity and skill credit are through Cronbach's alpha coefficient. The above research studies the effective factors on mobile banking through 12 theories . The analysis method is with utilizing structural equation technics. The result- Saderat bank electronic banking system customers- says that the effects of relations that exist respectively among social image and user's attraction, trust on the understood ease, understood risk on acceptance intention, understood interest on acceptance intention, trust on understood risk and social image on understood ease and social

image on understood interest are of a positive and meaningful effect. Key words: Acceptance Intention to Mobile Banking, Social Image, Perceived Trust, Attitude, Perceived Risk, Structural Equations Modeling

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