

Factors affecting e-banking adoption according to the characteristics of resistance to change (Case Study: Melli Bank in Gilan Province)

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Abstract Information and communication technology has brought about a major evolution in the provision of banking services, not only in developed countries, but also in developing countries. The main purpose of the present research is to investigate the factors affecting the adoption of e-banking in terms of the resistance to change of the customers of Melli Bank in Gilan province. Hence, 388 of the customers of the branches were selected in an inaccessible manner and were selected as the statistical sample. A questionnaire was used to collect data. The validity of the questionnaire was confirmed by using face validity and factor analysis (0.904) and its reliability was confirmed by Cronbach's alpha coefficient (0.965). To test the hypotheses, the equation structure techniques were used. The results showed that performance expectations and efforts with regard to resistance to changes in the acceptance of e-banking have a negative effect. Other research hypotheses also have a negative and significant margin that social impact of responding to change with the 61 percent concern has the greatest impact on the adoption of e-banking.

Keywords : Keywords: acceptance of e-banking, resistance to change, performance expectations and effort, social impact, automation, Melli bank.

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