

The mediating role of hedonic motivation on the relationship between adoption of e-banking and its determinants in customers of private banks in Rasht

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Abstract The main purpose of this study was to examine the mediating role of hedonic motivation on the relationship between the adoption of e-banking with ease of use, perceived usefulness, perceived security and customization. The research method was descriptive-correlational. The research population consisted of all customers of Private Bank Branches in Rasht. using available sampling method 422 customers were ed. To collect data, measures of hedonic motivation, ease of use, perceived usefulness, Perceived Security, customization and adoption of electronic banking was used and using structural equation modeling software Amos version 24 the hypotheses analyzed. As the results showed, perceived security (beta coefficient: 0.199), customization (beta coefficient: 0.209), perceived usefulness (beta coefficient: 0.192), ease of use (beta coefficient: 0.166) And hedonic motivation (beta factor: 0.354) have a significant effect on the adoption of e-banking. As well as perceived security (beta coefficient: 0.432), customization (beta coefficient: 0.234), perceived usefulness (beta coefficient: 0.167), ease of use (beta coefficient: 0.269) have a significant effect on hedonic motivation. In another dimension perceived security (beta coefficient: 0.153), customization (beta coefficient: 0.083), perceived usefulness (beta coefficient: 0.059) and ease of use (beta coefficient: 0.095) have a direct effect on hedonic motivation and indirectly effect on the adoption of e-banking. Also, customization, ease of use, perceived security, perceived usefulness and hedonic motivation have been able to predict 42 percent of the variance of adoption of e-banking. Customization, ease of use, perceived security, perceived usefulness can predict 34 percent of the variance of hedonic motivation. **Keywords:** hedonic

motivation, perceived ease, perceived usefulness, perceived security, customization and adoption of e-banking

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