

# **A Study of the Factors influencing of Mobile Banking Acceptance in between Saderat Bank's Customers of Rasht city**

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**One of the innovations that has experienced significant advances in the widespread development is e-banking. As a result, banks have played a significant role in increasing the volume of commerce, especially e-commerce, by moving towards e-banking and the provision of new financial services. Banking via cell phone or mobile banking is also one of the e-banking dimensions that is a little time the banks of the country promote it to use by their customers. But the important thing associated with the mobile banking is the acceptance of this technology and the abandonment of traditional practices by users. Accordingly, the purpose of this study is to investigate the factors affecting the acceptance of the mobile banking among the customers of the Saderat bank in Rasht. The research method is descriptive-survey and its purpose is applied, and the method of data collection is field and its tool is a questionnaire. In this research, the statistical population of this study was all customers of branches of Saderat Bank in Rasht city. By considering the total number of statistical population and according to the Cochran formula, the sample size is 391 people. And using non-specific sampling method was available. Data were analyzed by using SPSS software version 20 and smart pls 2. The results of this research showed that the main model of research is well-fitted and the results of the hypotheses showed that expected performance has an effect on behavioral intention. But the expected effort does not affect the behavioral intention. The results also showed that the expected effort would have an effect on the expected performance of the customers. On the one hand, the results showed that social influence affects customer intent. The results showed that facilitating the conditions affects customer acceptance. The results also showed that pleasure motivates the behavior of customers. But the value of the price does not affect the buy intention. And the trust of customers affects customer**

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behavior. The results also showed that trust will affect the expected performance of customers. And, finally, the results showed that buying intention affects customer acceptance.

**Keywords : Mobile Banking, E- Banking, Behavioral intention, buy intention, Saderat bank**

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