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# **Investigating the Relationship between Affecting Factors of Mobile-Banking with the Intention of Consumer Behavioral Acceptance and Their Usage Behavior According to the Unified Theory of Acceptance and Use of Technology**

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The purpose of this study was to investigate the relationship between affecting factors of mobile-banking with consumer behavior acceptance intention and consumer behavior based on integrated adoption theory and technology use. The statistical population of this research was the customers of Rasht Saderat Bank who used mobile-banking services. Unlimited Cochran method was used to measure sample size. The present study was conducted in the field and its instruments were standard questionnaires whose validity and reliability were confirmed. Structural equation modeling and SPSS and PLS software were also used for data analysis. The findings indicated that among the factors affecting mobile-based banking, performance expectation, social influence, facilitating conditions, perceived value, trust and perceived risk had a positive and significant effect on the intention to accept mobile-based banking among Saderat bank customers in Rasht had a significant relationship between factors such as expectation of effort, habit, and enjoyable motivation. On the other hand, these results showed that there is a positive and significant relationship between the intention to adopt mobile-based banking and consumer behavior. The results of this study can be an effective step towards improving the quality of mobile banking services and continue to grow the banking industry.

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**Keywords : Consumer behavior, acceptance intention, integrated theory of acceptance, mobile-based banking**

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