

The Effect of Types of Risk on Electronic Banking Adoption Based on Perceived Usefulness and Ease of Use (Case Study : Customers of the Eghnesad Novin Bank in Guilan Province)

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Considering the many investments that banks have incurred in providing internet banking services, the success of this service channel will depend on the acceptance of users and their continued use. The main purpose of the present research is to measure the impact of perceived risk types on the acceptance of e-banking, considering the ease and benefits perceived by customers of Eghtesad Novin bank in the branches of Guilan province. This research is a descriptive and correlational study. The statistical population of this study is customers of Eghtesad Novin bank of Guilan province and the sample size is 388 of these customers. Data analysis was performed using descriptive statistics and inferential statistics using structural equations using Lisrel software. Field data collection method and questionnaire were used for collecting data. Validity of the questionnaire was verified using face validity and factor analysis (0.870) and its reliability was confirmed by Cronbach's alpha coefficient (0.962). The results showed that performance, financial, social and personal risk risks have a negative and significant effect on the acceptance of e-banking among customers of Eghtesad Novin bank due to the perceived ease and efficiency. However, the risk factor does not have a significant effect on e-banking acceptance due to the ease of use and perceived benefits. It was also found that perceived benefits are far more effective than perceived ease.

Keywords : Acceptance of E-Banking, Time Risk, Performance Risk, Financial Risk, Social Risk, Privacy Risk, Eghtesad Novin Bank.

