عنوان مقاله:

Effective Factors on the Success or Failure of the Online Payment Systems, Focusing on Human Factors

محل انتشار:

هفتمین کنفرانس بین المللی تجارت الکترونیک در کشورهای در حال توسعه با رویکرد بر امنیت ECDC2013 (سال: 1392)

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خلاصه مقاله:

The cause of repetitious failures of IT projects has become a complicated puzzle for the managers, experts, and researchers of the IT field. According to the World Bank reports, only 15% of the IT projects in the Middle East are successful, while 35% are failed and 50% have achieved to just some parts of their predetermined goals. Does the main cause of such a failure have to be searched in the technological weaknesses? If so, why the procedure of implementing e-government in England has disappointed the British citizens? And why in country like Japan, the people are still worried about the online payments despite Japanese technological developments? The cause of repetitious failures of IT projects has become a complicated puzzle for the managers, experts, and researchers of the IT field. According to the World Bank reports, only 15% of the IT projects in the Middle East are successful, while 35% are failed and 50% have achieved to just some parts of their predetermined goals. Does the main cause of such a failure have to be searched in the technological weaknesses? If so, why the procedure of implementing e-government in England has disappointed the British citizens? And why in country like Japan, the people are still worried about the online payments despite Japanese technological developments? Obviously, lots of factors play role in success or failure of IT projects. These factors have to be studied in different areas of the research. The researches and studies in European countries imply that the most effective factors on the success and failure of the online payment systems are the technological, economic, and human factors. Accordingly, we conducted a filed study to evaluate the factors that play important roles in the acceptation of the online payment system in Iran. According to the obtained results, the factors such as the security and the culture of application of such systems are key and vital factors, though unfortunately, they have not been paid enough attention in our country.

کلمات کلیدی:

Credit Card, E-banking, E-commerce, E-money, Human Factors, Online Payment

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