

عنوان مقاله:

Developing a Model to Assess the E-trust of Customers in E-banking Services ,(Case Study: Mellat Bank

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:

Due to the widespread and rapid growth of e-banking services, e-trust as a key factor of the business environment has become more important which can impact on the customers' attitudes and use of e-banking. This study aimed to identify factors affecting customers' e-trust in the e-banking of Mellat Bank. Present research seeks to answer these questions that what are the e-trust creating factors, what are the affecting factors on e-trust, and affected factors by e-trust in Mellat Bank e-banking. Accordingly, the e-trust theoretical literature has been reviewed and the conceptual model is designed. The data are collected through 318 customers of Mellat Bank e-banking and the conceptual model is tested using structural equation modeling. Results of model testing show that e-trust is affected by both individual and banking factors. Moreover, Findings indicate that in addition to the effect of e-trust on customers' attitudes toward e-banking services, e-trust has a direct effect on behavioral intention to use and customers' actual use of Mellat Bank e-banking services.

کلمات کلیدی:

E-trust, E-banking, Structural Equation Modeling, Mellat bank

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