

Studying the Effective Factors on Acceptance of Bank Services through the Web Case study: Parsian Bank

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ABSTRACT

Using electronic systems in financial and credit institutions of the world are growing fast and the number of users of electronic banking service is increasing day by day. Therefore, the banking industry is trying that with applying internet as one of the main channels of providing services, to empower and give more influence to its business. Hence, recognizing effective factors on customers' use of internet bank has a great significance for banks.

In this paper it has been tried to study the effective factors on acceptance of services through the Parsian Web. The population of research includes all the customers of Parsian Bank with the least one time experience of using internet Parsian bank. The research sample has been defined with the sampling formula from the unlimited population as 139 persons. For testing the research hypotheses and obtaining the findings the LISREL software and multiple-regression analysis method have been used. The obtained findings from the research hypotheses indicate perceived usefulness; subjective norm (social pressure) and electronic trust have a positive and significant effect on the use of internet Parsian Bank by the customers.

KEY WORDS: internet bank, perceived usefulness, perceived ease of use, subjective norm, perceived self-efficiency.

1. INTRODUCTION

Ever increasing growth and development of information technology have created a revolution in different dimensions of human life and the performance of organizations. This technology has changed the functional methods and perspective of individuals, organizations and governments and has resulted in creation of new industries, new professions and innovation in performing tasks. The emergence of phenomenon such as electronic business, electronic jobs and electronic banking are the main results of the influence and development of information technology in economical scale. Among the main achievements of information technology in the economical field is the electronic commerce, and the ease of access of individuals to internet has also paved the way for economical and trading deals through accessing virtual world. One of the important issues related to electronic commerce, is electronic banking (Ebrahimi and Mahdiyeh, 2006: 173). Our country in a young country in the domains of presence and using electronic banking and commerce and has a long way ahead until reaching the desirable condition.

In this paper it has been tried to study the effective factors on acceptance of Parsian internet bank by the customers. The distinction of this study with other studies in the same field of research in our country is that it is the first time that this subject is being studies with the use of Bonera model in a private bank and its model hypothesis are differing with the previous studies.

2. The History of Parsian Bank

Parsian Bank have been established as a public company, owned by non-governmental entities according to establishing law which allows the establishment of non-governmental banks, legislated on April of 2000 (Farvardin 1379), act of 98, 3rd economic, social, cultural development plan of Islamic Republic of Iran and started to do the formalities regarding forming the foundation board and selling stocks in the law framework of the bank and fund in the July of 2001 (Mordad). After completing all the formalities and officially registering the bank at 16th of August in 2001 (26 Mordad 1380) received the working permission from the central bank of Islamic Republic of Iran. Respectively the provision of services by Parsian Bank started in March 2001.

Mission Statement of Parsian Bank

Parsian Bank provides all banking and financial services according to the requirements of the day with the use of most advances and innovative mean and relying on the most specialized human capital.

3. Research Question statement

Technology advancement, especially information technology and its generality in throughout the society, created extensive changes in different dimensions of the human life. These technologies these days are growing in an increasing way exponentially and are considered as the manifestation of the current age. Capacity and potentials of this technology are prominent and currently is the fastest domain which is growing for the business world.

For instance, we can mention electronic commerce (E-Commerce) or emergence of product trading (tangible and so on) and payments through far-communication systems. Most of the industries have been influenced by this

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technology in multiple manners, but no industry have experience the presence of E-Commerce more than banking industry.

Magical advances of information and communication technologies and extension of it to the banking and financial markets throughout the world on one hand and the development of internet and its accessibility for all, in addition to facilitating the customers' affairs have evolved the current banking methods and banking system structures as well as the manners of service provision in banks. These revolutions have prepared the requirements for emergence of phenomenon such as accompanying banking, home banking and electronic banking. The electronic banking technology provides different services with different ratings including ATM services, provision of automatic bill, electronic fund transfer and so on. New technology and changing services into electronic services would result in services to be provided with speed, quality, and accuracy and increase the variety of the fees and services.

Even if customers would want to use the advantages of electronic banking, it is possible that if they are not prepared for using such technologies and if using it is difficult for them, it is possible that these would prevent them from using the technology. Therefore if the customers will not accept the electronic banking completely, the bank would face this fact that the income of such investments would become so much less (Yousafzai and Soriano, 2011;1).

Therefore recognizing effective and significant factors in accepting electronic banking by the customers of banks will help to improve these factors and increase customers' perceived usefulness and ease of use and also their trust and hence, increase the rate of acceptance of electronic banking among customers.

4- RESEARCH LITERATURE

4-1- Electronic Banking

Electronic banking is a type of banking services that the first time has been used in US in 1995 and afterward spread among other developed countries fast. Different definitions have been presented for electronic banking, among which we can mention the following:

Electronic banking can be defined as the usage of advanced technology of networks and telecommunication for transaction of resource (fund) in the banking system (Sarmad Saeedi & Mirabi, 2004:164).

Electronic banking is defined as optimized integration of all activities of a bank through application of innovative information technology which gives the possibility of providing all the required services of the customers to them (Mogheli, 2007:83).

Electronic banking refers to provision of information or services by a bank to customers through computer or other electronic devices (Lymberopoulos and Chaniotakis, 2003:35).

Electronic banking, provides financial services with low value volume through electronic channels such as ATMs, credit cards, telephone, TV and so on (Pennathar, 2001:2112).

Electronic banking includes systems that give the possibility to the customers of financial institution to use bank services in three levels of informing, communication and transaction:

A – **Informing**: this level is the most primary level of electronic banking. Bank introduces the information related to services and banking operations through public or private networks.

B – **Communication**: this level of internet banking provides the possibility of performing transaction among banking systems and customers. The risk of this level of electronic banking is more than the traditional method and therefore there is need of proper controls for prevention and informing the bank management of any illegal efforts for accessing the internet bank network and computer systems.

C – **Transactions**: this system proportionate with its information and communications has the highest level of risk and strong security system should supervise it. In this level the customer in a mutual relationship is capable to perform operations such as bill payment, issuing check, fund transfer and opening an account (Seyed Javadin and Seghtchi, 2006:32).

4-2- The significance and necessity of electronic banking

Banking industry today is changes so much fast. With development of international economy and competitiveness of the markets the bank has under been affected. The main drive here is the technology which breaks the legal, geographical impediments and have industrialized and created innovative services and products. In the world of information technology there is no more places for choosing profiting from the advantages of electronic banking. And whether we want it or not we should walk from traditional systems to electronic banking with fast and carefully planned steps. Considering these matter below some other points have been presented which indicate the necessity of using electronic banking:

1. Lack of usage of electronic banking considering the competitive situation of the world, would weaken the banking industry in developing countries. Internet banks with breaking the boundaries can provide service faster and in a more desirable way throughout the whole world.
2. Slowness originated from the usage of traditional systems will bring out the golden opportunities from banks in attracting banks.

3. With paper methods of exchanging financial and commercial documents out-dated in developed countries, in practice the possibility of exchanging these kind of documents with advanced countries will go away and this would seclude the country in international level (Shojaei and Malekizadeh, 2004:29).

While passing from traditional banking toward electronic banking, the need to reviewing so many infrastructures of banking business is seen, because banks are in the stage of passing from traditional banking toward electronic banking.

4-3- Forms of Electronic banking

We should keep in mind that electronic banking is a more extensive domain than banking through internet. Electronic banking can contains different domains such as internet banking, telephonic banking, banking based on TV, banking based on cell phone and banking based on computers, from which the customers receive the services through an intelligent device like a personal computer or a selling terminal.

Automated teller machine (ATM)

Automated teller machine is in fact one of the proper tools in electronic payment system. Often this machine is also referred to as passer by bank, and it is a machine for receiving or paying amount of fund in all 24 hours of day and night. Naturally since the expenses of provision of services in branches of banks are high, it can be claimed that managers and authorities of banking system prefer to provide their services outside of the branches of the bank and with the use of devices such as automated teller machine to their customers. In a simple definition it can be said that and ATM is an automated machine through which multiple and special bank services can be provided to customers (Alikhanzadeh, 2008:105).

4-3-2- Telephone bank

Making a commercial deal in small scale between the bank and customers with the use of telephone is called telephone banking. Services rendered through this method of banking are:

1- checking the latest bank account balance; 2- the amount of transferred interest to the account of the customer, together with telling the type and account number from which the amount has been transferred and the calculate interest and so on; 3- following the status of a check; 4- providing bill through fax; 5- telling the a few recent transactions; 6- changing the telephone bank code; 7- reporting bank card loss; Customers can have access to the above information easily by receiving a code from the bank branch and dialing the telephone bank of their intended branch. In fact telephone bank system make it possible for the customer to have access to a variety of services easily and at the minimum time through telephone or fax (Alikhanzadeh, 2008:105).

4-3-3- Point of Sale (POS)

Point of sale system or POS with the full name "Electronic Funds Transfer to point of Sale ", is another tool used in electronic banking, by which the value of a commercial deal at the very point of sale is transferred from the buyer account to the seller account through a bank card or a specific machine.

4-3-4- Mobile Banking (Mobile bank)

Mobile banking is one of the most fundamental sections of mobile commerce which refers to: any type of electronic transaction or exchange of financial or bank information or transactions of amount of fund between the bank and customers or between customers themselves with the used of Mobile machines such as cell phone, or other personal digital devices and through the mobile telecommunication network.

Different type of mobile banking services include:

- 1- **Notifications:** through notifications, the bank would inform the customer from the transactions done in his or her account. Such as transfer of funds to the account of the customer by a third party or deadline for 2nd installment.
- 2- **information:** the bank would send various information of the account of the customer as per his or her request in different time periods such as account balance, the recent a few transactions and the latest taken loan status.
- 3- **Applications:** the customer would send his/her application regarding an account or a specific transaction for the bank, such as application for issuing a check book or the order to block a check.
- 4- **Funds transfer:** the customer with the use of bank card or his/her account number and the recognition code on the bills will pay the bills such as bill for water, electricity, gas and so on (bill payments) or any kind of fund transfer between the customer's accounts or making payment to a third party such as payment of a loan installment.

4-3-5- Home banking

Another method in provision of electronic banking services is home banking or banking at home or office banking. What is generally accepted as banking at home and hence is a definition of this banking method is that the bank customers don't need to refer to any specific place or sites for receiving the services and they can get the services at their own home by receiving specific home banking software which are installed by banks in the personal computers of them, through which they can check their bank account and receive fund or transfer funds.

Off course it should be mentioned that the number of services rendered in this type of banking method is more limited than the extensive services provide in internet banking; in a way that it can be said that the main services provided in this method is transaction of accounts and checking the latest status of bills and balances. In innovative banking methods at home the attention is most of all focused on provision of bank services through internet. In general we can say that the term home banking have been coined most of all from the point of view of the place of applying internet banking service, i.e. from home (Abbasi Nezhad and Mehrnoush, 2006:77).

4-3-6- Internet Banking or Internet Bank

Internet banking can refer to performing all bank operations through a web site created by the bank in the internet. This type of banking is general and includes all the described items previously here, including home banking as well. The main factors which have driven banking system toward the internet are: facing huge expenses, expectations of customers, competition between non-banking institutions (Alikhanzadeh, 2008:154).

This method has been considered from 1970 when internet took the attention of experts for application in the field of commerce and trading (Abbasi Nezhad and Mehrnoush, 2006:73).

With the use of this method and with advanced software which provides the possibility of cryptography from the telephone line and internet network and considering the methods of advanced identity confirmation for recognition of the person who has contacted the bank network, so many bank operation such as fund withdrawal from account and transferring it to other accounts have become possible.

Even in this method the banks with creating the required facilities, are capable of exchanging the fund into other countries currencies and fund transfer to a bank account in another country. Now banks in more developed countries have provided the online bank services through internet and the customers without their presence in the bank and only through connecting to the home website of the banks and with the use of their special code, can manage their needs (Hooshmand and Mohammadnia, 2006:23).

5. Research Background

Nasri and Charfeddine (2012) in their study "effective factors on selecting electronic banking in Tanzania: combining theoretical model of acceptance and theory of planned behavior" studied the effective factors on choosing internet banking. The findings of this study indicate that perceived usefulness, perceived ease of use and privacy have positive effect on perspective of using internet bank. Perceived self-efficiency, support of the government and technology also has a positive effect on perceived behavioral control. Perspective, subjective norm and perceived behavioral control have also a positive effect on intent of using internet bank.

Boneral (2001) in his study "inclination toward the use of electronic commerce: influential factors" study the influential factors on the use of electronic commerce by customers. His study findings indicate that facilitating conditions, perceived self-efficiency, experience, perceived usefulness, and perceived ease of use, subjective norm and trust are among influential factors on the use of electronic commerce by customers.

Alsajjan and Dennis (2010) in their study "Acceptance Model of Internet Bank: study of a few markets" study the influential factors on acceptance of internet bank. The findings of the study indicate that subjective norm has a positive effect on trust and perceived manageability. Perceived manageability also has a positive effect on perceived trust and usefulness. Trust has a positive effect on perceived usefulness and perspective intents. Perceived usefulness also has a positive effect on perspective intents. Yiu et al., (2007) in their study "influential factor on choosing internet banking in Hong Kong: Usages for banking section" study the influential factors on choosing internet banking by customers. The results of the study indicate that influential factors on choosing internet banking by customers are: perceived usefulness, perceived ease of use, individual innovation acceptance and perceived risk.

Ya'ghobi et al., (2011) in their study "Identifying and analyzing influential factors on internet banking services acceptance" study the acceptance of internet banking services with the use of combinational theory of acceptance and application of technology. The findings of the study indicate that all three structures; expectations of performance, expectations related to effort and social effect are having significant relationship with the customers intent in using internet banking services. In addition, the relationship of structures of facilitating situation and behavioral intent with real use of internet banking services is significant.

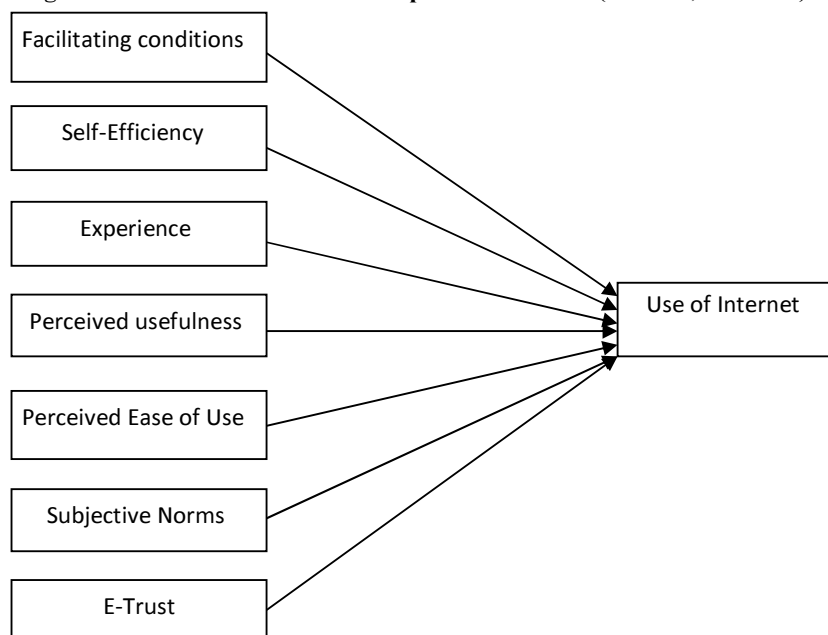
Sameri Azad (2010) in his study "Studying the role of trust and computer skills in acceptance of electronic banking with the Use of modified TAM model" study the role of trust and computer skills of customers in accepting electronic banking in Bank Saman. The findings of the study indicate that from the perspective of the customers the observed usefulness of these systems have the highest importance and trust has the lowest degree of importance.

Ya'ghobi and Shakeri (2009) in their study "Evaluating internet banking acceptance base on developed DTPB model" study the acceptance of internet banking based on analyzed theory of planned behavior by customers of Bank Melli Iran in Tehran. The findings of the study indicate that perspective, subjective norm, perceived behavioral control and trust are among main influential factors on intent of the customers in using internet banking. Kiakajori and Nobati (2008) in their study "electronic banking and its challenges in Iran" study the impediments of developing and implementing electronic banking. The findings of the study indicate that the most important impediments on the way of development of electronic banking in Iran are: lack of some specific services in electronic banking, lack of financial and banking infrastructures, cultural infrastructures, heaving costs of provision of electronic banking services, security, lack of applied researches, customer trust, lack of familiarity with technology and regulations. Shokrgozar (2004) in his study "studying the possibility of implementation of electronic banking in Banks (with an emphasize on Bank Sepah)" study the possibility of implementation of electronic banking in Bank Sepah. The findings of the study indicate that Bank Sepah from the point of view of technical facilities is in average level, from the point of view of economical and financial means in the average level and from human recourse point of view is in low to average level and have the possibility of a using these facilities. Also the study results indicate that the customers of this bank have the necessary readiness for using this possibility.

6- Model and Conceptual Framework of Research

In this research it has been tried to study the influential factors on use of internet Parsian Bank with the use of research conceptual model of Bonera (2011). The model has been presented in figure 1.

Figure 1: Research model and conceptual framework (Boneral, 2011:827)



The model variables are:

Perceived self-efficiency: Perceived self-efficiency refers to estimation and expectations of an individual in his/her capabilities for performing a specific task or behavior (Bonera, 2011:825).

Perceived usefulness: Perceived usefulness refers to the amount an individual's thinks that usage of an specific system would increase the efficiency and performance of him or her in the relevant field (Sternad et al., 2011:1513).

Perceived ease of use: is the amount that the usage of a technology or system can be easy (Dong, 2011:46).

Facilitating conditions: is the necessary and helpful requirement of using internet bank.

Experience: is the amount of experience and previous application of the internet bank by the individual.

E-trust: E-trust is trust and certainty in using internet bank.

Subjective norm: Subjective norm is the individual perception of the beliefs and opinion of important people in correctness or incorrectness of a specific behavior (Lu, 2012:87).

7- Research purposes

- 1- Studying influential factors on acceptance of bank services though the Parsian Bank website.
- 2- Providing approaches to managers and authorities of Parsian Bank in order to improve influential factors on the use of internet bank.

8- Research Hypotheses

- 1- Facilitating conditions have a positive effect on using Internet Bank Parsian.
- 2- Perceived self-efficiency has a positive effect on using Internet Bank Parsian.
- 3- Experience has positive effect on using Internet Bank Parsian.
- 4- Perceived usefulness has positive effect on using Internet Bank Parsian.
- 5- Perceived ease of use has positive effect on using Internet Bank Parsian.
- 6- Subjective norm (social pressure) has positive effect on using Internet Bank Parsian.
- 7- E-trust has positive effect on using Internet Bank Parsian.

9- Research method

This paper is applied from purpose point of view and from gathering data point of view is descriptive- survey. The research population in this study include all the customers of Parsian Bank in Tehran with at least 1 time experience of using Internet Bank Parsian. The number of sample size also has been obtained by sample formula from the unlimited population equal to 139 persons.

For collecting research data a foreigner standard questionnaire has been used. For the purpose of complete certainty of validity of the questionnaire the opinion of expert professors have been used. And for testing the reliability of the research tool the Cronbach's Alpha have been used.

The reliability of the questionnaire is 0.946 which indicate a proper and high reliability of research tool. The coefficients of Cronbach's Alpha for the whole of the questionnaire and research variables in two stages of pilot and final have been presented in table 1. In order to test the research hypotheses, regression model has been used.

Table 1: related questions regarding variables and reliability of each of them

Variable	Related questions	Number of questions	Cronbach's Alpha in pilot stage	Cronbach's Alpha in final stage
Facilitating conditions	1-3	3	0.886	0.780
Self-efficiency	4-7	4	0.762	0.841
Experience	8-10	3	0.664	0.801
Perceived usefulness	11-14	4	0.805	0.800
Perceived ease of use	15-18	4	0.742	0.847
Subjective norm	19-22	4	0.630	0.839
Trust	23-26	4	0.664	0.840
Intent of using	27-29	3	0.666	0.870
Total questionnaire	1-29	29	0.788	0.946

10- Testing Research Hypotheses

In this section testing research hypothesis has been described with the use of regression analysis model. After presenting the model and collecting data, the estimation of the model with a set of determined relationships among measured variables is started. In the output of the significance chart, all the coefficients and parameters of the model are tested. For a coefficient to be significant, it should be either larger than 1.96 or smaller than -1.96. The results of the regression analysis model and significant standard coefficients for the research hypotheses have been presented in figures 2 and 3.

Figure 2: Regression Model for the hypotheses (Standard coefficients)

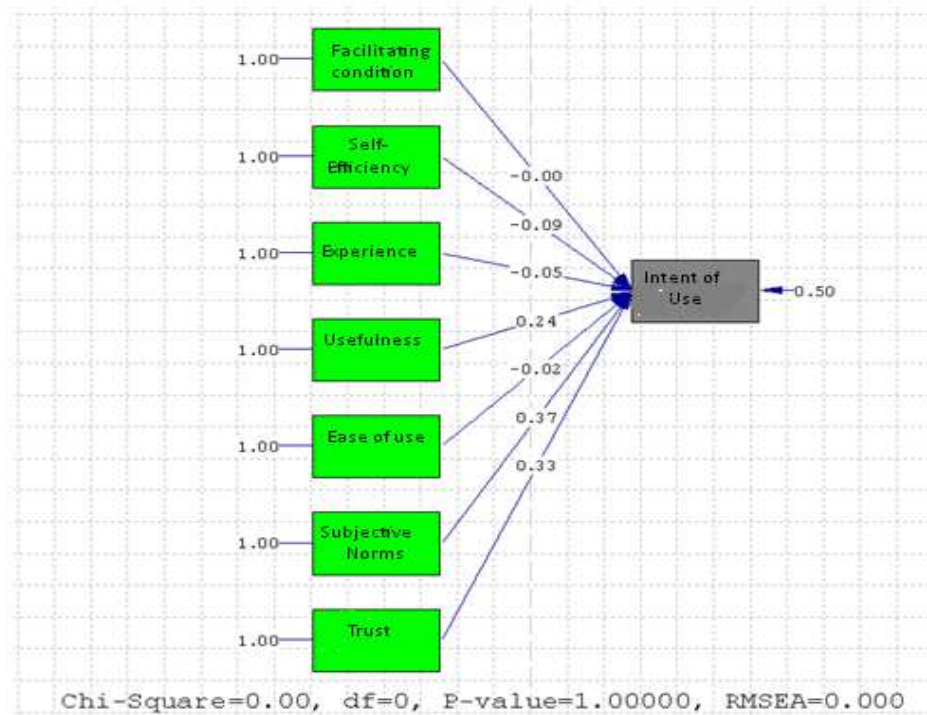
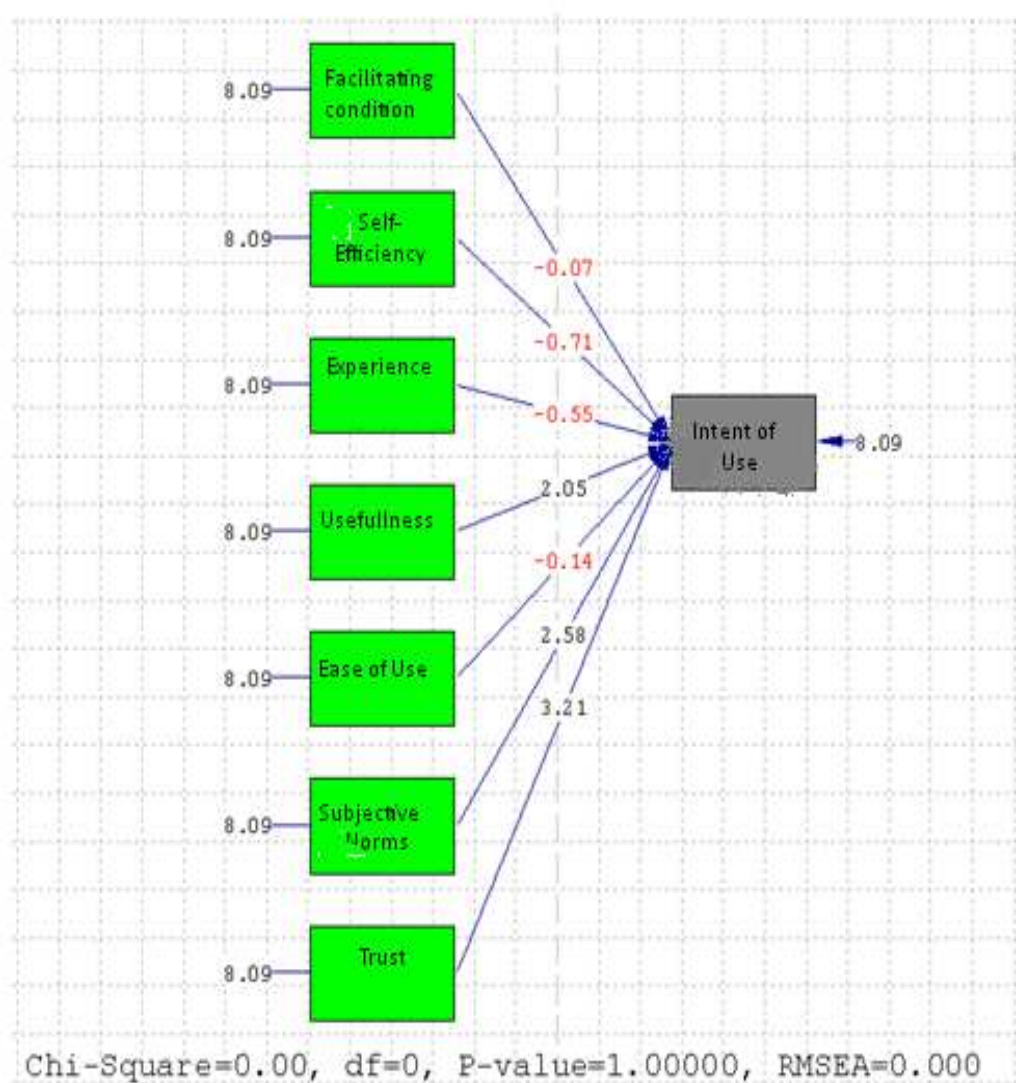


Figure 3: Model's significant coefficients



The result summary and effect coefficients of independent variables on dependant variable have been presented in table 2.

Table 2: Results of Standard Coefficients and significant values (confirmation or rejection of hypotheses)

From	To	Standardized coefficient	T values	Confirmation or rejection of hypothesis
Facilitating conditions	Intention of using internet bank	0.00	-0.07	Rejected
Self-efficiency	Intention of using internet bank	-0.09	-0.71	Rejected
Experience	Intention of using internet bank	0.05	-0.55	Rejected
Perceived usefulness	Intention of using internet bank	0.24	2.05	Confirmed
Perceived ease of use	Intention of using internet bank	-0.02	-0.14	Rejected
Subjective norm	Intention of using internet bank	0.37	2.58	Confirmed
E-Trust	Intention of using internet bank	0.33	3.21	Confirmed

As it is seen in table 2, standard coefficients for 3 research hypotheses, has necessary significant values (larger than 1.96) and therefore 3 hypotheses out of 7 are confirmed.

Hypothesis 1: Facilitating conditions have a positive effect on using Internet Bank Parsian.

H0: Facilitating conditions doesn't have a positive effect on using Internet Bank Parsian.

H1: Facilitating conditions have a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is 0.00. significance coefficient between these two variables is -0.07 (less than 1.96), which indicate there is no significant relationship between the two variables. Therefore hypothesis 1 is rejected and the 0 hypothesis is confirmed. This means Facilitating conditions doesn't have a positive effect on using Internet Bank Parsian.

Hypothesis 2: Perceived self-efficiency have a positive effect on using Internet Bank Parsian.

H0: Perceived self-efficiency doesn't have a positive effect on using Internet Bank Parsian.

H1: Perceived self-efficiency have a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is -0.09. significance coefficient between these two variables is -0.71 (less than 1.96), which indicate there is not significant relationship between the two variables. Therefore hypothesis 1 is rejected and the 0 hypothesis is confirmed. This means perceived self-efficiency doesn't have a positive effect on using Internet Bank Parsian.

Hypothesis 3: Experience has a positive effect on using Internet Bank Parsian.

H0: Experience doesn't have a positive effect on using Internet Bank Parsian.

H1: Experience has a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is 0.05. Significance coefficient between these two variables is -0.55 (less than 1.96), which indicate there is no significant relationship between the two variables. Therefore hypothesis 1 is rejected and the 0 hypothesis is confirmed. This means experience doesn't have a positive effect on using Internet Bank Parsian.

Hypothesis 4: Perceived usefulness have a positive effect on using Internet Bank Parsian.

H0: Perceived usefulness doesn't have a positive effect on using Internet Bank Parsian.

H1: Perceived usefulness have a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is 0.24. significance coefficient between these two variables is 2.05 (larger than 1.96), which indicate there is a significant relationship between the two variables. Therefore hypothesis 0 is rejected and the 1 hypothesis is confirmed. This means perceived usefulness have a positive effect on using Internet Bank Parsian.

Hypothesis 5: Perceived ease of use has a positive effect on using Internet Bank Parsian.

H0: Perceived ease of use doesn't have a positive effect on using Internet Bank Parsian.

H1: Perceived ease of use have a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is -0.02. significance coefficient between these two variables is -0.14 (less than 1.96), which indicate there is no significant relationship between the two variables. Therefore hypothesis 1 is rejected and the 0 hypothesis is confirmed. This means perceived ease of use doesn't have a positive effect on using Internet Bank Parsian.

Hypothesis 6: Subjective norm (social pressure) has a positive effect on using Internet Bank Parsian.

H0: Subjective norm (social pressure) doesn't have a positive effect on using Internet Bank Parsian.

H1: Subjective norm (social pressure) has a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is 0.37. significance coefficient between these two variables is 2.58 (larger than 1.96), which indicate there is a significant relationship between the two variables. Therefore hypothesis 0 is rejected and the 1 hypothesis is confirmed. This means subjective norm (social pressure) has a positive effect on using Internet Bank Parsian.

Hypothesis 7: E-trust have a positive effect on using Internet Bank Parsian.

H0: E-trust doesn't have a positive effect on using Internet Bank Parsian.

H1: E-trust have a positive effect on using Internet Bank Parsian.

Due to table 2, the standard coefficient between the two variables is 0.33. significance coefficient between these two variables is 3.21 (larger than 1.96), which indicate there is a significant relationship between the two variables. Therefore hypothesis 0 is rejected and the 1 hypothesis is confirmed. This means E-trust have a positive effect on using Internet Bank Parsian.

10- Discussion and Conclusion

As the result of hypotheses test indicates perceived usefulness have a positive effect on using internet bank Parsian. As much as customers would find the use of internet bank more useful (saving in time, comfort and possibility of doing operations during 24 hours) the probability of using internet bank would increase. Subjective norm (social pressure) also has a positive effect on internet bank Parsian. As much as the social pressure (friends, relatives, references and important people) will be more on using internet bank on the individual, his intention to use it will increase. E-trust also have a positive effect on the customers intent on using internet bank. As much as the E-trust of customers will be more on the bank's website, the probability of using the internet bank again would increase.

Considering negative effect of perceived usefulness on the use of internet bank, Parsian Bank can increase the use of internet bank among its customers with increasing awareness of them of advantages and usefulness of internet bank. When the awareness of people would increase regarding the advantage of internet bank, there would be more probability of its acceptance by these people.

Considering the important role and effect of subjective norm on intent of using internet bank, it is Parsian Bank is recommended to improve the application and acceptance of individuals toward internet bank by improving their mental beliefs and norms regarding acceptance and usage of internet bank. Therefore, the banks should establish and plan some programs so that the people who are performing their bank operations in an internet manner would recommend it to their friends and relatives. This would be possible through implementation of programs for improving the word of mouth promotions by customers. Increasing the loyalty of customers and satisfaction are among factors which lead to recommendation and word of mouth promotion by them. This bank with implementation of programs for the purpose of increasing satisfaction and loyalty of customers who use internet bank, can persuade their customers to recommend them and promote them by word of mouth.

Considering the effect of E-trust on the intent of customers to use the website again, this bank is recommended to create security and certainty in Online shopping in order through the following methods in order to increase the trust of customers:

- Preventing the illegal access of Hackers.
- Website emphasize on security of the network.
- Commitment of the bank to security issues.
- Bank effort in informing the users regarding security measure taken.
- Investment and budget allocation by the bank for security issues.
- Application of the most advanced security systems in website.
- Empowerment of website by cooperation of security system providers.
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