

Factors That Influence Customers to Use Electronic Services in the Customer's Bank Meli Bank (West Branches of the Case Study)

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ABSTRACT

One of the major obstacles in the way of acceptance of this technology by developing e-banking customers tends to have traditional banking practices. This study aims to investigate the factors affecting customers using electronic banking services among customers of Meli Bank (West Branches of the case study) deals. In this study to test the hypotheses, a questionnaire with 31 questions and Likert range between 100 and Meli Bank customers who have accounts in the West branches and electronic banking services are used to cluster and then were distributed randomly. Methods used in this study and description of survey methodology - is solidarity. Student t test was used to test hypotheses. Other research findings using a Friedman rank test and Spearman correlation test and were analyzed using SPSS software. H0 is rejected and H1 is confirmed by results indicate that all the hypotheses. The response of the six factors Guyana Pykaraynn models include usefulness, ease of use, of pleasure, information, security and confidentiality and quality of the connection, the adoption of effective electronic banking. And most important factor in the acceptance of "customer information" was. Also among the questions than all of the agents' use of interactive software and music when entering the site Meli Bank, "had an impact on the acceptance of electronic banking.

KEYWORDS: Technology Acceptance, Usefulness, Ease of Use, E-Banking.

1- INTRODUCTION

The banking industry is changing rapidly. With the development of international economy and competitive markets, banks are also affected; the main force in this environment is to break the barriers of technology, legal, geographic and industry and has developed new products and services (Vnkyh, 2000: 233). A lot of people's access to the Internet and electronic communications between individuals and various organizations through the virtual world, has provided a perfect platform to establish trade and economic exchanges. The main achievement of e-commerce using information and communication technology (ICT) in economic fields. The use of the technology business development, economic factors, facilitating communication, providing the possibility for the small and medium enterprises, improving productivity, reducing costs and saving time has. Communications and information technology allows firms to increase competitiveness and also creating new jobs has resulted. E-business The first term in 1997, was introduced by IBM. Amtr concept of e-business encompasses e-commerce. Most rely on outside firms or individuals are related to e-commerce. While e-business strategy within the organization refers to the external communications, including e-business and business intelligence, customer relationship management, supply chain management and enterprise resource planning is. In summary, the integration of e-business systems and processes and supply chains and entire markets using principles and technologies associated with the use of Internet tools that are presented in eight sections:

1. Companies with consumer
2. Companies with Companies
3. The consumer with the consumer
- 4 . The Company
- 5 . with the consumer
6. Companies with employees
- 7 . person
- 8 - with a consumer (monthly promotional chlorophyll, 2009, No. VIII.)

2- LITERATURE REVIEW

2-1-E-commerce

For e-commerce as one of the great phenomenon of the 21st century is presented, including different definitions can include:

All aspects of the market process that can be done with the Internet and Web technology, called electronic

commerce. (Zargar, 2001)

Generally, the term electronic commerce refers to transactions that are done through the communication network is implemented. First, the purchaser or consumer to search for a virtual shop on the Internet and good deals through the Web or mail order. The goods are finally delivered. (Nykbbkhsh Tehrani and others, 2002) E-commerce means doing business transactions in electronic form. (Industry, 2001: 12) Application of information technology in business. (Ahmadi, 2001: 16) Europe Union in 1997, it was defined as follows:

E-commerce and electronic processing and transmission of data including text, audio and video is based. Various activities such as e-commerce exchange of goods and services and the immediate delivery of digital content and electronic transmission are involved.

Commerce prior to that until recently was limited to a certain number of companies are entering a new era in which many consumers are present in the network. The content of the field order or order to exchange data beyond the major business activities such as advertising, advertising, negotiations, contracts and settlement of accounts is also derived.

OECD point of view of electronic commerce, buying and selling goods and services between companies, individuals, governments and other public and private sectors so that the sale will be conducted through computer networks, is defined.

The e-commerce, technology, processing and collection of commercial operations at the time of the exchange network and automatically through the use of information technology has done well defined (Hyratsv, 2000). Chafy (2002), the concept of e-commerce can be defined from four perspectives:

- 1 - Communication perspective: a means of transferring information, goods, services or payments made by electronic means
 - 2 - The business process perspective: the meaningful use of technology to automate the exchange and trade flows
 - 3 - point of service: synchronization means lower cost service, increased speed and quality of transport services
 - 4 - to the point of view: the meaning of buying and selling information and products to you.
- Set of definitions presented above can be concluded that the EC is much broader areas of exchange of goods and services and has funds in its definition and the policy should be considered in addition to the actual use of its potential applications will also.

For e-commerce benefits and features that have been mentioned in a general category can be divided into following them.

- Globalization of trade• remove the restrictions of time and place
- reducing the resources for the purchase price
- Increase the percentage of sales
- Easy access to information
- reducing transaction costs
- reduce transaction costs when

The content of e-commerce is not limited to order taking and order but the main business activities such as advertising, advertising, negotiations, contracts and liquidate its surrounds.

E-commerce in traditional trade

The advanced technology, creating new challenges for organizations is an opportunity. Changes in technology, changes in the law of commercial companies and transforming the social and organizational systems. Information technology to the leading edge of new technologies in the three parameters of speed, accuracy and cost of activities can be effective. Information technology can create five major advantages: cheaper (to produce the same output with lower cost), more (producing more output with the same cost), faster (to produce the same outputs at lower cost) better (and the cost of producing the same output but with e-commerce, geographical barriers and the difference between day and night in different areas, and improved communication and openness of the economy at national and international level is . conduct business through electronic commerce will change the traditional markets, and thus the conversion to the new forms (the same source, 2002: 17).

While e-commerce website and especially the kind that has caused dramatic changes in competitive conditions (eg the rapid advent of new competitors, competition, globalization, intense competition in the standards, etc.) for new opportunities to replace and work, creating jobs and new job opportunities in various fields has developed. Overall, the benefits of e-commerce compared to traditional trade as the following: Presence in the market "is everywhere, everyone, all the time."

In promoting the product, the use of e-commerce, especially using the Internet, with limitations on conventional advertising is not available at any time and can be changed for any particular group of consumers.

E-commerce sales will change the usual channels and the possibility of direct sales and through new products and services to new markets and provide strategies.

Immediate on-line sales and sales costs and greatly reduces the need for manpower. Since the field is reduced and new products as soon as they get ready to be sold on line

New market entry strategy, regardless of borders is possible. And new job opportunities arise. Power analysis of goods increased so that the information obtained from customers for new product development or production of goods in the previous case is used. Analysis of power market and the company can increase sales or marketing strategies based on this analysis in one or more of the change. But the problems with e-commerce with that if they cannot adopt an appropriate solution to eclipse its features, including:

Easy to steal secrets and confidential company secrets, and detailed explanation of tax laws, customs laws, the exact explanation, familiarity with the country's laws, customs, traditions and cultures of nations, credit card fraud, trust, security (security aspects: diagnosis identity, not to deny, data integrity, data confidentiality) (industry, 20002: 20)

In addition, one hundred percent of all goods to sell on the Internet are not available, so that two of Silverstein's work as a test of electronic shopping test to determine suitability for offering products or services in e-commerce system offers:

Product: dependence of product selection to the human senses. The selection of products and services to the senses of touch, smell and taste is more necessary, than it would be possible to buy electronic, visual and auditory senses, but are transmitted through electronic media.

Customer knowledge and confidence to the product: products that customers were already familiar with and to ensure that they are easier to buy

Customer characteristics: many different reasons why customers might reject the e-shopping. In contrast to many of our customers' interests and benefits of new and easy way to purchase will show a positive reaction. (Ibid, 2002: 29)

The status of e-commerce in Iran

Iran used the Internet in general and universities to conduct research and development centers in the cities also limited in their activities and more users to the remote e-Telephone, Internet use. In addition, many of the rules and provide contexts for e-commerce in the country, has written yet. So you cannot expect e-commerce rapidly spread in the community. EUI ranking for 2008 in the field of electronic commerce in 60 countries have confirmed this claim.

The fact that the ranking of the ease and availability of electronic commerce in the country shows two indicators of the overall business environment, communication is used for various criteria such as the extent of 70 indicators of business environment, economy, the prospect of political stability, of regulatory, tax and degrees of freedom of trade and investment has been based on an index score of 10 is 3, which Iran is ranked 59. Other information index that measures such as network expansion and expression status and other criteria, such as Internet access charges to connect to the Internet, and the literacy rate ... Has been established. On the basis of this index score of 3 out of 10 who is 56. The two sets of indicators, the country's position on Iran is ranked 58 through 60 countries (industries, 2002: 36).

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2-2- Electronic payment

Electronic payment requirements, development and growth of electronic commerce. The growth of electronic commerce, electronic payment is not possible without a comprehensive development. On the other hand, a significant development in different regions of the world of electronic commerce and electronic financial transactions, one of the main reasons is the growth of global electronic payment. (Shekhan, 1999: 14)

Numerous advantages of the Internet, online payments and dynamic financial sector and banking, electronic payments can be considered as development of other reasons. Internet development in different regions of the world, provides a line of communication and widespread growth of electronic payments, has had an important role. Internet development in the coming years, the good prospects for cost reduction, sustainable and safe communication on the line and also introduced new methods and pay on-line help files.

At least four types of e-commerce has had on the banking and financial sector. Are:

1. Banks and financial institutions of technology and business operations, e-commerce to deliver products to customers are using.
2. New business opportunities for banks and financial institutions to provide new services to support e-commerce have emerged.

3. International system has changed.
4. The role of central banks in monetary policy has changed.

Banks and financial institutions by introducing a different method of payment, credit, funds transfer and financing transactions, facilitate and promote domestic and international trade has been. Financial and banking sectors have advanced, efficient and up to date, the main characteristic is the leading developed economies and developing countries. Countries that typically have good macroeconomic performance, efficient power systems are paid.

Financial and banking sector, leading activities and in all countries and the global economy is in the range and has an important role in the development of international trade and investment. Bank owners in line with technological developments, have always tried to provide existing services more efficient methods and also new services are introduced. Bankers of the 1970s the mechanization of processes attempting to create a special network of banking and banking operations and cooperation between the bank and have a particular settlement. Although these measures will not involve customers and processes behind the counter, took over, but there are good grounds to bring the advent of new technologies and the Internet in the 1990s, the basis for the emergence of electronic banking and Internet banking to all processes, engineering processes and provide customer service line was this day (Shekhan, 1999: 20).

In this situation, the payment of a specific network, the network will open up. Or electronic tax payment is to provide financial services through a network of fixed line and wireless Internet and other computer networks to business and households. However, the use of electronic payment transactions to pay for off-line electronic devices in remote areas is also on. E-finance, including brokerage (stock), banking, financial markets and insurance, electronic finance, e-commerce and financial services as it is. E-Finance is one of the best e-commerce applications. As financial services, information, and in most cases, does not require physical delivery (Ibid, 1999: 27-26).

Electronic financial services are rapidly expanding. Despite differences between countries in the infrastructure and regulations, the development of electronic financial integration can be seen. However, the tax position is different in different sectors (Ibid, 1999: 40).

E-finance is different in different sectors. Most agencies can be influential in the markets in which on-line trading has become the norm. Electronic payments, the structure and nature of financial services have changed. Lower cost (marginal cost less), more speed, more diverse services and access to wider networks, including electronic tax benefits is considered. Moreover, the entry of new competitors (even outside the financial sector) service providers and more competition in the financial sector, increased competition has (Ibid, 1999: 46).

Transaction security, privacy of individuals, making the legal framework (including reform of laws and regulations and commercial banking), telecommunications infrastructure, technical and communication, there is an efficient and dynamic banking system, education and culture, public building, including development finance requirements is electronic. Therefore, governments must prepare for these needs in their policies, to review (Shekhan, 1999: 49).

E-commerce growth in the coming years, introducing new methods of electronic commerce (such as mobile commerce) and the development of the Internet and related technologies, conducive to the development and introduction of new ways to bring electronic tax. The rapid growth of electronic commerce and finance, the global economy has changed and more changes are expected during the coming years (Ibid, 1999: 53).

The difference with e-commerce, electronic data interchange Seen that in many cases, electronic data interchange e-commerce as a synonym for each use elsewhere. These two technologies are quite distinct and not at the same time. However, it can be said that e-commerce, electronic data interchange is completed.

Electronic data interchange is defined as a mechanism by which the transfer and exchange of business data in order to fulfill the defined structure and the use of a standardized and internationally, by electronic means from one computer to another is done. While e-commerce value of business transactions without the use of paper in which the electronic exchange of data as a tool with email, electronic bulletin boards, electronic transmission or other Web-based technologies are used. In other words, electronic data interchange serves as the backbone of e-commerce. The above definition comes from. A much broader range of e-commerce is electronic data interchange. (Mirab and others, 2003: 16)

2-3-Electronic Commerce and Information Technology

Information technology, the performance of individuals, organizations and governments have transformed the economic and social affairs, and even change people's thinking. Education, health, industry and manufacturing, commerce, banking, investment services and even the leisure and entertainment are all overshadowed by the effects of changes in technology. Information technology creates new jobs, new industries and the successive creation and major changes in lifestyle has brought about. Day world charm close to each other, the interaction of cultures, and ... Examples of these outcomes. From a scientific viewpoint, the present knowledge of genetic engineering technology in the aerospace, construction and future leader of one of the three branches of human knowledge and civilization is one tomorrow. Advances in information technology are so widespread that some

of the experts, with phenomena such as "the invention of steam machines" are considered synonymous. The economic dimensions of the "importance of achieving rapid accurate information" is the key to success in global competition.

E-commerce as one of the most important of which is derived from information technology advances have been achieved in light of the information technology (Mirab and others, 2003: 20).

2-4- Levels of electronic business

Electronic commerce can be divided into different levels. Each of the three main aspects of trade, exchange the product or service, process sales and after sales service can change from state to state, physical and very tangible and electronic software (or virtually so) to change. In the case of the traditional three operating business, and physical touch are totally, completely electronic commerce (the highest level of e-business) e have three operating modes. Various combinations of the different levels of physical and electronic form of e-commerce.

The e-commerce can be used in all or part of the business cycle. Business cycle of goods and services to suit all needs and find ways to trade agreement (search and negotiation), ordered, and paid the price (the agreed Vprdakht), activities such as after-sales warranty and after sales service has been established .

3- Hypotheses

The contents of the main hypothesis of this study is as follows:

First hypothesis: the security and confidentiality, the acceptance of electronic banking among bank customers Meli has a positive effect.

Second hypothesis: usefulness, the acceptance of electronic banking among bank customers Meli has a positive effect.

Third hypothesis: ease of use, the adoption of electronic banking among bank customers Meli has a positive effect.

Hypothesis IV: Managing information in electronic banking, electronic banking adoption among customers of the Bank Board has a positive effect.

Hypothesis V: The quality of the connection, the adoption of electronic banking among bank customers Meli has a positive effect.

The sixth hypothesis: the pleasure of being on the adoption of electronic banking among bank customers Meli has a positive effect.

4- THE RESEARCH METHODOLOGY

Because this study sought to determine and describe and identify factors affecting adoption of electronic banking customers Meli Bank is among the descriptive nature of the survey - are correlated. The study population consists of all customers in the branches of Community Bank of the West as a kind of electronic banking facilities (internet) Community banks have used Data for this study were collected from the two following methods.

The library in this study was to gather information about the history and literature of books and articles, dissertations, and search the Web sites is used.

Field Methods: In order to collect the data needed to evaluate the factors affecting customers using Internet banking services from the field method is used. The questionnaires were distributed through the branches of Meli Bank is attempting to collect data.

The model tested in this study Pykaraynn, six operating usefulness, ease of use, fun to be in the field of electronic banking, security and confidentiality, quality of connection as we determine the factors affecting adoption of electronic banking for measure the effectiveness of each factor on the adoption of electronic banking Pykaraynn questionnaire has been used

5- Results of statistical analysis assumptions

The results of this study were analyzed for each of the hypotheses are stated in the research, then by analysis of variance Friedman six main research hypotheses are ranked

The statistical analysis of the first hypothesis

Managing the security and confidentiality of electronic banking among bank customers has a negative impact

$H_0: \mu_s \geq 3$

Managing the security and confidentiality of electronic banking among bank customers has a positive impact

$H_1: \mu_s < 3$

Analysis of questionnaire data in the table is given below.

Table 1: The first hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H_0	0.05	0.00	99	-8.16

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t-H0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm H_0 , so the error level of 5% can be claimed that the security and confidentiality of the bank - the bank customers would Electronics Corp has a positive impact.

To determine the level of security and confidentiality of the adoption of electronic banking, with 95% confidence interval estimate is given in the table below.

Table 2: Statistical indicators of the usefulness of the electronic banking

Average	Standard deviation	Estimate the distance to the security and confidentiality of electronic banking, with 95%	
		Lower confidence limit	The high level of confidence
2.09	1.12	-1.14	-0.70

This data table shows that 95% of the average impact factor for the security and confidentiality of electronic banking between 0.70-and 1.14-located.

Statistical analysis of the second hypothesis

The second hypothesis that the beneficial effect of the adoption of electronic banking among bank customers Corp deals, statistical hypothesis to be considered are:

The usefulness of e-banking adoption among customers Meli Bank is Tasyrmsbt $H_0: \mu \geq 3$

Usefulness of the acceptance of electronic banking among bank customers has Tasyrmsbt Corp $H_1: \mu < 3$

Analysis of questionnaire data in the table is given below.

Table 3: Results for the second hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H_0	0.05	0.00	99	-7.64

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t-H0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm H_0 So the error level of 5% can be claimed that the usefulness of e-banking adoption among customers Meli Bank has a positive impact.

To determine the usefulness of the impact on the acceptance of electronic banking, with 95% confidence interval estimate is given in the table below.

Table 4: Statistical indicators of the usefulness of the electronic banking

Average	Standard deviation	Estimated useful operating distance of the acceptance of electronic banking, with 95%	
		Lower confidence limit	The high level of confidence
2.09	1.12	-1.14	-0.70

This data table shows that 95% of the average impact factor for the usefulness of electronic banking between 0.57-and 0.99-located.

Statistical analysis of the third hypothesis

The third hypothesis examines the impact on the ease of use of electronic banking among bank customers Corp deals, statistical hypothesis to be considered are:

Ease of use on the acceptance of electronic banking among bank customers have a positive impact

Corp $H_0: \mu \geq 3$

Ease of use on the acceptance of electronic banking among bank customers has a positive impact

Corp $H_1: \mu < 3$

Analysis of questionnaire data in the table is given below.

Table 5: The third hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H_0	0.05	0.00	99	-9.48

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t-H0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm H0, so the error level of 5% can be claimed that the ease of use and acceptance of electronic banking among bank customers Corp has a positive impact.

To determine the level of operating ease the adoption of electronic banking, with 95% confidence interval estimate is given in the table below.

Table 6: Statistical indicators of the ease of use and acceptance of electronic banking

Average	Standard deviation	An estimate of the operating ease of use and acceptance of electronic banking with confidence	
		Lower confidence limit	The high level of confidence
2.106	.98	-1.07	-.69

This data table shows that 95% of the average impact factor for eases of use and acceptance of electronic banking between 0.69-and 1.07-located.

Statistical analysis of the fourth hypothesis

The fourth hypothesis examines the impact of information on the adoption of electronic banking among bank customers Corp deals, statistical hypothesis to be considered are:

Operating information on the acceptance of electronic banking among bank customers have a positive impact
Corp H0: $\mu \geq 3$

Operating information on the acceptance of electronic banking among bank customers has a positive impact
Corp H1: $\mu < 3$

Analysis of questionnaire data in the table is given below.

Table 7: The fourth hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H ₀	0.05	0.04	99	-6.41

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t-H0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm H0, so the error level of 5% can be claimed that the information on the adoption of electronic banking among bank customers Corp has a positive impact.

To determine the effect of the agent to provide information on electronic banking, with 95% confidence interval estimate is given in the table below.

Table 8: Indicators of statistical information on the acceptance of electronic banking

Average	Standard deviation	Estimate the distance to provide information on the adoption of electronic banking, with 95%	
		Lower confidence limit	The high level of confidence
2.38	1.08	-.82	-.46

– The above table shows that 95% of this average impact factor of the information on electronic banking between 0.46-and 0.82-located.

Statistical analysis of the fifth hypothesis

Five hypotheses to examine the impact on the quality of the connection between the adoption of electronic banking customers pay Meli Bank, the statistical hypothesis to be considered are:

The connection between the quality factor for the acceptance of electronic banking customers have a positive impact on the Bank Board. H0: $\mu \geq 3$

The connection between the quality factor for the acceptance of electronic banking customers Meli Bank has a positive impact. H1: $\mu < 3$

Analysis of questionnaire data in the table is given below.

Table 9: The fifth hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H ₀	0.05	0.00	99	-11.73

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t-H0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm

H_0 , so the error level of 5% can be claimed that the quality of the connection on the acceptance of electronic banking among bank customers Corp has a positive impact.

To determine the quality of the connection on the acceptance of electronic banking, with 95% confidence interval estimate is given in the table below.

Table 10: Statistical indicators of the quality of the connection on the acceptance of electronic banking

Average	Standard deviation	An estimate of the quality of the connection on the acceptance of electronic banking, with 95%	
		Lower confidence limit	The high level of confidence
1.99	.99	-1.17	-.80

– a data table shows the average 95% confidence that the quality factor of the connection on the acceptance of electronic banking between 0.80-and 1.17-located.

The statistical analysis of the sixth hypothesis

The sixth hypothesis examines the impact of the quality factor enjoy being on the adoption of Electronic Banking Corp Bank pays customers, if the statistical assumptions are made:

The pleasure of being on the adoption of electronic banking among bank customers do not Tasyrmsbt

Corp $H_0: \mu \geq 3$

The pleasure of being on the adoption of electronic banking among bank customers has Tasyrmsbt

Corp $H_1: \mu < 3$

Analysis of questionnaire data in the table is given below.

Table 11: The sixth hypothesis analysis using T-Test

Test Results	Error level	Significant level	Degrees of freedom	The calculated T
Rejection H_0	0.05	0.00	99	-8.26

Given the significant level smaller than the error calculated between 1.96 and 1.96, and t- H_0 can be rejected is not so in other words, 95% confidence level can be sufficient to indicate that the sample data do not confirm H_0 , so the error level of 5% can be claimed that the pleasure of being on the adoption of electronic banking among bank customers Corp has a positive impact.

To determine the effect of pleasure on the acceptance of electronic banking, with 95% confidence interval estimate is given in the table below.

Table 12: Statistical indicators of the pleasure of being on the adoption of electronic banking

Average	Standard deviation	Estimate the distance to enjoy being on the adoption of electronic banking, with 95%	
		Lower confidence limit	The high level of confidence
1.99	1.01	-.95	-.56

This data table shows that 95% of the average impact factor for the pleasure of being on the electronic banking between 0.56-and 0.95-located.

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