

DETERMINING THE STATUS OF E-BANKING IN AGRICULTURAL BANK FROM CUSTOMER'S PERSPECTIVE, ATTITUDES, AND INTENTION OF USING, (CASE STUDY: BRANCHES OF AGRICULTURE BANK OF IRAN IN MARKAZI PROVINCE)

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ABSTRACT

In this research, it has been attempted to study and examine the effects of perceived usefulness, and the perceived ease of use, on user attitudes towards the use of e-Banking. Afterwards, it continues to deal with the impact of these factors on the intention of using e-banking through TAM technology model. Along the same line, and, after the introduction of the overall framework of research, the first chapter, data were collected through library and field methods. For field collection methods, a questionnaire consisted of 22 questions was designed, and were distributed among the sample statistical population. This population is the customers of Agricultural Bank in central province. In continuation, the completed questionnaires, were analyzed using statistical techniques of mean population, and t test in SPSS software environment. The results showed that, from consumers' point of view, the electronic banking of Agricultural Bank is in suitable position, in factors such as, perceived usefulness, and the perceived ease of use, customer attitudes towards e-banking, intention of using e-banking, and information technology.

KEYWORDS: E-commerce, Information Technology, Electronic Banking

INTRODUCTION

Although there are several levels in electronic banking, what makes it different from other banking system is the presence of hardware and software systems and processing of financial information by them. In other words, electronic banking, optimal integration all activities of a bank through the use of modern information technology all make it possible to provide all the services required by the customers. However, what the experts and clear-sighted public agree upon includes, taking proper advantage of technology hardware, software applications, and network, and integration of all activities and customer focus. (Gilani Nia and Mosavian, 2009). E-banking means the use of high-tech communications network for transferring of funds in e-banking system (Goudarzi and Zobeidi, 2008).

Research literature

Economics - commerce

E-commerce is: any transaction that is done through a computer mediated network, which could involve the transfer of ownership or the rights to use goods or services. The definition of e-commerce by Dokidis et al is : "E-commerce has led to the ability to exchange goods and services between two entities using electronic gadgets (Such as computers and networks)". (Khodadad Hoseini and Fathi, 2002).

Electronic Banking

As it is generally understood electronic banking is, optimal integration of all activities of a bank, Through the use of modern information technology, which makes it possible to provide all services according to customers' requirements. However, what the experts and clear-sighted public have agreement upon includes, taking proper advantage of technology hardware, software applications, and network, and integration of all activities, and customer focus (Gilani Nia and Mosavian, 2009).

Intension of using internet banking services

From Izen point of view, the intention of customers for using internet banking is their personal interest in the services provided for banking transactions. In other words, personal motivation is an inherent part of his awareness program which tries to benefit from internet banking service. (Ghafari Ashtiani et al., 2012).

Perceiving the ease of use

It is the degree to which a person believes using a particular system requires not much effort to learn, that is the extent of ease a person enjoys working with a system .(Gilani and Mosavian , 2009).

perceiving the usefulness

It is the degree to which a person believes using a particular system increases his performance, that is, the extent to which technology helps the person take greater advantage of existing facilities compared to other equal circumstances.

MATERIALS AND METHODS

Theoretical framework of research

Research shows that the following hypotheses can be proposed: **1.** From Customers point of view, Electronic Banking of Agricultural Bank is in suitable condition in terms of the perceived benefit. **2.** From Customers point of view, Electronic Banking of Agricultural Bank is in suitable condition in terms of perceiving ease of use. **3.** From Customers point of view, Electronic Banking of Agricultural Bank is in suitable condition in terms of customer view towards electronic banking. **4.** From Customers point of view, Electronic Banking of Agricultural Bank n is in suitable condition in terms of the intention of use electronic banking. **5.** From Customers point of view, Electronic Banking of Agricultural Bank is in suitable condition in terms of information technology.

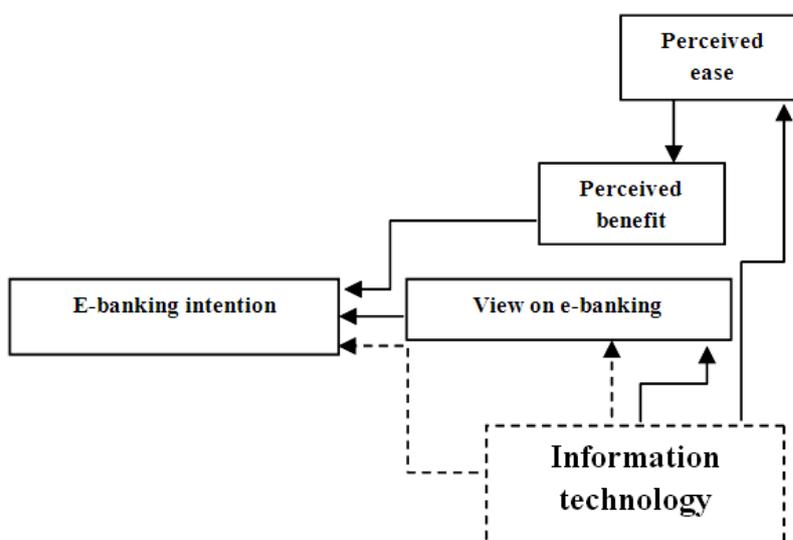


Figure 1: Analytical Model R (Lai and Lee, 2005)

The research method is a set the rules, tools, and valid guides (reliable), and organized to check the realities, the discovery of unknowns and to find ways to problem solving(Khaki, 2007). The research is of applied type research, and in terms of procedure, and identity is descriptive, and also in terms of time is short term.

Methods of data collection

The field method is used to collect data in this research. Data is collected by referring to Agricultural Bank branches in the central province, are collected, and also for formulation of the research literature the library type studies included Books, magazines, papers and thesis research of related topic are used .Data collection tool in this study is a questionnaire which is the most common tools for data collection in field type research. With the help of data collection tools, it is possible to collect necessary data from the (sampled) population, and with analysis and processing and conversion to information, then respond to the research hypotheses. Selection of tool type is a function of variety of factors including the nature, and methods of research. In the present study and also due to its nature, the most important and major data collection tool has been the a standard questionnaire. The questionnaire for this survey is extracted from an article by Lai and Lee (2005) and Monozliva *et al.*, (2010) .

Table 1: Questions composition based on research variables

Questions	Variables
1-6	Perceived efficiency
7-9	Perceived ease of use
10-12	View
13-15	Intention of use
16-22	Information technology

Statistical population, sample size and sampling method

The sample size, and sampling method include the number of people whose attributes are similar to communities, and represent the community, and enjoy the heterogeneity and homogeneity of the population. (Hafez Nia, 2005, 121). In order to determine the sample size, the following equation which is described below is used:

$$n = \frac{Z_{\alpha/2}^2 \times pq}{\epsilon^2} \tag{1}$$

In the above equation, P=0.5, and q= 0.5, and also the rate of error is 0.05 calculations are as follows.

$$n = \frac{(1.96)^2 \times 0.5 \times 0.5}{(0.05)^2} = 384.16 \cong 385 \tag{2}$$

Therefore for this study, 385 subjects will be selected as sample. Sampling type is layer (cortical). In the (cortical) sampling layer, and in order to be conspicuous, the ratio of different groups should be similar to the ratio of sample population. It is crucial that, a suitable variable be selected for layering. The variables selected for layering, represents the attributes that we certainly want it to be a true representation of the sample population. By selecting the mentioned variable and based on that, we divide the sampling frame into groups, and then by regular sampling, we select the proper proportions of individuals within each layer (Khaki, 2008). Distribution methods are shown in Table 2.

Table 2: Classification of sample population

Ratio of branch to total branches	Number	Type of branch
6%	4	First grade branch
16%	10	Second grade branch
32%	20	third grade branch
46%	29	Fourth grade branch
1	63	total

Then, with the proportion of the ratio of each group to the total population, a total of 400 questionnaires were distributed among the customers of branches, and a total of 302 questionnaires were collected.

RESULTS AND DISCUSSION

In the present study the data obtained was analyzed using inferential statistics method, and then, the mean statistical techniques of population and t-test will be used. Data analysis will be conducted by SPSS software. In this test, the hypothesis raised about the mean population will be examined at level α error. The T test statistic has $n-1$ degree of freedom and is calculated using the following equation. In this equation \bar{x} is sample mean, $S_{\bar{x}}$ is standard deviation for \bar{x} which is calculated by $S_{\bar{x}} = \frac{s}{\sqrt{n}}$

$$t = \frac{\bar{x} - \mu_0}{S_{\bar{x}}} \tag{3}$$

This test is used for quantitative variables, and in some cases, it is used to recognize the impact or the lack of impact of a variables in the study of a particular situation.

Table 3: the results of research hypothesis

result	Sig level	T test	hypothesis
confirmed	0.00	66.61	From Customers point of view , electronic banking of Agricultural Bank is in suitable condition in terms of the perceived benefit
confirmed	0.00	44.47	From Customers point of view , electronic banking of Agricultural Bank is in suitable condition in terms of perceived ease of use
confirmed	0.00	58.07	From Customers point of view , electronic banking of Agricultural Bank is in suitable condition in terms of customer view towards electronic banking
confirmed	0.00	51.47	From Customers point of view , electronic banking of Agricultural Bank n is in suitable condition in terms of the intention of use electronic banking
confirmed	0.00	14.56	From Customers point of view , electronic banking of Agricultural Bank is in suitable condition in terms of information technology

CONCLUSION

This study has examined the condition of electronic banking of Agricultural Bank in the central province .The statistical population of the study were all Agricultural Bank customers in central province from which a total of 302 questionnaires were collected.Research methods in terms of objective was application type , and because of the nature, it falls into the descriptive research type. The comparison of mean test of a population was used for data analysis. The research results showed that all hypotheses were confirmed, and electronic banking of Agricultural Bank enjoys a suitable condition in terms of perceived usefulness, perceived ease of use, and customer attitude towards internet banking.

Suggestions about hypothesis

Introduce more internet banking benefits for customers,Television advertising programs should Emphasize more on introducing the benefits of internet banking Such as high speed and unlimited access,Create brochures to introduce internet banking free distribution of it in bank branches , Discount on banking charges for those customers who use internet banking , Designing a simple model for using the website, and placing this training file on users of internet on the web site , allowing users to download the files so as they can read and learn how to use the website , and work with it. Web design must be friendly, and the site design should contain colors and designs which in addition to being consistent with the content of the website, it must also meet the objectives of the bank, as well as, user's interest. Website Templates should be designed in such a way that prevent user confusion, and easily provide the information required by the user, website should also provide services and its data integrity, must be comprehensive, and maximum amount of information which is needed by the user be available to him. Online Support System Design allows the user to have access to the bank on a 24-hour basis, and express their problems and suggestions, or their criticism, and thus see the results.

Creating the culture of using internet banking in customers by introducing the system to the clients. Deal with the clients who are dissatisfied with electronic banking services, through creating a satisfactory and positive attitude in the use of internet banking among them. Applying a strategy to promote trust in the web site, in order to change the attitude of those who have a negative attitude towards Internet Banking. Web should have the possibility to create a user's profile for each user, so he can go to his own personal page and do whatever he desires .Obviously, the personal profile will create more satisfaction and greater security for the users.

The website should be provided with an error correction system, for example, if a user made an error during an activity, then realized his mistake, there should be the possibility of correcting it. This is particularly more important for banks because of the greater risks than their users, and in general, error correction system provides the user with a sense of security. Integration of internet banking systems with cell- phone system, so that any financial transactions done, automatically sends an SMS to a mobile phone of account holder and makes him fully aware of the transaction, and thus reducing the possibility of abuse and fraud by others. Buying enough bandwidth for Website to have the highest rate of fast financial transactions performance. Provide user with individually special code to prevent the misuse by others Establishment of a Support Unit for website for tracking and resolving potential customers' problems that might occur.

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