

Study of Factors affecting the Adoption of Mobile Banking Customers in the Case of Study in Semnan Province

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ABSTRACT: According to statistics, the diffusion of mobile devices is higher than any other technology this issue, mobile commerce has brought to the world revolution with the same speed of the developed countries, in developing countries is common. Cell Bank Mobile is one of the main areas of trade and a large wide impact on other areas of its mobile business. Much of the money transfer, mobile commerce network is carried out through banks and banking system they are be. But in Iran, due to the novelty of banking and financial regulation so far has not found the appropriate place on the basis of the present study was to investigate the factors influencing the use of mobile banking bank customer's Semnan has been paid.

Keywords: mobile Devices, Mobile Commerce, Cell Bank Mobile, Financial Regulation.

INTRODUCTION

One of the innovations that developments in information and communication technology have experienced significant growth is Bankdaryalktrvnyk. For this reason, banks move toward electronic banking and financial services, in particular electronic commerce will have a significant role in trade increases. Banking via mobile phone or mobile banking is one of the aspects of electronic banking - the minimum period of time banks for use by customers, advertise it well. But the important thing associated with Hmrah bank, acceptance of this technology and set aside procedure Traditional from it.

Today's world and the global economy-wide developments in the field of information exchange and the development of information and communication technologies. This, the use and adoption of methods and policies to manage the economic activities is inevitable. Today, based on the foundations of information management and new communications require different mechanisms and infrastructure to create the enabling environment for the development of business and entrepreneurship, which may be the most important infrastructure development, e-commerce and e-banking as a result (Dusan, 2004). The banking system is the first structure that broke with the impact of information technology as a factor for integration and the massive increase its influence, modern technology in this century based on information technology (IT) The forefront of its activities, thus the banks to attract more customers and expand and diversify its services with new technologies and developments in information and communication that are synchronized and aligned in this way the structural changes in payment systems money and facilitate customer service have so many bank managers claim the importance and necessity of this phenomenon, especially considering their banking structure with one of the main reasons for this approach, and major public acceptance of e-commerce has (Joseph et al., 2009).

Technologies such as internet banking, phone banking and mobile banking in recent years, as ways to maintain customer loyalty and increase market share has become prevalent Have. E-banking is the optimal

integration of all banking activities through the use of modern information technology to offer all services Provides necessary. What is the definition of a common electronic banking, following:

1. The use of information technology include: A - the appropriate application, b - hardware, C - Network
2. Consolidation of all activities
3. The customer orientation

Mobile Bank m-commerce is one of the most widely used and popular. Mobile M-commerce transactions, the banks can be placed in the second group activities. The advantage is obvious; perform banking operations in different locations and with simple means. This service as a leading system and new customers located in the country of interest. Since the major problems emerging technologies, lack acceptance and actual use by users, therefore, the implementation of the research is necessary to identify factors influencing them. It seems that this problem on mobile application development Bank of influence is important because faced with updating technology we is still facing in welcomed customers not after. Despite the advantages of mobile Bank and finance Transition according banks, accepting and using it is not satisfactory, so it is important to identify the factors contributing to the reception.

Benefits based on mobile banking

Currently, the best solution is to improve the mobile banking technology. The cable can be used due to the lack of mobile banking in countries like Iran, which lacks infrastructure are elaborated as an alternative to e-commerce The structure of communication needs to be. The offer mobile banking services through many advantages for banks will have to be mentioned in the following are some of them:

- Reduction in personnel costs
- Reduce management costs
- No need to connect to the Internet to conventional methods
- Providing banking services to its customers at any point that needs to be
- Customer satisfaction
- No need for a large number of branches in different regions
- Providing banking services at different hours of the day
- Can be used in all areas
- Government oversight work and learning to computers and the Internet literature accepted theories
- Speed and better security than the Web

Also, to hand the from comparison price all goods every service and to way general bar costs and every from services banking a door method banking traditional and semi mechanization and banking difference able great to show A. To Therefore, That the costs a door banking ratio to banking traditional and semi mechanization to respectively 98% and 99% reduction and partly cloudy.

Objective research phrase from understand and identified factors were that accepted and use from services banking EBy customers a door country Iran to under impact the and A. Results Show Donor impact Variables sex and character social on admission card of credit and lack impact age a door. In Case variables connected with technology new, the advantages relative impact positive, risks impact negative and complexity and adaptability impact means between on accepted cards and CREDIT No.

Results research show the among property of art Collection and Admission Banking Electronic Relation Significant Existence There. In Case Property of character customers, Relation Significant among age and Level education with admission services banking electronic to hand respectively, living room it that a door about variables sex and level money relation significant among variables observation there a door Year 2009 S.VAF AEI thesis own under title factors effective on accepted banking internet bank development export, model accepted technology that with use from components marketing relationship expansion data goods for identified and priority classification factors effective on formation decision and behavior customers bank development export a door accepted and use from services banking internet case use the data is. In the research variable feeling application be most the impact to on accepted have and variables next to respectively. Feeling ease register, the familiarity with banking internet, confidence customer and satisfaction customer respectively.

Community Statistics the research contains all 13 million holders phone along that customer bank and were that from between they with reference to centers order and store and great sample and selection respectively. Results research show the advantages relative, ability use trial and diversity needs banking customer's impact positive on accepted banking from through phone along the living room the risks understanding by, barrier accepted banking from through phone along respectively. This Research impact self-reliance computer to on intent behavior users from through variables feeling application and, feeling ease user and feeling confidence show the variables feeling ease user most impact to from opinion users a door formation intent behavior customers have is. So from its variable feeling confidence a door rank next and variable feeling application is a door rank end.

The study show that satisfaction customers legal from banks on willingness they on use from banking effect straight No. with the living room from there that satisfaction customer effect able great on two component others the confidence and commitment there, and the two variable on Willingness customers to use from banking effect Straight have Therefore, It can be consequently, to that satisfaction customer to the face other straight on Willingness customers to use from banking effect straight are. Therefore, it can be consequently, to that satisfaction customer to the face other straight on Willingness customer to use from banking effect there.

A door Year 2007 investigation other about accepted pay from through phone along from the customers by Nina Malate performance respectively. Variables independent case uses a door research he is from:

- The advantages relative: Possibility pay a door every time and every location and lack required to standing a door queue for performance affairs bank.
- Complexity: Level and that feeling the use from an innovation and be the problem and complex is.
- Costs use costs some that use from an innovation and be for use users to along have is.
- Risks understanding goods using other allowed from phone together.
- Customer use benefits pay from through phone along on to Customer use like existence queue, weakness ora lack of other method and pay, hurry have and required ago forecast yet there.

METHODOLOGY

Functional and descriptive study population consisted of all bank customers are the equivalent of 6,000 people in 2014 is estimated in accordance with an error sample of 95 randomly selected to be 0.1. From the 73 were male and 2 two were men.

RESULTS

The purpose of the study, the following hypotheses have been proposed:

Ease of use on the willingness of the bank, along with its impact.

Perceived usefulness on the willingness of the bank, along with its impact.

Perceived security on the willingness of the bank, along with its impact.

Trust perceived willingness of the bank, along with its impact.

Table 1. All the independent variables on the use of mobile banks have a significant direct effect.

Independent variable	Dependent variable	Standardized effect	Test	A significant area	Correlation
Ease of use	Using Cell Bank	0.53	1.98	0.000	0.45
Perceived usefulness	Using Cell Bank	0.46	1.56	0.000	0.43
Perceived security	Using Cell Bank	0.62	1.98	0.000	0.54
Perceived trust	Using Cell Bank	0.52	1.92	0.000	0.49
Perceived pleasure	Using Cell Bank	0.61	1.53	0.000	0.54

Positive correlation is also significant correlation with all the variables show a willingness to use mobile banking.

CONCLUSION

Based mobile banking as a new technology in the mobile industry has ample room for growth and this need to study and identify the factors affecting the adoption of these services shows. Based mobile banking is one of the newest achievements in the field of technology in the banking industry is one and has many advantages for banks and their customers have provided. Remain in a competitive environment, reduce costs, enable communication activities more broadly, saving time and cost, easier access and at the same time providing higher speed services based on mobile banking can be advantages for customers has brought banks. The Favorites bankers to knowing what factors and other factors such as the increased use of services based on mobile banking customers is justified by factors give effect to the acceptance and use of the services, facilities planning more appropriate to accelerate the deployment of users based on mobile banking faster and benefit from the advantages of this new phenomenon for banks and users of the services provided. The results show that perceived enjoyment and perceived security strongest correlation with the desire to use the software are also discussed all aspects of the relationship with the bank along with application software. Due to the innovative

features of mobile banking with a considerable degree of consumer acceptance is decided by the decision. Therefore, it is suggested that future studies on other factors affecting the paid admission.

Conflict of interest

The authors declare no conflict of interest

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