Categorization the factors influencing the use of Electronic Banking by customers of Iranian Banks using Interpretive Structural Modeling (ISM) approach

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\textbf{Abstract}

Today, banking industry is rapidly changing. With the development of the international economy and markets competitiveness, banks are also affected; a leading force in this environment is technology that led to break legal, geographic and industry obstacles and has created new products and services. On the other hand, before offering any new services, the research must be carried out in the field of new services conformity with the community’s needs and what system can provide these services to customers well. It is obvious, if customers don’t adopt electronic banking system, its providing will face to failure. The aim of this article is presenting a model to identify the components and their grading using a interpretive structural modeling approach: To identify the factors affecting customers towards using electronic banking. In this study have been used MATLAB 12 and MS VISIO 2007 and MS EXCEL 2007 tools for analyzing data. Finally, Perceived Ease to use variable has been identified as the cause of causes and other factors respectively include Trust and information about services and benefits, and security and convenience and attitude and perceived usefulness. The output of this study can serve as a tool in the hands of managers and policymakers of Iranian Bank to develop and strengthen effective components.

\textbf{Keywords:} Electronic Banking, Interpretive Structural Modeling (ISM), Iranian Bank.
References


