Developing a model for application of electronic banking based on electronic trust

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ABSTRACT

This study develops a model for application of electronic banking based on electronic trust among costumers of Day bank in KhoramAbad city. A sample of 150 people was selected based on stratified random sampling. Questionnaires were used for the investigation. Results indicate that technology-based factors, user-based factors, and trust had negative relationships with perceived risk types including financial, functional, personal, and private. Moreover, trust including trust in system and trust in bank had a positive relationship with tendency to use and real application of electronic banking.

1. Introduction

With the advent of technology in human life, many changes have been appeared within organizations, which include not only organizational structures, but also the nature and role of business sections (Abedi Jafari et al., 2012). Electronic banking plays essential role for achieving electronic commerce, which in parallel with global monetary and financial systems, facilitates functions and activities of electronic commerce. Application of electronic systems in global finance and credit institutes maintains an increasing trend and the number of users of electronic banking services has been increased over the past two decades. Considering the impressive influence of electronic commerce on global markets together with the importance of credit and monetary exchanges in any type of economical-commercial transaction, it is essential for money exchange tools and contexts to be of acceptable growth along with development of electronic commerce. In this regard, the banks have been active in absorbing more costumers and expanding their services and have adapted themselves with new communication and information technologies. To achieve this, the banks have concentrated