



## Effective factors on the acceptance mobile bank services from customers of Saderat bank branches in Rasht

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### ABSTRACT

Today, if a bank is not able to provide non-attendance services and electronic bank services for its customers, it will be condemned to bankruptcy. Therefore, one of the cases that have been popular is mobile bank issues. According to the present statistics, coefficient development of the usage of a mobile is more than any other technology, and it has caused a business mobile evolutionary that progressed in developed and developing countries rapidly. Nowadays, with the development of the electronic business and Internet in economical and bank sections, the costumers are satisfied to use of mobile bank. So, this present study investigates effective factors on the acceptance mobile bank services among the costumers of Rasht Saderat bank branches. To access research purpose, the costumers of Rasht Saderat bank have been examined. Moreover, a standard questionnaire has been used to collect data and Regression method to analyze data and research hypothesis testing. In this study, eight factors including perception profit, ease of use, the perceived cost of usage, precept risk, reliability, validity, the need of personal interaction and adaptation to the needs and lifestyle have effected on the acceptance of mobile bank services. Findings show that perceptions profit, ease of usage, reliability, validity, adaptation of needs, and lifestyle have positive effect on the acceptance of mobile bank services, meanwhile perceived cost of usage, precept risk, the need of personal interaction have a negative effect.

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### 1. Introduction

Information technology is increasingly changing the world to a form which we know it. These changes that began in the late of 20 century developed in the early 21 century. It was caused changes in the economical sections like banks that had not already been occurred. It influenced on both the structure of industry and the nature of competition. In the turbulent environment and accelerating changes, economical institution had to change their own reaction method in market, as they focus more on the costumers and less on the providing services. Instead of short time view, they followed long time view (Lin, 2012). The entry of banks into vast area of information technology are able them to improve significantly in providing electronic services. They introduced the new method in their costumers to perceive their requirement services faster and better than before. Therefore Iranian bank also should adjust themselves on modern technology and international banking. One of these of technologies - included of subcategory of banking- is banking upon

cellphone or mobile bank. Mobile bank is defined as a channel in which costumers interact in a bank by a set mobile. Mobile bank services provide an opportunity to its users to check always their bank accounts by handhold communication device and do daily transaction. Mobile bank services include of checking account balance in accounts, stopping check payment, transportation and transmission money from an account to another account and so an. Mobile bank is a payment method that help decrease significantly expenses and It also follows Increasing customer satisfaction to access to financial transactions such as checking of financial balance, exchanges and payments by a set mobile at any time and places. Mobile bank has many advantages to make us pay attention to it more and more like no restriction in place (in the area where coverage of telecommunication), applying of a minimum possibility in the use of it, and increasing development of mobile among users (Thomas et al., 2011). According to the mobile banking guide, almost 400,000 mobile operators active in about 133 countries to record from 4 to 6 new costumers in matter of second (Gikandi and Bloor, 2010). Mobile payment services play an important role in mobile

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business services. Mobile payment system should be accepted to can be successful and survived. According of the reality of market, first there is much discussion to be solved before expecting increasing reception. Not only mobile payment industry faces to the technology problem, but also it encounters with faults in finding profitable business models. It is essential to digitization the process of payment to be successful in electronic business. Also the emergence of mobile business is prepaid required in noncash payment to purchase physical goods and digital wireless. Finally, it is essential to improve mobile payment system. Therefore, the identification of trends trade customers to use mobile services is effective, and it can play a key role in developing these services. According to this fact, some researches should be done about the identification of effective factors to reception of banking system by users; on the other hand, due to large number of visitors, it seems not to be good, customer trend to use of mobile services. Therefore this study examined effective factors on the acceptance of mobile bank services from customer Rasht Saderat bank branch. So this question was raised: "which are the effective factors on the acceptance of mobile bank services from Rasht Saderat bank branch?"

## 2. The researches importance and necessity

Electronic banking seeks to access many different approaches due to the Market needs, rapid environmental changes, banks, and its customers. These approaches based on internet bank, Home banking, telephone banking, services upon TV, management Networks, and ATM. In fact, Electronic banking included of all electronic channel that the users use of it to access to their accounts, the transportation of money, and bill payment. These channels included of telephone, Internet, mobile, and digital TV (Lu et al., 2003). Hence if a bank is not able to provide a non-attendance services and Electronic banking services, it condemned to the bankruptcy. Accordingly, it is necessary to be changed in traditional banking to electronic banking, and we cannot consider it as a choice. In this regard, one of the cases that have been considered in the ten past decades was mobile bank (Wu and Wu, 2010). According to the present statistics, coefficient development of the use of a mobile is more than any other technology, and it has caused a business mobile evolutionary progressed in development country and developing countries (Taghavifard and Torabi, 2010). In studies in 2009 that done on 4190 people indicate that only 51% reported that has used mobile bank. However, only 19% of worldwide people use of mobile to do their banking activities. This percentage in European countries is only 5% and in Latin American country is 7% (Cruz and Laukkanen, 2010). In Iran, the banking is done by mobile in the many banks, but it has not been popular completely (Taghavifard and Torabi, 2010). With the development of Electronic business and Internet in economical and bank sections, costumers

are persuaded to use of mobile bank. Also this technology is a way to decrease costs and a competition way to the traditional banking. Technologies included of ATM, Internet banking, telephone banking, and mobile bank has been progressed as a Ways to maintain customer loyalty and increase market share in recently years. In the other words, Bank makes use of this technology to meet the challenges of competition that imposed by online banks and competitors and a way to decrease costs (Taghavifard and Torabi, 2009; Sesuna, 2014). In the other words, some finding researches suggest the reasons of non-use of this technology included of concerns about the security of online payments, ease of payment with other method, reluctance to pay online, the uncertainty of this technology, no need to use mobile banking, difficult adjustment operations, and the lack of direct answers to questions. Also, others factors were mentioned in another research such as no special motivation for the use of mobile banking, the uncertainty of this technology, its complexity, time-consuming, failure to do home banking and phone fees (Kuisma et al., 2007).

Any research should be done in principle and with a theoretical framework. The theoretical framework is a basis that shows us how a research is done. It is a logical, development, descriptive, and complete network among variables which obtain by observation, interview, and studying literature and object. Consequently, after identification of appropriate variables, the network of relations should be established to make the related variable and test them, because theoretical frame work is an important step in the process of research with this explanation, we use the model of Hanafizadeh et al. (2014) as shown in Fig. 1.

## 3. Research hypotheses

- H<sub>1</sub>:** Perceived usefulness has positive impact on the acceptance of mobile banking services.
- H<sub>2</sub>:** Ease of use has positive impact on the acceptance of mobile banking services.
- H<sub>3</sub>:** Trust has positive impact on the acceptance of mobile banking services.
- H<sub>4</sub>:** Perceived cost of using has negative impact on the acceptance of mobile banking services.
- H<sub>5</sub>:** Perceived risk has negative impact on the acceptance of mobile banking services.
- H<sub>6</sub>:** The need for personal interaction has negative impact on the acceptance of mobile banking services.
- H<sub>7</sub>:** Credibility has positive impact on the acceptance of mobile banking services.
- H<sub>8</sub>:** Compatible with the needs and lifestyles has positive impact on the acceptance of mobile banking services.

## 4. Research literature

1. A research was done by Hanafizadeh et al. (2014) with the title of "Acceptance of mobile banking by Iranian customers" in 2014. Findings show that eight factors included of precept profit, ease of use,

the perceived cost of use, precept risk, reliability, validity, the need of personal interaction and

adaptation to needs and lifestyle affected on the acceptance of mobile bank services.

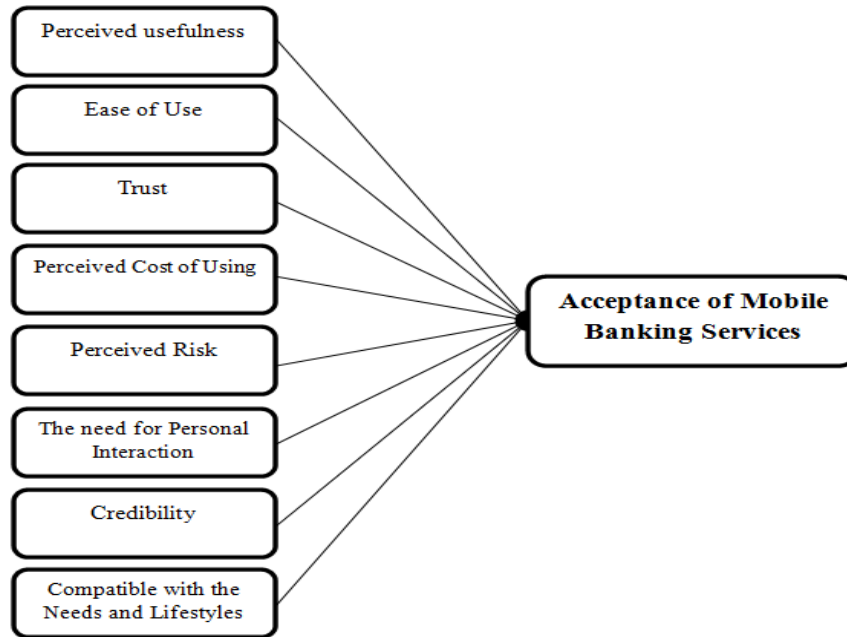


Fig. 1: Research model (Hanafizadeh et al., 2014)

2. A research was done by Lin (2011) and co-workers with the title of “Examine the experience of mobile banking: the impact of innovation and reliability features based on knowledge” in 2011. Findings indicate that comparative advantage, ease of use, adaptation, and competency has a positive effect on the attitude to use of mobile bank services.
3. A research was done by Lin (2011) with the title of “Examine the experience of mobile banking: the impact of innovation and reliability features based on knowledge” in 2011. Findings show that expected performance, the relation between technologies and its functions, social impact and terms facilitators of technology have an important effect on the consumer acceptance. Also, it has an important effect on the relation between technology and its functions.
4. A research was done by Constantiou et al. (2010) with the title of “Examine the experience of mobile banking: the impact of innovation and reliability features based on knowledge” in 2010. Findings show that these factors such as compatibility, perceived benefits and risks are the most important barriers in the acceptance of this technology.
5. A research was done by Ghaffari Ashtiani et al. (2013) with the title of “examine of factors on the acceptance of mobile bank among Arak Parsian bank customers” in 2013. Findings show that ease of use is as an important factor to use of mobile bank.
6. A research was done by Hashemian and Isaii (2013) with the title of “the examination and identification of key factors on the acceptance of cell bank by customers” in 2013. Findings indicate that the quality of services, reliance on banks,

expected function, the relation between technology and its functions, expected efforts, facilitating conditions, information about services, efficacy and personal innovation have significant effect on the acceptance of cell bank, but efficacy, personal innovation, and awareness have a less effect on the acceptance, and it has not significant correlation to the customer satisfaction.

## 5. Research methodology

This present study, according to the method of collecting data, is concluded of a descriptive research. The descriptive research is done in several types that we used of measurement research. Also it is a practical research and contains several variables to examine effective factors on the acceptance of mobile services from Rasht Saderat bank branch. According to the method, it is included if correlation.

In this study, statistics population is customers of Rash Saderat bank branch. Since the capacity of statistics population is unlimited, it is impossible to collect data from the entire community so, we select a sample of statistics population. The capacity of statistics population is calculated in following formula:

$$N = \frac{z_{\alpha/2}^2 S_x^2}{\epsilon^2}$$

First, we distributed 30 questionnaires among customer of Rash Saderat bank branch, according to preliminary sample variance and the 5% level, the number of sample was estimated to be 423.

$$N = \frac{z_{\alpha/2}^2 S_x^2}{\epsilon^2} = \frac{(1.96)^2 \times (0.524)^2}{(0.05)^2} = 423$$

To collect more and valid data, the questionnaires distributed among 450 in which 423 cases were acceptable and analyzed.

We used of a standard questionnaire's which is confirmed by famous experts and researchers in marketing and management. However, we showed the questionnaire to experts and professors in management and banking field to be verified it. An introductory study to distribute questionnaires between 30 customers of Rasht Saderat bank branches was taken measured before the final distribution to determine reliability of questionnaires and then was computed via SPSS Cronbach's alpha 'coefficient. Considering that the least coefficient of reliability of researching questionnaires is 0.70, it will be noticed that the Cronbach's alpha coefficient product for all variables is upper than this quantity. Therefore it can be claimed that the reliability and validity of research questionnaires are desirable.

First, we distribute a questionnaire among 30 customers of Rash Saderat bank to make a preliminary study, and then reliability coefficient was estimated by SPSS software (Table 1). Since the minimum reliability coefficient for Research Inventory is 0.70, Cronbach's alpha coefficient obtained for all variables of this amount is higher. Therefore, it can be argued that this research is valid.

**Table 1:** Table reliability related to the questionnaire

No.	Variables	Cronbach's alpha
1	Perceived usefulness	0.823
2	Ease of Use	0.885
3	The need for Personal Interaction	0.814
4	Perceived Risk	0.801
5	Perceived Cost of Using	0.840
6	Trust	0.878
7	Credibility	0.808
8	Compatible with the Needs and Lifestyles	0.858

## 6. Test of research hypothesis

**H<sub>1</sub>:** Perceived usefulness has positive impact on the acceptance of mobile banking services (Table 2).

**Table 2:** Regression testing between perceived usefulness and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
perceived usefulness and acceptance of mobile banking services	0.695	0.483	0.695	0.000	1.851

Regarding to the Table 2 it is observed that a meaningful amount of level has been gained is lower than 0.05 (0.05>Sig =0.000). Therefore, perception usefulness has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect intensity of perception usefulness variable and trend to use is 69.5%.

According to the mark of BETA the direction is positive. Besides, fixing coefficient between two perception usefulness variable and acceptance of banking mobile phone equals 0.483 that denotes perception usefulness variable can anticipate the quantity of banking mobile phone services up to 48.3.

**H<sub>2</sub>:** Ease of use has positive impact on the acceptance of mobile banking services (Table 3).

**Table 3:** Regression testing between ease of use and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
ease of use and acceptance of mobile banking services	0.483	0.234	0.483	0.000	1.658

Regarding to the Table 3 it is observed that a meaningful amount of level has been gained is lower than 0.05 (0.05>Sig =0.000). Therefore, ease of use has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of ease of use variable and acceptance of mobile banking services is 48.3%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two ease of use variable and acceptance of banking mobile phone equals 0.234 that denotes ease of use variable can anticipate the quantity of banking mobile phone services up to 23.4.

**H<sub>3</sub>:** Trust has positive impact on the acceptance of mobile banking services (Table 4).

**Table 4:** Regression testing between trust and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
trust and acceptance of mobile banking services	0.260	0.067	0.260	0.000	1.592

Regarding to the Table 4 it is observed that a meaningful amount of level has been gained is lower than 0.05 (0.05>Sig =0.000). Therefore, trust has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of trust variable and acceptance of mobile banking services is 26%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two trust variable and acceptance of banking mobile phone equals 0.067 that denotes trust variable can anticipate the quantity of banking mobile phone services up to 6.7.

**H<sub>4</sub>:** Perceived cost of using has negative impact on the acceptance of mobile banking services (Table 5).

**Table 5:** Regression testing between perceived cost of using and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
perceived cost of using and acceptance of mobile banking services	0.549	0.302	-0.549	0.000	1.647

Regarding to the Table 5 it is observed that a meaningful amount of level has been gained is lower than 0.05 ( $0.05 > \text{Sig} = 0.000$ ). Therefore, perceived cost of using has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of perceived cost of using variable and acceptance of mobile banking services is 54.9%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two perceived cost of using variable and acceptance of banking mobile phone equals 0.302 that denotes perceived cost of using variable can anticipate the quantity of banking mobile phone services up to 30.2.

**H<sub>5</sub>:** Perceived risk has negative impact on the acceptance of mobile banking services (Table 6).

**Table 6:** Regression testing between perceived risk and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
perceived risk and acceptance of mobile banking services	0.492	0.242	-0.492	0.000	1.524

Regarding to the Table 6 it is observed that a meaningful amount of level has been gained is lower than 0.05 ( $0.05 > \text{Sig} = 0.000$ ). Therefore, perceived risk has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of perceived risk variable and acceptance of mobile banking services is 49.2%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two perceived risk variable and acceptance of banking mobile phone equals 0.242 that denotes perceived risk variable can anticipate the quantity of banking mobile phone services up to 24.2.

**H<sub>6</sub>:** The need for personal interaction has negative impact on the acceptance of mobile banking services.

Regarding to the Table 7 it is observed that a meaningful amount of level has been gained is lower than 0.05 ( $0.05 > \text{Sig} = 0.000$ ). Therefore, the need for personal interaction has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of the need for personal interaction variable and acceptance of

mobile banking services is 46.5%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two the need for personal interaction variable and acceptance of banking mobile phone equals 0.216 that denotes the need for personal interaction variable can anticipate the quantity of banking mobile phone services up to 21.6.

**Table 7:** Regression testing between the need for personal interaction and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
the need for personal interaction and acceptance of mobile banking services	0.465	0.216	-0.465	0.000	1.1.743

**H<sub>7</sub>:** Credibility has positive impact on the acceptance of mobile banking services (Table 8).

**Table 8:** Regression testing between credibility and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
credibility and acceptance of mobile banking services	0.329	0.108	0.329	0.000	1.983

Regarding to the Table 8 it is observed that a meaningful amount of level has been gained is lower than 0.05 ( $0.05 > \text{Sig} = 0.000$ ). Therefore, credibility has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of credibility variable and acceptance of mobile banking services is 32.9%. According to the mark of BETA the direction is positive. Besides, fixing coefficient between two credibility variable and acceptance of banking mobile phone equals 0.108 that denotes credibility variable can anticipate the quantity of banking mobile phone services up to 10.8.

**H<sub>8</sub>:** Compatible with the needs and lifestyles has positive impact on the acceptance of mobile banking services.

Regarding to the Table 9 it is observed that a meaningful amount of level has been gained is lower than 0.05 ( $0.05 > \text{Sig} = 0.000$ ). Therefore, compatible with the needs and lifestyles has positive effect on banking mobile phone services acceptance. In addition, based on this table it can be said the effect of compatible with the needs and lifestyles variable and acceptance of mobile banking services is 57.2% According to the mark of BETA the direction is positive. Besides, fixing coefficient between two compatible with the needs and lifestyles variable and

acceptance of banking mobile phone equals 0.327 that denotes compatible with the needs and lifestyles variable can anticipate the quantity of banking mobile phone services up to 32.7.

**Table 9:** Regression testing between compatible with the needs and lifestyles and acceptance of mobile banking services

	R	R <sup>2</sup>	Beta	Sig.	Durbin-Watson
Constant				0.000	
compatible with the needs and lifestyles and acceptance of mobile banking services	0.572	0.327	0.572	0.000	1.367

## 6. Discussion and conclusion

With the rapid development of electronic business and Internet in financial and banking, people are persuaded to use mobile bank, because this kind of banking plays a key and important role in electronic payment. Currently, banks achieved of various advantages in providing electronic banking services that can be referred to less transaction costs, providing 24-hour service, increase efficiency in the process of banking. Banking by mobile services is one of the latest electronic distribution channels for banks that technology plays an important role for them and increases the surplus value for the banks and its customers. According to the identified advantages, this system is popular in Asian and European countries. In this present study, we examined effective factors on the acceptance mobile bank services from Rasht Saderat bank branch. Therefore, we introduced 8 Hypotheses to show the correlation between these variables. Findings indicated that precept profit, the ease of use, reliability, validity, adaptation to needs, lifestyle have positive effect on the acceptance of mobile services, but perceived cost of use, precept risk, the need of personal interaction have a negative effect in which findings are equal to the findings of Constantiou et al. (2010) and Hashemian et al. (2012). Generally, findings indicated that the used model in study predicts effective factors on the use of mobile bank services among customers of Rasht Saderat bank branch helps to the bank managers in identification of strategy.

## 7. Suggestions for research results

Concerning the first hypothesis, it was shown that perceived efficacy has a positive effect on desire to use Phone-Bank services. Hence, it is proposed that banks introduce this new system and its efficacy and advantages through collective media such as radio and television. Banks can emphasize on benefits such as accessibility, mobility and 24 hour use of this system, so that customers understand the

efficacy of using this system and be persuaded to use this new service.

Concerning the second hypothesis, it was shown that the perceived ease of use has a positive effect on desire to use Phone-Bank services and this ease of use means the expectations of a person that using this technology (Phone-Bank services) is effortless and easy. In this regard, it is suggested to banks and financial institutions that they should, through a special booth in the department, in person and for free, teach customers how to use Phone-Bank, and also, before providing financial services through cell phones, give an educational version to their customers so that while learning to use the new service, customers can be aware of the ease of use of the new service, to eventually prepare the grounds for acceptance of phone-based banking.

Concerning the third hypothesis, it was shown that trust has a positive effect on desire to use Phone-Bank services and in this regard, it is one of the most important elements for providing valid and transparent information and honest and expert counsels to customers. When customers receive valid information or make their decisions with the help of honest and expert counsels, their trust in organization and bank increases. Providing additional and complementary services can help the customer's sense of trust in a great way. When additional services are provided beyond current service levels to the customers, it creates in the customer a sense of being noticed and it leads to an increase in the level of trust in bank. In addition, it is suggested that banks, by creating financial incentives, providing new services such as buying and selling bonds in the form of Phone-Bank and 24 hour answer and support system, steer the minds of individuals toward using this new system.

Concerning the fourth hypothesis, it was shown that the cost of perceived use has a negative effect on desire to use Phone-Bank services. Thus, customers who don't use Phone-Bank services believe that the cost of using such services is more than going to the bank. Therefore, considering that the cost of purchase and the cost of spent time could be included in this cost, marketing officials of banks should try to provide convenience for providing these services.

Concerning the fifth hypothesis, it was shown that the perceived risk has a negative effect on desire to use Phone-Bank services. It seems necessary to pay attention to the risk element as one of the negative elements in expanding the usage of Phone-Bank services. In fact, one of the most important challenges in accepting new technologies such as Phone-Bank services is the problems regarding security and perceived level of risk. In this regard, broad advertisements for reducing concerns about system security and provisioning short-term educational applications and broadcasting them on public media for changing personnel's opinions is effective. Considering this, promotional activities should be more focused on users that have a favorable mindset and attitude toward change and in

these promotional activities, new innovations in E-banking and new services in Phone-Bank technologies – especially in comparison to other banks – should be discussed.

Concerning the sixth hypothesis, it was shown that credibility has a negative effect on desire to use Phone-Bank services. It is necessary that in designing Phone-Bank applications, some sections be designed as guides with enough information about banking system and its services. This would be effective for reducing the need for going to the bank and face to face interaction with customers.

Concerning the seventh hypothesis, it was shown that the need for credit has a positive effect on desire to use Phone-Bank services. It is necessary to prevent the disclosure of individual's personal information and it should be guaranteed for customers. Third party companies that developed and implemented bank products and possess critical information of banks and customers, should be carefully chosen and the qualifications of third party companies that provide banking services should be checked properly before signing any contracts.

Concerning the eighth hypothesis, it was shown that compatibility has a positive effect on desire to use Phone-Bank services and since the way of banking differs for every individual, steps should be taken toward distinction of services and mobile-bank services should be provided according to customer's lifestyles.

There were a lot of problems in conducting this research that include:

1. Conducting research in a particular period. Since the speed of technology development is high, especially in the area of cell-phones, generalizing current research results for a long time period is not rational.
2. Being limited to the banks of one city.

Not studying other effective elements on using Phone-Banking such as demographic characteristics, attitudes, internet availability.

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