

FACTORS AFFECTING THE ADOPTION OF MOBILE BANKING IN THE BANKING SYSTEM

**HAMID ASAYESH¹, MOHAMMADREZA MOHAMMADI²,
VAHID MIRZAEI³ & FATEMEH KIAIE NEJAD⁴**

¹Lecturer Faculty of Humanities, University of Ayatollah Arozma Boroujerdi (RA), Iran

²Imam Khomeini Naval University of Noshahr, Iran

³ Master of Accounting, Iran

⁴Expert Supreme Audit Court, Iran

ABSTRACT

Profitable operation of a new technology, particularly innovation in services, depend on its acceptance by society. So in this study are specific to the banking system customers springing forth can be considered a potential client, mobile banking, the study population included customers in the banking system and the sample is 400 customers. And modified technology acceptance model mobile banking adoption factors affecting the banking system and is used by customers using Likert questionnaire and structural equation models was examined. Based on the results positive relationship between perceived ease of adoption of mobile banking, the negative relationship between perceived risk customers with adoption of mobile banking, positive relationship between the perceived influences the adoption of mobile banking customers to make confirmed. There is also a positive relationship between perceived usefulness customers to an adoption of mobile banking has been confirmed.

KEYWORDS: Mobile Banking, Banking System, Internet Banking