Comparison of Internet banking services in two different banking sectors: An empirical investigation in Iran

Over the last ۲ years, some Iranian banks have started to offer Internet banking services to their customers. This study was conducted to develop an understanding of Iranian customer’s attitude and adoption of Internet banking. Through using questionnaire; demographic, attitudinal, and behavioral characteristics of Internet banking of Mellat bank and Saman bank which are from governmental and private sectors respectively are examined. Both banks have highly similar services. In either banks a significant differences between demographic profiles and attitudes of users and non-users groups does exist. The majority of the customers are very comfortable and willing to use Internet banking. Branch counter was the most frequently adopted channel. The security concerns, lack of technological knowledge and awareness stand out as being obstacles to the adoption of Internet banking. The present study identifies a set of factors that are perceived to have impact on internet banking adoption. With respect to the fact that in the majority of cases, Iranian banks are under governmental authority, privatization could be useful for the Iranian banks services.

Keywords: virtual banking, behavior, security, transaction, decision making, customer behavior
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