Print ISSN: 2008-448X
Online ISSN: 2538-3310
International Journal of Business and Development Studies
University of Sistan and Baluchestan
Homepage: https://ijbds.usb.ac.ir

Identifying Trust Factors of People in Mobile Banking and Assessing of their Influence

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ARTICLE INFO

Article type:
Research

Article history
Received: 21.09.2021
Accepted: 18.6.2022

Keywords:
Trust, E-banking, Mobile Banking; social influence; innovation; risk perception.

Abstract:
Mobile banking is one of the modern banking channels that has developed in recent years, and its application has stood the test of recent time, proving to be quite advantageous to both banks and customers. However, although a noticeable number of people have refused to use it, this study, while being an affirmative one, attempts to identify trust factors (of people) in mobile banking and explain the key role of trust in making mobile banking widely acceptable. In this research, which is an applied-descriptive one, the required samples were selected through questionnaires and distributed randomly among people living in Tehran, Iran. Out of all 2350 questionnaires, 2087 formed the volume of research sample. To analyze the data and test the hypothesis, SPSS software was used; in addition, PLS software was used to measure Structural Equation Modeling (SEM). Based on the results, compared to women, men had more trust in mobile banking. Further, certain factors, such as education level, field of study corresponding to Information Technology (IT) field, job and its characteristics, social influence, innovation, and knowledge, had positive effect on trust; on the contrary, factors such as age and risk perception had negative effect on trust.

1. Introduction

One of the characteristics of this century is the amazing advancement of IT and its usage which has, thus far, brought about faster speed and higher quality in providing services. This advancement has affected the banking industry, too. Since the main and real services provided for customers are relatively the same in all banks, the need for unique quality and services different from those of rivals is

Cite this article: F. Haghighi Rad and L. Ghafouri (2022) Identifying Trust Factors of People in Mobile Banking and Assessing of their Influence. *International Journal Of Business and Development Studies*, 14 (1), 185-201. DOI: 10.22111/ijbds.2022.7443.

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emphasized. One of the innovative methods for E-banking services, which has received increasing attention recently, is offering financial and banking services through mobile phones (Sanli & HobikoÃ„ÂŸlu, 2015). Mobile banking is a vitally important opportunity for banks, by which they can have access to the potential opportunities of the market, enjoy a decrease in charges, and simultaneously dissolve possible obstacles and threats ahead (Peppers & Rogers,1993).

Many banks in many countries started reaping the benefits of deploying mobile banking services after a long depression; afterwards, Iranian banks also attempted to provide mobile banking services. According to the statistics published by the Central Bank of Iran regarding Shaparak exchange rates during 2012-2014, we realized the significance and influencing nature of E-pay industry in the national economy, which has facilitated fast economic deliveries of the country. In addition, based on a study on the distribution of all the reception tools in exchanges, it was discovered that ATMs of shopping centers with the distribution rate of 85.06% had the highest exchange rates; mobile reception and E-reception tools with the respective distribution rates of 11.92% and 3.02% followed (Website of Central Bank of Islamic Republic of Iran). In European countries, 70% of the payments are handled electronically, and only 30% of the exchanges are done in cash (Papers and Rodgers, 1993). In Iran, although the use of mobile phone and Internet has expanded increasingly, people have relatively refused to use mobile bank (and services). This refusal is attributed to people's lack of trust on the one hand and unfamiliarity of active related institutions with the mechanisms of attracting costumers' trust on the other hand; thus, this research seeks to identify the factors involved in people's trust in banking through mobile phones and explain the key role of trust in making mobile bank widely acceptable. Therefore, the main question of the research is: “what are the influential factors in people's trust in mobile banking?”

Thus, the article is structured as follows. First, the research background is presented; then, the conceptual model of the current research is elaborated. Next, the method of identification is presented along which data analysis is carried out. In the end, research results are discussed and conclusion is presented.

2. Research Background

Changes in trade environment have grown beyond count, and the use of technology as well as innovation have led to structural changes in banking system. These changes cause customers to turn away from the traditional banking system and use distant banking system instead, the most common of which are ATMs, telephone, internet, and mobile phone. Mobile phone banking is a great opportunity for banks to not only gain access to potential opportunities of market, but also dominate possible threats and concerns ahead; this depends on finding a population of customers who can trust this type of banking. Their trust can be

earned within an open context in which banks make use of competitive advantage of E-banking. Thus, identifying the concepts of e-banking and trust is the key to implementation of this research (Eastlick & Lotz ,2011). With respect to the research question, basic concepts are elaborated in this part; then, the variables of the research are explained.

2.1. Theoretical Background of Research

2.1.1. **E-banking:** E-banking represents advanced software and hardware technologies based on network and transmission to exchange resources and financial information in an electronic form. In this way, the need for a customer to pay a personal visit to a branch of bank is obviated due to the availability of mobile banking, fax banking, ATM banking, POS banking, electronic branch banking, internet and mobile banking (Mohammadi, 2015).

2.1.2. **Mobile Banking:** The use of mobile phones in banking industry first appeared in Europe in 1992; in 1999, it was first used with the advent of Wireless Application Protocol (WAP). The use of mobile phone is still too fresh to have a history of its own, and it may be called the most new advent of electronic banking system. The application of these types of services does not go way back in time, and they only have a lifetime of 5 or 6 years, even in the most developed countries, since they appeared with the advent of the 2nd or 3rd generations of mobile phones (Shaikh & Karjaluoto, 2015). Generally, mobile banking is a system by which we can do all of our banking operations through mobile phones. In this system, by installing a software on mobile phone, we could proceed operations such as checking account balance, transferring money, and paying bills (Vaidya, 2011).

2.1.3. **Trust:** In management field of study, the factor of trust is used the most in organizational fields. Researchers define trust as a structure that depends on environmental conditions; thus, in an environment where everything is definite and clear, there is no need to trust, because nothing is threatening us. The importance of trust is felt in an uncertain and uncontrollable environment where mutual dependency appears; therefore, the trust factor is required in two situations: (a) in a threatening situation in which a person who trusts assesses the unreliability and vulnerability; (b) in a mutual dependency situation in which a person cannot fulfill his goals without trusting his/her partner. Confidence-building process for one person towards another is always accompanied by vulnerability and unreliability (Chen & Dhillon, 2003).

2.1.4. **Process of Trust Expansion:** In spite of its static nature, trust changes depending on any change in dangers and mutual dependency during a period between the parties. The process of trust/confidence building in a relation is similar to the idea of product life cycle in marketing that includes four steps of introduction, growth, maturity, and decline. When the parties are getting introduced to each other, they rarely trust each other. Usually, trusting another is a result of reasoning deduction. When the two parties become acquainted through increasing positive interactions, they trust each other more than before; trust may reach its maximum level in the step of maturity; then, when they build mutual reliability, they get to a balance. At the end, the trust is proved wrong, which declines and disappears. The difference between the traditional concept of product lifecycle and trust lifecycle is that trust in every stage of its lifecycle, which proved to be wrong, can decline and disappear (Kotler, Armstrong, Saunders and Wong, 2002).

2.1.5. **Levels of Trust:** Trust has been studied at four levels: individual, inter-individual, interactional, and social. Trust at the level of individual is considered completely psychological and is referred to as the concept of "I trust". Trust at the level of inter-individual is referred to as a social tie between a person who trusts and a special trustee, meaning that "I trust you". Trust at the level of interaction represents an interaction between the person who trusts and trustee during a period of time, meaning that "you and I trust each other". Trust at the level of social models is considered as a social characteristic and represents the role of trust as a factor that dominates social complexities, meaning that "We all trust each other" (Chopra & Wallace, 2003).

2.1.6. **Sources of Trust:** The studies carried out in the field of trust have determined different sources including trust based on character, trust based on knowing each other, trust based on knowledge, trust based on considerations, and institution-based trust. ‘Trust based on character’ is formed according to the belief that other people are usually good hearted and reliable. These beliefs are the basics of trust given to others, before a more reasonable understanding emerges from experience. Such an inclination is vitally important, especially in the earlier stages of the relation. ‘Trust based on knowing each other’ is formed by categorization and controlling thoughts. Categorizing processes imply that people trust those who are more in common with them and study their level of reliability through controlling thoughts. ‘Trust based on knowledge’ is discussed as a predictive process during which the knowledge of the person who

trusts allows him or her to predict the behavior of another group. 'Trust based on considerations' means that if the costs are more than the income, the trust is guaranteed, because the other group would not like to be deceived. 'Institution-based trust' is referred to as one's feeling of safety as a result of guarantees, reliable networks or other impersonal structures that are defined regarding this specific concept (Bock, 1999).

2.1.7. **Innovation:** Agarwal and Karahanna (2000) presented this aspect as a reflecting factor of people's inclination to use new technologies.

2.1.8. **Characteristics of Work:** Oliveira, Faria, Thomas and Popovi (2014) presented this aspect as people's inclination to manage their accounts and transfer money anytime and anywhere.

2.1.9. **Social Influence:** Baptista and Oliveira (2015) believed that this factor showed the effect of behavior of the important people in one's life, such as family and friends, on individual's behavior.

2.1.10. **Perceived Risk:** Kim, Ferrin and Rao (2008) argued that this factor illustrated one's rightful worry about the third person's access to their personal/financial information illegally; thus, customers may deem online security systems unreliable.

2.2. History of Research Experience

In the world of electronic trading, many factors influence the decision and intention of using electronic tools, such as mobile banking. Among the research studies conducted in the field of trust in mobile banking, the research study of Kim, Shin and Lee (2009) titled "Understanding the Relation Between Initiation of Trust and Intention of Using Mobile Bank" is notable. The results of the research showed that three variables of relative incomes, personal inclination, and structural reliance had higher effect on the initial trust in mobile banking; contrary to our expectation, authentic background had a negligible role in attracting people's trust. Moreover, people who were studied had little trust in mobile banking and did not trust the guarantee presented by service provider companies. In Table 1, a summary of former studies is presented.

Table 1. Previous Studies

Title	Researchers	Identified Factors Influencing Trust
Suggested model for trust in E-banking	Yousafzai, Pallister & Foxall, 2003	Perceived safety
Understanding the relation between initiation of trust and intention of using mobile-bank	Kim, Shin & Lee, 2009	Relative incomes Personal Inclination Structural Reliance Authentic Background (very low effect)
Understanding the factors influencing trust and customers' satisfaction with mobile banking	Lee & Chung, 2009.	System Quality (+) Information Quality (+) Mediator Design Quality (+)

Influencing Factors in Customers' Trust in E-banking	Kamail Dehkordiv & Khalii Berkuiee, 2012	Respective Priorities of Economic and Social Influence (+) Self-efficiency (+) Individual and Website Aspects (+) Perceived Risk (-) Organizational and Interactional Aspects (affectless)
Preparing a Model for Explaining Affecting Factors in E-banking	Salar & Ebrahimi, Spring 2014)	Becoming Familiar with E-banking Inclination to Trust(+) Structural Reliance (+) Fame (+)
Influencing Factors in Public Trust towards E-banking in Iran	Mortazavi. Saee Khalily. Mehri & Nouri. 2015)	Priority of Electronic Services Safety (+) Accessing Electronic Services (+) Network Sustainability (+) Demographic Factors (Gender, Age and Education) (Affectless)

Based on a review of the studies conducted in this area, we can discover the lack of comprehensive researches regarding influencing factors in people's trust in mobile bank; therefore, this research offers an innovation.

3. Conceptual Model of Research

In this affirmative research, we intent to identify and assess the factors influencing people's trust in mobile bank in Tehran, Iran based on a model presented in the article published by Malaquias and Hwang (2016), prepared in Brazil under the title of "An Empirical Regarding Trust in Mobile Banking in Developing Countries". The conceptual model of the research presented in Figure 1 depicts eight factors of age, gender, innovation, work's characteristics, social influence, perceived risk, and expert education in the field of IT as well as a new variant named level of education.

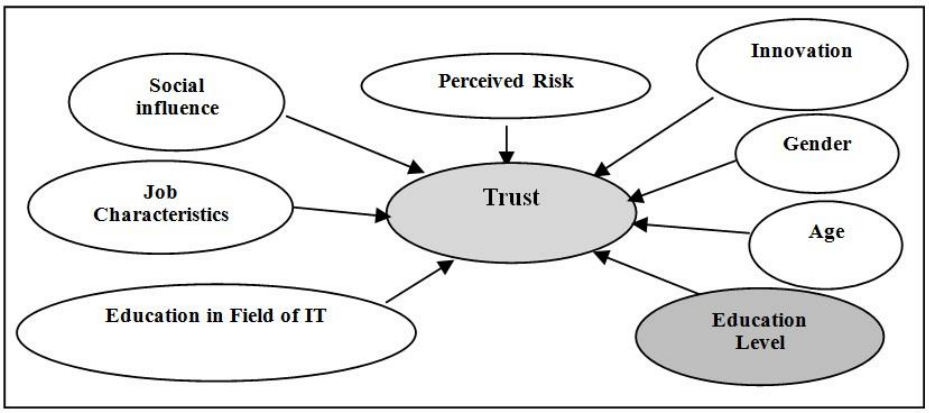


Figure 1. Conceptual Model of This Research

According to the conceptual model of the current research (Figure 1), research assumptions are presented as follows:
Assumption 1: Gender affects people's trust in mobile bank.
Assumption 2: Age affects people's trust in mobile bank.
Assumption 3: Field of education affects people's trust in mobile bank.
Assumption 4: Level of education affects people's trust in mobile bank.
Assumption 5: People's job affects people's trust in mobile bank.
Assumption 6: Innovation and knowledge affect people's trust in mobile bank.
Assumption 7: Social influence affects people's trust in mobile bank.
Assumption 8: Characteristics of people's job affect people's trust in mobile bank.
Assumption 9: Perceived risk affects people's trust in mobile bank.

3.1. Research Identification Method

According to the research topic, this research is applicable in terms of its nature and is descriptive-exploratory regarding its goal. Research data are classified in two categories of quality and quantity. As observed in Table 2, statistical population includes the people living in Tehran, of distinctive age and gender, based on the latest statistics announced by Iran Statistics Center in November, 2012.
Sampling population was estimated by Cochran formula with the confidence level of 95% and standard deviation of 0.5 equal to 2304; in addition, a sampling method according to the extended domain of the statistical population was selected to be a simple, random sampling one. The study covered the duration period of spring to fall of 2016.

Table 2: Dwelling population of different urbane parts of Tehran in 2011 with age and gender distinctions

Age / Gender	15 to 24 age	25 to 49 age	50 to 70 age	Total
Female	990/739	2/479/257	941/590	4/411/586
Male	972/975	2/494/597	931/960	4/399/532
Total	1/963/714	4/973/854	1/873/550	8/811/118

In the beginning, a research questionnaire composed of 20 expert questions and 6 general questions (five-level Likert spectrum) was designed; then, content validity was used for validation purpose, and questionnaires were distributed personally, electronically, and online (using google form). To estimate the reliability, 50 questioners were distributed in a random, simple way based on Cronbach's alpha test after gathering. The index of estimated reliability for all questionnaires was 0.844, which was more than 0.7, showing high reliability of the questionnaires. Table 3 shows the value of Cronbach's alpha index for every index and all of the questionnaires.

Table 3: Coefficients of alpha Cronbach

Coefficient of alpha Cronbach	Number of Maxims	Variable
0/857	3	Innovation
0/661	4	Social Influence
0/910	4	Job characteristics
0/690	5	Perceiving Risk
0/821	4	Trust
0/844	20	Reliability of Whole the questionnaire

4. Research Discoveries

To analyze the data and evaluate the assumptions, descriptive (for analyzing the data obtained from general questions or, in other words, demographic characteristics) and deductive (at the level of structural equation modeling) statistics in SPSS software were used. Next, the analytical results are discussed in detail. The first part concerns the information about statistical characteristics, as shown in Table 4. Of note, to collect the research data, 2350 questioners were distributed randomly in 11 weeks (as of October 2016) among Tehrani residents, personally and electronically, among which 2087 questionnaires were identified as usable. Thus, Return on Investment (Role) of questionnaires was estimated to be nearly 91 percent, which is an acceptable percentage.

Table 4. Demographic Characteristics of Research Sample

Frequency Percentage	Levels	Demographic Variable
48 52	Male Female	**Gender**
20 60 20	15 to 24 25 to 49 50 to 75	**Age**
36 6 36 22	Diploma and less Associate B.A M.A and more	**Level of Education**
11 14 30 12 33	Majors related to IT Engineering Sciences Humanity Sciences Basic Sciences Other	**Field of Education**
16 49 10 25	Jobless Working at private or governmental sector Free occupation Other	**Occupations**

In the second part, in addition to the assessment of variants' status, we responded to research assumptions. To analyze and test the assumptions, structural equation

modeling was used. This method is detail-oriented enough to not overlook the hidden and perceived variants. To identify the basic variants, factor analysis method was used. The value of KMO index was 0.873, demonstrating that the number of respondents is sufficient for agent analysis; moreover, the significance value of Bartle test (less than 0.05) shows that factor analysis is appropriate for evaluating factor structure and factor model; therefore, sample sufficiency is verified. The results of factor analysis represent 5 factors, as shown in Table 5.

Table 5. Results of external agent analysis by SPSS software

Wrapped matrix					
Item	**Occupation characteristics**	**Innovation and usage knowledge**	**Trust**	**Perceived Risk**	**Social Influence**
q9	0/858				
q10	0/850				
q8	0/845				
q11	0/778	0/303			
q2		0/815			
q1		0/811			
q3		0/750			
q6		0/684			
q19			0/803		
q20			0/718		
q18		0/319	0/691		
q17		0/323	0/670		
q14				0/876	
q15				0/840	
q12				0/754	
q13				0/702	
q5					0/850
q4					0/768
q7		0/399	0/3		0/604

The results of the first five assumptions of the current research tested by SPSS are presented in Table 6.

Table 6. Interpretation of assumptions

Result	sig	quantity	title of exam	Examine the Relation Between...
Men trust mobile bank more than women do.	0/000	141/104	Chi-Square	H1: gender and trust
As one gets older, trust in mobile bank declines	0/000	-141/0	Spearman	H2 : Age and trust
Engineering and IT fields have positive effects on trust	0/000	211/182	Chi-Square	H3: Field of Education and trust

The more educated one becomes, the more one can trust mobile bank	0/000	391/0	Spearman	H4: Level of Education and Trust
About 29 percent of respondents, working in government and private sectors, trust mobile bank to a greater degree	0/000	391/0	Chi-Square	H5: Occupations and trust

One of the other important steps of structural equation modeling is the assessment of fitting of the model. Simply put, when a model is proportionate, it means how well and concise it is designed. Table 7 shows the results of structural modeling fitting; Figure 2 shows the structural research model with respect to their value of significance. As shown in Table 7, the indexes are placed in the desired domain. Thus, we may conclude that structural model has appropriate fitting because the obtained values of CV Red, considering hidden intrinsic variable, are positive. Overall performance of the model was estimated by GOF, which shows that fitting of the model is strong and acceptable. In addition, the value of the coefficient of determination for the decline of trust in mobile bank and independent variable was estimated to be 0.441. The results show that the suggested model contains 44% of the influencing factors in mobile bank (trust) in itself.

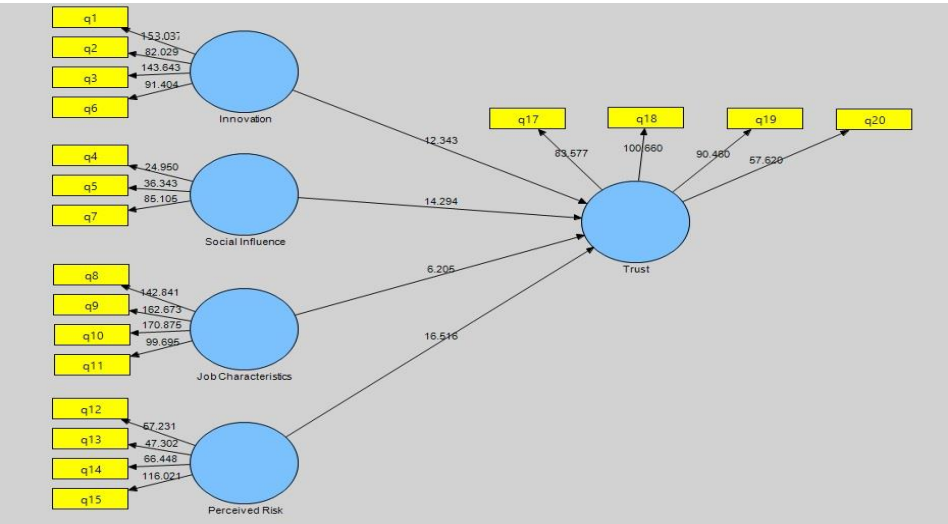


Figure 2. Structural Model in the state of significance coefficients

Table 7. Indicators and Measurements of Structural Equation Modeling

results	CV Red	Meaningful			Factor
The quality of the model is correct	0/646674	0<			**Innovation and Knowledge**
	0/419360	0<			**Perception of danger**
	0/630932	0<			**Social influence**
	0/705710	0<			**Occupations**
	0/653284	0<			**Trust**
Results	**Value of Index**	**Strong**	**Average**	**weak**	**Index**
Acceptable Model	0/441	0/67	0/33	0/19	**the coefficient of determination**
Fitting of Strong Model	5470/	0/36	0/25	0/01	**Fitting of Structural Model**

Now, after analyzing the model fitting by path analysis, the other assumptions of the current research should be evaluated. In this respect, values of coefficient path and t statistics were used with the error level of 0.05 and the focus of 95 percent, as shown in Table 8. If t statistics is out of the interval range of 1.96-1.96, it means that the assumption is confirmed at the confidence level of 95 percent; if it is out of the interval range of 2.58-2.58, it means that it is confirmed at the confidence level of 99 percent.

Table 8. The values of t corresponding to the significance of path coefficients

Decision	Scope of Significance	t- Statistics	Rout	Assumption
proving a theory	>1/96	12/127883	trust ← Innovation and Knowledge	**H6**
proving a theory	>1/96	17/134486	Perception of danger ← trust	**H7**
proving a theory	>1/96	14/228007	Social influence ← trust	**H8**
proving a theory	>1/96	6/094253	←trust Occupations	**H9**

The results demonstrate the positive effect of innovation and usage knowledge variables, social influence, and work characteristics as well as negative influence of perceived risk on trust.

5. Conclusion and Suggestions

The results showed that the confidence level regarding the use of mobile bank for men (26 percent) was more than that for women (23 percent); in addition, the confidence level regarding mobile bank use decreases as one ages. Further, the more educated one becomes, the more he/she trusts mobile bank; IT-graduated subjects can trust the use of mobile bank more willingly than those with a

different field of study do, because the former have more familiarity with and knowledge about the use of such services and security issues. Certain jobs and their different kinds are more inclined towards technology in order to accelerate their working processes; hence, they are quick to trust certain technologies, compared with others. According to the obtained results, innovative and creative people trust some new technologies quicker than others do. It is undeniable that the behavior/attitude of most people is formed or influenced based on the environment they live in, especially those close to them, e.g., family, friends, etc.; thus, if the use of mobile bank can satisfy their needs conveniently, more people will naturally follow their way and trust mobile bank. In the case of danger and threatening aspects of mobile banks, the more informed people become about the safety of mobile bank use (through firewall, password setting techniques, breaking passwords, etc.), the more they can trust mobile bank. In addition, according to the results acquired from the average of given responses to the main indexes of questionnaire shown in Figure 3, those who use mobile bank are more innovative, impressible, and adventurous than those who do not. Obviously, conservative subjects with lower impressibility have lower tendency for using innovative banking technologies.

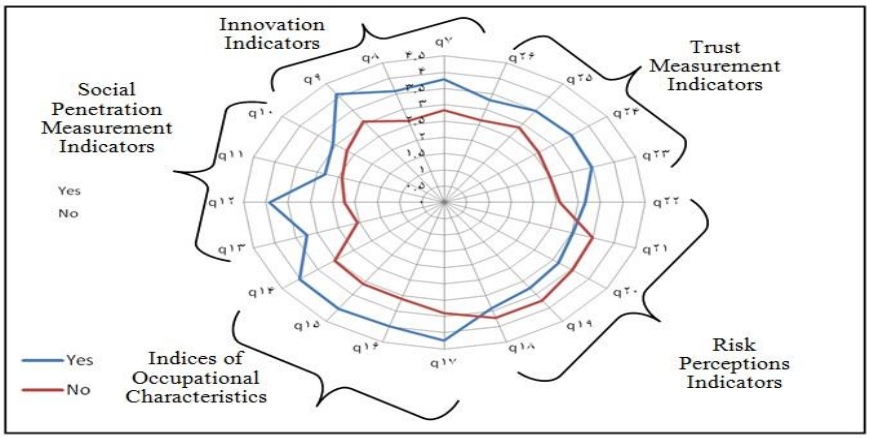


Figure 3. Radar Chart Compare Users From Mobile Bank

Generally, as depicted in Figure 4, the evidence demonstrates that the results of the current research carried out in Tehran, Iran are more in common with those of the model presented in the article of Malaquias and Hwangn (2016) in Brazil. However, of note, the education level factor was studied, too; in spite of the results of the main model, the factor of education in the field of IT had positive effect on trust.

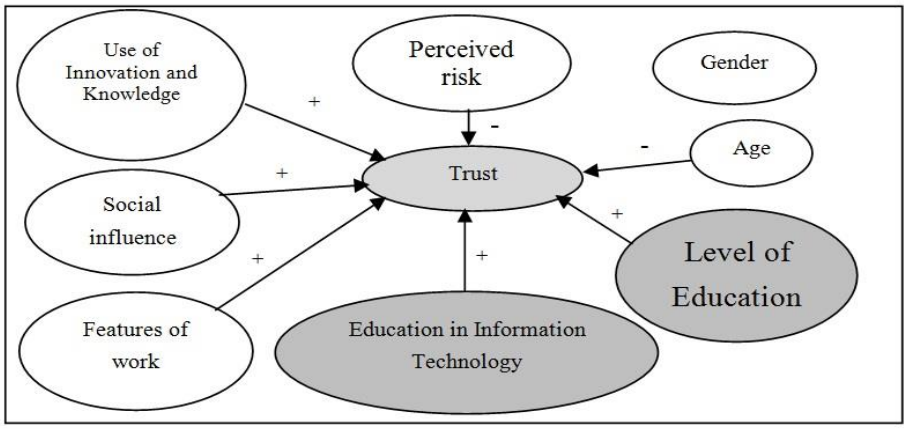


Figure4. The results of the research

Based on the research results, for future research suggestions, we recommend studying the conceptual model of this research in connection with internet bank and comparing the results with those of this research. Moreover, we recommend investigating the reason for people's low confidence in mobile bank in comparison with other tools of electronic banking services, such as internet bank. Studying the effects of factors, such as advertisement, on increasing people's trust in mobile bank is another topic, which has not been discussed in this research. Furthermore, by analyzing the factors threatening the safety of using mobile bank system and the ways of preventing such factors, one can reach a better understanding of security issues applied in this system; this knowledge leads to a decrease in risk perception and an increase in the level of trust.

Appendix. Questionnaire

The following questionnaire has been prepared as part of the master's thesis at the University of Industrial Management Organization to identify and evaluate the trust indicators of the people living in Tehran in conjunction with the bank. We highly appreciate the time you spend in filling in the questionnaire.

1-Gender 1. Male 2. female

2-Age: 1. Under 25 years 2. 25 to 49 years 3. More than 50 years

3- Degree of education: 1. diploma and under the diploma 2. Associate Degree 3. Bachelor's degree 4. Masters degree and higher

4- Field of Study: 1. IT-related disciplines 2. Engineering Sciences 3. Humanities 4. Basic Sciences 5. others

5- Job: 1. Unemployed 2. Employee 3. Freelance 4. others

6- Do you use mobile bank? 1. YES 2.NO

Kind of questions		Questions	1.very low	2.low	3. Average	4.high	5. Very High
Personal Innovativeness (adopted from Agarwal & Karahanna, 2000; Zhou, 2012b; Hwang, 2014)	**7**	If I heard about a new IT, I would look for ways to gain experience with it					
	8	Among my peers, I am usually the first to try out new information technologies					
	9	I like to experiment with new information technologies					
Social Influence (adopted from Gu et al., 2009; Zhou et al., 2010; Beldad & Kusumadewi, 2015)	**10**	People who influence my behavior think that I should use Mobile Banking					
	11	People who are important to me think that I should use Mobile Banking					
	12	People who I know use Mobile Banking					
	13	I use mobile banking because a lot of people in the community use the technology					
Task Characteristics (adopted from Zhou et al., 2010; Oliveira et al., 2014)	**14**	I need to transfer money anytime anywhere					
	15	I need to manage my account anytime anywhere					
	16	I need to acquire account information in real time					
	17	I need to do my banking transactions in the shortest and lowest amount of time and cost					
Risk Perception (adopted from Liao et al., 2011; Yang et al., 2015)	**18**	I worry about hackers invasion in my mobile device					
	19	I worry about my device connection being intercepted during financial operations					
	20	I'm worried about hiding my private information					
	21	I'm worried about the security of my bank information					
	22	I am not worried about conducting bank operations through the mobile bank for amounts less than 5,000,000 Rials					
Trust (adopted from Kim et al., 2008; Zhou, 2011; Zhou, 2012a, 2012b; Oliveira et al., 2014)	**23**	I believe that M.B is trustworthy					
	24	I believe that M.B keeps its promises					
	25	I believe that M.B keeps users' interests in mind					
	26	I believe that the M.B is sufficiently secure (firewall, encryption, decryption techniques, etc.)					

*** Note: The highlighted questions have been added to the original questionnaire**

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شناسایی عوامل اعتماد افراد در بانکداری تلفن همراه و ارزیابی تأثیر آنها

چکیده:
همراه بانک یکی از کانال‌هایِ مدرن بانکی است که در سال‌هایِ اخیر توسعه پیدا کرده است و کاربردهایِ متنوعی از آن نیز ارائه شده و مشتریان از منافع آن بسیار بهره‌مند شده‌اند. با این حال بخش قابل توجهی از مردم به دلیل بی‌اعتمادی، تمایلی به استفاده از آن ندارند. در این پژوهش عوامل اثرگذار بر اعتماد مردم جهتِ بکارگیریِ همراه بانک شناسایی شده و همچنین اثر اعتماد بر استفاده از این خدمت تشریح شده است. این پژوهش از نوعِ توصیفی-کاربردی بوده و به منظور جمع آوری اطلاعات از پرسشنامه استفاده شده است.
پرسشنامه در تهران بین 2350 نفر بطور تصادفی توزیع و از آن میان 2087 پرسشنامه قابل قبول تشخیص داده شد. برای تحلیل داده‌ها و تستِ فرضیه‌ها از نرم‌افزار آماری SPSS استفاده شد. علاوه بر این نرم‌افزار PLS نیز به منظور تحلیل عاملی تاییدی و بررسی رابطه‌یِ بین عوامل بکار گرفته شد. بر اساسِ یافته‌هایِ پژوهش آقایان از اعتماد بالاتری نسبت به همراه بانک برخوردار هستند. علاوه بر این عواملی نظیرِ: سطح سواد، آشنایی با فناوری اطلاعات، شغل، اثراتِ اجتماعی، نوآوری و دانش اثر مثبتی روی اعتماد داشته و سن و درک از مخاطره اثر منفی دارد.
واژه کلیدی: اعتماد، بانکداری الکترونیکی، بانکداری همراه؛ نفوذ اجتماعی؛ نوآوری؛ درک ریسک.