

## Customers' Priority to Implement SSTs Using AHP Analysis

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**Abstract :** Self-service technologies (SSTs) make an important contribution to the daily life of people nowadays. However, the introduction of SST does not lead to its usage. Thereby, this paper was an attempt on discovery of the most preferred SST in the customers' point of view. To fulfill this aim, the Analytical Hierarchy Process (AHP) was applied based on Saaty's questionnaire which was administered to the customers of e-banking services located in Golestan province, north of Iran. This study used qualitative factors in association with the intention of consumers' usage of SSTs to rank three SSTs: ATM, mobile banking, and internet banking. The results showed that mobile banking get the highest weight in consumers' point of view. This research can be useful both for managers and service providers and also for customers who intend to use e-banking.

**Keywords :** analytical hierarchy process, decision-making, e-banking, self-service technologies, Iran

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