

Investigating the Effects of Psychological and Socio-Cultural Factors on the Tendency of Villagers to Use E-Banking Services: Case Study of Agricultural Bank Branches in Ilam

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Abstract : The main objective of this study is to investigate psychological and socio-cultural factors effective on the tendency of the villagers to use e-banking services. The current paper is an applied study considering its objectives. The main data gathering tool in the current study is a made questionnaire which is designed and executed based on the conceptual background of the subject matter and the objectives and hypotheses of the study. The statistical population of this study includes all the customers of rural branches of Agricultural Bank in Ilam Province (N=82885). Among these 120 participants were chosen through sample size determination formula and they were studied using stratified random sampling method. In the analytical statistics level the results obtained from calculating Spearman's Correlative Coefficient showed that socio-cultural and psychological factors had a significant impact of the extent of the tendency of the villagers to use e-banking services of the Agricultural Bank at the 99% level. Furthermore, stepwise multiple regression analysis showed that both sets of psychological factors as well as socio-economic factors were able to explain 50 percent of the variance of the independent variable; namely the tendency of villagers to use e-banking services.

Keywords : e-banking, agricultural bank, tendency, socio-economic factors, psychological factors

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