

Investigating the Factors Affecting on One Time Passwords Technology Acceptance: A Case Study in Banking Environment

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Abstract : According to fast technology growth, modern banking tries to decrease going to banks' branches and increase customers' consent. One of the problems which banks face is securing customer's password. The banks' solution is one time password creation system. In this research by adapting from acceptance of technology model theory, assesses factors that are effective on banking in Iran especially in using one time password machine by one of the private banks of Iran customers. The statistical population is all of this bank's customers who use electronic banking service and one time password technology and the questionnaires were distributed among members of statistical population in 5 selected groups of north, south, center, east and west of Tehran. Findings show that confidential preservation, education, ease of utilization and advertising and informing has positive relations and distinct hardware and age has negative relations.

Keywords : security, electronic banking, one time password, information technology

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