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TÍTULO: El efecto de la publicidad de boca en boca en la aceptación de la banca móvil para los clientes de las sucursales de Maskan Bank en Teherán.

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RESUMEN: El objetivo de este documento es determinar el efecto de la publicidad boca a boca en la aceptación de la banca móvil para los clientes de las sucursales de Maskan Bank en Teherán. La metodología se aplica en términos de meta, y encuesta descriptiva en términos de naturaleza. Los resultados indicaron que la utilidad de los servicios de banca móvil afectó la actitud en 0.205 y la intención de uso en 0.33, la facilidad de uso de los servicios de banca móvil afecta la utilidad de servicios en 0.47 y la actitud en 0.72 Las normas sociales afectaron la facilidad de utilizar servicios de banca móvil.

PALABRAS CLAVES: La publicidad de boca en boca, la aceptación de la banca móvil, los clientes, las sucursales de Maskan Bank en Teherán.

TITLE: The effect of word of mouth advertising on mobile banking acceptance for the customers of Maskan Bank branches in Tehran.

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ABSTRACT: The aim of this paper is to determine the effect of word of mouth advertising on mobile banking acceptance for the customers of Maskan Bank branches in Tehran. The methodology is applied in terms of goal and descriptive-survey in terms of nature. The results indicated that the usefulness of mobile banking services affected the attitude as 0.205 and the intention of use as 0.33, the ease of using mobile banking services affects the usefulness of such services as 0.47 and the attitude as 0.72, the social norms affected the ease of using mobile banking services.

KEY WORDS: the word of mouth advertising, mobile banking acceptance, customers, the branches of Maskan Bank in Tehran.

INTRODUCTION.

All theories, investigating the intention of technological services acceptance by customers, have introduced their dependent variables as using or intention of acceptance and the use of information technology. For independent variable also they have tried to explain the relationship between user's beliefs, attitude and intentions. Some of such theories include rational action theory (Fishbein & Ajzen, 1975), planned behavior theory (Ajzen, 1991) and the model of technology acceptance (Davies, 1989).

Technology acceptance model claims that the decision of a person for using technology depends on two particular behavioral beliefs including the perceived usefulness and the ease of perceived use. Perceived usefulness means mental expectation of user of a technology that using that particular technology improves his performance. The ease of perceived use means that the extent of user's expectation that using that technology is easy and effortless (Dawis, 2003; Muhammad, 2018).

Moreover, the researchers have less noticed behavioral theories which focus on the changes of human behavior in confronting with a new social phenomenon. Some of them believe that determining the effective factors on the intention of mobile banking acceptance shall be followed up using social and

cognitive theory which investigates the changes of human behavior (Boateng et al, 2016; Vieira Alves, 2018; Zikai, 2018).

The main issue of this theory argues that person's behavioral intention not only depends on behavior but also is rooted in personal and environmental cognitive factors. Cooper and Lu argues that the main rule of this theory is that regulated behavior by human is originated from cognitive processes, environment and external social situations. Bandura (1986) promoted triple mutual force through personal features (cognitive and emotional), physical features (external environment factors) and perceptual features (person's beliefs and expectations) and acknowledged how a person's thought and feelings are related to his behavioral intentions (Bandura, 1991).

This theory has been considered as the theoretical framework for predicting the intention of customers for using computer systems as well (Morris et al, 2003; Haghshenas et al, 2015). However, the issue of mobile banking acceptance using this theory has been rarely investigated. Of the other important factors in mobile banking acceptance is word of mouth or oral advertising (Mehrad and Mohammadi, 2016; Ardakani et al, 2015). As all informal relationships of consumers through technology based on internet, word of mouth advertising is defined in relation with the application or features of particular goods or services or their sellers (Stephen et al, 2008). Such advertisements have turned to an important era for the ideas of consumers and due to its more availability, it seems to be even more efficient than word of mouth advertising in offline relationships (Jalilvand and Samiei, 2012; Farzadnia et al, 2017). These oral advertisements not only facilitate decision making for the consumers through reducing the cognitive load of information but also it simultaneously improves the sale (Ye et al, 2011; Ali et al, 2017).

Moreover, given the increase of banks and the diversity of their services, the costumers change their banks easily today. Therefore, this technology shall be developed according to the attitude of customers and their intention for change, otherwise the banks should spend a huge money for

marketing and advertisement to attract their customers. This problem is particularly important about modern banking services such as mobile banking.

Iran is one of the countries in which the trend of using mobile is expanding so Iranian banks are also faced with the challenges such as the intention for changing the bank for mobile banking services, unfamiliarity with such a technology, disability in working with this technology, not understanding the advantages of it for banking services and so on. Definitely, the banks which are more aware of such challenges based on market and customers researches, can overcome them faster and more efficiently.

As the result, Maskan Bank, as one of the prominent banks of the country, which proposes the mobile banking services in cases such as funds transfer to accelerated network member cards, the feasibility of recording the cards and common accounts (for the ease of using card and account fund transfer services), the capability of using by SMS and internet (GPRS and Wi-Fi), the feasibility of coping the password when the card is recharged, the possibility of recording, observing, reporting and deactivating regular transactions, the feasibility of getting information, checking the account, charging, blocking, deactivating and transferring charge of e-label of toll, the feasibility of updating card and account services, the feasibility of changing the password, the feasibility of doing PAYA and SATNA banking operation through account services and ..., shall always identify the effect of different factors on the acceptance of such technology by customers and their durability related to their technology for receiving banking and financial services.

Given the abovementioned issues, 5 factors of word of mouth advertising, trust, social norms, the usefulness of using and the ease of using have been investigated in this study as effective factors on the attitude and the intention of using mobile banking services. In this regard, the main question of the study is how word of mouth advertising beside trust, social norms, the usefulness and ease of using affect mobile banking acceptance for the customers of branches of Maskan Bank in Tehran.

DEVELOPMENT.

Research literature.

In a study, subjected to a model for e-banking acceptance, considering customers' trust, Bakhshi and Samizadeh (2017) showed that the quality of connecting to the internet and being aware of e-banking services significantly affect the perception of being useful and the ease of using on e-banking acceptance. Trust has also significant effect on the attitude towards the possibility of e-banking acceptance.

Ghorbanizadeh et al (2016) conducted a study subjected to the effect of individual and systematic factors on people's procrastination in internet bank acceptance. The results of the study indicated that "system adaptability" and "received awareness" are of the most important barriers of internet banking while "resistance against changing" and "the ease of use" do not have significant effect on people's intention for internet banking acceptance. Of course, the variables of "self-effectiveness", "perceived view", "mental norms" and "individual innovation" significantly moderate the relationship between people's intention and their real use.

In a study, subjected to the investigation of effective factors on internet banking acceptance through integrating "technology acceptance" and "planned behavior theory" with perceived risk and profit by the consumer", Abdolvand and Abdolazimi (2012) showed that the ease of use, expected profit, mental norms, controlling the perceptual behavior and perceived profit positive affect the intention of using internet banking. Also, all mentioned five risks affect people's attitude towards internet banking negatively which is more in case of security risk. The ease of use has also more positive effect on people's attitude towards internet banking.

In a study, titled as investigating of effective factors on e-banking acceptance (case study: Mellat Bank), Rastegar and Aghamohammadi (2011) showed that being aware of services and benefits, security, the quality of internet relationship, the ease of use and perception of being useful are effective

on e-banking acceptance. The findings also indicate that trust does not have effect on customers' attitude towards e-banking.

In a study subjected to the investigation of word of mouth advertising effect on mobile banking services in Iran, Mehrad and Mohammadi (2016) show that the word of mouth advertising is the main factor on the users' attitude towards using mobile banking. The positive effect of word of mouth advertising on other factors such as trust and the ease and usefulness of using has been also confirmed.

In a study titled as the investigation of effective factors on the intention of accepting internet banking: a social, cognitive and theoretical theory, Boateng et al (2016) has shown that social features of website, trust, compatibility with services in the lifestyle of online customers significantly affect the intention of customers for accepting internet banking. However, the ease of using does not have significant relationship with customers' intention for internet banking acceptance.

Thoumrungroje (2014) conducted a study subjected to the effect of social media density and word of mouth advertising on the explicit consumption of social media. The result, obtained by structural equation model, indicated the direct and indirect effect of usage density of social media on the rate of consuming mentioned goods. Therefore, social media and word of mouth advertising in electronic space are the proper tools for showing the goods.

In a study subjected to perceiving the internet banking acceptance: developing an integrated theory in the field of accepting and using technology and the application of perceived risk by customers in internet banking, Martinez et al (2014) concluded that hoping for performance, hoping for effort and social influence as well as risk role are the strong predictors of use intention.

Rogers (2010) did a study titled as the attitude of consumers, perceived risk, trust and internet banking acceptance in Uganda. Regression analysis, concentrating on the consumer's attitude, trust and perceived risk, indicated a positive relationship between consumer's attitude, trust and internet banking acceptance. That means if the customers have positive attitude towards internet banking,

they trust the transactions in this method and therefore consumer's change of attitude may lead to more emphasis on internet banking by commercial banks. More findings show a negative relationship between perception risk and internet banking acceptance in which if the level of perceived risk is high, the customers may not accept internet banking and thus adopt a strategy to reduce the risk of internet banking.

Defining the concepts.

The intention of use: it refers to the tendency of consumer to use proposed goods and services by sellers in the procedure of making decision for purchase (Kotler and Armstrong, 2006: 119).

Attitude: it refers to the long-term organization of motivational, emotional, perceptual and cognitive processes given some of environmental aspects, where the person is. On this basis, the attitude of a person represents the way of thinking, feeling and reactions which he has towards the environment around (i.e. towards a store, product or TV show) (Litvin and MacLaurin, 2001: 4).

The ease of use: the perceived ease of use means the extent of person's expectation that using such a technology is easy and effortless (Davis, 2003: 5).

The usefulness of use: the perceived usefulness of use refers to the mental expectations of a technology user that using that particular technology improves his performance (Davis, 2003: 6).

Word of mouth advertising: As all informal relationships of consumers through technology based on internet, word of mouth advertising is defined in relation with the application or features of particular goods or services or their sellers (Stephen et al, 2008). Such advertisements have turned to an important era for the ideas of consumers and due to its more availability, it seems to be even more efficient than word of mouth advertising in offline relationships (Jalilvand and Samiei, 2012; Murzinova et al, 2018).

Trust: it refers to whether others' activities are compatible with their words or not. Trust means that the people, you are working with, are interested in your benefit or not regardless of what you can do for them (Rodgers, 1995: 21).

Social norms: social norm is defined as a person's individual perception towards the perception of people, who matter for him and determine the person's behavior in the society (Fishbon and Ajzen, 1975: 13). Social norm is a set of normative and available beliefs about the expectations of important friends of the person especially the effects of referent groups on person (Chitungo and Munongo, 2013).

Research theoretical framework.

Based on the results of previous studies, such as the study of Mehrad and Mohammadi (2016), who found out that word of mouth advertising is the main factor on users' attitude towards using mobile banking and also positive effect of word of mouth advertising is confirmed on other factors such as trust, ease and usefulness of use. Such advertisements have turned to an important era for the ideas of consumers and due to its more availability, it seems to be even more efficient than word of mouth advertising in offline relationships (Jalilvand and Samiei, 2012; Melo et al, 2017).

The results of Koudeshia and Koomar (2017) indicted that oral electronic advertisements, produced in the social media by users, significantly affect attitude toward brand and the intention of buying of electronic consumer. The results of the study by Ion et al (2013) also indicated that trust has had a significant effect on the intention of customers for internet banking acceptance and the usefulness and ease of use are also important in intent banking. The model of this study has been developed, relying on conceptual model in the study of Mehrad and Mohammadi (2016) as shown in figure 1. In this model, the variables of word of mouth advertising and social norms are independent, and the intention of use is dependent one and usefulness and ease of use as well as the attitude are the moderating variables.

Based on theoretical literature and since mobile banking is a new field of research for the researchers especially internal ones because changing the customers' tendency to use modern methods of using banking services in the country, so any study in this field will be a new approach in the field of modern banking. Additionally, attention to the variable of word of mouth advertising as the main independent one in this study in the relationship between determining factors of attitude and the intention of using mobile banking by customers is another innovative aspect, which wasn't noticed in the other studies. Also, trust, ease of use, usefulness of use and social norms as determining factors of using mobile banking by customers have been innovatively investigated in this study.

Research conceptual model.

Research conceptual model, adopted from the study of Mehrad and Mohammad (2016), is according to figure 1. In this model:

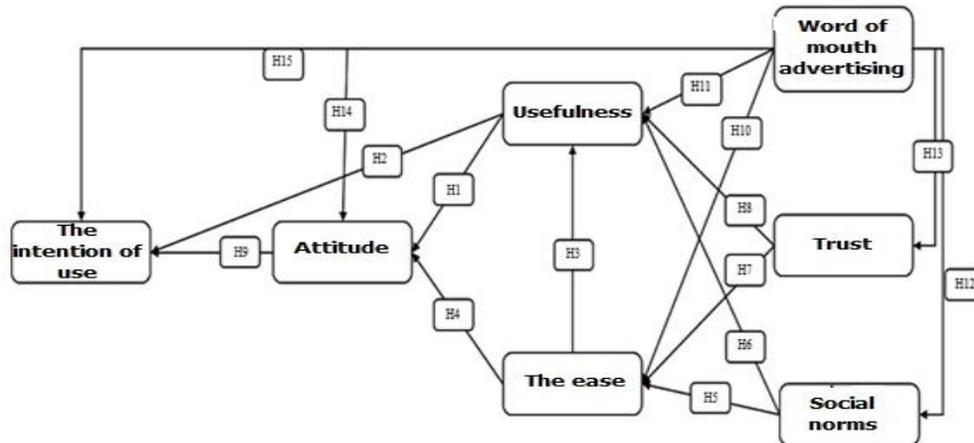


Figure 1- research conceptual model (Mehrad and Mohammadi, 2016: 7).

Research hypotheses.

1. Usefulness of mobile banking services affects the attitude.
2. Usefulness of mobile banking services affects the intention of use.
3. The ease of mobile banking services affects the usefulness of these services.
4. The ease of mobile banking services affects the attitude.
5. Social norms affect the ease of using mobile banking services.
6. Social norms affect the usefulness of using mobile banking services.
7. Trust affects the ease of using mobile banking services.
8. Trust affects the usefulness of using mobile banking services.
9. The attitude affects the intention of use.
10. Word of mouth advertising affects the ease of using mobile banking services.
11. Word of mouth advertising affects the usefulness of using mobile banking services.
12. Word of mouth advertising affects social norms.
13. Word of mouth advertising affects trust.
14. Word of mouth advertising affects the attitude towards mobile banking services.
15. Word of mouth advertising affects the intention of using mobile banking services.

Methodology.

This study is applied in terms of goal and descriptive-survey in terms of nature. The statistical population of the study include all customers of Maskan Bank in Tehran; therefore, it is infinite. Sampling method of this study is clustering random method, one of random sampling methods. Given the infinite number of statistical populations in this study, 384 people (based on Cochran's formula for infinite statistical population), who have been the customers of Maskan Bank and use the mobile banking services of this bank, were sampled. To collect required information, standard questionnaire of 25 questions, adopted from the study by Mehrad and Mohammadi (2016), was used.

Due to the higher amount of c.v.r than 0.23 for 30 elites, the content validity of all questions has been confirmed. No question is eliminated in this level. Cronbach's alpha for all variables as well as whole questionnaire was obtained higher than 0.7, indicating the acceptable reliability of questionnaire. To analyze data, structural equations with AMOS software were used.

Results and discussion.

Confirmatory factor analysis for investigating the construct validity of overt variables (observed ones).

Table 1- The results of confirmatory factor analysis of observed variables for latent ones.

Latent variables	Observed variables (Questions)	Factor load	Confidence level (significance test or P-value)	Factor load criterion	Factor confirmation or rejection
Perceived usefulness	6	0.789	0.000	Upper than 0.5	confirmed
	7	0.895	0.000	Upper than 0.5	confirmed
	8	0.683	0.000	Upper than 0.5	confirmed
	9	0.699	0.000	Upper than 0.5	confirmed
Perceived ease	10	0.902	0.000	Upper than 0.5	confirmed
	11	0.880	0.000	Upper than 0.5	confirmed
	12	0.737	0.000	Upper than 0.5	confirmed
	13	0.718	0.000	Upper than 0.5	confirmed
Mental norms	14	0.704	0.000	Upper than 0.5	confirmed
	15	0.752	0.000	Upper than 0.5	confirmed
	16	0.731	0.000	Upper than 0.5	confirmed
	17	0.862	0.000	Upper than 0.5	confirmed
Trust	18	0.902	0.000	Upper than 0.5	confirmed
	19	0.862	0.000	Upper than 0.5	confirmed
	20	0.813	0.000	Upper than 0.5	confirmed
	21	0.884	0.000	Upper than 0.5	confirmed
Word of mouth advertising	22	0.893	0.000	Upper than 0.5	confirmed
	23	0.828	0.000	Upper than 0.5	confirmed
	24	0.520	0.000	Upper than 0.5	confirmed
Attitude	25	0.715	0.000	Upper than 0.5	confirmed
	26	0.777	0.000	Upper than 0.5	confirmed
	27	0.864	0.000	Upper than 0.5	confirmed
	28	0.905	0.000	Upper than 0.5	confirmed
The intention of use	29	0.882	0.000	Upper than 0.5	confirmed
	30	0.865	0.000	Upper than 0.5	confirmed
	31	0.878	0.000	Upper than 0.5	confirmed
	32	0.767	0.000	Upper than 0.5	confirmed

Testing the research hypotheses through structural equation modeling.

Table 2- the calculations of absolute goodness of fit indicators.

Name	Abbreviation	Criterion	Calculated value	Interpreting the result
Chi-Square	CMIN	Less than three times the degree of freedom	Degree of freedom 300 Chi-square 722	Confirming the fit
Goodness-of-Fit Index	GFI	Upper than 0.9	0.976	Confirming the fit
Adjusted Goodness-of-Fit Index	AGFI	Upper than 0.9	0.944	Confirming the fit
Root Mean Squared Residual	RMR	The closer to zero is the better	0.069	Confirming the fit

As it is seen, according to table 2, all indicators of absolute fit of developed structural model are acceptable and therefore fit of the study structural model is confirmed.

Comparative fit indices.

Table 3. The calculations of comparative fit indices.

Name	Abbreviation	Criterion	Calculated value	Result interpretation
Non-Normed Fit Index	NNFI	Upper than 0.9	0.951	Confirming the fit
Normed Fit Index	NFI	within 0 and 1	0.906	Confirming the fit
Comparative Fit Index	CFI	within 0 and 1	0.909	Confirming the fit
Relative Fit Index	RFI	within 0 and 1	0.906	Confirming the fit
Incremental Fit Index	IFI	within 0 and 1	0.920	Confirming the fit

As it is seen, according to table 3, all indicators of comparative fit of developed structural model are acceptable and therefore fit of the study structural model is confirmed.

Parsimonious fit indices.

Table 4. The calculations of parsimonious fit indices.

Name	Abbreviation	Criterion	Calculated value	Result interpretation
Parsimonious Normed Fit Index	PNFI	between 0.5 and 0.6	0.557	Confirming the fit
parsimonious Goodness-of-Fit Index	PGFI	Upper than 0.6	0.786	Confirming the fit
Root Mean Squared Error of Approximation	RMSEA	The closer to zero is the better. The best case is below 0.05 and accepted case is within 0 to 0.1	0.074	Confirming the fit

As it is seen, according to table 4, all indicators of parsimonious fit of developed structural model are acceptable and therefore the fit of the study structural model is confirmed.

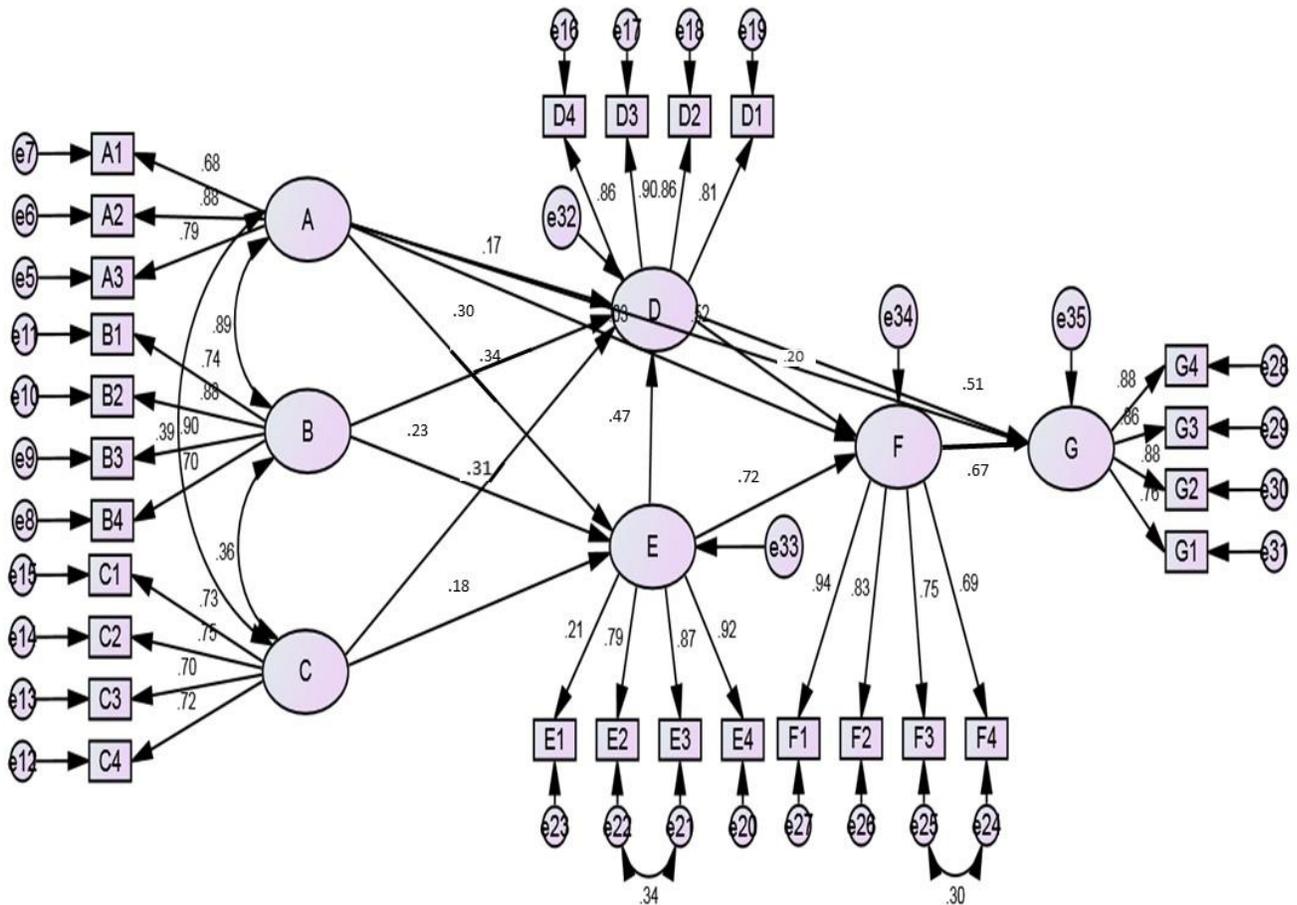


Figure 3- the general output of software in case of research hypotheses.

Testing the hypotheses.

Table 5 shows the results of testing research hypotheses:

Table 5. the results of testing research hypotheses.

Hypothesis no.	Hypothesis	C.R. statistic (Critical ratio)	Path coefficient	Test significance level	Hypothesis result
1	Usefulness of mobile banking services affects the attitude.	2.087	0.205	0.037	Confirmed
2	Usefulness of mobile banking services affects the intention of use.	2.584	0.332	0.009	Confirmed
3	The ease of mobile banking services affects the usefulness of these services	2.270	0.471	0.004	Confirmed
4	The ease of mobile banking services affects the attitude	26.064	0.725	0.000	Confirmed
5	Social norms affect the ease of using mobile banking services	3.068	0.185	0.002	Confirmed
6	Social norms affect the usefulness of using mobile banking services	5.031	0.314	0.000	Confirmed
7	Trust affects the ease of using mobile banking services	2.179	0.228	0.008	Confirmed
8	Trust affects the usefulness of using mobile banking services	2.548	0.385	0.004	Confirmed
9	The attitude affects the intention of use	4.938	0.677	0.000	Confirmed
10	Word of mouth advertising affects the ease of using mobile banking services	2.810	0.295	0.020	Confirmed
11	Word of mouth advertising affects the usefulness of using mobile banking services	2.069	0.173	0.005	Confirmed
12	Word of mouth advertising affects social norms	3.841	0.792	0.000	Confirmed
13	Word of mouth advertising affects trust	2.131	0.884	0.000	Confirmed
14	Word of mouth advertising affects the attitude towards mobile banking services	2.888	0.425	0.004	Confirmed
15	Word of mouth advertising affects the intention of using mobile banking services	8.926	0.518	0.000	Confirmed

CONCLUSIONS.

Given the conducted calculations, because the value of C.R. (critical ratio) of the hypotheses is bigger than 1.96 and since the significance level is less than 0.05; therefore, the hypotheses are confirmed with confidence level of 95%. In other word, according to the statistical sample of this study, the usefulness of mobile banking services affected the attitude as 0.205 and the intention of use as 0.33, the ease of using mobile banking services affects the usefulness of such services as 0.47 and the attitude as 0.72, the social norms affected the ease of using mobile banking services as 0.18 and the usefulness of using such services as 0.31, trust affected the ease of using mobile banking services as 0.22 and the usefulness of using mobile banking services as 0.38, attitude affected the intention of using as 0.67, the word of mouth advertising affected the ease of using mobile banking services as 0.29 and the usefulness of using mobile banking services as 0.17 and social norms as 0.79 and trust as 0.88 and the attitude towards mobile banking services as 0.42 and finally the word of mouth advertising affected the intention of using mobile banking services as 0.51. These findings are consistent with the results of the study by Mehrad and Mohammadi (2016).

The speed of web pages loading for mobile banking of Maskan Bank shall be regularly checked and improved. The speed of accessing to the financial information for customer shall be as fast as possible. The structure of mobile banking pages of Maskan Bank shall be designed so that they can be easily used and followed. Maskan Bank shall ensure its customers that having the required facilities, the bank will implement modern service of mobile banking same as traditional system in the best way. By development and expansion of market studies, they shall identify and categorize its customers in terms of gender and age groups and more concentrate on different groups for improving its mobile banking services in terms of increasing the speed and accuracy of services for enhancing the time efficiency and performance of customers in the use of mobile banking. This optimization is feasible

through increasing the quality of internet banking services such as speed, accuracy, the ease of use, beauty and website capability, security and so on.

The facilitating items for financial and banking transactions in the software and other banking electronic terminal shall be considered. Proper images and guidelines shall be considered for the ease of using bank website.

The various services shall be designed simply in the mobile bank software or other systems of electronic services of Maskan Bank. Consecutive pages for reaching the intended service shall be avoided. The details of entering the mobile banking system of Maskan Bank shall be less to be faster and easier. The facilitating condition of using mobile banking services such as the ease of use, training in websites, proper distribution of electronic banking tools, the speed of services and so on shall be considered.

Electronic banking software shall be more simplified anytime given the existing developments of internet services for customers. Creating a good experience for customers and increasing the quality and ease of mobile banking software which affect their attitude towards such services, social norms towards this type of banking services shall be improved. The scholars and influential people (in other word, the belief leaders among different groups of customers) shall be identified through market studies targeted for their services because they affect other customers.

Holding training courses, the bank authorities can increase the self-effectiveness of people in the use of computer and mobile banking systems. Since trusting the bank reduces perceived risk of customers of mobile banking services and additionally increases the trust in the bank capability for proposing internet banking services, the proper and useful facilities of banking services are recommended to be regularly added and updated in this software.

Creating 24-hour support and response system to ensure customers that if they find a problem in their financial affairs by mobile anytime, there is a center for responding them, is another way for increasing the trust of customers. By facilitating the space availability and the conditions of using mobile banking services with banking traditional services, the bank shall attract particular customers such as housewives, the elderly, adolescents and ... to such services.

Security systems in the design of banking website shall be considered and loaded which take care of customers' information with the highest security. In case of a problem, the bank shall try to propose proper information to the customers, speed up the elimination of probable problems. In order to increase the positive attitude of customers towards mobile banking services, the list of conducted transactions by customers shall be sent for people daily with customer's request and a profile, including all conducted transactions from the beginning up to now, shall be created that is only available for the account owner.

In case of various type of defraud in the field of mobile banking, the bank shall inform the customers give them required guidance for protection against such defrauds. This case not only reduces perceived risk by customer and improves their attitude but also it causes customers' word of mouth advertising and so returning for using such services again.

Given that customer's perception of bank ability for proposing mobile banking services leads to the use of such services, therefore, the managers of Maskan Bank are recommended to inform the customers that bank has the hardware facilities and software knowledge for proposing such services through proposing documented reports by mass media and other ways of transferring information to increase their intention for reusing these services. The list of customers' transactions, conducted by mobile, shall be sent for them immediately after finishing them to ensure the customers that not only can control their account but also their control will be increased so they will be more likely to return for using such services.

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