



Investigating the Effect of Electronic Banking Acceptance Components on New Services

Development and financial performance of the Maskan Bank of Lorestan province

Revista Publicando, 5 No 16. (2). 2018, 89-107. ISSN 1390-9304

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Abstract

The purpose of this study was to investigate the effect of acceptance of e-banking on the development of new services and financial performance of the Maskan Bank of Lorestan province. The present research was applied in terms of purpose, nature and method in the field of causal research and in terms of field performance. The statistical population of this study was the employees and customers of Mashkan Bank in Lorestan province. 254 questionnaires were analyzed using available sampling method. A questionnaire was used to collect data. After confirmation of its validity and its reliability (Cronbach's alpha coefficient 80 percent), the sample was distributed among the sample. Structural equation and LISREL software were used to analyze the data. The results of the research indicate that perceived security, perceived trust and quality of e-banking services have a positive impact on the acceptance of e-banking. And acceptance of e-banking has a positive impact on the development of new bank services, and on the other hand, the development of new services has a positive impact on the financial performance of the bank.

Key words: security, trust, technology, services, financial performance, e-banking.



Introduction

The use of modern technologies has led to the development of trade, the simplicity of economic relations, the provision of opportunities for small and medium-sized enterprises, productivity improvements, cost savings and time savings. In recent years, the increasing growth of information and communication technology and its role in human life has led many countries around the world to be given special importance and expedite their development programs. Banks are also affected by the development of international economics and more competitive markets. Some researchers believe that the main force for solving the issue of acceptance of new goods and services is technology that expands the legal, geographic and industrial barriers and creates new products and services. While the diffusion and acceptance of new technology, and in fact its institutionalization (or its lack of acceptance) in the social and work processes of organizations, is closely related to human dynamism. Also, one of the other problems of electronic banking in Iran, which often makes bank managers mistaken in their calculations, is the lack of a comprehensive definition of this concept and the difference with Internet banking. While some consider internet banking as equivalent to electronic banking, the use of telecommunication services (such as mobile banking, telephone banking, ATMs, sales terminals) is merely banking automation. It should be noted that, according to various definitions of e-banking, Internet banking is only part of electronic banking, and telecommunication services are also part of electronic banking (Iranmanesh, 2011, 8).

The global development of the Internet has led to the creation of e-commerce. Many industries have been affected by e-commerce, but there is no more e-commerce presence than banking and financial services. E-commerce is based on electronic payment. Compared to traditional payment methods, electronic payment methods have advantages that include security, reliability, anonymity, acceptability, confidentiality, efficiency and convenience. Because most users are unfamiliar with the technical details of the electronic banking system, they assess the system's security based on their experience in using the system; hence, to attract and maintain users, increase customer perception of security and maintain their trust during the transaction. It is vital. Another factor that has been identified as the key to the growth of e-commerce is trust. Cheskin and SE believe that the first and most important step in building confidence is to make sure that personal information is protected by customers. People make important decisions about choosing a product or service based on trust in the company or product. In Internet transactions, the trust between the client and the computer system under which the transaction takes place also matters. The lack of alignment with electronic banking and the non-use of the electronic payment system will cost a lot of time to customers, and the possibility of using banking services for them only in office hours and based on the branches. Banks also need a large number of human resources due to the traditional structure of payment, and the provision of services to customers as well as their market place will be limited (Karimi et al., 1391, 137).



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Considering the above, the main goal of this research is to analyze and analyze the factors affecting e-banking, which ultimately leads to the development of new services and improving the financial performance of banks. To investigate the relationship between variables and collect the data needed for this research, we will examine the results of this research experimentally at the branches of Maskan bank in Lorestan province. It is hoped that using the results of this research in this bank and other banks will witness more prosperity than banks. We have a great contribution to the country's economic development.

Research Literature

Security

The advent of any technology in the community requires the trust of users. This means that modern technology must provide the infrastructure for accepting and attracting the confidence and confidence of the customers. What should be included in this infrastructure is the security aspect, which is an important infrastructure for the continuation, growth and prosperity of any new technology in society, because the user must be sure of it. Online banking, as a modern technology in the banking industry, requires security infrastructures for sustainability and public acceptance. In this framework, the security infrastructure of online banking includes providing customers with confidence in the integrity and integrity of the banking operations, the lack of access of third parties to the content of communications between customers and the operating bank, ensuring the correct conduct of operations on customer accounts and to remain safe. Customer personal information is available from third parties, etc. (Damghanian and Siahsarani Kojouri, 2012, p. 72). The Internet environment is clearly an unreliable and risky environment; as a result, trust building serves as a tool to overcome uncertainties in this environment. Most researchers believe that e-commerce can be successful when the public is trusted in the business environment, which is why the issue of trust in e-commerce is important and should be the subject of research. The lack of trust among individuals and companies in e-commerce is a major cause of lack of trust (Abzari et al., 2011, 2). The need for electronic marketing is to prevent third-party infiltration in order to exploit the information and assets involved in the transaction. The sensitivity of the information exchanged during the transaction (customer identity information and credit card number) makes the responsibility of the vendor more sensitive to the seller. Today, one of the tools to strengthen the relationship and build a sense of loyalty and trust in customers is the constant effort to improve the Internet shopping security index. The need to strengthen the trust of our customers means that companies fulfill their obligations to protect the privacy of individuals. Given the close relationship between security and trust, breaching security norms can lead to malicious consequences such as losing customers and mouth-to-mouth advertisements. This is especially important in the case of services that require access to customer personal information. In such a



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situation, banks should measure the benefits of customizing services by analyzing customer personal data in exchange for psychological costs created for clients. Because collecting confidential and yet unnecessary information may scare customers and encourage them to leave the organization.

Trust in e-banking

The Internet environment is clearly an uncertain and high-risk environment; as a result, trust building as an instrument to overcome uncertainties in this environment plays an important role. Most researchers believe that e-commerce can be successful if the general public trusts the business environment, and so the issue of trust in e-commerce is important and should be the subject of research. One of the major reasons for the lack of interest of individuals and companies in e-commerce is the lack of trust. Trust is one of the most important structures in the analysis of exchange relationships. For example, in the relationship of trust-commitment in marketing literature, variable trust has an effect on the existence of The emergence of trust in relationships is a reciprocal link between the two sides (Damghanian and Siah Sarani Kojouri., 1391, 55). The trust of customers in the Internet environment is very important because there is little guarantee that online vendors will refrain from unfair, unethical and opportunistic behaviors such as unfair pricing, misinformation, information dissemination, and purchasing without prior permission. In this way, the importance of trust in electronic payments increases due to the high degree of uncertainty and risk in online transactions. For this reason, Niberg emphasizes that trust is more important than security. In fact, Niberg claims that the possibility for users and traders to use an unreliable payment system from a trusted company is more than using a secure payment system from an uncertain company. So, it can be concluded that trust is critical to the success of electronic payments. Without a proper system that users can trust, it will be very difficult to reach the widespread use of electronic payments (Theo et al., 2013, 469). For online shopping, security concerns are an important factor, and is an important source of e-commerce. Security issues include trust in online trading capabilities to protect personal information and integrity in the proper use of that information. Trust can be the factor that has the greatest impact on the participation of old customers in the use of e-commerce. Older people are often victims of financial mismanagement and fraud.

The Quality of Services

Because of the variety of services, their definition has always been difficult. What makes this more complicated is the fact that it is not easy to understand and identify the ways of doing and providing services simply because of the incomprehensibility of most data and outputs. . The word service is the breadth and variety of meanings, and this has led to a lot of ambiguity in the concept of management texts. Grunros (2001) defines the service as "a service, activity or set of more or



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less intangible activities that are usually and not necessarily in the interactions between the customer and the service staff and / or physical resources or commodities and / or systems But rather as solutions to customer problems (Hosseini and Ghaderi, 2010, 91). Over the past few decades, the quality of services has dominated the attention of professionals, managers and researchers the perceived quality of a particular service is the result of the evaluation and comparison process that the customer performs between expectations and received service. His colleagues in 1990 regard the quality of service as "the degree to which they differ from the expectations or demands of their customers and their perceptions." According to Parasuraman et al., 1989, the quality of service tests the test: the difference between the expectations of clients before confronting service and perception they are received from the service. In the service sector, its quality assessment is performed during the service delivery process. Any customer interaction is considered as a moment to create trust and an opportunity to be satisfied or dissatisfied. Since the role of services in life every day, the category of "service quality" was also considered as the main feature of competition between organizations. That the quality of service, the organization is different from its competitors and lead to competitive advantage (the same resource, 66).

The extent to which a website effectively and efficiently provides various facilities. Entus (2003) evaluates the quality of electronic services as a general assessment and judgment of users about the excellence and quality of services provided in the virtual market. Generally, the quality of banking services is the general assessment of the customer as the best service provided through electronic networks, such as the Internet, ATM and telephone banking (Al-Hawari and Ward, 2006, 129).

Development of new services

Services have a key role to play in countries because they are the main driver of the economy and contribute to productivity growth. In the current era, close competition, rapid technological advancement and increased customer expectations have led to the development of new services as one of the main concerns of service companies (Bukis, 2013, 531). Research literature on innovation and management shows that product development is different from the development of tangible physical goods. Intangibility, heterogeneity, and consumption at the same time as purchasing products indicate that the service innovation innovations are somewhat different from the developers of physical products. Innovation strategies are conceptualized as approaches and approaches that companies use to create new services for new services. Ideas for new service products are created in a variety of ways. These ideas come from within or outside the company and may be due to exploratory (formal or informal) methods. In service companies, due to the close contact of employees and customers, mechanisms are needed to encourage and encourage new service plans from the staff (Kelly & Story 2000, 46-45). Several researchers have suggested



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that the level of individual contact between managers, the commitment of senior executives, the multi-task team and the interaction process with the development of new services affect the speed and effectiveness of the development of new services. Researchers say that the development of new effective services requires a coherent view among the various parts of the organization, more communication, information sharing and decision making. Successful development of new services requires changes in the organization itself, such as the creation of a new organizational segment or the restructuring of the distribution network. In today's world, the speed of competition is high, and businesses are under the pressure too much for innovation and this high speed. If competitors, services or products are offered at very low speeds, or during service failures, they will be expelled by competitors faster. The importance of the service sector can be seen in increasing its contribution to the gross national product of developed and developing economies. Meanwhile, globalization of services and high-tech technological processes that can be accessed through information and communication technology can increase the pressure on companies and service organizations in the private sector and even in the public sector to compete in new services. As the number of new services provided to the market increases, the service life cycle decreases, and in this context, new service development for many companies becomes an important managerial issue and has emerged as an important research topic in service management. While the development of new services has long been considered by researchers and managers as a competitive requirement in many service industries. But, among the latest issues in service management and innovation literature. Consequently, the current theory and findings of the strategies and tactics of new service development are not sufficient. And this has caused organizations not to succeed in the development of new services for a variety of reasons. However, reports show that 24.1% of service incomes in the last 5 years have been achieved through the introduction of new services (Mir Ghafouri et al., 2012, p. 86).

Financial Performance

In each company, different product managers and marketing must be familiar with the organizational status and financial management role. As one of the three main positions of the company, he reports to the finance director (director of finance) under the direct supervision of the director. In large organizations, two major branches, one managed by the treasurer and the other by the controller, are placed under the supervision of the finance director. The tasks of the controller are in the nature of accounting tasks. Industrial accounting and budgeting have internal consumption. While filing financial reports and reports provided to the Stock Exchange Commission is being used abroad (Dastgir, 2008, 9). In this section, our vision is focused on analyzing and planning financially within the framework of an organization. One of the most valuable ways in this regard is the cash flow statement. The financial director, or the creditors, can use how the company uses it. From the cash and the ways in which these funds are financed,



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moreover, analysts can use the way of past cash flow by assessing and analyzing the projected resources and expenditures, and assessing the future. In this way, an effective methodology can be available to the financial manager to assess the expansion of the company in the future, Future financial identification of the company, so that he can take the best way to provide financial resources, is very useful in the form of resource and expense accounts, especially in the medium and long term financial planning. Analysis and analysis of cash flows Future of the company is also used from the cash budget and the projected bills. One of the most valuable tools for identifying short-term financial resources is also used (Dastgir, 2008, 66). Balanced scorecard helps organizations to overcome their two key issues: evaluating organizational performance and implementing strategy. From this point we move on to story, strategy, and some barriers to successful implementation of the strategy, review we will introduce a balanced assessment method with the clear problem on the table and how this tool can introduce barriers related to financial measures and strategy implementation (Newon, 2007, 18). With the development and development of financial instruments and the introduction of new financial products, a financial engineer must have the information about this tool, and, in addition to using existing tools, if necessary, use this information to design new tools or tools Combine them into specific circumstances. Financial managers, especially in risk management, will have enough information about the strengths and weaknesses of their derivative instruments and their pricing. Risk coverage techniques, immunization theory and methods. Asset and debt management are also considered as the cornerstone of financial engineering. The function of the public Such as training of staff, common understanding, quality of service and customer satisfaction depends (Raei and Saeidi 1385, 37).

Electronic Banking

Electronic banking is the use of electronic banking channels. The most important channels are electronic delivery, including the Internet, wireless communication networks (mobile phones), ATMs, telephone and banking. Electronic banking means the optimal integration of all bank activities through the use of new information technology, based on a banking process that is consistent with the organizational structure of banks, which enables the provision of all services required by customers. Electronic banking can be exploited by the advanced technology of networks and telecommunications for the transfer of resources (money) in the banking system (Mohammadlu et al., 2011, 165-166). Electronic banking technology represents a variety of different services, including ATM, automatic payment service (ABP), electronic money transfer (EFT), telephone banking, and computer banking (PC). Generally, e-banking is an internet portal through which customers can use a variety of banking services, such as paying bills and investing (Aminian et al., 1392, 45). In general, the electronic banking system includes components such as website design, security management software, network management system identification, network security control, e-commerce (billing, lending) capabilities, internal network server,



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central processing system and program Support included. These capabilities provide a total of e-banking services. As a result of the simultaneous use of in-organization and outsourcing tools, management has a great choice in system configuration and designing its structure (Doosti et al., 2008, 19). Electronic banking is one of the obvious manifestations of the information and communication technology revolution in the economic arena. E-banking has revolutionized past business practices and practices, and is the most effective way to save money and money. Electronic banking has different levels and, in proportion to each one, a certain definition can be provided. What's in the all levels can be seen to be the use of computer software systems as well as computerized digitized banking information. As far as we move towards higher levels of e-banking, less manual operation, more centralized computer systems, wider network access, constraints Manny and place less and in the end, will be more secure banking information.

Research Background

Kim et al. (2010) have explored the factors influencing consumer perceptions and trust, as well as perceived security implications and perceived trust in the use of electronic payment systems. Their research has presented a conceptual model that examines the factors affecting consumer perceptions and trust, as well as perceived security effects and perceived trust in the use of electronic payment systems. Structural equilibrium modeling was performed for model testing and data was collected from 219 people in South Korea for data analysis. The findings of this study indicate that technical support and security statements are factors that affect consumers' perceived security. Consumers' perceived security has a positive relationship with consumers' perceived trust and use of electronic payment systems. Finally, consumers' perceived trust has a positive impact on the use of electronic payment systems. Yang et al. (2013) addressed the reasons for accepting e-banking by customers. This research examined the process of developing the path of customers in the field of e-banking services, focusing on the synergistic and non-synergistic effects of traditional and electronic cross-paths on customer evaluations of the routes. The findings of this research show that the traditional route experience of customers can affect their intention to develop electronic paths. In this study, two generalization theory and confirmation theory were used to prove the positive effect of perceived quality of traditional services on customer perceptions of the quality of their respective electronic services and the negative effect of verifying the performance of the traditional route on customer perception of the relative advantages of the relevant electronic paths. Lee et al. (2011) have conducted a research entitled "The eagerness of e-government acceptance by Kas Bukar users," and they are asking why some of them are more willing to accept e-government applications than others. To conduct transactions with the government? Using data from the local government in Seoul, South Korea, and their analysis, it turned out that the eagerness of e-commerce is more likely to be among the users of Kas Bukari who understand the quality of the services provided in the traditional sections of the road. They



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also concluded that trust in Internet technology alone did not significantly affect the willingness of Kas Bukars users to use e-government services.

Karimi et al. (2012) investigated the impact of customers' perceptions on security and trust on the use of electronic payment systems for branches of the Agricultural Bank of Tehran. The results of the test of the main hypotheses of the conceptual model in the form of structural model showed that transaction process and technical variables of perceived security and transaction process variables and security statement on trust and perceived trust variables on the amount of use and perceived security variables on perceived trust has a positive and significant effect. Bakhshali et al. (2010) in a research study, investigate effects of effective factors on the acceptance and use of Electronic Banking in Melli Bank Branches of Arak Township,. This research has been investigated among factors affecting the use of e-banking, trust and demographic factors among clients of the Melli Bank of Arak Branch, on their decision to use the electronic services provided by the same bank. According to the research findings, there is no meaningful relationship between trust in the traditional structure of banks and the acceptance and use of their electronic services by customers. According to the research, the main reason for the lack of acceptance and use of e-banking by customers is the habit of using traditional services. Also, among the demographic factors studied, the factors of gender and customer care, contrary to the view of the researcher, have no effect on the adoption and use of electronic banking, and age, education, and income variables also affect the acceptance of electronic services in specific areas. Vazifeh et al.(1392) examined the acceptance of e-banking by customers using the Davis Technology Acceptance Model (TAM). The present study evaluates the acceptance of e-banking services by customers using the Davis Technology Acceptance Model. In this study, the influence of variables of perceived usefulness, perception of ease of use, perceived risk, self-efficacy of computer use, Internet quality and Internet access was measured by customer acceptance of e-banking. Research findings showed that the perceived factors of usefulness, ease of use, and Internet quality have the greatest impact on the acceptance of e-banking services by customers.

Theoretical Framework and Conceptual Model Of Research

The theoretical framework is the basis of the research, which all the design and research project is put on, and is a full and developed network of variables that are identified using the source and review of the research background. Hossein and Aziz have addressed this issue in a study titled "Examining the Quality of Internet Banking in Egypt." This research will fill the gap between theory and practice in terms of customer satisfaction, thereby improving the quality of service dimensions to achieve a better quality of life. The purpose of this study was to investigate how users understand the quality of electronic banking in terms of their importance, how bankers understand banks 'quality dimensions of electronic banking, and whether each dimension of



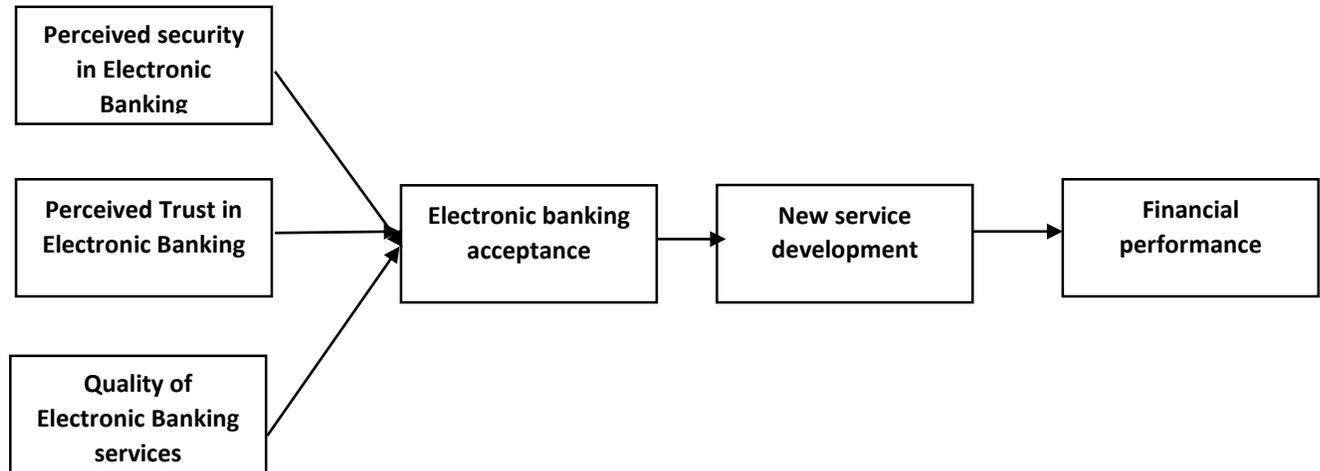
quality directly affects users' satisfaction with the service, or It's good and concluded that the quality of e-banking services affects Internet banking acceptance (Hossein & Aziz, 2013). Kim et al. discussed this issue in a study entitled Effective Factors on Consumer Understanding and Trust, as well as perceived security effects and perceived trust in using electronic payment systems. Their research has presented a conceptual model that examines the factors affecting consumer perceptions and trust, as well as perceived security effects and perceived trust in the use of electronic payment systems. This research provides a theoretical basis for academics as well as a practical guide for service providers dealing with the security aspects of electronic payment systems and concluded that security and trust have a significant impact on electronic payment systems (Kim et al. , 2010). Ming and colleagues showed that security has a positive and significant relationship with customer perception of electronic payments (Ming et al., 2013). Zhao et al. concluded that trusting the bank could lead to confidence in the bank's ability to provide electronic services (Zhao et al., 2010). The conceptual model of the research is presented in Fig. 1, which is a hybrid model and were extracted from the articles of Hossein and Aziz (2013); Kim et al. (2010) and Leonian et al. (2010). The table below shows the variables and their type of relationship.

Table (1): Research Variables

Case Of Study	Year	Researchers	Type Of Relationship	Dependent Variable	Independent Variable
South Korea	2010	Kim et al.	Positive	Electronic Banking	Perceived Security in Electronic Banking
South Korea	2010	Kim et al.	Positive	Electronic Banking	Perceived Trust in Electronic Banking
Egypt	2013	Hossein and Aziz	Positive	Electronic Banking	Quality of electronic banking services
Turkey	2008	Lounial et al.	Positive	Financial performance	Development of New services



Figure (1): The Conceptual Model of Research (Source: Kim et al., 2010; Hossein & Aziz, 2013; Lounial et al., 2008).



Based on the theoretical framework and the model of math, the hypotheses of this research are:

Hypothesis 1: Perceived security in e-banking has a positive impact on e-banking acceptance.

Hypothesis 2: Perceived trust in e-banking acceptance has a positive impact on the acceptance of e-banking.

Hypothesis 3: The quality of e-banking services has a positive impact on the acceptance of e-banking.

Hypothesis 4: The adoption of e-banking has a positive impact on the development of new bank services.

Hypothesis 5: The development of new services has a positive effect on the financial performance of the bank.

Research Methodology

This research is based on the nature and method of Causal research, because the researcher is trying to investigate the effect of acceptance of electronic banking on the development of new services and financial performance of the Maskan bank of Lorestan province. In this way, the statistical



technique of structural equations an appropriate method for investigating the causal relationship between variables has been used. Also, the research methodology was applied based on the purpose of the research. In this research, data mining is required to test the hypotheses of the research method and field. In this research, a questionnaire was used to collect the required data. In this research, the validity of the questionnaire has been used from a logical method and from a content branch. In this case, the quantity and quality of the questions are examined by the experts. In order to evaluate the validity of the questionnaire, the first questionnaire was designed and examined by relevant faculty members. After the corrective action of the questionnaire, 30 questionnaires were distributed among the statistical population of the study, and the responses of the respondents were received regarding the design questionnaires. Finally, the questionnaire the final is designed to be distributed on a wider scale. Also, the Cronbach's Alpha Scale method was used to measure the reliability of the questionnaire. In this stage, 30 questionnaires were distributed to measure reliability. Then, for determining the validity, SPSS software was used and the Cronbach's alpha coefficient for the total questionnaire questions was equal to 0.804, which is more than (0.7) shows that the questionnaire has enough credit. The statistical population of this research consists of employees and customers of Maskan Bank in Lorestan province. In this research, given the use of structural equation techniques for data analysis, the following formula has been used to determine the sample size:

$$5q \leq n \leq 15q$$

Because the questionnaire has 24 questions, at least the sample should be between 120 and 360 people. In order to collect the required data, 300 questionnaires were first distributed by using available sampling method among the employees of Bank of Maskan in Lorestan province. Finally, 254 questionnaires were completed, then in the second stage, the same questionnaire was used by proportional sampling method from customers the Maskan bank has been collected.

Analysis of the findings

Based on descriptive findings, the total number of employees was 81.5% for men and 17.7% for women, and among clients, the number of male respondents is more than female respondents. Based on this, 64.6% of all clients were men and 33.4% were women. In terms of marital status, 89.7% of employees and 79.9% of clients were married and 7.5% of employees and 18.1% of single clients. In terms of age, most employees (54.3%) are between the ages of 40 and 50 and most of the clients are 44.1% at the age of 30-40. According to the evidence, most of the staff (59.8%) have a bachelor's degree, and most of the clients (36.6%) have a diploma.



Test of Research Hypotheses

The research hypotheses have been tested using structural equation modeling. Structural equations are a suitable statistical technique based on hypotheses about causal relationships between variables. The figure (2) shows the coefficients t for the measurement model (coefficients t for the questions and their related variables) and the structural model (coefficients t for the paths presented in the model among the variables). Also, on the Figure (3), the standard coefficients for each of the variables are presented. This shows the correlation between each observer variable (questions) and its related factors.

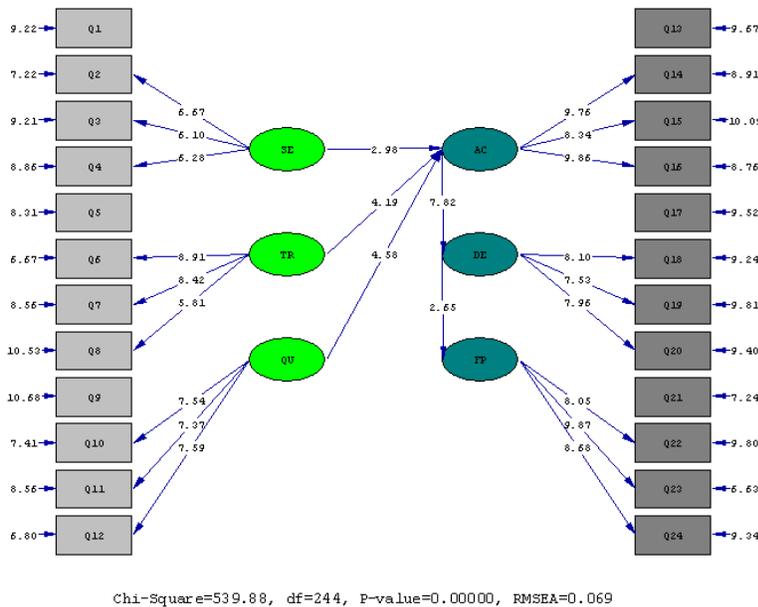


Figure (2): t statistics for model coefficients

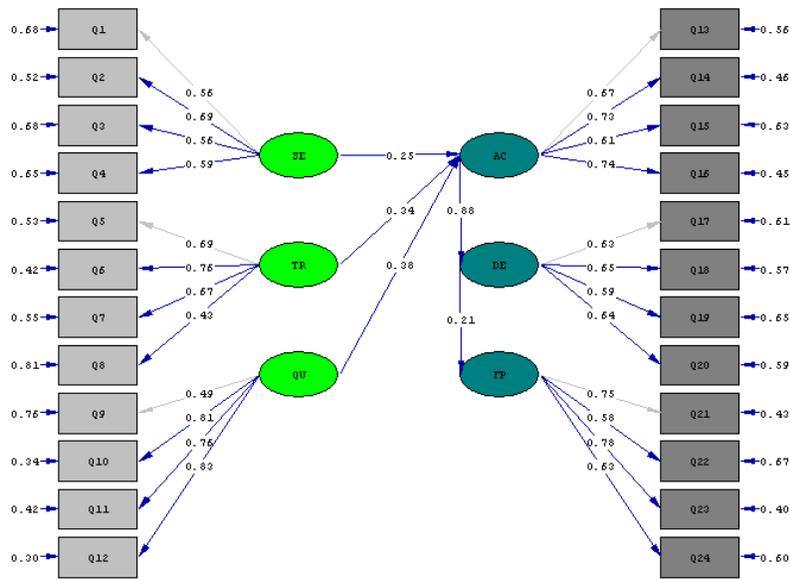
In the output figures of the Lisrel, variables are presented with abbreviations, based on this (perceived security (SE), perceived trust (TR), service quality (QU), acceptance of electronic banking (AC), development of new services (DE), Financial Performance (FP)). According to the model below, five paths are drawn, with three paths of gamma and two paths of beta type.



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Chi-Square=539.88, df=244, P-value=0.00000, RMSEA=0.069

Figure (3): Structural and Measurement Standard Model Coefficients

Table (3): Results of The Test of Research Hypotheses

Result	Standard coefficient	Statistics t	Research Hypotheses
Positive and meaningful impact	0.25	2.98	Perceived security in e-banking has a positive impact on the acceptance of e-banking.
Positive and meaningful impact	0.34	4.19	Perceived trust in e-banking has a positive impact on the acceptance of e-banking.
Positive and meaningful impact	0.38	4.58	The quality of e-banking services has a positive impact on the acceptance of e-banking.
Positive and meaningful impact	0.88	7.82	The adoption of e-banking has a positive impact on the development of new bank services.
Positive and meaningful impact	0.21	2.65	The development of new services has a positive impact on the financial performance of the bank.



Fit the research model

When a model has the appropriate theoretical support, in the next step, it turns out that the fit of this model with the data collected by the researcher is examined, hence some good fitness tests for this data The research and the model used are done to verify this suitability.

Table (2): Fitness indices of the research model

Indicator value in model	Standard Amount	Symbol	Fitness indices
2/21	Less than 3	χ^2 / df	کای دو به درجه آزادی
0/069	Less than 0.08	RMSEA	Root Mean Squares Estimated Error
0/059	Less than 0.08	RMR	The root of the average residue
0/91	More than 0.9	NNFI	Unmatched fit index
0/92	More than 0.9	CFI	Comparative or comparative fit index
0/92	More than 0.9	IFI	Incremental fit index
0/85	More than 0.8	GFI	Necessary index of fit
0/81	More than 0.8	AGFI	Adjustable fitness index

According to the results obtained from the indicators, it can be concluded that the collected data are suitable and the research model has a suitable fit.

Discussion and Conclusion



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Based on the first hypothesis, perceived security in electronic banking has a positive impact on the acceptance of e-banking. Given that the t-statistic is (2.98) and this amount is not within the meaningful interval (96/1, 96/1), it can be concluded that this hypothesis is significant. It thus becomes clear that perceived security in electronic banking has a significant effect on the acceptance of e-banking. On the other hand, the pathway between the two perceived security variables in e-banking and accepting e-banking is considered to be positive and significant between two independent variables and one dependent variable. According to the results obtained from this hypothesis, it can be concluded that perceived security in electronic banking has a positive effect on the acceptance of e-banking and this hypothesis is accepted. Considering the results of the hypothesis, it is concluded that with increasing perceived security in e-banking, the acceptance of e-banking is increasing among customers. In this regard, it is recommended to manage the bank with increasing security in the Bank's electronic banking system. For example, increasing the security of the system to keep them from hacking or to keep customers' information in the system increases the perceived security of our customers, which in turn increases the acceptance of this system by our customers. The results of this hypothesis are consistent with the results of the research by Karimi et al. (2012) and Kim et al. (2010).

The second hypothesis examines the impact of perceived trust in e-banking on e-banking acceptance. Given that the t-scale is (4.19) and this amount is not within the meaningful range (96/1, 96/1), it can be concluded that this hypothesis is meaningful. Hence, it can be concluded that perceived trust in electronic banking has a significant effect on the acceptance of e-banking. On the other hand, the pathway between the two perceived trustworthiness variables in e-banking and e-banking acceptance is as follows: between independent variable and dependent variable, is gamma type (0.34) and positive and significant. According to the results obtained from this hypothesis, it can be concluded that perceived trust in e-banking has a positive effect on the acceptance of e-banking and this hypothesis is accepted. According to the results of the hypothesis, it is concluded that by increasing the perceived trust in e-banking, e-banking acceptance among customers increases, so in this regard it is recommended to manage the bank, taking into account the needs and demands of customers and considering Comments and suggestions of customers to improve this system as well as to be responsive to customers in the event of errors and mistakes by the system to increase the trust of customers to the bank and to the bank's electronic banking system, in order to increase the acceptance of this system by customers. The results of this hypothesis are consistent with the results of the research by Karimi et al. (2012) and Kim et al. (2010).



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In the third hypothesis, the researcher seeks to investigate the impact of e-banking services on the acceptance of e-banking. Considering that the t-statistic is (4/58) and this amount is not within the meaningful interval (96/1, 96/1), it can be concluded that this hypothesis is meaningful. Therefore, it can be concluded that the quality of electronic banking services has a significant effect on the acceptance of e-banking. On the other hand, the path between the two variables of the quality of electronic banking services and the acceptance of electronic banking, as between independent variable and dependent variable, is gamma type (0.38) and positive and significant. According to the results obtained from this hypothesis, the quality of electronic banking services has a positive impact on the acceptance of e-banking and this hypothesis is accepted. According to the results of the hypothesis, it follows that with the increase in the quality of service in e-banking, the acceptance of e-banking is increasing among customers, therefore, it is suggested in the management of the bank, taking into account the electronic services of competing banks and creating a distinction In providing this service to competitors by improving quality, for example, applying the system to meet all customer needs for all their banking affairs, so that customers see and understand the differences in the quality of service so that they have a positive opinion about accepting this system. The results of this hypothesis are consistent with the results of the study, Vazifeh et al. (1392) and Hossein and Aziz in 2013.

The fourth hypothesis measures the impact of e-banking acceptance on the development of new bank services. Considering that the t-statistic is (82.8) and this amount is not within the meaningful range (96/1, 96/1), it can be concluded that this hypothesis is meaningful. Therefore, it can be concluded that acceptance of e-banking has a significant effect on the development of new bank services. On the other hand, the pathway between the two variables of acceptance of e-banking and the development of new bank services, as between two dependent variables, is beta (0.88) and positive and significant. According to the results obtained from this hypothesis, accepting e-banking has a positive impact on the development of new bank services and this hypothesis is accepted. According to the results of the hypothesis, it follows that with the increasing acceptance of e-banking by customers, the development of new services will increase, so in this regard, it is recommended to manage the bank by creating and operating the system in such a way that access to it Ease of use and easy to work, so that at the same time, customers can safely carry out all their banking transactions, so as to ultimately make the adoption of the system more attractive to customers. The results of this hypothesis are consistent with the results of the research by Yang et al. (2013).



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The fifth hypothesis examines the impact of the development of new services on the impact of the financial performance of the bank. Given that the t-statistic is (2.65) and this amount is not within the meaningful range (96/1, 96/1), it can be concluded that this hypothesis is meaningful. It thus becomes clear that the development of new services has a significant effect on the financial performance of the bank. On the other hand, the path between the two variables of the development of new services and the financial performance of the bank, considering that between the two dependent variables is beta (0.21), is positive and significant. According to the results obtained from this hypothesis, the development of new services will have a positive impact on the financial performance of the bank and this hypothesis is accepted. According to the results of the hypothesis, it is concluded that with the increase in the development of new services, the financial performance of the bank increases, so in this regard, it is recommended to manage the bank by launching new services in such a way that can increase customer satisfaction and customers. Satisfied with the services they provide are increasing their loyalty by looking at their customers to meet their needs and demands so that they can provide new services through these needs and demands in order to maintain their customers and thereby Attracting new customers will ultimately improve the bank's financial performance Customers are using the increase. The results of this hypothesis are consistent with the results of Mirzai (2011), as well as with the results of the study by Lonial et al., In 2008.

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