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Offer a Model of Factors Affecting the Intention of Customers using Mobile Banking Services (A Study among Zahedan Tejarat Bank Customers)

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Abstract **– Today, the spread of information and communication technologies have led to new services of banks. One of these services is mobile banking that reduces customers and banks costs. This study offers an exclusive model in order to assess the factors affecting the intention of customers in the field of mobile bank services through a review on literature and extraction of factors affecting customers' intention. The statistical population consists of Zahedan Tejarat bank customers and sample size is estimated 384. Exploratory and confirmatory factor analyses are used for data analysis; SPSS and Lisrel software are analysis tools. Analysis- based model including 9 factors and 26 indices was provided in order to assess factors affecting the intention of customers using mobile banking services. According to customer's perspective, perceived cost, self-efficacy and perceived usefulness factors are the most important and the need for communication, ease of use and reliability are the least important factors.**

Keywords **– Banking, Mobile Banking, The Customer, The Customer's Intention.**

I. INTRODUCTION

Increased technology and wireless devices have been improved in recent years and statistics related to users of wireless devices are raised. The development has created new opportunities for modern banking services like mobile banking (Karkhane and Shahriyari, 91: p.111). Mobile banking is one of the approaches of providing financial services through information and communication technologies (ICT) (Behbudi et al, 2012, p. 23). This type of banking is known as the most recent channel of retailing and microfinance delivery and has improved customer retention andhas increased operational efficiency, market share and new job opportunities (Ijaz: 2014). Mobile banking refers to mobile devices use for financial information, communications and customer transactions such as checking account balances, account transfer and access to other banking products and services anywhere and at any time (Ensor, et al., 2012; ITU, 2012).

Mobile banking service is a valuable service for users because it is not dependent on time and place and a person can do his payment at any time and place. Moreover, user doesn't require a lot of effort for its use. More importantly, the safety and convenience of mobile banking have led to its expansion (Rusi, 2004, p. 45). The benefits of these services for banks include reduced personnel costs, reduced management costs and providing services 24 hours a day and seven days a week. Despite the advantages of mobile banking, mobile banking users are very limited compared to other types of banking. Forrester research reports that only 4% of users from America banking service use mobile banking (khan, 2008). Another study on Germany consumers shows that only 12% of people use mobile phones for buying and banking aims and majority of them are in the age range 25 to 34 years (Tanner, 2008). The low percentage of mobile banking acceptance led researchers to examine factors affecting the adoption of mobile banking. Like any other new technology, if mobile banking is not welcomed by customers and users, it will be replaced and investments will be wasted. It is noteworthy that the attitudes of users about a new information system and its acceptance have a significant effect on successful adoption of information systems. If users do not wish to accept information system and use it, organization will not be benefited from new system (Shakeri, 5, 1994).

According to raised issues, this study seeks to respond this question: whcich factors affect the intention of customers using mobile banking services among customers of Zahedan Tejarat Bank?

II. MOBILE BANKING

Mobile Banking is a term that is used in order to carry out the account balance, account transactions, payments etc. through mobile devices such as mobile phones. Today, mobile banking is often done by SMS or internet; it can also be done using certain applications on mobile phones (Mehraban, Mojdei and Jalali, 2007, p. 4). Mobile Banking dates back to 1990. Launching the service was tested for the first time in European countries like Germany, Spain, Austria and Sweden (Ijaz: 2014). Mobile Banking means using mobile terminals like personal digital assistants in order to access the bank network via Wireless Application Protocol (WAP); mobile banking is like Internet, it is a fast and convenient way in order to perform common banking transactions and enjoy the benefits of mobile banking that provides required characteristics by bank (Torman Masrek, 2014: p. 53). On the other hand, Anderson (2010) considers mobile banking as one of the approaches that provides financial services through information and communication technologies (ICT) and makes possible a wide selection of mobile services even in low-income countries. Mobile banking is a very convenient and effective tool in management of personal finances for customers and supports contact anywhere and at any time (Riivari, 2005).

Currently, the best solution of improving banking is mobile banking technology. On the other hand, the mobile banking can replace e-commerce that needs regular communication constructs in countries like Iran that lacks regular and consistent communication infrastructure since mobile banking does not need cable (Jonaid, 2007, p. 15). Then, providing banking services through mobile phones will have many benefits for banks including reduced personnel costs, reduced management costs, no need to Internet connection by conventional methods, providing banking services to customers at any point where it is needed, customer satisfaction and etc.

III. Technology Acceptance Model

Predicting the behavior of people has been considered by sociologists late nineteenth century and many theories have been proposed in this field. Fishbayn and Ajzen (1975) noted that attitude is an introduction for transfer. They considered three cognitive, stimulus and behavioral factors effective on attitudes formation. Conducting more research and adapting research with different situations, researchers found that there is logical connection between people intention and their internal motivation that is related to each person opinions, motions and social norms (Afruz, 2006).

Acceptance and continued use of a product, service or idea is called acceptance. According to Rogers and Shoemaker (1971), consumers pass knowledge, persuasion, decision, implementation and confirmation steps before they become ready to accept a product or service. According to Rogers, at awareness stage, old acceptors get more official information about technology compared to new acceptors (Naimi Barqany, 2007: 32).

Various models and theories have been proposed in the case of technologies acceptance that will be examined below.

IV. Rational Performance Theory

One of the valid models in the field of technology acceptance is Fishbein and Ajzen rational performance theory (1975). This model is one of the most influential theories in explaining human behavior (Juwaheer et al., 2012). According to this theory, the individual intention in acceptance of an innovation is affected by his attitude toward mental and behavioral norms (Sadeghi and Farokhian, 2011). Subjective norms are influenced by other factors, such as family, relatives or friends who affect person decision making in using or not using a product or service (Malhotra and Singh, 2010). The attitude is the learned association between object and positive and negative evaluation of object in memory and the attitude power is equivalent to this association power (Safarzadeh and Forutan, 2009).

V. The Theory of Planned Behavior

Ajzen developed reasonable action theory in 1985 and offered another model in order to predict abnormal behaviors using the constructs of perceived behavioral control. Perceived behavioral control reflects perceived internal and external constraints of behavior and reflects the beliefs on access to resources and needed opportunities for behavior.

The concept of perceived behavioral control will include two components: The concept of perceived behavioral control includes two components: The first component is self-efficacy which expresses person confidence in his ability to perform the behavior and the second component is easy condition which reflects the accessibility of needed resources (time, money or other expertise sources) to do target behavior (Taylor and Todd, 1995, p.149.). According to theory of planned behavior, human behavior is driven by three categories: beliefs about consequences of behavior (behavioral beliefs) and evaluation of consequences, beliefs about the normative expectations of others and motivation to fulfill these expectations (normative beliefs) and finally, belief in the existence of factors that facilitate or impede performance (Matizon, 1991: 1).

VI. Technology Acceptance Models

Technology acceptance model has attracted more attention among theories of technology acceptance. Davis introduced Technology Acceptance Model in 1985. The theory uses rational performance theory of "Aizen" and "Fishben" in 1975 as a main framework for explaining the parts. This model has two major ideas: one of them is subjective perceived usefulness and the other is perceived ease of use which both of them are two main elements of attitude to acceptance and use of new technologies (Bagheri, Hamidi, Beheshti and Alidousti, 2009, p 11- 13; Alssmaly, Gholami and Clegg, 2009, p. 131).

VII. Social Cognitive Theory

Another theory that has been used by researchers in different studies is Social Cognitive Theory. The theory examines the self-efficacy effect on individual behavior (Bandura, 1982, p. 124). The main hypothesis of this theory depends on social behavior effects on individual ability in doing his duties. Self-efficacy is rooted in individual trust in his abilities and is related to work motivation, cognitive resources, performance period and specific applications (Chen and Liu, 2013). Self-efficacy refers to individual's perception about his abilities and skills (Chen et al., 2007).

VIII. Rogers' Diffusion of Innovation

One of the leading theories in the field of predicting technology acceptance is Rogers' Diffusion of Innovation Theory (1995). The theory mentions five factors of product or service characteristics as factors influencing the acceptance process innovation selection. The five factors includes: relative advantage, compatibility, visibility, complexity and test capabilities. Comparative advantage is the degree to which a customer perceives a product or

service differently and better than its alternatives. Compatibility is the degree to which a product or service is in line with habits, experiences, expectations, values and needs of customers. Complexity (simplicity) refers to customers' perception of new innovation simplicity. Visibility is the degree to which an innovation is visible and the extent to which customers will be able to see the positive effects of innovation and feel in their lives. Finally, testability refers to feasibility of test new innovated product and its benefits and usefulness (Rogers, 1995).

IX. THEORY OF PLANNED BEHAVIOUR ANALYSIS

Theory of planned behaviour analysis is presented in 1995 by Taylor and Todd in which constructs of Ajzen theory of planned behaviour analysis (1991) is combined with Rogers diffusion of innovation theory (1983 and 1995). They developed the theory of planned behaviour through analysis of attitude constructs, subjective norm and perceived behavioural control; this led to an increased explanatory power of behavioural intention and better perception of behaviour consequences (Yaqubi and Shakir, 2009).

These models are summarized in Table 1.

Table 1: Technology Acceptance Models (Mir Hosseini et al., 2012)

Models	Authors	Explanation
Rational performance theory	Fishbin, 1975	Rational performance theory claims that behavior is exclusively controlled by behavioral intention. According to this theory, the individual intention inacceptance of an innovation is influenced by his attitude towards mental and behavioral norms.
Theory of Planned Behavior	Ajzen, 1991	According to theory of planned behavior, behavioral beliefs and outcomes analysis create favorable or unfavorable attitudes toward individual behavior. Normative beliefs results and motivation of achieving others normative expectations are reflected in subjective norm and control beliefs determine perceived behavioral control. Overally, attitudes about behavior, subjective norm and perceived behavioral control lead to formation of behavioral intention
Social cognitive theory	Bandoura, 1978	According to this theory, it can be understood that social cognitive is one of the most important aspects of social life. In everyday life, we constantly judge the behavior of others and want to know what others like, what do they want to do and why they show certain behaviors. In each of these cases, we are faced with others perception. Since our life is social, proper perception of others behavior plays an important role in our life
Technology acceptance theory	Davis, 1989	The theory uses a set of basic beliefs such as perceived usefulness and ease of use which can be used in various situations. The model states that using information technology is a function of good behavior
Technology acceptance theory 2	Venkatsh and Davis, 2000	On completion of Technology Acceptance Model, internal norm factor is considered as predictor of user behavior in Technology Acceptance Model 2 and internal norm is an individual's perception of people who are important to him and of their attitudes toward new system
Diffusion of innovation theory	Rogers, 1995	The theory is related to innovation diffusion processes and its acceptance in a systematic and planned way. The theory investigates the social process of innovation and how to achieve it and how to expand it to entire social system. The theory defines a trend when the person is informed about an innovation at the first stage and decides to accept innovation or reject it
Theory of planned behavior analysis	Tilver, 1995	In theory of planned behavior analysis, researchers believe that intention backgrounds of planned behavior theory are multidimensional concepts not one-dimensional concepts including attitude, subjective norm and behavioral control. Focusing on these factors and management of effective factors, we can control and evaluate acceptance behavior effectively

X. LITERATURE REVIEW

Table 2 provides researches that discuss on factors affecting the intention of bank customers in mobile banking services use through using different models of technology acceptance.

Table 2: practical research in the field of Mobile Banking

Authors	Applied theory	Sampling and country	Totality of results
Luarn and Lin, 2005	Developed TAM	180 respondents who were selected randomly in the Conference and Exhibition of e-commerce in Taiwan	Perceived self-efficacy, financial cost, acceptability, ease of use and usefulness are effective on mobile banking acceptance
Laukkanen, 2007	Mean-end theory	20 interviews with major Scandinavian bank customers in Finland	Perceived benefits are the main factors of mobile banking acceptance
Min et al, 2008	TAM	156 respondents through sampling in Malaysia	Perceived usefulness, perceived ease of use, acceptability, information and normative pressures are effective on using mobile banking
Laukkanen and Pasanen, 2008	Categories of innovation acceptance	2675 questionnaires have been completed in Finland via bank withdrawal	Demographic characteristics such as education, employment, household income and household dimension don't affect mobile banking acceptance but age and gender affect them
Yang 2, 2009	Rasch measurement model and item response theory	178 students were selected from a university in southern Taiwan.	Security and initial costs associated with mobile banking are factors resistant to mobile banking acceptance. The ability to conduct personal banking and cost-effectiveness are effective on banking acceptance.
Cruz et al, 2010	TAM and resistance to innovation theory	3585 questionnaires were collected through an online study in Brazil	The cost barriers and perceived risk are main prohibitive factors.Factors such as unfavorable and complex devices and lack of information are other prohibitive factors.
Riquelme and Rios, 2010	TAM ،TPB andIDT	681 questionnaires were randomly selected from Singapore population.	Usefulness, subjective norm and risk are effective on mobile banking acceptance.
Puschel et al, 2010	IDT andDTPB	666 questionnaires were completed online in Brazil.	Comparative advantages, visibility, compatibility and perceived ease of use significantly affect the attitude and attitude affects subjective norm and perceived behavioral control.
Sripalawat et al, 2011	TAM andTPB	195 questionnaires were collected by online research in Thailand.	Subjective norm is the most effective factor on mobile banking acceptance. Perceived usefulness and self- efficacy are factors after subjective norm.
Dasgupta et al, 2011	TAM	325 questionnaires were distributed among students of MBA in India.	Perceived usefulness, ease of use, image, value and self- efficacy affect on acceptability of using mobile banking.
Mazhar et al, 2014	Developed TAM	150 questionnaires were randomly distributed among customers of three private banks in Pakistan who use electronic and mobile banking services.	Attitude and perceived usefulness have significant effect on customer behavior as well as perceived usefulness and security of customers' attitudes.
Bidar et al, 2014	Developed TAM	128 questionnaires were distributed online among Turkey bank customers	Perceived ease of use, perceived usefulness, compatibility and subjective norm have significant and positive effect on using mobile banking and perceived costs and facilitating conditions have significant and negative effect on banking use.

XI. Conceptual Model

A number of factors were extracted using the attitudes of experts and teachers of e-banking services after examining the available technology acceptance models in literature to offer an exclusive model in order to assess the factors affecting the intention of customers in the field of mobile bank services using Zahedan Tejarat Bank customers' views. Extracted agents are presented in Table 3.

Table 3: Factors extracted from literature

Factors	Reference	Definition
Perceived usefulness (PU)	Davis, 1989 Karjaluoto, 2009	Perceived usefulness is the mental expectancy of technology user from that technology in improving his performance
Perceived Ease of Use (PEU)	Davis, 1989 Abolmajd, 2013	Perceived ease of use is user expectancy of technologies to be easy and without trouble
Need to communication (COM)	Prompattanapakdee, 2009	Individual culture in tending towardface to face communication with people
Perceived risk (RSK)	Safeena et al, 2011	Implicit and natural uncertainties in online transactions
Perceived cost (PC)	Fonchamnyo, 2013	The person belief onexpensive use of mobile banking
Trust (TRU)	Selik, 2011	Trust means to gain normal and reasonable recognition of relationship between people and determine boundaries for communication
Reliability (REL)	Yeow et al, 2008	The extent of individual believes on mobile banking reliability and security.
Self-efficacy (SE)	Bandoura, 1997	Self-efficacy is a creator power and thereby cognitive, social, emotional and behavior skills of humanare organized effectively in order to achieve different objectives.Self-efficacy is effective on increased user acceptance
Subjective norms (SN)	Abolmajd, 2013	The subjective norm includes thinking belief and attitudes of reference people about doing a particular act by an individual. Subjective norm is an individual motivation in order to follow the opinions of reference people on a particular behavior.

XII. Research Methodology

The study is applied research in terms of aim and survey- descriptive in terms of data collection. As it was mentioned, firstly, factors affecting the intention of customers using mobile banking services were extracted based on research literature and e-banking experts and professors. Then, a questionnaire was developed based on study expert opinions (validity) which includes three demographic questions and 26 questions in order to investigate the factors affecting the intention of customers. Among the above questions, three questions were related to perceived usefulness, 3 questions to ease of use, 3 questions to need of communication, 3 questions to trust, 2 questions to reliability, 3 questions to subjective norm, 3 questions to perceived cost, 2 questions to self- efficacy and 4 questions to perceived risk. The statistical population consists of Zahedan Tejarat bank customers. Sample size is estimated 384 due to unlimited statistical population based on Cochran formula. Questionnaires were distributed among bank customers using available random sampling method. Finally, conceptual extracted model was tested through exploratory and confirmatory factor analysis using statistical population comments and model construct validity was evaluated.

XIII. Descriptive Findings

According to distributed questionnaires among Tejarat Bank customers, 218 persons were men and 162 persons were women (42.2%) among 384 respondents in terms of gender. 127 persons had BA degree (33%) and 91 had MA degree (23%), 77 persons had diploma and lower degrees (20%), 56 persons had associate degree (14%) and 29 persons had PhD degree (7%) in terms of education. Finally, 215 respondents were married (56%) and 150 persons were single (39.1%) in terms of marital status.

The research analysis results

Exploratory and confirmatory factor analysis is done using SPSS, and Lisrel software in order to assess the divergent and convergent validity and to check the validity of conceptual model. Since the KMO test value exceeds the critical 0.8 (0.86) as well as the significance level of Bartlett's test is less than calculated 0.05, therefore, the study data is suitable for exploratory and confirmatory factor analysis based on two tests.

Exploratory factor analysis

Since the determination coefficient of all questions is more than 0.5 (Ramin Mehr and Charstad, 2013: 182), so, there is no need to remove any of research questions. The variance explanation values table (Table 4) is referred after securing the questions determination coefficient. Since the eigenvalues of nine factors are greater than 1, so the questions can weigh 9 factors. The cumulative variance is more than 60% which indicates the suitability of model.

Table 4: Values variance latent variables

Factor	Cumulative Variance Percent	Variance Percent	Eigenvalues
First	%10/300	%10/300	2/007
Second	%19/334	%9/034	1/993
Third	%27/544	%8/210	1/970
Fourth	%35/596	%8/052	1/968
Fifth	%43/606	%8/010	1/963
Sixth	%51/150	%7/544	1/957
Seventh	%58/268	%7/118	1/921
Eight	%63/509	%5/241	1/527
Ninth	%68/145	%4/636	1/284

Table 5 is obtained through varimax method. Since the values of factor loadings are greater than 0.5 for all questions, there is no need to remove the question and this model has divergent validity.

Table 5: Rotated Component Matrix

Symbol	Items or questions	First factor	Second factor	Third factor	Fourth factor	Fifth factor	Sixth factor	Seventh factor	ninth factor	Tenth factor
PU1	Mobile banking is useful for my banking.	0/754	-	-	-	-	-	-	-	-
PU2	I think that using mobile banking improves my banking method.	0/752	-	-	-	-	-	-	-	-
PU3	Mobile banking has facilitated my banking.	0/659	-	-	-	-	-	-	-	-
PEU1	I think that using mobile banking is easy.	-	0/873	-	-	-	-	-	-	-
PEU2	Learn how to use mobile banking is easy.	-	0/881	-	-	-	-	-	-	-
PEU3	I think that learning skills of using mobile banking is easy for me.	-	0/846	-	-	-	-	-	-	-
COM1	I enjoy watching bank employees who work at bank (compared to when only machine works).	-	-	0/647	-	-	-	-	-	-
COM2	Personal attention of bank employees is important for me.	-	-	0/593	-	-	-	-	-	-
COM3	Bank employees guide me in banking.	-	-	0/871	-	-	-	-	-	-
TRU1	I trust in my bank in providing security of mobile banking.	-	-	-	0/702	-	-	-	-	-
TRU2	I trust in my mobile bank in providing appropriate banking facilities.	-	-	-	0/871	-	-	-	-	-

TRU3	I trust in operator in providing information communications for mobile banking.	-	-	-	0/757	-	-	-	-	-
REL1	Using mobile for banking does not disclose my personal information.	-	-	-	-	0/743	-	-	-	-
REL2	I accept mobile banking security in information interaction with bank by mobile.	-	-	-	-	0/687	-	-	-	-
SN1	My family use mobile bank.	-	-	-	-	-	0/533	-	-	-
SN2	My family use of mobile banking encouraged me to use this technology.	-	-	-	-	-	0/712	-	-	-
SN3	My friends' use of mobile banking encouraged me to use this technology.	-	-	-	-	-	0/792	-	-	-
PC1	The use of mobile banking leads to less waste of my time.	-	-	-	-	-	-	0/714	-	-
PC2	The use of mobile banking leads to save costs.	-	-	-	-	-	-	0/631	-	-
RSK1	Using mobile- based banking has necessary security.	-	-	-	-	-	-	-	0/564	-
RSK2	I think that mobile banking is safe.	-	-	-	-	-	-	-	0/679	-
RSK3	The possibility of fraud through mobile banking is low.	-	-	-	-	-	-	-	0/530	-
SE1	Learn how to use mobile banking is easy.	-	-	-	-	-	-	-	-	0/797
SE2	I think that using mobile banking is difficult.	-	-	-	-	-	-	-	-	0/871
RSK4	Mobile banking supports my banking activities.	-	-	-	-	-	-	-	0/714	-
PC3	Some services fees and mobile banking costs will not be received.	-	-	-	-	-	-	0/786	-	-

9 latent variables can be evaluated using 26 questions of questionnaire. According to set of questions which measure factors and the abstract concept of questions, factors are named as follows:

The first factor: perceived usefulness (questions 1 to 3), the second factor: ease of use (questions 4 to 6), the third

factor: the need for communication (questions 7 to 9), the fourth factor: trust (questions 10 to 12), the fifth factor: reliability (questions 13 to 14), the sixth factor: subjective norm (questions 15 to 17), the seventh factor: the perceived cost (questions 18, 19 and 30), eighth factor: perceived risk (questions 24 to 26 and 29), and ninth factor: self- efficacy (questions 27 and 28).

XIV. Confirmatory Factor Analysis

LISREL software is used in order to evaluate the confirmatory factor analysis. Three conditions must be met in order to examine the convergent validity using confirmatory factor analysis: first, t-values are not set between -1.96 and 1.96 estimation output. Second, the factor loadings values are obtained between questions and latent variables more than 0.5. Third, the amount of variance extracted (AVE) is calculated more than 0.5 for each of three variables. The model must have appropriate fitness; thereby the model fitness indices will be used.

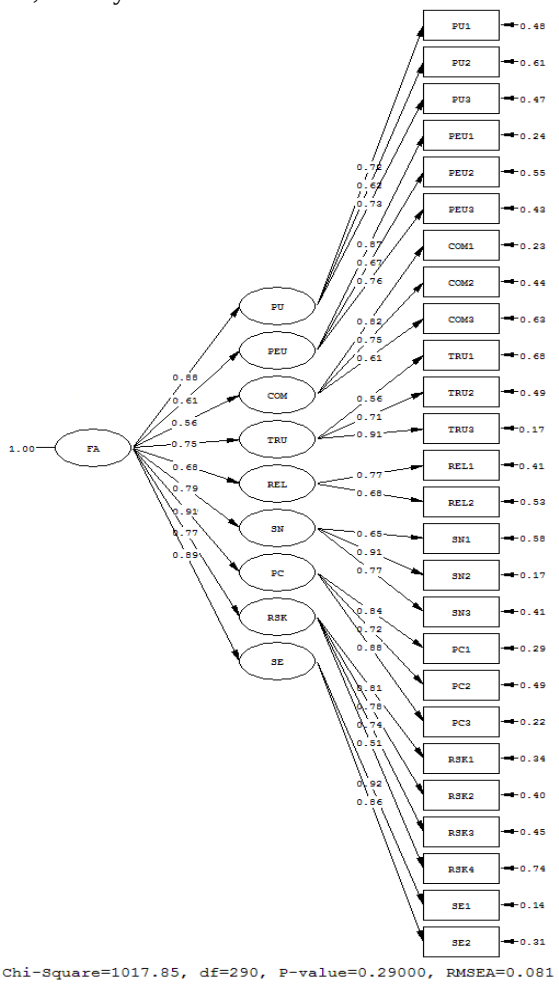

Fig.1. LISREL software output in a standard estimation

Figure 1 shows LISREL software output in standard estimation mode. Since the P-value is obtained more than 0.05, so this model is acceptable. RMSEA fit index is less than critical value of 0.08 or 0.1 (equal to 0.074), so the model is fitted perfectly.

T-value of all equations is greater than 0.96 that reflects the significance of relationships and correlation between variables. Also, as can be seen in Figure 1, values of factor loadings between latent variables (factors) and observed variables (questions) and between the first and second latent variables are more than 0.5. Thus, two terms of convergent validity are established. Equation 1 is used in order to evaluate the average variance extracted. In this equation, λ is factor loadings value of questions related to each variable and n is the number of questions for each variable.

Equation 1

$$AVE = \frac{\sum \lambda_i^2}{n}$$

AVE values of each factor are given in Table 6.

Table 6: AVE values of factors

Factors	AVE
Perceived usefulness (PU)	0/5169
Perceived Ease of Use (PEU)	0/5932
Need to communication (COM)	0/6358
Trust (TRU)	0/6172
Reliability (REL)	0/5188
Subjective norms (SN)	0/6145
Perceived cost (PC)	0/7168
Perceived risk (RSK)	0/5167
Self-efficacy (SE)	0/5777

According to Table 6, the values of average variance extracted (AVE) for all factors are more than 0.5, therefore, the third term is true for the establishment of convergent validity, as a result the model has convergent validity.

According to exploratory and confirmatory factor analysis, the model has convergent and divergent validity; therefore, this model has construct validity, too. As a result, this model can be used as a model in order to study the intention of banks customers using mobile banking services.

XV. Discussion and Conclusion

Successful studies show that mobile banking future depends on its customers. Professionals must rely on the interests of customer acceptance (acceptance from customer's perspective) in the process of mobile banking services, so that the adoption of these systems among customers to be ensured based on more costs spent for development of mobile banking systems. This study aims to provide a model of studying the factors affecting the intention of banks customers in order to benefit from mobile banking services.

After the extraction of 9 factors from literature using experts and professors views in the field of mobile banking, the 9 factors were evaluated from the perspective of customers and the importance of each was assessed in explaining the intention of customers using mobile banking services. As it was observed in the exploratory factor analysis, 26 indices which were developed from the perspective of customers were able to assess the 9 factors

affecting the intention including, perceived usefulness, ease of use, need for communication, trust, reliability, subjective norm, perceived cost, perceived risk, and self-efficacy. According to values of variance explanation table, these factors can explain 68% of variance related to factors affecting the customers' intention that is a good value and represents a perfect model from the perspective of Tejarat bank customers. Also, confirmatory factor analysis (Figure 1) showed that 9 extracted factors are effective on using mobile banking services with specific factors in explaining the intention of customers. According to Figure 1, the perceived cost of 0.91 factors, self-efficacy of 0.89 and perceived usefulness of 0.88 have the most important role in explaining the intention of customers. While, factors such as the need for communication of 0.56 factors, ease of use of 0.61 and reliability of 0.68 have the minimal role in explaining the intention of customers using mobile banking services.

SUGGESTIONS

From the perspective of customers, perceived cost factor is the main reason that affects intention of costumers using mobile banking services. The lower perceived costs, people will be more willing to use this service. Costs of buying phones with higher hardware in order to support banks software and mobile Internet are the most important customer costs. The mobile bank transaction fees-based costs are the most important perceived costs by customers and banks can increase people's willingness to use mobile banking services through reducing these costs.

Another important factor that is effective in explaining the intention of customers is self-efficacy factor. If customers feel that they have the ability to use smart phones and have the ability to work with mobile banking applications, they will be more willing to use these services. Therefore, more advertising and education for these services can influence the intention of customers using the services more effectively. The perceived usefulness is another factor that is effective in explaining customers' intention and customers can pay more attention to these services if the benefits of mobile banking services are more emphasized and expressed in advertising the banks.

According to the results of confirmatory factor analysis, it was revealed that need for communication and ease of use factors have the least importance in explaining the intention of customers using the bank mobile services from customer perspective. Perhaps, the reason for ease of use factor insignificance may be the fact that using smart phones has spread across the country and all use mobile software and this can create the impression in people that using mobile banking services and work with software is simple.

The most important factors affecting the intention of customers include perceived risk and trust. If the customers trust more in safety of banking systems and realize that these systems had little security holes and hackers cannot penetrate them, they will be more tended to use mobile banking. Moreover, the banks can reduce the amount of perceived risk and increase use of mobile banking by customers through providing guarantees in order to compensate for losses of customers when hackers penetrate to mobile banking systems.

Subjective norm factor is effective factor on intention of customers. According to this factor, social groups can increase people intention to use mobile banking services, then, further development of these services among customers leads to its more development.

This study aims to present a model in the field of factors affecting the intention of bank customers using mobile banking services so that the lack of specific model for mobile banking is met. Therefore, as it was observed, a model was presented that is based on 9 factors and 26 indices and the model construct validity was confirmed.
The researchers are recommended to use the presented model of this study in order to assess factors affecting the intention of bank customers using mobile banking services and to evaluate the importance of each of them. The results are compared with past research and the generalizability of model is examined.

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