

Evaluation problems at official service Electronic banking systems (Case study: Mellat Bank of Mazandaran)Majid Amouzad Khalili¹, Ehsan Abedini², samaneh goli³, Elham esmaeilpour⁴¹ Master of Public Administration, Payamnoor University, Iran (Corresponding Author). Email: Ayandehsaz.40@gmail.com,² Master of Payamnoor University, Iran, Email: abedini_ea_961360@yahoo.com³ Master of Payamnoor University, Iran, E.mail: samaneh_goli_sg@yahoo.com⁴ Master of Islamic Azad university Bojnourd, Iran, E.mail: elham.esmaeilpour@yahoo.com

Abstract: The use of electronic banking technologies and telecommunications hardware and software-based network for resource sharing financial information is in electronic form and does not require the physical presence of the customer in the branch. The article according to your specific e-banking in Iran is so new using descriptive technique is to survey the factors within the organizational factors that are outside the organization, and then identify electronically banking MET trials were placed. by using analysis of data collected by the province is putting community national bank branch managers studied .The factors studied were ranked in this study was to provide a new model at the end of article take the result.

[Majid Amouzad Khalili, Ehsan Abedini, samaneh goli, Elham esmaeilpour. **Evaluation problems at official service Electronic banking systems(Case study: Mellat Bank of Mazandaran.** *Life Sci J* 2013;10(3):1099-1106] (ISSN: 1097-8135). <http://www.lifesciencesite.com>. 160.

Keywords: Electronic banking, Official problems , information technology

Introduction

E-banking is one of the important phenomena Using information and communication technology and information management The change has been so profound in payment systems and transactions So that it increases the efficiency of the banking system Service to the general satisfaction of the people and is widely. The emergence of phenomena such as electronic business, electronic commerce Electronic banking and the expansion of information technology in the economic influence is the main results. In our country, and using the electronic banking business, is a young country and to reach the desired state has a long time. Mueller (2010), banks are using the Internet for banking, e-banking services to customers and Customers using the Internet to organize, manage and conduct transactions on their bank accounts defined. However, some experts have proposed a general definition and the use of other tools and electronic channels, such as mobile phones and digital television For information, communication and transaction banking, e-banking has been defined to include. The electronic banking channels including: Electronic Commerce Act was passed in 2003. In the field of electronic banking activities have been widely. But lack of infrastructure in various aspects of these:

- PCs
- booth
- The management of networks
- Fixed and mobile phones
- ATMs
- Sale terminals

This thesis we tried. Understanding the characteristics and requirements of commerce and electronic banking, electronic banking tools and channels are introduced its brief to be examined. In this thesis we tried. Understanding the characteristics and requirements of commerce and electronic banking, electronic banking tools and channels are introduced its brief to be examined.

It stated

Electronic banking is not just as a set of banking services, But as a national imperative As one of the country's infrastructure development is considered important. Development of electronic banking in the bank can be hardware and software factors, factors within the organizational and human factors and human and also to be linked But the initial results also confirmed that management theory is based. Staffing to increase knowledge about electronics, competition between banks, international requirements, customer expectations to receive more e-banking services Transactions and electronic banking services and up to date diversity and digital, all hands The results will be referred to the cause What are the issues of electronic banking services in the province is a national bank.?

Conceptual model**Internal factors includes:**

- low Speed Internet
- The traditional opinion
- weak immune(safety)
- Lack of training and human capacity

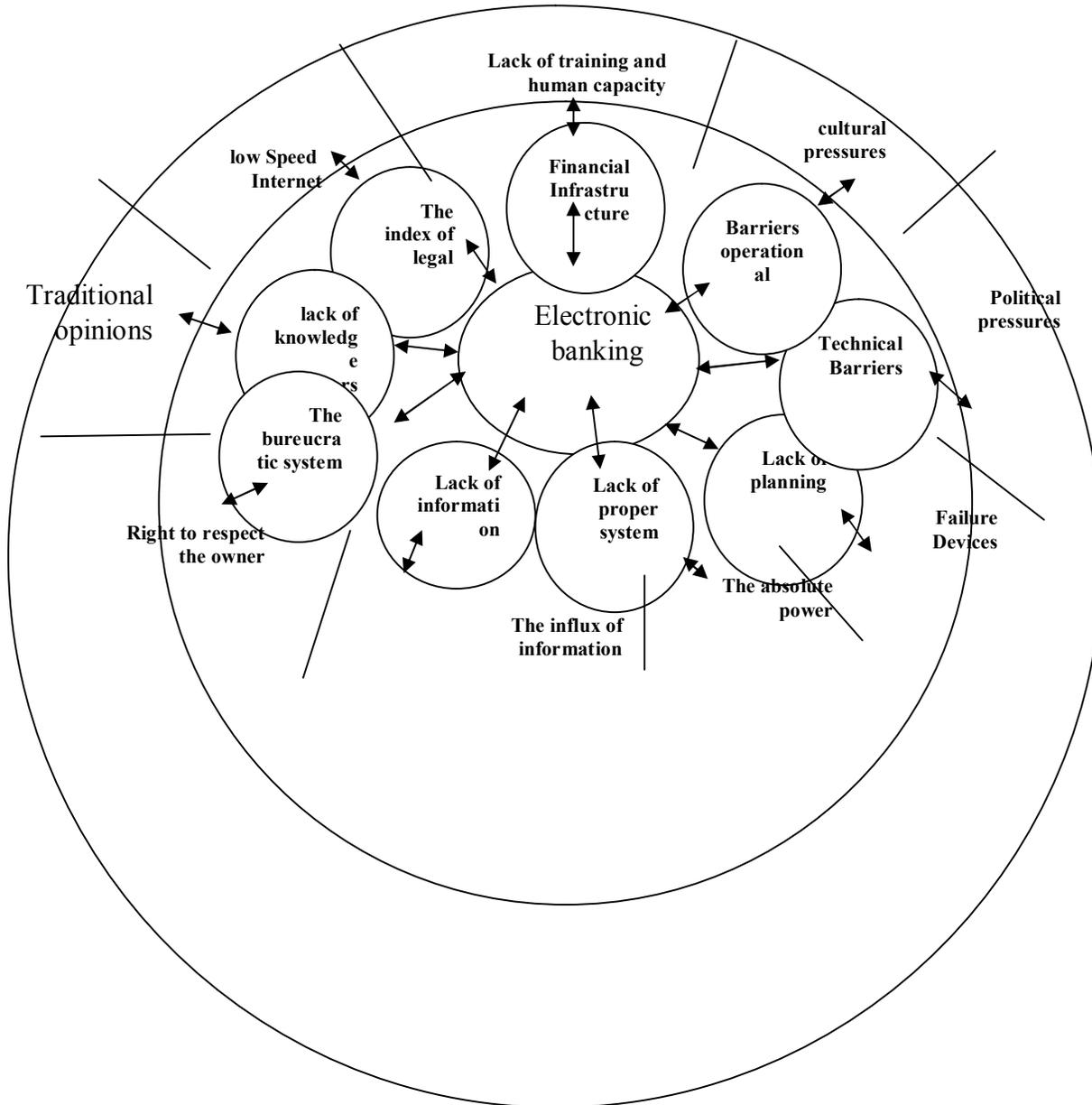
●cultural pressures

In this study, the electronic banking service problems are discussed that Under both operating outside the organization, and the second one is an organization operating out operating outside the organization, which includes:

- Political pressures
- Failure Devices
- The absolute power
- The influx of information

●Right to respect the owner

- Financial Infrastructure
- The index of legal
- lack of knowledge managers
- The bureucratc system
- Lack of information
- Lack of proper system
- Lack of planning
- Technical Barriers
- The operational constraints on the model designed and offered



Importance and necessity of research

This is in developed countries from 1965 AD, the first electronic bank card was used. These studies were first raised about e-commerce in these countries, One of the tools necessary to implement and develop e-commerce, electronic banking systems.

Iran's commerce and electronic banking is a young country and to achieve an acceptable level, it is directly based upon a long way. Two of the arrival of new technologies, new requirements for data exchange appropriate tools to implement the new provide banking services in the banking system in Iran has. Looking at the experiences of developed countries to the growth of electronic banking services.

Methodology

This article describes methods used kind field survey methods and methods of data collection library by using analysis of data collected by the province is putting community national bank branch managers studied Banking system to serve as barriers to research, community national bank branch managers studied Banking system to serve as barriers to research:

Table (1): The frequency distributioo Question 1

	Frequency	Percent	Cumulative Percent
Very low	6	4,3	4,3
low	23	16,4	20,7
middle	71	50,7	71,4
Very high	40	28,6	100,0
pluse	140	100,0	

The frequency response of each of these barriers are as follows :

Question 1: How to prevent low-speed Internet service is electronic banking ?

Question 2: How cultural pressures can prevent electronic banking services ?

Table (2): The frequency distribution of responses to Question 2

	Frequency	Percent	Cumulative Percent
Very low	40	28,6	28,6
low	53	37,9	66,4
middle	18	12,9	79,3
Very high	29	20,7	100,0
pluse	140	100,0	

Question3: bale of lack of staff training to prevent the electronic banking service ?

	Frequency	Percent	Cumulative Percent
low	9	6,4	6,4
middle	40	28,6	35,0
high	79	56,4	91,4
Very high	12	8,6	100,0
pluse	140	100,0	

Table (3): The frequency distribution of responses to Question 3

Question4: How much thought to the traditional electronic banking services to the customers ?

Table (4): Distribution of answers to question 4

	Frequency	Percent	Cumulative Percent
low	9	6,4	6,4
middle	20	14,3	20,7
high	97	69,3	90,0
Very high	14	10,0	100,0
pluse	140	100,0	

Question5: To what extent is the influx of information from electronic banking services ?

Table (5): The frequency distribution of responses to Question 5

	Frequency	Percent	Cumulative Percent
Very low	31	22,1	22,1
low	38	27,1	49,3
middle	39	27,9	77,1
Very high	24	17,1	94,3
Very low pluse	8	5,7	100,0
	140	100,0	

Question 6: How much electricity certain electronic banking services is an obstacle ?

Table (6): The frequency distribution of responses to Question 6

	Frequency	Percent	Cumulative Percent
Very low	20	14,3	14,3
low	60	42,9	57,1
middle	40	28,6	85,7
high	20	14,3	100,0
pluse	140	100,0	

Question7: What caused the failure rate of electronic banking services are ?

Table (7): The frequency distribution of responses to Question 7

	Frequency	Percent	Cumulative Percent
low	60	42,9	42,9
middle	40	28,6	71,4
high	33	23,6	95,0
Very high	7	5,0	100,0
pluse	140	100,0	

Question8: How much political pressure is the e-banking services ?

Table (8): The frequency distribution of responses to Question 8

	Frequency	Percent	Cumulative Percent
Very low	22	15,7	15,7
low	54	38,6	54,3
middle	38	27,1	81,4
high	19	13,6	95,0
Very high	7	5,0	100,0
pluse	140	100,0	

Question9: How much of the legal barriers to electronic banking services

Table (9): The frequency distribution of responses to Question 9

	Frequency	Percent	Cumulative Percent
Very low	36	25,7	25,7
low	37	26,4	52,1
middle	49	35,0	87,1
high	13	9,3	96,4
Very high	5	3,6	100,0
pluse	140	100,0	

Question10: To what extent the lack of awareness of e-banking services are the managers ?

Table (10): The frequency distribution of responses to Question 10

	Frequency	Percent	Cumulative Percent
Very low	5	3,6	3,6
low	34	24,3	27,9
middle	36	25,7	53,6
high	58	41,4	95,0
Very high	7	5,0	100,0
pluse	140	100,0	

Question11: What level of e-banking services is the lack of proper planning ?

Table (11): The frequency distribution of responses to Question 11

	Frequency	Percent	Cumulative Percent
Very low	4	2,9	2,9
low	17	12,1	15,0
middle	53	37,9	52,9
high	57	40,7	93,6
Very high	9	6,4	100,0
pluse	140	100,0	

Question12: To what extent is lack of information from electronic banking services ?

Table (12): The frequency distribution of responses to Question 12

	Frequency	Percent	Cumulative Percent
Very low	6	4,3	4,3
middle	95	67,9	72,1
high	19	13,6	85,7
Very high	20	14,3	100,0
pluse	140	100,0	

Question13: How to prevent technical barriers to electronic banking services ?

Table (13): The frequency distribution of responses to question 13

	Frequency	Percent	Cumulative Percent
low	13	9,3	9,3
middle	19	13,6	22,9
high	83	59,3	82,1
Very high	25	17,9	100,0
pluse	140	100,0	

Question14: To what extent the electronic banking services is prevented Bvrkranyk ?

Table (14): The frequency distribution of responses to Question 14

	Frequency	Percent	Cumulative Percent
low	20	14,3	14,3
middle	57	40,7	55,0
high	52	37,1	92,1
Very high	11	7,9	100,0
pluse	140	100,0	

Question15: To what extent is the system for the electronic banking service ?

Table (15): The frequency distribution of responses to Question 15

	Frequency	Percent	Cumulative Percent
low	40	28,6	28,6
middle	60	42,9	71,4
high	24	17,1	88,6
Very high	16	11,4	100,0
pluse	140	100,0	

Question16: How financial infrastructure is a barrier to e-banking services ?

Table (16): The frequency distribution of responses to Question 16

	Frequency	Percent	Cumulative Percent
low	11	7,9	7,9
middle	48	34,3	42,1
high	52	37,1	79,3
Very high	29	20,7	100,0
pluse	140	100,0	

Question17: How financial indicators from the electronic banking service ?

Table (17): The frequency distribution of responses to Question 17

	Frequency	Percent	Cumulative Percent
low	18	12,9	12,9
middle	65	46,4	59,3
high	46	32,9	92,1
Very high	11	7,9	100,0
pluse	140	100,0	

Question18: To what extent property rights are the electronic banking service ?

Table (18): The frequency distribution of responses to Question 18

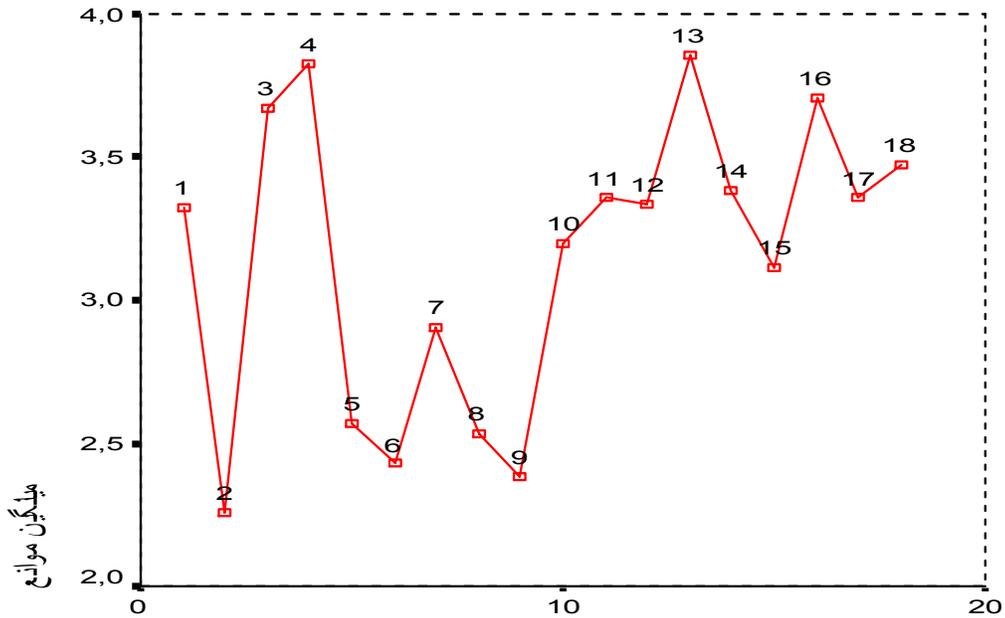
	Frequency	Percent	Cumulative Percent
low	7	5,0	5,0
middle	68	48,6	53,6
high	57	40,7	94,3
Very high	8	5,7	100,0
Pluse	140	100,0	

Table (19) the ranking factors described barriers to e-banking services

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00013	140	2,00	5,00	3,8571	,81859
VAR00004	140	2,00	5,00	3,8286	,68848
VAR00016	140	2,00	5,00	3,7071	,88551
VAR00003	140	2,00	5,00	3,6714	,72413
VAR00018	140	2,00	5,00	3,4714	,68323
VAR00014	140	2,00	5,00	3,3857	,82746
VAR00017	140	2,00	5,00	3,3571	,80530
VAR00011	140	1,00	5,00	3,3571	,88205
VAR00012	140	1,00	5,00	3,3357	,87828
VAR00001	140	1,00	5,00	3,3214	1,17692
VAR00010	140	1,00	5,00	3,2000	,98331
VAR00015	140	2,00	5,00	3,1143	,95274
VAR00007	140	2,00	5,00	2,9071	,92834
VAR00005	140	1,00	5,00	2,5714	1,17616
VAR00008	140	1,00	5,00	2,5357	1,06892
VAR00006	140	1,00	4,00	2,4286	,90675
VAR00009	140	1,00	5,00	2,3857	1,07680
VAR00002	140	1,00	4,00	2,2571	1,08867

The above table shows that most of the variables and variable as the second lowest impact factor The barriers to electronic banking services.

Clay on the main question:



Question: What are the factors affecting barriers to e-banking services ?

Table (22): T-test of the significance of the impact of barriers to banking services

	Test Value = 3		T_table
	t	df	
VAR00001	3,231	139	1.64
VAR00002	-8,074	139	
VAR00003	10,971	139	
VAR00004	14,240	139	
VAR00005	-4,311	139	
VAR00006	-7,457	139	
VAR00007	-1,184	139	
VAR00008	-5,139	139	
VAR00009	-6,750	139	
VAR00010	2,407	139	
VAR00011	4,791	139	
VAR00012	4,523	139	
VAR00013	12,389	139	
VAR00014	5,515	139	
VAR00015	1,419	139	
VAR00016	9,449	139	
VAR00017	5,247	139	
VAR00018	8,164	139	

Conclusion

It will be more important as future developments in the banking system, Like the entry of foreign banks and the banks connection Extensive network of international mail services to consider. As to the purpose and compensation for lost time, a long way ahead. Electronic banking allows banks to expand their operations and create a stronger competitive position for the provision of banking services. E-banking role in the development of electronic commerce, quality banking services, Millions of customers save time and Loss of important societal problems and it is a special place. Based on analysis of data collected, head of branch managers believe the low-speed Internet, lack of trained manpower capabilities, managers lack of knowledge, lack of proper planning, poor information, technical barriers, bureaucratic structure, financial infrastructure, financial indicators .

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8/5/2013