

اولین همایش بین‌المللی بانکداری الکترونیک و نظام های پرداخت
۳۰ بهمن و ۱ اسفند ماه ۱۳۹۰ - مرکز همایش‌های برج میلاد

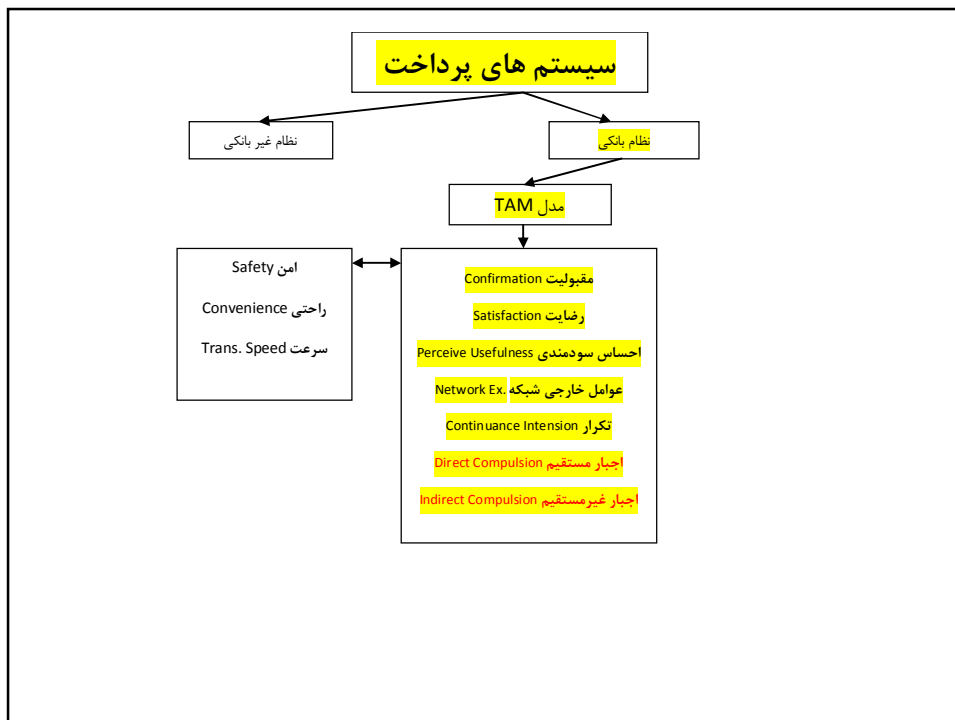
تحلیل عوامل موفقیت پرداخت های خرد در سیستم بانکی ایران

بهرروز مشرقی

دکتر عباس کرامتی

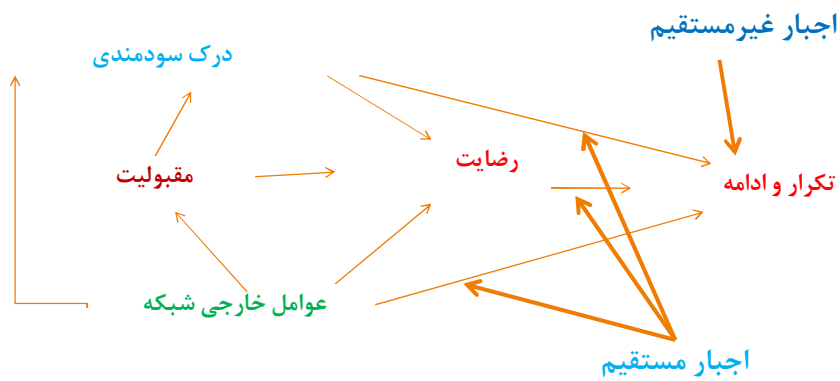
بر اساس پایان نامه کارشناسی ارشد تجارت الکترونیک

Chababar Int'l University and Lulea University of Technology (Joint program)



مدل استفاده شده شامل ۷ فاکتور اصلی

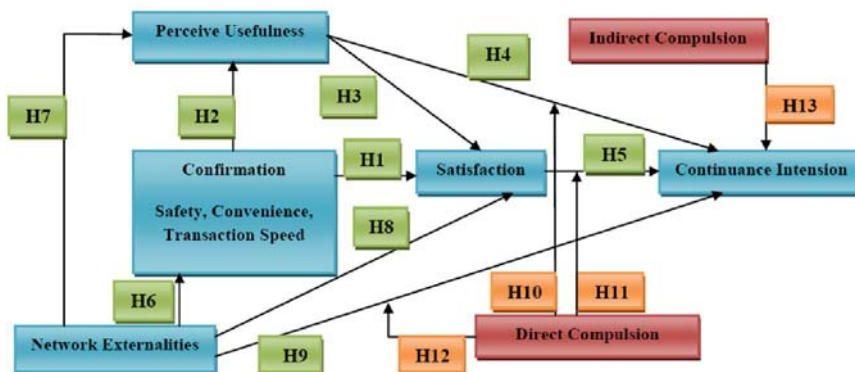
سیزده فرضیه



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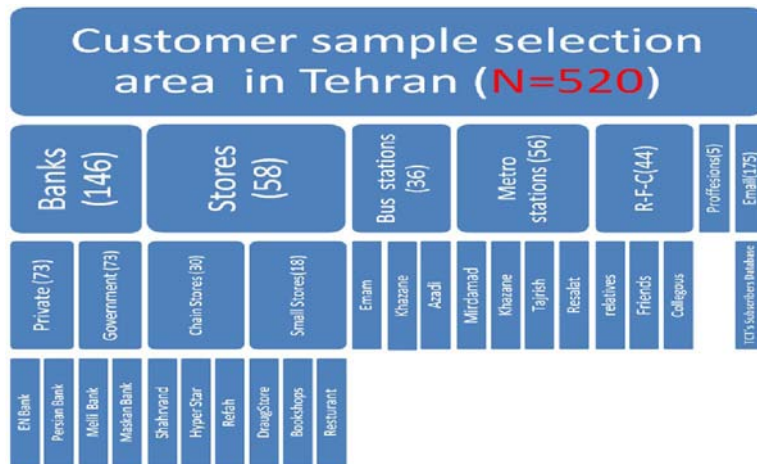
مدل + فرضیه ها



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Customer's sample Selection Area in Tehran



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Type of Questionnaire

- Hardcopy 323
- Email 74 (TCT Subscriber's Database)
- Telephone 12
- TOTAL===== 409

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تجزیه و تحلیل داده ها

- داده های جمع آوری شده در پنج مرحله تجزیه و تحلیل شده است.

1. Descriptive Statistics (7 Main Factors)
2. *Pearson Correlation & Spearman's rho Tests*
3. *Analyze Regression*
4. Independent Samples T-test
5. LMS analysis using Mplus software

Descriptive Statistics (7 Main Factors)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Confirmation	396	1.91	4.27	3.0996	0.42271
Satisfaction	381	2	5	4.3879	0.45556
Perceive Usefulness	404	2.33	5	4.4266	0.52911
Continuance Intension	401	2.5	5	4.3529	0.57515
Network Externalities	384	1.83	5	3.5907	0.51516
Direct Compulsion	401	1	5	2.882	1.2324
Indirect Compulsion	408	1	5	2.8064	1.06969
Valid N (listwise)	348				

Pearson Correlation & Spearman's rho Tests

Hypothesis H1-H9 and H13	
H1. Users' confirmation (with safety, convenience and processing Speed transaction) is positively associated with their satisfaction with the program.	S= .345 P= .409
H2. Users' confirmation (with safety, convenience and processing Speed transaction) is positively associated with their perceived usefulness of the program.	S= .291 P= .348
H3. Users' perceived usefulness is positively associated with their satisfaction with the program.	S= .762 P= .828
H4. Users' perceived usefulness is positively associated with their continuance intention to use the program.	S= .650 P= .705
H5. User's level of satisfaction is positively associated with their continuance intention to use the program.	S= .641 P= .703
H6. Network externality of the program is positively associated with users' extent of confirmation.	S= .280 P= .267
H7. Network externality of the program is positively associated with users' perceived usefulness.	S= .328 P= .377
H8. Network externality of the program is positively associated with user's level of satisfaction with the program.	S= .442 P= .449
H9. Network externality of the program is positively associated with user's continuance intention to use the program.	S= .338 P= .346
H13. User Lock-in is positively associated with their continuance intention to use the program.	S= .127 P= .170

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Partial Correlations for H10-H12

Hypothesis H10- H12

H10. Government Compulsion of the program has a positive effect on the relation between users' perceived usefulness and their continuance intention using the program. **P.C= .702**

H11. Government Compulsion of the program has a positive effect on the relation between users' level of satisfaction and their continuance intention using the program. **P.C= .692**

H12. Government Compulsion of the program has a positive effect on the relation between Network externality of the program and users' continuance intention using the program. **P.C= .318**

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آنالیز رگرسیون

- **Dependent Variables** متغیرهای وابسته
 - 1) **Confirmation** مقبولیت
 - 2) **Continuance Intension** ماندگاری مشتری و تکرار
- **Independent Variables** متغیرهای مستقل
 - 1) **Satisfaction** رضایت مشتری
 - 2) **Perceive Usefulness** درک سودمندی
 - 3) **Network Externalities** عوامل خارجی شبکه
 - 4) **Direct Compulsion** اجبار مستقیم
 - 5) **Indirect Compulsion** اجبار غیر مستقیم

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متغیر وابسته Confirmation

- **Confirmation = f (Satisfaction, Network Externalities , indirect Compulsion)**
 - "Confirmation" = 0.352 ("Satisfaction") + 1.552
 - "Confirmation" = 0.297 ("Satisfaction") + 0.114 ("Network Externalities") + 1.383.
 - "Confirmation" = 0.278 ("Satisfaction") + 0.116 ("Network Externalities") + 0.038 ("Indirect Compulsion") + 1.351.

متغیر وابسته Continuanace Intension

- **Continuance Intension = f (perceive Usefulness , Satisfaction)**
- "Continuance Intension" = 0.799 ("Perceived Usefulness") + 0.812.
- "Continuance Intension" = 0.488 ("Perceived Usefulness") + 0.437 ("Satisfaction") + 0.269.

Summery of Factors/Education

میزان پذیرش عوامل موفقیت استفاده از سیستمهای پرداخت الکترونیکی در نظام بانکی در سطح تحصیلات مختلف

	Secondary School	High School	Diploma	University
Confirmation	<Moderate	> Moderate	Moderate	Moderate
Satisfaction	>Moderate	High	High	High
Perceive Usefulness	>Moderate	Near to High	>Moderate	Near to High
Continuance Intension	>Moderate	Near to High	Near to High	Near to High
Network Externalities	Near to High	Near to High	<Moderate	<Moderate
Direct Compulsion	<Moderate	Near to High	<Moderate	<Moderate
Indirect Compulsion	<Moderate	<Moderate	<Moderate	<Moderate

Summery of Factors/Age

میزان پذیرش عوامل موفقیت استفاده از سیستمهای پرداخت الکترونیکی در نظام بانکی در سنین مختلف

	15-19	20-29	30-39	40-49	>50
Confirmation	1	5	4	2	3
Satisfaction	1	4	5	2	3
Perceive Usefulness	1	5	3	4	2
Continuance Intension	1	4	5	3	2
Network Externalities	1	5	3	4	2
Direct Compulsion	1	4	5	3	2
Indirect Compulsion	4	5	3	2	1

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scale of level of acceptance of respondents in case of Genders

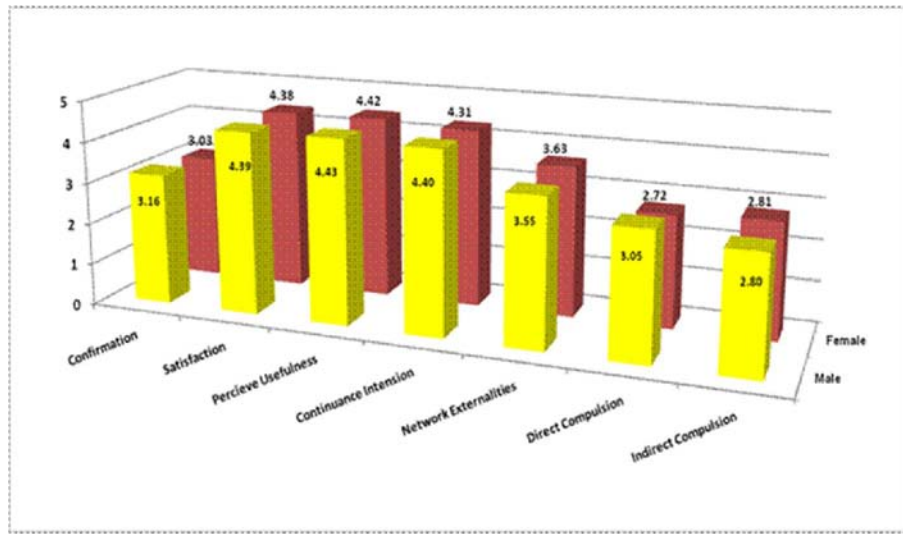
میزان پذیرش جنسیت نسبت عوامل موفقیت استفاده از سیستمهای پرداخت الکترونیکی در نظام بانکی

	Scale of Level of Acceptance
Confirmation	Male more than Female
Satisfaction	Male/Female
Perceive Usefulness	Male/Female
Network Externalities	Male/Female
Continuance Intension	Male/Female
Direct Compulsion	Male more than Female
Indirect Compulsion	Male/Female

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Men/Women attitude toward seven factors of success of Bank-issued micropayment system in Iran (2011)
نگرش جنسیت نسبت به ۷ عامل موفقیت استفاده از سیستمهای پرداخت الکترونیکی در نظام بانکی

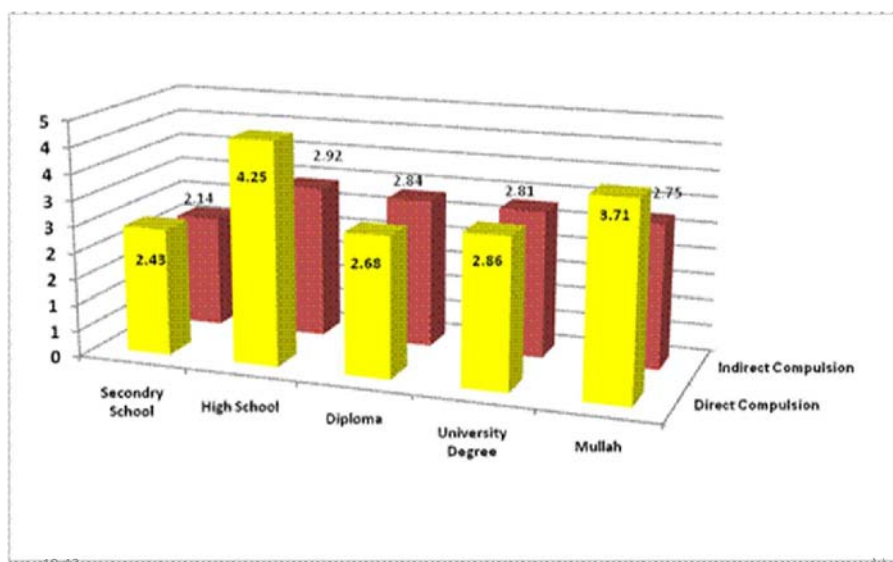


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Impact of Compulsion in success of Bank-issued micropayment system in Iran (2011) in case of education level

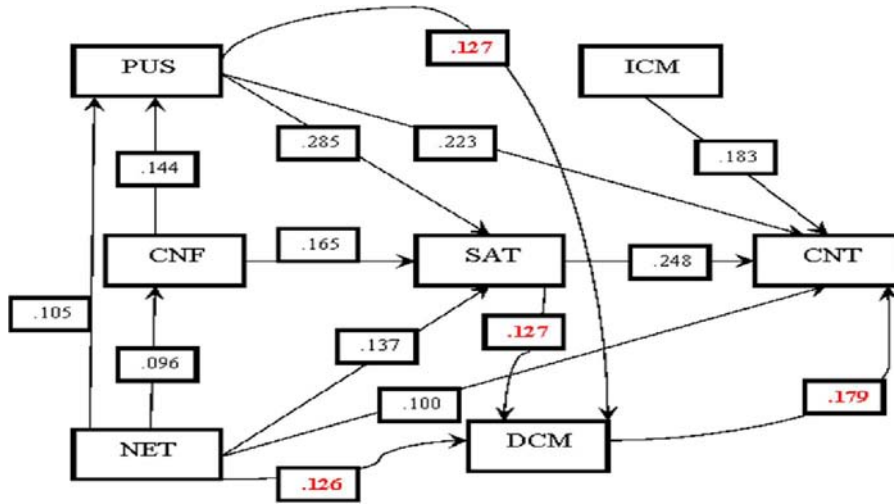
تأثیر سطح تحصیلی بر فاکتور اجبار استفاده از پرداختهای الکترونیک



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(Solved Interaction Model) relations between seven main factors according to the Mplus analysis.

رابطه تعاملی فاکتورها با یکدیگر با استفاده از نرم افزار Mplus

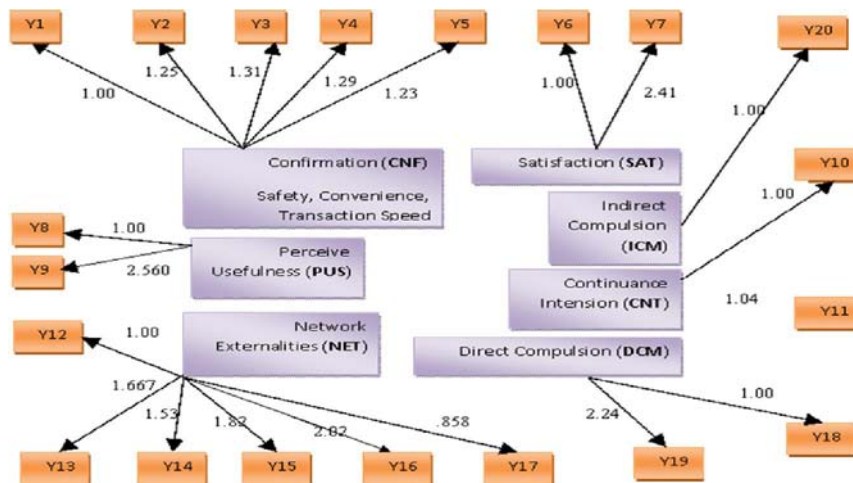


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relations between factors and twenty related questions of questionnaire, according to the Mplus analysis.

رابطه بین فاکتورهای اصلی و سوالات پرسشنامه برطبق نرم افزار Mplus



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(1) پیشنهاد

- **GENERAL PERPUSED CARD** کارت بانکی چند منظوره
قابل استفاده در سیستم بانکی و غیر بانکی
با قابلیت تعریف سقف پرداختی بدون استفاده از رمز

IN our sample, Respondents were questioned about “The amount of money for Password need”.

- 15 (3.8%) of respondent’s opinion was 1,000,000 Rilas.
- 10 (2.5%) of respondent’s opinion was 500,000 Rilas.
- 69 (17.4%) of respondent’s opinion was 100,000 Rilas.
- 115 (29%) of respondent’s opinion was 50,000 Rilas.
- 32 (8.1%) of respondent’s opinion was 10,000 Rilas.

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(2) پیشنهاد

- **Define a new category for E-Micropayment system.**
EPS size in IRAN could be as follows:
 1. Tiny value transactions: below 100,000 Rials
 2. Medium value transactions: between 100,000 Rials and 50,000,000 Rilas
 3. Large value transactions: above 50,000,000 Rials.

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با تشکر

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