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Pathology of the Components of Digital Banking Acceptance in Parsian Bank Branches (Case Study: Guilan Province in the North of Iran)

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ABSTRACT

Today, the services industry is changing in the world. The new technologies have changed the method of service representation to customer in many of service organizations. Bank services have been changed basically because communication and information technology. In this study, it has been identified the electronic Banking acceptance components in branches of Parsian Bank Branches of Guilan province. The stoical community of this research includes all customers of various branches of Parsian Bank of Guilan province. The current study statistical sample includes 375 individuals (person) of male and female customers with high education and various jobs that are randomly choose of slightly statistical community, and the obtained data are analyzed using of factorial analysis test.

Keywords: Digital Banking, Technology Acceptance, Parsian Bank Branches, Factorial Analysis.

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1. INTRODUCTION

The improvement of information technology and its extension to, unitary and bank markets of world, in addition to simplifying of work processes related to bank customers, has changed the current methods of banking. Regarding too wide spread and deep impact of electronic trade and it's prevailing on global markets and also for as much as importance of monetary and credit trades in every commercial economic, it can be known the electronic banking as importable part of electronic trade that has basic role. The rate of Informatics industry improvement has caused the establishment of basic changes in money form and next transfer systems in banking field, and has provided the new concepts as electronic money and electronic transfer; these two concepts create new (novel) type of banking called electronic banking. With extension of Internet network and its availability for all, the method of service presentation has changed in banks (Hasani & et al, 2018).

World Wide Web has changed the customers' expectations basically about speed, accuracy, price and services, geographical distance no more has meaning, and services availability, easiness and speed of services distribution has caused the formation of completive advantage for organization including banks. These changes have been the basis of phenomenon's like mobile banking, internet banking and virtual banking (Seyyed Javadin & Seghatchi, 2016, 25).

In this regard, many banks have provided the Digital Banking services in the world; because they know that the basis of their survival is the speed in services presentation and inform of special customer. Now, increasing part of customers is appearing that are interested to do their bank actions using of Digital Banking systems and without going to the branch. In other word, regarding to role of international communications, ignoring this wide wave in administration of monetary and credit systems of country cause the country polite globally. In fact, it can be said that use of electronic. In fact, it can be said that use of Digital Banking in other routine affairs is not including of norms, but it is unenviable. The improvement of information technology and its extension to monetary and bank markets of world, in addition to simplify the work process to bank customers, has changed the current methods of Digital Banking. Regarding to its wide and

deep impact of electronic trade and it's prevailing on Global markets, also for as much as importance of monetary and credit trades in every commercial-economic activity, it can be known Digital Banking as importable part of electronic trade that has basic vole in its performance. The rate of Informatics industry improvement has caused of Informatics industry improvement has caused the formation of main changes in money form and source transfer systems in banking field, and has provided the novel concepts as its electronic money and electronic transfer. These two crates the now type of banking called Digital Banking. Together with extension of internet network and its availability for all, the method of service presentation has been changed in banks (Hasani & et al, 2018). World Wide Web has basically changed the customer's expectation about speed, accuracy, price and services, the geographical distance no mare has meaning, and services availability, easiness and speed of services distribution has caused the establishment of competitive advantage for organizations including banks. These changes have been the basis of phenomenon's like mobile banking, Internet banking and virtual banking (Seyyed Javadin & Seghatchi, 2016, 25).

2. PROBLEM EXPRESSION

Today, information technology is considered as most advantageous part of industry, economy and culture. The increase of arability to World Wide Web has created the revolution about "on to one" and "on to more" communications in all of world. Between 6 milliard of Global population, more than 1 milliard people have accessed to Internet until 2015, that by Gartner's prediction, it reaches to 3 milliard people until 2020, so that, in 1 minute, 3 sites are added to the global network. The extension of electronic communications between different organizational people by virtual world has provided a desirable and fit bed for establishment of various commercial and economic relationships by virtual world. The most main obtainments of information technology in the field of economy and electronic trade is increasing in the world every day (Seyyed Javadin & Seghatchi, 2016, 25). Digital Banking customers can do their bank actions using of Digital Banking services in their desirable place and time, and banks enjoy the lower action costs because decrease of employee's number and decrease of branches number (Seyyed Javadin & Yazdanifard, 2015). Iran is considered young in the field of trade and state electronic banking and it requires to grow and promote in this part until it can access to system financial aims (goals) as pre requisite for improvement including 20 tear perspective (Kohi & Saizadeh,2018, 2).

In other word, the gradual expansion of availability to internet and having domestic computers by companies and people groups has appeared the potential need in the field of Digital Banking services reception by internet (Sarmad Saeidi, 2014, 18).

Though, some methods of Digital Banking services presentation like machines and carts have been used in country bank system, but Iran banking structure is generally based on issue of paper documents and Digital Banking systems couldn't obtain the considerable place in country bank system. Computers, machines or are only signs of Digital Banking. The goal of electronic banking is the lack of referring to bank branches but in Iran it is impossible to do thing without going to the bank.

Though it is more than one year that country bank network activates about presentation of internet services to activate about presentation of internet services to customers, but yet there is not money user of these services. Based on published statistics by banks technology deputy in 2018, among 50 million of issued cart, only 16/5 million can purchase by internet. It is clear that if customers don't the Digital Banking systems, the representation of these services will fail (Sarmad Saeedi, 2014, 18). According to these reports, the need to, identification of factors that Couse the acceptance of this innovation, help the bankers to use their marketing strategies for promotion of new forms of Digital Banking systems. Regarding to above cases, this Question that which is the important factors that influence on acceptance of Digital Banking and its services by customers of Guilan province Parsian Bank Branches? Problem and question of research is very wide and consideration of all effective factors together is very hard. So, in this research, more concentration is on effective factors acceptance in Digital Banking services by customers. For response to this question, first the research recognizes and determine the effective factors by studying and referring to past reliable backgrounds and done accord with experts and professionals of Guilan province Parsian Bank Branches, then the researcher arrange the questionnaire and ask (Quest) the bank customers , and finally by summary, he classifies important priorities that by this research doing , it can be guided the managers in decision – making and recognition of strong and weakness of electronic bank . Each of identified properties in a separate hypothesis for beliefs determination and acceptors beliefs in acceptance of desirable services, these beliefs are designed in question. The goal of this study is determination and description of factors that influence on acceptance of Digital Banking generally and internet banking specially by customers of Parsian Bank Branches and in form banks in research helps the bank managers in decision – making and it's results in representation of better and more effective services to their customers and arranges fit strategies for more attraction of customers to Digital Banking.

3. STUDY BACKGROUND

Many researches are done research issues that here, it is offered to some of these researches. Other research called consideration of factors that internet banking in fenland, has been done in 2012. This research

explains that the effective factors on attitude of individual about internet banking are:

The previous experience of individual about use of computer and technology, impact of reference group and person character. The result of this study express that people have more knowledge about the use of computer , there is more possibility that they use the internet banking services, this study shows that people use the internet banking services, they are young that have high education and (Mattila & *et al*, 2012)A research called "Internet banking and it's priorities in" has been done in 2013 that they have been considered and analyzed the current methods and trends of electronic trade and the customers' priorities for Digital Banking and the factors to influence on internet banking adaptation , have been studied. The result of this research shows that the factors like awareness of now to use the internet banking, the customer attitude about change and internet availability to influence on use of internet banking services in (Sohali & et al, 2013). Thesis called "acceptance of Digital Banking services by Iranian customers" has been done by Iranian customers" has been done by parisa Alaghemand in 2016 in Lulea Technology University for adoption M.A in course of marketing and electronic trade. In this research, it has been used the theory of recognized features of innovation and individual variables has been added to it.

The results of analysis show that understanding has partial advantage, compatibility, services testing, cost and risk and also kind and social character about electronic services acceptance (Alaghemand, 2016). A research called "Acceptance of in telnet banking, experimental study in long" was done in 2016. This research developed a model based on model of technology acceptance and added component of conception about web security. The findings of this research showed that attitude, conception of utility and conception of security have direct and positive relationship on in culmination to customers use, and conception of use easiness has positive and indirect relationship with inclination to use and attitude by conception of utility (Cheng & et al., 2016). A study called "empirical study of customer's acceptance about internet banking in Islamic banks" was done by Amin in Lebanon. In this research, the conception components of credibility, amount in formation about internet banking, conception of acceptability and mental norms were added to components of technology acceptance model. The results of analysis showed that perception of credibility and mental norms are meaningful determinates of internet banking acceptance between Muslims, and conception of utility, conception of use easiness, conception of acceptability and social norms are meaningful determinants of internet banking acceptance between non-Muslims. Generally, the results of analysis showed that conception of credibility and mental norms are meaningful determinates of Internet banking acceptance between bank custom innovations in markets of eastern and central Europe (Internet banking Estonia) was done by Nilsson, Kerem and Eriksson in 2018. This research developed the capability of function of others innovation acceptance, for internet banking. The independent variables are: partial advantage, complexity, conception of risk and compatibility. The results of analysis showed that partial advantage and complexity have most impact on internet banking acceptance (Eriksson & et al, 2018).

Also, other research called "online banking acceptance consideration (study) in Saudi Arabia" was done by using of technology acceptance model and many of modifier external variables. This study says that the quality of connection to Internet, awareness of online banking and its advantages. Social influence and self-efficiency of computer use has a meaningful impact on realized utility and realized use easiness of alone banking acceptance. Education, trust and resistance against change have a meaningful impact on attitude than possibility of online banking acceptance (Abdulah & et al, 2018).

4. Research Goals

1. Determination of Digital Banking acceptance components in branches of Parsian Bank Branches of Guilan province.
2. Make priority of Digital Banking acceptance components in branches of Parsian Bank Branches of Guilan province.
3. Determination of credit and scale narrative of determination of Digital Banking acceptance components in Parsian Bank Branches.
4. The expansion of application culture of Digital Banking services.

5. Research Question

1. Which are components of customers' acceptance of Digital Banking in branches of Parsian Bank Branches of Guilan province?
2. How is the making priority of customer's acceptance components about Digital Banking in branches of Parsian Bank Branches of Guilan province?
3. Does have the scale of determination of Digital Banking acceptance components in branches of Parsian Bank Branches of Guilan province the internal harmony, credit and enough narration?

6. RESEARCH METHODOLOGY

Regarding too nature of research issue, the aims of arranged questions research, main guideline of this research is quantities but it enjoys the qualitative guideline, too. Its executive guideline is free and librarian and main strategy or doing method of this research is descriptive of survey type. Because they are used the survey studies for discovery, description and data explanation and information. In current research it has been used the questionnaire in order to gather the

required information, Also, it was run executed the effective components in electronic banking acceptance in branches of Parsian Bank Branches of Guilan province and with association of research department of this general office. Therefore, first all and executives of research department of general office of Parsian Bank branches affairs of Guilan province participated in selective courses of old explanative meeting by aforesaid department that was formed in center of province.

In this meeting, I was educated how to complete the question are and also executive guideline. The questionnaire was performed by help of executives that are working in the level of Parsian Bank branches and their education is at least graduate on 380 individuals of banker customers of sample group and its data was gathered.

7. RESEARCH FINDINGS

In current study, in order to response to this question whether the questionnaire of Digital banking components recognition in branches of Parsian Bank Branches of Guilan province is saturated few general factors or not? It has been used the analysis method of main components pc. Based on this method, 1 number places in each of diagonal cells (correlation matrix), that include the error variance in addition to common method of structure that all variances explain the set of studied variables.

In order to recognize the factor or factors that form sub structure of this, and also, in order to determine its simple structure in this research, it has been used the varimax Rotation method. The main motivator of application of this Rotation regarding to factors independence is Rotation regarding to factors independence is their naming.

7.1 Execution of Factorial Analysis

It is necessary to consider two subjects (issues) before performance of factorial analysis:

1. Sampling adequacy: The sizes of kmo (Kaise – Meyr - Olkin) reflect the sampling adequacy. KMO value explains that it could not be explained the correlation of between variables by other variables. So, it is possible that the function of factorial analysis method is not fit (desirable). When the kmo value is more than 0/6, it could easily be done the factorial analysis. More be this value; the sampling adequacy will be more.
2. Confidence to that correlation matrix that basis of factorial analysis, is not zero in community. It is used the Bartlett test of sphericity for consideration of this issue. The aim of performance of this test is the rejection of null hypothesis based on correction of unit matrix (that is a matrix that its diagonal elements are 1 and all of non-diagonal elements are zero) in community. Bart test of sphericity test this hypothesis that observed correlation matrix belongs to community with dependent variables. Because this model is effective factor, it is necessary that variables be correlation, otherwise theirs is no reason for explanation of factorial analysis. If this null (zero) hypothesis that there is no relationship between the variables is supported, the function of factorial model will questionable, so it should be reconsidered.

Kmo size and Bartlett test of sphericity have been showed in table 1 for correlation matrix of current study testable.

Table 1: kmo size and Bartle it tests of sphericity of correlation matrix of questionnaire questions of electronic banking acceptance components identify action in Parsian Bank Branches of Guilan province

KMO	SPHERICITY	Degree of freedom	Meaning fullness level
0/930	7891/171	666	0/000

If it is observed in this table that kmo value is 0/930 and meaning fullness level of Bartlett test of sphericity is less than 0/0001. Therefore, in addition to sampling adequacy, the executing of factorial analysis based on studied correlation Matrix will be justifiable, too.

In addition to, the primary output of computer shows that determinant value of none zero numerical correlation matrix (equal to 3/18 E - 010) that shows it would be confided factors extraction based on these data.

Table 2: Sharing level of electronic banking acceptance components identification questionnaire in Guilan province Parsian Bank Branches

Sharing level	question			Sharing level	question
0/606	20			0/543	1
0/553	21			0/658	2
0/587	22			0/675	3
0/466	23			0/560	4
0/629	24			0/604	5
0/574	25			0/533	6
0/675	26			0/565	7

Sharing level	question			Sharing level	question
0/648	27			0/548	8
0/697	28			0/626	9
0/587	29			0/491	10
0/671	30			0/635	11
0/673	31			0/657	12
0/653	32			0/530	13
0/709	33			0/524	14
0/325	34			0/516	15
0/372	35			0/537	16
0/629	36			0/475	17
0674	37			0/688	18
				0/709	19

If it is observed that minimum sharing level is 0/466 and belongs to question 23 (in my opinion, the results of internet banking use is clear) , and maximum sharing level is 0/709 that belong to questions 19 (generally , in my opinion , the use of internet banking is easy) and 33 (How much is the availability level to computer?) for determination of this issues that the question are of Digital Banking acceptance components identification in branches of Parsian Bank Branches of Guilan province from how many meaningful factors are saturated. They have been considered 3 main indexes:

1. Equity
2. Explained variance ratio by each factor.
3. Diagram of equity that is called scree.

They have been obtained the primary statistical characteristics of main components that have been showed in table3.

Table 3. The primary statistical characteristically characteristics of identification of Digital Banking components in branches of Parsian Bank Branches of Guilan province.

Density percent	Variance percent	Eign value	factor	Density percent	Variance percent	Eign value	factor
86/416	1/214	0/449	20	35/328	35/328	13/071	1
87/567	1/151	0/426	21	44/228	8/900	3/293	2
88/680	1/114	0/412	22	49/499	5/272	1/951	3
89/756	1/076	0/398	23	54/120	4/621	1/710	4
90/773	1/017	0/376	24	57/506	3/386	1/253	5
91/784	1/011	0/374	25	60/551	3/045	1/127	6
92/727	0/943	0/349	26	63/526	2/975	1/101	7
93/336	0/909	0/336	27	66/105	2/579	0/945	8
94/479	0/843	0/312	28	68/346	2/241	0/823	9
95/222	0/743	0/275	29	70/468	2/122	0/785	10
95/943	0/721	0/267	30	72/415	1/947	0/720	11
96/637	0/694	0/257	31	74/282	1/867	0/691	12
97/319	0/682	0/252	32	76/080	1/797	0/665	13
97/941	0/622	0/230	33	77/831	1/751	0/648	14
98/515	0/574	0/212	34	79/472	1/642	0/607	15
99/066	0/551	0/204	35	81/046	1/573	0/582	16
99/584	0/518	0/192	36	82/516	1/470	0/544	17
100	0/416	0/154	37	83/919	1/403	0/519	18
				85/201	1/283	0/475	19

As it is seen that equity of 7 factors is larger than 1, percent of sharing variance inclusion between variables explains 63/526 percent of total variance for these 7 factors. In this condition, first factor with equity 13/071 justifies about 35/327 percent of total variance equal to (sharing variance percent) variables.

7.2 Primary Solutions (Without Rotation)

Here, it is necessary to recall that some researchers in order to study the nature of relationships between variables and achieve to definitions and factors naming. Know meaningful and important the coefficients 0/30 or even up to 0/40 in definition of factors and (random factor). For interpretation of these factors, Jones (2015) minimum value of this coefficient equals to 0/30, Homan equals to 0/35 and Reynolds *et al*(2018) equals to 0/40 have applied. The current research has placed the minimum value of this coefficient equals to 0/30. Of course, without doubtful, more be the factor of a question, more is the influence of that question in determination of slightly factor nature, but it should be regarded that because the studied

questionnaire is a set of new questions that has been performed in banks first. It is necessary to be aware about questions analysis and specially their mission.

Because of this, in order to decide about omission or survival of factors. Minimum criterion % 30 has applied in final step and description and naming of factors are done regarding to factorial capacity of questions that extracted factors have most share in them.

Regarding accord theoretical principles of it provision that based on formation of several factors, it was necessary to omit many of question that have weak recognition power or don't have meaningful factorial load on any of factors based on obtained results from pc method components, so that 1) matrix determinate is not zero until calculation of its reverse be possible and the results of factor is repeatable , 2) the structure of question are is more simple and clear,3) the structure of it is omitted the clear difference between maximum and minimum of sharing level,5) scree design determines the number of factors with more clearance and finally,6) the production matrix based extracted factors don't have basic difference with gradation matrix.

In addition to, in scree design, the function of testable cases that has been showed in diagram1, it can be inferred that the share of first factor is considerable in variables variance and is completely different from factors share.

Regarding to above, based on primary statistical characteristic of factorial analysis of correlation matrix first step that has been obtained by using of pc method in table, it has been determined the number of factors that is the basis of final statistics characteristics determination. If it is seen in table 1 that in primary solution. Factorial analysis that has done by pc method and regarding to scree, generally, they have been extracted 6 factors.

Table 4. Factor rotation matrix operating undetected set of 37 questions Barooti PC

6	5	4	3	2	1	Questions/ factor
					0/710	26
					0/688	28
					0/683	22
					0/381	11
					0/679	24
					0/675	34
					0/671	33
					0/663	21
					0/662	35
					0/662	12
					0/662	27
					0/653	25
					0/651	20
					0/647	37
					0/645	32
					0/644	17
					0/637	36
					0/616	19
					0/611	16
					0/611	14
		0/521			0/583	18
					0/563	13
					0/562	3
			0/481		0/528	30
					0/525	15
					0/521	10
					0/520	23
					0/519	6
			0/473		0/513	2
			0/500		0/512	31
			0/452		0/511	29
					0/508	8
					0/491	4
	0/409		0/400		0/488	1
				0/402	0/443	5

6	5	4	3	2	1	Questions/ factor
					0/433	7
0/509		0/307			0/400	9

The Following Cases are Deducted by Seeing Table:

1. Among 37 questions, all questions are correlated to first factor and all questions have factorial load more than 0/3 therefore, if the linear compound of variables is important, it is necessary to use the total score of sums of 37 questions.
2. It is correlated 1 question to second factor, 5 questions with third factor, 2 questions with fourth factor and 1 question with fifth factor and 1 question with sixth factor. 1 question related to second factor has mark.

Form sum of 5 questions related third factor, 1 question has positive mark and 4 questions have minus mark. The question related to fifth factor has minus mark, and the questions related to sixth factor has positive (+) mark.

3. The factorial load of 6 questions is focus on 2 factors and factorial load of 2 questions concentrates on 3 factors that these questions have partly much or very much complex city. The rest of questions are not fit that their number is 29 questions and are related to 1 factor.

7.3 Final Solutions (Post - Rotation)

If before it was noted that in order obtain the meaningful structure from factorial loads, the extracted factors based on common methods and by using of varimax Rotation have been transferred to new axes until both discovery of general board of variables and recognition of their component structure be possible.

The rotted factor matrix of questionnaire questions of electronic banking acceptance components recognition in branches of Parsian Bank Branches of Guilan province has been showed in table 5.

Table 5. Rotated factors matrix of 37 questions by varimax method.

factors						
6	**5**	**4**	**3**	**2**	**1**	**questions**
					0/740	12
					0/723	28
					0/722	26
					0/718	27
					0/690	25
					0/385	13
					0/680	24
					0/645	11
					0/563	21
	0/483				0/505	22
				0/732		31
				0/729		30
				0/714		29
				0/619		15
				0/545		16
				0/540		14
				0/433		17
						2
						3
			0/701			5
			0/664			4
			0/601			1
			0/571			6
		0/706				37
		0/662				33
		0/658				36
		0/643				32
		0/642				35
		0/613				34
	0/742					19
	0/726					18
	0/587					20

	0/487					23
0/750						9
0/638						7
0/506						8
0/479						10

The following cases are inferred by observation of matrix digits in table 5.

1. Question 22 is complex and at least has roughly equal factorial load in two factors.
2. The rest of question are excellent and are not complex.
3. The largest coefficient in structure matrix (correlation of each question with factor) with factorial load more than 0/7 belongs to questions 12 (I can do more volume of my bank affairs by using of banking). 128 (I can easily work with each of information technology equipment's), 26 (I can use all aspects of internet banking even though before I don't use these systems), 31 (In my opinion , the government has fitted the quality of connection to internet for use of internet banking), 30 (in my idea, the government improve the quality of connection to internet), 29 (I think that the government warrants the done trades by internet), 2 (How much is effective the internet banking in clearings of money among the branches of banks), 3 (How much is effective the internet banking for money clearings to others banks?), 15 (How much is effective the internet banking for pay off of costs of general industries (water, electricity and telephone), 37(How many do you use the services of internet banking monthly?) , 19 (generic, I think that the use of internet banking is easy), 18 (in my idea , the use of internet banking services is easy), 99 (How much more is the advantage of internet banking than other ways like referral to banks branches , and so on .

After above questions, questions 25 (I can use the internet banking, if only have had 1 leaflet or booklet for reference), 13 (the use of internet banking has minimum cost or is generally free cost), 24 (I able to explain the results of use of internet banking to others), 11 (I do my bank affairs by using of internet banking with more speed), 15 (I re comm. And the Childs use of internet banking),4 (How much is effective the internet banking in money clearings among banks branches?), 1(How much is effective the interpret banking for consideration of information (data shat and credit card?), 33 (How much is your availability level to computer?), 33 (How much is your knowledge in using of computer?), 35 (How much is your acceptance newel of internet banking?) and 17 (How is not the internet banking trustable and security ND specialty is effective and useful?) put with factorial load more than 0/6.

Based on factors structure matrix, the sum of questions that are commonly related to 1 factor, cause to form one – part test that was extracted and named as following and by maximum of factorial load:

- First factor: questions 12, 28, 26, 27, 25, 13, 24, 11, 21, 22(self – efficiency in using of computer).
- Second factor: questions 31, 30, 29, 15, 16, 14, 17(conception of use easiness).
- Third factor: questions 2, 3, 5, 4, 1, 6(fitness of money clearings and trades).
- Fourth factor: questions 37, 33, 36, 32, 35, 34 (acceptance level and use of electronic banking)
- Fifth factor: questions 19, 18, 20, 23(Internet availability).
- Sixth factors: questions 9, 7, 8, 10 (trustiness of electronic banking services).

So, identified 6 components are:

1. Self – efficiency in using of computer.
2. Conception of use easiness of electronic banking.
3. Fitness of money clearing and trades.
4. Acceptance level and use of electronic banking.
5. Internet availability.
6. Trustiness of electronic services.

The final validity of each of factors has been showed in table 6.

Table 6. The final validity of identified components.

Component	Validity
1. self-efficiency in using of computer	0/917
2. conception of use easiness	0/849
3. fitness of money clearings and trades	0/838
4. Acceptance level and use of electronic banking	0/886
5. availability of Internet	0/803
6. trust ness of electronic banking services	0/674

CONCLUSION

Putting quantity and quality of servicing has important role in countries statute development process. One of these institutions that is considered as fundamental bases of economic system of each country. Banks and financial and credit institutions are

responsible of financial and monetary management of country. This institution employ many employees with various knowledge and skills, and fruit fullness of such in situation activities includes bank modern 5 systems, that are doing the economic and fanatical affairs of country with their all effort and (capacity for obtaining to this goal should be designed a modern system in addition to having responsible employees and managers until it is provided better work conditions for them and customers sates faction. In this regard, there are many ways that including most in restructure way is recognition of impact (influenced) factors on effective ness of banks and their classification and consequently performance of these factors in banks. In other world, respectable authorities should destroy annoying factors and current barriers in this economic system of country until lead to customer satisfaction attraction and acceleration in work and economic growth and naturally industry rotation and agricultural improvement in country. Today one of most important challenges of current managers is the lack of enough use of mental and intellectual resources and potential capacities of financial and economic authorities of country.

The speed changes, intense competition in global level, new request for quality and better services and restricted resources seek speed replication. In one word, the lack of paying enough attention to current capacities leads to profitability decrease and their performance quality and leads to decrease of efficiency.

In current research, the results of factorial analysis showed that the following questions have factorial load and questions were commonly correlated with one factor, form the test and were called as following.

- First factor: awareness level of internet
- Second factor: trust to internet banking.
- Third factor: acceptance and performance of financial affairs with internet banking.
- Four the factor: clearness of internet banking results.

This result is aligned with research results of Han and Sou (2012), Mytela (2012), Suhali (2013), Amin (2017), Abdullah (2018), Naser (2013), Salavati (2014), and Yazdani (2015). It was determined in this research that 6 components in Digital Banking.

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