Barriers to the Implementation and Use of Internet Banking in the Keshavarzi Bank

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Abstract   The aim of this study was to identify barriers to the implementation and use of Internet banking in Keshavarzi Bank. Due to the fact that qualitative data was first collected through study and interviews with experts, at different stages, different tools were used to collect the required data. In the first stage, data was collected through interviews with experts and systematic review. In the second stage, a questionnaire related to the content analysis method was evaluated. The statistical population of the study was 20 experts with master's and doctoral degrees and high work experience in banking management who were selected based on purposive sampling. The results show that, after reviewing the background and interviewing with 20 experts, 20 open source codes were identified by using theme analysis. The results of qualitative content analysis showed that 20 open source codes were important enough. Convergent validity was performed and the fit of the model was confirmed. However, it was found that the most important priorities were the inequality of the Internet banking system in the country's banking network, unpreparedness of the national information network, technological infrastructure problems used in websites, negative customer experience and their low trust, and fake and misleading sites. Banks

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should regularly update and retain their customers' communication gateway systems such as mailbox and digital and online space, to make customers more willing to receive Internet banking services in the future.

Introduction

Dramatic changes in the field of information and communication technology and the creation of organizations and e-governments, the development of the sphere of Internet penetration around the world and the emergence of various Internet sites and extensive social networks and new media, the development of advanced software, the development of blogs, e-journals and other methods of using information and communication technology provide a good ground for the development and diversification of service methods. In this regard, various organizations and companies are trying to provide their services through the Internet to improve the speed and quality of their services while improving business processes, and to attract more customer satisfaction than before. They can determine the positive customer expectation on how companies facilitate goods and services by satisfying customers(Muslim, A., Harun, A., Ismael, D., & Othman, B.2020). Providing online services not only reduces the costs of organizations but also increases the people's welfare and reduces air pollution (Kabu & Soniya 2017). Instead of using traditional distribution methods and systems, users and customers meet their needs in various cases through using the Internet and Internet sites. They also use the internet as an effective tool for collecting information. But now, with the presence of websites, which is one of the most important Internet services, the possibility of two-way communication and interaction has already been created. Users who used to be the only regular viewers of Internet sites can now generate

content by their comments and in addition to communicate with other users, they can also have an impact on them. The most important manifestation of internet is providing the virtual social networks in which communication is widely formed through them and the most content production takes place in them in various forms. Facebook, Instagram, WhatsApp and Telegram, with the most users in the world, are known as the most popular virtual social networks. Start-ups use their competitive advantages, such as having deeper knowledge about customer's behavior and preferences, to provide new services (Dors et al., 2018). Banks are always looking to meet the expectations and needs of their future custom Internet ers. By facilitating communication with customers and increasing the speed and effectiveness of the communication, information technology provides the basis to improve the performance and innovation in service delivery. At present, internet has entered various fields and has affected all industries. One of these areas is Internet banking. With the advent of the Internet, a new service called Internet banking has emerged. Internet banking has several direct and indirect benefits for the bank and the customer separately. The most important benefit of Internet banking is reducing the waste of time for customers and bank operators. Despite all the advantages, this service has not yet been widely acclaimed (Rashmini et al., 2020). The use of electronic systems in the world's banks is developing very rapidly and the number of users of electronic banking services is increasing everyday. Therefore, the banking industry is trying to use the Internet as one of the main channels of service delivery to improve and strengthen its business (Membini, Reza and Fath Elahi, 2020). The development of information technology and its entering into daily life has transformed many traditional methods and has made a new situation for competition in the world. In this regard, the banking system is no exception to this rule and the development of electronic banking (Internet banking, mobile banking, telephone banking,

etc.) as one of the applications of information technology has created a dramatic change in the banking industry. The exchange of information between the user and the bank, with the help of ATMs, mobile banking and electronic banking in general, has been greatly improved. Internet banking devices allow everyone to access their banking affairs quickly and easily, such as receiving account balance, transferring money from one account to another (Marousi and Mousavi, 2017). At present, information technology is the most important technology in human life and is even the driving force of other technologies. The rapid changes and continuous growth of information technology have left a lot of social, cultural and economic effects that are changing the life of human beings in the present age. The post-industrial era that has already begun in developed countries is a new movement that has been formed and the result is the replacement of the machine instead of man in traditional production and occupations (Yakani, 2020). Presence in the age of meta-information and increasing the daily acceleration of information technology, has caused the customers of organizations to be willing, mostly communicate with their affairs through internet and mobile lines. Comfort and convenience are services that a customer can use anytime and anywhere he wants and ultimately, customer satisfaction is an encouragement to reuse these services. At present, due to the many economic benefits of electronic systems in terms of reducing costs and increasing the profitability of banks, increasing the quality of customer service, removing time and space constraints, the field of organizational activity is improved. Many developed countries provide their services to customers only through electronic communications (Rezvani et al., 2020). Given the growing use of the Internet in today's world, attracting and retaining customers is very important. The use of Internet services enable organizations to achieve a sustainable competitive advantage and to provide unique opportunities for businesses. Previous studies show that the quality of Internet services can

affect customer trust and satisfaction (Souri, 2020). Correction and elimination of gradual shortcomings of the banking system is one of the important concerns of macro-level in the management of the country's economy and managers are pursuing to solve the problems ahead (Roy Del, 2019).

Background

Arif and Huang (2020) examined the barriers of Internet banking's use. They concluded that, bank brand image barrier has a great impact on the use of Internet banking and consequently prevents users' traditionalism. Also the difficulty of using online services and reviewing the service policies will be very helpful in facilitating the meet of consumer' needs. Panayonik et al. (2020) examined the effect of financial literacy and its impact on Internet banking behavior. The results showed that the study of financial literacy among Cypriot adults was presented and the financial aptitude and customers' behavior of using Internet banking services were important. Most importantly, it seems that financially illiterate consumers were much more likely than their financially literate counterparts to distrust e-banking and they also reported lack of self-confidence in financial and digital skills as the main reasons for not using this service. These findings highlighted the interplay between financial literacy and digital skills and their effect on individuals' use of e-banking services. The effect of social resistance to Internet banking service's innovation was examined by Makato et al. (2018). The results showed that social effect directly reduced the innovation resistance of inexperienced consumers while directly increasing the innovation resistance of experienced consumers. In addition, the mediating effect of barriers varied for experienced and inexperienced consumers. Kafil (2020) identified the factors affecting the acceptance of Internet banking services technology by customers using a combined model

of Osman, Ambi and Josseh in Ayandeh bank in Tehran province. The results showed perceived ease of use ($\beta = 0.38$; $t = 36.4$), perceived usefulness ($\beta = 0.25$; $t = 49.3$), customer's perception of the need to interact with bank employees ($\beta = 0.43$; $t = 3859$), perceived security and privacy ($\beta = 0.70$; $t = 28.4$) had a significant effect on the use of Internet banking services. But perceived enjoyment of Internet banking services does not have a significant effect on the use of Internet banking services. Farjami Yadaki; Ghayour and Khaleghi (2020) in a study investigated the effect of the dimensions of the quality of Internet services of Saderat Bank on customer trust and analyzed the collected information in creating customer loyalty. The results showed that: keeping privacy and security, customer service and support, reliability, Website design had effects on trust and hypothesis of the effect of customer service and support, reliability on loyalty has been proven, but the effect of website design, keeping privacy and security and trust on loyalty have been rejected. It was suggested that the bank provide security solutions to improve the design of its website by creating a customer dashboard and the like, creating an online support interface in Internet Banking, increasing the speed of transactions, resolving the site's disconnection quickly, focusing on the features of Internet Banking in advertisements, and to strengthen the quality dimensions of its Internet Banking services.

Method

According to the research topic, which is the barriers to the implementation and use of Internet banking users in the Keshavarzi Bank, this research will be examined based on the theme analysis method. After gathering information and recognizing the factors in the phase of recognizing and studying related articles and books and interviewing experts, according to the research question, it is necessary to choose a

specific criterion for the inclusion or non-inclusion of articles and researches to ensure the good formation of the research. These criteria are necessary because they act as filters to eliminate inaccurate and irrelevant information. For this purpose, in order to review the articles systematically, first it should be a scientific article published in an academic journal between 2016 and 2021. In addition, it must be considered whether it has an operational method or a conceptual effect on the objectives of the research ("study") and because concepts and ideas evolve very quickly in management, articles from fourteen years old are not considered appropriate. Because it can cause problems and distort the results. Of course, it should be noted that in addition to the articles selected based on the above criteria, some articles in lower-ranked journals and even articles presented at conferences have been reviewed to have a more comprehensive access to the literature related to this field. Articles are searched in databases[2]. In the article search phase, it is necessary to use an appropriate search strategy to identify potential entries for review studies. In the continuation of the cognition phase, in order to complete the information and enrich the theoretical foundations, as well as to pay attention to the conditions, in-depth interview sessions are held with experts and thinkers. In qualitative research, comprehensive interviews or purposeful conversations are one of the well-known methods that are increasingly used to collect data. Model design phase, in this phase the goal is to determine the content codes and finally determine the relationship between them. Evaluation stage. In the second stage, using the collected data from interviews and other available data, as well as using tools such as questionnaires, qualitative information was collected about the under study phenomenon. At this stage, the collected information has been analyzed using statistical techniques. And the final model of the research is tested

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using statistical methods such as structural equation modeling and path analysis. For this purpose, structural equation modeling based on partial least squares has been used. In the following, this method will be examined in detail. Therefore, the research method was a composite (qualitative-quantitative) design of pluralism in data that according to the research , it was done in three separate phases; in the first step, using library studies, some elements of the model were identified. Then, in order to localize and identify other factors affecting the model, in-depth interviews with 20 professional and scientific experts has been done and a model (based on study and interview) was provided. The statistical population of the quantitative section including a number of banking and academic experts were selected by purposive sampling and in a qualitative section, statistical population included 230 managers and senior experts of Keshavarzi Bank in Khorasan Razavi province by simple random sampling method. Theme analysis method was used to extract the elements and to group them. Finally, the proposed model will be tested and measured using structural equations based on the partial least squares approach.

Findings

First, to design a model for the development of Internet banking services, it is necessary to identify barriers to the implementation and use of Internet banking in Keshavarzi banks. In order to achieve the objectives of the research through systematic review, 15 articles were identified and studied carefully. Twenty experts were selected through purposive sampling (Academic experts and employees of Keshavarzi Bank in Khorasan Razavi province who had the necessary knowledge in the field of banking). Therefore, all the factors mentioned in the research literature are show in table 1.

Table 1

BARRIERS TO THE IMPLEMENTATION AND USE OF INTERNET BANKING

*Combining the Opinions of Experts and Articles on Identifying Barriers to
Implementation and Use of Internet Banking*

ID	Title	Studies and articles	Experts
R1	Lack of trust in keeping the privacy	Souri (2020)	
R2	little knowledge of customers for using the service	Ehsani (2020)	
R3	Weakness of Internet banking systems	Daneshfar (2020), Rashmini et al. (2020)	
R4	Legal vacuum of unit management to solve problems		٦-٨-٩-١١- ١٩-٢٠
R5	Hardware problems of banks		١٠-١١-١٧
R6	Low security in the internet banking system	Membini and Fathullah (2020), Feng et al. (2020)	٦-١٢-١٣- ١٤
R7	Negative customer experience and low trust	Arif and Huang (2020), Foroudi et al. (2018)	
R8	Low internet bandwidth in the country		١١-١٣-١٧- ١٨-٢٠
R9	Fake and misleading sites	Rashmini et al. (2020)	
R10	Inequality of internet banking system in the country's banking network		١-٢-١١-١٢- ١٦-١٧
R11	Resistance to innovation by customers	Makato et al. (2018), Dors et al. (2018)	
R12	little advertising of banks to use more internet banking services	Abdullah et al. (2018)	All experts
R13	Telecommunication and technical problems in the country		All experts
R14	Weakness in the necessary training for managers and employees		All experts
R15	Lack of readiness of the national information network		٦-١٢-١٣- ١٤-١٨-٢٠
R16	Technological infrastructure problems used in websites		١-٢-٨-٩-١٧

As can be seen in the table 1 based on the opinion of experts, out of the 20 pre-defined identifiers, all the attributes were acceptable. Content analysis was used to determine the validity of this questionnaire. After receiving the answers of the people, the insignificance to the average options were given zero code and important and strongly important ones were given one code. The first step in determining test validity was to check the content validity. Content validity depends on the logical analysis of the content of a test and its determination is based on subjective and individual judgment. In this method, test questions were given to specialists or some of the subjects and they were asked to determine whether the test questions measure the desired trait and whether the questions cover the entire content of the test or not? If the value of CVR calculated for questions is less than the desired value according to the number of experts evaluating the question, they should be excluded from the test because they do not have acceptable content validity based on this index.

Table 2

Acceptable CVR Value

ID	Open source	Significance zero code	Insignificance one code	CVR result
R1	Lack of trust in keeping the privacy	١٥	٥	٠,٥
R2	little knowledge of customers for using the service	١٧	٣	٠,٧
R3	Weakness of Internet banking systems	١٥	٥	٠,٥
R4	Legal vacuum of unit management to solve problems	١٩	١	٠,٩
R5	Hardware problems of banks	١٥	٥	٠,٥
R6	Low security in the internet banking system	١٨	٢	٠,٨
R7	Negative customer experience and low trust	١٨	٢	٠,٨
R8	Low internet bandwidth in the country	١٦	٤	٠,٦
R9	Fake and misleading sites	١٩	١	٠,٩

ID	Open source	Significance zero code	Insignificance one code	CVR result
R10	Inequality of internet banking system in the country's banking network	١٥	٥	٠,٥
R11	Resistance to innovation by customers	١٧	٣	٠,٧
R12	Little advertising of banks to use more internet banking services	١٩	١	٠,٩
R13	Telecommunication and technical problems in the country	١٦	٤	٠,٦
R14	Weakness in the necessary training for managers and employees	١٨	٢	٠,٨
R15	Lack of readiness of the national information network	١٨	٢	٠,٨
R16	Technological infrastructure problems used in websites	١٨	٢	٠,٨

Table 3

Credit Assessment Indicators and Reliability of Barriers

Axial code	Convergent validity	Divergent (reliability)	
	AVE	Cronbach's alpha	Combined reliability
Barriers to the implementation and use of Internet banking in Keshavarzi banks	٠,٧٤٥٩	٠,٨٣٥١	٠,٧٩٦٤

In terms of the values in table 3, the indicators related to convergent and discriminant validity in general indicated that Convergent and discriminatory credit under the barriers to Internet implementation in Sepah Bank were in a favorable position after merging with five sets of military banks.

Chi-Square=183.24, df=104, P-value=0.0339, RMSEA=0.048
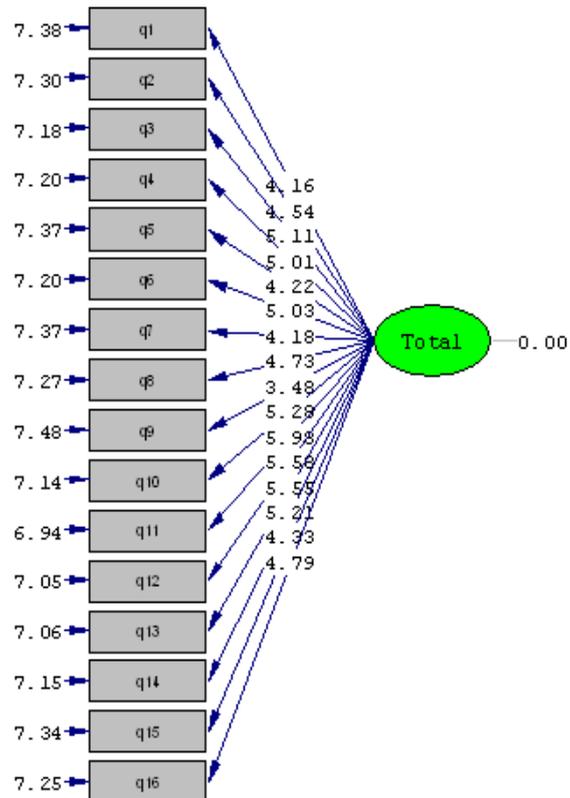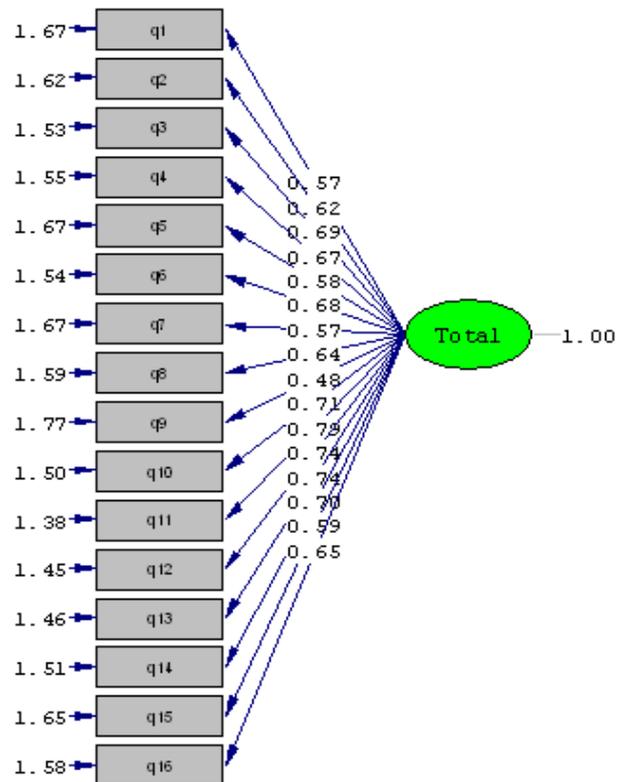
Chi-Square=183.24, df=104, P-value=0.0339, RMSEA=0.048

Figure 1

First-order Factor Model of Categories and Indicators of Barriers

Table 4

Values of factor loads of subcategories and indicators of barriers

Axial code	ID	Open source	Critical value	Factor load	P
Barriers to the implementation and use of Internet banking in the bank	R1	Lack of trust in keeping the privacy	۴٫۱۶	۰٫۵۷	۰٫۰۰۰۱
	R2	Little knowledge of customers in using the service	۴٫۵۴	۰٫۶۲	۰٫۰۰۰۱
	R3	Weakness of Internet banking systems	۵٫۱۱	۰٫۶۹	۰٫۰۰۰۱
	R4	Legal vacuum of unit management to solve problems	۵٫۰۱	۰٫۶۷	۰٫۰۰۰۱
	R5	Hardware problems of banks	۴٫۲۲	۰٫۵۸	۰٫۰۰۰۱
	R6	Low security in the internet banking system	۵٫۰۳	۰٫۶۸	۰٫۰۰۰۱
	R7	Negative customer experience and low trust	۴٫۱۸	۰٫۵۷	۰٫۰۰۰۱
	R8	Low internet bandwidth in the country	۴٫۷۳	۰٫۶۴	۰٫۰۰۰۱
	R9	Fake and misleading sites	۳٫۴۸	۰٫۴۸	۰٫۰۰۰۱
	R10	Inequality of internet banking system in the country's banking network	۵٫۲۹	۰٫۷۱	۰٫۰۰۰۱
	R11	Resistance to innovation by customers	۵٫۹۸	۰٫۷۵	۰٫۰۰۰۱
	R12	Little advertising of banks to use more internet banking services	۵٫۵۹	۰٫۷۴	۰٫۰۰۰۱
	R13	Telecommunication and technical problems in the country	۵٫۵۵	۰٫۷۴	۰٫۰۰۰۱
	R14	Weakness in the necessary training for	۵٫۲۱	۰٫۷۰	۰٫۰۰۰

	managers and employees			١
R15	Lack of readiness of the national information network	۴,۳۳	۰,۵۹	۰,۰۰۰ ١
R16	Technological infrastructure problems used by websites	۴,۷۹	۰,۶۵	۰,۰۰۰ ١

Table 5

Friedman test

Row	Statistics	Value
١	Friedman's Chi Square	۲۳,۸۸۷
۲	freedom Degree	١۵
۳	The significance level	۰,۰۴۷

As can be seen in Table 5, since the significance level of Friedman test was equal to 0.047, we rejected the null hypothesis and accepted the opposite hypothesis. That is, there was a priority.

Table 6

Average Rankings and Priority of Barriers

Row	Indicator	Average ranks	priority
R1	Lack of trust in keeping the privacy	۹,۹۵	١۸
R2	Little knowledge of customers in using the service	١۰,۶۳	١۴
R3	Weakness of Internet banking systems	١١,١۳	١۰
R4	Legal vacuum of unit management to solve problems	١١,۹۸	۵
R5	Hardware problems of banks	۹,۸۲	١۹
R6	Low security in the internet banking system	١١,١	١١
R7	Negative customer experience and low trust	١١,۹۸	۶
R8	Low internet bandwidth in the country	١۰,۲۸	١۵
R9	Fake and misleading sites	١١,۹۵	۷
R10	Inequality of internet banking system in the country's banking network	١۳,۵	۲
R11	Resistance to innovation by customers	١۰,۷	١۳
R12	Little advertising of banks to use more internet banking services	١۰,١	١۷
R13	Telecommunication and technical problems in the	١١,۰۳	١۲

Row	Indicator	Average ranks	priority
	country		
R14	Weakness in the necessary training for managers and employees	۱۱٬٤٥	۸
R15	Lack of readiness of the national information network	۱۲/۹	۱
R16	Technological infrastructure problems used in websites	۱۲	٤

Conclusion

After reviewing the background and conducting interviews with 20 experts, 20 open source codes were identified and obtained using theme analysis. The results of qualitative content analysis showed that 20 open source codes were important enough. One of the most widely used methods in people's financial exchanges was the use of online banking services at different hours of the day. Our results were consistent with the results of previous researchers, such as Nowruzifar et al. (2019), Daneshfar (2020), Kafil (2020), Membini and Fatholahi (2020), Farjami Yadaki; Ghayour and Khaleghi (2020), Rahmati Andarab; Vasli (2019), Khadem Alizadeh et al. (2015), Feng and et al. (2020), Arif and Huang (2020), Rashmini et al. (2020). With advent of the Internet and online banking, users and consumers meet their needs in various cases through the Internet and Internet portals, especially virtual networks, instead of traditional distribution channels. They also use internet as an effective tool for collecting information. Internet banking has a positive effect on usage behavior, which ultimately affects customer satisfaction. Given the growing use of the Internet in today's world, attracting and retaining customers is strongly important. Organizations' use of Internet services enables them to achieve a sustainable competitive advantage and provides unique opportunities for businesses. One of the advantages of using online banking services is that banks try to increase their productivity factor by providing online services and reducing branches.

Also, the loading speed of using the online services of banks will be greatly increased. As the rate of e-business and people's trust in online shopping increase, the use of online banking services become one of the fastest and most reliable methods of financial exchange. Of course, it should be noted that gaining people's trust in using the bank's online services is not an easy task, and many people go to the banks to exchange money. However, when these people become acquainted with the benefits of using online banking services, their views change. Information technology, by facilitating communication with customers and increasing its speed and effectiveness, provides the basis for improving performance and innovation in service delivery. At present, the Internet has entered various fields and has affected all industries. One of these areas is Internet banking. With the advent of the Internet, a new service called Internet banking has emerged. Internet banking has several direct and indirect benefits for the bank and the customer separately that one of the most important of them is to reduce the waste of time of customers and bank operators. Despite all the advantages, this service has not yet been popular with the public. In addition, the most important barriers to the implementation and use of Internet banking in the Keshavarzi Bank are: The inequality of the Internet banking system in the country's banking network, the unpreparedness of the national information network, the technological infrastructure problems of the websites used, the negative experience of customers and their low trust, and fake and misleading sites. With the rise of e-business and increasing public confidence in online shopping due to the closure of many malls and traffic restrictions, using internet banking services has become one of the fastest and most reliable ways to do people's daily affairs.

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