

A conceptual model for technology acceptance in banking sector a case of NMB ATM services

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Since investment on ATM technologies imposes excessive costs on bank, usage of these ATM among its users has an important role in their success and final efficiency. The purpose of this study was to analyze factors influencing usage of ATM among NMB ATM users. In this study, at first, by collecting information from the library, determinant variables of usage of new technologies were specified. On this basis, in addition to the variables of model of acceptance of technology, cultural influence, facilitating Conditions and self- efficacy were studied.

In next stage, for surveying the effect of studied components, closed-end 11-items questionnaire was used for collecting data. The measurement tools in this study were the established questionnaire made of a technology acceptance models. The number of sample was determined equal to 150 according to the preliminary study that samples included NMB ATM users. Based on the results, all variables, except for security and cost toward ATM that had meaningful difference less than average, other had meaningful difference more or equal to average.

76% of the participants reported that ATM Services they use are subject to unexpected or inconvenient down times, contributed much by facilitating conditions like fault or shortage of service accessories, power or network cut. Detailed recommendations are made in this report which is to ensure that the 100% machine up time by developing a comprehensive power backup system and communication links.