



The effect of individual values of trust and acceptance of electronic services using structural equation modeling (Case Study: Customers Insurance branches in Tehran, Iran)

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ARTICLE INFO

Article history:

Received 29 Mar 2017

Received in revised form 02 May 2017

Accepted 18 May 2017

Keywords:

Perceived usefulness,
Perceived ease of use,
Reliability, attitudes,
Electronic services

ABSTRACT

Objective: The aim of this study was to investigate the effect of individual values of trust and acceptance of electronic services using structural equation model among customers insurance branches in Tehran, Iran. **Methodology:** The research objective perspective, from the perspective of functional and descriptive correlational. At the beginning of the study hypotheses and research objectives and its necessity investigated and then according to the literature and history of the questionnaire was designed to confirm its validity by faculty and advisors been confirmed and to determine its reliability Cronbach's alpha that amount was used 88/0. **Results:** The sample size using Cochran was 384, the sample to insurance customers of Iran in Tehran are using randomly sampled between them was done and a survey questionnaire distributed among them was to analyze research data the partial least squares using the software were smart pls. **Conclusion:** Which ultimately results were obtained: perceived usefulness has a positive impact on the intended use, perceived usefulness, perceived ease of use on confidence and attitude is positive, and confidence in electronic services also has a positive impact on the intended use.

1. Introduction

The spread of information and communication technologies on the one hand and competitive pressures and changing customer expectations On the other hand the use of information and communication technology for all industries, organizations and businesses have increasingly necessary. Electronic services as part of the e-commerce wave is less than the Industrial Revolution is in the world of growth enjoyed unprecedented and insurance and general financial institutions, including industries that e-commerce could play a role in the development of play, because the insurance industry information-intensive industry, it is a fertile ground for widespread use of information technology. As long as the users do not use a technology that is designed to facilitate the recovery and related issues and achieve time and cost savings will not be met.

Electronic services will be realized when it welcomed the audience and try to use it. In recent years the use of ICT as an undeniable centerpiece of many of the world, and it has accelerated things. Now every business can see signs of technology such as e-banking, e-learning and e-insurance. Electronic services in the production and distribution of Internet users and the IT services subsidiary of e-commerce as one of sync Vhmpay expanded development of the Internet and its use has become common in recent years in different countries. In any case, provide services in all 363 days a year and 24 hours a day with the emergence of e-services will be put into action. Electronic services is one of the important phenomena resulting from the use of information and communication technology as well as management information that is profound and how to buy and sell has been received. So that increases the level of communication with customers and the broader domain buying and selling virtual goods has some kind. Accordingly, considering the above, this study seeks to determine if trust and personal values affects the adoption of e-service or not?

According to the development trend of information technology and e-commerce and the Internet around the world, including Iran concluded Due to the issues and planning for them is an inevitable necessity. A good planning and proper that a precise understanding of the problems and obstacles on the one hand and knowing the resources and potential of the other side. In this regard, the issue of trust and identify personal values in the use of electronic

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DOI: <https://doi.org/10.24200/jmas.vol5iss02pp56-60>

services is worthy of attention and study. Expand markets and increase the customers' needs and increase market share and value-added financial intermediaries provide services for insurance, Considering the positive relationship between the length of the customer relationship with perception and thought that the customers of the reliability of the necessity of understanding the risk perceived by customers and manage them in order to reduce risk and confidence of more customers, more is needed. In developing countries, insurance usually analyze the service provided by the insurance system of developed countries to imitate them and provide services, and because of the lack of investigations required, these services are incomplete offer customers are.

1.1 Background research

1. The study Custodio et al., (2013) that as the relationship between electronic service quality and customer satisfaction Bank took province. The results showed a significant positive relationship between physical condition, the reliability of the bank, accountability bank, trust bank and having communion with bank employees and clients.
2. Research Kang et al., (2015) (2013) as the assessment of the effects of electronic service quality in customer confidence online brokerage firms of Tehran. The results showed that the quality of electronic services brokerage firms and a significant positive effect on customer confidence.
3. Custodio et al., (2013) as the factors affecting the adoption of e-services using the integrated model adoption of information technology (TAM) and theory of planned behavior (TPB) and Trust (Trust), Case Study: Electronics offices in Tehran. The results showed that the highest correlation between the perception of usefulness and trust, perceived usefulness and attitude, attitude, confidence, and attitude and willingness to use there. The weakest correlation between the perception of ease of use and perceived, the perception and confidence, the perception and willingness to use, and between perceived and perceived behavioral control.
4. Custodio et al., (2013) as designed by Fuzzy Inference System for choosing electronic banking services (Bank Sepah case study) took place. The results: the quality of services provided and the level of confidence in them, the quality of access to information, ease of service and response service provider and membership functions and fuzzy rules, fuzzy inference system to measure the willingness to use e-banking services for Iranian banks have been designed. The results: the quality of services provided and the level of confidence in them, the quality of access to information, ease of service and response service provider and membership functions and fuzzy rules, fuzzy inference system to measure the willingness to use e-banking services for Iranian banks have been designed. At the end of satisfaction with electronic services of Bank Sepah, an Iranian bank first through the model is tested. At the end of satisfaction with electronic services of Bank Sepah, an Iranian bank first through the model is tested.
5. Research true Custodio et al., (2013) as the factors influencing the adoption of e-government services citizens' views about research offices were counter the government in Tehran. The results showed that the totality of the proposed model is verifiable. Perceived behavioral control, subjective norms and attitudes towards e-government services has a positive effect on intention to use it. Computer self-efficacy also showed significant correlation with perceived behavioral control.

2. Materials and methods

2.1 Research Methodology

Mnzhdf research, is applied. But in terms of data collection and information (research projects), research (quantitative) and cross correlation.

The method of data analysis

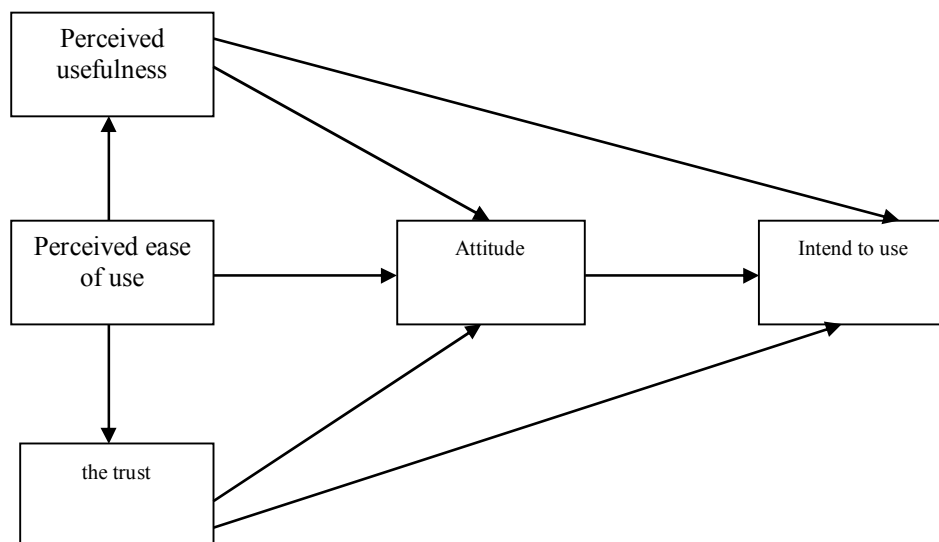
To analyze the data in this research is descriptive using SPSS statistical software. This explains in part descriptive statistics including frequency, percentage, mean, standard deviation, alpha and Rgrsyvn- solidarity in inferential statistics is.

As well as software for structural equation we will use smart pls. Including correlation analysis, analysis of covariance matrix or correlation matrix is. For the purpose of research and analyzes performed on this matrix is divided into two main categories: Factor analysis and model study, both the analysis performed by the software smart pls.

Of 384 questionnaires were used to collect data. The questionnaires included the insurance company's clients are located in Tehran. Randomly and proportionally access in person, via e-mail randomly collected and returned to them. Of the 384 questionnaires distributed, all the questionnaires used for this study was that almost cover the amount of sample needed for the purpose of research degree.(

3. Discussion

The conceptual follows:



and results

model are as

Figure1. Conceptual model based on the model (Blanchi et al., 2012)

Test research hypotheses:

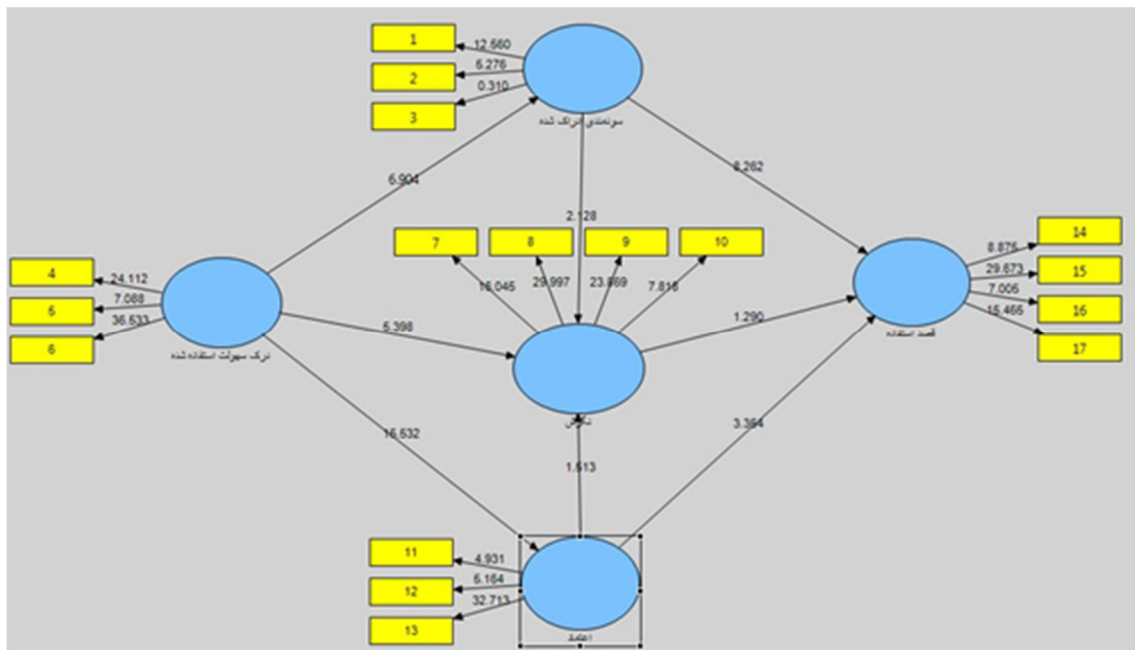


Figure 2: The meaningful coefficients t-value hypothesis

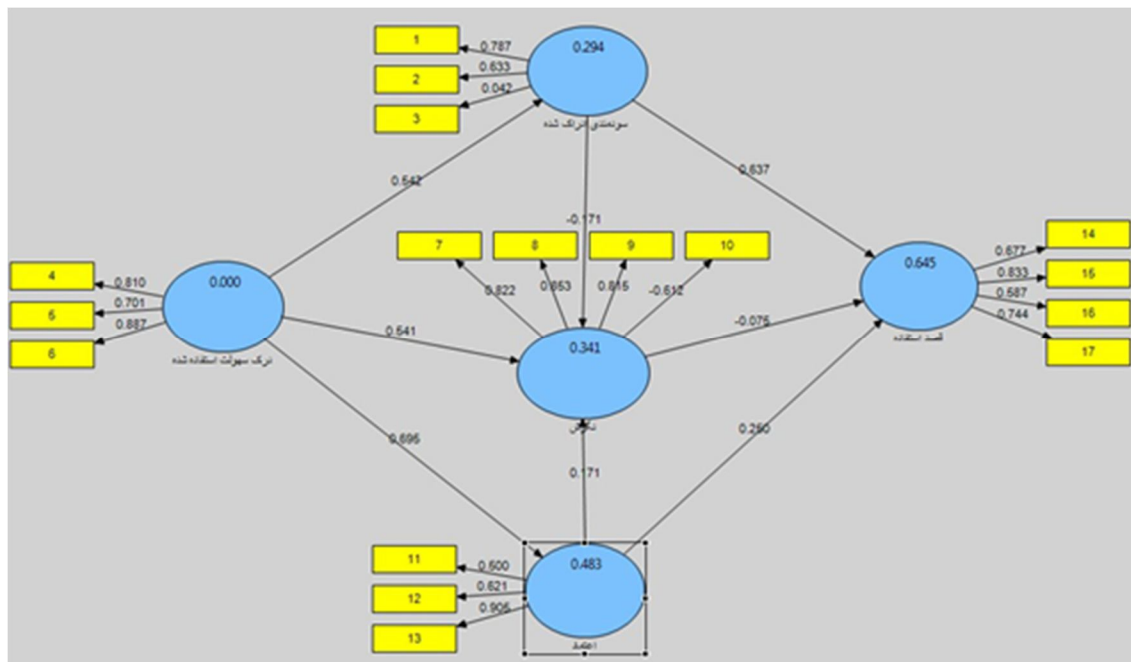


Figure3: Standardized factor loadings hypotheses

First hypothesis: perceived usefulness has a positive impact on attitude.

According to Figures 1 and 2 showed that perceived usefulness of the approach path coefficient between the two variables above are obtained 96/1 (128/2) so meaningful And the load factor of less than 1.0 and a negative value is obtained (171 / -0%) after it is determined that the perceived usefulness has a negative impact on attitude. So the first assumption will not be approved research (Khurana and Wang, 2015)

Second hypothesis: perceived usefulness has a positive impact on the intended use.

According to Figures 1 and 2 showed the path coefficient between the two variables of perceived usefulness on intention to use more than 96/1 is obtained (262/8) so meaningful And the load factor is the high value of 3.0 is obtained (637/0%) after it is determined that the perceived usefulness has a significant positive impact on the intended use. The second assumption is confirmed by research (Kaplan and Norton, 1992).

Third hypothesis: perceived usefulness has a positive impact on perceived ease of use.

According to Figures 1 and 2 showed the path coefficient between two variables, perceived usefulness, perceived ease of use of the above is obtained 96/1 (904/6) so meaningful And the load factor is the high value of 3.0 is obtained (542/0%) after it is determined that the perceived ease of use on perceived usefulness has a positive and significant effect. The third hypothesis is confirmed.

Fourth hypothesis: perceived ease of use has a positive impact on confidence.

According to Figures 1 and 2 showed the path coefficient between two variables, perceived ease of use on trust than 96/1 is obtained (532/15) was significant after And the load factor is the high value of 1.0 is obtained (695/0%) after it is determined that the perceived ease of use has a significant positive effect on confidence. The fourth hypothesis is confirmed (Hosseini Motlagh and Ghadrhan, 2006).

Fifth hypothesis research: perceived ease of use has a positive impact on attitude.

According to Figures 1 and 2 showed the path coefficient between two variables, perceived ease of use of the above approach is obtained from 96/1 (398/5) meaningful And the load factor is also a bit higher than 3/0 is obtained (541/0%) after it is determined that the perceived ease of use and a significant positive impact on attitude. Therefore the fifth research hypothesis is confirmed.

Sixth hypothesis Research Trust has a positive impact on attitude.

According to Figures 1 and 2 showed the path coefficient between the two variables was obtained confidence in the attitude of less than 96/1 (513/1) not significant that's why the attitude of trust is not effective. That's why the sixth research hypothesis can not be confirmed.

The seventh hypothesis Research Trust has a positive impact on the intended use.

According to Figures 1 and 2 showed that confidence on the path coefficient between the two variables is obtained're going to use more than 96/1 (354/3) meaningful And the load factor is the high value of 3.0 is obtained (25/0 per cent) determined once that trust has a positive effect on intention to use. The seventh research hypothesis is confirmed (Givoly and Hayn, 2000)

Eighth hypothesis research: attitude has a positive impact on the intended use.

According to Figures 1 and 2 showed the path coefficient between the two variables of attitude and intention to use less than 96/1 is obtained (29/1) is not significant. So attitude is not going to use it effectively. Eight research hypothesis is not confirmed (Farsi, 2012).

4. Conclusion

According to the findings, we can conclude that perceived usefulness on intention to use effective If electronic services to citizens and clients in the insurance industry as opposed to in-person services faster and with better quality (effectiveness) should be provided electronic services in most times and places be accessible (usable) More people are willing to use these services. (Maditinos et al., 2010).

It can be concluded that a change in people's attitudes to the ease of use of electronic services and creates reliability of such services in the field of insurance And ultimately create a useful and acceptable to the people and customers would be an advantage. These changes and the effects of processes such as data about customers' needs and achieve comfort in the requested information and customers easy and convenient electronic services and do not need to know the basics of a high level of electronic services can trust customers a positive impact and convince them to the use of these services that bring profit to the proper enjoyment for Oh (Mehrani et al., 2010).

Based on the results we can say that the most important factors influencing the adoption of electronic services rely on these services. When customers know that electronic services faster, more agile service presence in the insurance companies And without the slightest problem with just a few clicks to their demands find an absolutely assure proper use of these services are found. (Mohammad Nejad and Nasrollahi, 2009).

Also unexpectedly found that perceived usefulness and reliability in the attitude of customers to use electronic services do not work. The reason it can be used between clients and visiting to ensure handle the requests they pointed out and also it's important that the attitude of customers is a complicating factor mind that several variables that affect the long-term can be it has changed. For this reason, no change in the context of the adoption of e-services in the community makes us right now is a little difficult. (Moridi, 2014).

4.1 Practical suggestions

According to the assumptions approved the following proposals for greater acceptance of electronic services in the insurance company's popular hypothesis is as follows:

- ✓ Reducing the complexity of online purchases due to the fact that people want to use this service are enormous and the level of education and experience are at a level electronic.
- ✓ the creation of electronic services along with all electronic devices (tablets, mobile, computer) is used.
- ✓ increased focus on the features and development of electronic services and the benefits of advertising companies to increase customer confidence.
- ✓ costs of services received, if any books compared with in-person services.
- ✓ Increased access to electronic services by customers anytime, anywhere, regardless of business hours.
- ✓ reduce personal services and enterprise information management systems to expand service and reduce errors in the process(Niven, 2001).

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How to Cite this Article:

Vahidi S., Salehi Sadaghiani J., The effect of individual values of trust and acceptance of electronic services using structural equation modeling (Case Study: Customers Insurance branches in Tehran, Iran), *Uct Journal of Management and Accounting Studies* 5(2) (2017) 56–60.