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Investigating The Effect Of Trust In Accepting Electronic Services: A Case Of New Kabul Bank

Hamed Amiri[1], Dr. Deepti Dabas Hazarika[2]

[1]Ph.D Scholar, Faculty of Management Studies, Manav Rachna International Institute of Research and Studies, Faridabad, India and Member of Research Center, Ghalib University, Herat, Afghanistan.

[2]Professor, Faculty of Management Studies, Manav Rachna International Institute of Research and Studies, Faridabad, India

Abstract:
In recent years, many organizations provide their services electronically to citizens. One of the concerns of governments and organizations at the present time is the lack of trust of citizens in this form of service delivery. This is becoming increasingly important as organizations become more electronic. Citizens' trust in government and technology is a necessity for expansion of e-services. Therefore, in this study, we assumed to examine the role of trust in the acceptance of electronic services and the intention of citizens to use them in the service sector of banks. Based on the previous models and on this research, four main factors affecting the intention of citizens to use electronic services have emerged. These four factors are: the tendency to trust, the trust in government, the trust in information technology and the perceived risk. The results of research from citizens show that the tendency to trust positively affects trust in government and trust in the Internet. As a result, both increase the intention to use electronic services. According to the results and the model presented in this study, many governmental organizations including banks are expected to be more successful in gaining citizens' trust in the government, government agencies and e-services provided by them.

Keywords: Information Technology, e-government, Trust, e-services, Risk-taking.

1. INTRODUCTION

Nowadays, many activities are done with the help of computer systems and based on information technology. Characteristics of current time include reducing physical interactions, eliminating additional processes, increasing speed, accuracy and quality, reducing costs, establishing fast communication and easy access to information. Today's world is a world of change, and we owe all this change often to information technology.

Despite the growth of investment in information technology and electronic services, some citizens are still not very willing to use such services and are willing to use the traditional method of providing services. These citizens do not have the necessary confidence in online interactions and do not show a desire to use electronic services. Contrary to the old notions of engaging with the government, Pavlou (2005) argues that e-services are exceptional in removing the gap and public nature of the Internet, but Myron (2004) argues that the fear of theft is reflected when technological advances are reflected in society; identity and loss of privacy also increase.

Pavlou (2005) also believes that citizens want to ensure their online communication with the government is safe because of the inherent uncertainty surrounding the use of open technology infrastructure such as the internet. According to him, e-services are acceptable only when fellow citizens and users consider it reliable. In this study, trust has been introduced as an essential element of using e-services because the importance of trust appears when citizens do not trust e-services or feel risk about it. Distrust is the gift of today's world and technology; it is a great danger to governments and organizations. Distrust leads to high costs for organizations and governments.

Without trust, even for simple tasks, you have to pay a lot of time and money. But if trust is important in traditional organizations, it is even more important in e-organizations because studies have shown that trust is more important in times of change and instability, and this is where e-organizations are.

Components of Using Electronic Services

Various studies have investigated the role of confidence in e-commerce and e-government, but researchers are examining the role of trust in the acceptance of e-services empirically. Due to the reluctance and distrust of some citizens towards e-services, in order to better understand the effect of trust and sense of risk in accepting such services, we asked the following question:

How do citizens' trust and sense of risk lead to the strengthening or weakening of e-services' acceptance?

To answer this question, the model proposed by Belanger and Carter (2005) has been used. This model includes four main components that affect the intention of people to use electronic services. These components are: propensity to trust, trust in government, trust in the Internet, and perceived risk.

This model is based on the theory of logical operation of Ajzen and Fishbeinand (1972) has been used as the main basis of research.

A general behavioral model of psychology that is used to predict human actions is the Logical Action Theory (TRA). This theory states that beliefs affect intentions and affect the intentions, behaviors, and acts of an individual. These four components will be considered as beliefs and ideas that affect a person's intention to use e-government and e-services of New Kabul Bank.

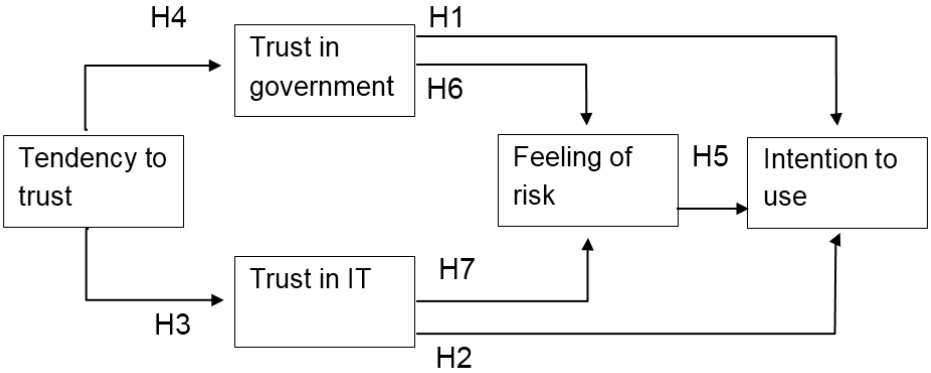

Figure 1 Conceptual Model of Research

2. REVIEW OF LITERATURE

It is very important for governmental organizations, including banks, to be able to take advantage of new technologies and gain the trust of their citizens and customers.

Trust is a vital element for banks, and without trust, the organization will not be able perform functions properly and will certainly incur a lot of costs.

Trust is a mental and abstract concept both in the real world and in the virtual world, there are different perceptions of it. In the Oxford English Dictionary, trust is defined as: "Believing in and relying on a quality, attribute, person, thing or truth of a speech"; Fukuyama (2006), trust as a precursor within a regular, honest and companion society defines participatory behavior based on shared norms. But Tan and Sutherland (2004) have identified three dimensions to trust in cyberspace: Inherent trust, institutional trust, and interpersonal trust.

In psychology, trust is considered as a qualification based on personality traits, which has deep roots in a person's beliefs and is generally formed according to a person's personal experiences in life. Therefore, this dimension is called trust, personality trust or natural trust. What is certain is that this dimension focuses on the role of the consumer and the interactions that occur in his/her mind regarding trust or distrust of an e-seller. In other words, according to this dimension, if a person cannot trust the phenomena around him/her in general, then his/her trust in the Internet as a

convenient standard to do shopping will decrease. The personality dimension of trust can be considered as the foundation of other dimensions.

In sociology, trust is viewed from the perspective of a social structure that has situational mechanisms, which is called institutional trust. This dimension is based on the customer's trust in the Internet, or in other words, the technology used in e-shopping. On the other hand, it is this type of trust that considers the need for customers to understand the reliability of the legal environment in e-commerce.

Interpersonal trust focuses on trust created by the other party in the electronic exchange. In other words, interpersonal trust refers to the plans, actions and activities that the e-seller does to build trust in the buyer. This is because a person may have enough of the three dimensions of trust, inherent trust, and institutional trust but still be unable to do business online with a particular website or e-seller due to a lack of interpersonal trust. As there are many definitions of trust, there are many attributes to it, some of which are: competence, benevolence, predictability and honesty. (Wang and Emurian, 2005).

Competence is the belief in the abilities, skills and expertise of the other party in a given field. Benevolence is a belief that acknowledges that the other party is benevolent to customers and does not seek only their own personal gain. Predictability also refers to the belief that the other party's behavior is stable. Honesty also indicates that the trustee believes that the other party will be honest and adhere to a set of principles and standards in his behavior.

a) Tendency to Trust

The tendency to trust refers to a person's inward desire to trust others and consists of two components: Having faith in humanity and how to trust (McKnight and Chervany, 2002).

Believing in humanity means that others have a good nature and can be trusted, and how to trust them means that achieving better results is through dealing with those who are trustworthy and well-meaning. This constant esoteric desire is related to social issues and he/she believes that if trust in others increases, social institutions will benefit from better results. Personality-based trust is also called tendency to trust because it refers to the general tendency of a person to trust or not trust others. (Mayer and Schoorman, 1995).

Primary trust is also a tendency to trust. In the initial trust, people use only the information they have in mind. Primary trust refers to trust in an environment where there is no such atmosphere (atmosphere of trust). The importance of such trust arises when citizens do not have reliable and accurate information about the organizations that provide e-services. In the first communication, to assess their initial confidence in the trusted individual, individuals use all the data they have, such as the initial knowledge of a website or government official. (McKnight and Chervany, 2002).

In research by Li and Hess (2008), trust has been identified as a key predictor of technology use and a fundamental structure for user understanding. In that study, initial trust was cited as an important factor in the acceptance of new technology, and in particular it depends on the fact that users must overcome perceived risk, uncertainty and ambiguities before using the new technology.

b) Trust in Government

All civilized societies have a kind of government. Government is a mechanism we use to make social decisions. The government is a tool with which we solve our collective problems, and to solve the problems of society, we can succeed through collective action through the government (David Osborne and Ted Gaebler, 1993). Government trust (TOG) refers to the ability of government agencies to provide a variety of services. (McKnight and Chervany, 2002). Gefen and Rose (2005) show that trust in governmental organizations will have a strong effect on the acceptance of the technology that organization uses. Therefore, before providing services electronically, we must bring users to the stage of trust and confidence that governmental agencies have the level of awareness and technical resources that can make systems secure. Also, having fair interaction without malicious intent by e-service providers is effective in the level of e-governmental acceptance and trust. Contrary to unfulfilled promises and fraud by government officials, it reduces public confidence and increases dissent (Doney and Cannon, 1997).

c) Trust in Information Technology

With the beginning of the third millennium, information and communication technology (ICT) has entered many fields and in the current period of time, there have been very rapid developments and inequalities in this field. Certainly, not paying serious attention to these developments will lead to irreparable damage. Hicks (2004) argues that theoretically whatever IT can do can be done with another type of tool; But in practice, IT's ability to speed up or reduce the cost of information activities means that the technology is capable of doing things we would not be able to do properly if we used alternative methods.

In the present study, trust in the capability of technological affairs is called trust in information technology. Therefore, the role of information technology in the service sector of the banks is considered effective and important if this technology has the ability to solve service problems. The effectiveness of information technology means all the changes that occur as a result of the investment and implementation of information technology systems directly or indirectly in the organization of law enforcement and can be positive or negative. The use of IT in state-owned banks is necessary not only as a better choice but also as a need in order to improve the service delivery process, gaining the trust and satisfaction of citizens.

Information technology, as a suitable tool for providing government services, should improve the process of providing services and be useful and beneficial for society. If users and recipients of the service feel that the technology used is useful to them, they will accept it. In the technology acceptance model, Davis (1989), emphasizes perceived utility as an important factor influencing the intention to use information technology. He defined the understanding effectiveness as the extent to which a person believes the use of a particular system improves his or her job performance. Thus, the more technology improves a person's work performance, the more useful it is and the more it is used. According to Davis (1989), another factor involved in the adoption of information technology is perceived ease of use and refers to the degree to which one believes that the use of a particular system does not require much effort, and thus the less effort technology has in learning and how to use it need to be used more. According to the technology acceptance model, a person's perception of the usefulness of the system is influenced by the fact that he/she understands that the system is easy to use (Davis, 1989).

Internet trust is a key component in accepting e-government. (Carter & Belanger, 2005). Ang, Lee and Dubelaar (2001), presented three principles that are effective in increasing the perception of trust in the Internet. These dimensions are:

1. The seller's ability to deliver goods or services in the promised form.
2. The desire of the electronic seller to correct his/her action if the purchase has not been satisfied by the customer
3. Existence of privacy policies and its expression on the website.(Ang&Dubelaar,2001)

Lee and Turban (2001) also identified four factors that affect consumer confidence in online shopping, they are as well:

1. Reliability of internet seller
2. Reliability of the Internet as a medium used in electronic shopping
3. Infrastructural factors (context such as approvals of other companies
4. Other factors such as company size

It is obvious that Lee and Turban emphasize the need for the Internet to be reliable as a medium used in e-shopping.

A research conducted in 2017 by Mwiya, Chikumbi, Shikaputo, Kabala, Kaulung'ombe and Siachinji examines the effect of perceived utility of e-bank technology, perceived user-friendliness and trust (safety and credibility) on e-bank adoption. The results indicate that the updated TAM model is relevant in the sense of Zambia and that perceived utility, ease of use and morality have a major effect on increasing e-banking attitudes.

Lin and Shiqian (2018) discuss the factors influencing customers' intention to conduct e-banking transactions through mobile phones. The results showed that perceived usability and Versatility has a major effect on perceived usefulness, and more perceived usefulness has a major impact on mobile e-banking's behavioral intent.

d) Perceived Risk

Risk measurement is not objectively possible and we will focus on perceived risk by users' perceptions of the amount of risk they will run into. According to Pavlou (2003), perceived risk means a person's beliefs about the possibility of gaining or losing something, so when there is risk, trust is essential. According to Warkentin Gefen, Rose and Pavlou. (2002), perceived risk means citizens' expectation to accept the risk in order to achieve the desired result.

There is a general agreement among various experts on trust; most researchers and experts believe that the situation with risk plays a central role in the concept of trust and is considered as a prerequisite for building trust. In other words, if there was no risk, then there was no obligation for the trustee to trust (Mayer and Schoorman, 1995).

In research in the field of trust, there is a view similar to the one mentioned above. In other words, in this research, vulnerability has been considered as a central core in the concept of trust. In this sense, trust is the tendency to be vulnerable, and one is in a vulnerable position when one has taken a risk. Trust involves acknowledging the vulnerability of the trust. In other words, trust crystallizes only when the environment is insecure and dangerous and the trustee is willing to make himself vulnerable or, in other words, to accept risk (Lee & Turban, 2001).

As technological advances in society increase, so does the fear of identity theft and loss of privacy. Therefore, e-services are acceptable only when citizens and users consider them reliable (Myron, 2004).

Pavlou concluded in 2003 that trust is seen as a factor influencing perceived risk, and that when there is trust, the extent and effect of perceived risk is increasingly diminished. Perceived risk is actually a combination of behavioral and environmental uncertainties. Behavioral uncertainty is due to the fact that online service providers may take advantage of opportunities due to the impersonal nature of electronic environments, while environmental uncertainty may be due to the unpredictable nature and nature of technology-based processes. Users want to make sure that their online contact with the government is protected because of the inherent complexity of using open technology infrastructures like the Internet. Since the risk of e-services at the transaction level is much stronger than the level of information, it is necessary for citizens to trust the e-service providers and do so by weighing the benefits and risks (Horst, Kuttschreuter and Gutteling, 2007).

e) Intention to Use

Intent is a powerful predictor of the actual use of a system in the literature information systems (IS) (Chau & Hu, 2001). This indicates the intensity of the individual intention and will to perform the goal behavior. Simply put, the intention to use predicts whether users and end users, who are actually citizens, will be willing to use the electronic service provider systems. A prerequisite for using a system is that the system is beneficial to citizens. Perceived usefulness of a system will increase its use, thus increasing the use of a system and user satisfaction is a measure of the success of that system (Wang & Yi-Shun, 2001).

In the model proposed by Delone and McLean (2003), intention is used as an important measure of the success of information systems (IS) and the three important beliefs of information quality, system quality and service quality are influential components which have been introduced in it.

Research in the Netherlands has also identified and examined other components such as perceived usefulness, perceived risk, subjective norms, and trust in e-services as beliefs influencing the intention to use and accept e-services (Horst et al, 2007).

Alhakimi, and Esmail, (2020) had a research aimed at examining the variables that have an effect on the intention of the client to pursue internet banking in Yemen. The findings show that while there is no significant effect on relative gain, perceived risk, perceived protection, readiness for technology and prior internet knowledge have a significant impact on the intention of customers to accept internet banking in Yemen.

Salihu, Metin, Hajrizi and Ahmeti (2019) have been worked on a report to explore the effect of protection and ease of use on electronic banking services. Regression analysis indicates that protection and ease of use of electronic banking services have a detrimental impact on problems with electronic banking services, which means that their problems are minimized with increased security and/or ease of use.

According to Shahabi and Razi (2019), the findings of the simulation show that while the growth of e-banking carries a tremendous financial strain on the bank, costs are minimized and profitability increases dramatically over time. The purpose of this analysis is to investigate the impact of electronic banking (The findings obtained from this analysis by Ataya and Ali (2019, August) indicate that consumer trust and privacy issues have the highest effect on user behaviour in adopting any e-banking system. Security vulnerabilities may minimize the trust of consumers and decrease the number of e-banking users in return. The primary aim of this paper is to consider the actual effect of protection on users of e-banking and its association with user behaviour towards adoption of e-banking.e-banking) on banks ' profitability.

Based on the research done by Khan, Hameed and Hamayun (2019), it can be said that success expectation, social impact and level of effort have an important and positive impact on rural clients' behavioral intentions in Pakistan. In addition, we find that personality transparency greatly shapes behavioural intentions and moderates trust on the internet between the intentions of consumers and their use of e-banking. This study revolves around this very key topic of acceptance of e-banking in Pakistan's rural areas through the use of a holistic cohesive Unified Theory of Acceptance and Use of Technology (UTAUT) structure.

The goal of this study was to explore the factors affecting the acceptance of electronic banking among Kenyan users. Waititu published this report in 2019. The results on electronic banking protection indicate that consumers are unsure whether to accept the positive aspects of internet banking or avoid the risks posed by security vulnerabilities. The convenience findings suggest that, as opposed to the conventional world, consumers view electronic banking as a cheaper and more effective banking channel. Finally, the privacy results reveal that a number of consumers of electronic banking agree banks ensure secrecy. Similarly, most of the respondents did not agree that electronic banking leads to abuses of privacy.

Trust and Risk Model in Accepting Electronic Services

Based on the studies presented above and the depiction in Figure 1, we propose an e-service trust model. This model includes the following hypotheses:

1. A strong positive association exists between government trust and the intention to use it.
2. There is a strong positive link between trust in information technology and intention to use it.
3. The propensity to trust and trust in information technology has a substantial positive connection.
4. The propensity to trust and faith in the government has a strong positive association.
5. A important adverse association exists between the perceived danger and the intent to use it.
6. A important negative association exists between government faith and perceived risk.7. There is a significant negative correlation between trust in information technology and perceived risk.

3. METHODOLOGY

Research Methods

This study has been carried forward through a survey, conducted to investigate the effect of trust in the banking services sector. The statistical population of this study is the citizens who refer to New Kabul Bank to receive the services they need. This bank was chosen because it is a state-owned bank and is one of the hypotheses of study on confidence in the government. Kabul Bank is now one of the leading banks in the area of electronic banking services. There are currently two New Kabul Bank branches in Herat-Afghanistan that provide electronic banking services needed by citizens and clients.

Sample Size

The following formula has been used to determine the number of required samples from the clients of these two branches of the office to collect information. This formula is used when the sample size tends to be infinite.

$$K = \frac{t^2 . V^2}{\eta^2} \quad N \xrightarrow{\lim} \infty \quad = \quad N \xrightarrow{\lim} \infty \quad \frac{t^2 . V^2}{\eta^2 + \frac{t^2 . V^2}{N^2}} = \frac{t^2 . V^2}{\eta^2}$$

Sample limit size : $\eta = 4.62\%$
T=1.96 v=50%
According to the above statistical formula and the values of its components, the number of people required to collect information is 450, in each of the two branches of the selected office. Finally, to collect the required information, the same number of paper questionnaires was prepared and completed in person by clients.

Research Instrument

The validity of the questionnaire was confirmed by several academic experts and practicing bankers at New Kabul Bank. The reliability of the questionnaire was confirmed by Cronbach's alpha coefficient. The value of this coefficient for all above hypotheses is between 0.803 and 0.927.

4. DATA ANALYSIS METHOD

In this research, descriptive statistical techniques have been used to examine the general questions raised in the questionnaire and inferential statistical techniques (gamma correlation coefficient, regression analysis and path analysis) have been used to examine and analyze specific questions. One of the valid criterion for examining the correlation between two qualitative variables and the ordinal scale is the gamma (γ) index, which tests the assumption of independence (assumption zero) between the two variables against non-independence (opposite assumption). The collected data were analyzed by a questionnaire by SPSS18 software. The research questionnaire follows a 5-point Likert scale (strongly agree to strongly disagree) and its questions are based on the variables presented in the research model.

Profile of Respondents

To collect the data needed for this research, 450 questionnaires were randomly distributed among the citizens referring to the two branches of New Kabul Bank that were randomly selected. The characteristics of the 450 sample are as follows.
34.9% of the respondents to the questionnaire are women and 65.1% of them are men. 7.8% of the respondents are under 20 years old, 50% are 20 to 30 years old, 31.3% are 30 to 50 years old and 10.9% of them are over 50 years old.14.9% of them have a post-diploma degree, 28.4% have a diploma, 14.7% have an associate degree, 32.2% have a bachelor's degree and 9.8% have a master's degree or higher. 86.1% of the respondents have government jobs, 13.9% have other jobs.

Hypothesis Testing and Modeling

First, using the gamma coefficient, a significant relationship between the variables of each hypothesis was investigated and using the independence test, a significant level was determined for each of the coefficients. Then, regression models were fitted using regression analysis. Through regression analysis, the dependent variable changes were explained and predicted through a variable or independent variables. Since all the variables of the present study are qualitative and have an ordinal scale (Likert scale), so they are considered as a kind of unit. The 5-point Likert scale is coded with numbers from 1 to 5 and there is an interpretation for each number. As we get closer to 5, the intensity of the agreement increases. Based on the defined logical model (Figure 1) as well as the independent and dependent variables introduced, 4 regression models were fitted to the data to determine the effect of each independent variable on the response variable.
Finally, the general research model was examined using path analysis. Path analysis is from regression analysis family. One of the useful applications of the path analysis method is to test the analytical model of the research. We use path analysis to determine the exact extent to which each independent variable affects the dependent variable of intent to use. The table below shows the

relationship between research variables, gamma coefficient values, the significant level of each coefficient and the confirmation or rejection of hypotheses.

Table 1: Meaningful Paths and Testing of Hypotheses

Hypothesis	Relationship between variables	Gamma coefficient	P-Value	Confirmation
H1	TOG→USE	0.**409**	0.000	Yes
H2	TOI→USE	0.**455**	0.000	Yes
H3	DT→TOI	0.**391**	0.000	Yes
H4	DT→TOG	0.**415**	0.000	Yes
H5	PR→USE	0.0**74**	0.01	Yes
H6	TOG→PR	0.0**78**	0.008	No *
H7	TOI→PR	0.0**3**	0.291	No **

*Although the path is significant in Hypothesis 6 (P-Value = 0.008), this hypothesis is not confirmed because the gamma coefficient sign is positive and the path is reversed. (Gamma = +0.078).

*In Hypothesis 7, the path is not significant because its significance level is greater than α = 0.05. (P-Value = 0.291).

5. REGRESSION ANALYSIS

Model 1

In the first regression model, three independent research variables that affect the dependent variable of intent to use are examined. According to the introduced variables, we consider the following linear regression model and fit it to the data.

Intention to use $=\beta_0+ \beta_1$ *trust in government*$+ \beta_2$ *trust in information technology*$+ \beta_3$ *perceived risk* $+ \varepsilon$.

We now estimate regression coefficients as well as test the model well. Based on the F test, the proposed linear model seems appropriate. F Test, tests the following hypothesis

$$\begin{cases} H_0 : y = \beta_0 + \varepsilon \\ H_1 : y = \beta_0 + \beta_1 x_1 + ... + \beta_k x_k + \varepsilon \end{cases}$$

The significance test, examines whether the coefficient of the desired auxiliary variable is zero or not. If the probability value is less than the significance level α = 0.05, the independent variable affects the dependent variable.

The results show that in addition to the necessity of a constant value width in the model, all auxiliary variables of government trust, information technology trust and risk-taking affect the dependent variable of intention to use.

In the second regression model, two independent variables affecting the perceived risk dependent variable are examined. According to the introduced variables, we consider the following linear regression model and fit it to the data.

Perceived risk= $\beta_0+ \beta_1$ *trust in government*$+ \beta_2$ *trust in information technology*$+ \varepsilon$.

We now estimate the regression coefficients as well as the good test of the model.

Based on the F test, the proposed linear model seems appropriate.

The results show that the variable of trust in government is effective in citizens' risk-taking, but the confidence variable in information technology does not have a major risk-taking impact.

In the third regression model, the independent variable affecting the dependent variable of government trust is examined. According to the introduced variables, we consider the following linear regression model and fit it to the data.

Trust in government $= \beta_0+ \beta_1$ *Tendency to trust* $+ \varepsilon$.

We now estimate the regression coefficients as well as the good test of the model

Based on the test, F seems to be the appropriate linear model

The results show that the auxiliary variable of tendency to trust is effective on people's trust in the government.

In the last regression model, we examine the effect of the independent variable of tendency to trust on the dependent variable of information technology trust.

According to the introduced variables, we consider the following linear regression model and fit it to the data.

$$\textbf{\textit{Trust in information technology}} = \beta_0 + \beta_1 \textit{ tends to trust } + \varepsilon$$

Based on the F test, the proposed linear model seems appropriate.

The results show that the auxiliary variable of trust tendency is effective in people's trust in information technology.

Path Analysis

The positive coefficient of the variables of tendency to trust, trust in government and trust in information technology indicates that with increasing tendency to trust, trust in government and trust in information technology, the intention to use increases. Also, the negative risk factor acknowledges that by reducing the sense of risk, the intention of citizens to use the services increases. Given the high coefficients obtained using standard coefficients, as well as all dependent and independent variables that follow some kind of sequential scale, it can be said that the most impact on the dependent variable is the intention to use the variable of trust in information technology. It has a coefficient of 0.29.

After that, the variable of trust in government with a coefficient of 0.18355 has the greatest effect.

The risk feeling variable is also in the third place with a coefficient of -0.081. In the fourth stage, the variable of tendency to trust with a coefficient of 0.063 is effective on the intention to use. It is noteworthy that when comparing independent variables in terms of the impact on the dependent variable, the absolute value of the coefficients of these variables are compared and their sign only determines the direction of change.

Table 2: Path coefficients of independent research variables

Independent variable		Path coefficient
Tendency to trust	0.065131	**0.063**
	-0.002541132	
	0.107219	
	0.191	
Trust in government	0.000327483	0.18355
	-0.007452	
Trust in IT	0.289	0.29
	0.001053	
Feeling of risk		-0.081

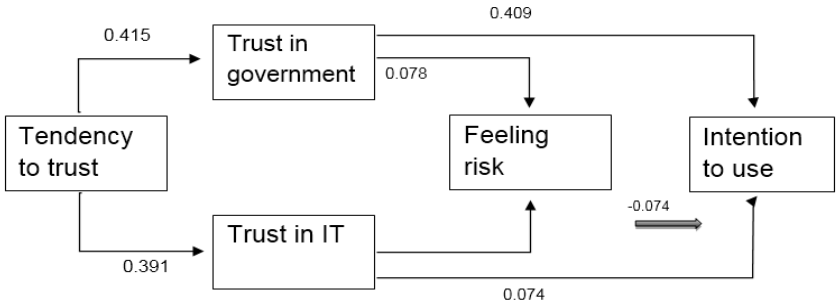

Figure 2

After analyzing the data and the results, only the path that had no significant relationship was removed and the final model of the research including significant paths is presented in Figure 2.

Prioritization of Research Variables and Indicators

Table 3: The share of independent variables in explaining the dependent variable of intention to use in order of priority

1	Trust in IT	0.29
2	Trust in Government	0.18355
3	Perceived risk	-0.081
4	Tendency to trust	0.063

In addition to prioritizing research variables, the indicators of each variable have been prioritized using the Friedman test, because the data in this study are ranking. By performing the Friedman test and comparing the ratings that citizens have given to these indicators, it is observed that in this test, p_value = 0.000, and since the value of p is p_value <0.05, therefore the null hypothesis that the ratings are the same at a significant level of 0.05, in other words, there is a significant difference between the variables of trust in the government, from the citizens' point of view. This is also the case for the variables trust in information technology, perceived risk, and tendency to trust.

Table 4: Prioritize the indicators of each variable

Variables	Indicators	Mean
Trust in government	Competence and capability in providing services	4.2822
	Act honestly	4.1733
	Appropriate behavior employees	4.0868
	The government's ability to provide security	3.9467
	Benevolence	3.9311
	Being consistent and not acting on taste	4.3489
Trust in IT	The usefulness of IT	4.2111
	Facilitate service delivery	3.9333
	Legal and technical support for IT	3.9133
	Use the right technology to provide services	3.8511
	Having a security margin to provide services	4.3200
Intention to use	Reuse of services	4.2133
	Encourage others to use the service	3.9467
	Use of web sites	3.9356
	Willingness to use Internet services	4.3778
Tendency to trust	Faith in humanity	4.0400
	Overall trust in others and surrounding phenomena	4.0400
	Trust in others till matter of trust	**2.4000**
	Trust and basic knowledge	3.8600
Perceived risk	Unpredictability of the Internet	2.6667
	Misuse of information	2.6178
	Loss of money and payment	**2.5822**
	Internet risk-taking	**2.4000**

6. CONCLUSION

The results show that all three variables of tendency to trust, trust in government and trust in information technology have a positive effect on increasing the rate of citizens using e-services and the sense of risk leads to a decrease in citizens' intention to use such services.

Based on the results of this study, it was observed that the variable of trust in information technology has the greatest impact on the intention to use. Then there are the variables of trust in government, risk perception and tendency to trust, respectively. Also, based on the results of prioritizing the indicators, in order to provide correct and appropriate services to citizens, some points should be considered by service organizations, including banks. The results of the current study indicate that the information technology used in the bank could not be very successful and could not minimize the risk

to people. One of the main reasons for this is the lack of familiarity of many citizens with information technology. Therefore, it is necessary for the government and organizations to provide electronic services and the necessary training and information in this regard.

7. REFERENCES

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