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A Model for Analysis of Social Media in Adoption of Mobile Banking

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ABSTRACT

Banks can design more efficient methods for customer acquisition by utilizing social media platforms. By monitoring information from social media platforms, banks can analyze customers' reactions to offer by competitors and adopt appropriate strategies to increase customer satisfaction and attract new customers. Present research focuses on analyzing the role of social media in the acceptance of mobile banking at Bank Melli of Qazvin Province. This research is of a survey and applied nature. The data collection tool is a survey, and the data collection method is fieldwork. The study population includes all managers and deputies of Bank Melli of Qazvin Province in various positions. The sample size is calculated using the Cochran formula due to the limited population. In this study, the indicators were identified, and hypotheses were formulated based on these indicators. Finally, using statistical techniques, all the proposed hypotheses were proven and the impact of all indicators was confirmed. The results have confirmed the effect of social media performance on the individual recognition of mobile banking consumers.

Graphical Abstract
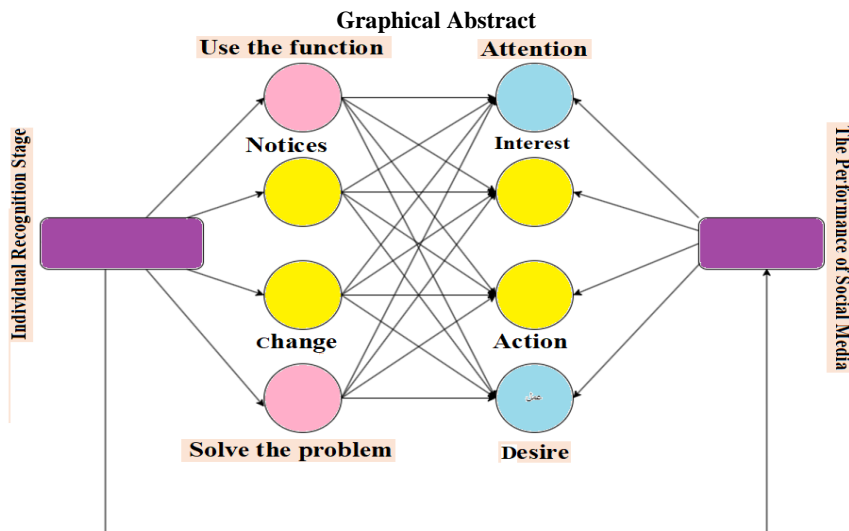
1. INTRODUCTION

Social media networks have become a powerful force in shaping various aspects of business (1). This influence can be evaluated from various perspectives. The movement of customers towards new media, the declining effectiveness of traditional advertising, the importance of word-of-mouth advertising, especially in the virtual space, access to a vast audience and markets, unique opportunities of the virtual space in establishing and developing communications, the capabilities of social media platforms in product presentation and sales, brand strengthening, and more, are among the most significant impacts of social media in the realm of

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commerce (2, 3). Banks, as one of the key players in the business and commerce sector, are not exempt from this rule, as we witness their active presence on social media platforms every day. Depending on the adopted strategies, they show special attention to social media as a new paradigm in engaging with their customers (4, 5).

The use of social media has become so widespread that banks have no choice but to join these platforms for their marketing activities. Strategic use of social media can impact not only the marketing of products and services but also risk management, product and service design, market prediction, competitor analysis, and customer education. Banks and financial institutions that can quickly align their business operations with appropriate social media strategies will be able to better and more effectively meet customer needs and provide them with the best experiences. According to research conducted, banks have recognized the power of social media as a channel for two-way communication with customers, resulting in a significant decrease in face-to-face interactions in bank branches (6, 7). Banks utilize social media to identify customer needs and preferences, provide quick and timely responses, introduce new services and products, address inquiries and issues, engage with customers, develop and promote their brand (8). However, social media platforms have not reached a level of maturity where they are used for financial transactions. Financial service companies that use social media for marketing purposes and have successfully facilitated customer engagement on these platforms have gained a competitive advantage in terms of increased customer loyalty to their brand compared to their competitors. To fully harness the potential of social media channels, banks need to view it as more than just a means of enhancing brand credibility. In this regard, banks need a better understanding of their customers by utilizing social analytics to gain deep insights into their behaviors, emotions, and needs. Banks also need to integrate their traditional systems with modern social analytics tools and methods (9, 10). When these tools and methods are integrated with a strategy that encompasses all customer communication channels, social analyses can transform the current customer relationship management system into a social customer relationship management system. The pace of changes in the banking industry over the past decade has been so high that predicting the future of banking over the next five years seems very challenging. The driving force behind these changes is not only technological advancement but also intense competition among banks to attract and retain customers (11). Most people prefer banking services that revolve around their lifestyle and how they live: services that are simple to use, available around the clock, and at the same time ensure the security of our data. Banks have been talking about "customer-centricity" for almost a decade (12, 13). Now is the time for them to act on their

words because if they do not, intense competition in the market and the ease of switching banks have made it easy for them to lose their customers. While no one can predict how banking will be tomorrow, the path of this journey is clear. The banks of the future face some challenges that they need to address. Banks may appear more future-oriented, but their key aspects will remain the same. According to Eric Linders, the executive director of retail sales at BBA Banking, it is very straightforward and transparent: you protect people's assets, provide them with credibility, and enable them to transfer their money from A to B. In the next ten years, we will continue to do the same things, but new technologies will enable us to provide these services in different methods.

This study aimed to propose a model for analysis of social media in the adoption of mobile banking. In the following, the research literature is introduced in section 2. In section 3, research methodology is presented, and then in section 4, the analysis of the information is given. Finally, in section 5 the conclusion is presented.

2. LITERATURE REVIEW

The rapid growth of technology and the entry of new competitors in the banking sector necessitate the use of innovative service management. In this field, banks will succeed if they are flexible through changes and strengthening of human resources, create value for customers. Information technology in banks has undergone various changes over different periods. Technology, as a powerful tool in human communications, has multiple functions and its impact on societal conditions is significant (14-16). Today, banks will be able to turn their conditions from competitive equality with other banks into a competitive advantage by having a high level of innovation. From the perspective of resource-based theories and dynamic capabilities, achieving sustainable competitive advantage requires capabilities that are not easily obtained. Additionally, these capabilities are sometimes quite expensive. Relying solely on operational and recognized capabilities, such as advertising or improving service quality, will only guarantee competitive equality for banks active in the Iranian market. Technology has transformed the banking system and led to the transformation of monetary and financial services. For survival and progress in the competitive space, banks need to provide innovative services. Banks must be market-oriented, customer-centric, and engage in internal and external innovations because modern banking aims to facilitate and increase the speed of service delivery. Innovative banking services are among the important factors in creating a competitive advantage for banks in attracting and increasing customer satisfaction (17, 18). The most important capability that our banks need today

to achieve above-average industry performance or maintain these performances is the power of innovation. Innovation and technology in the banking industry are intertwined. It is evident that in this competitive environment, banks and institutions will be more successful if they move from traditional and experienced approaches to a continuous and unstoppable movement towards newer approaches. They should develop fundamental capabilities and enhance competitive advantages in progress, utilizing new technologies and electronic systems. Electronic banking is considered one of the fundamental and important principles of the progress of any bank in the modern era (19, 20).

Electronic banking, online banking, or internet banking refers to providing facilities for employees to increase their speed and efficiency in providing banking services at branch locations, as well as inter-branch and inter-bank processes worldwide. It also involves offering hardware and software capabilities to customers, allowing them to perform their desired banking operations securely and confidently through safe communication channels at any hour of the day (24/7) without the need for physical presence in a bank. In other words, electronic banking involves using advanced network-based software and hardware technologies for the electronic exchange of financial resources and information, eliminating the need for customers' physical presence in branches. It allows customers to conduct economic transactions on a secure website, such as retail banking or virtual banking, financial and credit institutions, or construction companies, at any time of the day. Electronic banking requires a forward-looking approach in various areas, and to progress in electronic banking, it is necessary to use future-oriented principles and dimensions. Following old principles is no longer viable, and new structures are needed. Our ancestors believed that the future is similar to the past. However, with a superficial look at the speed of changes and advancements in various fields today, we realize that the future is no longer the same as the past. Humanity has always desired to dominate nature and change it according to its will, seeking tools to achieve this. The modern banking system in the field of information technology is no exception to this rule, and comprehensive foresight in the field of information technology plays a fundamental role in the progress of banks in technology. One of the innovations that has experienced significant growth due to extensive developments in information and communication technology is e-commerce.

3. METHODOLOGY

Banks can design more efficient methods for customer attraction by utilizing social media. Social media and mobile-accessible applications can help banks penetrate geographical areas where physical presence has been challenging, introducing their products and services. By monitoring information from social media, banks can analyze customer reactions to offer by competitors and adopt appropriate strategies to increase customer satisfaction and attract new customers. Social media marketing is also a useful tool for attracting young people, as they are the largest followers of bank pages on social media and can persuade older customers to use bank products and services. To attract more customers, entertaining features unrelated to banking topics can be presented on the social media pages of banks. Some banks support non-governmental organizations active in education, public health, and sustainable livelihoods and engage in charitable, humanitarian, and volunteer activities on social media to attract attention and increase visits to their social media pages. Recently, social networks have become a focal point for banks and are considered a key area in changing the service and customer communication approaches of banks. Social media is an acceptable option for banks to differentiate themselves from competitors. The primary function of social media for banks is as a tool for marketing, advertising, and providing information to customers to encourage them to visit a branch or advertise services. However, social media is not just a marketing tool; but, it is a novel opportunities can be brought about using these networks for banks. In fact, with the continuous expansion of social media, a significant percentage of bank customers are members of social networks and use these platforms in their daily lives. Therefore, social networks can be used as an important platform for promoting and even selling the products and services of various businesses. This platform creates a suitable opportunity for banks to align themselves with the emerging social business model and markets. Moreover, by analyzing the large volume of customer data, this platform can assess customer behavior and contribute to provide better, personalized, and new products and services. Additionally, this platform can serve as a new channel for providing financial services to target customers. This article attempts to highlight the importance of using social media in the banking industry, explore the opportunities and advantages of employing these media in the banking industry, and outline the steps and some implementation challenges of social banking (21-24).

While the banking industry traditionally seeks to maintain customer relationships, the needs and desires of customers have evolved significantly over the past decade. The emergence of social networks has rapidly changed customer expectations and their interaction with banks. With the expansion of social media platforms such as Facebook, Twitter, Telegram, etc., we observe a growing number of individuals incorporating these platforms into their daily lives. As the number of people using social media continues to rise, customers expect banks to provide their services through these platforms. They anticipate banks to utilize social media channels for quicker and more effective service and product offerings,

personalized financial advice, sharing financial proposals and future plans, addressing banking regulations, and establishing mechanisms for customer feedback on their banking products and services (10, 25, 26).

For banks to continue their existence in the 21st century, retain customers, and gain a competitive advantage, they must pay special attention to this new service channel. By analyzing the vast amount of data available on social media, banks can identify key factors that enable them to offer better products and services, improve customer service, enhance marketing strategies, manage risks, and increase business efficiency.

Today, communication methods within organizations have evolved, and banks, in turn, must act more customer-centric and innovative in the field of communications. Social media is a direct result of these changes. Alt and Puschmann (27) believed that four drivers will significantly transform banks in the coming years, and all these drivers are directly and indirectly related to the phenomenon of social media:

1. Financial challenges
2. Changes in customer banking behavior
3. Rapid dissemination of new information technology solutions
4. Emergence of non-banking institutions

Currently, more than 80% of internet users worldwide use social media networks for their daily activities. Therefore, it is not surprising that a significant portion of these users also perform their banking activities through social media platforms. Banks must pay special attention to this growing space. Gartner defines social media-based banking as an emerging approach in retail banking that makes lending processes and relationships between lenders and financial institutions transparent. Social media banking includes a package of well-defined services similar to traditional banking services, but this time on social networks. It also comes with value-added services that banks previously offered in a limited way to depositors. With the capabilities provided by online networks and tools, banks can offer value-added services to customers at any level. Banks can use social networks for informational purposes, expose their products and services to reviews and critiques, adapt and adjust their services programs to customer tastes and expectations based on user feedback. Overall, customer identification, data acquisition, understanding behavior, examining preferences, interaction, increasing loyalty, and increasing the number of customers are some of the advantages of paying attention to social media networks in the banking system. Considering the effectiveness of these media, banks can adopt innovative strategies in various functional dimensions, including marketing, customer service, communications, online banking, etc. (28-30). This article aims to explore the importance of using social media in the banking industry, the opportunities and advantages of employing these media

in the banking sector, and outlines the steps for implementing social banking and some of the challenges it presents. Additionally, the article describes the gradual evolution of the use of social media and the impact of customer and bank maturity (in using social media) on choosing an appropriate social strategy.

3. 1. Research Objectives
• Analysis of the role of social media in accepting banking with Bank Melli of Qazvin province
• Investigating the effect of each of the mentioned indicators
• Providing solutions to solve existing problems.

3. 2. The Main Hypothesis
• The performance of social media has an impact on the stage of personal recognition of mobile banking consumers.

3. 3. Sub Hypothesis
• The performance of social media has an effect on the use of mobile banking by consumers.
• The performance of social media has an impact on informing mobile banking consumers.
• The performance of social media has an effect on solving the problem of mobile banking consumers.
• The performance of social media has an effect on the change in the use of mobile banking by consumers.
• The stage of personal recognition has an effect on the attention of mobile banking consumers.
• The level of personal recognition has an effect on consumers' interest in mobile banking.
• The stage of personal recognition has an effect on the willingness of mobile phone banking consumers.
• The stage of personal recognition has an effect on the action of mobile banking consumers.

4. DATA ANALYSIS

This research is of applied and survey type. The method of collecting information is in the field, and library studies are also used. In this research, the structural equation technique is used to analyze the data, and the software used in this research is Laserl.

In the following, other descriptive indices such as mean and standard deviation for all research variables are discussed. Table 1 demonstrates descriptive statistics including mean and standard deviation and Kolmogorov-Smirnov test for each of the research variables including dimensions of social media performance (function use, information, problem solving, change) and individual recognition stage (attention, interest, desire, action). In choosing a statistical test for research, we must decide whether to use parametric tests or non-parametric tests. One of the main criteria for this selection is the Kolmogorov-Smirnov test. The Kolmogorov-Smirnov

test shows the non-normality of the data distribution. That is, it compares the distribution of an attribute in a sample (for example, age among 100 nurses) with the distribution that is assumed for society (for example, the age of all nurses). If the Kolmogorov-Smirnov test is rejected, the data have a normal distribution, and it is possible to use parametric statistical tests for research. On the contrary, if the Kolmogorov-Smirnov test is confirmed, it means that the data does not have a normal distribution, so we should use non-parametric tests in the research.

When checking the normality of the data, we test the null hypothesis that the distribution of the data is normal at the 5% error level. Therefore, if the larger test statistic equal to 0.05 is obtained, then there will be no reason to reject the null hypothesis based on the fact that the data is normal. In other words, the data distribution will be normal. For the normality test, the statistical assumptions are set as follows:

H0: The distribution of data related to each of the variables is normal.

H1: The distribution of data related to each of the variables is not normal.

Based on the results listed in Table 1, all the test statistic values are less than 0.05, as a result, the distribution of measurement data of each dimension is abnormal. Therefore, non-parametric tests can be used.

4. 1. Partial Least Squares Technique and Test of Research Hypotheses　　　The theoretical foundations related to the partial least squares method (PLSM) will be presented in detail. PLSM is one of the second-generation structural equation modeling approaches and has advantages compared to the first-generation methods that were based on covariance. Here, we have used the second-generation method of structural equation modeling of component-based methods, which was later changed to the partial least squares (PLS) method, which was invented by Alt and Puschmann (27). The PLS method consists of two main steps:

1) Examining the fit of measurement models, structural model.

2) Testing relationships between structures.

- Confirmatory factor analysis of research variables

Before entering the stage of testing hypotheses and conceptual research models, it is necessary to ensure the accuracy of independent variable and dependent variable measurement models. Therefore, in the following, the measurement models of these two variables are presented in order, which was done by first-order confirmatory factor analysis. Confirmatory factor analysis is one of the oldest statistical methods that is used to investigate the relationship between existing variables (obtained factors) and observed variables (questions) and represents the measurement model. Figures 1 and 2 show the confirmatory factor analysis of research variables. The factor loadings of the model in non-standard and standard estimation mode show the influence of each of the variables or items in explaining the variance of the variable or main factor scores. In other words, the factor load indicates the degree of correlation of each observed variable (questionnaire) with the underlying variable (factors). If the value of the variable significance test statistic is higher than 1.96, it indicates that the considered item is significant, otherwise the item is removed.

According to Figure 1, it shows that the influence of the factor (hidden variable) and the observable variable is shown by the factor load. Factor load is a value between zero and one. If the factor load is less than 0.4, the relationship is considered weak and is ignored. A factor between 0.4 and 0.6 is acceptable, and if it is greater than 0.6, it is very desirable.

According to Figure 2, it shows that when the correlation of variables is identified, a significance test should be performed. To check the significance of observed correlations, bootstrap or jackknife cross cutting methods are used. In this study, the self-adjustment method was used, which gives the t statistic. At the 5% error level, if the bootstrapping t-value is greater than 1.96, the observed correlations are significant.

According to Table 2, the stated variables are used to examine the measurement model or (confirmatory factor

TABLE 1. Descriptive statistics

| Variable		Meaningful	Test statistics	Standard deviation	Average	Result
The performance of social media	Use the function	0.001	0.025	0.325	4.81	abnormal
	Notices	0.002	0.023	0/256	2.32	abnormal
	Solve the problem	0.002	0.062	0.424	3.64	abnormal
	change	0.003	0.052	0.425	3.52	abnormal
Individual recognition stage	Attention	0.004	0.064	0.456	4.12	abnormal
	interest	0.006	0.078	0.512	3.15	abnormal
	desire	0.023	0.075	0.532	4.25	abnormal
	Action	0.036	0.062	0.789	3.13	abnormal
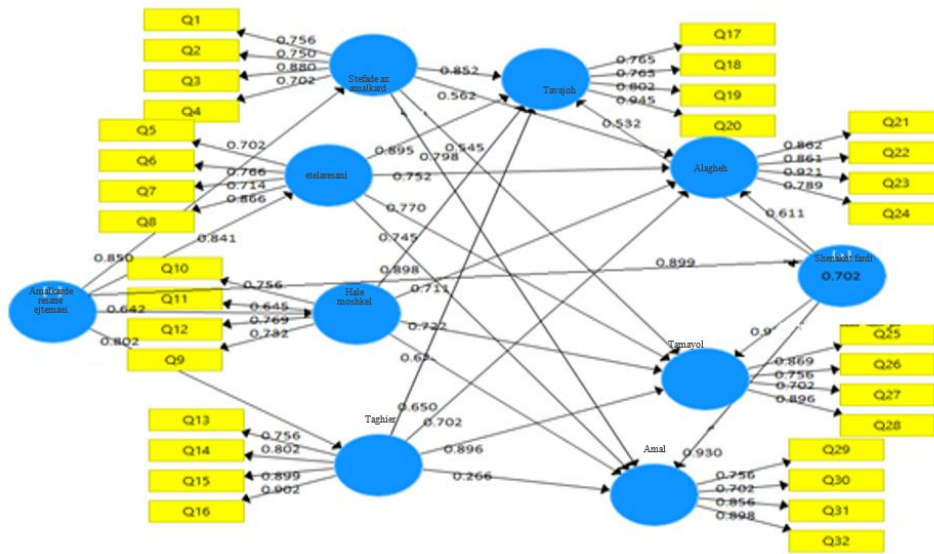
Figure 1. Factor loading coefficient of the analysis of the role of social media in the acceptance of banking with the Bank Melli of Qazvin province
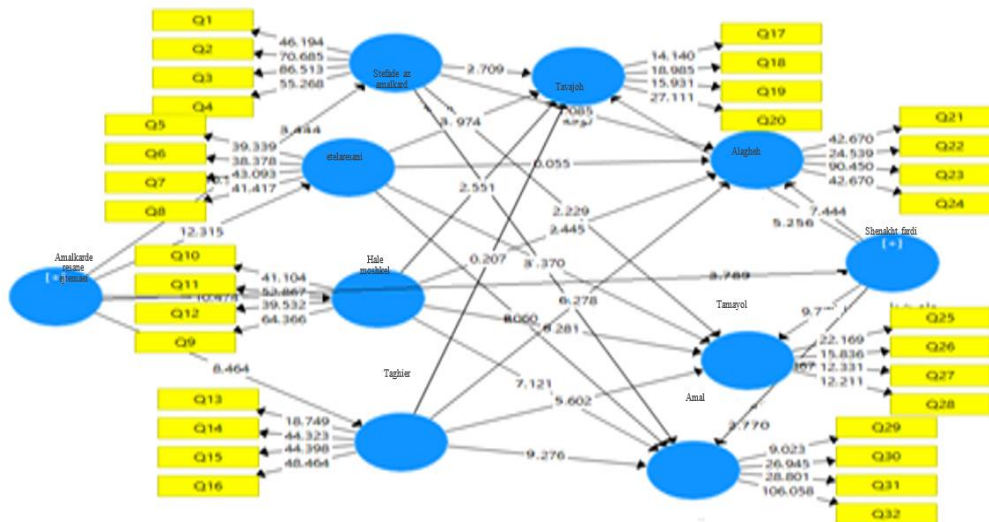

Figure 2. The t-value coefficient of the analysis of the role of social media in accepting banking with the Bank Melli of Qazvin province

analysis), in fact, the power of the influence of the factor (hidden variable) and the visible variable is shown by the factor load. These variables show the degree of influence between questions and variables.

Structural model: significant coefficients (T-values) z

The most basic criterion for measuring the relationship between structures in the model (structural part) is the significant numbers of t. If the value of these numbers exceeds 1.96, it indicates the correctness of the relationship between the constructs and, as a result, the research hypotheses are confirmed at the 95% confidence level. The structural model is shown in Figure 3.

According to Figure 4, it shows that the stated assumptions of the standardized coefficient are as follows: between the two variables, the performance of social media on the stage of individual recognition of mobile banking consumers is equal to 0.899, the performance of social media on the use of the performance of mobile banking consumers is equal to 0.85, the performance of social media on informing mobile banking consumers is equal to 0.841. The performance of social media on solving the problems of mobile banking consumers is equal to 0.642. The performance social media on change of consumer

TABLE 2. Summary of the results of confirmatory factor analysis (measurement model) of the used scale

Object	Load factor	Meaningful	Object	Load factor	Meaningful
Q1	707.0	808.4	Q18	725.0	902.9
Q2	738.0	786.6	Q19	862.0	823.6
Q3	758.0	491.6	Q20	623.0	850.6
Q4	768.0	5.823	Q21	723.0	320.5
Q5	869.0	3.708	Q22	845.0	5.745
Q6	725.0	3.678	Q23	742.0	702.2
Q7	702.0	2.823	Q24	0.702	102.3
Q8	826.0	2.798	Q25	755.0	4.145
Q9	732.0	3.797	Q26	802.0	652.7
Q10	770.0	3.532	Q27	755.0	6.102
Q11	707.0	3.144	Q28	745.0	5.725
Q12	0.789	3.602	Q29	702.0	6.742
Q13	0.820	14.864	Q30	764.0	6.722
Q14	0.822	2.264	Q31	756.0	6.426
Q15	0.804	20.074	Q32	702.0	9.123
Q16	0.823	5.653			
Q17	0.952	4.752			

preferences of mobile banking is equal to 0.802. The stage of personal recognition on the attention of consumers of mobile banking is equal to 0.611; the stage of personal recognition on the interest of consumers of mobile banking is equal to 0.532. The stage of personal recognition on the desire of mobile phone banking consumers is 0.924. The stage of personal recognition on the action of mobile banking consumers is 0.93. These coefficients are confirmed, according to the influence coefficient obtained. It shows that the higher the value of the relations of the mechanism of variables expressed in the organization is higher than 0.4, the better the quality of acceptance of banking with Bank Melli of Qazvin province.

According to Figure 5, it shows that the stated assumptions, the coefficient of significance is as follows: between two variables, the performance of social media on the stage of individual recognition of mobile banking consumers is equal to 3.789. The performance of social media on the use from the performance of mobile banking users, it is equal to 3.444. The performance of social media on informing mobile banking users is equal to 12.315, and the performance of social media on solving the problems of mobile banking users is equal to10.474. The performance of social media on changing the use of mobile banking consumers is equal to 8.464, the level of personal recognition on the attention of mobile banking consumers is equal to 7.444. The level of personal recognition on the interest of mobile banking consumers is equal to 256/5, there is a significant relationship between the level of personal recognition on the desire of mobile phone banking consumers equal to 9.729, the level of personal knowledge on the action of mobile phone banking consumers equal to 2.77. These coefficients are confirmed; considering the effect coefficient obtained shows that the higher the value of the relations of the mechanism of the variables expressed in
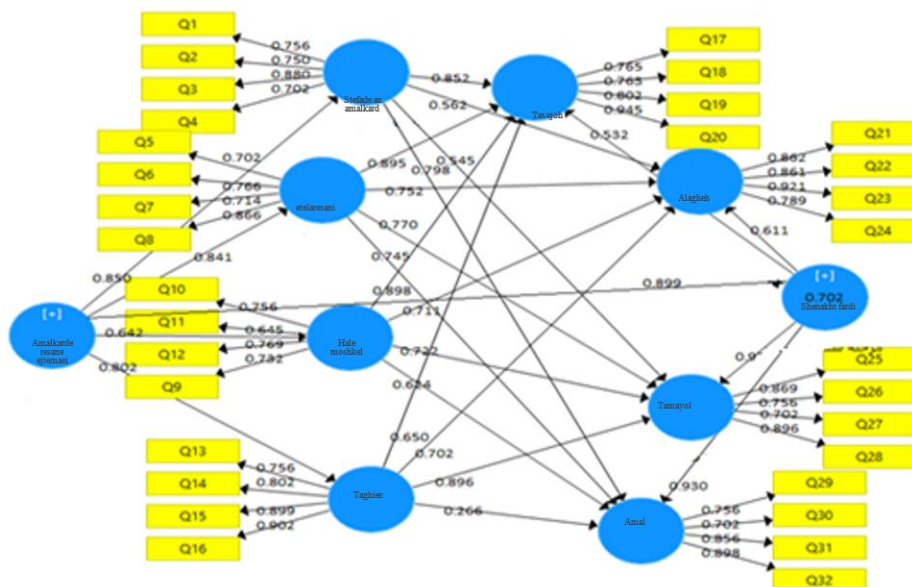

Figure 3. Coefficient of factor analysis of the role of social media in the acceptance of banking with the Bank Melli of Qazvin province
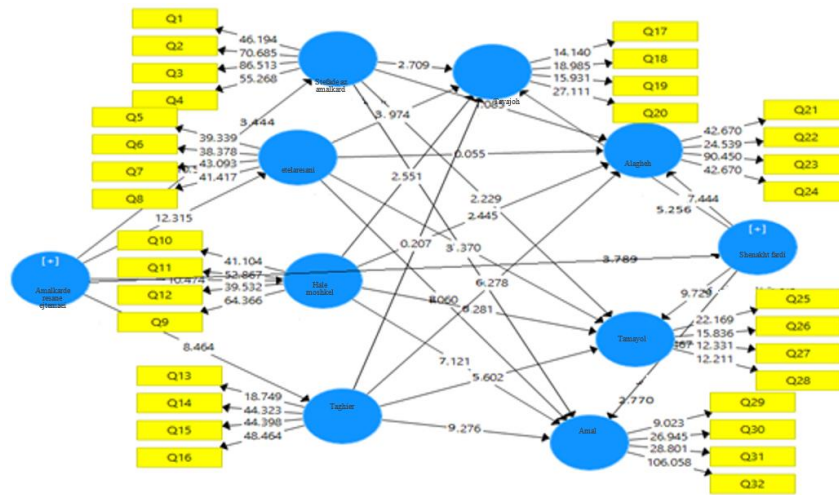
Figure 4. The t-value coefficient of the analysis of the role of social media in the acceptance of banking with the Bank Melli of Qazvin province
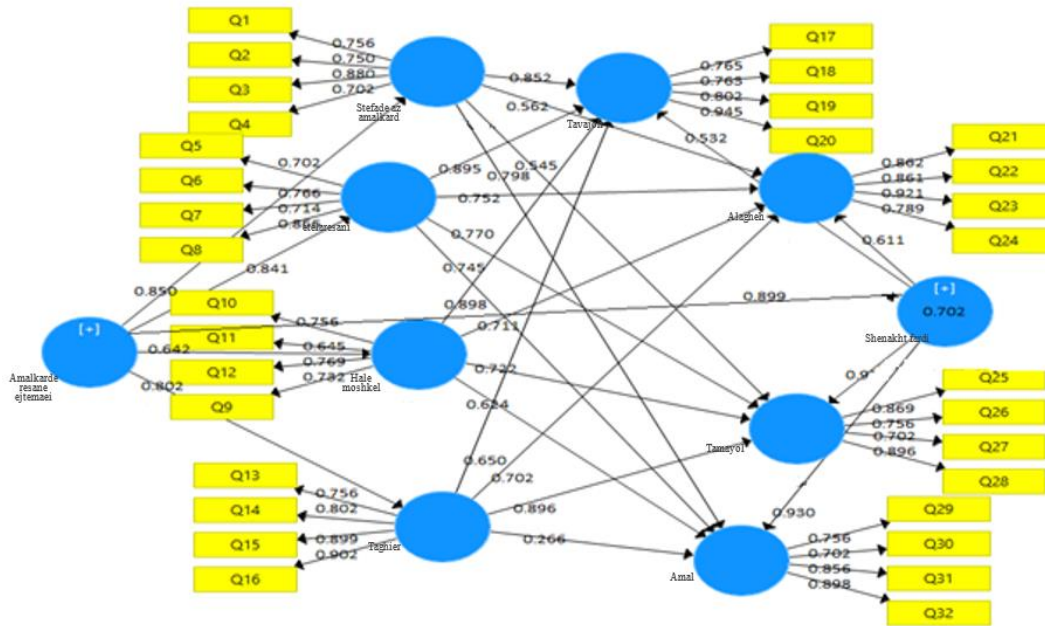

Figure 5. Factor loading coefficient of the analysis of the role of social media in the acceptance of banking with the Bank Melli of Qazvin province

the organization is higher than 1.96, the better the quality of acceptance of banking with Bank Melli of Qazvin province.

It is a measure that is used to connect the measurement part and the structural part of structural equation modeling and it shows the effect that an exogenous variable has on an endogenous variable. The essential point here is that R^2 is calculated only for the endogenous (dependent) structures of the model, and in the case of exogenous structures, the value of this criterion is zero. China, 1998, three values of 0.67-0.33-

0.19 are determined as weak, medium and strong model, which we have a dependent variable in this research is the level of individual recognition with a coefficient of 0.702.

4. 2. Redundancy Criterion   This criterion is obtained from the product of communality values of the structures and their corresponding R^2 values indicates the amount of variability of the indices of an endogenous structure that is affected by one or more exogenous structures (see Table 3).

TABLE 3. Redundancy criterion

Factors	Communality
Use the function	0.415
Notices	0.432
Solve the problem	0.603
change	0.745
Attention	0.702
interest	0.845
desire	0.750
Action	0.657

4. 3. Overall Fit of the Model (GOF Criterion)

This criterion is related to the general part of structural equation models. This means that by this criterion, the researcher can control the fit of the overall part after checking the fit of the measurement part and the structural part of the overall research model. The

goodness-of-fit (GOF) criterion is calculated according to the following formula:

$$GOF = \sqrt{Communalities \times R^2} \qquad (1)$$

Mohammadi and Hamidi [18] have introduced three values of 0.01, 0.025-0.36 as weak, medium and strong values for GOF.

$$Communalities = \frac{(0.415 + 0.432 + 0.603 + 0.702 + 0.845 + 0.750 + 0.657)}{8} = 0.526$$

Individual recognition stage $R^2 = 0.702$

(General Model Fit) : $GOF = \sqrt{0.526 \times 0.702} = 0.826$

And the obtained GOF value of the project's success indicates the strength and correctness of the structural model and measurement in confirming the assumptions. As you can see in Table 4, the interpretation of the relationship and the degree of confirmation of the assumptions has been discussed:

TABLE 4. Summary of the results of confirmatory factor analysis (structural model) of the used scale

Research assumptions	Meaningful	Operational burden	Conclusion
The performance of social media has an effect on the stage of personal recognition of mobile banking consumers	3.789	899.0	Accepted
The performance of social media has an effect on the use of mobile banking by consumers.	4443	8500	Accepted
The performance of social media has an impact on informing mobile banking consumers.	315.12	841.0	Accepted
The performance of social media has an effect on solving the problem of mobile banking consumers.	474.10	0.642	Accepted
The performance of social media has an effect on the change in the use of mobile banking by consumers.	4648	0.802	Accepted
The stage of personal recognition has an effect on the attention of mobile banking consumers.	444.7	0.611	Accepted
The stage of personal recognition has an effect on consumers' interest in mobile banking.	2565	0.532	Accepted
The stage of personal recognition has an effect on consumers' willingness to use mobile banking.	729.9	0.924	Accepted
The stage of personal recognition has an effect on the action of mobile banking consumers.	7702	0.930	Accepted

5. CONCLUSION

Considering that the compilation and design of the planning document of new technologies is considered as one of the upstream documents of an organization, it is necessary to realize this important in the first stage as one of the goals of the Central Bank of the country. It should be considered.

Considering that information management technologies such as organization resource planning system are new in the country and by nature in government organizations and one of the most important

damages of information technology at the level of government institutions is the lack of transparency and The maturity of the legal and legal policies, and on the other hand, the trained personality of the organization's experts is the result of the legal and regulatory citation mission, the importance of informing and clarifying the existing laws and regulations of the country in the field of information management, has a great effect. It has a high level of acceptance and the threshold of organizational tolerance, and it is necessary for the legal committee of the organization's resource planning project to collect laws, regulations, approvals, instructions,

protocols, by-laws, etc. form and act on the planned injection and expertise of the mentioned cases in the layer of organizational ideas. It is necessary to mention that the legal notification should be done on time and according to the progress phases of the project in order to achieve the necessary impact.

One of the influential damages in the way of realizing the organization's resource planning system in the Central Bank of Iran was the concern of security risks. Unfortunately, the cognitive weakness of the user layers of the organization regarding the information security standards in the physical and digital space and the mental and emotional crisis caused by the lack of knowledge of the mentioned subject have had a great impact on the decision-making of this organization and it is necessary for the information protection team. By using experienced specialists, the organization should inform and culture the information security standards, especially the ISO 27001 standard, at the level of different organizational layers.

Unfortunately, the country's banking education system, like many government organizations, pursues statistical goals and increasing the welfare level of employees more than producing intellectual resources needed by the organization. Therefore, it is necessary to plan and implement organization trainings at both technical and non-technical levels. At the technical level, how and at the non-technical level, the why of using an educational and information technology is discussed. Considering the existence of high intellectual potentials in the central bank, providing practical and not theoretical standards in educational activities can have a tremendous effect on the mobility of different layers of the organization.

Considering the nature of risk-taking of organization's resource planning projects and the need to increase the courage of managers and reduce natural stress caused by new ideas, it is necessary to teach the standards of risk management, value management, stress management, conflict management and conflict management. organizations at the level of planning and operational managers.

Considering that the expert opinions of the organization do not accept the focus on a specific issue due to the high diversity of assigned missions, it is necessary to have a committee in parallel with the design and implementation team of the organization's resource planning in order to provide continuous information and Step-by-step clarification of operational steps, with the approach of information bombardment, will induce the formation and appropriate mentality in order to support and accompany different organizational layers.

The resource planning system of the organization in the central bank of the whole country is more than the production of tools, it is the amount of thought and the optimal use of thoughts. But it is necessary, considering the wide spectrum of active experts in this organization, the organization's proposal system with the aim of collecting points of view, experiences and pure ideas existing in experienced and matured organizational thoughts, planning, launching and start working

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Persian Abstract

چکیده

با استفاده از رسانه های اجتماعی، بانک ها می توانند راه های کارآمدتری برای جذب مشتری طراحی کنند. رسانه‌های اجتماعی و اپلیکیشن‌هایی که از طریق رسانه‌های تلفن همراه در دسترس مردم هستند، می‌توانند به بانک‌ها کمک کنند تا محصولات و خدمات خود را در مناطق جغرافیایی که نتوانسته‌اند حضور فیزیکی داشته باشند، نفوذ کنند و آن‌ها را معرفی کنند. بانک‌ها با نظارت بر اطلاعات به‌دست‌آمده از رسانه‌های اجتماعی، می‌توانند واکنش‌های مشتریان به محصولات ارائه‌شده توسط رقبا را تجزیه و تحلیل کنند و استراتژی‌های مناسبی برای افزایش رضایت مشتری و جذب مشتریان جدید اتخاذ کنند. این پژوهش با هدف تحلیل نقش رسانه های اجتماعی در پذیرش موبایل بانک در بانک ملی استان قزوین انجام شد. این پژوهش از نوع پیمایشی و کاربردی است. ابزار گردآوری داده ها پیمایشی و روش گردآوری داده ها مطالعه میدانی است. جامعه آماری این پژوهش کلیه مدیران و دستیاران بانک ملی استان قزوین در رده های مختلف می باشد. برای محاسبه حجم نمونه آماری به دلیل محدود بودن جامعه آماری از روش فرمول کوکران استفاده شده است. در این تحقیق ابتدا شاخص‌ها شناسایی و بر اساس این شاخص‌ها فرضیه‌هایی تدوین شد و در نهایت با استفاده از تکنیک‌های آماری، تمامی فرضیه‌های مطرح شده اثبات شد تا آنها اثبات شد و تأثیر همه شاخص‌ها به اثبات رسید. نتایج بدست آمده تاثیر عملکرد رسانه های اجتماعی بر مرحله شناخت فردی مصرف کنندگان بانکداری تلفن همراه را تایید کرده است.