



EFFECTIVE PARAMETERS ON ELECTRONIC BANKING EDUCATION USING SOCIAL NETWORKS

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ABSTRACT

Recently, Iranians are getting through the critical economic situation in which many businesses are affected. In such economic disturbance, it is the main concern of most companies to reduce expenses by any means available to survive and overcome stagnation. Organizations have to utilize expense reduction approaches and introduce services with minimum cost. Amongst these, banks and financial institutions also have utilized e-banking methods for reducing expenses to survive and expanding their activities in domestic and overseas markets. Since the mere presence of customer has some expenses for banks, developing electronic bank services and consequently presenting services such as internet banking is a good approach for reducing expenses, increasing banking operations' speed, introducing various services, and expanding the availability of banking services, attracting customers and increased earnings. This study determines effective parameters on e-banking education using social networks' capacities and addresses following factors as major parameters: E-banking software infrastructure, E-banking hardware infrastructure, responsiveness toward the customer, customer support, and transaction security.

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1. INTRODUCTION

Recent organizations are in a complicated competition which is a result of organizational, environmental, and technological alterations. These factors have created a competitive atmosphere in businesses in which the customer is at the center. Environmental changes are so fast and unpredictable that even slightest negligence of them can deprive an organization of competitive advantage and provide other ones with special opportunities

(Thaqih, 2016).

According to the appearance of an impressive development of technology and IT in different areas of industry, business, and services one can consider introducing financial services as of most important areas affected by this technology. Not needing to be physically present for using different financial services and also introducing electronic services by banks makes services more easily available and variation in presenting services. Now, it is of high importance for banks to know that either using such electronic services affects customer attraction (Farhangi et al., 2017).

Of the most important challenges for e-banking in Iran are low awareness and skill of audiences and their enculturation. Therefore, both educating audiences and considering culture is necessary for providing any development which has a fundamental aspect (Safarpour, 2016; Kheiri et al, 2013).

Ever increasing growth of information and its influence on businesses has altered financial markets and evolved banking methods. The necessity of electronic banking is felt even more than before, after the expansion of transactions through electronic business to cover fund and resources remittance and without electronic banking, it is not possible to deploy electronic business (Amiri and Ahmadian, 2018).

Banks, as for-profit institutions, need to earn income and their income is either based on profit or commission of banking operation. In the first case, income comes from an excess of interest paid for deposits and interest received from debt instruments or investments; in latter, banks incomes are based on banking operations which are called non-shared income. In this case, banks are allowed to ask for a commission for services they give, such as a letter of credit, customers' securities, bank guarantee, electronic banking, etc. Before this, large gap between received interest of debt instruments and interest of deposits persuaded bankers to absorb expensive resources and giving debt instruments, while nowadays, policy of reducing debt instrument interest, lack of accreditation infrastructures, high risk of financial provision, high rate of arrears, economic stagnations, and lack of unaccountability for investment have changed banks' orientation for gaining earnings and increased their tendency for making cash and commission oriented risk-free income. Unfortunately, banks' incomes from the received commission are at a low ratio, while successful and high-income banks active at international levels put their utmost focus on gaining earning through the second method. (Bmej, 2018).

Since the stability of profit is exceptional in e-banking services (Ilyas and Batu, 2015). According to the fact that customers are the most important shareholders of banks and this makes banks to change their path, connect with them, and consider communications, then all online channels should be utilized. (Kirakosyan, 2014).

The more expectation from customers, the more their need for information to get the best results will be. Companies should bear the responsibility of education unexperienced customers. Lack of education may lead to discouragement toward process and creates

unpleasant results and even causing dangers for customers (Namin, 2014).

This is a while that social networks are welcomed by many and various areas of the world's economy have tried to use its potentials. Welcoming these networks to such extent has attracted the attention of business owners and banks, which their survival depends on customers, look at this as an opportunity.

Getting access to information and creating networks to connect with people worldwide with scientific or professional goals, thus, the connection between different individuals through social networks, with the purpose of creating a shared education which temporal and spatial obstacle are not a problem, is important. (Rancisco et al., 2018).

Banking services commission of foreign banks is their main way of income and at the other hand, income from given loans makes an insignificant income for them. Nowadays, according to the fact that economy is bank-oriented, most commercial and industrial activities rely on the banking system and get done with a large part of financial provision using different facilities which this situation leads to a significant increase in bank's income shares from this area. Although risks of debt collection and predicted income failure, and ever-increasing development of e-banking, on the other hand, creates a necessity for banks for moving toward commission-orientation. (Bmej, 2017).

According to available opportunities at the context of social networks, because of technology and software, and according to natural capabilities of this network (speed, time and place independency, availability, etc.), present place of social networks seems desirable for education subject (Sharepour, 2013).

Therefore, according to the importance of educating e-banking for operational expense reduction, expanding availability to banking services and attracting customers and gaining cash and risk-free commission-oriented incomes they should act upon educating customers about it utilizing social networks.

2. ELECTRONIC BANKING

Electronic banking encompasses wide and broad concepts; various definitions and descriptions of introduced e-banking system are presented, to give a complete comprehensive definition after summarizing and considering all of its aspects.

Through the great importance in ICT, one of the most important ways of gaining competitive advantage for today's banks is the use of information technology (IT) to provide banking services, known as e-banking services. Banks and financial institutions have been investing heavily in providing e-banking services. E-banking offers banking services with new tools and various technologies different from traditional banking tools (via ATM, phone-banking, home banking, Internet banking, and the like). (Rasuli & Manian, 2014)

According to customers, the concept of e-banking, also known as Internet Banking, Cyber Banking, and Online Banking, includes use of ICT by banks to provide facilities that

customers can perform bank operations without having to have a physical presence in the bank, such as accessing account information, performing transactions, depositing, paying bills, etc., on all days of year, around the clock. But in essence, electronic banking has a wider scope, which includes software and hardware advanced technology and based on network and telecommunications technology to facilitate banking operations. Although e-banking has different levels, however, what separates e-banking from others is the existence of software and hardware systems which process financial information; in other words, electronic banking is optimal integration of all banking activities by utilizing modern information technology, which gives the opportunity to provide all services required by customers. But what most scholars have consensus on is the utilization of appropriate hardware, software, networking, integration of all activities, and customer-orientation. In addition to using hardware and software infrastructure, the use of cultural infrastructure, legal, customer relationship management, and human resource management are among the requirements of e-banking. (Moghli, 2010)

In general, in a fairly complete definition, e-banking can be defined as:

"Electronic banking is to provide facilities for employees to increase speed and efficiency for providing banking services at the branch office, as well as inter-branch and inter-bank processes around the world, and to provide hardware and software facilities to customers by which they can do their desired banking operation, without having to be physically present at the bank, at any time of the day, through secure channels of communication, with confidence. In electronic banking, advanced communication and network-based software and hardware are utilized practically and electronically to exchange financial resources and information which removes the need of customer's physical presence in the bank and ultimately reduces the number of physical bank branches"(Taghavi Fard, 2015).

The use of e-banking tools reduces expenses of banking services through two aspects: bank and customer.

2.1 E-BANKING AND REDUCTION OF BANK'S EXPENSES

The most advantageous feature of using E-banking for banks and financial institutions are:

1. Transaction integration
2. Unity of attitude towards customer
3. Flexibility
4. Extensibility
5. Direct processing
6. High security

2.2 E-BANKING AND REDUCTION CUSTOMER'S EXPENSES

Studying types of services offered through e-banking show its effective role in reducing customer costs; of which the most important ones are

1. Time-saving
2. Ease of paying bills
3. Ease of use of banking services without time and place restriction

4. Reducing the risks associated with the physical transportation of cash
5. Reducing commuting and urban traffic expenses

2.3 ROLES OF MEDIA ON EDUCATION PROCESS

Educational media is a tool for providing comprehensive education and is, naturally, only a part of the educational process and educational technology, and not all of it. Educational media is a means by which learning is provided for the public and take the following roles:

- o Motivating agent
- o Facilitate the learning process
- o Authentication of the subject
- o Making the subject more tangible
- o Calling up previous information
- o Stimulating the senses

One of the important issues about educational technology is how to choose appropriate educational media.

2.4 SOCIAL MEDIA

Social Media is the application of a web-based communication technology possibly with multiway dialogues, for social interaction where information of interests are forwarded and shared. Everyone can generate and publish information and knowledge contents, to be read and share through their social network. Social media can be classified into seven categories: social networks, blogs, wikis, podcasts, forums, content communities, and microblogs (Nulens & Audenhove, 1999).

The main features of social media are:

- 1) Possibility of Participation: Social media have facilitated feedback from audiences and to collaborate and synchronize with media and encourage them. These media have eroded the boundaries between media and the audience.
- 2) Openness: Most social media are open to engage members and receive their feedback. They encourage voting, commenting, and sharing information, and rarely prevent the production and access to the content of these media.
- 3) Two-way communication: Traditional media used to do the publishing work and sent content to the audience; but in social media, there is an opportunity for mutual dialogue and chat and communication flow has changed from one-way to two-way.
- 4) Formation of online societies: Social media makes it possible for societies and groups to develop rapidly and communicate effectively. These online societies can form around shared beliefs such as photography, a sports team, or a TV-program.
- 5) Ability to communicate: Most social networks are always expanding their connections and links and connect with other sites, resources, and other people (Molayi, 2010).

3. UNDERSTANDING MAIN COMPONENTS IN E-BANKING EDUCATION BY SOCIAL NETWORKS

E-banking education using social network technology is one of the practical educations that emphasizes technological growth, independence, autonomy, and financial performance and access to e-banking largely depend on this practical education.

This work, the analysis of data from interviews, a qualitative data analysis, is done using the theme analysis. This method is divided into the main-them and secondary theme and

done along with a description of codes and citation examples for interviews of the model of e-banking education using social networks. The results of the relevant interviews is described. In this research, participants were asked to firstly identify the effective elements in e-banking education system using social networks, then the effective factors in the e-banking education system using social networks secondly, and thirdly effective environmental factors. After interviewing the participants, contents were carefully reviewed and main themes and secondary themes were formed thorough coding and interpreting.

4. RESULTS

4.1 ANALYSIS OF QUALITATIVE DATA

Process of analysis of qualitative data begins when the researcher identifies and considers meaningful propositions and phrases related to the subject. This analysis is initiated by repeatedly reviewing data and meaningful propositions and phrases, after were defined, get coded according to the research subject. But in general, it can be said that after collecting data, the research process in the qualitative section has been done in accordance with the steps that will be taken into account, which will be analyzed in this section. The practical process of data analysis consists of four steps: preparation, familiarization, coding, and acquisition of the main content. (Golverdi, 2016: 95).

In Glizer's approach, data theory is fundamental to various stages of analyzing the data obtained from participants, which includes unencrypted, theoretical, selective, note-picking coding which has great fundamental differences with unencrypted, axial, and selective Strauss Corbin approach, and Glizer's approach's aforementioned steps has overlapping and mergers, in a way that separation of data analysis may be not possible in separate steps; however, unencrypted encoding is the first to act of researcher that has differences with Strauss Corbin unencrypted coding. In this research, we tried to generally understand interviews by reading interviews several times and according to all subjects presented. Then, codes and issues were provided through reading different sections of each interview and analyzing words, phrases, sentences, and concepts which will be explained later.

4.2 DATA CODING

During the process of introducing data, it is necessary for the researcher to submerging himself to become familiar with the depth of data content. At this stage, by repeating collected data by interview submerging those 74 codes were extracted from the contents of interviews, as shown in Table 1. In fact, from the beginning of this step, taking notes, tagging, and coding, which will be needed in the next steps, was started.

4.3 MAKING APPROPRIATE TAGS OR IDENTIFIED CODES

Unencrypted coding is part of the analysis that is done by accurately analyzing, labeled, and categorizing data. To accurately classify the concepts in subjects, each concept should be tagged, and raw data is conceptualized through careful examination of interviews and notes. Data collected from participants is coded to make finding similarities and differences easier. The codes provided by interviewing 15 experts in the area of e-banking education and media and with unencrypted coding and fully enclosed in final codes are presented.

Table 1: Recognized Codes

No.	Recognized codes of e-banking education system using social network	No.	Recognized codes of e-banking education system using social network
1	Noticing salaries and benefits of content producers	38	Applications
2	Providing technology infrastructures in the education center	39	Market identification
3	Providing expenses needed for necessary infrastructures	40	Interaction of content producer and trainee's center
4	Providing necessary expenses for skill workshops	41	Reducing social damages
5	Interviewing customers	42	Independence of education centers
6	Selecting someone for lecturing which has motivation for using e-banking	43	Education planning for education centers
7	Order-based education	44	Enculturation for showing value if education through social networks
8	Guiding customer about how to use e-banking	45	Correct decision makings of government
9	Using a content producer well-familiar with e-banking	46	Increasing investment in the education sector
10	The content producer should be up-to-date	47	Supporting laws
11	Evaluating content producer and education period	48	Regular evaluation of education center
12	The content producer should have an appropriate teaching method	49	Keeping a record and connecting with customer to create an information bank
13	The content producer should have a daily and weekly program for education	50	Customer support during education
14	Education standards should be according to market	51	Customer support after education
15	Standards shouldn't be so lengthy	52	The entrance of customer to a real banking environment
16	Education standards should be modified and adjusted regularly	53	Recognizing e-banking advantages
17	Using technology tools makes course more attraction	54	Reducing urban commute
18	cyber educations are very effective	55	Recognizing ATM and other banking services
19	Using social networks reduces costs and increases learning process speed	56	Responsiveness to customer
20	Employee and content producer should know principles of communication, too	57	Security of transactions
21	Using media tools makes a more prestigious education	58	Social networks
22	The transparency of staff and content producer's duties is effective in educational performance	59	Banking software
23	Measuring the need for education	60	Awareness about the advantages of e-banking education
24	Method of conducting concept	61	Responsiveness to customer
25	Education for any level of income	62	Inside-branch servers
26	Not specifying funds on time	63	Recognizing the market
27	The contradiction of rules and regulations	64	Availability of teachings
28	Flexibility of education	65	The attitude of the family toward education
29	Practical skills	66	Supportiveness
30	Practical education	67	Family literacy level
31	Education for all ages	68	The economic state of the family
32	Education regardless of literacy level	69	Method of conducting concept through social networks
33	Unmotivated centers about education	70	Conducting concepts
34	Inefficient content	71	Increasing bank income
35	Irrelevant education of content producer	72	Expense reduction
36	Leisure-like attitude toward e-banking education	73	Customer consulting
37	Living customer after education	74	Keeping a record of customer

At this point, we have read and become acquainted with the data. This step involves creating primary data codes. Codes introduce a data feature that analyst finds interesting. This is the first step in organizing information into meaningful categories. This step involves segmentation of sentences or paragraphs into a category and assigning a term.

4.4 CREATING MAIN THEMES AND SECONDARY-THEMES

This step involves categorizing different codes in the form of potential themes and sorting out the entire summary of coded data in the form of specified themes. In fact, at this stage researcher begins analyzing his codes and looks at how different codes can be combined to create an overall theme. The codes are categorized in main and secondary themes.

The codes were reviewed and, subsequently, secondary themes are developed. Researcher brings together codes that have the closest meaning and concept comparing to each other, creating new meanings and words. In the last step of the data analysis process, we got the main themes. This step is almost as same as the previous one. At this stage, secondary themes obtained from the previous stage are examined and, finally, the main theme of the respondent's answer to the main question of the research is developed. Researcher brings together secondary themes that have the most semantic and conceptual closeness, and comes up with the main theme of the subject, and in fact categorized the secondary themes in the main theme.

According to theoretical saturation, 15 people were interviewed and each of the participants was assigned a code. Tables 2-4 show details of the statistical sample of the participants.

Table 2: Details of Participants regarding the education level and activity area

No.	Code	Gender	Education	Current activity area	E-banking area	Media area
1	U1	Male	Ph.D. in Governmental Management	University	Yes	Yes
2	U2	Male	Ph.D. in Artificial Intelligence	University	Yes	Yes
3	U3	Male	Ph.D. in Media Management	University	No	Yes
4	U4	Male	Ph.D. in International Relations	Bank	Yes	Yes
5	U5	Male	Ph.D. in Governmental Management	Bank	Yes	Yes
6	U6	Male	Ph.D. in Economy	University	No	Yes
7	U7	Male	Ph.D. in Marketing Management	Bank	Yes	Yes
8	U8	Male	Ph.D. in Political Sciences	Bank	Yes	Yes
9	U9	Male	Ph.D. in Computer Sciences, Software	Bank	Yes	Yes
10	U10	Male	M.Sc. in Computer Sciences	Bank	Yes	Yes
11	U11	Male	M.Sc. in marketing	Bank	Yes	Yes
12	U12	Male	M.Sc. in Computer Sciences	Bank	Yes	Yes
13	U13	Male	M.Sc. in marketing	Bank	Yes	Yes
14	U14	Male	M.Sc. in Applied Management	Bank	Yes	Yes
15	U15	Male	M.Sc. in Marketing Management	Bank	Yes	Yes

Table 3: Qualitative findings of e-banking education system using social networks

NO	Stage	Main subject	Secondary subject	Primary Codes	Freq.	Code Source
1	input	Financial Resources	Facilities	Technological facilities and infrastructures	4	U3,U5,U6,U7
2				Timely specifying resources	7	U2,U5,U6,U7,U9U7,U10
3			Funds and credits	Not reducing fund and credits annually	7	U2,U5,U6,U7,U9U7,U10
4				Salary of staff and content producer	7	U2,U5,U6,U7,U9U7,U10
5		Human Resources	Customer	Motivation	4	U1,U2,U5,U10
6			Content producer	Professional competency	5	U1,U4,U6,U8,U10
7				Method of conducting concept	4	U3,U4,U8,U10
8		Educational Resources	Educational standard	Providing short education	4	U1,U7,U8,U9
9			Educational planning	Educational Funding	5	U1,U2,U4,U6,U7
10			Regulations	Regulations and bylaws	5	U1,U6,U9,U14,U15
11				Compatibility of regulations and instruction	4	U1,U6,U9,U15

NO	Stage	Main subject	Secondary subject	Primary Codes	Freq.	Code Source	
12	Process	Education center	Applied activities	Recognizing weakness and strength points	5	U4,U5,U6,U11,U13	
13				Keeping records and documents	4	U2,U3,U9,U12	
14			Managing financial resources	Providing expenses	5	U2,U3,U5,U7,U9	
15			Training programs	Up-to-date educational standards	4	U2,U8,U10,U11	
16				Scheduled education program	6	U1,U2,U4,U6,U14,U15	
17			Consulting	Consulting customer	5	U2,U6,U12,U13,U15	
18			Human resources	Content producer	Organizing Education content	5	U1,U3,U6,U7,U10
19				Customer	Participating in e-banking education	4	U2,U3,U5,U13
20			bank	Measuring need for education	Education based on customer's need	4	U3,U4,U8,U10
21				Educational evaluation	Ranking Education centers	4	U4,U8,U9,U3
22		Role of family	Attitude	Family congruence	3	U7,U10,U12	
23			Education	Analyzing capability	4	U2,U3,U7,U12	
24			Economic state	Family economic state	4	U2,U3,U7,U10	
25		Output	Education center	Trained customers	Customer having ability to use e-banking	4	U1,U3,U11,U13
26			Human resources	Customer	Ability to use -banking	3	U3,U4,U5
27			Bank		Increasing commission income	4	U1,U2,U3,U5
28				Profitability	Reducing expenses of customer presence	4	U1,U2,U3,U5
29		Parameters affecting e-banking education using social networks	Software infrastruc.	Software infrastructure of e-banking	Technology	7	U1,U2,U4,U5,U12,U13,U15
30					Applications	7	U1,U2,U4,U5,U12,U13,U15
31					Internet Ports	7	U1,U2,U4,U5,U12,U13,U15
32			Hardware Infrastruc.	Hardware Infrastructure for e-banking	Servers	6	U1,U2,U4,U5,U12,U15
33					Branches" communication facilities	6	U1,U2,U4,U5,U12,15
34					POSs and ATM	6	U1,U2,U4,U5,U12,15
35			Supports	Responsiveness to customer	Responding to customer's problem	6	U2,U4,U6,U8,U9,U13
36	Customer support				Supporting customer during education	8	U1,U2,U4,U6,U8,U9,U10,U11
37					Supporting customer after education	8	U1,U2,U4,U6,U8,U9,U10,U11
38	Security		Transaction security	Trusting Transaction security	5	U2,U3,U9,U11,U14	

Table 4: Themes of e-banking education system using social networks

Code	Code Title	Quotation
1	Technological facilities and infrastructures	Getting the best out of e-banking education using social networks which is to provide e-banking access platform by equipping the center with infrastructure and technological tools and equipment.
2	Timely specifying funds	As soon as society faces a challenge, the first devices that are in crisis and their budgets reduction are educational institutions, and the more interesting point is that current credits are not provided to them at their due and appropriate time, and this makes educations inefficient. Content producers' salary should be paid on time to motivate them to produce substantially better content and have more productivity.
3	Not reducing annual funding and credits	
4	Salary of the content producer	
5	Motivation	Of effective parameters in e-banking education efficiency using social networks is the entrance of individuals entering with the purpose of getting e-banking education
6	Professional competency	Content producers should have enough expertise and know e-banking as well. Content producers should be well-familiar with concept conducting concepts such as info-graphic and motion-graphic to be able to use them for conducting concepts
7	Method of conducting concepts	
8	Providing short term educations	Combining education with technology and presenting through media tools have become increasingly sought after in the community, because of its supremacy, and, on the other hand, because short-term education, has increased the attractiveness and speed of education.

Code	Code Title	Quotation
9	Educational budgeting	In order to achieve desired goals, proper targeting should be done in the education process and it should be determined what goals to be achieved at any time.
10	Regulations and instructions	Attention and considering law is, in any case, better than lawlessness, especially in educational places where administrators may violate laws under various pretexts and claim that they themselves are the law, and this is a terrible innovation in organizations, especially educational ones. One should avoid confusion and vagueness in educational environments. Those who issue instructions should necessarily be fluent in higher level rules to prevent contradiction.
11	Compatibility of Regulations and instructions with laws	
12	Determining weakness and strength points	Since every product is an after-sales guarantee, customer relationship after the course is as same as product guarantee that gives customer assurance. Certainly, all market requirements are not given to the customer during training, and he needs a base to update himself. As the understanding of customers is more complete, certainly, planning is more focused on the main goal.
13	Keeping records of documents	
14	Expense provision	Considering per capita cost of e-banking education using the social network is less than other methods, and thus, educational centers can be utilized to provide the benefit of the bank and so need the provision of educational expenses.
15	Up-to-date educational standards	One reason why universities cannot get the right result for employment and skills is the time-consuming feature of changes in their curricula and courses, but this has been a bit helped at the National Bank (Bank Melli), but in order to align with the market, it is necessary to reform and develop new standards in very soon. Control and supervision of e-banking education activities using social networks are important in terms of respecting educational budgeting and not applying personal decisions.
16	Scheduled education program	
17	Consulting and guidance to the customer	When searching for the best output, we should have the best inputs. Unmotivated customer and incapable cannot provide the output of a skilled and motivated one.
18	Organizing educational content	The content producer needs to know what is important is to gain skills in using e-banking. This defines his real value. The value of the content producer and education depends on its output.
19	Participating in e-banking education	The customer enters the education process through the applicability of e-banking with the purpose of education and learning.
20	Education based on customer's need	E-banking education contents should be studied because customer's need should be defined and acted upon. Education centers should be evaluated to determine their performance and they even should be ranked.
21	Ranking centers	
22	Compatibility of families	Support of member by a family who uses social networks after education; especially the education of skills such as e-banking is important.
23	Analysis capability	There is a positive correlation between the education level of the family with the analysis power of issues and correctly guiding and consulting children.
24	The economic state of the family	The better state family, members would have better financial potential and more need to use e-banking services.
25	Number of customers with the skill of using e-banking	The Learning Center, with the implementation of e-banking education programs using social networks, can educate a lot of customers in a short time.
26	The skill of using e-banking	Customers who use the educational aspect of social networking can learn e-banking and get this skill. With e-banking education through social networks, customers find the use of e-banking services.
27	Increasing commission income	Using social networks and e-banking education and customers' use of these services, the bank receives a fee for each transaction, which is the main source of income for developed country banks.
28	Reducing expenses of customer presence	customer's presence in the bank, even if it does not receive any service, is costly for the bank; by using e-banking services and absence of a customer in the bank, and a reduction in the number of branches, we would reduce the costs associated with the customer.
29	Technology	It seems that before entering e-banking the e-banking (hardware and software) needs to be of high quality, initially, so that customer tends to be trained. One wouldn't have any motivation for e-banking education until gets briefly familiar and assures of quality and application of hardware such as point of
30	Application	
31	Internet Port	

Code	Code Title	Quotation
		sale and software such as applications and e-banking internet ports.
32	Servers	It seems that before entering e-banking the e-banking (hardware and software) needs to be of high quality, initially, so that customer tends to be trained. One wouldn't have any motivation for e-banking education until gets briefly familiar and assures of quality and application of hardware such as point of sale and software such as applications and e-banking internet ports.
33	branches" communication facilities	
34	Point of sale and providing bank services	
35	Responding to customers' problems	Respond to customer's problems to continue education.
36	Supporting customer during education	By supporting customer his interest in e-banking education increases. Main goal and feature of e-banking education are to achieve electronic banking which its continuation depends on supportiveness and security.
37	Supporting customer after education	
38	Assurance of high security	From the beginning, customer should feel safe in transactions to be willing for e-banking education and participate in.

5. DISCUSSION

In order to achieve components of e-banking education using social networks, data-oriented Glizer's approach was used (Guzmán et al., 2018). This approach has fundamental differences with the Strauss and Corbin approach or systematic approach to data-oriented in some aspects and stages. Focusing on participants' concerns, staying for long in the research environment to discover the main concerns of participants, the flexibility of coding, and the emergence of a basic social process about core issues is of the differences. Therefore, by conducting deep interviews with 15 experts and reaching theoretical saturation standard, the data were analyzed simultaneously using a set of unencrypted, theoretical, selective, and memo-writing and the resulted qualitative categories were divided into three general classes. The first class focuses on structures influencing the formation of e-banking education using social networks, the second one focuses on effective factors in e-banking education using social media. The third class shows environmental factors affecting this system.

6. CONCLUSION

In this research, based on the qualitative method, an electronic banking education model using social networks was developed. This model of e-banking education was formed using social networks and was under the influence of environmental factors. This model also explains the steps required to output a customer with the skill of using e-banking.

From this study, the effective factors in e-banking education using social networks, the critical five factors include:

- A) Software infrastructure of E-banking.
- B) Hardware infrastructure of E-banking.
- C) Responding to customers
- D) Customer support
- E) Top transaction security

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