Effect of electronic banking before and after the implementation on organizational structure (Case study: Keshavarzi Bank branches in Tehran)

Maghsoudlou Shabnam

Abstract

In today's world, electronic banking is an integral part of e-commerce to provide services to customers in any situation regardless of place and time. And this is not possible unless the banks have a flexible structure. For this purpose, change in organizational structure is inevitable. This study was performed to investigate the effect of e-banking before and after the implementation on organizational structure of the Keshavarzi Bank branches in Tehran Province and therefore in this study , the effect of the traditional and electronic banking on the organizational structure including the organizational hierarchy, field supervision, centralization, formalization, complexity and size of the organization have been studied. This research in terms objective is practical and in terms of nature and manner is (field and survey) descriptive, respectively. In this study, mainly the survey method was used to collect data relating to approve or reject hypotheses. Statistical population concludes 218 persons that determined by the Cochran formula, was measured and then statistical tests were performed using SPSS software and the results show that all hypotheses were confirmed and electronic banking has a significant impact on the organizational structure .

Keywords: Electronic banking, organizational structure, the Keshavarzi Bank

Introduction

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Statistics show that the number of Internet users and tendency to buy and sell over the Internet has increased, so that purchase amount of electronics buyers in a developed country, like the US, until 2013, it is estimated about 213 billion dollars (Ivan, 2009). In response to the new rules, the growth of global networks and increasing the income level of the banking industry are used new technologies as electronic banking to achieve and maintain strategic advantage (Wayne et al., 2010). Electronic banking, represents financial activities conducted using electronic technology (Akhysar et al., 2015). Generally organizational structure is aimed at co-ordination of manpower and resources available in order to increase the efficiency and effectiveness of the organization. In fact this structure is a process that plays an important role in achieving organizational goals. Organizational structure is a framework, in which fundamental areas, the overall mission, communication system and decision-making center are determined (Annick and Marc, 2009).

The expression of the problem

The dramatic and rapid changes in recent decades and today's complex issues regarding the organization and management, makes be tangible this fact that traditional organizational schemes don't meet the current needs, and fundamental changes in organizational structures must be created (Marcus, 2008). In response to this need, scholars and theorists of the organizations have carried out reformations, changes and adjustments in traditional structures and tried to invent new modes of institutional, for harmonizing organizations with the environment variable and complex this era (Dorodie and et al., 1393). Accordingly in today's changing world and with new technological advances such as electronic banking, even turbulent business environment, continuous efforts of restructuring, downsizing and restructuring are essential to meet the needs of foreigners. Therefore, in the process of restructuring is necessary that managers understand the effects of restructuring and changing on organizations and employees. They should effectively, as well as deal with changes within their organization, consider the environmental changes. Researchers who examine the organizational structure, focus on that how optimally organize their business activities (Dorodie and et al., 1393).

Researches on Economic Affairs today have shown that most banks are faced with a dynamic environment, and in all banks, large or small, according to fast changes in competitive situations and market conditions, the competitiveness locates at the center of their programs. In our country and in most developed countries, banks consider much value for technology and speed and in later grade for technical expertise. Considering undeniable and obvious advantages of electronic banking and its role in different areas of the organization, in this study is considered effect of electronic banking on the organizational structure, before and after its implementation.

3. The necessity of research

During the past two decades, the banking industry invested on considerable resources in the use of information technologies (Akhysar et al., 2015). At the organizational level, the use of electronic banking allows banks to respond the different needs of customers in different locations simultaneously. The purpose and intent of the banking industry is easier and more appropriate use of these technologies for customers. Electronic banking is an essential axis in helping banks in the transition of multiple places to a global and lucrative market (Jyanakvdy, 1999). Attitudes about the values that are associated

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with e-banking for organizations are very different and include improvement of the mental image of customers, retain customers, continuous commitment between banks and customers , competitive advantages based on business efficiency of various fields and increasing in customer service. Electronic banking releases and frees employees from repetitive tasks, simple and daily and allow them devote their time to income-generating activities.

In terms of finance, e-banking can significantly effect on discount rate of banking. In particular, electronic banking reduces operational and administrative costs and thereby is associated with the considerable cost advantages for banking industry (Aladvyny, 2001). In terms of competitive, advantages of banking especially through electronic banking provides this opportunity to banks that to compete with major financial institutions (Flavyan, 2004). Considering trend of using e-banking services and due to its unique characteristics, in order to transfer funds, electronic banking as an integral part of e-commerce has an important role in its implementation in bank. Accordingly, today in order that a bank can win in the competition, must have flexible structures and must determine strategies simultaneously with low cost, high quality and quick response for meet the needs of customers.

So some changes within the companies and in their relationships with other organizations is inevitable (peace and et al., 1393). So traditional structures will not be responsive to the needs today's of banks, the objective of this study was to examine to effect of electronic banking on the organizational structure, before and after its implementation .

The research theory base
   Electronic Banking
Internet banking, as use of banking services through computer network (the Internet) is defined, which is due to greater access and more friendly use it for user, offers a broader range of potential benefits for the institutions (Aladvany, 2001). In literature, for define online banking are provided several concepts, such as electronic banking, online banking. Customers using the online banking, electronically, wide range of their transactions such as writing check(paper money), pay bills, transfer funds, printing bills, and dealing to account balance, through Web sites can solve the problems of the banking. In addition, online banking has a significant impact on electronic payments, which offers a platform to support many of the actions related to e-commerce, such as online shopping, online auctions and online stock dealing (Aladvany, 2001).

 Banks and financial institutions have done very much invests in technology-based area of service delivery including online banking to gain competitive advantage, an example of information technology in banks is electronic banking (Keserz and Paparvedames, 2007).

Organizational Structure

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Organizational structure is a framework of relationships governing the employment systems and operational processes and people and groups that are trying to achieve the goal. Organizational structure is a set of ways that divides work into specific tasks and provides coordination between them. Organizational structure refers to the patterns of relationships within the organization, authority and communication and makes clear the reporting relationships, formal communication channels, determining responsibility and devolution of decision-making authority. The organizational structure should have ability for facilitate decision-making, the proper response to the environment and solve the conflicts between the units. The relationship between the principal organs of the organization and coordination of its activities and express the relationship within the organization is in terms the giving report and getting report of organizational structure tasks (Naeb Zadeh and Abarghouei, 1393).

The impact of electronic banking on the organizational structure
Accordingly, if a bank wants to win in the today competitions, it must have flexible structures and must determine strategies simultaneously with low cost, high quality and quick response for meet the needs of customers. So some changes within the companies and in their relationships with other organizations is inevitable. One of these changes is establishment of a network that lets each company exploits its significant advantages and competes better globally. Today, companies operate in an environment that has become more flexible and complex, so require a more dynamic patterns of organization. Patterns that can take advantage of the creativity of human resources and can adapt to variable environmental conditions (Alvani et al., 1388).

According to Whistler, vertical relationships lead focusing on more information in higher levels of the hierarchy. Whistler assumed that IT had a great impact on the organizational structure and as results is reduced the number of employees, the scope of control is narrower and is reduced organizational levels. The authors stressed that IT has affected on the mechanism and nature of the organization's coordination and control and therefore has direct great effects on organizational structure (Robbins, 2005) .

The authors found that heavy investment in IT is associated with decentralized structures. Zornovza (1999) stated that IT allows organizations to adopt a network structure which is characterized by poor concentration and low formality .

Application of IT and electronic banking will help administrators to act independently of bureaucratic controls.

With IT and electronic banking, organizations are able to re-engineer processes that were once considered non-routine and thus become more flexible organizations. During the last 25 years that the organizations have matched themselves to the changing market requirements and technology, in the process of re-engineering, IT staffs act as a catalyst and express and overcome on the limitations associated with IT and use of it with the most effective method .

By eliminating layers of middle management, more flat organizational structures have evolved and will receive more effectiveness in analyzing and responding to today's rapidly changing environment.

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For example, organizations rather than be the owner of a distribution system, already sold these assets and leave this task to other organizations to reduce costs and achieve greater flexibility.

Velbelbsei Peffer (1977) stated that the environment will effect on IT organization and its structure, and organizations with more complex their surroundings are turning to the more flat organizational structures and will benefit more effectively from IT. Since the manager grapple with some problems for reduce the uncertainty of doing business in the futures markets, reasonably we can predict the continuation application of advanced information technology to the future in organizational structures (Alvani et al., 1388).

The conceptual model

After documentation review on articles and treatises prestigious international and Sometimes domestic, in relation to the background of this study, the model proposed by Doroudi and et al (1393) and Celik et al (2015) was used.
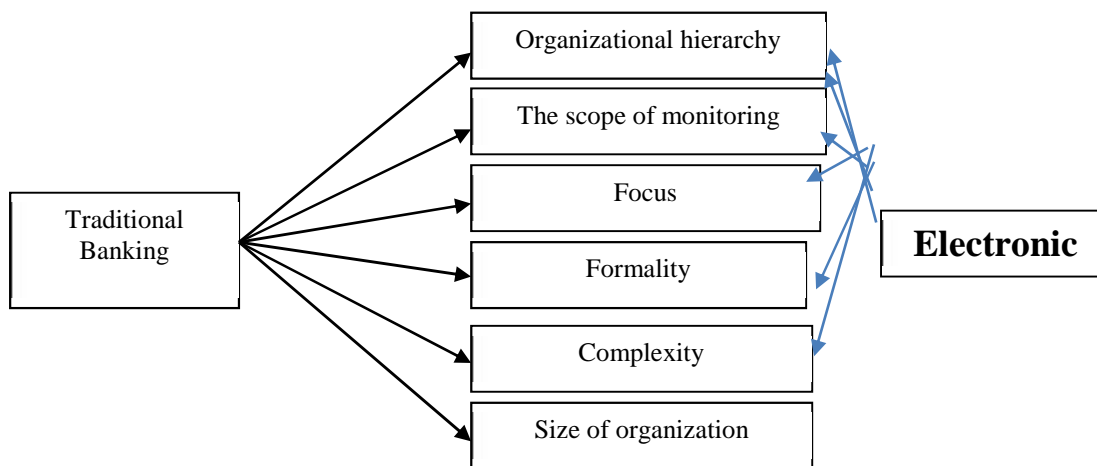
Figure 1: Conceptual model of research (Celik **et al., 2015;** Doroudi **et al., 1393**)

The objectives of the study
- The main objectives
1. Recognition of the impact of electronic banking on the organizational structure of the Keshavarzi bank branches in Tehran
2 .Recognition of Impact of the traditional banking on the organizational structure of the Keshavarzi Bank branches in Tehran.
- The Secondary objectives
1) Recognition of the impact of electronic banking on organizational hierarchy branches of the Agricultural Bank in Tehran
2) Recognition the impact of electronic banking on supervision the safety of agricultural bank branches in Tehran
3) Recognizing the impact of e-banking on focus of agricultural bank branches in Tehran

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4) Recognition of electronic banking on formality the agricultural bank branches in Tehran

5) Recognition of effect of electronic on organizational complexity of the Keshavarzi Bank branches in Tehran

6) Recognition of effect e-banking on the organizational size of the Keshavarzi Bank branches in Tehran

7) Recognition of traditional banking on hierarchy of Keshavarzi bank branches in Tehran

8) Recognition effect of traditional banking supervision on the safety of agricultural bank branches in Tehran

9) Recognition of effect of traditional banking on focus of the Keshavarzi bank branches in Tehran

10) Recognition of effect of traditional banking on formality of the Keshavarzi Bank branches in Tehran

11) Recognition of the impact of traditional banking on organizational complexity of the Keshavarzi Bank branches in Tehran

12) Recognition of impact of the traditional banking on organizational size of the Keshavarzi Bank branches in Tehran

Hypotheses

The main assumptions

1) Electronic banking has a significant effect on organizational structure of the Keshavarzi bank branches in Tehran.

2) Traditional banking has a significant effect on organizational structure of the Keshavarzi bank branches in Tehran.

The Sub assumptions

1. Electronic Banking has a significant effect on organizational hierarchy of the Keshavarzi bank branches in Tehran.

2. Electronic banking has a significant effect on the scope of monitoring of Kashavarzi bank branches in Tehran province.

3. Electronic banking has a significant effect on the focus of Keshavarzi bank branches in Tehran province.

4. Electronic banking has a significant effect on the formality of the branches of the Kashavarzi Bank in Tehran.

5. Electronic banking has a significant effect on organizational complexity of the branches of the Keshavarzi Bank in Tehran.

6. Electronic banking has significant influence on organizational size of the Keshavarzi bank branches in Tehran.

7. Traditional banking has a significant effect on the hierarchy of the branches of the Keshavarzi Bank in Tehran.

8. Traditional banking has a significant effect on the scope of monitoring of Keshavarzi bank branches in Tehran province.

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9. Traditional banking has a significant impact on the focus of the Keshavarzi bank branches in Tehran.
10. Traditional banking has a significant effect on the formality of the branches of the Keshavari Bank in Tehran.
11. Traditional banking has a significant effect on organizational complexity of the Keshavarzi Bank branches in Tehran.
12. Traditional banking has a significant effect on organizational size of the Keshavazi bank branches in Tehran.

The method of research
If the classification of research in terms of goals is considered, this study is among the applied research, if the classification based on the nature and method of research to be taken into account, the nature of the research methodology among the non-experimental and descriptive studies (field and survey) is located.

Population and statistical sample
The study statistical population included all supervisors, managers and experts of the Keshavarzi Bank branch in Tehran Province is 500 people. In order to determine the sample size in this study was used Cochran formula. Using the Cochran formula in this study sample size is 218. In this study, a sampling method is random - classified sampling method. Thus the sample size is divided between two classes of managers and employees, after that by each class, the number of employees randomly are selected using random numbers table.

The method of collecting data and information
The required information is collected through library research and field. The library method is used for collecting primary information and research literature and of the field approach is used to access to information related to the hypotheses and research purposes. As well as a questionnaire in order to collect data needed for statistical analysis was used.

Validity of data collection

The validity of research tool
In this study, in addition to standardization of the data collection tools, was used a rational validity method of appearance type for guarantee more, (by supervisors, advisers and other experts available).

Reliability of the study tool
In this study, internal consistency (Cronbach's alpha) is used to measure the reliability of the questionnaire. In this search after pilot study in a sample of 20 students and the return of the questionnaires, the collected data was entered into the software Spss 21, and it became clear that a

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questionnaire survey's reliability is very high because after estimation of Cronbach Alpha, numeric value of the coefficient was 0.956 for the standard questionnaire in general.

Table 1: Cronbach's alpha test results

Cronbach's alpha values	Index
0.963	Complexity
0.945	formality
0.913	focus
0.909	Hierarchy
0.875	Size
0.898	The scope of monitoring
0.916	e-banking

After determining the reliability, questionnaire was distributed among members of the statistical sample.

The data analysis method
In the present study after the collecting data and information required by the questionnaire, all of them were coded, along with classifying them, descriptive statistics were calculated for the data, finally, to confirm or reject of the designed hypotheses in study with scientific methods, were used appropriate tests. For the analysis of general and demographic data collected from subjects (such as age, gender, education, etc.) have been used mainly of descriptive statistics by SPSS and excel. For inferential analysis of the research data, and to evaluate the simultaneous effects of several independent variables on the dependent variable of the Amos structural equation modeling software is used.

Descriptive Statistics
it is indicated that among the respondents women constitute 40 percent and men 60% of the samples, it was determined in terms of age, 36 percent of respondents have under 30 years old, 41 percent 31-35 years, 9 percent 36-40 years and 14% over 40 years old . In terms of education, 4 percent were high school graduates and under diploma, 51 percent undergraduate, 37 percent graduate and 8 percent have a doctorate degree. In terms of work experience, 14% have following 5 years, 17% between 10-5 years of work experience, 32% between 15-11 years of work experience, 14% between 20-16 years and 8% have 21-25 years and 5% have over 25 years of experience.

Inferential statistics
Review the normality of the variables (Kolmogorov - Smirnov test)
For analyze the data and selection of appropriate tests, you must first consider the normality of variables. Because if the variables are normal, we will be allowed to use both parametric and non-

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parametric tests. But if the variables are not normal, we will be only allowed to use non-parametric tests. A test used to assess the normality of variables, is the Kolmogorov - Smirnov (KS) test. This test is used when we want to see the variable data in question are normal or not, so the research variables in order to normality with the help of Kolmogorov-Smirnov test, were reviewed. This test is based on two assumptions:

The null hypothesis: the corresponding variables are normally distributed.
The one hypothesis: the corresponding variables aren't normally distributed.

Table 2. Results of survey of the normality of the research variables (Kolmogorov-Smirnov)

Condition	Significance level	Statistics Kolmogrov - Smirnov	Normal parameters		The variable name
			Standard deviation	Average	
Normal	0.285	3.610	8.130	18.270	Organizational Structure
Normal	0.296	3.880	5.387	13.052	The traditional structure
Normal	0.099	2.919	4.981	13.030	Electronic Structure
Normal	0.208	3.519	5.869	16.275	Organizational size
Normal	0.211	3.461	6.178	15.760	Complexity
Normal	0.099	2.880	5.304	12.933	Organizational hierarchy
Normal	0.206	3.254	6.027	16.111	focus
Normal	0.214	3.403	7.246	18.690	formality
Normal	0.123	3.51	4.488	10.693	The scope of monitoring

The findings of above table show a significant level of Kolmogorov-Smirnov test for variables is greater than 05/0. Therefore, the null hypothesis is accepted or in other words distribution of variables is normal. The results of inferential statistics (ks test) show that in confidence level 95% the difference variable distribution of the normal range, is significant.

Test hypotheses,
The main hypothesis of research

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The first hypothesis: The electronic banking has a significant effect on the organizational structure of the Keshavarzi bank branches in Tehran.

Table 3: regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	13.804	0/66	Organizational Structure		the electronic banking

According to the above table, the results are as follows:

The electronic banking variable has a significant impact on the organizational structure at 95% confidence level (ratio of 1.96 is more critical than 13.804). Given that the standard coefficient is 0.66 and is near the +1 number, the severity of the impact is strong.

The second major hypothesis: the traditional banking has a significant effect on the organizational structure of Keshavarzi bank branches in Tehran .

Table 4: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	13.719	0/66	Organizational Structure		the Traditional Banking

According to the above table, the summarized results are as follows:

The variable from traditional banking has a significant impact on organizational structure at the 95% confidence level (critical ratio is equal 13.719 that more than 1.96). Given that the standard coefficient is 0.60 and is near the +1 number, the severity of the impact is strong.

First subsidiary hypothesis: the electronic banking has a significant effect on organizational hierarchy of the Keshavarzi bank branches in Tehran.

Table 5: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	10.459	0/63	Organizational		the

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a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
				Hierarchy		electronic banking

According to the above table, the summarized results are as follows:

The variable from e-banking has a significant impact on organizational Hierarchy at the 95% confidence level (critical ratio is equal 10,459 that is more than 1.96). Given that the standard coefficient is 0.63 and is near the +1 number, the severity of the impact is strong.

The second subsidiary hypothesis: the electronic banking has a significant effect on the scope of monitoring of the Keshavarzi bank branches in Tehran.

Table 6: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	11.418	0/67	the scope of monitoring		the electronic banking

According to the above table, summary of the results is as follows:

The e-banking variable has a significant impact on the scope of monitoring at the 95% standard confidence level (critical ratio is equal 11,418 that is more than 1.96). Given that the standard coefficient is 0.63 and is near the +1 number, the severity of the impact is strong and compared with the standard coefficient of traditional banking on supervision domain (0.66), we conclude that the electronic banking increases the scope of monitoring compared to the traditional banking.

The third subsidiary hypothesis: the electronic banking has a significant effect on focus of the Keshavarzi bank branches in Tehran.

Table 7: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	11.517	0/56	focus		the electronic banking

According to the above table, summary of the results is as follows:

The e-banking variable has a significant impact on focus at the 95% standard confidence level (critical ratio is equal 11,517 that is more than 1.96). Given that the standard coefficient is 0.56, the severity of the impact is medium and in compared with the standard coefficient of traditional banking on focus

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domain (0.60), we conclude that the electronic banking reduces focus of bank compared to the traditional banking.

The fourth subsidiary hypothesis: the electronic banking has a significant effect on formality of the Keshavarzi bank branches in Tehran.

Table 8: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	10.625	0/66	Formality		the electronic banking

According to the above table, summary of the results is as follows:

The e-banking variable has a significant impact on formality at the 95% standard confidence level (critical ratio is equal 11,517 that is more than 1.96). Given that the standard coefficient is 0.66, is near to +1 , so the severity of the impact is strong and in compared with the standard coefficient of traditional banking on formality (0.67), we conclude that the electronic banking reduces formality of bank compared to the traditional banking.

The fifth subsidiary hypothesis: the electronic banking has a significant effect on complexity of the Keshavarzi bank branches in Tehran.

Table 9: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	10.705	0/60	Complexity		the electronic banking

According to the above table, summary of the results is as follows:

The e-banking variable has a significant impact on formality at the 95% standard confidence level (critical ratio is equal 10,705 that is more than 1.96). Given that the standard coefficient is 0.65, is near to +1 number, so the severity of the impact is strong and in compared with the standard coefficient of traditional banking on Organizational size (0.67), we conclude that the electronic banking reduces Organizational size of bank compared to the traditional banking.

The seventh subsidiary hypothesis: the traditional banking has a significant effect on Hierarchy of the Keshavarzi bank branches in Tehran.

Table 10: Regression coefficients and their significance level

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a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	13.043	0/71	Hierarchy		The traditional banking

According to the above table, summary of the results is as follows:

The traditional banking variable has a significant impact on Hierarchy at the 95% standard confidence level (critical ratio is equal 13,043 that is more than 1.96). Given that the standard coefficient is 0.71, is near to +1, so the severity of the impact is strong.

The eighth subsidiary hypothesis: the traditional banking has a significant effect on the scope of monitoring of the Keshavarzi bank branches in Tehran.

Table 11: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	14.102	0/66	The scope of monitoring		the traditional banking

According to the above table, summary of the results is as follows:

The traditional banking variable has a significant impact on the scope of monitoring at the 95% standard confidence level (critical ratio is equal 14,102 that is more than 1.96). Given that the standard coefficient is 0.66, is near to +1, so the severity of the impact is strong.

The ninth subsidiary hypothesis: the traditional banking has a significant effect on focus of the Keshavarzi bank branches in Tehran.

Table 12: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	13.352	0/60	focus		the traditional banking

According to the above table, summary of the results is as follows:

The traditional banking variable has a significant impact on focus at the 95% standard confidence level (critical ratio is equal 13,352 that is more than 1.96). Given that the standard coefficient is 0.60, is near to +1, so the severity of the impact is strong.

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The tenth subsidiary hypothesis: the traditional banking has a significant effect on formality of the Keshavarzi bank branches in Tehran.

Table 13: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	12.756	0/67	formality		the traditional banking

According to the above table, summary of the results is as follows:
The traditional banking variable has a significant impact on formality at the 95% standard confidence level (critical ratio is equal 12,756 that is more than 1.96). Given that the standard coefficient is 0.67, is near to +1, so the severity of the impact is strong.
The eleventh subsidiary hypothesis: the traditional banking has a significant effect on complexity of the Keshavarzi bank branches in Tehran.

Table 14: Regression coefficients and their significance level

a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	12.867	0/63	complexity		the traditional banking

According to the above table, summary of the results is as follows:
The traditional banking variable has a significant impact on complexity at the 95% standard confidence level (critical ratio is equal 12,867 that is more than 1.96). Given that the standard coefficient is 0.67, is near to +1, so the severity of the impact is strong.
The twelfth subsidiary hypothesis: the traditional banking has a significant effect on organizational size of the Keshavarzi bank branches in Tehran.

Table 15: Regression coefficients and their significance level

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a result of the hypothesis	Significance level	Critical rate CR	Standard factor	Relation		
Confirmed	0/000	12.867	0/63	organizational size		the traditional banking

According to the above table, summary of the results is as follows:

The traditional banking variable has a significant impact on organizational size at the 95% standard confidence level (critical ratio is equal 14,752 that is more than 1.96). Given that the standard coefficient is 0.67, is near to +1, so the severity of the impact is strong.

Due to extensive changes and new developments, is recommended that With process of re-engineering of the organizational structure, in Agricultural Bank modified to create a suitable and flexible organizational structure in line with changes made, in addition must be provided coordination with the future changes.

In order to increase the professional specialists for expand the systems and strengthening systematic approach in the organizational structure, is proposed to be more attention to specialization and workforce adjustment unskilled addition to increasing the number of professional teams in the job ranks , be close to the goal. For reduce the cost and the expended energy and generally high effectiveness and optimization of the organizational processes in Keshavarzi bank and in line with the long-term strategic thinking in the structure of the organization is proposed that be considered mechanized activities and reduce the volume of repetitive actions .

We are in an era in which all organizations (particularly those of the banks) have the same hardware devices. Thus, competition based on facilities and equipment can't lead to organizational success, but this is also possible only that with fostering efficient and knowledgeable people, can be turned them into a competitive advantage. When attention and talking about an investment, perhaps the minds quickly lead to cost spending but in fact, investment is on people and in particular their knowledge to increase efficiencies in the future. Therefore, at a time when continuous improvement is the only option in front of communities, they have no choice but to pay special attention to their human resources; because any thinking and innovative ideas that can distinguish us from others, comes from these sources. It is recommended that the Agricultural Bank look at its stakeholders, especially its employees as a valuable force and source that the loss it intellectually and culturally, physically is important and effective. We suggest following items as areas of future researches:

Due to the different extensive range ,project in a broader range of employees, including young and middle-aged and older to be executed, project in the range of successful experiences and in societies with different degrees of maturity to be done, the appropriate model be designed for consolidating the deployment of electronic banking and the use of other models , model for the implementation of

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successful organizational structure based on other models, in order to achieve the sustainable and updated e-banking be designed , be checked the structural , legal, cultural and intellectual barriers of e-banking and research scope be expanded to larger communities.

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