

# Determining Factors of Affecting Individuals' Acceptance of Internet Banking with Structural Equation Model

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## Abstract

The purpose of this study is, investigating the affecting factors of adopting individuals' internet banking with adding trust and perceived web security variables to Technology Acceptance Model (TAM). For this purpose six hypothesis has developed as part of research model. To collect data survey form has been prepared and has been applied in 8 cities. Useable data has been attained from 413 acquired surveys. Acquired data have been analysed with Structural Equation Modeling (SEM). In accordance with the statistical analyse results; it is determined that perceived ease of use upon perceived usefulness, perceived usefulness upon trust and in addition trust, perceived usefulness, perceived ease of use and perceived web security separately upon intention to use have an positive and meaningful effect.

**Key Words:** *Technology Acceptance Model, Internet Banking, Structural Equation Modelling*

**Jel Classification:** *M15, M21, O32*

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