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EVALUATION OF ELECTRONIC READINESS LEVEL (A CASE OF FINANCIAL INSTITUTION)

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Abstract. *Electronic readiness is the ability to accept, use and apply information and communication technology in an organization. To effectively implement information and communication technologies, the first step is to measure the electronic readiness of companies and organizations to adopt these new technologies. In this research, the level of electronic readiness of Mellat Bank has been studied in Khorasan Razavi province in Iran, from the perspective of the employees in cities of Feyz Abad, Kashmar, Bajestan, Gonabad and Bazar and Central branches in Khorasan Razavi province. Electronic readiness levels of Bank Mellat have been evaluated in the following dimensions: Strategy readiness and IT policies, IT infrastructure readiness, management readiness, legal-judicial readiness, culture and human resource (personnel) readiness and Process readiness. This research is based on descriptive research design and applied purpose. The statistical population of the personnel includes people with sufficient and necessary information in the field of financial and banking activities regarding e-commerce issues and e-readiness, which was a total population of 74 people. 50 questionnaires consisting of 30 questions were distributed using non-probability convenience sampling method of which 42 questionnaires were accurate. The SPSS15 software was used for analysis. The results of the analysis showed that the level of electronic readiness of Mellat Bank in Khorasan Razavi province in the studied branches is significantly higher than the average theoretical score (3) ($p < 0.001$) in total and its components. This demonstrates the level of electronic readiness of Mellat Bank in Khorasan Razavi is high (above average) from the perspective of the studied personnel. Also, there is no significant difference in the average score of the perspective of personnel based on gender, age, years of service, level of education, field of study and organizational position concerning the level of electronic readiness in Mellat Bank in Khorasan Razavi.*

Key words: *Information Technology, Electronic Commerce, Electronic readiness, Electronic Banking, Information Technology Infrastructure.*

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1. INTRODUCTION

Researchers argue that at present we live in information technology era, in which knowledge and information are considered inevitable necessity, the reason for emerging this era, is new technologies known as information communication and technology [1]. With the emergence of new technologies and developing their applications, organizations and communities planned for making structural changes by drawing clear prospective to future goals and analyzing the current situation and turned to applying modern technologies for increasing efficiency and convenience of their citizens and personnel. For effectiveness of using ICT, countries around the world should have necessary readiness in IT infrastructures, have easy access to communication technologies for large part of population and can provide suitable collection of rules for suitable use of these technologies. For obtaining development goals, capacities of ICT should be assessed along with organizations or countries' readiness or electronic readiness. Electronic readiness means participation rate of each community or organization in network space [2]. ICT is one the newest modern achievements of humankind, and not only it has undergone deep changes, but also it affects patterns of life, research, education, management, transportation, security and commerce. Using prefix "e" represents many dimensions of our life represents this issue [3]. By evaluation of electronic readiness rate of organizations, communities can evaluate their current situations in terms of different dimensions of IT developments and increase their quality level by planning related indices and criteria. Electronic readiness has dimensions and elements like telecommunication infrastructure, human resources and political and legal frameworks. Most managers are aware of ICT potentials and capabilities and consider it as redeemer of their organization; however, the most important challenge facing them is controlling ICT power in organization's goal framework. Using ICT without examining opportunities and threats related to using it and assessing its weak points and strongpoints within organization not only won't remove the problem, but also will make it more complicated. Electronic readiness is an environmental analysis tool and detects surrounding opportunities and threats and by expressing weak points and strongpoints of communities and organizations, presents a pattern of their electronic readiness level. Generally, evaluation of electronic readiness represents preliminary recognition of environment and available infrastructures and provides criteria and data for assessing and evaluating ICT effects. ICT advancements and its developments to monetary and financial markets not only facilitate bank customers' tasks, but also changes traditional banking methods. Among this, banks and financial institutions are moving toward e-banking and presenting modern financial services, so they play a critical role in increasing e-commerce rate. Regarding widespread application of ICT in Iran's organizations and banks, the main research question is posed as: what is rate of electronic readiness among Mellat Bank in Khorasan Razavi County from the perspective of this organization's staff?

2. RESEARCH BACKGROUND

Electronic readiness indicates personal attitudes and tendency to using IT services and products in people's daily lives and electronic readiness can help people in fulfilling their professional goals [4]. Electronic readiness increases perceived convenience and perceived productivity and using them [5]. Also in another research it was demonstrated that electronic readiness has meaningful effect on technology acceptance [6]. Brueckner (2002) [7] expressed that IT can increase life quality of citizens of a city or country and evaluated

electronic readiness of Michigan municipality and finally presented a website for municipality called WAES. Flak et al (2005) [8] designed a model called MEGAP-3 and by which they evaluated electronic municipalities of Norway, the results indicated that authorities' attitude to e-government is simplistic and bureaucratic government is more common. In [9], electronic readiness in two financial and commercial institutes of Iran has been examined and compared. In this research, Bridge Institute Model has been used. According to the research results, electronic readiness level of both financial and commercial institutes were not at suitable level and was lower than average. Shirvani and Baneshi (2009) in a research called "evaluation of electronic readiness of municipality of new city, Baharestan along with fulfillment of electronic municipality" using Dr. Hamid Noori Model, evaluated new city, Baharestan in Iran. They finally evaluated electronic readiness of new city, Baharestan as 38% and concluded that this municipality should increase its electronic readiness in three dimensions of technical infrastructure, systems and electrical service [10]. Musa (2010) [11] evaluated electronic readiness of municipalities in Iraq. He proposed a measuring tool for electronic readiness in municipalities and implemented this in two counties of Iraq. Tavanaa et al (2013) [12] by proposing a combined fuzzy model using TOPSIS and ANP presented a comprehensive model for evaluating electronic readiness in municipalities of USA and measured the municipalities of the states with their model. Seakow [13] in a study titled electronic learning evaluation in Thailand in comparison with UA University, effective and successful factors on electronic learning of US universities were examined and the results were compared with higher education in Thailand. These results included the most important and effective factors like supporting resources and online programs, well-introduced programs, precise selection of early proposed programs and educating trainers for helping and developing efficient educational styles. Olatokun [14] in a study titled evaluating top university of Nigeria examined how Ibadan University uses various opportunities of ICT in performing its activities. In this study, five elements had the capability of using infrastructures, access to infrastructures, human resource abilities, ICT policy in organization, legal framework, examined IT development and this university got the score 2.57.

Richey (2003) [15] published the result of his researches in a book called "Technological Readiness and Strategic Interactive Fit: Dynamic Capabilities Impacting Logistics Service Competency and Performance", and declared that technological readiness may influence the general performance of the organization. However, Kue (2013) [16] showed that technological readiness has a positive moderator role between Information System Quality (ISQ) and organizational performance and didn't approve of the direct relationship between these two. The efficient and effective performance of the electric government requires educated citizens, the skillful workforce, and the lack of resistance of employees against the adoption of new methods in the organization [17]. Vasdinus Vaati (2009) [18] investigated Information and Communication Technologies readiness in the Institute of Higher Education in Kenya in order to establish the electronic library. In this research, the indices of Information and Communication Technologies were designed, which aid the managers in making a suitable decision in order to evaluate the library's Information and Communication Technologies. Tiemo & Edewor (2011) [19] investigated the Information and Communication Technologies readiness of the libraries of the Institute of Higher Education in Nigeria. Results showed that the available equipment and facilities of the Information and Communication Technologies services of these libraries were automatized. Also, the results of this research list some limitations in applying Information and Communication Technologies in these libraries, such as the poor budget, inadequate skillful workforce, the unreliability of electricity source, inadequate technical support, the poor performance of policies, and lack of reparations. In

another study, the most effective factors in the electronic readiness of small and big organizations were represented as the organization's substructures, hardware and software, and workforce [20]. Sivaraks et al (2011) [21] investigated the effect of electronic customer communication on the quality of services in commercial banks in Thailand. Their result of the analysis showed that electronic communication with costumers has a positive and meaningful influence on the quality of the services. Hendi et al (2013) [22], carried out a research called "Electronic readiness of Mashhad University Libraries", according to CSPP model by surveying model and applied type; this research was done with 54 members of the community as sample among librarians and administers of the libraries and informatics section. The results of this research indicate that there is no social, technical, and legal difference between the libraries of different universities. However, only public universities are in a more suitable situation in terms of economic and CSPP model. By analyzing electronic readiness in university libraries, strengths and weaknesses were recognized, or in other words, digital-gap was identified. Oraee et al (2013) [23] performed a research called "Electronic readiness of Esfahan University Libraries". The results of this research indicated that accessibility rate and readiness of substructure of Information and Communication Technologies, information services, and activity readiness required Information and Communication Technologies, information security, management readiness, and organizational culture more than the average level, although the preparation of organizational characteristics, communication with the external environment, the extent of policies, strategies, and legal relations about Information and Communication Technologies, financial readiness, human workforce, and the extent of Information and Communication Technologies usage had not been more than the average level. Lee & Chieng (2014) [24] consider electronic banking services from three aspects. Furthermore, they believe that banks' customers can receive electronic banking services in three levels (informing level, communication level, and transaction level). Baversad et al (2015) [25] had done a research called analyzing the impact of Information and Communication Technology (ICT) on the performance of Fajr Petrochemical Company by applying the Balanced Score Card (BSC) model. The results of this research indicated that the greatest impact of information technology is related to internal processes, and the least impact is related to financial recovery. Overall, the improvement of organizational performance based on the Balanced Score Card (BSC) model is affected mostly by information technology. Pollack & Adler (2017) [26] had done a research called "Skills that improve profitability: The relationship between project management, IT skills, and small to medium enterprise profitability". In this research, it has been assumed that the use of project management and IT capabilities are suitable for the commercial performance of the organization. This research examined the mentioned hypothesis through positive impact testing in the usage of project management IT capabilities on total sales' rate of the work and profitability. This research's date was achieved through two governmental longitudinal surveys consisting of small to medium companies in Australia. The models were created to describe the relationship between project management, IT capabilities, profitability, and total sale by the usage of the multiple linear regression method and binary logistic regression method. The result of this method indicated that they have a positive and special effect on the sale and profitability when controlling the effect of other business skills, project management, and IT capability. Khaemba et al (2017) [27] in a research called "Factors influencing the readiness of citizens for e-government systems in Kenya", indicate that the indices related to the countries' privilege of the Information and Communication Technologies (ICT) are insufficient for measuring citizens' electronic readiness. The results of this research indicate that not paying attention to users performs as the disincentive factor in electronic readiness. That means in

order to succeed in each electronic government plan, citizens ought to use the system perfectly. This research has mentioned efficient factors in citizens' electronic readiness respectively: the poor substructures and budget limitation, executive performance, skills and attitude, citizenship participatory, digital-gap (discrepancy in benefit from technology facilities inter-citizens), culture, private, security concerns, etc. this research indicates that influential factors in electric readiness have to be considered in different social and economic groups in the society. In the research of Tan, Wang & Sedera [28], they presented a model that indicates how to use IT in order to perform operational agility in a company. The presented model indicates the IT operational agility, new capabilities of resource management, negotiation process, and management actions to use IT in the supply chain. The results of this research enable the managers to apply IT capabilities with better methods and to take a step to reach operational agility. In the research which is done by Masuri et al (2017) [29] they investigated various models and identifying various indices of the electronic readiness of the government agencies to establish the human resource management system. In this research, adequate dimensions and indices with organizations' electronic readiness assessment were identified and extracted to establish the human resource management systems. The results of study by Salek Ranjbarzadesh et al (2013) [30] in examining electronic readiness of medical university of Tabriz indicated that generally university personnel, students, managers and IT specialists had acceptable electronic readiness. Noori et al (2007) [31] in a study, evaluated the rate of electronic readiness in colleges of Ferdowsi University of Mashhad based on information access. The required information was collected from main parts of the model including organizational readiness, informational readiness, infrastructure readiness, human resource readiness and environmental readiness. The results indicated that colleges of Ferdowsi University of Mashhad in most of these parts especially organizational readiness, environmental readiness and human resources readiness have weak points.

In this study, the level of electronic readiness has been examined in a number of Mellat Bank branches in northeastern Iran. Mellat Bank is currently one of the largest banks in Iran. Mellat Bank is introduced as the first largest private company between the top 100 Iranian companies in 2017. This bank has more than 1390 branches throughout Iran and the world in different cities such as London, Yerevan, Malaysia, Hamburg, Istanbul, Ankara, Izmir and Seoul and has more than 19,000 personnel providing banking services [32-34]. Mellat Bank is included in the list of 30 largest banks in the Middle East in 2020, with a capital value of \$ 82.33 billion. It is ranked 16th in the ranking of major banks in the Middle East and Africa. This bank has increased its capital in one year and changed its ranking place from 20th place in 2019 to 16th place in 2020 [35]. Khorasan Razavi province in Iran is one of the most important border provinces due to money and goods trade. Mellat bank has many exchanges with other countries, especially Afghanistan and Turkmenistan. Numerous traders and merchants are using banking and foreign exchange systems in this region, and there is a need for cooperation between these three countries (Iran-Afghanistan-Turkmenistan) to evaluate a comprehensive electronic readiness. So far, there has not been a comprehensive research on this issue in this region that includes all three countries. The level of electronic readiness can be examined by similar studies in the neighboring provinces of Iran, Afghanistan and Turkmenistan as these regions have high currency exchanges, goods and services as well as high banking communications due to the train transportation. Moreover, a model of the electronic readiness of the region can be proposed by a comprehensive analysis and assessing the strengths and weaknesses of the region. Organizations will more confidently plan for the development of IT-based activities by assessing the level of electronic readiness. This research was conducted on

the personnel of one of the biggest and most important banks of Iran (Mellat) in a geographical area which represents the advantage of this study compared to previous studies as they have not performed on this scale.

3. RESEARCH

In present research for using Mellat Bank personnel's attitudes in Khorasan Razavi County (Iran), the questionnaire in studies [26][36] was used in which 5 scale Likert was used from totally disagree to totally agree (minimum score was one and maximum score was 5). This questionnaire had 30 questions that its operation variables included strategic readiness and IT policies (5 items), IT infrastructure readiness (7 items), management readiness (5 items), legal-judicial readiness (4 items), human resources (personnel) readiness and culture (5 items), process readiness (4 items). In this research for detecting test reliability, alpha cronbach method has been used calculated by SPSS15 for questions related to each variable. Reliability of posed questions for measuring each variable using alpha cronbach has been presented in table 1.

Table 1 Reliability Table Related to Questionnaire Items

Number	Variable	Alpha Cronbach Coefficient
1	Strategy readiness and IT policies	0.704
2	IT infrastructure readiness	0.701
3	Management readiness	0.822
4	legal-judicial readiness	0.704
5	Culture and human resource (personnel) readiness	0.861
6	Process readiness	0.702
7	Total alpha	0.897

Obtained alpha cronbach coefficient for all of the questions and individual variables indicate that used questionnaire has enough reliability. Alpha cronbach coefficient for all variables was 0.897. In descriptive part, descriptive statistics (frequency, percentage) and in analysis part for examining research hypothesis one sample statistical t-test, independent t and one-way variance analysis in meaningful level of 0.05 have been used. This research is quantitative based on nature, applied based on purpose, and descriptive based on method. The population of this research included personnel of Mellat Bank branches in Feyz Abad, Kashmar, Bajestan, Gonabad, Bazar and headquarter in Khorasan Razavi County in Iran during 2020. These subjects had enough and necessary information in financial and banking activities in e-commerce and electronic readiness. In sum, population is 74 subjects and by available non-probable method, 50 questionnaires were distributed including 30 questions and among this 42 questionnaires were usable. Frequency distribution of studied people in this research was as following in terms of gender, 38 subjects (90.5%) were male and 4 subjects (9.5%) were female, 27 subjects (64.3%) were 40 years old and less and 15 subjects (35.7%) were over 40 years old. 35 subjects (83.3%) of studied personnel had experience for 20 years and less and 7 subjects (16.7%) had experience more than 20 years. And frequency distribution of studied personnel based on educational level was according to this, 29 subjects (69%) had B.A. degree, 13 subjects (31%) had M.A. degree, 23 subjects (54.8%) of studied personnel studied humanities, 7 subjects (16.7%)

studied basic science and 12 subjects (28.6%) studied engineering. Frequency distribution of studied personnel on the basis of organization tenure was according to this, 12 subjects (28.6%) of personnel were working in headquarter (grade one branch), 17 subjects (40.5%) were working in grade the second and 13 subjects (31%) were working in grade three. Inferential findings are examination of electronic readiness of Mellat Bank in branches of Feyzabad, Kashmar, Bajestan, Gonabad, Bazar and headquarter in Khorasan Razavi County in Iran from the perspective of personnel as following table.

Table 2 Comparison of Mean Score of The Perspective of Personnel About Rate of Electronic Readiness of Mellat Bank in Khorasan Razavi County with Theoretical Mean Score (3)

Readiness level	Average	Standard deviation	Mean difference	t	df	P
Strategy and IT policies readiness	3.59	0.14	0.59	27.46	41	<0.001
IT infrastructure readiness	4.15	0.31	1.15	23.76	41	<0.001
Management readiness	4.35	0.28	1.35	30.86	41	<0.001
Juridical-legal readiness	4.01	0.25	1.01	26.59	41	<0.001
Human resource (personnel) and culture readiness	3.90	0.30	0.90	19.32	41	<0.001
Process readiness	3.92	0.41	0.92	14.42	41	<0.001
Electronical readiness in total	4.00	0.20	1.00	32.53	41	<0.001

As the result of one sample t-test indicates, the mean score of studied personnel's attitude about rate of electronic readiness in total and its elements in Mellat Bank of Khorasan Razavi County is meaningfully higher than theoretical mean score (3) ($p < 0.001$). In other words, based on studied personnel's attitude about rate of electronic readiness of Mellat Bank of Khorasan Razavi County is high (more than average).

Table 3 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on gender

Variable	Gender	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	Female	3.50	0.20	1.38	40	0.18
	Male	3.60	0.13			
IT infrastructure readiness	Female	3.75	0.61	2.93	40	0.006
	Male	4.20	0.25			
Management readiness	Female	4.00	0.67	2.79	40	0.008
	Male	4.38	0.19			
Juridical-legal readiness	Female	3.69	0.47	3.03	40	0.004
	Male	4.05	0.19			
Human resource (personnel) and culture readiness	Female	3.60	0.40	2.16	40	0.04
	Male	3.93	0.28			
Process readiness	Female	3.56	0.55	1.86	40	0.07
	Male	3.95	0.38			
Electronical readiness in total	Female	3.69	0.43	3.71	40	0.001
	Male	4.03	0.13			

As the result of independent t-test indicates, the mean score of attitude about rate of electronic readiness of Mellat Bank of Khorasan Razavi County among male personnel is meaningfully higher than female personnel totally and elements of IT infrastructure readiness,

management readiness, judicial-legal readiness, human resource (personnel) and culture readiness ($p < 0.05$) but the mean score of attitude about rate of strategic readiness and IT policies and process readiness wasn't meaningfully different among male and female personnel ($p > 0.05$).

Table 4 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on age

Variable	Age	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	40 years old and lower	3.57	0.14	1.26	40	0.21
	Higher than 40years old	3.63	0.13			
IT infrastructure readiness	40 years old and lower	4.16	0.33	0.16	40	0.88
	Higher than 40years old	4.14	0.30			
Management readiness	40 years old and lower	4.3	0.33	1.36	40	0.18
	Higher than 40years old	4.43	0.17			
Juridical-legal readiness	40 years old and lower	3.95	0.24	2.14	40	0.04
	Higher than 40years old	4.12	0.23			
Human resource (personnel) and culture readiness	40 years old and lower	3.87	0.32	0.61	40	0.55
	Higher than 40years old	3.93	0.27			
Process readiness	40 years old and lower	3.84	0.42	1.59	40	0.12
	Higher than 40years old	4.05	0.37			
Electronical readiness in total	40 years old and lower	3.97	0.23	1.35	40	0.19
	Higher than 40years old	4.05	0.12			

As the result of independent t-test indicates, the mean score of attitude about rate of judicial-legal readiness of personnel higher than 40 years was meaningfully high related to personnel who were 40 years old or lower ($p < 0.05$) but the mean score of attitude about rate of electronic readiness of Mellat Bank in total and its other elements among studied personnel didn't have meaningful difference based on age ($p > 0.05$).

Table 5 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on educational level

Variable	Educational level	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	B.A	3.57	0.15	1.26	40	0.21
	M.A	3.63	0.11			
IT infrastructure readiness	B.A	4.10	0.36	1.72	40	0.09
	M.A	4.27	0.14			
Management readiness	B.A	4.34	0.32	0.33	40	0.75
	M.A	4.37	0.20			
Juridical-legal readiness	B.A	4.00	0.29	0.46	40	0.65
	M.A	4.04	0.09			
Human resource (personnel) and culture readiness	B.A	3.84	0.31	1.78	40	0.08
	M.A	4.02	0.25			
Process readiness	B.A	3.91	0.42	0.07	40	0.95
	M.A	3.92	0.41			
Electronical readiness in total	B.A	3.97	0.22	1.39	40	0.17
	M.A	4.06	0.12			

As the result of independent t-test indicates, the mean score of attitude about rate of electronic readiness of Mellat Bank in total and its other elements among studied personnel didn't have meaningful difference based on educational level ($p>0.05$).

Table 6 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on field of study

Variable	Field of study	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	Humanities	3.56	0.16	1.55	(39,2)	0.23
	Basic Sciences	3.63	0.08			
	Technical and Engineering	3.63	0.12			
IT infrastructure readiness	Humanities	4.09	0.37	1.13	(39,2)	0.33
	Basic Sciences	4.22	0.11			
	Technical and Engineering	4.24	0.25			
Management readiness	Humanities	4.33	0.34	0.16	(39,2)	0.86
	Basic Sciences	4.40	0.20			
	Technical and Engineering	4.35	0.19			
Juridical-legal readiness	Humanities	4.0	0.30	0.06	(39,2)	0.94
	Basic Sciences	4.04	0.09			
	Technical and Engineering	4.02	0.20			
Human resource (personnel) and culture readiness	Humanities	3.81	0.31	2.24	(39,2)	0.12
	Basic Sciences	4.00	0.23			
	Technical and Engineering	4.00	0.28			
Process readiness	Humanities	3.88	0.47	0.24	(39,2)	0.79
	Basic Sciences	4.00	0.32			
	Technical and Engineering	3.94	0.36			
Electronical readiness in total	Humanities	3.95	0.25	1.32	(39,2)	0.28
	Basic Sciences	4.06	0.08			
	Technical and Engineering	4.05	0.11			

As the result of one way variance analysis test indicates, the mean score of attitude about rate of electronic readiness of Mellat Bank in total and its other elements among studied personnel didn't have meaningful difference based on field of study ($p>0.05$).

As the result of independent t-test indicates, the mean score of attitude about rate of electronic readiness of Mellat Bank in total and its other elements among studied personnel didn't have meaningful difference based on working experience ($p>0.05$).

As the result of one way variance analysis test indicates, the mean score of attitude about rate of electronic readiness of Mellat Bank in total and its other elements among studied personnel didn't have meaningful difference based on organizational tenure ($p>0.05$).

Table 7 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on working experience

Variable	Working experience	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	20 years and fewer	3.59	0.15	0.2	40	0.85
	More than 20 years	3.60	0.12			
IT infrastructure readiness	20 years and fewer	4.14	0.32	0.65	40	0.52
	More than 20 years	4.22	0.27			
Management readiness	20 years and fewer	4.33	0.30	1.13	40	0.27
	More than 20 years	4.46	0.19			
Juridical-legal readiness	20 years and fewer	3.99	0.25	1.57	40	0.13
	More than 20 years	4.14	0.20			
Human resource (personnel) and culture readiness	20 years and fewer	3.90	0.31	0.36	40	0.72
	More than 20 years	3.86	0.28			
Process readiness	20 years and fewer	3.90	0.40	0.58	40	0.56
	More than 20 years	4.00	0.50			
Electronical readiness in total	20 years and fewer	3.99	0.21	0.85	40	0.40
	More than 20 years	4.06	0.16			

Table 8 Comparison of mean score of the perspective of studied personnel about rate of electronic readiness of Mellat Bank in Khorasan Razavi County based on organizational tenure

Variable	Organizational tenure	Average	Standard deviation	t	df	P
Strategy and IT policies readiness	Grade 1 branch	3.6	0.15	0.51	(39, 2)	0.60
	Grade 2 branch	3.56	0.13			
	Grade 3 branch	3.62	0.15			
IT infrastructure readiness	Grade 1 branch	4.25	0.15	0.79	(39, 2)	0.46
	Grade 2 branch	4.12	0.39			
	Grade 3 branch	4.11	0.32			
Management readiness	Grade 1 branch	4.35	0.17	1.01	(39, 2)	0.37
	Grade 2 branch	4.28	0.38			
	Grade 3 branch	4.43	0.20			
Juridical-legal readiness	Grade 1 branch	4.04	0.18	0.39	(39, 2)	0.68
	Grade 2 branch	3.97	0.32			
	Grade 3 branch	4.04	0.20			
Human resource (personnel) and culture readiness	Grade 1 branch	3.98	0.26	0.85	(39, 2)	0.44
	Grade 2 branch	3.84	0.39			
	Grade 3 branch	3.89	0.18			
Process readiness	Grade 1 branch	3.98	0.20	0.99	(39, 2)	0.38
	Grade 2 branch	3.81	0.46			
	Grade 3 branch	4.00	0.48			
Electronical readiness in total	Grade 1 branch	4.05	0.09	1.10	(39, 2)	0.34
	Grade 2 branch	3.95	0.27			
	Grade 3 branch	4.02	0.15			

8. DISCUSSION AND CONCLUSION

According to the obtained results, from the perspective of studied personnel, rate of electronic readiness of Mellat Bank in Khorasan Razavi in total and elements of strategy and IT policies readiness, IT infrastructure readiness, management readiness, juridical-legal readiness, human resource (personnel) and culture readiness and process readiness were high (more than mean score 4). Also, the results indicated that the situation of Mellat Bank in Khorasan Razavi in realms of management, IT infrastructure and processes were better than other fields. Tabarsa et al (2016) [37] in a study examined the rate of electronic readiness of public organizations for successful deployment of electronic human resource management in Yemen and concluded that rate of electronic readiness of public organizations in dimensions of IT and technical infrastructures, human resources and cultural factors, judicial and legal infrastructures, management factors and strategies based on IT and processes were high (more than mean score 3). Total score of evaluating electronic readiness of studied organization was 3.15 and the situation of this organization was higher respectively in realms of management and strategies based on IT and processes than other fields. The results of this study in the field of management factors and processes are close to the results of the present study. Badamche et al (2012) [38] in a study examined and evaluated factors of electronic readiness in public libraries of East Azerbaijan County and concluded that electronic readiness in public libraries of this county is in desirable level (53%). The results of these studies were compatible with the results of the present study. Norouzi and Jafarpour (2013) [39] in a study examined electronic readiness of Tabriz University libraries from five dimensions including organization and management, using ICT, information readiness, personnel and human resource readiness, communication with environment and other organization readiness. Results indicated that electronic readiness of Tabriz University libraries with score of 2.44 from maximum 5 is not desirable. Maximum weak point was in environment dimension and communication with other organizations (2.31) and ICT dimension (2.73) was in desirable condition related to other dimensions. The results of these studies are incompatible with the results of present study. Evaluation of electronic readiness of organizations can have important role in recognizing different aspects of IT in organization and economic institutions and exact planning for successful deployment of information and organizational systems like managing electronic human resources (Li and Maolin, 2015) [40]. Awareness of processes and dimensions and electronic readiness indices help countries' authorities and organization managers to be successful in designing ICT strategies. Many country authorities argue that ICT can help their country to solve social and economic problems faced with them and they are ready to apply necessary changes for using these new technologies. They need to know real value of using ICT and their trust should be boosted along this path. Assessing electronic readiness is the first step along with turning goals to planned actions that leads to critical changes in people's lives. As one of the most important tasks of management is assessing existing jobs within organizations, so designing effective frameworks is necessary and inevitable by which we can equally assess organizations and make organization personnel satisfied. The results of present paper indicated that the mean score of studied personnel's perspective about electronic readiness rate of Mellat Bank in Khorasan Razavi County didn't have meaningful difference in terms of gender, age, occupational experience, educational level and organization tenure. By searching in available

databases we didn't find any study comparing and examining rate of electronic readiness of organizations based on demographic features. Therefore, it wasn't possible to compare this part of present study results with results of other studies.

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