



Empirical Study of the Key Factors affecting Customers' Satisfaction of electronic payment systems (ATM and POS) in the banks member of network acceleration and rating factors with the AHP model

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**Abstract**

Many e-commerce transactions via e-payment systems is carried out. The aim of this study is that the theory of structures, an empirical analysis about the importance and ranking key factors that may be on customer satisfaction in electronic payment systems affect the Iranian banks. 9 specific topics of the factors in e-payment systems, customer satisfaction and affect are more key, were selected and reviewed. To achieve this goal, Out of 754 questionnaires for statistical analyses was provided to respondents. A total of 548 questionnaires were coded and analyzed using LISREL 8.53 to analyze the hypotheses. The research proved that the perceived importance of the key factors was correlated through security, trust, perceived advantage, processing speed, perceived risk, usability, focusing on customer needs, responding to objections and privacy. In the following with regard to the factors are qualitative, AHP model is used to ranking effective factors and variables.

**Keywords:** Electronic commerce, E-Payment Systems, ATM, AHP model, Customer satisfaction.

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