

INVESTIGATING THE EFFECT OF THE QUALITY OF E-BANKING SERVICES ON CUSTOMER'S SATISFACTION OF GHAVAMIN BANK (Case Study: Tehran City)

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Abstract: Increasing technology and consequently of electronic banking, the banking system has changed. Expansion of banking services through a network of information and communication technology and the development of virtual banks and private banking presence in the country has high competition in the banking industry has created. Given the importance of service quality, especially electronic banking services as well as customer-oriented approach that in recent years more attention has been paid, in the present study we examined the issue of information technology and e-commerce has been referred to the concepts and principles of e-banking in the world and Iran and then on the customer and customer satisfaction issues are the impact of e-banking service quality on customer satisfaction is measured at Ghavamin Bank in Tehran. According to the adopted approach, using information obtained through library research and also conducted interviews with teachers and experts in the country's banking customers that the services of e-prepared questionnaire was used. The questionnaire consisted of 15 questions that were investigated and analyzed by spss According to information obtained from statistical analysis above, to check the hypotheses. According to the results, proposals for Ghavamin Bank e-banking services and improving customer satisfaction submitted.

Keywords: Service Quality, electronic banking, customer satisfaction, Ghavamin Bank

INTRODUCTION

The characteristics of the present century, developed amazing technology and its application improve the speed and quality in the provision of services. This development also affected banking severe and cause major changes have been in this industry (Yazdanpanah, Ahmed Ali, 2009). And new concepts of banking, electronic banking emerged as the development of information technology, all aspects of human life have changed fundamentally so that the current world is going to put a complete transformation and development or lack of development

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in some countries caused a breakdown in relations between the countries has been swept spatial and temporal dimensions of new communication technologies and the modern world as a global village made so that humans apparently taken a step in another world (Poor Babai, Zohreh, 2008). Advances in information and communication technologies to improve service, reduce cost of services is also (Shahrestani, Maryam, 2008). The impact of information and communication technology in the field of trade and commerce led to structural changes in the global economy and the creation of something called the e-commerce process that all products through computer communications networks, telecommunications or both bought and sold, for example, the Internet as one of the new channels of economic exchanges to create new sources of income and opportunity are organizations and the day of exchanges via the Internet is increasing and companies that do not use the technology in a short time will disappear from the market (Rousta, Ahmed, Ibrahimi, Abdul Hamid, Venus, Davar 1998). Now many banks globally to provide electronic pay services and a growing segment of customers who want their banking operations using electronic systems without referring to their branch is emerging and bank customers can use e-banking services banking operations in time and space to carry your favorite (Mashinchi, Ali Asghar, 2005).

All organizations are looking to attract customers and increase their satisfaction, especially on the issue of banks that are in constant communication with customers is important and also competition among banks and other forms of financial resources is increasing, therefore, the competitive advantage necessary for the survival of banks that is closely related to modern banking services technology among the most important factors in creating a competitive advantage for banks and customers and their satisfaction (Hassani Rivandi, Ramin, 2006). The modern banking services that have been considered in this study forms of electronic banking is aimed at attracting and satisfying customers is provided by Ghavamin Bank, including ATM, telephone banking, internet banking, mobile banking and the card pocket (Allahyari Fard, Mahmoud, 2011). Given the importance of customer satisfaction in banking operations, the focus of this study, the impact on customer satisfaction is the quality of e-banking services (Sheikhani, Saeed, 1999).

2. THEORETICAL BACKGROUND

2.1. Electronic Banking

Electronic banking is to provide banking products and services to customers through electronic channels and media safe 24 hours a day and without physical presence of bank branches (Sheikhani, Saeed, 1999). These products and services include deposit-taking, lending, cash management, financial advice, electronic

bills and other electronic payment products and services such as electronic money, etc. (Kohzadi, Nourouz, 2003). Informatics industry developed rapidly, causing major changes in the form of money and banking services in the banking system has new concepts as electronic cash, automated teller machines (ATM) as well as a new phenomenon under telephone banking, remote banking, Internet banking and virtual banking has created (Hashemi, Mahmoud, 2005).

2.2. Electronic Business

The use of one or more network computers and transfer information to create a business with sales of information, goods and services linked through the Internet (Seyed Javadein Reza, Seqtchi, Maryam, 2006).

2.3. Integrated Banking

Fully integrated electronic banking system that all banking products and services and conducting operations and manage them through joint access to the database provides a centralized system.

Important feature is the system's flexibility and customer orientation (Seyed Javadein, Reza, Seqtchi, Maryam, 2006).

2.4 Customer

Customer definition, all organizations believe that the customer is the boss; the customer is king (Doaee, Habibullah, Kamali, Tayebbeh, 2008). In fact, customer-oriented process begins with hello when communication is established and the parties have each customer really all customers and at any time may come to us. It must be remembered that the customer is the boss and without him we would not have the power to achieve sustainable development so anyone can say that in our relationship with our client (Sanayee, Ali, Salehnia, Munireh, 2009).

2.5 Key Customers

Our customers only ones buying our product or service, but also our employees, our chiefs, our family members and all those who are dealing daily with our customers but we mean key customers in this study, all customers who use electronic banking services in Tehran Ghavamin Bank (Tajrobi, Kajal, Gholipour, Arian, 2012).

2.6 Customer Satisfaction

Customer satisfaction is one of the most basic concepts of assessment that is followed in many businesses, customer satisfaction constantly, just periodically or after any structural change, measured but whether the buyer is satisfied with

respect to expectations after purchase or not to purchase product performance or service received (Soleimani, Fereshte, Biabani Badr Bani, Reza Sadeghi Yazdan, Mohammad, Moradi, Saeed, 2012). Overall satisfaction can be analyzed from two perspectives: the first position on vital aspects like value for money to the customer, reliability, security and performance which play a decisive role in choosing a service.

The second view suggests a more subtle factors, such as emotions and attitude and effective satisfaction of the view suggests that customer satisfaction is not always based on a positive attitude and long-term relationships necessarily requires positive commitment customers (Jafari, Ali Akbar, 2007). Customer perception of satisfaction arises within his expectations, that customer satisfaction is the difference between expectations and perceptions (Taghavi Fard, Mohammad Taghi, Zahedi Adab, Mohsen, 2012). Happiness is the feeling pleasant or unpleasant person comparing his mental functioning compared to expectations arises. Satisfaction function and mental performance is expectations. The product performance is below expectations unhappy customer and product performance expectations appear if the customer is satisfied (Hosseini, Khodadad; Shirkhodae, Seyed Hamid, 2008).

2.7 Electronic Satisfaction

Electronic satisfaction and service quality electronics such as It is a major issue in global e-commerce (Poor Iraj, Reza, 1998). Various definitions of electronic consent are given here refer to some of them:

Electronic satisfaction is the customer satisfaction of design, information security and the convenience of shopping and shopping (Tavasouli Shakib, Mahmoud, 2000).

Satisfaction means customer satisfaction due to the signing of a firm's previous experience with electronics (Allahiari Fard, Mahmoud, Shahrivar 2003).

Electronic satisfaction is the customer satisfaction rate of support for sending and receiving orders for goods or services, quality website content, website speed, reliability site, the ease of use of the website, financial security and personal privacy (Venus, Davar; Mokhtaran, Mahrokh, 2002).

Happiness is the feeling pleasant or unpleasant person comparing his mental functioning compared to expectations arises (Shokrgozar, Reza, 2003). Satisfaction function and mental performance is expectations. If the customer is dissatisfied with the performance of the product is lower than expectations and if the performance of the product in the customer's expectations is satisfied (Avant, 2004).

3. EMPIRICAL RECORD

Statistics indicate a growing and impressive electronic banking in the world, and learning technology, develop infrastructure, inclusive growth related technologies, and the development of international standards in the area. Some of the studies are as follows:

Table 1
Research Background in the field of research

<i>Author</i>	<i>Year</i>	<i>Issue</i>	<i>Result</i>
Ouwant	2006	Measurement of modern banking services in Malaysia	The development of communication technologies and telecommunications major cause of mutations and changes in the Malaysian banking sector is introduced. As a result, the extensive use of modern banks services such as ATM, phone banking and home banking. These changes have been made to the satisfaction of the customers.
Several of the University of Dubai	2004	Study of Internet Banking (compared to the banking system in Jordan and the United States)	The findings of these two systems differ in how different services on their Web site know about. US banks on their Web sites, in addition to providing banking services, investment and stocks, pay bills and provide financial calculations and have very major deficiencies in this regard can be seen on the banks of Jordan.
France's National Institute of Communications in collaboration with the University of Zilina, Slovakia	2010	The role of factors in attracting customers electronic banking services	Based on these studies, in the process of providing banking services and factors of customer behavior intended to increase the quality of electronic services is effective. Banking services research to improve the quality of attention to several factors are: response time, range of services, customer relationship, financial information is available, ease of use, security, graphical design of an appropriate environment to attract Internet customers is a key factor.
Allahiari Fard	2008	E-banking services and the performance requirements of the comparative costs of different services of banking operations	According to the survey results, the average time it takes to carry out any banking transactions in internet and intranet significantly reduced compared to traditional banking.

Shokrgozar	2006	The feasibility of e-banking at bank	The MA thesis with this issue in our country in terms of ease of access to electronic commerce among the 60 countries ranked 58 the feasibility of electronic banking on economic, technical and human resources have been evaluated.
Research Department of Bank Sepah	2011	Saving the e-banking application in traditional banking	According to the results in the payment of bills by nearly 894,526 ATM and 111,816 working days or 372 hours of work time saving can be expected.

4. RESEARCH HYPOTHESES

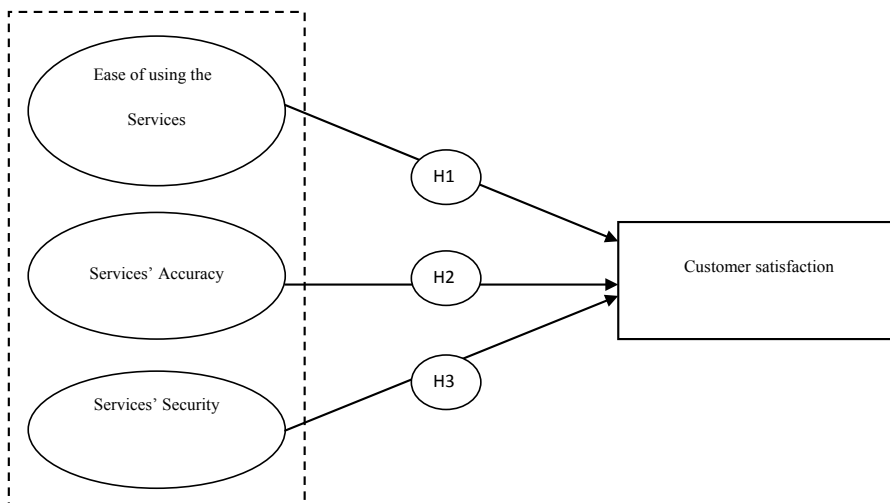
The hypotheses that seem to turn the trajectory of research and trends and help researchers for achieving expected results are include:

- H1: Provided ease of using the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank.
- H2: Provided accuracy of services in electronic banking is effective on customer satisfaction of Ghavamin Bank.
- H3: Provided security in using of the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank.

5. THE CONCEPTUAL MODEL

An Electronic Banking Services

Figure 1: The conceptual model (from model Cooper, 2002)



6. METHODOLOGY

Research in terms of purpose (because results have practical results of this research on theoretical and practical aspects it is dominant) and also in terms of descriptive methods of data collection (as in this study, only the method of questionnaire was used to collect information). Set on the whole five-item Likert scale (scale of five options as very high, high, partly, at least, very little).

The questionnaire contains 15 questions that the customers who use e-banking services have been distributed in Ghavamin Bank. So we can say that basically this research is descriptive research methodology principles and methodology of the survey, which is also one of the methods of collecting and analyzing data.

The population of this research is in Tehran Ghavamin Bank customers who use electronic banking services and due to its large size, the population is assumed infinite. Because this study, almost all customers use electronic banking services in Ghavamin Bank which is considered as the population and access to all the customers is impossible, so our population is unlimited, so the number of branches and the customers they just sample questionnaire cluster was divided. The sampling of the large groups we choose, and then take samples from these groups. The groups will be selected by simple random sampling or classified.

The sample in the study, according to Morgan, 335 were due to the risk of loss and return loss responses in the sample of 360 questionnaires were distributed. At the beginning of the questionnaire, questions about age, gender and the relationship in Ghavamin Bank proposed. The questionnaires included 15 closed questions with the whole five-item Likert options too much, too much, to some extent, low and very low measured an open question in the questionnaire is designed so that if anything the customer's mind and self-employed, but in The questionnaire has not been considered. Questionnaires completed by the investigator and co-workers have been branches Ghavamin Bank in Tehran.

6.1 The Questionnaire, Reliability and Validity

To design and questionnaire, initially based on research objectives, indicators related to variables using history and literature, teachers as well as electronic banking experts identified and extracted. As well as professors and experts using the questionnaire was used to assess the validity of the content. Cronbach's alpha was used to assess the reliability of the test, in this study, Cronbach's alpha was calculated using SPSS software and its value was equal to 0.708, and since alpha is larger than 0.7 so the questionnaire is reliable.

6.2 Data Analysis Method

In this study, the characteristics of the subjects (sex and age) using descriptive statistics in the form of tables, abundance and frequency were presented, the data obtained from a questionnaire with SPSS software and test (chi-square test and Spearman correlation coefficient) were analyzed.

7. RESEARCH FINDINGS

Table 2
Frequency of Sex

<i>Sex</i>	<i>Frequency</i>	<i>Frequency%</i>
Man	213	63.4%
Female	121	36.6%
Total	335	100%

Table 3
Frequency Distribution of age

<i>Age</i>	<i>Frequency</i>	<i>Frequency%</i>
18-20	18	5.1%
21-30	71	20.8%
31-40	124	36.6%
Over 40 years	122	37.5%
Total	335	100%

First Hypothesis

Provided ease of using the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank.

(A) Chi Square Test

According to the analysis of data as sig chi-square and significance level of 0.265 and 0.000 is obtained that it is less than 0.5%, so the null hypothesis was rejected and as a result, the first hypothesis is confirmed.

(B) Spearman Correlation Coefficient Test

Given that the Spearman correlation coefficient is 0.582 and sig level is zero, it can conclude that the null hypothesis is rejected, which means ease of using the services in electronic banking is effective on customer satisfaction of Ghavamin Bank.

The Second Hypothesis

Provided accuracy of services in electronic banking is effective on customer satisfaction of Ghavamin Bank.

(A) Chi Square Test

According to the analysis of data as sig chi-square and significance level of 0.730 and 0.000 is obtained that it is more than 0.5%, so the null hypothesis is not rejected and it means that the second hypothesis is rejected. And provided accuracy of services in electronic banking is not effective on customer satisfaction of Ghavamin Bank.

(B) Spearman Correlation Coefficient Test

According to the Spearman correlation coefficient is 0.850 and sig level is zero, it can conclude that the null hypothesis is not rejected and the second hypothesis is rejected.

The Third Hypothesis

Provided security in using of the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank

(A) Chi Square Test

According to the analysis of data, since sig chi-square and significance level equal to 0.476 and 0.000 is obtained, and because of that it is less than 0.5%, so the null hypothesis is rejected and it means that the third hypothesis is confirmed. And provided security in using of the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank

(B) Spearman Correlation Coefficient Test

According to the Spearman correlation coefficient is 0.835 and sig level is zero, it can conclude that the null hypothesis is rejected and the third hypothesis is confirmed. It means that provided security in using of the services in electronic banking is effective on the customer satisfaction of Ghavamin Bank.

As a result, among of all research Hypotheses, one hypothesis was rejected and two Hypotheses were confirmed.

8. CONCLUSION

The establishment of electronic banking in the country needs infrastructure of various aspects of the infrastructure needed in different areas of communication infrastructure, finance, legal, social and security software and implemented (Durham, 1998). Electronic banking channel for customers provide 24-hour service at any location. The study hypothesis was confirmed that the effect of each one and three electronic service quality standards (ease and security) on customer satisfaction Ghavamin Bank in Tehran. Given that more effective measures to attract customer satisfaction, and secondly because banks costly legal restrictions are just similar, it is possible through raising the quality of electronic services offered to the customers and can be controlled as an indicator of low-cost more implementation of an effective program for gaining competitive advantage, banks helped.

9. SUGGESTIONS

In line with this study suggest that researchers examined patterns of service quality with a critical approach and to identify potential weaknesses in response to demand patterns, no patterns to provide more scientific power so they can be more confident in order to assess the quality. On the other hand, since improving the quality of electronic services and increase customer satisfaction over the past few years has been on the agenda of the banking system, recommended that researchers conduct evaluation studies, outcomes and outputs reflect the level of customer satisfaction and enhancing the quality of electronic services examine through the actions and steps taken to put to the test.

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