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**THE STUDY OF CUSTOMERS' SATISFACTION OF THE INTERNET BANKING
SERVICE'S QUALITY DIMENSIONS**

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ABSTRACT

The purpose of this research was to study the customers' satisfaction level of dimensions of internet banking service's quality in Mellat and Parsian Banks and the variables under study in this research were: web design quality, customers' services, trust, value received, information's quality and customer's satisfaction. The present research's method focuses on developing applied knowledge in a specific field. It can be considered as an applied research (descriptive-survey) respecting the goal. The method is solidarity. The subject of this research is all the customers of Mellat and Parsian Banks at the level of Zanjan city. The sample volume by using Cochran formula for unlimited population was calculated and determined as following which is about 384 numbers of persons. The statistic software spss22.0 has been used for analyzing collected data. The results of this research showed that **1.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding web design. We concluded that the customers' satisfaction level regarding web design is more in Parsian Bank. **2.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding customer service. We concluded that there is no significant difference between customers' satisfaction regarding customers' service in internet banking between two banks under study. **3.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding trust. We concluded that there is no significant difference between customers' satisfaction regarding trust in internet banking between two banks under

study. **4.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding value received. As a result, customers' satisfaction level regarding value received is more in Mellat Bank. **5.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding information quality. We concluded that there is no significant difference between customers' satisfaction regarding information quality in internet banking between two banks under study. We concluded that the customers' satisfaction level of Parsian Bank is more than Mellat Bank. **6.** There is difference between customers' satisfaction of Mellat and Parsian Banks regarding the dimensions of internet banking service's quality. We concluded that the customers' satisfaction level of Parsian Bank is more than Mellat Bank.

Keywords: Web Design Quality, Customers' Service, Trust, Value Received, Information Quality and Customers' Satisfaction

INTRODUCTION

Customer satisfaction has been a basic concept in marketing and its persuasion is one of the main goals in business. (Lioto, 2007 and Webster in 1994. In fact, nowadays different types of business spend remarkable power in order to receive customers' satisfaction. All the modern industries have now turned into research and consulting. (Hiven,2009 and Barsky, 1994). Research reasoning regarding customers' satisfaction has led to this fact that "customers' satisfaction leads the business future toward efficiency". This is a very important measurement scale of companies, industries and national economics' efficiency. (Anderson et al, 1994). The high application of polls by service industries leads to this assumption that a satisfied customer will be a permanent

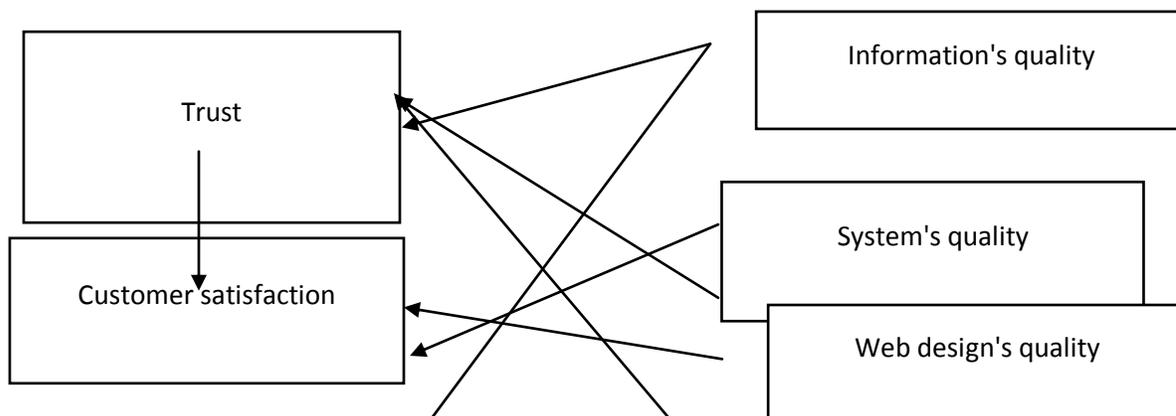
customer and he will purchase again. (Johns and Sesser, 1995). A research entitled "the study of effective factor on the customers' intention of using electronic banking service in Iran" was conducted in 2005. This research's findings have shown that technology acceptance model is an appropriate model for describing the behavior of using internet banking service and in fact, there is a direct relationship between individual's perceptions about easiness of using internet banking service and these services' usefulness and also person's effectiveness in using computer by the intention of applying these services. (Yazdani Fard, 2005). A research entitled "Electronic banking development's factors and stimulants in Iran: Refah Bank case study" was

conducted in 2006. This research's results show that some factors such as speed, easiness of access to services, capability to trust, costs decrease, fixing competitive position, new market development, customer-orientation, and electronic trade development constitute the strategic reasons of electronic banking development. (Ghareche et al, 2006). A research entitled "the study of factors of electronic banking acceptance" was conducted in 2008 between the managers of North Khorasan's Saderat bank. This research's results show that the features of electronic banking such as relative benefit, easiness, being testable, adaptability and risk have an effective role in accepting electronic banking, but population variables such as income, age, education and marriage status have little effect in accepting electronic banking. Therefore, the most focus must be on the electronic banking itself. (Doaee and Kamali, 2008). A research entitled "explaining the barriers and techniques of electronic banking development in the framework of Iran's perspective document 1404" was conducted in 2009. This research have sought to identify the main reasons and barriers of electronic banking development in Iran. This research's results show that the main barriers

of electronic banking development in country are social-cultural and managerial barriers. (Amadeh and Jafar Poor, 2009).

A research entitled "Internet banking acceptance in Estonia" in 2005 was conducted whose results focus on usefulness of internet banking and they show that usefulness of internet banking does not directly influence on the increase in internet banking application. But the application easiness has led to increase in usefulness of internet banking and it influences on the application of it through this fact. (Erickson et al, 2005). A research entitled "customers' viewpoint toward electronic banking in an emerging economic" was conducted in 2009 in India whose results show that the trust and security are from the most important effective factor in customer satisfaction in using electronic banking. (Carol et al, 2009). A research entitled "understanding the effective factors on customers' trust and satisfaction of banking by mobile phone in Korea was conducted in 2009 based on presented model by Mack Loin and Mack Lean in South Korea and it showed that system and connector's quality impose a significant effect on customers' trust and satisfaction. (Lee and Chong, 2009).

The research's conceptual model has been offered in below figure:



A research entitled "Evaluating customers' satisfaction of internet banking services' quality" in Ghana was conducted in 2011 between two banks including Tejarat and Commercial bank and it showed that there is a significant relationship between the method of web designing, trust, information quality and the speed of performance with customer satisfaction. (Wolfinger, MF and Gilly in 2003). This research's subject matter and also its conceptual model have been used in this research.

Conceptual model

This research's conceptual model has been derived from article of Wendgo and Jelole in 2011 entitled "Evaluation of customers' satisfaction of internet banking's services between two Tejarat and Commercial banks of Ghana.

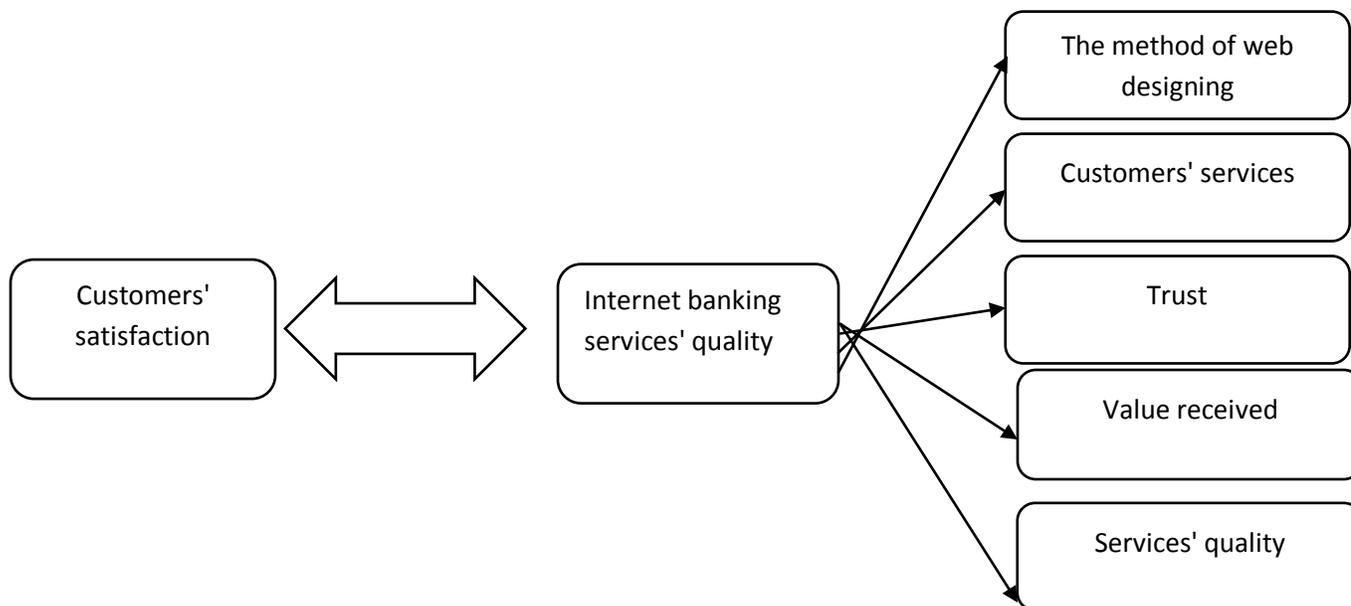


Figure 1: Conceptual model of evaluating internet banking services' quality and customers' satisfaction

RESEARCH'S METHODOLOGY

The present research's method concentrates on applied development in a specific field. It can be placed among the applied research (descriptive-survey). The method is solidarity. The populations under study are all the customers of Mellat and Parsian Bank in the Zanzan city. The sample volume was calculated and determined by the use of Cochran formula for unlimited population as following which its number is 384 person.

For the purpose of analyzing collected data, the software spss22.0 has been used.

Research's findings

Research's hypothesis testing

The Man-Whitney test should be used for study the collected data if discussed hypothesis compare two independent population and research's goal is determining the sequence of variables' ranking in the population under study or of the application of parametric test of comparing two population is not possible because of the variables' distribution is not normal .For this purpose, the hypothesis of the research under study and obtained results were analyzed.

1-There is difference between customers' satisfaction of Mellat and Parsian bank regarding designing web (Table 1)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding designing web: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank regarding designing web: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.006% and this value is less than 0.05, so the H0 hypothesis is rejected and consequently H1 hypothesis is confirmed and it indicates that there is difference between customers' satisfaction regarding web design in internet banking among two banks under study and we can conclude with respect to the high average rate of Parsian bank's customers that the customers' satisfaction regarding web design is more in Parsian bank.

2-There is difference between customers' satisfaction of Mellat and Parsian bank regarding customers' service? (Table 2)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding customers' services: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank regarding customers' services: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.480 and this value is less than 0.05 and this value is more

than 0.05, so the H0 is confirmed and as a result, there is no significant difference between customers' satisfaction regarding customers' service in internet banking among two banks under study.

3-There is difference between customers' satisfaction of Mellat and Parsian bank regarding trust? (Table 3)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding trust: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank regarding trust: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.853 and this value is more than 0.05 and this value is more than 0.05, so the H0 is confirmed and as a result, there is no significant difference between customers' satisfaction regarding trust in internet banking among two banks under study.

4-There is difference between customers' satisfaction of Mellat and Parsian bank regarding value received? (Table 4)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding value received: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank regarding value received: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.037 and this value is less than 0.05 and this value is more than 0.05, so the H0 hypothesis is confirmed and it indicates that there is difference between customers' satisfaction level in internet banking between two banks under study. And according to high average rate of Mellat bank's customers, we concluded that customers' satisfaction level is more in Mellat bank regarding value received.

5 -There is difference between customers' satisfaction of Mellat and Parsian bank regarding information quality. (Table 5)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding information quality: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank regarding value received information quality: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.136 and this value is less than 0.05 and this value is more than 0.05, so the H0 hypothesis is confirmed and it indicates that there is no difference between customers' satisfaction level in

internet banking between two banks under study regarding information quality.

6-There is difference between customers' satisfaction of Mellat and Parsian bank regarding the dimension of internet banking services' quality? (Table 6)

There is no difference between customers' satisfaction of Mellat and Parsian bank regarding the dimension of internet banking services' quality: H0.

There is difference between customers' satisfaction of Mellat and Parsian bank

regarding the dimension of internet banking services' quality: H1

With respect to this fact that the amount of Man-Whitney coefficient is 0.000 and this value is less than 0.05 and this value is more than 0.05, so the H0 hypothesis is confirmed and it indicates that there is difference between customers' satisfaction level in internet banking between two banks under study. And according to high average rate of Parsian bank's customers, we concluded that customers' satisfaction level of Mellat bank is more.

Table1: Testing of customers' satisfaction of Mellat and Parsian bank regarding designing web.

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
web designing	Mellat	192	177	33991	0.006%
	Persian	192	208	39928	
	total	384			

Table 2: Testing of customers' satisfaction of Mellat and Parsian bank regarding customers' services

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
Customers' service	Mellat	192	187	36159	0.480%
	Persian	192	198	37752	
	total	384			

Table 3: Testing of customers' satisfaction of Mellat and Parsian bank regarding trust.

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
Trust.	Mellat	192	181	36763	0.853
	Persian	192	194	37157	
	total	384			

Table 4: Testing of customers' satisfaction of Mellat and Parsian bank regarding value received

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
value received	Mellat	192	204	39185	0.037
	Persian	192	181	34734	
	total	384			

Table 5: Testing of customers' satisfaction of Mellat and Parsian bank regarding information quality

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
information quality	Mellat	192	184	35396	0.136
	Persian	192	200	38524	
	total	384			

Table 6: Testing of customers' satisfaction of Mellat and Parsian bank regarding the dimension of internet banking services' quality.

Indicator	bank	The number of sample	Mean rate	Sum of rates	Man-Whitney coefficient
the dimension of internet banking services' quality	Mellat	192	163	31347	0.000
	Persian	192	221	42573	
	total	384			

CONCLUSION

1. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding web design. We concluded that the customers' satisfaction level regarding web design is more in Parsian Bank. 2. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding customer service. We concluded that there is no significant difference between customers' satisfaction regarding customers' service in internet banking between two banks under study. 3. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding trust. We concluded that there is no significant difference between customers' satisfaction regarding trust in

internet banking between two banks under study. 4. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding value received. As a result, customers' satisfaction level regarding value received is more in Mellat Bank. 5. We concluded that there is difference between customers' satisfaction of Mellat and Parsian Banks regarding information quality. 6. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding the dimensions of internet banking services' quality. As a result, customers' satisfaction level regarding the dimensions of internet banking services' quality is more in Parsian Bank.

Row	Hypothesis's title	Test's result
1	Hypothesis 1. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding web design	It was confirmed
2	Hypothesis 2. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding customer service	It was rejected
3	Hypothesis 3. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding trust	It was confirmed

	Parsian Banks regarding trust.	rejected
4	Hypothesis 4. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding value received	It was confirmed
5	Hypothesis 5. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding information quality	It was rejected
6	Hypothesis 6. There is difference between customers' satisfaction of Mellat and Parsian Banks regarding the dimensions of internet banking services' quality	It was confirmed

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