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The Investigates relationship E-service quality Dimensions with Customers' satisfaction (case study of Saderat bank website users)

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Abstract:
Internet banking is a from of self service technology. The numbers of Internet users have information to websites because they do not trust e-commerce security.The purpose of this research is to understand relationship e-service quality dimension with saderat bank website users satisfaction,first a hybrid model based on the previous work has been proposed. Eight e-service quality dimensions namely efficiency, fulfillment,system availability, privacy, trust,website design, empty and assurance have been established based on the literature review. The data were gathered through survey interview by a questionnaire that was designed on a 5-Point Likret scale. This study shows that the eight e-service quality dimensions has meaningful relationship with customer satisfaction in internet banking and e-service quality dimension has most relation and Privacy, Assurance have least relation to customer satisfaction.
Keywords: Internet banking, e-service quality, customer satisfaction

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1. Introduction

Today's world is one with increasing online access to service (Choudry, 21,2013). In service industries in general and in the banking industry, in particular, the internet has been explored and exploited as a means of improving service provision (Salarzehi and Gadiri., 6400, 2012).

The internet is an extremely important new technology is this era one particularly important application of the internet is the area of banks and financial institution (Sakhaei et al.,33, 2014)

There are four electronic commerce activities internet users perform.These activities require a banking relationship and are:shopping, banking, investing, and online electronic payment for internet services. The enormous increase of the internet is changing the way businesses interact with consumers as businesse are now conducted using the internet. It is this introduction of e-commerce as a means of payment that has urged banks to take a leap from the traditional banking services,offering a service strongly through the medium of internet, which has come to be known as internet banking or e-banking. Inrenet banking is an electronic payment system that enables customers of financial institutionto conduct financial transaction on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as intetnet banking, e-banking, virtual banking and by some other terms.This new channel has added a new dimension to the concept of customer satisfaction and how it can be affected in a positive way. All organizations exist and strive to become an integral part of the lives of their customers and therefore always strive harder to keep satisfying their customers through better channels of delivering their offerings. There are many factors which have an impact on customer satisfaction, one the most important being service quality.(firdous et al., 3,2017)Service quality has been recognized as a dominant factor in keeping competitive advantage and sustaining satisfying relationships with customers. Service quality is one of the factors contributing to customers' satisfaction judgments.Service quality in banking websites may boost customer satisfaction because in internet banking a customer can access a variety of financial transaction.(Firdous and Farooqi,6, 2017).

According to Jun and Cai (2001), most internet banks are still lagging behind their customers' quality expectations. In order to enhance customer loyalty, portals are required to put a strong emphasis on their customers' quality demands, which are steadily increasing over time due to the growing competition in the internet banking industry.With the increasing application of ecommerce in organization, the importance of measuring and monitoring e –service quality in the virtual worled has been recognized.Howevere, a common method for determining the quality attributes of website has not yet been established.(Salarzehi and Gadiri,6400, 2012).

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Gradeyan and Akinyosoye argued thatthere is positive relation between customer satisfaction and service quality in e-banking in Sierra Leone,their study has shownthe various benefits accruing to internet banking, and that many people are increasingly using this service (Sakhaei et al., 34,2014).
To understand satisfaction in the e-commerce context, we need to have a clear understanding of what it meant by customer satisfaction.Customer satisfaction is defined as a result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance. If the perceived performance exceeds expectations, customers will be satisfied. Effective customer satisfaction investigation is a very important precondition for e –commerce area to win in market competition.(Sakhaei et al., 33, 2014).
According to the above, In this study, we investigate the relationship of e-service quality of saderat bank website with customers' satisfaction**.**

2. Literature Review

2.2. Internet Banking

Internet banking services have undergone fundamental changes in the early 1990s.With the rapid growth of information technology and electronic services, banks began to revive or initiate their internet banking services. In the late 1990s, many anticipated that internet banking services, such as viewing banking transactions and bill payments, would become industry standards. these expectations were realized in a much shorter time than expected. the rapid expansion of internet banking is most noticeable in the developed countries such as the USA, where the availability of computers and easy access to the internet have made it easier for banks to adopt internet banking.
The implementation of e-banking, such as internet banking and the use of computer-based office banking software, holds several obvious advantages for both customers and banks. It improves banks profit levels through the reduction of both variable and infrastructure costs, provides a source of differentiation and competitive advantage, provides global reach, and adds another communication and feedback channel. The reasons for e-banking infrastructure investment include the promise of transaction cost reduction by limiting overheads associated with bank staff and bank branch costs. As for customers, e-banking services allow them to have a better overview of their banking businesses and help them to manage their banking transactions more conveniently and efficiently.
Additionally, customers who use internet banking prove to be involved in more banking transactions, which is beneficial for banks themselves. internet banking provides better services to customers who increasingly desire 24-houre banking. It also increases customer satisfaction through the reduction of waiting time.

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Banks introduced internet banking as an assurance to their current customers that they will be able to continue developing their services in the future and maintain a competitive quality of service, in an effort to avoid losing them to other banks (Nathan, 2014,480-481)

2.3 Electronic Service Quality

The concept of e-service quality is still at its early stages, and it has clearly become an important issue in recent years. E-service quality not only can provide organizations with competitive advantages in the online environment, but also can involve clients in the product process through customers feedbacks, client relationships, and overall satisfactions.

By the nature of e-service, the very fact that they are delivered over the internet poses some challenges to the service providers. Initially, there is the loss of contact among the service providers employees, and customers are missing. In addition, the service delivery setting has completely changed. In the case of e-service, the service websites become the moment of truth between customers and the banking institutes.

E-service quality can be classified as the key determinant of the success or failure of online organizations. E-service has been defined as a web – based service, or an interactive service that is delivered on the internet. E- service can be defined as deeds, efforts,or performances whose delivery is mediated by information technology. It can also be defined as overall consumer evaluations and opinions a bout the excellence of e-service delivery in the virtual marketplace. Qualitye-services can provide the organization with competitive advantages by improving the organizations performance and clients satisfactions. As a result of that, the quality of e-banking services can play an enormous role in improving e-banking efficiency and profitability as wellas increasing customers satisfactions.(Nathan, 2014, 481)

3. Customer satisfaction

Satisfaction / dissatisfaction is an emotional reaction to evaluation of a consumed product or service. It refers to customer evaluation of goods or services based on the degree to which his/her expectations are met with respect to those services or goods. Failure of goods or services to meet customer needs leads to dissatisfaction. According to this definition it can be concluded that satisfaction results from subjective evaluation. It is a function of discrepancy between customer expectations and perceptions and the result is a positive or negative feeling. Today manufacturing or service organizations increasingly consider customer satisfaction as one major factor in assessing quality of their offerings. Importance of customer satisfaction is associated with global competition. Customer satisfaction is an aggregated experience of customer in relation to purchasing and consuming products.

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This satisfaction is influenced by expectation about and actual performance of service or product. As a result of comparing expectations with actual results, customer feel happy or un happywith product or service. According to results of studies on service organizations,service quality is a mong the most important factors influencing customer satisfaction and in turn loyality.thus the next section describes service quality issues. Customer satisfaction is customer perception a bout the extent to which his needs are met. To demonstrate necessity for measurement of customer satisfaction it is sufficient to note that though final goal of measures taken in this field is to improve customer satisfaction level, but lack of an appropriate method for measuring satisfaction as a manifestation of effectiveness of organizational operations still is a major challenge for most organizations. On the other hand with respect to the fact that customer satisfaction stems from interaction between customer expectations and actual experience of consumption, thus measurement of this concept is a complicated and difficult task. Withrespect to measurement of such concepts as satisfaction, a valuable quotation from Lord Kelvin may be mentioned: I often say that when you can measure what you are speaking about, and express it in numbers, your knowledge is of meagre and unsatisfactory kind ; it may be the beginning of knowledge, but you have scarcely in your thoughts advanced to the state of Science, whatever the matter may be," (Ashtiani and Asgari Novin, 2014, 829-830)

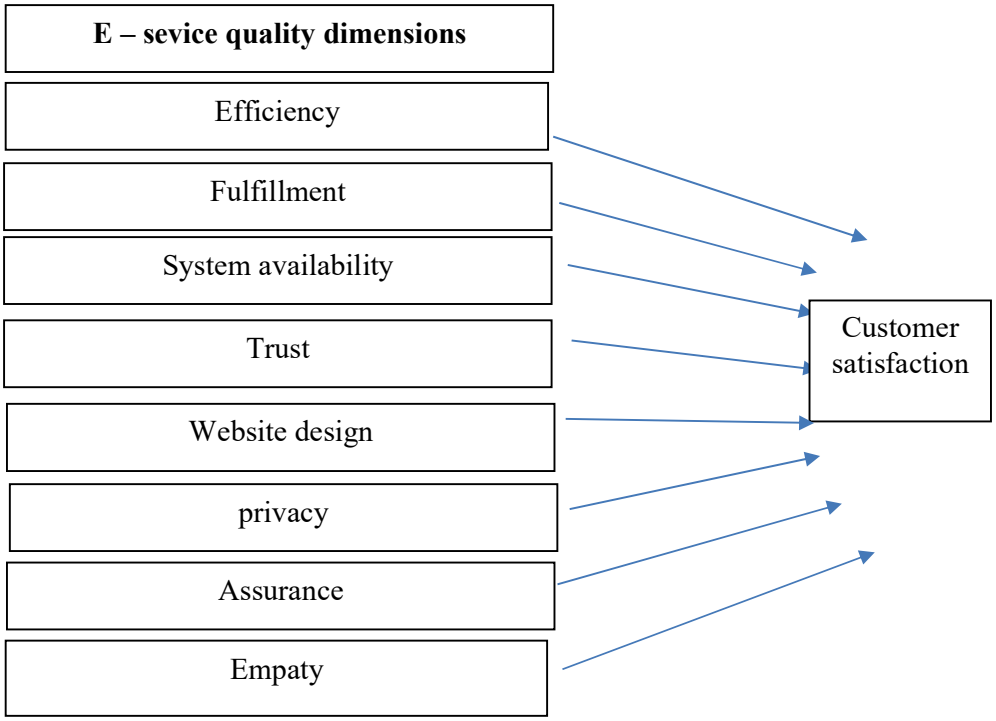
4. OBJECTIVE:

This research study was exploratory in nature and is an attempt to recognize and investigate reasons impacting the usage of internet banking in zabol city.furthermore it investigate relationship of the key factors and measures the relationship of these factors on the usage of online banking in zabol city.

5. Methodology of study:

Based on the previous work, Firdous and Farooqimodel (2017) and Mohammad nazaripour (2014) provided a model. In this model identified eight service quality dimensions-Efficiency,Fulfillment,System Availability, privacy, Trust, Empaty and Website Design. The Website design factor added and examined releationship of this factor to customer satisfaction in internet banking. in Figure 1 the theoretical framework of the study is shown.

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Hypothesis:

The proposed study considers the following hypotheses.

Hypothesis 1 (H1): Efficiency has relationship with customer satisfaction in internet banking.

Hypothesis 2 (H2): Fulfillment has relationship with customer satisfaction in internet banking.

Hypothesis 3 (H3): System Availability has relationship with customer satisfaction in internet banking.

Hypothesis 4 (H4): Privacy has relationship with customer satisfaction in internet banking.

Hypothesis 5 (H5): Trust has relationship with customer satisfaction in internet banking.

Hypothesis 6 (H6): Website Design has relationship with customer satisfaction in internet banking.

Hypothesis 7 (H7): Empaty has relationship with sustomer satisfaction in internet banking.

Hypothesis 8 (H8): Assurance has relationship with customer satisfaction in internet banking.

Hypothesis 9 (H9): E-service quality has relationship with customer satisfaction in internet banking.

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In this section, variables of research were defined.
Efficiency:(1) It is easy to find what customers need on the web site. (2) Using the bank's website does not require much effort (Nathan,484,2014). (3) Immediate and quick transaction and check out with minimal time (Kumbhar,18,2012). (4)
Fulfillment: (1) Online transactions with the bank are always accurate. (2) Promises to do something by a certain time. (3) The service delivered through the website is quick. (4) Scope of services offered. (Kumbhar,18,2012)
System availability: (1) Up-to-date physical facilities. (2) Always available for service. (3) availability of global net work(Kumbhar,18,2012).(4)The correct technical functioning of the site(Firdous and Farooqi,7,2017).
Privacy: (1)Personal information are not shared with other sites.(2) Security icons and notification(Salarzehi and Gadiri,6408,2012). (3) Banks website is safe and protects customer satisfaction(Ali,77,2012).(4) Credit card information is secured. (Sakhaei et al.,36, 2014)
Trust:(1) customers trust benefit provided by online banking. (2) customers expect their use of online banking in future.(3) banks websites are always increase customer interest.(4) Banks websites are trust worthy.(Dixit,10. 2010).
Website Design: (1) The website has worthy links (to other related websites, no dead links). (2) The pages website load quickly.(3) Incorporates a good colour scheme,easy on the eye, visually attractive and incorporates an effective layout.(4) Updated regulary (salarzehi and Gadiri,6409,2012).
Empaty:(1)The manangers|employees give individual attention to customers' problems & interests.(2) Customers get an immediate solution for my complains.(3) Complain process is convenient to use.(4)queries are resolved within time (Yarimoglu, 85,2015).
Assurance: (1) The ability of e-retailers to provide appropriate information to customer, when a problem occurs. (2) Willingness to help customers. (3) Provid promp service. (4) Well-known and has a good reputation (Nathan,484,2014)
Customer satisfaction:(1) Overall,comes up to my expectations of what makes a good online banking supplier. (2) Overall, satisfied with the products/services offered by internet banking(salarzehi and Gadiri, 6409,2012). Overall,satisfied with the bank.Overall,satisfied with their experience of the bank's service. (Nathan, 484, 2014)

5.2 Research methodology:
Current study is an applied research study of descriptive-surveying kind. Library method and questionnaire was as a tool for data collection. The questionnaire was designed according to the objective to the objective and hypotheses of the research through literature review and experts ideas. It contains of two parts. Part-one is demographic characteristic of the

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sample.Part-two consisted of positive worded statements pertaining to measure satisfaction of internet banking. Statements 1 to 4 for satisfaction of efficiency, statements 5 to 8 for satisfaction of fulfillment, statements 9 to 12 for satisfaction of system availability, statements 13 to 16 for satisfaction of privacy, statements 17 to 20 for satisfaction of trust, statements 21 to 24 for satisfaction of website design, statements 25 to 28 for satisfaction of assurance, statement 29 to 32 for satisfaction of empaty and statement 33-36 for satisfaction of e-service quality dimensions.

The data were collected from costumers that use internet bank services in Zabol, Iran,during the month of June to May 2015. Survey was conducted using Likret based questionnaire ranging from 1=strongly disagree to 5=strongly agree. In this study, the population has a large size and geographical area. Then, the researcher selects sampling method our total population was infinite, statistically and so according to the Morgan Tabel 315 sample size was taken.The customers were selected by random sampling method. In this study an infinite population size is assumed, by to go with Morgans table, a sample size of 315, has been taken. the reliability of constructs was tested by using Cronbachs alpha test, using SPSS 16. Cronbachs alpha coefficients were calculated for the questionnaire survey, Because Alpha >0.7, the reliability of the questionnaire is acceptable

6. Analysis and Finding

From The Tabels1,social-demographic characteristics of respondents indicate that majority of the respondents who used internet banking is between 31-40 years of age representing 36,5 percent. The users of internet banking were mostly employees of the private sector, followed by the student, while as the self-employed people and the ones employed in public sector used internet banking.

The majority of the users were males numbering 210 representing 66,7 percent while only 105 representing 33,3 percent were females. In terms of educational attainment,a great majority have were bachelor degree, while (65,5%) married. since the perception of service quality is mainly based on the personal visit of the interviewed, it is seen that (37,1%) of the total customers are visiting saderat bank of zabol city twice in a month for their transaction. These finding indicate that internet banking users are mostly young males and are mostly individuals with a good level of educational attainment.

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Tabel 1: Demographics Profile of Respondents Using Internet Banking

1.1-SEX (GENDER)					
Valid		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	210	66,7	66,7	100,0
	Female	105	33,3	33,3	33,3
	Total	315	100,0	100,0	
1.2-AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25 years	21	6.7	6.7	6.7
	Between 25-30 years	67	21.3	21.3	27.9
	Between31-40 years	115	36.5	36.5	64.4
	Between41-50 years	92	29.2	29.2	93.7
	Above 50 years	20	6.3	6.3	100
	Total	315	100,0	100,0	
1.3-EDUCATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	61	19,4	19,4	19,4
	Junior college	22	7,0	7,0	26,3
	Bachelor degree	100	31,7	31,7	58,1
	Master degree	97	30,8	30,8	88,9
	Doctorial degree	35	11,1	11,1	100,0
	Total	315	100,0	100,0	
1.4-OCCUPATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	93	29,5	29,5	29,5
	Business	31	9,8	9,8	39,4
	Pulic sector	45	14,3	14,3	53,7
	Private sector	137	43,5	43,5	97,1
	Other	9	2,9	2,9	100,0
	Total	315	100,0	100,0	
1.5-Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	206	65,4	65,4	65,4

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	Un Married	109	34,6	34,6	100,0
	Total	315	100	100	
1.6-FREQUENCY OF VISIT					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	11	3,5	3,5	3,5
	1-2 times in a week	54	17,1	17,1	20,6
	Fortnightly	34	10,8	10,8	31,4
	Twicea month	117	37,1	37,1	68,6
	Occassionaly	99	31,4	31,4	100,0
	Total	315	100	100	

Tabel 2: is shown descriptive statistics of the variables.

Tabel 2. Descriptive Statistics of main variables					
Variable	Number	Minimum	Maximum	Average	Standard deviation
E	315	12	20	17.0579	1.9167
F	315	11	20	16.6316	1.9816
SA	315	12	20	16.6211	2.0246
P	315	12	20	16.6263	1.9820
T	315	12	20	16.6737	1.8455
WD	315	12	20	16.9579	1.9756
M	315	8	20	15.2158	2.8360
A	315	12	20	16.6851	1.7886
CS	315	10	20	15.7789	1.1637
ESQD	315	111	156	13.2472	1.16371

Based on the data from table 2Conclusions: can be seen that the average of variables Efficiency,Fulfillment, System availability,Privacy,Trust, Website Design, assurance and Empaty and e-service quality dimensions are equivalent to, 17.0579, 16.6316, 16.6211, 16.6263, 16.6737, 16.9579, 15.2158, 16.6895, 13.2472. Dependent variabele customer satisfaction in internet banking is 15.7789.

First to identify the validity of items used in survey the Cronbach's alpha reliability test has been used.According to Hendrickson et al (1993) and McGraw and Wong (1996) the alpha of a dimensions should be greater than.007 for items to be used together as a scal (kumbhar, 19,2012). Therefore minimum 0.007 coefficient alpha values accepted to finalized the item validity. As pershown in table no 3 shows that the cronbach,s Alpha value of the 8 dimensions was.

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Tabel 3: Case Processing Summary

Scale: ALL VARIABLES		
	N	%
Valid Cases	315	100,0
Excluded	0	0
Total	315	100,0

Tabel 4: Reliability Staristics

Cronbach's Alpha	N of Items
0,795	10

Tabel 5: Item-Total Statistics

	Scal Mean	Scal Variance If Item Deleted	Corrected ItemTotal Correlation	Cronbach's Alpha If Item Deleted
FE	254,3079	692,832	.813	.768
SA	254,6540	699,492	.744	.772
FU	254,6984	701,297	.770	.771
PR	254,8032	703,598	.731	.773
TR	254,6857	704,414	.723	.774
WD	254,5143	687,002	.798	.766
AS	254,7206	706,036	.742	.774
EM	255,8762	686,478	.645	.770
ESQD	142,9492	215,392	.990	.899
CS	255,6190	723,549	.456	.785

Second, we need to analyze the data to understand that the data is normal or not, for the purposed of this object Kolmogrov-Smirnov (k-S) is used to check the normality of the variables. Assuming the test is as follows:

H_0:Distribution is normal

H_1:Distribution isn't normal

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Tabel 6. tabel Kolmogorov - smirnov

	E	F	SA	P	T	WD	EM	A	ESQD	CS
Number	315	315	315	315	315	315	315	315	315	315
Average	16,45	16,10	16,06	15,95	16,07	16,24	16,03	14,88	127.80	15.13
Standard deviation	2,097	2,066	2,045	2,043	2,043	2,267	1,956	2,750	13,449	2,360
test	.148	.132	.127	.134	.108	.133	.137	.121	.146	.126
Significant	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

Due to table 4 and the value obtained for the p-value 99% confidence level, the significant level a =0.01 observations strongly suggest he is more research hypothesis (H_0) are accepted, with 99% so it could be claimed that all of the independent variables and the dependent variable follows a normal distribution. Therefore, it is necessary to analyze data by using parametric tests.To investigate the correlation between variables, Pearson correlation coefficient (parametric) was used. Tables 5 shows the correlation of the variables.

Correlation analysis in order to find the level of Inter - Correlation a mong the factores considered in this study. Correlation analysis is carried out for all the reduced eight factors through factor analiysis and result revealed is shown bellow:

Regarding the assessment of correlation a mong the factors, Bivariate together Pearson correlation was applied and result showed that all the factors were positively correlated sine the ‘r’ valye is significant at 0.01 levels (2- tailed),(table 5)

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Tabel 7: Pearson Correlations

	EF	SA	FU	P	T	WD	EM	A	ESQD	CS
EF	1,000									
SA	0,635**	1,000								
FU	0,607**	0,576**	1,000							
P	0,555**	0,554**	0,544**	1,000						
T	0,606**	0,543**	0,557**	0,546**	1,000					
WD	0,660**	0,605**	0,651**	0,624**	0,556**	1,000				
A	0,635**	0,539**	0,562**	0,600**	0,575**	0,601**	1,000			
EM	0,561**	0,452**	0,503**	0,425**	0,405**	0,490**	0,384**	1,000		
ESQD	0,841**	0,780**	0,797**	0,769**	0,758**	0,831**	0,771**	0,703**	1,000	
CS	0,370**	0,331**	0,412**	0,317**	0,357**	0,357**	0,391**	0,317**	0,465**	1,000
**.Correlation is significant at the 0,01 level(2-tailed)										

According to Tabel 7 at confidence level of 99% of p-value relationship between dependent variable is equal to 0.000 for service quality in internet banking and independent variables, efficiency, fulfillment, system availability, privacy, Trust, website design, empaty, assurance is approved. therefore, hypothesize 1 to 8 is confirmed.

For test of hypothesis 9, Pearson coefficient correlation was used, too. Coefficient correlation was equivalent 0.465 in the significant level a=0.01. Therefore, hypothesis 9 is confirmed.

7.Conclusions:

In present research based on the previous literature, efficiency, fulfillment, system availability, privacy, trust, empaty,assurance and website design as internet banking service quality dimensions were identified and proposed indicators to measure customer satisfaction with e-service quality customer surveys confirmed.This papers tried to study relationship of service quality of Saderat Bank website on customer's satisfaction using model. Research instrument was a 36 item questionnaire. Chronbach's Alpha was used to demonstrate reliability of questionnaire and confirmatory factor analisis was used to verify questionnaire validity. Spss software was used for data analisis. Data analisis showed that theprivacy & assurance indexs have the most relationship and e-service quality dimensions has the least most relationship with customer satisfaction than other indicators.

As a proposal for a study the future. implementation of this model in banks, retesting of this model also required because there may some possibilities of that, some important dimension are missing and implementation of this model in other banks.

8.ResearchLimitations:

This study has offered some valuable insights into studies on e-service quality in internet banking, which involves a number of limitations that need to be acknowledged. First, the because of lack of sufficient time, empirical study was conducted only in the Zabol city, and researcher was not able yo consider a broader population. Thus, different results may be obtained

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broader statistical population.Second, this stydy concerned itself only with the banking services sector, other areas like the education sector and e-government services could benefit from similar studies.

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