An Investigation Of the Relationship Between E-Bern king Services and Increased Customer Satisfaction (Case Study: Tejarat Bank Branches in Ahvaz Metropolis)

A Shared Work

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ABSTRACT: Given That Banks As Economic Institutes Always Seek to Fulfill The Expectations and Needs Of Their Customers, Information Technology (IT) Provides For The Improvement Of Performance And Innovation in Offering Services By Facilitating Communication With Customers And Increasing its Speed And Effectiveness. in The Present Study, First We Reviewed The Concepts Associated With Customer Satisfaction And E- Banking. Then, By Conducting a Field Research And With The Help Of Its Results, We Investigated The Association Between Providing Banking Services in New Methods And Tejarat bank Customer Satisfaction By Using a Researcher _ Made Questionnaire. data Analysis Was Performed With Help Of SPSS Software. Results Show that There Is a Direct linear Relationship in Tejarat Bank E_ Services Which Are provided Through Different Channels Including ATMS (Automated Teller Machines), Phone Bank, Mobile Bank, Internet Banking, Web Kiosk, And Points of Sale (POS). Therefore, an Increase in Volume And Quality Of Services Will Directly Increase Bank Customer Satisfaction.

KEYWORDS: E_ Banking Services, Customer Satisfaction, Tejarat Bank Branches.

INTRODUCTION:

Increasing Development Of Information And Communication Technologies Has Brought Along Many Achievements To The Human Society And Also it Has Significantly Affected People`s Lives And Their Behavior And Social Relations One Main Achievement Leading To an Increased Level Of Knowledge Within The Society Is Facility in Individuals` Access To Large Amounts Of Various Information it is Highly Significant To Examine the Factors Causing Trust Between Customers And The Banking System. in The banking System, the main focus Is on Customers and In fact All Work is Done To Attract Their Attention And Satisfaction.

So, in a Competitive Environment Among Banks, Those Managing To Gain More Customer loyalty Are Naturally More Successful Any Bank Which Uses Latest Technologies In Its Daily Processes Could Easily Become Aware Of its Customers` Needs. Further, it Could Meat Today`s Needs Of its Customers, While Predicting Their Future Needs.

2_RESERCH NECESSITY AND IMPORTANCE: Customer is a Key Factor Affecting The Success Of Any Organization Or Commercial _ Economic Activity. Validity Of a Successful Organization is Based on Long_ Term Relations Of That Organization With Customers. The Key Factor in Winning Customer Satisfaction And Loyalty is Providing Appropriate Services. an Organization That Has Designed One Of its practical Objectives –Providing Appropriate Services –Based On Customer`s Needs And Expectations, Can Be a Successful Organization, Relying On Other Trade Principles. it is Not Possible to Provide Good Services Except On a Basis Of Knowledge of Needs, Interests, Facilities And Expectation Of Customers. Banking is Deferent From Other Industries in That in Banking the Average Contact Between Bank And Customer is Longer Compared To Other Industries. When a Customer Opens An Account in a Bank, He (Or She) Becomes More Associated and Correlated With the Bank Customers May Frequently Write Checks, Check Their deposit Accounts, Conduct. Money Transfers, Pay Bills Or Withdraw Money From heir Account. Bank Also Keep Contact With Customers Through Sending Them Regular Monthly Reports.

The Concept Of Satisfaction: Customers` Satisfaction Means that They Are Satisfied With the Way Their Organization Treats hem And Provides

Services. itAlso means That An Organization Has Managed To Attract And Keep Customers. The more time and money Such Satisfied Customers Spend For the Organization, the Higher Quality Services They Expect in return.

4_ Customer Satisfaction Measurement: Different methods for measuring Customer Satisfaction Can Be Classified in Different models which Draw Customer satisfaction And its Drivers. One Of The Main Indicators Of Customer Satisfaction, Which are Developed Using Ordinary Casual Models, is Customer Satisfaction Index (CSI) in The United States. Though Germany Also Attempted To Prepare CSI In 1992, Lack Of Applying Structured Ordinary Casual Models Has Made it Impossible To Investigate The Relationships Between Casual Variables_ That is, Drivers Of Customer Satisfaction_ And Ordinary Variable (Customer Satisfaction). Accordingly, Germany`s 1992 Model is Not Considered Among Structured Models For Customer Satisfaction.

5_ Concept Of E_ Banking: it is Defined as Creating Facilities So as To Increase The Speed And efficiency Of Bank in providing Banking Services at Any place Intended By the Customer as Well as Providing Customers With hardware and Software Facilities By Which they Could perform Their desired Banking Operation On a 24 Hour Basis Through Various Safe Communication Channels, Without Having to Physically Attend in Bank.

6_ Channels For Providing Banking Services: E_ Banking is a Tool For Developing Banking Services And Thus, Based On Market Needs And Facilities, Is Presented in different Models, Methods And Types: ATM (Automated Teller Machines), Internet Banks, Mobile Phones, Mobile Banks, Web Kiosks, And POS(Points of Sale).

7_ Research Objectives: Main Objective: investigating the relationship Between E_ services of Tejarat Bank And Customer Satisfaction.

Secondary Objectives: 1_ An Investigation Of The Relationship Between ATM Function and Customer Satisfaction.

2_Investigating the Relationship Between Phone Bank Function and Customer Satisfaction 3_ Investigating the Relationship Between Internet Bank And Customer Satisfaction 4_ Investigating The Relationship Between Mobile Bank And Customer Satisfaction 5_ Investigating The Relationship Between Web Kiosk Function and Customer Satisfaction 6_ Investigating The Relationship Between (POS) Function And Customer Satisfaction.

8_Study Questions: 1_ According to Customers, What is The Degree to Which Tejarat Bank Provides Necessary Facilities Through (ATMS) in Order to Satisfy its Customers?

2_According to Costumers, what is the Degree To Which Tejarat Bank Provides Necessary Facilities Through Phone Banks in Order to Satisfy its Customers?

3_ According to Customers, How Many Facilities Tejarat Bank Provides For its Customers Through Internet Bank?

4_According to Customers, How May Facilities Tejarat Bank Provides For Its Customers Through Mobile Bank?

5_ according to Customers, how Many Facilities Tejarat Bank Provides For its Costumers Through Web Kiosks?

6_ According to Customers How Many Facilities Tejarat Bank Provides For its Customers Through (POSS)?

9_Reseach Method (Methodology): TO Investigate the Subject of the Percent Study, We Both Measure the Desired Variables And Examine the Intensity and Kind Of relationships Between Variables and Differences Among Groups in Terms Of Variables Used in The Sample. Thus, The Present Research is Type Of Explanatory Study Which in Addition To Describing the two main Variables, namely Customer Satisfaction of Tejarat bank Services And the extent of E_ Banking services. in This Study, in total Of 200 Samples Of Visitors To Tejarat Bank Branches in Ahvaz Were Selected as The Population. Data Collection method in This Study is Interviews. Data Was Collected Using a Questionnaire. The Questionnaire Was Prepared in a Standard Manner Based on Various Theories o, And its Face Validity Was Confirmed By Experts. By Using Cronbach`s Alpha Calculation in a Preliminary Study Consisted Of 20 Tejarat Bank Customers, The Obtained Credibility Of the Questionnaire Was(85%).

10_ Findings: (10_1) – Demographic Characteristics Of The study sample: 1- Gender: More Than half The Population, About (%58), were Males And The remaining (%42) Were Females. 2_ Age Tejarat Bank Customers Being Investigated in The Present study Were More Than 20 Years Old and in The Meantime, More Than Half of the Respondents Were Ranging Between 20 To 40 Years Of age, While Only (….) Percent Were 60 Years Old Or Above. 3- Educational Status: The Largest Distribution Of The Sample is Among The Following Degrees: Diploma, Associate Degree, And Graduate. The Highest Frequency Of The Sample, That is 49/6 Percent Of The Studied Tejarat Bank Customers, Had a Diploma Degree, And The Remaining (36/9%) Were Graduates, While Only (%7) Had a PHD Degree. 4_ Income: The Highest Frequency Of The Sample Have a Monthly Income Ranging Between 451 To 900 Thousand Tomans, Which Consist (72%) Of The Sample Population. Yet (15%) Had Monthly Incomes

Less Than 450 Thousand Tomans And Only (2%) Of The Samples Had Incomes Higher Than 1700000 Tomans. in a Month.

(10-2)_ Inferential Findings Of The Study:
   Services Such As Paying For Goods And Services, withdrawing Cash, Cash Transfers, Paying For Bills And Receiving bills Via Various Channels Such as (POS), (ATM), Phone Bank And Mobile Bank Are the Main Focus of the Present Study. in Contrast, There is a traditional Above mentioned Services.
   Tables (1) Represents The Percentage of Customer Satisfaction Of E_ Banking Services.

Table (1) _ frequency Percentage Of Customer Satisfaction Of E_ Banking Services Of Tejarat Bank Branches

	Customer Satisfaction				
	Very high	low	Middle	high	Very high
1_Paying For Goods And Services Through Internet	20%	10%	30%	30%	10%
2_Paying For Goods And Services Through Internet	10%	5%	30%	40%	15%
3_Receiving Cash through (ATM)					
4_ Cash Transfer through (ATM)					
5_ Cash Transfer through Internet					
6_ Cash Transfer through Mobile Phones					
7_ Cash Transfer through Phone Bank					
8_Paying Bills through (ATM)					
9_Paying Bills through Internet					
10_ Paying Bills through Mobile Phone					
11_ Paying Bills through Phone Bank					
12_Receiving Statements Through (ATM)					
13_Receiving Statements Through Internet					
14_receiving Statements Through mobile Phones					
15 receiving Statements through Faxes					

   According To the Results presented in Table (1), Customer Are most Satisfied with receiving Statements Through (ATMS). Cash Transfers Through (ATMS), Paying Bills Through Internet, Paying Bills Through (ATMS) Cash Transfers   through Internet, and cash Transfers using Phone Banking take other places in terms of Ranking. As For paying For Goods And services Through (POSS), Customers Were relatively Satisfied.
   In order to Answer The First Research Question, according to Test Statistic Finding And its Significance Level, We Can Present The Following Table (2).

Table (2): The Relationship Between (ATM) Function And Customer Satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
Pearson	91%	Positive	./…

   As Seen in Table (2), ATM Function And Customer satisfaction are significantly associated, with its Value Being (91%), Which means That customers Quite highly Satisfied With (ATM) Services. To Answer. The Second Research Question, Based on the finding Of Test Statistic and its Significance level, The Following table(3) can Be Presented:

Table (3): The relationship between phone Bank Function And Customer satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
Pearson	0/85	Positive	./…

As Seen in Table (3), There is a Significant relationship Between Phone Bank function And Customer Satisfaction, The Value Of This Relationship ® is (%85), Which means that Customers Are Quite highly satisfied With phone banking services. in order to answer Third research Question, According to The findings Of test Statistic And its Significance level, One Could present The Table Below.

Table 4: the Relationship Between Internet Banking And customer Satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
Pearson	0/85	Positive	./…

As Can Be Seen From Table (4),There is a Significant relationship Between Internet Banking   Function And Customer Satisfaction. The Value of This Relationship ®   Between internet Banking Function And Customer Satisfaction. The value Of This Relationship ® is (%88), Which Means That Customers are Quite Highly Satisfied With Internet Baking services. To Answer Research Question (4), Based On the Findings Of Test Statistic And its Significance Level, we Can Offer The Following Table (5).

Table (5): The Relationship Between mobile Bank Function And Customer Satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
Pearson	0/78	Positive	./…

As Seen in Table (5), There is a significant relationship Between Mobile Bank Function And Customer Satisfaction. The Value Of This Relationship ® is (0/78) Meaning That Customers Are

Relatively Satisfied With Mobile Bank Services. To Answer Fifth Research Question, Based On The Findings Of Test Statistic, The Following Table (6) Can Be Presented:

Table (6): the Relationship Between Web kiosk Function And Customer Satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
Pearson	0/64	Positive	./..2

As seen in Table (6), there is a Significant relationship Between Web kiosk Function And Customer Satisfaction. The Value Of The This   Relationship ® is (0/64), Which Means That Customers Are Moderately To Highly Satisfied With Web Kiosk

Services.   To highly Satisfied With Web Kiosk Services. To Answer Sixth Research Question, According To The Findings Of Test Statistic And its significance Level, The Following Table (7) Can Be Presented.

Table (7): the Relationship Between (POS) Function And Customer Satisfaction:

Type Of Correlation	Correlation Coefficient	Correlation direction	Significance Level
	0/60	Positive	./..2

As Seen in Table (7), there is a Significant Relationship Between (POS) Function And Customer Satisfaction. The Value Of This Relationship ® is (0/60), Which (POS) Services. Results Of Analyzing All   Research Questions Suggest That E_ Banking Services And Customer Satisfaction Are Significantly Associated.

11_ The Relationship Of The variables Examined By Demographic Characteristics Of The Study Sample With Tendency To modern Banking:

In Addition To Evaluate And Analyze Needs and Importance Of E_ Banking Customers And its Impact On Improving Their Satisfaction, Another Part Of The Main Objectives Of The Present Study is Focused On Investigating The Relationship Of Some Significant background Variables with Tendency To E_ Banking. In This Regard, The Association Of The Main Variable With The Variables Gender, age, Educational Status, And Monthly Income Of Tejarat Bank Customers Are Investigated Herein. This Analysis Helps Determine The Impact Of each Variable On The Rate in addition To evaluate And Analyze Needs And Importance of E_ Banking Customers And its Impact On Improving Their Satisfaction, Another Part Of The Main Objectives Of The Present Study is Focused On Investigating The Relationship Of Some Significant Background Variables with tendency To E _Banking. in This Regard, The Association Of The Main Variable With The Variables Gender, Age, Educational Status, And Monthly Income Of Tejarat Bank Customers Are Investigated Herein. This Analysis Helps Determine The Impact Of Each Variable On The Rate Of Tendency To Use E_ Banking Services And Thus infer The Role Of These Variables On The Satisfaction Obtained From Providing These Services By Tejarat Bank. a Statistic Called Correlation Coefficient Was Used To Analyze The Relationship Between Background Variables and Tendency To E_ Banking. Results Of Analysis Show That There is No Significant Relationship Between The Above Variables and Tendency To E _Banking.

12_Final Results: Given The Above Mentioned Results, it Should Be Said That Providing Banking Services Through (ATMS), Internet Banking System, Mobile Phones, And Fixed Phones is Widely accepted Among The Customers Studied in This research. While interpreting This Result, it is necessary To Take Some Issues Into Account. Firstly, The Population Studied in This research Was Tejarat Bank Customers in Ahwaz. This Characteristic Of The Study Population, Which logically Applies to The Sample as Well, is noteworthy in that ahwazi Citizens Are facing With a Problem called Shortage of Time And Overcrowded Public Pathways, Public Places, Offices And organizations including Banks in their Everyday Life When They try to Address their Affairs. This problem Costs Of living Due To inter_ City traffic. These Problems Cause An Ahwazi Citizen To Suffer From Far More Fatigue And The End Of each Working Day, Compared To a Person residing in a Small Town Or in a Village. In Case they provide Some Facilities in Any Sections a Citizen Should Visit During The Day Such That it Leads to Save His (Her) Time And Cost, Naturally He (She) Welcomes it. The Tendency And Acceptance, as Findings Of This Study Showed, Are Not So Dependent On Variables Like Gender, Age educational status, Or Income Level Of The Subjects. Higher Than Expected Intersection of Functional Requirements For All E_ banking services Shows That an Ahwazi Citizen May Recognize the Necessity Of Providing e _Banking Services More than a Person residing in a Small Town Does and thus, He (SHE) More Than a Small Town Resident or a Villager Seeks to Use Services That Make it possible To perform His (Her) Banking affairs in a Very short Time, While Double saving His (Her) Costs.

Regardless of The importance and necessity of providing E_ Banking Services in View of a Citizen of a Metropolis Like Tehran Compared To other Small Cities, as a Rule when Some Kind Of Organizational Service Like Banking services Can Be Provided Such That it could Both save Money And Time While Decreasing Many Redundant Concerns and Fatigue, Individuals Naturally Have a Great tendency to use ways Of Service Delivery. Therefore, The Study Findings Are Aligned With The Expectations Explained Above, And One Can say that providing And Expanding E_ Services is not Some Incentive Movement For attracting More Customers, Rather it is Some Kind Of Basic Requirement For Facilitating Baking affairs, Both For Bank Customers And Derision makers. it is Concluded That Tendency To E_ Banking Among Tejarat Bank Customers in Ahwaz is Independent Of Gender, Age, Educational Status, Or monthly Income Of Customers. This Finding Contains a Valuable Result We mentioned Above. In Fact it Should Be noted That Ahwazi Customers Of Tejarat Bank Feel The Need For E_ Banking To a Degree That_ Beyond Dependence To Variables and Their Background Characteristics _ It Reminds Of the Necessity Services.

13_ Suggestions: the Present study, As the First step, attempted to Investigate And Explain The Role of E_ Banking And providing Optimal Services Based On it On improving Satisfaction Of Tejarat Bank Customers. To Do This, the Necessity Of Providing These services As a Particular Kind Of Customers` needs Based On Index As Well As The Tendency To E_ Banking Among Tejarat Bank Customers Were Investigated. Although This Study Implies Useful Strategic results For Managers And Policy Makers Of Iran`s Tejarat Bank, Other Hand, it is just a Beginning For accomplishment Of This Research Trend As Well as a Careful Identification Of The Present Situation, Customer`s Expectations Toward The Bank, The way Of Delivering Services, And Forward_ Looking estimates. Accordingly, here We Offer Some suggestions Regarding Issues and Topics for Future

Work: 1_ Investigating The Factors Affecting Customer satisfaction Of Tejarat Bank And Determining The Contribution Of The E_ Banking Services Provided Herein.

2_ A Longitudinal Study Or Continuous Research in alternate Time Periods Aimed At Examining The Quality Of E_ Banking Services Provided By Tejarat Bank And Determining The Development Process Of These Services

3_Analyzing the Degree To Which People Are Familiar With E_ Banking Services Provided By Tejarat Bank. 5_Investigating The Topic Studied in The present Research at The national Level in Order To Perform Comparative Analyses Between Different Regions And Cities.

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