EVALUATION OF ONLINE SERVICE QUALITY ON CUSTOMER SATISFACTION IN PUBLIC BANKS OF GUILAN

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Abstract
The aim of this study was to investigate the impact of online service quality on customer satisfaction in banks of Guilan. Standard model of this article was elected based on Yang and others (2004). Six factors including reliability, responsiveness, competence, ease of use, security and Product portfolio are identified as dimensions of online services quality. In the present study, multiple and linear regression was measured the impact of online service quality on satisfaction. The results showed that all 6 factors of online service quality had effect on customer satisfaction of public banks of Guilan.
Keywords: Online Service Quality, Customer Satisfaction, Dimensions of Electronic Service Quality

1. Introduction
Todays, no organization can be successful without regard to the needs and demands of its customers' satisfaction. The quality of products and services offered by the company enables organizations to distinguish themselves from other competitors. Most experts believe that the surest way to achieve success is to remain in the minds of customers and it is only obtained by providing high quality of products and services (Naebzadeh and Fatahi, 1388). Awareness of the concept of service quality and its efforts to improve it has been led to the quality of services. Increasing levels of service quality can enhance customer satisfaction (Donnelly, et al 2006).
Developed countries along with other important economic indexes develop another index entitled a "customer satisfaction index" due to great importance of customer satisfaction in a country's economic prosperity and different industries and their business organizations. Meanwhile, extensive and inclusive growth of information technology has a great impact on performance of commercial and the way businesses function has changed from traditional style. Phenomenon such as e-business, e-commerce, and e-banking is only part of the major consequences of information technology in organizations that have tried to meet their customer satisfaction.
Banking industry in Iran as one of effective foundations in economy plays a decisive role in the country activity and according to customers are basic of survive in bank, thus the importance of customer satisfaction is clearly obvious.
Due to the growth of technology and information technology, banking has done significant activities associated with investment in electronics to meet customer needs and creation of satisfaction and loyalty in them. the growing attention of banks to provide banking services through electronic channels, and development banks, virtual financial institutions have been increase competition in the banking industry(Jun and Cai, 2001) Iranian banks need to develop in line with technological changes and by providing new services in the field of internet banking are trying to create satisfaction of customers. It should be noted that entering hurried to this field will be possibility of serious financial losses to banks. If no welcome customers e-banking systems (online) such services will failure (Javadin, Yazdani, 2004). So banks to identify customers' needs and retain them in a competitive environment has requires that check the quality of their online

service and evaluate and study impact of service quality customer and to overcome the weaknesses and to reinforce strengths.

2. Literature Review

With the growth of technology and information technology, companies provide service by internet and online. Also Banks as service firms are not excluded from this rule. Banks with online services create other competitive field for themselves and factor of quality service in this field like traditional banking has become a stronger role. The emergence and development of internet and information technology has created another competitive field for banks and a wide field for Scholars in this field.

In order to measure user satisfaction from electronic services has been proposed different techniques and models so far. The first studies in this area can be cited to Doll and Torkzadeh, (1988) that provide 5-dimensional model and include 1 - Content 2 - Accuracy 3 - Format 4 - Easy 5 – timeliness. D'Angelo and Little (1998) is found that other factors such as visual features (including images background media, content, etc.) plays an important role in the design of a web service. Lohse and Spiller, (1999) also recommended criticisms and proposals on site service. Liu and Arnett, (2000) four factors: 1 - System used 2- Design quality management systems 3- Providing information high quality 4 - Entertainment described as a success factor of site.

But what has been ignored is the role of security. One reason for slow growth is the use of electronic services rather than traditional services, fear of Insecurity and being subjected to steal users' personal information that this covered by model provided by Jayawardhena and Foley (2000), He & colleagues suggested factors such as 1 - Speed Download 2- Design 3 - interaction. 4 - Guidance 5 - security as internet service quality index. Research in recent years has become more specialized, quality dimensions of internet banking service on customer satisfaction is also considered and research Jun and Cai, (2001) 6 factor 1 - Content 2 - Accuracy 3 - Ease of use 4 – Timeliness, 5 - Aesthetic 6 - Security were identified as factors affecting the quality of Internet service. Other research in this area can be cited the conceptual model (Yang, Jun, and Peterson, 2004) that identified 6 factors Security, Reliability, Responsiveness, Competence, ease of use, Product portfolio that in present research is used this model.

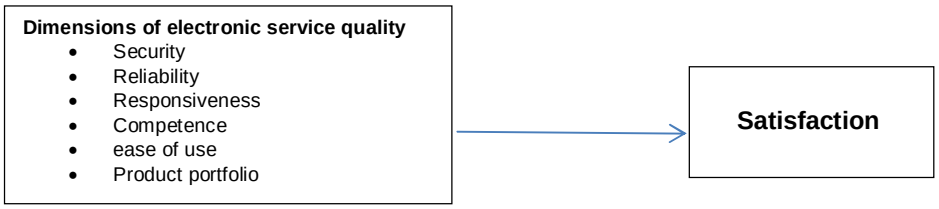

Figure 1: Model of online services quality on customer satisfaction (Yang et al, 2004)

Hypotheses presented are based on the research model as following:

Main hypothesis:
Dimensions of online service quality are an effective on customer satisfaction of banks.

Sub-hypotheses:
1. Reliability is effective on customer satisfaction of banks.
2. Responsiveness is effective on customer satisfaction of banks.
3. Competence is effective on customer satisfaction of banks.
4. Ease of use is effective on customer satisfaction of banks.
5. Product portfolio is effective on customer satisfaction of banks.

6. Security of network is effective on customer satisfaction of banks.

3. Methodology

This study in term of aim is applied and in term of data collection is causal – comparative and by questionnaire. Statistical population is all people using the internet banking system in public banks of Guilan. According to research done less than 1% of the population use the internet banking system in Guilan that share of bublic bank is about half a percent. According to latest estimation is 120 thousand. In this research for selection of branch bank is used classified sampling method and in order to sampling from customers is used convenience sampling. Number of 384 samples was obtained by using the formula.

$P = 0.5$

$z_{\frac{\alpha}{2}}^2 = 1.96$

N=120000

$$n = \frac{N z_{\frac{\alpha}{2}}^2 . P(1-P)}{\varepsilon^2 (N-1) + z_{\frac{\alpha}{2}}^2 P(1-P)}$$

$$n = \frac{120000(1.96)^2 * 0.5 * 0.5}{0.05^2 (120000-1) + (1.96)^2 * 0.5 * 0.5} = 384$$

In this study, the factor analysis was used to assess the validity of the questionnaire. In order to assess the reliability of questionnaire is used Cronbach's alpha and according to Cronbach's alpha is calculated more than 70% thus it is reliable. For data analysis is used regression test.

4. Data analysis

Table 1: regression test

hypotheses	R	R^2	B	Beta	sig	Result
H1	.547	.299	.488	.547	.000	confirmed
H2	.509	.259	.526	.509	.000	confirmed
H3	.443	.196	.441	.443	.000	Confirmed
H4	.342	.117	.463	.342	.000	Confirmed
H5	.658	.432	.726	.658	.000	Confirmed
H6	.510	.260	.486	.057	.000	Confirmed

First hypothesis:

According to the table the value of R = 54.7% can be seen that there is relationship between reliability and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the value R^2 is equal to 29.9%. It means that reliability as an independent variable can explain 29.9% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 2.409 + 0.488X$$

Second hypothesis:

According to the table the value of R = 50.9% can be seen that there is relationship between responsiveness and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the value R^2 is equal to 25.9%. It means that responsiveness as an independent variable can explain 25.9% customer satisfaction variable as the dependent variable.

Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 2.103 + 0.526X$$

Third hypothesis:

According to the table the value of R = 44.3% can be seen that there is relationship between competence and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the valueR^2 is equal to 19.6%. It means that competence as an independent variable can explain 19.6% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 2.473 + 0.441X$$

Fourth hypothesis:

According to the table the value of R = 34.2% can be seen that there is relationship between ease of use and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the valueR^2 is equal to 11.7%. It means that ease of use as an independent variable can explain 11.7% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 2.283 + 0.463X$$

Fifth hypothesis:

According to the table the value of R = 65.8% can be seen that there is relationship between Product portfolio and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the valueR^2 is equal to 43.2%. It means that Product portfolio as an independent variable can explain 43.2% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 1.116 + 0.726X$$

Sixth hypothesis:

According to the table the value of R = 51% can be seen that there is relationship between security and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the valueR^2 is equal to 26%. It means that security as an independent variable can explain 26% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 2.319 + 0.486X$$

Main hypothesis

The value of R = 84% can be seen that there is relationship between dimensions of online service quality and customer satisfaction and considering sig is less than 5%. This effect is significant. To determine the effect direction by using the beta coefficient can be seen that this effect is direct. Meanwhile, the value R^2 is equal to 70%. It means that dimensions of online service quality as an independent variable can explain 70% customer satisfaction variable as the dependent variable. Also In column B, regression coefficients and the constant value (constant) is presented that reflect changes Y based on the changes of X. Thus, the regression equation is as follows:

$$Y = 0.703 + 0.101X_1 + 0.133X_2 + 0.071X_3 + 0.153X_4 + 0.490X_5 + 0.115X_6$$

5. Conclusions and Recommendations

According to result obtained, all of hypotheses are confirmed. This present study is considered ensure study to evaluate online service quality and its impact on customer satisfaction in public banks. Nowadays, the customer satisfaction in service organizations is as an important criterion for measuring the quality of their work this trend is still increasing. E-service quality dimensions have a direct relationship with customer satisfaction and this allows to financial institutions to develop and implement appropriate marketing strategies. Thus according result obtained, the following suggestions are offered:

Since competence is one of the most important dimensions of online services quality in public banks, authorities and decision makers of banks consider the sustained attention, In this regard, it is better that banks managers, staff training about communication skills with customers, solving their problems, commitment to promises made consider by doing the field of psychology counseling. Also to enhance staff expertise to provide the right service and quick, electronic banking training should be in special priority.

Reliability, another thing that should be noted is that banks should commit to their obligations and all obligations in advertising, slogan of their own. Bank managers should never be allowed to commit in activities or affairs that internet banking system isn't able to them entirely.

Another dimension verified is the responsiveness and reducing time of decision making and implementation is effective factors in the responsiveness. Managers of banks should note that registration system of questions and problems don't effect to resolving customer problem because it is often long distances between registration requests to responsiveness while customer needs to immediate response. Lack of attention to this issue may be followed lack of customer satisfaction and discard Bank. Phone lines of available online or admin on site in order for rapid response to users' questions play an important role in customer satisfaction of electronic banking.

The Product portfolio is another dimension of customer satisfaction that is known extremely effective. Today, customers just are not used due to a simple transfer between banks or online banking accounts but rather are expected to provide more services and more diverse. Managers can be made simulation the counter and bureaucratic by creating a virtual bank, apply for loan, account opening, interbank transfers, pay bills, and many other activities can be done online request form and it perform. In addition to banking services, banks can put the other systems of exchange, coins, and stock indexes to providing information services to their users and provide another service such as buying mobile recharge cards, buying plane tickets, train.

Another effective dimension is ease to use. Bank managers should note that most people who use internet banking doesn't have information about how these systems, therefore entrance to site should be easy, site design with simple graphical interface can make more people more familiar with how the system works, internet banking system designers must use this system available to users and all instructions menu links are described briefly in it. Important point should be noted is

that Internet banking system should not have sophisticated design with high graphics, because it increases the load time of pages and increase the response time and cause user dissatisfaction.
Security, however, the consideration of security in online financial systems is one of the requirements providing the services Internet banking, therefore are recommended to follow a few notes to bank managers. In data exchange should use encrypted protocols in order to send users information and details of the transactions, Observing discuss privacy (remain unknown person in order to influence prevention system on the network to user) must be observed and also enter the important information about an individual (such as card number, password of credit card, second password, etc.) should be so that If a person uses a system other than own personal system, data cannot be easily recovered by other people. Use the virtual keyboard, hidden passwords and cards password by phrases starred for not available Keylogers and visibility to the parties is strongly recommended.

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