Considering the relationship between internet services and using internet banking in Branches of Sepah bank in Guilan province

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ABSTRACT: This research is considering the relationship between internet service quality and using internet banking in branches of Sepah bank in Guilanprovince. Statisticalsociety of this research is customers of branches of Sepah bank in Guilan province that is unlimited. Statistical sample of this research was 384 people regarding Morgan table and unlimited society and sampling method of the research was simple random. Current research based on goal is applied and regarding method of data collection it is descriptive and correlation type. For determining validity of research variable content method and for reliability cronbach alpha correlation has been used. For data analysis firstly by using kolmogrov-smirnov test normality of data were considered. For testing hypothesis Pearson correlation has been used. The result of research showed that there is relationship between internet service quality and using internet banking. Also there is relationship between accessibility, certainty of implementation, responsibility, attraction of website with using internet banking.

KEYWORDS: accessibility, certainty of implementation, security, responsibility, website attraction, using internet banking.

1 INTRODUCTION

Internet banking is one important activities at global electronic trade that is rapidly increasing (Ariff& Yun, 2012). Nowadays internet service is increasing rapidly (Ranganathan, 2013). Effective supply of electronic service quality (e-SQ) is a necessary work at competitiveness of internet banking services (Ariff&yun, 2012). Based on e-mail statistical report in 2010-2014, number of internet exchanges in 2010 has reach from 2.9 billion to 3.8 billion to 2014 (Radicati, 2010). Companies for increasing their customer loyalty have tended toward internet services (Ranganathan et al, 2013). Nowadays regarding challenges ruling on business atmosphere, organizations are not going to attract new customers, but have done strategies of keeping current customers and enhancing their loyalty to organization, so satisfaction of customers weren't sufficient and marketers should pay special attention to this point (Osman, et ,al, 2009). In this direction pioneering organization in customer-orientation axis, have taken plans for enhancing customers loyalty. Loyalty is resulted from belief of service quality, psychological decision(behavioral intentions) and positive and favorable attitude and as repeat of buying behavior and consistence at buying behavior in organizations usually due to reasons such as low number of customers, more continue of customers use of services by them, high importance of keeping and strengthening long term relation of organization with customers, closer and deeper relations withcustomers and professional customers caused paying attention to effective factors on customer loyalty get significant importance (Jayawardhen, et al, 2007).

One factor that increase satisfaction and reliance and customer satisfaction os electronic service quality. Many studies have considered the relationship between customer satisfaction and reliance on customers loyalty (Kaur&Scoch, 2013). Presenting proper services based on identification of needs, interests, facilities and customer's expectation is not possible. Nowadays just satisfying customers is not sufficient and companies shouldn't be accept only this subject but the should be certain that their satisfied customers are also loyal (Kotler& Armstrong, 2008). Nowadays the importance of service section at global economy is increasing rapidly. Development of service quality has been a key strategy for increasing customer

satisfaction and loyalty (Lee et al, 2011) Electronic service quality is one important factor in service market (Yusoff et al, 2010). Electronic service quality in Ribbing research in 2004 is consist of 5 dimensions of aesthetic of interne database. Certainty, easiness of application, ordering and on-time accountability. Dimensions of electronic service quality in this research based on research of Arif and Yuan (2012) has been consist of 5 dimensions of accessibility, certainty of implementation, security, accountability, website attraction (Ariff& Yun, 2012).

Sepah bank in Guilan province believes that customer is main capital and preserving personality and enhancing customer satisfaction affects durability of organizations. Observing justice, relationship between customer and bank, using new banking services, responsibility and saving secrets is counted as important duty of organizations (2013, Ansari) and attempt for enhancing speed, accuracy, precision and service quality provides satisfaction of organization's customers, therefore meeting customer need in a calm environment with openness based on the latest daily technology was considered by organization and by using strategies and principles of client-orientation, will promises better future. In recent decade studies has developed about customer behavior (Sedaghat, 2013).

This research has been done in branches of Sepah bank in Guilan province. This research has high importance in this case that by identification of dimensions of electronic service quality internet customers' satisfaction increases on the other side the result of this research can used by banks and companies and institutes that deal with electronic services and electronic services is one important subject for attracting customers and keeping them. Since Sepah bank is moving toward services electronically and also it should attract satisfaction and reliance of its customers like past and causes continuity and loyalty of customers (that nowadays are internet customers). Therefore they should enhance their electronic service quality to precede other banks and their competitors that have taken steps in this relation.

Therefore researcher is going to answer this question that if there is relationship between electronic service quality and using electronic banking?

2   RESEARCH THEORETICAL FRAMEWORK

Electronic banking means we can take services and bank products to its beneficiaries through channel of proper and secure electronic distribution such as ATM, telephone (fixed and mobile), internet and any electronic distribution channel to consumer (bank customers/ buyers/sellers) and facilitate giving services to bank customers and decrease their physical presence as finally satisfy customers and acted about increasing profitability through reduction of costs (Delavar, 2010).

2.1   ELECTRONIC SERVICE QUALITY

Simultaneous to increasing customer awareness of delivering services by banks and financial service institutes, enhancing service standards caused increase of customers' expectation. This problem especially the on-line world that accessing information is possible simply and at the least time is observed more. Customers have increasingly show sensitivity to receiving service quality as motivating them to continuity of relationship with organization and awareness of effective factors on service quality that leads to satisfaction and reliance and loyalty has high importance (Niliahmadabadi, 2003). Electronic quality in this research has been consistent of 5 dimensions of certainty, accessibility, and attraction of database, responsibility and security.

2.2   DEFINITION OF CERTAINTY

Since electronic trade at internet environment is formed as an open network certainty is an important factor in this field although technological achievement such as digital signs, graphology that al were presented with the aim of increasing security of transaction at internet environment. Users don't feel security while doing financial transactions (Ranganathan&granaoaty, 2002).

2.3   ACCESSIBILTY

Satiyeh (1999) knows two factors of "risk" and "difficulty" as main barrier of applying internet banking. As customers know internet banking services difficult it will not have value for them (Galbarith, 1998).

2.4   ATTRACTION OF INTERNET DATABASE

Ribnik et al(2004) know beauty of internet database as way of displaying information, coloring, and configuration. Proper designing of internet data base increases capability of application of application of database and involves units success (Ribbinik et al, 2004). Rangatan and Ganapati (2002) states that designinginternet data base affects creating internet in customers for using and continuity of applying on-line services(Rngannathan and granapaty 2002).

Ribing et al(2004) know on-time responsibility as one basis of electronic quality and claim that on-line customers like traditional customers expect receiving rapid feedback from service presenters about their suggestions for improving services. They also expect in case of occurrence of problem while online interaction with organization of related experts try to solve this problem accurately and with sufficient sympathy (Ribbinik et al, 2004).

2.5   SECURITY

The meaning of security is saving data against unhallowedand criminal people at the process of e-trade process. Internet is totally open network and up to the time that necessary strategies are not predicted for lack of accessing of unauthorized people for getting information and interference in them, it can be manipulated (Velayati, 2011).

Regarding above subjects, research model has been considering the relationship between internet service quality and using internet banking in branches of Sepah bank in Guilan province. Independent variable has been research internet service and dependent variable is using intent banking. Research model was as below:
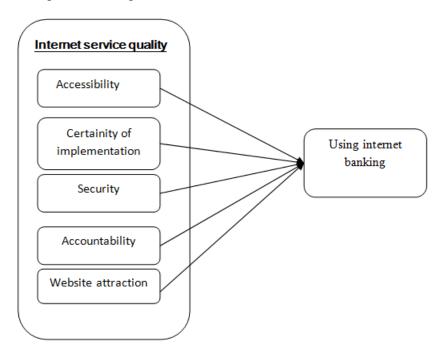

Figure 1: research analytic model

3   RESEARCH HYPOTHESIS

Based on theoretical framework of research and relations that have been shown in research analytic model, main and subordinate hypothesis have been written as below:

Main hypothesis

There is relationship between internet service banking and using internet banking.

Subordinate hypothesis

1- There is relationship between accessibility and using internet banking.
2- There is relationship between certainty of implementation and using internet banking.
3- There is relationship between security and using internet banking.
4- There is relationship between accountability and using internet banking.
5- There is relationship between website attraction and using internet banking.

Current research is applied based on goal and regarding method of data collection it is descriptive and correlation type. Statistical society of this research is customers of Sepah bank in Guilan province that its number is unlimited. Statistical sample of this research has been determined 384 people through Morgan table and regarding unlimited society. Method of sampling is random simple.

Tools of data collection in this research includes 25 questions and taken from Ansari research (2012) and pakghalb(2012). Validity of questionnaire in this research was confirmed through surface or content validity by experts and professors related to the subject. Also since cronbach correlation coefficient for all variables is higher than 0.7, reliability of questionnaire was confirmed. For data analysis two methods of descriptive and inferential (correlation coefficient) has been used by SPSS software.

4 RESEARCH FINDINGS

4.1 DESCRIPTIVE STATISTICS

Regarding analysis of collected data it is observed that gender of 72.7 percent of respondent is male and 20.3 percent are female. 31 percent of respondent have diploma, 28.9 percent have post-secondary, 31.2 percent have bachelor, 8.1 percent have M.A and 0.8 percent have Ph.D. Regarding record of using internet service 24.2 percent of respondent are 1-2 years, 32.6 percent are 3-4 years, 19 percent are 5-6 years and 24.2 percent are higher than 6 years.

4.2 TESTING RESEARCH HYPOTHESIS

Regarding the result of Kolmogrov-smornov test, distribution of all variables of research are normal, for testing main hypothesis and subordinate hypothesis of the research pearson correlation method has been used.

Table 1: result of pearson correlation

Result	Coefficient	Sig	Number	Variables
Approved	0/339	0/000	384	اینترنتی Internet service quality and using banking
Approved	0/177	0/000	384	Accessibility and using banking
Approved	0/206	0/000	384	Certainty of implementation and using banking
Approved	0/481	0/000	384	Security and using banking
Approved	0/691	0/000	384	Accountability and using banking
Approved	0/148	0/004	384	Website attraction and using banking

5 SUGGESTION AND CONCLUSION

- Encouraging customers of Sepah bank for using electronic and internet services and many advantages that these type of services will have for customers
- Creating comprehensive database about customers based on identity of customers-not account number-for fallowing record of their online transaction
- Aesthetic of website of Keshavarzi bank and easiness of using items inside website as users don't be dissatisfied and don't feel tiredness during working with website
- Ordering and presenting information about different services based on records of interaction with customers with internet bank database
- Writing process of scoring to internet customers based on the degree or value of transactions that is done through internet bank services
- Granting cash discount or especial scores to customers that achieve scores more than determined limit at distinct time

- Determining proper basis of sectioning of internet customers as could apply its own strategies based on the result of priorities and varied needs of each group over time for each one
- Constant evaluation of internet customers with bank for increasing capability of predicting their future needs and supplying customers' demands at proper time
- Providing the possibility of creating personal pages for internet customers for creating sense of belonging in them

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