Investigating effective factors on customer satisfaction of Internet banking 
(The Case of Post Bank of Iran)

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Abstract

Spreading of e-commerce activities in today world and the necessity of Internet banking along with this rapid train in ahead way so the importance of customer's satisfaction with the service in the bank's activities in this competitive environment had been made us, to review and recognize the affecting factors on customer's satisfaction. In the other side, using internet and online banking services in the world banking industry especially in Iran has found specific significance. This led to incensing competition between public and private banks to use these services that each of them trying to attract more customers with providing better service. For this reason this study was conducted aimed to identify factors affecting on customers satisfaction in Internet banking Iran's Post Bank. And the effect of six independent variables ease of use, security, customer support services, speed, content and design customer satisfaction was examined. The present research in terms of functional purpose and the method of data collection is a descriptive and survey study And 380 users of Tehran Post Bank internet had been designated as research sample. For the reason of surveying assumption and the relation between study variable Linear regression and spss22 software were used. The results showed that four variables easiness, security, speed and content of service have positive and significant effect on customer satisfaction variable.

Keywords: customer satisfaction, online banking, easiness, security, speed, content.
1-Introduction

Développment of new technologies, especially information technology and spreading in the community, has been created many extensive changes in various aspects of human life. (Kamal abadi and Attariyan, 92,3)

many internet banking services and advantage such: Lack of time and place limitations on the use of banking services, easy access to the information they need, saving customers time, significantly reducing the costs of banking services, the possibility of having a variety of services and commensurate with the need, etc., had been growth the use of online banking services. (Divandari Et al)

One of the most important developments in the field of performance improvement occurred in the last decade of the twentieth century. Thread was recognizing customer satisfaction measures as one of the main elements and requirements of management systems in organizations and business firms. (Zivaryar et al)

Now there are new opportunities for banks to be active as intermediary in e-commerce market through identifying themselves as reliable owners and exist as security between business and consumers. (Sing, 2011)

Internet has extended horizons for business across the world, especially electronic services. Due intangible and meaningful nature of banking, banks are compenet users of online technologies(Alswan and Denis, 2010)

Banks spend a lot of money to online banking, Because this type of banking reduce costs than other types of them and complete the custome information. This type of banking increases the quality of service that is required to remain in the competitive market. And to achieve the stated objectives customers need to be adopted to Internet banking. (Hanafi zadeh et al, 2013)

Internet banking is a convenient and flexible way and also has various benefits related to the transaction. Before the era of Internet banking, traditional banking services including intensive activities, such as deposit, payment and money transfer has been as the trading in stock and currency. With online banking investment fixed costs in IT have increased and variable costs have decreased.

(atay and et al, 2013) This study, has been prepared based on data collected from Post Bank branches in Tehran in 94-93 to identify and prioritize the effective factors on customers satisfaction of Iran's internet Post Bank deal to Ways to create competitive advantage in providing Internet banking services and attract customer satisfaction.

And to provide usefull information regarding customer satisfaction, security, ease of use, customer support services, design, speed transactions, and information content on online banking in order to Internet banking improve the bank's competitive position, therefore, the question will arise that what is prioritize the affecting factors on customer satisfaction in internet banking Post Bank of Iran?
2. Definition of concepts

Customer satisfaction

Customer satisfaction means Pleasant and unpleasant emotions of person that is arieesd from comparing his mental function compared to expectations . Of course, customer satisfaction does not depend on the type of business or organization's position but is related to ability of the organization to provide quality of customer expectancy.

Internet banking: point to the e-banking service via the Internet by PC or other internet access capability (Alizadeh et al., 2.93) using speed and unique simplicity of Internet banking in transactions are called commonly Internet Banking. (Javan, et al., 1 and 93)

Ease of use: operating ease, offering services anywhere and at any time, easey use of the service, computer literacy and easy to sign in services of the electronic banking services are considered. (Sadeghi, Nemati 91, 13).

Transaction speed: transaction speed which is often called response times, has attracted a lot of attention in the field of information systems and e-commerce that has been attracted increasing attention and focus on operational efficiency. (Yun, 2010)

Security: Security is the key factorr attract customer trust confidence. (Manouchehri pour, 93,3) today security issues in Internet technology, particularly in Internet banking systems because of the devastating impact on the confidentiality, integrity and privacy of the bank and its customers is more common Security concerns which may be created in e-banking services, prevent to use electronic banking services by customers and loan officer And electronic banking as long as is not accepted Safe and secure in terms of customers and employees aren’t concerned called as service (Aliyu et al., 2012)

Information content: refers to information placed on the website or instruments of electronic banking services. Content play very important in influencing customer behavior. That's why most consider content as a tool to measure the quality of sites and devices. (Yun, 2010)

Usability and design: good design device increases usability. And thus increase its success or Website services. Designing plays an important role in attracting and retaining consumer or customer favorite. (Yoon, 2010)

Customers Support Services: Several studies have examined accountability as one of the factors of e-banking service quality or customer satisfaction. These studies have shown responsiveness, increase customer satisfaction. (Yoon, 2010)

Research background

Evaluate the affecting Factors on preferred e-banking technologies by the customers (the study Saman bank) with functional goals to prioritize the affecting factors on customer preferences in the choice of e-banking technology were done and reached to this conclusions: Banking operation speed and ease of use of technology were the most important affecting factors the banking customer preferences in selecting technologies. (Jazaeri and Parvizian, 2010)
Since the study also measured the level of satisfaction of end users of electronic banking services (Bank Parsian –Pasargad - Eghtesad Novin) by (Haghighi, et al., 1389) ease affecting factors on customer satisfaction is important and the results obtained of this study provide a conceptual model to explain the key factors Affecting the Quality System provider of Internet banking services (Divandari et al., 2013)

Ease and speed factors are importance and the result of the research is to identify the customer in the Internet Bank Sepah (Rabii and Hasanlu, 2013) and seven-dimensional model of customer satisfaction of e-banking services (sadeghi, nemati,2012) had similar Result on the other banks, With these results we can presume:

1. There is significant relationship between ease of use of online banking services and customer satisfaction in online banking.

2. There is significant relationship between Speed of internet banking services and Internet banking customer satisfaction.

After reviewing the effect of perceived security on confidence to internet banking security by woman customers was found that the perceived security has direct, positive and meaningful impact on online banking (Damghanian and Siyah Gourabi, 2012). Also In research of acceptance e-banking services, security was recognized one of the displeasure factors in e-banking services by Malaysia's vision (Poon, 2008). In the following should be pointed out that the study of online banking customer satisfaction in China (Yoon, 2010) and seven-dimensional model of customer satisfaction of e-banking services (sadeghi, nemati,2012) were recognized important factors on customer satisfaction. With these results, we can say: between services security of internet banking and customer satisfaction internet banking is a significant relationship. The following should be noted in the result of research the history of online banking customer satisfaction in China (Yoon, 2010) and the study measured satisfaction of end users of electronic banking services (Bank Corp-Pasargad-Eghtesad Novin) by (Haghighi, et al., 1389) showed that

3. There is significant relationship between the design and content of the information on customer satisfaction.

Therefore, we can say:

4. there is a significant relationship between content online banking services and internet banking on customer satisfaction.

5. There is significant relationship between designing internet banking and internet banking on customer satisfaction.

Finally, study of customer satisfaction in online banking in China can be possible with regard to the role of support services of customers’ in online banking customer satisfaction (Yoon, 2010).
6. There is a significant relationship between customer Support services of internet banking and satisfaction with online customers satisfaction in internet banking . (Yoon, 2010).

Conceptual model

The structure of conceptual model is based on past research model specially yoon conceptual model . of course model variables taken from different research that demonstrate their importance . While Haghighi, et al (2010) know effective , easeness and satisfaction Factor in e-banking Customer Satisfaction Rabii & Hasanlo(2013) as Divandari ,et al (2013) know easeness and satisfaction Factor effective in their study ,speed so, and spend to security content support and with using above factors ,the model was considered for this research.

Figure: Conceptual model

Research resource:chehlo yoon( 2010)

4. Research methodology

This research has been done in too form Based on the Practical purpose and collection method and data nature of descriptive - survey data collection for Basic information of library studies and about assess information had been used of field Information. For the purposes of this research and the suitable demographic composition (in terms of age, income, gender, username and employment) among users of Internet banking Post Bank in Tehran province had chosen as Statistical Society . The number of users based on information obtained from banks are 35.896 that In determining the sample size had been used.

To measure the variables a standard questionnaire with 23 specific questions with a five-point Likert scale was used. at the first , 30 questionnaires were distributed as a pilot sample and after reviewing data from the pilot study, the value of final sample size with error level of 0.05 error, the value of Z = 1.96 based on kukrun formula a sample of 380 was obtained.
After translating the standard questionnaire and consultation with professors, validity of the questionnaire was approved. Cronbach's alpha coefficient for all the latent variables had been higher than threshold 0.7 and 0.995 for the overall questionnaire that indicated appropriate reliability of the questionnaire.

Table 1 had been designed a number of questions, and to measure latent variables, Cronbach's alpha coefficient and extraction resource had been provided.

**Table 1:** type of scale, the number of questions, Cronbach's alpha and questionnaire search source

<table>
<thead>
<tr>
<th>Variable</th>
<th>Scale type</th>
<th>Questions</th>
<th>Cronbach's alpha</th>
<th>resource</th>
</tr>
</thead>
<tbody>
<tr>
<td>ease of use</td>
<td>Five-point Likert</td>
<td>Post Bank internet banking system has easy search.</td>
<td>.891</td>
<td>Chilhooe Yoon (2010)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Bank internet banking system has easy transaction process.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Bank internet banking system has easy data entry.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speed</td>
<td>Five-point Likert</td>
<td>The Speed of connection to the internet banking system is high.</td>
<td>.901</td>
<td>Chilhooe Yoon (2010)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Speed of transaction Internet banking system is high.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>The speed of loading Page in Internet banking system is high.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>security</td>
<td>Five-point Likert</td>
<td>Internet tools of post bank Internet transfer my information that I sent correctly.</td>
<td>.867</td>
<td>Chilhooe Yoon (2010)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Bank internet banking system, protect the information that are sent by me properly.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Bank internet banking system, prevent changing of data are sent by me.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Content of Information.</td>
<td>Online Tools of Post Bank internet banking system does not deny the facts that submitted by me.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Designing</td>
<td>Post Bank internet banking system has regular display.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer service</td>
<td>This system gives honest answers to customer questions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer satisfaction</td>
<td>I am satisfied the transaction process of system.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Content of Information.

<table>
<thead>
<tr>
<th>Five-point Likert</th>
<th>Information content of Internet banking system, is useful.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The system also provides the possibility of related content information.</td>
</tr>
<tr>
<td></td>
<td>The system provides possibility of current information content.</td>
</tr>
<tr>
<td></td>
<td>The information content of system is easily understandable.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Designing</th>
<th>Post Bank internet banking system has easy website designing to users.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Post Bank internet banking system has an attractive website.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Customer service</th>
<th>The system provides respond promptly to problems.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The system is ready to meet the customer's dissatisfaction and problems.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chilhooe Yoon (2010)</th>
<th><strong>.889</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Chilhooe Yoon (2010)</td>
<td><strong>.862</strong></td>
</tr>
<tr>
<td>Chilhooe Yoon (2010)</td>
<td><strong>.867</strong></td>
</tr>
</tbody>
</table>
5. Research findings

First hypothesis: (there is a significant relationship between ease of use of internet banking services and internet banking customer satisfaction.)

As we see in hypotheses test Table, the amount of standard value 238. And the calculated value t (5.318) is greater than the critical value1.96, it can be concluded ease, that has a significant impact on customer satisfaction. On the other hand, according to positive sign of standard rate and the amount of calculated t, it can be conclude that, orientation of this impact is positive. Therefore hypothesis is confirmed. (also sig <0.05 indicates that hypothesis is confirmed).

Second hypothesis: (there is a significant relationship between the speed of using internet banking services and internet banking customer satisfaction.

As can be seen in the test table, the amount of standard value is 203 The amount of calculated t (4.475) is greater than the critical value (1.96), it can be concluded security has a significant impact on customer satisfaction. In the other hand, according to a plus sign the standard rate and the calculated amount t, it can be concluded that for the orientation of this impact is positive, so the hypothesis is confirmed. (also sig <0.05 which reflects the hypothesis is confirmed).

Third hypothesis: (there is a significant relationship between the security of internet banking services and internet banking customer satisfaction.)

As can be seen in hypothesis test Table, the amount of standard value t (2.887) is greater than the standard rate134 and the critical value(1.96) . it can be concluded that security has a significant impact on the customer satisfaction . In the other hand according to positive Mark of standard factor as well as the calculated value t, it can be conclude the orientation of this impact is positive. Therefore, this hypothesis is confirmed. (also sig <0.05 that represents the assumption is confirmed).

Fourth hypothesis: (there is a significant relationship between the content of internet banking services and internet banking customer satisfaction).

As can be seen in the test table, The amount of standard value 237. calculated t (6.061) is greater than the critical value(1.96), it can be concluded that security has a significant impact on customer satisfaction. On the other hand, according to a positive sign of the standard rate
and the calculated amount of t, it can be conclude that orientation of this impact is positive. so the hypothesis is confirmed. (also sig <0.05 which reflects the hypothesis is confirmed).

**Fifth hypothesis:** (there is a significant relationship between designing the use of internet banking services and internet banking customer satisfaction.)

As can be seen in hypotheses test table, standard value 0.017 and the t calculated value (.332) is smaller than critical value1.96, it can be conclude designed not have a significant impact on customer satisfaction. (Also sig> .05 is showing that hypothesis is not confirmed)

**Sixth hypothesis:** (there is a significant relationship between customer support services using internet banking services and internet banking customer satisfaction. As can be seen in the test table, the amount of standard value 034. And the calculated value t (694.) is smaller than the critical value1.96, it can be concluded support has no significant impact on customer satisfaction. (Also sig>0. 05 is showing that hypothesis is not confirmed).

<table>
<thead>
<tr>
<th>independent variable</th>
<th>Dependent variable</th>
<th>Standard factor</th>
<th>T values</th>
<th>Significant number (sig)</th>
<th>Status of hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease</td>
<td>Customer satisfaction</td>
<td>.238</td>
<td>5.318</td>
<td>.000</td>
<td>Confirmation</td>
</tr>
<tr>
<td>Speed</td>
<td>.203</td>
<td>4.475</td>
<td>.000</td>
<td>Confirmation</td>
<td></td>
</tr>
<tr>
<td>Security</td>
<td>.134</td>
<td>2.887</td>
<td>.004</td>
<td>Confirmation</td>
<td></td>
</tr>
<tr>
<td>Content</td>
<td>.327</td>
<td>6.061</td>
<td>.000</td>
<td>Confirmation</td>
<td></td>
</tr>
<tr>
<td>Designing</td>
<td>.017</td>
<td>.332</td>
<td>.740</td>
<td>non-confirmation</td>
<td></td>
</tr>
<tr>
<td>Support</td>
<td>.034</td>
<td>.694</td>
<td>.488</td>
<td>non-confirmation</td>
<td></td>
</tr>
</tbody>
</table>

**6. Discussion and conclusions**

With analyzing the results of hypothesis testing and the Study variables, it was determined that between easiness of online banking services and banking customer satisfaction, there is a direct correlation coefficient 0.621 that place in 0 < r <1 distance, and it is positive. So there is a direct correlation between these two variables. The results of linear regression indicated that the values of t (5.318) is larger than critical values (1.96) It can be concluded ease of use services has a significant impact on customer satisfaction. As was mentioned in the review of literature, ease of use variable is one of the most influential factors on internet banking customers satisfaction and should be consider to take advantage of this service at any time and any place and easy to use these innovative services. Also Poon (2008), Sadeghi (2012)
and Jaraeri (2010) have achieved to the results that consistent with current research, so the following practical suggestions to suit all hypotheses and interviews with customers and bank employees, were presented. So the more practical suggestions was prepared to suit all hypotheses and interviews with customers and bank staff, therefore, because the ease of use factor is one of the factors that has effect on satisfaction of Post Bank online banking customers. The following should be considered:

A) banking operations done easily by reducing the steps and

B) financial transactions done easily

C) Simple using will increase customers motivate to continue.

Since the design of Internet banking services and customer satisfaction banking correlation coefficient is 0.598 can be considere there is a direct correlation between two Variable. According to the results of linear regression that the values of t (0.332) is smaller than Critical values can conclould, designing doesn't have direct impact on costemer satisfaction.

While it has a significant effect in the Yun research (2010).

One of the most important cases on issues related to electronic commerce, particularly Internet banking should be considered is security issues associated with this type of banking, also the correlation coefficient is 0.570 between the security of Internet banking services and banking customer satisfaction can conclude there is a direct correlation between Two security and satisfaction variable. regard to the values of t (2.887) is larger than the critical value, resulting security has a significant impact on customer satisfaction Which reflects the importance of the security impact on the online banking customer satisfaction.

In fact, security factor by creating confidence in customers, integrity and confidentiality of customer information and preventing of unauthorized access and ... prevent the concerns that cause customers not to use the services. And the results of Yun research (2010), Sadeghi and colleagues (2012) and the Jazaeri and colleagues (2010) showed they are consistent with this research. As well as in the world of rapid technological everyone emphasize to quickly perform operations the results of this research, is Parallel with this view and The correlation coefficient correlation between the speed of the internet banking service and it became clear between use of internet Banking service and banking customer satisfaction the correlation coefficient is 0.627. So there is a direct relationship between two variables. Considering that the amount of t (4.475) is larger than the critical value, we can conclude speed of service has a significant impact on customer satisfaction, that reflects the importance of this factor. also It should be noted speed of Internet service in all aspects of this not only increases operational efficiency But these services can reduce greatly customer dissatisfaction. That Is consistent with results of Yun (2010), Sadeghi et al (2012) and Jazaeri and collagenuous (2010). Therefore, it can be suggested:

A) Smaller image files used on Internet Banking.

B) The using shortcuts and creating links in reports allow users to find quickly the desired part.

C) Reduce the time of entry into the system with minimum time possible, and move pages
D) because the web page log in to Internet Banking is as a gateway to this page, it is offered to be the lightest, smallest and fastest page among other pages.

To) The speed of financial transactions for various banking operations reaches as soon as possible time.

And) To avoid confusion, get access user to reports with the least possible clicks on it.

G) Reduce the time of SMS security to increase the sense of security in customers. Another hypothesis was confirmed in this study is the effect of the information content, since the content of e-banking services and banking customer satisfaction correlation coefficient is 0.679, there is a direct correlation between the two variables.

And with regard to the values of t (6.061) is larger than the critical amount of content we can conclude there is a significant impact on customer satisfaction.

Since content is considered as a quality measurement tool to improve the content of site has impact on the customer behavior and customer satisfaction by improving these services can be used by visitors to become customer. Yun (2010), Sadeghi and colleagues (2012) and Yun (2008), in their study confirmed the significance of this impact. So on Internet banking site, should try to provide information that is required and the use of information technology can convert visitors to customers.

And that should not far from the site goals, and prevent unrelated threads, unnecessary ads and banners that can be avoided lack of customer focus. Financial reports and the information of site should be relevant and useful and easily understood. And finally was found between support for e-banking services and banking customer satisfaction correlation coefficient is 0.547 and there is a direct relation between those variable. With regard to the values of t (0.694) is smaller than the critical values can be conclude designing has no significant effect on customer satisfaction. That is incompatible with Yun research results (2010).
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