

A Survey of Relationship between Electronic Services Quality and Electronic Satisfaction in Banking System

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The goal of present research is to survey the relationship between electronic services quality and users' electronic satisfaction of central branch of Tabriz agriculture bank. This study is survey, analytical and applied research. For this purpose, electronic service quality has been defined in 7 dimensions: Efficiency Dimension, reliance capability, Command Supply, Personal Secret Protection, Responsiveness, Compensation, and Communication. In this way 9 hypotheses has been set. The Statistical society of this research is customers of central branch of Tabriz agriculture bank. The size of statistical sample has been estimated 380 people by Cochran formula, and has been selected by using time random sampling method. Information gathering instrument in this research is researcher made questionnaire. It has been distributed among statistical sample after assessing validity and reliability of questionnaire, Gathered data, summarized and categorized using descriptive statistical method. Pearson test and Freedman test have been used to test research hypothesis. The result of research indicates that there is relationship between electronic services quality and its seven dimensions and users' electronic satisfaction of central branch of Tabriz Agriculture bank. And also ranking of the relationship between dimensions of electronic service's quality and electronic satisfaction of bank users has been presented.

Keyword: Electronic Banking, Services Quality, Electronic Services, Satisfaction, Electronic Satisfaction, Customer- oriented.

JEL Codes: G210, G170, M100, M150, M310, M370, M390

1. Introduction

Today by the expansion of the technology of information and communication, all dimensions of human life especially its economic dimension have been changed profoundly and basically. The presence in global market using efficient and successful methods is one of the necessities of conforming to international system. Of course using the information technology in different commercial and financial fields can be one of the necessary instruments to increase the commercial efficiency in economics. Also, the worldwide expansion availability to internet network, a radical change has been created in communication field all over the world. We dare say that world have not harried in a way to use such a scientific phenomenon. The attempts to improve the quality management

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instrument and expansion of customer-oriented culture by researchers, experts and managers show that customer satisfaction is one of the main elements in successful management and improved benefits. So attention to customers' needs and desires is one of the main concepts of economic, productive and servicing cooperates. This is because the improved banking services quality is supported as a culture in all successful banks. The main and long-term strategy in all successful banks worldwide is to put the customers in center of business. Since the banks would be more successful in attempt to increase its share out of all banking services market, would pay more attention to the improved banking services quality way as a strategy not a tactical plan. The banking activities have been changed profoundly since 1960. But the quick entrance of computers in banking field from 1980, the banking services have been expanded and the speed of doing related affairs has been increased as much in a way that all customers want to receive high quality services, increased speed of banking operation and special attention of employees to themselves. The speeded services have been improved by settling computer networks. But the precision and quality in presenting services can't be done only whit the increased machine power and developed technology. Performing banking operation by electronic instrument has changed human view. So economic institution should adopt themselves whit new condition to stay on competitive filed. Today's industrial world in which competitive economy has destroyed exclusive economy, customer-oriented view and customer satisfaction has been considered as business law and disobeying this law result in omission out of business field.

Electronic business is one of the main results of using information and communication technology in business field. The expansion of this technology has increased electronic business amount in the world. One of the important ways to constitute and support electronic business can be the existence of electronic banking system that correlated whit financial world system. In fact we can say that performing electronic business needs electronic banking. We can say whit out electronic banking there would be no development of electronic business. One of the necessary instruments for expansion of electronic business is the existence of electronic banking system. In addition, electronic banking development indices are considered as new indices of countries development. So suitable technology and secure communicative networks and also making use of efficient and flexible integrated software system, can be important to make and develop electronic banking in banking system And also fulfillment of electronic government and informational society in accordance whit economical growth and knowledge-axis are important (electronic banking 2009a). Electronic customer is ready to pay more for high quality electronic services. So internet sellers should focuses on high quality of electronic services because of causing confidence in customers, loyalty and keeping them. That is why the subject of high quality of electronic services has considered as a need. On this base the goals of present research is determining relationship between electronic services quality, its dimension whit electronic satisfaction of customers in central branch of Tabriz agriculture bank. And also the order of relationship rate of electronic quality dimensions whit electronic satisfaction has been survived. In this study "users of central branch of Tabriz agriculture bank" have been "bank customers" in sentences.

2. Literature Review

Review at literature of research includes electronic banking, the quality of electronic services, electronic satisfaction.

2.1 Electronic Banking: Payment is one of the most important elements of every business, without no payment, the business would not be completed. Electronic business is not an exception and basically their successes depend on safe and confident payment systems that fit the customers' expectations (Electronic banking 2008b). Ever-increasing growth of electronic trade transactions over the world and the necessity of commerce to attendance of banks in order to transmission of financial resources make electronic banking an inseparable part of electronic trade. We can say electronic trade would not be achieved without electronic banking. Electronic banking is considered as one of the important branches of electronic commerce. What makes it different, from usual methods in use of electronic banking system, is quality and quantity growth of offering services to customers. In other words electronic banking makes it possible for customers to receive much various services (Amadeh & Jafarpoor 2007). Electronic banking is automatically offering modern and traditional bank services and products to customers directly and with the help of electronic connection channels (Alagheband 2006).

Electronic banking is offering bank services by internet network (Virjiniyari & Ahmadi 2006). Electronic banking is the process in which the customers do the bank operations electronically while the physical existence in institute is not necessary (Sloan 2000). Electronic banking is providing facilities for customers to use them in order to carry out their favorite bank operations through confident and safe connection channels without presenting at bank physically at any time in a day (Shams, 2006). In other words, electronic banking is offering direct services and modern and traditional bank activities to customers through reciprocal electronic connection channels (Seyyed javadin & Saghatchi 2006). Electronic banking means to integrate all of the bank operations through using new information and connection technology, based on bank activities, according to organizational bank structure that make it possible to offer all the necessary services for customers (planning assistant and economical affairs of Iran commercial ministry, 1384). In electronic banking system the users can do their bank activities using internet connection, so they can pay and receive their debit invoice also enjoy other extra financial services via internet (Anguelov, Marianna & Jeane 2004). Electronic banks produce spread services via internet and speed and ease at payments are advantages of electronic banking (Gutterman, Brown & Stanislaw 2001).

Electronic banking is done in several methods: 1. Sale terminals installations: this machinery is used in stores and service centers. In this method, a customer can use a card to buy all of his or her merchandises and fit his or her own necessary needs instead of paying only in cash, by using intelligent card and inserting it in machinery and entering password. Sales terminals have capability of any connection with other centers (Ashfaie and Sheykhan 1998); 2. Electronic money: Electronic money is one of the information technology achievements that is a good replacement for paper money and coin. In this method, amount of money is paid previously and in return electronic money is received. This money is sent to seller, while shopping. Electronic money is purchasable by financial service officers and electronic money could be changeable like paper money at any time (White 2000). On the whole we can say electronic money is something that is used for buying and selling of goods and services. When transaction is done, the electronic money is paid by customer from a bank link to internet and the electronic money is settling to electronic account of salesman (Hubbard 2001). The customer can transfer electronic money from bank to his or her computer or clear up to his or her own intelligent card (Morath 2000). To define it totally electronic money is bits in memory of computer that is as worthy as cash (Sanayeei 2002); 3. Telephone bank: this method is done by ordinary telephones. Most of the bank operations such as considering various accounts balance order of suspension of check payment, asking for new check book, transferring between the different accounts of

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one person, considering rate of interest exchange, gold price and other are of those services which various banks offer on their telephone bank lines (Mohammadniya & Hoshmand 2006); 4. Swift: now a day's transferring exchange from one country to another require safe exact and quick instrument. So these requirements lead to the establishment of swift national network among banks. Swift is national community financial connection between banks. Indeed this community is word wide private associations that offer dispatch offices services to the banks which are member during a year (Zamani.farahani 2007). In fact perhaps we can consider the beginning of electronic banking and spread of swift system simultaneously over the word. In electronic age that is talking about electronic commerce and electronic credits and electronic money, the international banking is touched by ever increasing development and the increasing bulk of the international commerce cannot offer quick and safe banking services to the international commerce community without using new connectional instruments (jalai 2003); 5. Home banking: in this method of electronic banking, all of the operations is done at home via computer but in order to receive payment, the customer can receive the fund via post office by asking for check; 6. Electronic check: electronic check is an electronically kind of paper check that heir system is mainly similar to each other. Electronic check offers ability to a customer to pay their bills through internet channels; 7. Banking via cell phone: cell phone banking offer a modern and powerful connectional channel to the users by means of cellophane and considering its exceptional specialties. In cell phone banking customers would enjoy the 24 hour and 7 days services; 8. Automatic telling machine (ATM): performing most of the bank affairs are possible by using ATM. every card owner can refer to this machinery during day and night and withdraw from their account and can take the role of cashier automatically and perform all the functions of cashier. Whit regard to the speed and efficiency of ATM can be easily replaced by bank branches and practically offer monetary services to customers everywhere and every time; 9. Internet banking: this method means the using of bank services via computer and telephone lines or internet. Nowadays banks make bank services available in many of developed countries via internet and customers of these banks can fulfill most of their bank activities without attending banks and just via connection to the special network of bank using their own specific pin (Mohammadnia & Hooshmand 2006).

Electronic banking is one of the sign of the future figurative society. E-banking makes it easy to compare the services and products of various banks for the customers and also it lead to increase competition among banks. E-banking makes it possible for banks to penetrate modern markets and spread their work enclosure from geographical point. E-banking and using internet network can bring out different banks as coherent banks.

2.2 Electronic Services Quality: The operation of organization depend on claim of people .in order to assess the quality of services, we should consider some cases such as: 1. which basis of services is important for customers? 2. What are some factors which influence on expectations senses of customers and extremely have influence on the service quality? 3. What are dimensions of the quality of services that play an important role as variant in order to express the expectations of consumers and one of the main concepts of service quality? 4. What is the serviceable experience of people from services stability? Organizations are compelled to consider the quality of their products and services at present age in order to be permanent that could be able to satisfied and make happy their present customers and attract new customers. And then guaranty and increase their revenue sources. Exercising this important goal would be achievable through correct management. Management requires various tools to improve quality, that one of them is exertion of total quality system. Basically total quality is a culture then is converted to instrument, this means that at the beginning the opinion of total quality should

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figure at the mind of every single employee till after some times the subjective senses come out in practice and apply as a quality increasing tool in organization. (Soltani & Poorsina 2007).

Edwards Deming believes that: quality means the constant promotion of processes, products and services. The quality should come in to existence from the first stages of designing products processes (Soltani& Porsina 2007). Fane bum believe that, the quality in manufacture will not achieve, if products have poor designing, inefficient distribution, wrong marketing and have not proper supporter in customer locality. He expanded total quality control philosophy. Total quality control is a developed kind of control that all of the people have constant participation in order to quality promotion. In another word in a total quality control system, all of the individual are responsible for producing products in best from and best quality (pooraghasi 1994). In view of Karspi, the quality conforms to customer wishes and quality measurement criterion is the expense of dissatisfaction (hajisharif 1997). Joran believe that quality means facilitation in application (soltani& poorsina 2007). Today banks are forced to make especial attention to their services quality in order to compete in today turbulent environment, and this lead to customer attraction, improved financial performance and profitability. The dimensions of services quality are (soltani & sarami 2007): A) visible: modern equipment, attractive facilities outward appearance, neat appearance of employees and attractiveness of available materials (such as publications and factors). B) politeness and reliance : employees are compelled to be precisionist and react friendly, polite employees, skill full employees who inspire cordiality to customer. C) confidentiality: To safe whit out mistake orders, confidentiality in considering problems of customer servicing, offering promised services, offering services at promised time and carrying out services correctly and at the first time .D) responsibility and answering: readiness in order to reply the questions of customers, preserve customers while offering services, quick services to customers and interested in helping to customers .E) sympathetic: flexible work hours, exclusive care to customers, employees who are aware of customers needs, consider customers interest and employees who encounter white customers eagerly.

High quality of electronic services has been defined as 7 dimensions phenomenon that it is categorized in 2 scales: high quality of main electronic services and recovery scale. The scale of high quality of electronic services has been formed from 4 dimensions: 1. Efficiency dimension point to customer's ability to refer to the web site, finding suitable products and related information and control it by minimum effort 2. Command supply dimension integrate the accuracy of promised services of company, having enough inventory and delivering product in promised time periode.3. Reliability dimension is related to technical output of website and the degree of availability of website in 24 hours. 4. Personal secret protection contains the guarantee of this issue that related data to customers purchase behavior is not accessible to other, and the related information to credit card of internet buyer is protected securely. The recovery scale of services quality has formed of 3 dimensions: 1. Responsibility assess company ability to present and provide suitable information to customers facing problem, managing returned goods and letter of agreements 2. Compensation dimension that contain repayment of part of returned goods, transportation and managing them 3. Communication dimension point to the need of customers for talking immediately and on line whit internet agent.

2.3 Electronic Satisfaction: Satisfying and respect to clients, customer oriented, increasing competition, speed change of technology and globalization are new concept that has transcended today global and has distinct it from past global. In today competitive global, the dominant on customer has finished. Organization achievement is depending on

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increasing customer satisfaction and applying principles of respect to client. So establish and settlement of systems that lead to satisfaction and improving performance is the most fundamental needs of organizations (Kordnaji & Delkhah 2004). In productive and commercial global, that every day competition grow and more product merchandising, the most distinctive factor is quality. It means a product should have high quality and delivery by good service. If don't do this you will give up customer (Farisjani 2007). If the new life of human being reviews conclude that organizations have influence in human life. Human daily has connection with various organization. The remarkable part of people time as a customer or client has spent in organizations (Rezaian 2002). Today productive or services organizations, consider the rate of customer satisfaction as an important criteria to assess their work quality. This trend is increasing every day. Customer importance and his satisfaction are related to competition in global level (Jafari & Fahimi 2000). Customer satisfaction is considered as a accomplishment secret in today competitive global (Yarahmadi 2007). In fact client or customer satisfaction is customer or client sense or view to goods and service. If client be satisfy by the way of goods or services receiving, will advertise his satisfaction. Satisfied client will talk with others about desirability of services. The result of these conversations is a kind of positive advertisement for organization vice versa, non satisfied client ignore presenting services and goods organization and attend to negative advertisements (Jamal & Nasser 2004). customers are people or operations that consume the result of a performance they need or they benefit. as every performance in an organization surly has a goal, so it have some customers (Bernikerhof & dreseler 1998).

Generally customers can be divided in two parts: internal customers and external customers. External customers are out of organization and buy products or services. But every organization, in front of external customers, has some internal customers too that are as important as external customers. In all of stages of operations and organization processes, there is one internal customer that receives a product or service and in face of it, presents a product or service (Jafari & Fahimi 2000). By gathering employees as a customer and presenter together, traditional barriers between organization units will disappear and each employee present thing that because of it, one of employee as an internal presenter and other as an internal customer operate. Reinforcement of this relationship leads to establishment of a connection web between presenter and customer. That has important effect on improving presented service quality to external customers (Rampersad 2001). Regard to globalization trend, if a organization inclined to achievement and want to allocate main part of market share and more benefit, surly will prefer customer oriented to all of its affair (Yamini 2006).

A new concept of servicing to customers has included new definitions. Not only a little part in central structure of organization is allocated to offer services, but also the whole organization, from superior manager to ordinary employees take roll in order to grant necessities of potential and available customers. Even if it is not possible to somebody to support customers directly, he can support the services of those employees who give services to customer. According to this view servicing to customers include the entire affair that the company carry out in order to satisfying the customer and help to them in order to gain the most value of products and services which has received (Mohammadi 2007). Clear-sighted believe that one of the ways of increasing the impression of organization is improvement of the quality of services in order to fit the necessities and expectation of customers. Deming who is one of the pioneers of quality movement believe that the quality is as important as the customers' satisfaction. Therefore the customer satisfaction increase as increasing quality of services, and this mean the impression of organization increase. The banks should base customer base manner and customer inclination as their activities'

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element, customer base manner on this condition, is considered as one of the most important policies of banks because the greatest part of their capital is provided by the customer's deposits, so the banks managers should grant special priority to it, in policy making. Competitive, sensitive condition of business world and especially in trading domain of pivotal services such as banks, make it more essential, having the customers base manner (Electronic banking 2008). Essential variants in customer prioritization include variants such as: family fame, having positive record of operation in the branch, prompt to render account, having arrangement and good order in duty, competitive or exclusive market, sale of previous year, the ratio of offer to demand, account balance, the kind of commitment while receiving facilities, fulfill the commitment on time, having no decline check, present state of assets and deposit and the security of customer, reliable guarantor, proportion of granted facilities whit account change and average of customer, amount of capital, kind of capital, activity justification, kind of activity, balance sheet, financial statement of customer and record of activity (Asgharzade & Ramazani 2005).

The electronically commerce improvement and com to existence of electronic money and the possibly of doing the commerce affair via internet computer networks lead to the changes in environment and behavior of customers. So modern companies especially those which are acting in electronic trade should be familiar whit the changes that arise at environment and behavior of customers (Negahdari 2008). Electronic satisfaction and the quality of electronic services are considered as a main subject in globalization of electronic commerce. The high quality of electronic services is the success key to the every reseller which are acting in competitive environment of electronic trade. Electronic satisfaction means the gladness of customer in accordance to his experience of shopping from an electronic commercial institution (Taylor 1995). Electronic satisfaction is amount of customer's satisfaction of web site design or information and content of website and ease of shopping and also shopping secure (Oliver 1989). Electronic satisfaction means the preference of merchandising or services of an electronic institution to other competitors while shopping (Oliver 1999). In other word electronic satisfaction is the amount of customer's satisfaction from supporting in order to receive and sending goods and services orders, after sale services, the price of merchandise or services, the quality of website information, web site speed, reliance capability of website, ease of using website, security (financial, personal secret protection) (lee 2001).researchers has studied the customer shopping pattern and their processes. Analysis of satisfaction level is one of the disturbances and the most considerable subject of different companies. As a traditional custom, the level of customer's satisfaction is determined by means of service quality and rate of price and purchase process. Consequently the electronic satisfaction is determined by electronic services quality and prices rate and purchase process (Azizi 2006).

Huavang and Wang have identified 7 dimensions of service quality that is effective on electronic satisfaction as follow (Azizi 2006): 1.General feedback about website design, 2. Competitive price of product, 3. Product condition, 4. On time delivery, 5. The policy about returning products, 6. Customers protect, 7. Supply customers' needs through email.

In electronic banking the speed of performing processes increase, so people can do their banking affair in least time. Electronic banking system has caused modification in efficiency and executive capability of bank net work, using satellite dispatching network and computer technology. And also because of performing all banking operations at the same time the speed of offering services has increased. Electronic banking systems perform all of account operations and transferring funds between account just in a moment and effect on all of other branches' performance similar and identical (Card services office in Iran 2006). What make banking services from customary methods in electronic banking,

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is qualitative and quantitative spawn of servicing to customers. In other word electronic banking system let customers receives variety of services while time and location distance will not effect on increasing or decreasing servicing to customer (Beizayi 2006).

The Histories of Some Done Inquiry Related to Present Research Topic are:

Hise and sizmanski (2000), by presenting a model, introduce some factor as determining factors of electronic satisfaction that are easy purchase, related factors to product, designing site, financial secure. Lee and Torbon(2001) also identify effective factors on satisfaction such as: service to customer, value, website(speed, the quality of subject , easy use. security(financial, personal secret preserve) have recognized as effective factors on electronic satisfaction. Also Milz (2002) survived electronic satisfaction among 174 students in Midostern. The indentified effective factors on electronic satisfaction are: interact whit web site, perceived from website services, perceived value of web site. Baer and Gerter (2002) by research on the available characters in internet, accesses to information, relation structure, personalize, and integrating information, have introduce as effective factors on electronic satisfaction.(Negahdari 2002);

Kamali(2005) in the research by the title of "survey of acceptance factors of electronic banking by customers from managers aspect: case study" has spend to survey relationship between electronic banking advantages and the rate of its acceptance by customers. The result indicates there is positive relationship between relative advantages and the rate of electronic banking acceptance and it is required, advantage of electronic banking introduce to customer effectively;

Yazdanifard (2005) in the research whit the title of "survey of effective factors on customers from electronic banking services" has attended to survey identification of effective factors on customers' intention of internet banking services by using technology acceptance model of Deivis. In this research, has been survived external variable effect (self effectiveness of using computer) on person comprehension, about easy use and usefulness of this services .the result show that technology acceptance model is suitable model for describing usage behavior of internet banking services;

Behdad Mazlumian (2004) in a research whit the title of "security in electronic banking system in Cuprous" has concluded that the most important need to electronic commerce is electronic banking. This system help to decreases unnecessary banking operations and by this lead to decreasing costs. This kind of banks, present better and completed services whit new methods;

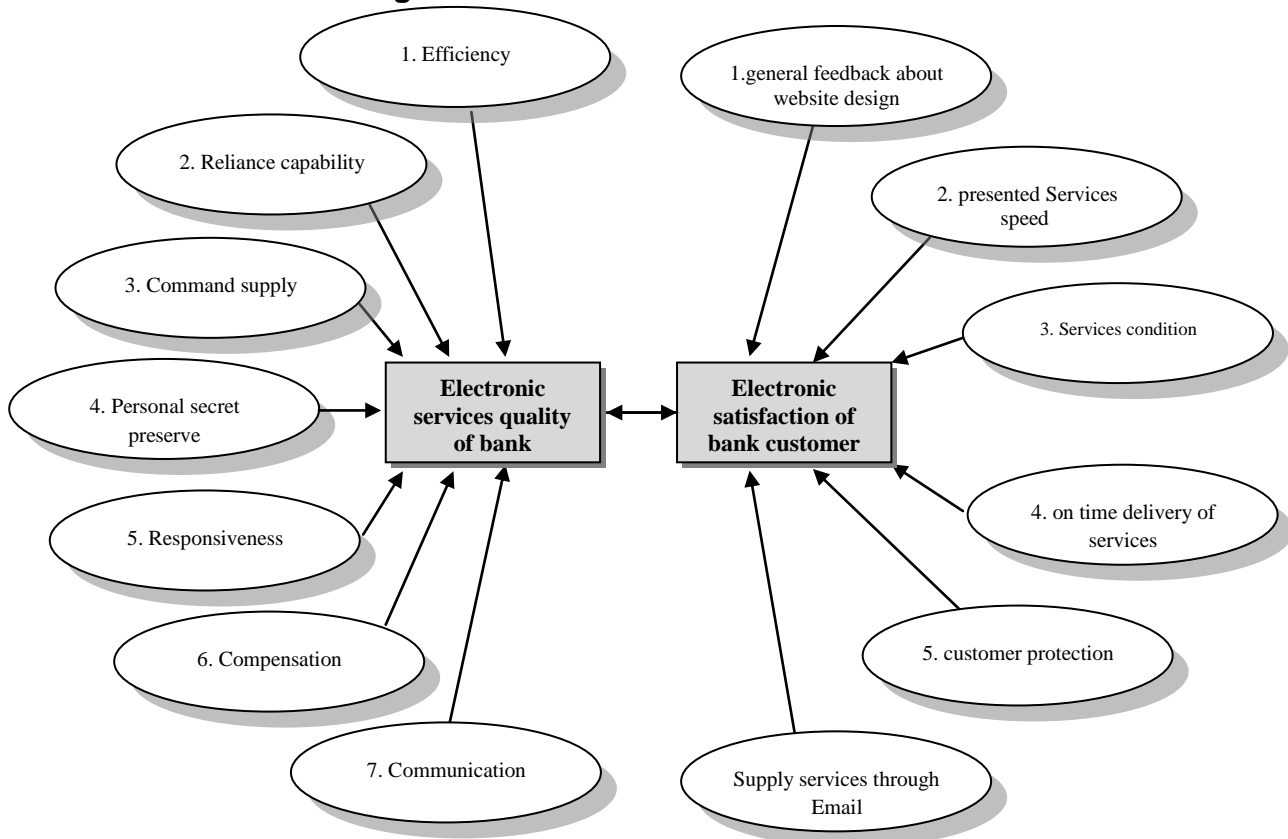
Hejazi (2005) in a survey whit the title of "measurement of customers' satisfaction by phased approach" has attended to survey identification, measure and ranking effective factors on satisfaction of under research company' customers. The results of research show that variable such as: easy access, responsiveness to complains, quality and price have effect on attracting customers satisfaction. Also satisfaction rate from company product in phased scale totally is equal to 0.5354;

Keshavarz (2007) in a research whit the title of "relationship between services quality dimensions whit customer satisfaction (case study)" and by using servqual questioner has concluded that there is negative meaningful relationship between customers expectations and services quality dimensions (reliance capability, responsiveness, guaranty). Also there is positive meaningful relationship between customers' assessment and services quality dimensions.

3. Theoretical Frame Work of Research

Theoretical frame work to survey the relationship between electronic services quality and costumer's electronic satisfaction is according figure 1. Seven dimensions of electronic services quality and each corporate of them in preset research are: 1. Efficiency dimension of electronic services include: (easy access, access to suitable services, finding related information to services and accesses by less effort), 2. reliance capability dimension of electronic services include: (technical performance, availability rate , good and speedy performance), command supply dimension of electronic services include: (accuracy of promised services, on time services delivery and services presenting ability) 4. personal secret protection dimension of electronic services include: (Confidentially of personal codes of customers, confidentiality of related information to customer credit cards) 5. responsivneess dimension of electronic services include: (provide suitable information facing problem) 6. compensation dimension of electronic services include: (renewed present of services facing problem) 7. communication dimension of electronic services include: (alive conversation whit customers). Also in present research, dimensions of electronic satisfaction as dependent variable according to Huavang & Wang theory (2002) are: 1. general fed back about web site design, 2. the speed of delivering services, 3. Services condition 4. Delivery On time, 5. Customer protection; 6. Supply services through Email.

Figure 1: Research theoretical frame work



4. Research Hypothesizes

Research hypotheses regarding goals and research questions are:

1. There is relationship between electronic services quality and electronic satisfaction of bank customers;
2. There is relationship between efficiency dimension of electronic services quality and electronic satisfaction of bank customers;
3. There is relationship between reliance capability dimension of electronic services quality and electronic satisfaction of bank customers;
4. There is relationship between command supply dimension of electronic services quality and electronic satisfaction of bank customers;
5. There is relationship between secret protection dimension of electronic services quality and electronic satisfaction of bank customers;
6. There is relationship between responsiveness dimension of electronic services quality and electronic satisfaction of customers;
7. There is relationship between compensation dimension of electronic services quality and electronic satisfaction of bank customers;
8. There is relationship between communication dimension of electronic services quality and electronic satisfaction of bank customers;
9. There is difference between relationship rate of electronic services quality dimensions and electronic satisfaction of bank customers.

5. Research Methodology

This study is survey, analytical and applied research. Statistical society of present research is 33600 bank customers. The size of statistical sample has estimated 380 people, by using Cochran formula. ($p=q=0$, $d=0.5$, $t=1.96$, $N=33600$)

$$\text{(Formula1): } n = \frac{t^2 \times \frac{pq}{d^2}}{1 + \frac{1}{N} (t^2 \times \frac{pq}{d^2} - 1)} = 380$$

Sampling method is time random sampling (systematic).gathering data instruments are interview, observation and researcher made questionnaire. Validity of questioner is kind of content validity. Reliability of questioner questions is 0.919 by calculating Cronbach's Alpha so research questionnaire has high reliability.

6. Analysis of Statistical Data

Descriptive and inferential statistical methods have been used in order to analyze data collected from questionnaires. First demographic describe of responsive has been analyzed to describe answers of questionnaire's questions, then, frequency distribution and percent of answers table has been used to describe opinions of statistical sample in relation whit research questions and central data table and dispersion has been used to describe research variables, Also the hypotheses on the base of survey question, have been tested using inferential statistic. In inferential level, Pearson test, Spearman test and Freedman test has been used to test hypothesizes.

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6.1 Demographic Describe: Demographic describe of responsive to questionnaire is according to table 1 - 4. According to the information of table 1, 57.4 percent of statistical sample are men and 42.6 percent of them are woman. Also according to table 2, 25.8 percent of statistical sample are less than 25 years old, 46.8 percent are between 25-35 years old, 21.8 percent are between 36-45 years old, 4.2 percent between 46-55 years and 1.3 percent of them are older than 55 years old. According to the information of table 3, 31.3 percent of statistical sample less than 2 years, 31.1 percent between 2-4 years, 30 percent between 4-6 years and 7.6 percent of them more than 6 years have experience using electronic services. And also according to information of table 4, 7.1 percent of statistical sample have Sub-surface diploma degree, 25.3 percent have diploma, 23.4 percent have between diploma & license, 32.9 percent have licenses and 11.3 percent of them have master and upper degree.

Table 1: Frequency distribution and percentage of statistical sample answers for question: (gender)

	Female		Male		Total	
	Percent	Frequency	Percent	Frequency	Percent	Frequency
Valid	42.6	162	57.4	218	100	380

Table 2: Frequency distribution and percentage of statistical sample answers for question: (age)

	Under 25 years		25-35 years		36-46 years		46-55 years		More than 55 years		Total	
	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency
Valid	25.8	98	46.8	178	21.8	83	4.2	16	1.3	5	100	380

Table 3: Frequency distribution and percentage of statistical sample answers for question: (Experience of electronic services use)

	Less than 2 years		2-4 years		4-6 years		More than 55 years		Total	
	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency
Valid	31.3	119	31.1	118	30	114	29	7.6	100	380

Table 4: Frequency distribution and percentage of statistical sample answers for question: (rate of education)

	Sub-surface diploma		Diploma		Junior college		B.A		Ma or Ms or upper		Total	
	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency
Valid	7.1	27	25.3	96	23.4	89	32.9	125	11.3	43	100	380

6.2 Statistical Describe: frequency distribution and percent of statistical society' answers to questionnaire questions has been shown in table 5, and statistical description of the research variables in table 6.

Table 5: Frequency distribution and percentage of statistical sample answers for questions of questioner

Questions of questionnaire		Least		Less		Medium		More		Most		Total	
Q _i	Terms	f	p	f	p	f	p	f	p	f	p	f	p
1	The degree of easy access to website	24	6.3	52	13.7	171	45	110	38.9	23	6.1	380	100
2	Access to website suitable services	14	3.7	42	11.1	172	45.3	124	32.6	28	7.4	380	100
3	Finding related information to services	20	5.3	50	13.2	136	35.8	146	38.4	28	7.4	380	100
4	Informing about banking services	17	4.5	27	7.1	166	43.7	149	39.2	21	5.5	380	100
5	Access to information by minimum effort	18	4.7	34	8.9	185	48.7	123	32.4	20	5.3	380	100
6	Access to ATM and POS	14	3.7	57	15	116	30.5	118	31.1	75	19.7	380	100
7	Availability rate of bank website	10	2.6	25	6.6	145	38.2	162	42.6	38	10	380	100
8	Performance speed of bank website	10	2.6	35	9.2	140	36.8	147	38.7	48	12.6	380	100
9	Rate of electronic performance in 7 days of week and 24 hours in a day	8	2.1	33	8.7	126	33.2	146	38.4	31	8.2	380	100
10	Processing rate of bank website	7	1.8	19	5	142	37.4	181	47.6	31	8.2	380	100
11	Speed rate of offering bank services in electronic banking services.	10	2.6	21	5.5	110	28.9	176	46.3	63	16.6	380	100
12	Technical function of web site.	14	3.7	29	7.6	157	41.3	159	41.8	21	5.5	380	100
13	Accuracy of bank website performance	7	1.8	20	5.3	137	36.1	174	45.8	42	5.8	380	100
14	Availability of services charged	11	2.9	50	13.2	134	35.3	163	42.9	22	5.8	380	100
15	Offering services on time	6	1.6	20	5.3	175	46.1	156	41.1	23	6.1	380	100
16	Bill payment using ATM	13	3.4	18	4.7	125	32.9	154	40.5	70	18.4	380	100
17	Capability in offering electronic services.	5	1.3	22	5.8	163	42.9	151	39.7	39	10.3	380	100
18	Confidentially of personal codes of customers.	8	2.1	11	2.9	92	24.2	160	42.1	109	28.7	380	100
19	Confidentially of information related to credit card of customers.	9	2.4	17	4.5	104	27.4	135	35.5	115	30.3	380	100
20	Provide information facing problem	9	2.4	45	11.8	133	35	151	39.7	42	11.1	380	100
21	Modification after facing problem	33	8.7	31	8.2	121	31.8	152	40	43	11.3	380	100
22	Phone calls whit customers to offer bank services	42	11.1	49	12.9	132	34.7	135	35.5	22	5.8	380	100
23	Personal talks whit customers to offer bank services	23	6.1	37	9.7	127	33.4	155	40.8	38	10	380	100
24	Attractiveness and beauty of ATM monitors	29	7.6	37	9.7	144	37.9	135	35.5	35	9.2	380	100
25	Beauty of web site environment and comprehensiveness of information	28	7.4	32	8.4	146	38.4	136	35.8	38	10	380	100
26	Speed of bank operation in electronic banking system	10	2.6	30	7.9	120	31.6	177	46.6	43	11.3	380	100
27	Satisfaction in interbank interaction speed and in inter branches in electronic banking services	5	1.3	30	7.9	143	37.6	153	40.3	49	12.9	380	100
28	Variety of procedures in electronic banking	7	1.8	31	8.2	127	33.4	168	44.2	47	12.4	380	100
29	Security and accuracy in bank operation	3	0.8	19	5	122	32.1	178	46.8	58	15.3	380	100
30	Satisfaction in costs paid by customer for bank affairs	12	3.2	32	8.4	143	37.6	153	40.3	40	10.5	380	100
31	Satisfaction in punctuality in banking services	11	2.9	25	6.6	134	35.3	172	45.3	38	10	380	100
32	Satisfaction in supporting customers	8	2.1	24	6.3	143	37.6	159	41.8	46	12.1	380	100
33	Satisfaction in bank operation through Email	58	15.3	56	14.7	164	43.2	73	19.2	29	7.6	380	100

Table 6: Statistic describe of research variables

	Dimensions of independent variable							Independent variable	Dependent variable
	1.Effecincy	2.Reliance capability	3.Command supply	4. Personal secret protection	5.Responsivness	6. Compensation	7.Comunication	Electronic services quality	Electronic satisfaction
Valid	380	380	380	380	380	380	380	380	380
Missing	0	0	0	0	0	0	0	0	0
Mean	16.32	28.30	13.89	7.79	3.45	3.37	6.51	79.72	34.45
Median	17	29	14	8	4	4	7	81	34
Mode	17	30	14	8	4	4	7	81	35
Std. Deviation	3.368	5.189	2.574	1.716	0.922	1.071	1.833	12.676	6.086
Variance	11.342	26.928	6.628	2.946	0.850	1.147	3.359	16.670	37.045
Range	20	32	16	8	4	4	8	92	40
Min	5	8	4	2	1	1	2	23	10
Max	25	40	20	10	5	5	10	115	50

According to information of table 6, it is considered that the mean of electronic services quality is 79.72 and its dimension's mean in order are: efficiency dimension: 16.32, reliance capability dimension: 28.30, command supply dimension: 13.98, personal secret protection: 7.79, responsiveness dimension: 3.45, compensation dimension: 3.37, communication dimension: 6.51. And also the mean of dependent variable (electronic satisfaction) is 34.45.

6.3 Inferential Analyzing of Statistical Data: All of research's hypotheses have been defined as H0, H1, before inferential analyzing of statistical data, and have been analyzed

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on this base. The results of statistical tests in disprove or acceptance of hypotheses and a kind of test for each hypothesis has been shown in table 7.

Table 7. Statistic tests of hypothesis 1-8

Hypotheses	Independent variable and dimensions	N	Kind of test	Sig (1-tailed)	Electronic satisfaction
1	Electronic services quality	380	Pearson Correlation	0.000	0.697
2	efficiency	380	Pearson Correlation	0.000	0.471
3	Reliance capability	380	Pearson Correlation	0.000	0.595
4	Command supply	380	Pearson Correlation	0.000	0.608
5	Personal secret protection	380	Pearson Correlation	0.000	0.440
6	responsiveness	380	Spearman's rho Correlation Coefficient	0.000	0.389
7	compensation	380	Spearman's rho Correlation Coefficient	0.000	0.312
8	communication	380	Pearson Correlation	0.000	0.576

According to table 7 it is considered that for hypotheses 1-5 and 8 in significant (2-tailed) level, significant level of Pearson test is 0.000, this level is smaller than 0.05. Regarding calculated Pearson amount for hypotheses 1-5 and 8 that respectively are: 0.697, 0.471, 0.595, 0.608, 0.440, 0.576, this amount is larger than 0.098 that is critical Pearson amount in confidence level of 0.95 and freedom degree of 379. So there is meaningful relationship between independent variable (electronic services quality), its dimensions, and independent variable (electronic satisfaction) in hypotheses 1-5 and 8. Also for hypotheses 6 and 7 in significant (1-tailed) level, significant level of Spearman is 0.000 and this is less than 0.05. Regarding calculated Spearman for hypotheses 6 and 7 that in order are: 0.389, 0.312 and this amount is larger than critical Spearman amount in confidence level of 0.098 and freedom degree of 379, so There is meaningful relationship between responsiveness and compensation dimension of electronic services quality whit independent variable (electronic satisfaction) in hypotheses 6 and 7. On this base, in hypotheses 1-8 all of H_1 hypotheses accepted and H_0 hypotheses rejected. The result of statistical test of hypothesis 9 has been show in table 8, in order to determine relationship rate of the electronic services quality dimensions whit electronic satisfaction of customers.

Table 8: Freedman test to determine order of relationship between electronic services dimensions and bank customer's electronic satisfaction

A: Test Statistics		B: Ranking	
N	380	Mean rank	dimension
Chi- Square	2168.1232	5.79	efficiency
Df	6	6.99	Reliance capability
Asymp.Sig	0	5.19	Command supply
		3.71	Personal secret preserve
		1.56	responsiveness
		1.57	compensation
		3.19	connection

According to table 8, it is considered that the calculated χ^2 is 2168.1232 and the amount of critical value table χ^2 (d.f = 6, $\alpha = 0.05$) is 12.59 and calculated χ^2 is more than the amount of critical value table χ^2 . Then, hypothesis H_1 is supported ($P < 0.05$) and hypothesis H_0 rejected. So it is concluded that there is a significant difference between the relationship rate of dimensions of electronic services quality and bank customers' electronic satisfaction.

7. Conclusion and Discussion

Finding and corresponding issue are:

1. There is relationship between electronic services quality and electronic satisfaction of bank customers. Based on formula 2, considering obtained index, 48.58 percent of electronic satisfaction of customer is determined whit electronic services quality;
2. There is relationship between efficiency of electronic services quality and electronic satisfaction of bank customers. Considering obtained index, 22.18 percent of electronic satisfaction is stemmed from this factor;
3. There is also relationship between reliance capability of electronic services quality and electronic satisfaction of bank customers. 35.40 percent of satisfaction is obtained because of this variance;
4. The relationship between command supply dimension of electronic services quality and electronic satisfaction of bank customers determine 36.96 percent of the variance;
5. The relationship between preserving personal secret dimension of electronic services quality and electronic satisfaction of bank customers causes 19.36 percent of the variance;
6. The relationship between responsiveness dimension of electronic services quality and electronic satisfaction of bank customers is 15.13 percent of the variance;
7. Compensation of electronic services causes 9.73 percent of electronic satisfaction of customers;
8. There is relationship between connection dimension of electronic services quality and electronic satisfaction of bank customers. Considering obtained index, 33.06 percent of satisfaction is stemmed from this factor;
9. There is difference between dimensions of electronic services quality and electronic satisfaction of bank customers. Ranking the relationship rate of electronic services quality dimensions in order is: a. Reliance capability, b. efficiency, c. command supply, d. Preserving personal secrets, e. Connection, f. compensation, and g. Responsiveness.

8. Research Limitations

1. In Iran banking system, electronic satisfaction of customers is related to many factors but in present research, its relationship has been survived whit electronic service quality of central branch of Tabriz agriculture bank.
2. Most customer un familiarity about research concept (electronic service quality and electronic satisfaction).
3. Inadequate published books and articles in electronic satisfaction Field.

9. Research Suggestions

The suggestions of research are:

1. Improving electronic services quality: to increase electronic satisfaction of bank customers can increase electronic services quality. for this purpose can do: present electronic services whit high quality and effort to improve better servicing in order to customer satisfaction, by establishing suitable field of total quality management(TQM), Planning and coordinating in order to make responsiveness all of operational units in front of on line and of line customers by evaluating quality and services, and finally review and inform responding ways to customers' complaint can improve and increase electronic services quality;

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2. Increasing reliability: the most related dimension of electronic services quality with electronic satisfaction of customers is reliance capability dimension. So banks should attract their attention by presentation and introducing various services and also by informing and training customers. For this purpose, banks can set up 24-hour electronic banking services support system, so that emerged problems, both in terms of access to services and in terms of being usable, are solved and customers can do their transactions in any time that they want;
3. Increasing Efficiency: the second most related dimension of electronic services quality with customers' electronic satisfaction is efficiency. Then, it is suggested that increase customers' satisfaction by establishment of essential field. increasing satisfaction is achieved, by improving electronic banking system, installing POS and ATM machines, creating high speed electronic services operators, also, by creating more attractive and more available website;
4. Personal secret protection: Customers' personal privacy in the electronic banking system is very important. So, banks and financial institutions should increase electronic security systems in banks. In this regard, they can reduce and eventually remove customers' unreliability of using electronic banking services through using the newest banking technology. And also can encourage those people who are trying to detect the defects of these systems and providing the procedure for eliminating the malfunction of these systems;
5. Improving Responsiveness of presented services: to increase electronic satisfaction of customers can improve responsiveness dimension of electronic service quality. So for this purpose, informing about presenting services, improve responsiveness. Presenting immediately services, increasing the speed of service delivery, on time responding to customers by E-mail, give importance to customers and also employees' desire to help customers will increase responsiveness of presenting services;
6. Command supply of customers: to increase electronic satisfaction of customers can improve command supply dimension of electronic service quality. For this purpose, by doing to promises at the appointed time and the presentation determined services, we can supply customers command. To supply customers command, Command supplying by electronic channels, increasing confidence and reliance in customers by fulfilling promises, make communication possibilities are another way;
7. Compensation: for increasing electronic satisfaction of customers can improve compensation dimension of electronic service quality, for this purpose can satisfy and attract customers by omitting time limitations in presenting services to customers, renewed preset of services facing problem, presenting useful information related to current problem;
8. Communication: for increasing electronic satisfaction of customers can improve, connection dimension of electronic service quality, we can answer to this kind of customers' needs by setting new connection channels like webcam in internet, employing special staff in banks just respond customers' question related to presented services;
9. Ranking: the reliance capability dimension has most relation whit electronic satisfaction of bank customers. It is suggested that attend to this dimension more than other dimensions. Attention to this dimension would lead to more satisfaction of customers.

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