



## Level of Customer Satisfaction of New Services Offered by Melli Bank in Nurabad - e- Mamasani County

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### ABSTRACT

The aim of this study was to investigate the relationship between the quality of e-banking services and customer satisfaction in Mellat Bank of Nurabad –e- Mamasani County. The research method is a descriptive survey. This study was conducted on customers in Mellat Bank of Nurabad –e- Mamasani County. The sample comprises 196 customers, which were selected randomly. Data have been collected by a researcher-developed questionnaire and sampling has been done through census and analyzed using SPSS software. The validity of the method was achieved through content validity and the reliability through Cronbach Alpha. Research findings are as follows: There is a significant relationship between the Modern methods of electronic bank technology; electronic banking technology; new way to provide ATM services; bank Card; Phone bank services and Questions and Answers Services and increasing customer satisfaction of melli bank in Mamasani County, But there is not a significant relationship between the Internet services and increasing customer satisfaction of melli bank in Mamasani County.

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### INTRODUCTION

#### Problem Statement

Today, the methods of service delivery in banks and its availability with the expansion of internet network for total of people have changed. Development and use of electronic technology in various fields, especially in the field of banking is the result of electronic technology capabilities that today is faced with many interest In the business world. Man of the third millennium has tried by accelerating to the development and use of electronic technology in different parts of the social system away from the traditional pattern and creates the new model tailored to the requirements of the information era. In the field and as the majority of suppliers of services, the banking system in recent decades has moved quickly towards the invest in the new technologies providing services to customers as a way to control of costs, attracting the new customers and realization of customer expectations and has made necessary use of these technologies (Internet banking, telephone banking, ATM machines and ...) as a strategic necessity (Yaghoobi et al, 2009). In other words, presence in the meta-information era and increase of daily acceleration of technology leads to higher contact of customers with bank accounts through the Internet and mobile lines. Customer convenience and comfort and ultimately his satisfaction encourage re-use of this service.

Services provided by the Melli Bank of Nurabad –e- Mamasani County included the ATM, currency, gold, telephone banking, questions and answers system of electronic banking and home banking. With regard to the

importance of customer satisfaction in relation with a variety of electronic services of banking operations, the focus of the present study is on the role of new ways of banking services In attract of the customers and improve of the bank efficiency with emphasis on employees costs and accuracy of service provider Branch.

Customer and his satisfaction is the important topic that in the present competitive world leads to a progress for business organizations. In this regard, attention to what can be effective in more accurate and more complete customer satisfaction is important and necessary. Thus, the aim of this study is to investigate the relationship between the quality of e-banking services and customer satisfaction in Mellat Bank of Nurabad –e- Mamasani County.

#### General objectives

Surveying the relationship between the modern methods of electronic bank technology and increasing customer satisfaction of Melli bank in Mamasani County.

#### Secondary objectives

Surveying the relationship between the electronic banking technology and increasing customer satisfaction of melli bank in Mamasani County.

Surveying the relationship between the new way to provide ATM services and increasing customer satisfaction of melli bank in Mamasani County.

Surveying the relationship between the Bank Card Services and increasing customer satisfaction of melli bank in Mamasani County.

Surveying the relationship between the Phone bank services and increasing customer satisfaction of melli bank in Mamasani County.

Surveying the relationship between the Services Questions and Answers and increasing customer satisfaction of melli bank in Mamasani County.

Surveying the relationship between the Internet services and increasing customer satisfaction of melli bank in Mamasani County.

Use of electronic technology in providing banking services

One of the most important phenomena of the information revolution is changes in traditional methods of business and replacing it with e-commerce. Therefore, due to the role of money and banking on business, electronic banking is considered as the main infrastructure of E-commerce. Naturally, in this regard, the role of banks and financial institutions in the transfer of money is vital.

Banks as economic enterprises that have the task of monetary and fiscal services with the utilization of information technology on the one hand can reduce their costs and caused profitability of their stakeholders and on the other hand increase the satisfaction of their customer. In this regard, despite of advances in electronic money services and means of payment in the country, in the use of integrated information systems for intra-bank and inter-bank electronic interactions and online connection of customers to bank we are in Beginning of the path. For this reason, information technology may be unable to reducing the cost of banking services and also the elimination of traditional practices such as the development of physical branches of the banks money.

In electronic banking is the need for an e-government. Electronic government is one of the necessities of today's world which many countries are looking to make it in their own country. E-government refers to the use of government organizations of new information and communication technologies to provide and distribute services and information timely in less time with the lowest cost and highest quality to citizens, Productive and business sectors and other government customers in a way that they are able to communicate with government via computer and have better participation in public affairs and democratic processes and institutions

#### Models of customer satisfaction

A group of researchers, customer satisfaction has been defined the concept of an emotional reaction (Cloudiness and drama, Jenkins Westbrook, April 2006). Another group of researchers is considered customer satisfaction as a reaction, mutual understanding or cognitive (Bulletin doors, Howard and Shs You Wilton).

#### Swedish model of customer satisfaction

This model was introduced in Sweden in 1992 as the first model of satisfaction of products and services at the national level. The primary model in Sweden includes two primary drivers of satisfaction: perceived value and customer expectations. More specifically, perceived value refers to received level of quality compared to the price paid. Quality compared to the price paid is one the indices that the customers use to compare various products and services (Aydin & Ozer, 2005: 487). So, we can predict that if the received value rises, satisfaction will also increase. Another

driver of satisfaction is customer expectations of desired product or service. The last link in this model is the relationship between the behavior of complaining customer and his/her loyalty to the company. Positive or negative effects of this agent in a company depend on how the complaints are addressed.

#### The American Customer Satisfaction Index

This model was presented in 1994 through the cooperation of American Quality Association with the University of Michigan Business School. This model is based on the Swedish model. American customer satisfaction index is a structured model and includes a number of variables and causal relationships between them. Customer satisfaction index is located in the middle of this chain. Expectations, perceived value and perceived quality are introduced as factors affecting customer satisfaction. On the other hand, the customer loyalty and customer complaints have been introduced as the model outputs. The main difference between this model and the Swedish model is the addition of perceived

#### The European Customer Satisfaction Index (ECSI)

United States and Swedish successful experience of designing customer satisfaction index model led European organizations such as European Quality Institute and European Quality Management to create a customer satisfaction index under the European Union support. This model examines customer satisfaction as well as loyalty. The drivers of customer satisfaction in this model include: the customer expectations, perceived quality, perceived value, and customer loyalty constructs (Aydin & Ozer, 2005: 487).

#### Some of electronic banking services in the mamasani county:

- 1- and Internet Web-based banking
- 2- Banking technology based on mobile phones
- 3- Phone-based banking
- 4- Booth banking
- 5- Banking to help of fax
- 6- short message
- 7- banking Based on the ATM
- 8- Smart card-based banking

#### A Literature

Features of the present century has been development and application of information technology to increase the speed and quality of service delivery (UNCTAD, 2001, p. 154). *Quality of received services leads to customer satisfaction* (Kerwin and Taylor 2006). E-banking is a banking service that was first used in 1995 year in America and then quickly expanded in across of countries (Wen, Wen et al. 2005).

Snehal Kumar et al (2013) in research with title of " *Measuring Customer Satisfaction in Banking Sector: with Special Reference to Banks of Surat City*" identified the factors affecting customer satisfaction in Banks and analyzed their effects on the level of customer satisfaction. The result of this study provides evidence that the SERQUAL dimensions are useful tool to predict over all service performance of banks. In this paper they have found that a customer gives highest impotence to reliability dimension. Within that reliability dimension they give more focus on how banks fulfill their promise and how they show interest to do work. From Analysis it was found that a

customer gives second importance to responsiveness of bank employees. It includes various criteria like, promptness in giving service, willingness to help customers etc. Customer gives third preference to assurance factor, it include criteria like safety of transaction, consistency in service etc.

Belal Uddin et al (2012) in research with title "Determinants of Customer Satisfaction of Banking Industry in Bangladesh" aims to investigate, through the development and operationalized constructs of service quality, service charge, perceived value, and customer satisfaction; customer satisfaction and its determinants of the banking industry in Bangladesh. Measurement model and structural model indicate that service quality and fair service charge both have positive direct impact on customer satisfaction in a mass service industry (i.e., banking industry). It was further observed that they also have indirect influence on customer satisfaction through perceive value, i.e. perceived value has mediating role between quality, charge fairness and satisfaction. Bank managers are recommended to formulate operations and marketing strategies that focus on desires of customers to enhance level of satisfaction.

Saeidizadeh et al (2013) in research with title "An investigation of the factors affecting customer satisfaction with electronic banking in Isfahan" investigate the factors affecting customer satisfaction with electronic banking. Based on the findings of this study, the highest degree of

correlation was between the positive experience of electronic banking services and their satisfaction of electronic banking services. In addition, there is a significant positive relationship between income level, service provided by personnel and education level with the dependent variable.

Kumbhar (2011) in research with title "factors affecting the customer. Satisfaction in e-Banking: Some evidences form Indian banks" evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings. This research also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. Result indicates that, Perceived Value, Brand Perception, Cost Effectiveness, Easy to Use, Convenience, Problem Handling, Security/Assurance and Responsiveness are important factors in customers satisfaction in e-banking. Contact Facilities, System Availability, Fulfillment, Efficiency and Compensation are comparatively less important. Security/Assurance, Responsiveness, Easy to Use, Cost Effectiveness and Compensation are predictors of brand perception in e-banking and Fulfillment, Efficiency, Security/Assurance, Responsiveness, Convenience, Cost Effectiveness, Problem Handling and Compensation are predictors of perceived value in e-banking.

#### Conceptual Model:

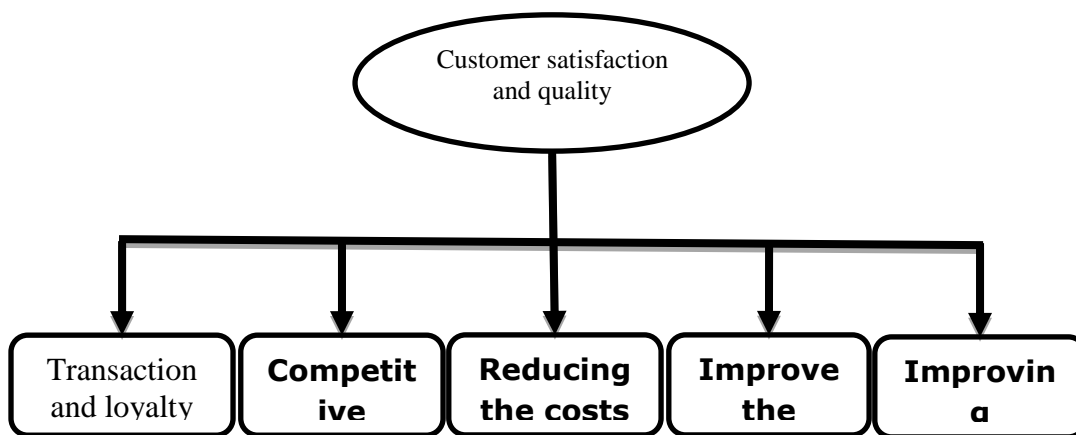


Fig 1: The benefits of customer satisfaction and service quality

#### Research hypotheses:

##### The main hypothesis

There is a significant relationship between the Modern methods of electronic Bank technology and increasing customer satisfaction of melli bank in Mamasani County.

##### Sub-hypothesis

First hypothesis: There is a significant relationship between the electronic banking technology and increasing customer satisfaction of melli bank in Mamasani County.

Second hypothesis: There is a significant relationship between the new way to provide ATM services and increasing customer satisfaction of melli bank in Mamasani County.

Third hypothesis: There is a significant relationship between the Bank Card Services and increasing customer satisfaction of melli bank in Mamasani County.

Fourth hypothesis: There is a significant relationship between the Phone bank services and increasing customer satisfaction of melli bank in Mamasani County.

Fifth hypothesis: There is a significant relationship between the Services Questions and Answers and increasing customer satisfaction of melli bank in Mamasani County.

Sixth hypothesis: There is a significant relationship between the Internet services and increasing customer satisfaction of melli bank in Mamasani County.

#### Research methodology

The study adopted a descriptive correlational method aiming to investigate the relationship between the quality of e-banking services and customer satisfaction in Melli Bank of Nurabad –e- Mamasani County. The population of the study consisted of all customers of Melli Bank IN Nurabad –e- Mamasani County which 196 persons were selected as the subjects of the study. In this research, questionnaire was used as a data collection tool. All constructs were measured using five-point likert scales with anchors strongly disagree (= 1) and strongly agree (= 5). All items were positively worded. In order to evaluate the validity of the data achieved through instrument (questionnaire) readers,

advisors, and experts. The internal reliability of the items was verified by computing the Cronbach's alpha. A group of 30 persons were selected from the subjects and the questionnaire distributed among them. Cronbach's alpha values was obtained for total of questionnaire 0.83 which shows that our research variables are reliable and there exists internal consistency between them. For analyzing data

is used descriptive and inferential statistics by using the SPSS software. In order to function estimation from linear regression and to evaluate the correlation between research variables was used Pearson's correlation coefficient.

#### Descriptive data

Gender of respondents are: 108 people man (%55.1) and 88 people female (%44.9).

| Gender | Frequency | %    |
|--------|-----------|------|
| man    | 108       | 55.1 |
| female | 88        | 44.9 |
| Total  | 196       | 100  |

Table 1: Gender of respondents

Age of respondents are: 57 people under 25 years (%29.1), 55 people 26 to 36 years (%28.1), 44 people 36 to 45 years (%22.4), 40 people over 45 years (%20.4).

| Age            | Frequency | %    |
|----------------|-----------|------|
| under 25 years | 57        | 29.1 |
| 25 to 36 years | 55        | 28.1 |
| 36 to 45 years | 44        | 22.4 |
| over 45 years  | 40        | 20.4 |
| Total          | 196       | 100  |

Table 2: Age of respondents

The educational background of the participants are; 24 people Under diploma ,64 people diploma, 44 people have

super- diploma, 53 people have Bachelor, 11 people Master degree and higher.

| educational background | Frequency | %    |
|------------------------|-----------|------|
| Under diploma          | 24        | 12.2 |
| diploma                | 64        | 32.7 |
| super- diploma         | 44        | 22.4 |
| Bachelor               | 53        | 27   |
| Master and higher      | 11        | 5.6  |
| Total                  | 196       | 100  |

Table 3: educational background

**The main hypothesis:** There is a significant relationship between the Modern methods of electronic Bank technology and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.945 |
| Significance level  | 0.000 |
| Number              | 196   |

Table 4: Pearson correlation between Level of Customer satisfaction and Electronic Technology of Melli Bank  
The table 4 shows the results of the Pearson correlation coefficient between Level of Customer satisfaction and Electronic Technology of Melli Bank. As shown in table 11, the Pearson correlation between Level of Customer satisfaction and Electronic Technology of Melli Bank is 0.945 which shows a strong correlation and desirable. So, there is a significant relationship between Level of

Customer satisfaction and Electronic Technology of Melli Bank with 95% confidence.

#### Sub-hypothesis

First sub-hypothesis: There is a significant relationship between the electronic banking technology and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.934 |
| Significance level  | 0.001 |
| Number              | 196   |

Table 5: Pearson correlation between electronic banking technology and increasing customer satisfaction of melli bank

The table 5 shows the results of the Pearson correlation coefficient between electronic banking technology and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between electronic banking technology and increasing customer satisfaction of melli

bank is 0.934 which shows a strong correlation and desirable. So, there is a significant relationship between electronic banking technology and increasing customer satisfaction of melli bank with 95% confidence.

Second sub-hypothesis: There is a significant relationship between the new way to provide ATM services and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.967 |
| Significance level  | 0.000 |
| Number              | 196   |

Table 6: Pearson correlation between the new way to provide ATM services and increasing customer satisfaction of melli bank

The table 6 shows the results of the Pearson correlation coefficient between the new way to provide ATM services and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between the new way to provide ATM services and increasing customer satisfaction of melli bank is 0.967 which shows a strong correlation and desirable. So, there is a significant relationship between the new way to provide ATM services and increasing customer satisfaction of melli bank with 95% confidence.

Third sub-hypothesis: There is a significant relationship between the Bank Card Services and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.956 |
| Significance level  | 0.000 |
| Number              | 196   |

Table 7: Pearson correlation between the Bank Card Services and increasing customer satisfaction of melli bank

The table 7 shows the results of the Pearson correlation coefficient between the Bank Card Services and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between the Bank Card Services and increasing customer satisfaction of melli bank is 0.956 which shows a strong correlation and desirable. So, there is a significant relationship between the Bank Card Services and increasing customer satisfaction of melli bank with 95% confidence.

Fourth sub-hypothesis: There is a significant relationship between the Phone bank services and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.975 |
| Significance level  | 0.001 |
| Number              | 196   |

Table 8: Pearson correlation between the Phone bank services and increasing customer satisfaction of melli bank

The table 8 shows the results of the Pearson correlation coefficient between the Phone bank services and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between the Phone bank services and increasing customer satisfaction of melli bank is 0.975 which shows a strong correlation and desirable. So, there is a significant relationship between the Phone bank services and increasing customer satisfaction of melli bank with 95% confidence.

Fifth sub-hypothesis: There is a significant relationship between the Questions and Answers Services and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.964 |
| Significance level  | 0.001 |
| Number              | 196   |

Table 9: Pearson correlation between the Questions and Answers Services and increasing customer satisfaction of melli bank

The table 9 shows the results of the Pearson correlation coefficient between the Questions and Answers Services and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between the Questions and Answers Services and increasing customer satisfaction of melli bank is 0.964 which shows a strong correlation and desirable. So, there is a significant relationship between the Questions and Answers Services and increasing customer satisfaction of melli bank with 95% confidence.

Sixth sub-hypothesis: There is a significant relationship between the Internet services and increasing customer satisfaction of melli bank in Mamasani County.

| Title               | Value |
|---------------------|-------|
| Pearson correlation | 0.46  |
| Significance level  | 0.112 |
| Number              | 196   |

Table 10: Pearson correlation between the Internet services and increasing customer satisfaction of melli bank

The table 10 shows the results of the Pearson correlation coefficient between the Internet services and increasing customer satisfaction of melli bank. As shown in table 11, the Pearson correlation between the Internet services and increasing customer satisfaction of melli bank is 0.46 which don't shows a strong correlation and desirable. So, there is not a significant relationship between the Internet services and increasing customer satisfaction of melli bank with 95% confidence.

### Conclusions and Recommendations

The aim of this study was to investigate the relationship between the quality of e-banking services and customer satisfaction is Mellat Bank of Nurabad –e- Mamasani County. Research findings are as follows: (1): There is a significant relationship between the Modern methods of electronic Bank technology and increasing customer satisfaction of melli bank in Mamasani County. (2): There is a significant relationship between the electronic banking technology and increasing customer satisfaction of melli bank in Mamasani County. (3): There is a significant relationship between the new way to provide ATM services and increasing customer satisfaction of melli bank in Mamasani County. (4): There is a significant relationship between the Bank Card Services and increasing customer satisfaction of melli bank in Mamasani County. (5): There is a significant relationship between the Phone bank services and increasing customer satisfaction of melli bank in Mamasani County. (6): There is a significant relationship between the Services Questions and Answers and increasing customer satisfaction of melli bank in Mamasani County. (7): There is not a significant relationship between the Internet services and increasing customer satisfaction of melli bank in Mamasani County. This results are consistent with the results of Dabholkar (2008); Shahrestani (2010); bigzad (2009) and seyedjavadin et al (2005). According to the findings of the study, the following suggestions are offered: Preparing and distributing appropriate training packages in branches and providing the complete and accurate information about all the services that are offered through electronic banking; Reducing the problems associated with providing services such as lack of money at ATMs, hang up the banking system, disconnecting the ATMs, unable to transfer the money from bank of origin to some other banks; Emphasis on the primary benefits of e-banking such as saving on time and money and also emphasis on the benefits of reduced fuel consumption, reduced traffic, reducing environmental pollution, reducing the cost of printing money; Focus on completing the electronic services and removing the limitations and shortcomings to increase customer satisfaction in relation to electronic services; Reform, strengthen and update of technical infrastructure and upgrade them to provide optimal broadband bandwidth of Internet lines.

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