



1st International Conference on Applied Economics and Business, ICAEB 2015

The Impact of E-service Quality on the Improvement of the Level of Communication with Customers of Bank Melli Branches in South Tehran Affairs Office

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Abstract

The purpose of this research is to study the impact of electronic service quality on the improvement of the level of communication with customers in Bank Melli branches in South Tehran affairs office. It is a descriptive cross-sectional study and library and field methods were used for data collection. The statistical population of this study includes all the customers of Bank Melli branches in South Tehran and their number is unlimited. Random sampling method was also used. Hence, according to Cochran's theorem, the sample size is 384 individuals. A questionnaire was used for data collection, it is the collection of Zeithaml et al and its face validity is verified and its reliability through Cronbach's alpha is 75%. Finally, the results of this study show that there is a significant and positive relationship between the aspects of e-service quality (efficiency, system availability, commitment to the implementation of the system, privacy policy, response, and contact) and the level of communication with customers of Bank Melli branches in South Tehran.

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Peer-review under responsibility of SCIJOUR-Scientific Journals Publisher

Keywords: electronic service; e-service quality; Bank Melli; customer

1. Introduction

With the arrival of computers in human life and the development of the Internet network at the same time, many definitions and social services have changed or are moving towards a fundamental change, and every day, the effects

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of these changes will be more visible in our daily lives. (Fakhari, 2009) The development of information technology in different sectors of society, especially in the banking system, is the outcome of information technology capabilities. Given the importance of the role of the Internet in providing services and products, nowadays, banks mainly use the Internet to provide better services. (Niazi, 2013) The ease of use of e-banking systems and cost reduction of services can be mentioned as two major reasons for the development of information technology in the banking system.

The complex nature of services as well as the increase in the share of services in industries have increased the need to improve the quality of services in companies that are looking to improve their financial performance and attract customers in a highly competitive environment. (Wang and Hui, 2003) Private Banks have created a high competition in the banking industry and have changed the expectations and demands of customers regarding their changing lifestyles and the services they receive. (Fakhari, 2009) In traditional environments, quality improvement will have strategic consequences such as increased customer loyalty and productivity growth of economic exchanges. Therefore, it can be concluded that the efficiency of e-services will have a positive impact on customer satisfaction and loyalty. (Sheng and Liu, 2010) Information technology has caused structural changes in the banking system and provided an opportunity to start employing remote banking systems. Several routes have been opened to provide services to customers and the most widely used banking channels respectively are: ATMs, Internet banking, phone banking, and mobile banking. (Wan, Luk & Chow, 2003) Banks offer customers the same services with the same cost in everywhere, therefore, in order to distinguish their services from other banks, bank managers are looking to increase the efficiency of e-services. (Avkiran, 1994)

2. Problem statement and research objectives

In line with the objectives and policies of the government in the implementation of e-government, e-banking is considered a strategy for developing e-commerce and as a comprehensive service, it has developed a lot. Offering financial and banking services through electronic networks and the Internet has had an unprecedented leap in recent years; there is no doubt that in order to enter global markets, it is necessary to have an efficient and updated banking system that could compete with the world banking system accurately, precisely, and rapidly. In general, e-service quality has a close connection with customers and customer satisfaction in the banking industry. (Avkiran, 1994) If service quality improves, the level of communication with customers would likely improve as well and it would lead to behavioral results such as commitment, a desire to stay, satisfaction, loyalty, a bidirectional link between the service provider and the customer, increased customer tolerance of bugs in services, and positive publicity about the bank. (Sheng and Liu, 2010) Moreover, by knowing customers' perspectives of the organization and factors that influence them, the basis for the adoption of appropriate strategies and improvement of performance will be provided. On the other hand, since an increased service quality is probably the only difference between banks, it can be a way to achieve success in the modern banking industry. Bank Melli believes that being a pioneer in providing electronic banking services is one of the major requirements in connection with the development of its services, and customer satisfaction is the bank's top priority. Some problems in the e-services such as broken ATMs, which make the customer to visit several ATMs and the low speed and frequent disconnection of banks' websites during their e-services will cause customer dissatisfaction and distrust. As a result, customers are willing to do their banking affairs in person. Therefore, by improving e-service quality, measuring the quality of e-services, identifying its strengths and weaknesses, studying its success in satisfying the needs and demands of customers, and surveying the customers' expectations and perceptions of services, Bank Melli is trying to overcome these problems and gain the trust of its customers, especially those who are interested in using modern banking services and pay a special attention to such services. According to what was mentioned, the aim of the present research is to study the impact of e-service quality on the improvements of the level of communication with customers of Bank Melli branches in South Tehran affairs office.

3. Research background

Several studies have been done on this subject, the following ones can be cited: Changiz (2006) studied automated tools for evaluating the quality of websites with a focus on their usability. He examined automated tools that check

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