



# Compare Customer Satisfaction with the Quality of E-banking Services among State, Private and Altered Banks in Isfahan

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## ABSTRACT

The main objective of this study was to compare customer satisfaction with the quality of e-banking services among state, private and altered banks in Isfahan. In terms of purpose, this study is descriptive and this is a survey. The population of this research includes all clients of state, private and altered banks in Isfahan. Depending on the bank, the sampling method was available stratified sampling. In this study, a questionnaire was used to assess the variables. The results showed that there is a significant difference between the beauty of the website and privacy between state, private and altered banks and in all the variables, men scored more than women on average.

**Keywords:** Customer Satisfaction, Service Quality, State Banks, Private Banks, Altered Banks

**JEL Classifications:** E37, E32, C53, C5

## 1. INTRODUCTION

One of the most important phenomena of the information revolution, the transformation of the traditional business methods and replacing them with e-banking processes. In this way, the leading banks offer customers a variety of services through various technologies in order to increase customer satisfaction and productivity of their employees increase. Today, customer's judgment in banking matters is based on the ability of banks to help solve the problems of trade and development. Security, speed of transactions, friendship with consumer and convenience, ease of use, security, reliability and privacy issues are the most important factors influencing on e-banking (Sylvie and Xiaoyan, 2005). On the other hand, the acceleration of the business environment changes and complex competitive environment for financial institutions and attention to customer satisfaction in the modern philosophy of management should be considered as a measure of operating performance and business excellence of organizations and in addition, the importance of the service sector in the economy has meant that over the past few years, effectiveness of customer service become more important (Ahmadi and Allah, 2007). Intense competition in the banks' market, Iran's

membership in the WTO and consequently the establishment of foreign banks in Iran and privatization of many state banks, would require the banks to keep their customers as quickly as possible and the only solution to do that lies in relationship marketing and customer orientation (Hosseini, 2009). In this dynamic environment, create and implement strategies that will lead to a loyal and satisfied customers, are very important (Berry et al., 2006). Kotler et al. (2001) defined customer satisfaction as a range in which actual performance of the organization can meet the customer expectations. According to Kotler, if the company can meet customer expectations, customers feel satisfied and otherwise, they would have feeling of dissatisfaction (Kotler et al., 2001). In addition, Haji (2010) examined the effect of quality of service and knowledge of the customer's bank on customer loyalty (with an emphasis on phantasm, relationship quality and customer satisfaction as mediating variables). Sharifi et al. (2013) examined the factors influencing customers to use e-banking services among bank customers of Parsian Bank (Case Study: The West Country branches).

Ghasemi et al. (2012) conducted a study entitled the effects of customer relationship on the customers' perceived quality and

customer loyalty. Ghasemi et al. (2012) examined the impact of e-banking service quality on the dimensions of customer satisfaction. Nayebzadeh (2012) compared the market orientation in the public and private banks and its impact on the quality of banking services.

Mohammad and Najafi (2012) investigated the relationship between service quality, customer satisfaction and loyalty in e-banking. Hosseini (2009) conducted a study entitled the factors affecting the quality of banking services. Hasani et al. (2012) conducted a study entitled assessing the impact of service quality on customer loyalty in sports services. The study concluded that the quality of service of clubs or sports complexes and the customer satisfaction influence on customer loyalty. Faradonbe and Naderifar (2013) conducted a study entitled the effect of service quality on customer loyalty (case study: Four and five star hotels in Isfahan). Haji (2010) conducted a study the effects of the development of virtual banking in the increasing use of banking services.

Moayeri et al. (2013) evaluated the effect of the quality of banking services with the components including reliability to banking services, assurance and integrity in providing banking services, impersonations and banking formality on customer satisfaction and loyalty in the Malaysian banking system. Nargesian (2015) investigated the importance how to impact the individual specifications of customers in the form of customer's perception of banking services, the quality of banking services, extraversion, conscientiousness, agreeableness, emotional stability, openness to experience, the quality of banking services to strengthen customer loyalty in the African banks. Kuo and Tang (2011) conducted a study entitled e-banking relationship and customer satisfaction in Nigeria. Moayeri et al. (2013) conducted a study entitled the relationship between customer satisfaction and characteristics of electronic banking. Olanipekun et al. (2013) conducted a study entitled the e-banking role in increasing the efficiency of human resources and customer satisfaction in the PCL Bank of Nigeria. Kuo and Tang (2011) examined the effect of brand communication and quality of service on brand loyalty and brand trust. In examining the structural model, Kuo and Tang (2011) studied the relationship between service orientations, service quality, and customer satisfaction with customer loyalty and develop a conceptual model of the chain restaurants based in Seoul, South Korea.

On the other hand, one of the major obstacles to the development of e-banking is that these technologies are rejected by consumers and they tend to traditional banking practices. The reason for this reluctance to electronic banking services is the amount of satisfaction with the quality of services provided and confidence in this new banking system. Lack of proper support, communication problems and poor infrastructure have led to reduced satisfaction with the quality of electronic banking services. Thus, by using the research model, this research is trying to answer these questions: How is e-banking components resulting in increased customer satisfaction? Also, this study examines that whether or not there was a significant difference between state, private and altered banks in terms of satisfaction with the quality of e-banking services?

## 2. THEORETICAL FOUNDATIONS

### 2.1. Quality of Service

Quality of service is a relatively young scientific discipline, and only about three decades of research in this field has passed. Many researchers believe that the concept of service quality is ambiguous, complicated and inexplicable, because the quality of goods can be measured by objective criteria such as durability or number of defects in the goods, but the quality of service has a vague and abstract structure (Parasuraman et al., 1988. p. 13). Service quality components include process quality, output quality, physical quality, interactive quality (Kuo and Tang, 2011).

### 2.2. Service Quality as an Introduction to Customer Satisfaction

Perceptions, expectations and preferences of customers are considered the determinants of customer satisfaction; in other words, satisfaction or dissatisfaction is formed by the difference between customer expectations and perceptions of reality. Today, in addition to eliminating the causes of discontent and complaints, companies need to offer attractive products in order to achieve customer satisfaction, so that their customers can be happy and satisfied. Therefore, research in the field of customer satisfaction is closely related to assessing the quality of services offered by the company (Ziviar et al., 2012).

Cronin and Taylor, in their empirical findings, examined the relationship between service quality, customer satisfaction and the decision of the buyer. Their study suggests that service quality is a requirement for achieving customer satisfaction and customer satisfaction will have a remarkable influence on purchase decisions.

Quality is the most important factor in purchase decisions. In addition, the quality, as well as lower operational costs and productivity growth, plays a major role in increasing market share and return on investment. A qualified service must meet the needs and demands of customers and be consistent with the level of customer expectations, customer expectations is related to what customers want and what they feel about services that the service provider must offer. Therefore, the quality is determined by the customers, if a service satisfies customer expectations or goes beyond that, this would be a high quality services; if service cannot meet the customer expectation, it necessarily doesn't mean that this service has a poor quality, but it can cause customer dissatisfaction. Therefore, the quality of service is evaluated compared to what the customer expects from the received services.

Understanding the concept of service quality and strives to improve it leads to quality services and in this way, customer satisfaction can be increased. So, as a scale or measuring factor for customer satisfaction, the quality of service should be considered as an important factor (Ziviar et al., 2012).

## 3. METHODOLOGY

In terms of purpose, this study is descriptive and this is a survey. The population of this research includes all clients of state, private and

altered banks in Isfahan. Depending on the bank, the sampling method was available stratified sampling. In this study, a questionnaire was used to assess the variables. A researched-made questionnaire was used to assess the satisfaction of e-banking services. Face and content validity and construct validity were confirmed. The reliability of the questionnaire was calculated by Cronbach's alpha and for all aspects of the questionnaire was more than 0.7 and it was 0.914 for the whole questionnaire, which is acceptable. Statistical analysis was performed using one-way ANOVA.

## 4. ANALYSIS RESULTS

First hypothesis: There is a significant difference between simplicity of e-banking services in state, private and altered banks located in Isfahan.

According to Table 1, we see that there isn't any significant difference for simplicity in state, private and altered banks. Since the significant level is equal to 0.242, which is more than 0.05. As a result, the first hypothesis is rejected.

Second hypothesis: There is a significant difference between speed of action of e-banking services in state, private and altered banks located in Isfahan.

According to Table 2, we see that there isn't any significant difference for speed of action in state, private and altered

banks. Since the significant level is equal to 0.634, which is more than 0.05. As a result, the second hypothesis is rejected.

Third hypothesis: There is a significant difference between accountability of e-banking services in state, private and altered banks located in Isfahan.

According to Table 3, we see that there isn't any significant difference for accountability in state, private and altered banks. Since the significant level is equal to 0.412, which is more than 0.05. As a result, the third hypothesis is rejected.

Forth hypothesis: There is a significant difference between the beauty of the website of e-banking services in state, private and altered banks located in Isfahan.

According to Table 4, we see that there is a significant difference for the beauty of the website in state, private and altered banks. Since the significant level is equal to 0.015, which is <0.05. As a result, the forth hypothesis is confirmed. Tukey test used to further evaluate this hypothesis. Tukey test results are expressed in Table 5.

According to Table 5, it is observed that private banks gained the highest score for beauty of the website and the altered banks gained lowest score for this variable. Also, there are significant differences between private banks and altered banks in terms of beauty of the website.

**Table 1: Test related to the first hypothesis**

<b>Simplicity</b>					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
2.109	2	1.054	1.423	0.242	The hypothesis was rejected
282.317	381	0.741			
284.426	383				

**Table 2: Test related to the second hypothesis**

<b>Speed of action</b>					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
0.142	2	0.071	0.457	0.6384	The hypothesis was rejected
59.346	381	0.156			
59.488	383				

**Table 3: Test related to the third hypothesis**

<b>Accountability</b>					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
0.890	2	0.445	0.89	0.412	The hypothesis was rejected
190.624	381	0.500			
191.514	383				

**Table 4: Test related to the forth hypothesis**

<b>The beauty of the website</b>					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
4.900	2	2.450	4.279	0.015	The hypothesis was confirmed
218.169	381	0.573			
223.069	383				

Fifth hypothesis: There is a significant difference between privacy of e-banking services in state, private and altered banks located in Isfahan.

According to the Table 6, we see that there is a significant difference for privacy in state, private and altered banks. Since the significant level is equal to 0.000, which is <0.05. As a result, the fifth hypothesis is confirmed. Tukey test used to further evaluate this hypothesis. Tukey test results are expressed in Table 7:

According to Table 7, it is observed that state banks gained the highest score for privacy and the altered banks gained lowest score for this variable.

Sixth hypothesis: There is a significant difference between availability of e-banking services in state, private and altered banks located in Isfahan.

According to Table 8, we see that there isn't any significant difference for availability in state, private and altered banks. Since the significant level is equal to 0.131, which is more than 0.05. As a result, the sixth hypothesis is rejected.

The main hypothesis: There is a significant difference between the quality of e-banking services in state, private and altered banks located in Isfahan.

According to Table 9, we see that there isn't any significant difference for satisfaction from the e-banking services in state, private and altered banks. Since the significant level is equal to 0.137, which is more than 0.05. As a result, the forth hypothesis is rejected.

The peripheral research questions: Is there a significant difference between respondents' views about the quality of e-banking services with respect to demographic variables?

A. Investigate the satisfaction with the quality of e-banking services based on gender of the respondents, t-test of two independent groups was used to evaluate this hypothesis:

According to the Table 10, we see that there is a significant difference for variables speed of action, beauty of

the website and privacy based on the opinions of the respondents and gender and men gained more scores compared to women in all the variables.

B. Investigate the satisfaction with the quality of e-banking services based on duration of use of banking services.

According to the Table 11, we see that there is a significant difference for simplicity, accountability, privacy and availability between different groups based on the duration of use of banking services. These differences are examined by Tukey test.

C. Investigate the dimensions of satisfaction with the quality of e-banking services based on the respondents' education.

According to the Table 12, we see that there is a significant difference for simplicity, accountability, beauty of the websites, speed of action and availability between different groups based on education.

D. Investigate the aspects of satisfaction with the quality of e-banking services based on the respondents' jobs.

According to the Table 13, we see that there is a significant difference for simplicity, accountability, beauty of the websites, privacy and availability between different groups based on education.

## 5. DISCUSSION AND CONCLUSION

The results showed that there is no significant difference between simplicity of e-banking services in state, private and altered banks in Isfahan. The customers of state, private and altered banks are familiar with the various services and this has meant that they can easily use these services. The new services offered by state, private and altered banks have sufficient details and the bank's employees help customers to use the services. As a result, the customers of state, private and altered banks do not have a particular problem in the use of these services and they believe that these services are simple to understand. There is no significant difference between the speeds of action in state, private and altered banks located in Isfahan. The customers of state, private and altered banks are not satisfied with the speed of action of e-banking services. The customers of state, private and altered banks believe that the banks' speed of actions is not suitable for saving time. In all state, private and altered banks, there are limits to the amount of e-banking services such as money transfer, bustle of ATMs during rush hour of the market and so on. These factors reduce the speed of action in state, private and altered banks. On the other hand, customer expectations have increased with advances in technology, virtual world and cyberspace. In fact, it can be stated that the services provided by state, private and altered banks have been stable for several years and not much has changed, while the banking system in the world every day changed, and the methods and new services are offering to customers. Hence it is felt that the customers of state, private and altered banks expect that this situation be changed

**Table 5: Tukey test for beauty of the website**

Variable i	Variable j	Mean difference	Significant level
State bank	Private bank	-0.08757	0.679
	Altered bank	0.19033	0.074
Private bank	State bank	0.08757	0.679
	Altered bank	-0.27790	0.021
Altered bank	State bank	-0.19033	0.074
	Private bank	-0.27790	0.021

**Table 6: Test related to the fifth hypothesis**

Privacy	Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
	19.195	2	9.597	23.516	0.000	The hypothesis was confirmed
	155.492	381	0.408			
	174.682	383				

quickly and providing banking services improve continuously and this has not been done in state, private and altered banks and

**Table 7: Tukey test for beauty of the website**

Variable i	Variable j	Mean difference	Significant level
State bank	Private bank	-0.28543*	0.004
	Altered bank	0.50257*	0.000
Private bank	State bank	-0.28543*	0.004
	Altered bank	0.21714*	0.037
Altered bank	State bank	-0.50257*	0.000
	Private bank	-0.21714	0.037

\*P<0.05

there is dissatisfaction with state, private and altered banks. Also according to these results, it can be seen that the privatization of banks failed to act quickly to improve electronic banking. In fact, privatization policies to improve the speed of operation of electronic banking are not suitable.

There is no significant difference between accountability for e-banking services in state, private and altered banks. According to new developments in electronic banking, all state, private and altered banks provide appropriate support for their services. Currently, support teams of state, private and altered

**Table 8: Test related to the sixth hypothesis**

Availability					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
2.198	2	1.099	2.044	0.131	The hypothesis was rejected
204.828	381	0.538			
207.027	383				

**Table 9: Test related to the main hypothesis**

Quality of e-banking services					
Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
040.527	2	20.264	1.999	0.137	The hypothesis was rejected
3861.912	381	10.136			
3902.439	383				

**Table 10: Examine the differences between variables based on gender**

Variable	The amount of f	Significance level of Levine's test	The amount of t	Degrees of freedom	Significant level	Mean difference	Result
Simplicity	0.061	-0.805	-0.140	382	0.888	-0.02013	No difference
Speed of action	0.762	0.383	0.137	175.072	0.891	-0.02013	Differences
Accountability	1.131	0.288	2.170	382	0.031	0.09776	No difference
Beauty of the website	20.888	0.000	2.085	171.153	0.039	0.09776	Differences
Privacy	12.617	0.000	1.586	382	0.113	0.12857	No difference
Availability	0.609	0.436	1.723	182.001	0.117	0.12857	Differences
			2.027	382	0.043	0.17692	
			2.252	141.479	0.087	0.17692	
			2.665	382	0.008	0.20504	Differences
			2.252	140.297	0.026	0.20504	
			1.515	382	0.131	0.12766	No difference
			1.411	356.162	0.160	0.12766	

**Table 11: Examine the differences between variables based on duration of use of banking services**

Variable	Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
Simplicity	15.811	3	5.270	7.456	0.000	Difference
	268.615	380	0.707			
	284.426	383				
Speed of action	1.099	3	0.366	2.383	0.069	No difference
	58.389	380	0.154			
	59.488	383				
Accountability	3.968	3	1.232	2.680	0.047	Difference
	187.546	380	0.494			
	191.514	383				
Beauty of the website	1.665	3		0.953	0.415	No difference
	221.404	380	0.555			
	223.069	383	0.583			
Privacy	20.030	3		16.404	0.000	Difference
	154.658	380	6.677			
	174.687	383	0.407			
Availability	5.408	3		3.397	0.018	Difference
	201.619	380	1.803			
	207.207	383	0.531			

**Table 12: Examine the differences between variables based on education**

Variable	Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
Simplicity	10.197	4	2.549	3.523	0.008	Difference
	274.229	379	0.724			
	284.426	383				
Speed of action	3.163	4	0.791	5.321	0.000	Difference
	56.325	379	0.149			
	59.488	383				
Accountability	5.032	4	1.258	2.557	0.038	Difference
	186.482	379	0.492			
	191.514	383				
Beauty of the website	13.138	4	3.284	5.929	0.000	Difference
	209.932	379	0.554			
	223.069	383				
Privacy	2.161	4	0.540	1.187	0.316	No difference
	172.526	379	0.455			
	174.687	383				
Availability	10.720	4	2.680	5.174	0.000	Difference
	196.306	379	0.518			
	207.027	383				

**Table 13: Examine the differences between variables based on job**

Variable	Total square	Degrees of freedom	Average of squares	The amount of f	Significant level	Result
Simplicity	13.950	6	2.325	3.241	0.004	Difference
	270.476	377	0.717			
	284.426	383				
Speed of action	0.321	6	0.054	0.341	0.915	No difference
	59.167	377	0.157			
	59.488	383				
Accountability	16.303	6	2.717	5.847	0.000	Difference
	172.211	377	0.465			
	191.514	383				
Beauty of the website	7.960	6	1.3247	2.325	0.032	Difference
	215.109	377	0.571			
	223.069	383				
Privacy	8.633	6	1.439	3.267	0.004	Difference
	166.054	377	0.440			
	174.687	383				
Availability	10.501	6	1.750	3.357	0.003	Difference
	196.526	377	0.521			
	207.027	383				

banks respond to customers throughout the day via phone and the internet and handle their problems. This is vital, because e-banking is banking 24 hours a day and the customers need to support at all hours of the day. Also according to the type of market and transactions required by domestic customers, State, private and altered banks are solving all customer's needs including money transfer and simple banking services. Therefore, the state, private and altered banks in accountability have a medium to high situation and resolve customers' needs in this dimension.

There is a significant difference between the beauties of the website of e-banking services in state, private and altered banks located in Isfahan. Due to major changes in their organizational and administrative structure, the altered banks have greater changes compared to the public and private banks and more focus on banking processes have been less attention to the beauty and appearance of their website. The customers of the bank rating websites they have less to beauty.

There is a significant difference between the privacy of electronic banking services in state, private and altered banks. To explain these results, it can be concluded that Due to extensive changes in their banking system and as well as the more recent fraud from these banks, the altered banks earned fewer points in privacy. The connection to government bodies and state-owned banks due to more stringent rules could ensure the privacy they offer more to its customers. As well as the bankruptcy of some financial institutions in the country, customers have turned to the state banks and feel more relaxed in relation to the state banks.

There is no significant difference between the availability of e-banking services in state, private and altered banks in Isfahan. To explain these results, it can be concluded that with more extensive Internet coverage in most parts of the city and offering mobile internet by mobile operators, the electronic banking services is easily accessible and this is true for all state, private and altered banks. With improved speed and improved internal infrastructure of servers online in the last few years by

the government, speed of access to e-banking services has also been improved.

There is no significant difference between the qualities of e-banking services in state, private and altered banks located in Isfahan. To explain these results, it can be concluded that customer service is the oldest and yet newest issue for each institution. In recent years, much attention paid to the needs of customers in terms of quality of services. The high level of customer service can be used as a tool to achieve competitive advantage. In this connection should be careful that service quality that able to meet the needs and demands of customers by what customers want it and like it and those who feel that the service provider must offer to them. Customers interested in e-banking services that meet their needs. But it is evident that there is no significant difference between the qualities of e-banking services in state, private and altered banks. This means that despite the development of private banks and the privatization of some state-owned banks, electronic banking service quality is not much difference. However, in today's world, banking is based on quality of services in electronic banking and customer service is the backbone of e-banking services. With regard to the development of technological infrastructure, today more people use the internet-based systems and have a very considerable desire to use e-banking services. In general, these results can be interpreted that the privatization of state-owned banks or establishing private banks failed to improve the quality of banking services. This can be due to government intervention in the banking system and lack of discretion for all banks. It is true that state banks were privatized and many private banks has been established, but the government is still influential in the development of the bank's main strategies.

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