

Research Paper

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# Investigating the perceived quality of electronic banking services and its relationship with the satisfaction of customers of Tejarat Bank of Mazandaran province

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**Abstract**

The present study was conducted with the aim of investigating the perceived quality of electronic banking services and its relationship with the customers' satisfaction of Tejarat Bank of Mazandaran province. This research is applicable in terms of purpose, and descriptive-correlative in terms of data collection method. The statistical population of this research was all the customers of Tejarat Bank in Mazandaran province. Considering that the statistical population of the present study is unlimited, the sample size of the study was 384 people based on Morgan's table. In this research, 384 questionnaires were distributed among customers by available sampling method. Structural equations and Lisrel were used in data analysis. The findings of the research indicate that the perceived electronic service quality of electronic banking has a relationship with customer satisfaction with an impact factor of 0.67. Ultimately, it can be said that the dimensions of the perceived electronic service quality of electronic banking according to the strength of the relationship with Customer satisfaction includes: physicality, reliability, responsiveness, assurance and empathy.

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## Extended Abstract

### Introduction

The advent of the Internet has created easy access and relatively cost-effective communication between companies and customers, and has provided an opportunity to use information technology to support customer service (Sharma & Sharma, 2021). The quality of services provided on websites leads to an increase in the level of customer satisfaction and consequently leads to customer trust and loyalty (Ebrahimzadeh Ganji et al, 2016). The concept of e-services has been increasingly considered by researchers and practitioners as one of the key determinants in e-commerce (Akhtarian, 2019).

Banks play a decisive role in the administration of countries and are considered as one of the most important tools for the growth and development of countries. By attracting liquidity and granting facilities, banks can play an effective role in economic growth and development. Economists have different opinions about the importance of banks in economic development (Suseno & Muthohar, 2018).

The customer is one of the key topics in the development of the banking industry. The customer is the motivating factor of the dynamics and stimulation of the banking system, and customers are very important as the axis of the banking system and the driving force of institutions active in this industry (Aisyah, 2018). Many researchers have emphasized the importance of customers, and banks have also realized that they depend on their customers to a large extent (Bahrinizadeh et al, 2018). Customer satisfaction is an important factor in helping banks to maintain their competitive advantage, and its increase is a significant achievement in the new banking system in the world (Sadiq & Adil, 2021).

According to the mentioned materials, the main problem of the research is whether there is a significant relationship between the quality of electronic banking and the satisfaction of the customers of Tejarat Bank of Mazandaran province.

### Theoretical framework

Service quality is defined as "the difference between the expectations of customers before using the organization's services and the image they have about the services received". The meaning of the understanding of service quality is the consumer's perception of the desired services of a company. Service quality can be defined as the general attitude or judgment of customers about the services received (Yu et al, 2019).

Customer satisfaction is achieved when the company's performance can meet the customer's expectations. If the performance is less than the expectations, the customer will be dissatisfied; and if it is equal to the expectations, he will be satisfied (Hassanzadeh, 2019). If the performance exceeds expectations, he will be very happy and cheerful. The success of all organizations and institutions, whether production or service, profit or non-profit, governmental or non-governmental, is influenced by several factors, one of the most important of which is customer satisfaction in order to achieve excellence in business (Teimouri & Goodarzvand Chegini, 2018).

Gogo & Jyoti (2020) in their research investigated how the quality of electronic services affects the satisfaction and loyalty of customers in the tourism industry. They came to the conclusion that the understanding of services causes a kind of satisfaction in people, which leads to commitment and loyalty in customers.

Veloso et al. (2020) in their research on online retail sales in Portugal concluded that the level of customer service quality perception in online business has a positive effect on their attitudinal loyalty and will stabilize their overall loyalty.

### Research methodology

The current research is applicable in terms of purpose, and descriptive in terms of data analysis of correlation type (structural equation modeling). The statistical population of this research was all the customers of Tejarat Bank in Mazandaran province. Considering that the statistical population of the present study is unlimited, the sample size of the study was 384 people based on Morgan's table. In this research, 384 questionnaires were distributed among customers using available sampling method.

In order to collect data, the standard questionnaire of perceived quality of electronic services was used by Parasuraman et al. (2005). This questionnaire included 21 items and five components: physicality, reliability, responsiveness, assurance and empathy. Customer satisfaction variable was analyzed based on Chen (2005) standard questionnaire. This variable included 4 items and was used based on a 5-point Likert scale (completely agree to completely disagree).

### **Research findings**

In order to investigate the research hypothesis and analyze the information, structural equations and Lisrel were used, and the results showed that the perceived quality of electronic services from electronic banking had a relationship with customer satisfaction with an impact factor of 0.67. Ultimately, it can be said that the dimensions of electronic service quality perceived from electronic banking according to the strength of relationship with customer satisfaction are: physicality, reliability, responsiveness, guarantee and empathy.

### **Conclusion**

The present study was conducted with the aim of investigating the perceived quality of electronic banking services and its relationship with the satisfaction of customers of Tejarat Bank of Mazandaran province. The results of this research are consistent with the findings of Veloso et al. (2020), Khodadad Hosseini et al. (2019), Hooshmandi et al, (2020), and Seyed Alipour (2018); as long as bank transactions are highly secure, customers trust the bank more easily and this will make them satisfied with using the services of this bank (Shared, 2019). At the same time, when the privacy of the customers is well protected in the bank and the customers are sure that the bank will not misuse their personal information, the customers will communicate better with the bank and their satisfaction levels will increase subsequently (Akhtarian, 2019). ). The level of security of using banking services is high and customers will use the services of this bank better and more often. On the other hand, the bank provides clear explanations of the security of its customers' information (Egala et al, 2021).

According to the present research, it is suggested that the loyal customers of the bank who have significant and large financial transactions should be identified and while rewarding them, these activities should be publicized in the media in order to encourage customers to commit more to the bank. Bank managers should make a continuous effort to improve the personality and image of the bank's brand name by using various measures such as positive social activities for the benefit of the society. One of the ways to improve customer satisfaction can be mentioned giving importance to customer complaints. Most of the customers do not bother to complain and sometimes even the inappropriate behavior and threat of the employee does not allow them to protest and they continue on their way. Therefore, the bank should make plans and measures to find the cause of dissatisfaction and also to solve the identified problems.