THE EVALUATION OF E-BANKING SERVICES QUALITY WITH USING SERVQUAL SCALE AND ITS IMPACT ON CUSTOMER'S SATISFACTION
(CASE STUDY: THE BRANCHES OF SADERAT BANK IN GUILAN PROVINCE)

Hossein Ganjinia
Assistant professor, Department of Public Management, Rasht Branch, Islamic Azad University, Rasht, Iran

Mohammad Taleghani
Associate professor, Department of Industrial Management, Rasht Branch, Islamic Azad University, Rasht, Iran

Maryam Dehban Sadatmahaleh (Corresponding Author)
M.A. Student of Business Management, Science and Research Branch, Islamic Azad University, Rasht, Iran

Abstract
The purpose of this study at the first step is to investigate the affecting factors of customer perceptions of service quality, and the second step is to examine the relationship between perceptions of service quality and customer satisfaction. To this end, researcher has made use of a model based on an article by Mukesh Kumar and his research in Malaysia and with the addition of a new factor called “comfort” on most aspects of SERVQUAL model, it means with adding 6th factor, new categories of this aspect obtained that include: appearance, reliability, accountability, empathy and comfort. At first, in this research, descriptive statistics about the state of research variables by using tables and graphs represent and then For hypothesis testing and inferential statistics, statistical methods and different test by SPSS and Lisrel software was used, for the final questionnaire’s test, Cranach’s alpha test was carried out. In the following, the test of exploratory factor analysis, confirmatory factor analysis of first and second order to examine the reliability and reliability and validity of structures, and structural equation modeling to test hypotheses, and finally the multiple regression to evaluate the effectiveness priorities of the independent variable on the dependent variable was used. The findings indicate that two dimensions of reliability and empathy assign the greatest impact on customer perception of service quality and appearance dimensions, and be assured of accountability in terms of effectiveness are in next category and comfort dimension doesn’t have any effect on customer perceptions of service quality. Also results of the regression analysis indicate that all aspects of service quality, except appearance Provide customer satisfaction. The dimensions of accountability and empathy respectively assign the highest level of satisfaction among the customers and can rely on them. Dimension of assurance and reliability in terms of providing customer satisfaction are in the following categories.

Keywords: service quality, customer satisfaction, SERVQUAL model, Saderat bank

1. Introduction
This chapter, provide key variables and relationships between theories and models to explain and a theoretical brief description. Visualizing helps us to answer the research questions of
study. (Othman, 2000) This conceptual foundation also helps collecting data for this study. The main objective of this research is to gain a better understanding of Saderat bank customer satisfaction and its relationship with bank service quality. In this regard, at the first step to examine the factors affecting customer perceptions of service quality, and the second step examine the relationship between perceptions of service quality and customer satisfaction. Based on the objectives this study, in this chapter initially explains related basic concepts such as loyalty, service quality, customer satisfaction and ... then variety of main models of measuring customer satisfaction will be explained.

2. Customer Satisfaction
Customer satisfaction is a key factor in shaping the future customer willing to buy. Also, satisfied customers are more likely to talk about their experience with others. This, is especially more important in eastern cultures that Social life is structured in such a way that will improve communication with other people. Although satisfaction defines as difference between expectation and performance, however there are some differences between quality and satisfaction. Such Parasuraman and et al say that the satisfaction of a decision is after the experience. Also Silvestre and John Stone with inspiration of hygienic factors – motivational of Herzberg’, introduce three types of factors, including health factors, satisfying factors and the dual factors(factors such make satisfy and unsatisfied). Kadot and Targen introduced fourth categories under title of neutralizing factors. In addition, Strandoyk and liljander state that quality of services evaluates based on the service provider. Whereas satisfaction is an inner perspective and result of customer experience of service. Finally, several studies have been conducted on the relationship between service quality and satisfaction; the findings of some research indicate that satisfaction led to quality of service. Unlike some research, as Rust and Oliver indicate that service quality is before customer satisfaction. Also Cronin and Taylor and sorshandar and et al, 2002 indicate that there is a bidirectional communication between satisfaction and service quality.

3. Quality of Service
In the present era of customer orientation, valuing the customer is a significant strategic weapon, especially for companies that are looking to attract new customers and identify and retain existing customers. (Kotler, 2008) One of the main ways that an organization can use its services, to distinct itself from other competitors is providing customer superior service quality to customers. Many companies have realized the important point that providing services with quality can provide a powerful competitive advantage for them, an advantage that finally leads to higher profit. To achieve this goal it’s enough that respond to customers' expectations properly or surpass them. Concepts of service quality and satisfaction of service and marketing activities in the literature over the past decades considered a lot. Marketing researchers admired advantage of satisfaction and quality a lot and named them as an indicator of competitive advantage. Quality has a broad concept that all parts of the organization believes on it.

3- Hypotheses and research model
Hypothesis of this study, that set base on model, shown in Figure 1-1 as follows:
- The main hypothesis: understanding the service quality, impact on customer satisfaction
- The first sub-hypothesis: appearances effect on customer perception of service quality
- The second sub-hypothesis: the reliability effect on customer perception of service quality
- The third sub-hypothesis: being responsive effect on customer perception of service quality.
- The fourth sub-hypothesis: assuring, effect on customer perceptions of service
- The fifth sub-hypothesis: empathy effect on customer perception of service quality
The sixth sub-hypothesis: comfort effect on the customer perception of service quality

![Research Model]

4. Research Methods
Research methods is a sets of rules, tools and methods valid (reliable) and systematic to check facts, discover the reality and unknown and access solutions of problems. The present study in term of Purpose is practical research, and in terms of data collection method is descriptive research and survey. In a descriptive study, describe the desired relationship between the variables. In survey method that is a type of descriptive study, data collected from people who are likely to have the desired information by various tools such as questionnaires, interviews and other data collection tools.

5 Statistical Society
Statistical Society point to the entire group of people, events or things that the researcher wants to investigate about them. Statistical population of current study includes customers of Saderat bank in Gilan province.

5- Sample size and sampling method
In many field of user, researchers are trying to determine the parameters of society. In such situations, the researchers forced to rely on examples of statistical community to deduce from desired parameters. Sample is a smaller group of the society that is selected for viewing and analysis. By view details of selected sample from a society, can made a certain inferences from general details of society. For sampling in this study, use classified cluster sampling method that at first Gilan province divided to five regions, two branches in Rasht central bank and Astane, Langeroud and Lahijan and then between these five regions a branch was chosen randomly and then elements of each branch is chosen randomly. Since the number of bank customers in Saderat bank, made up the population of this study, it wasn’t such in formations that can be
easily available, surrender as a basis for calculating the sample size for this study, and to do so using the formula:

\[ n = \frac{Z_{\alpha/2}^2}{\varepsilon^2} \times (p \cdot q) \]

\( Z_{\alpha/2} \) are critical number of normal distribution on the surface. \( P \) is estimate percentage of statistical who believe that the perceptions of customer from quality of service, effect on his satisfaction. On this basis, \( 1-p=q \). with 95% confidence factor.

\[ p \times q = 1 - \alpha = 0.95 \\ \ \ \alpha = 0.05 \ \ \ \alpha/2 = 0.25 \ \ \ Z_{\alpha/2} = 1.96 \]

Community, variance and \( N \), are also sample size. Since \( P \) is an unknown parameter, its value in this study is considered 0.50. This way, the maximum variance for the study is considered equal to 0.06. It is worth noting that in some similar studies, to calculate the sample size, consider number of questions and for every question register 10 samples. Further, and in this season will be reminded that the body of used questionnaire in this study consists of 28 questions, this way also number of needed sample is calculated 28*10=280. Although with insist bank authorities based on a smaller sample size, a sample size of 300 doesn’t given, but from these number due to lack of customer cooperation, only 222 questionnaires make available for researcher analysis.

Results obtained show that the assumptions of the research briefly

<table>
<thead>
<tr>
<th>Confirm or reject the hypothesis</th>
<th>Path coefficient</th>
<th>Value of t-statistic</th>
<th>Assumptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confirm</td>
<td>0/76</td>
<td>8/90</td>
<td>The main hypothesis: understanding the service quality, impact on customer satisfaction</td>
</tr>
<tr>
<td>Confirm</td>
<td>0/79</td>
<td>6/82</td>
<td>The first sub-hypothesis: appearances effect on customer perception of service quality</td>
</tr>
<tr>
<td>Confirm</td>
<td>0/81</td>
<td>8/40</td>
<td>The second sub-hypothesis: the reliability effect on customer perception of service quality</td>
</tr>
<tr>
<td>Confirm</td>
<td>0/58</td>
<td>5/72</td>
<td>The third sub-hypothesis: being responsive effect on customer perception of service quality</td>
</tr>
<tr>
<td>Confirm</td>
<td>0/73</td>
<td>6/91</td>
<td>The fourth sub-hypothesis: assuring, effect on customer perceptions of service</td>
</tr>
<tr>
<td>Confirm</td>
<td>0/81</td>
<td>9/07</td>
<td>The fifth sub-hypothesis: empathy effect on customer perception of service quality</td>
</tr>
<tr>
<td>Confirm</td>
<td>-</td>
<td>0/90</td>
<td>The sixth sub-hypothesis: comfort effect on the customer perception of service quality</td>
</tr>
</tbody>
</table>
Table 1: Summery of Hypothesis Result

5. Conclusion
As it is presented in previous sections, the results of statistical analysis confirmed the all hypothesis except one of them, due to this present study can be known as a reliable research to evaluate provided quality of service by branches of the bank and use its finding to identify strengths and weaknesses of provided services by the branch and use improve the quality of their services. The findings demonstrate among service quality dimension two dimensions of reliability and empathy have the greatest impact on customer perception of service quality and appearance dimension, be assured and be accountable in terms of influence are the next ranks. comfort dimension doesn’t have any effect on customer's perception of service quality. Also results of the regression analysis show that all dimensions of service quality except appearance led to customer satisfaction. In the meantime, accountability dimension has the highest level of satisfaction among customers and are the most important aspect in Saderat bank that we can rely on them. Dimensions of be assured and reliability in term of customer satisfaction are in next levels.

6. References