

## THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER SATISFACTION

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### Abstract

This study aimed to investigate the effect of e-service quality on customer satisfaction with Mellat Bank of Khorramabad city. The e-service quality as an independent variable with four efficiency, service provision, accessibility, safety and security, and customer satisfaction as the dependent variable are examined. Sampling is random. The population of all branches of the bank's customers in the Khorramabad city. Their number is unlimited. Based on a sample size of 113 people was set up through Cochran formula. Applied research goals and methods - descriptive survey is. Data variables by questionnaire validity and reliability (Cronbach's alpha = 973/0), which was approved, was collected. Survey data collection software (SPSS) by Pearson test and multiple regressions were performed. Our results indicate that: electronic service quality has a significant positive impact on satisfaction.

**Keywords:** E-service quality, Customer satisfaction, Performance, Services, Access, Protection and information security

### Introduction

Nowadays the Internet has become one of the most important carriers of information. Gradually the people of the Internet for different purposes, ranging from education and the purchase of stores and operations, banking and stock transactions are used. As the Internet becomes more important every day, the Internet is also increasing supplies. Some experts have argued that an essential component of online trading services for organizations that are competing with countless rivals. This allows organizations to develop space without geographic boundary possible to trade. In addition, the potential availability of services for customers' great flexibility to the transaction provides. In fact, the quality of service customers receive is lower than e-commerce. Researchers have suggested three main reasons: first, that the Internet is still a relatively unknown trading channel and Internet companies do not have sufficient understanding of the needs of its customers, customer loyalty is not understood, the second and the third and most important reason is that the process of online transactions compared with seems more traditional markets. In traditional markets, customers often have direct contact with suppliers and most transactions are done face to face. Trading in online markets hardware and software through the Internet are performed.

### Research background

Americans and Europeans in the late 1970s that he had outrun the Japanese to conquer world markets were thinking of using TQM Total Quality Management approach. In 1978, Americans for the Deming Prize, a prize named Malcolm Baldrige (MBNQA) was developed. 1991 Europe and the European Quality Award (EQA) in Management Foundation Europe (EFQM) was designed (Abolghasemi, Dadkhah, 2009, p 3). How the nature and quality of an object or phenomenon known phenomenon or object and also the quality of content is included (Doustdar, 1388, p 1). If the definition of quality managers is asked whether they are able to visualize the meaning of quality in your organization? In fact, it will not be easy. Quality is a relative term, since it seems a bit intangible (Tajodini, 2009, p 1).

Quality of service: size and direction of discrepancy between customers' perceptions and expectations of service to him (Gerounrous, 2001), quality of service: a holistic judgment about the nature of superior customer service to its outstanding advantages over similar services (Zetamel, 1987). Quality of service:

different levels of service consistent with customer expectations (Lewis and Boumz 1983). Quality of service: Stable compatibility with customer expectations and understanding of customer expectations of a particular service (Parasoraman 1993). Electronic Service Quality: As part of customer satisfaction that represents customer perceptions of service dimensions are (Seyed Javadin and Kimasi, 2005, 75).

**Table 1- Summary of Quality Models**

Model	Results / Applications	Weaknesses and limitations
SQ1, technical models functional quality	Service quality, technical quality, functional quality of the image depends on the quality and function are more important than technical quality.	The model does not explain how to evaluate the technical and functional quality.
SQ6 ideal model of service quality	It serves a variety of important components are the identification and integration. This new learning approach on how to shape and mental stability provides an ideal standard.	Very few items are used to value and customer satisfaction should be defined for all sets of services.
Q13. Model of service quality, customer value and customer satisfaction.	This model confirms the importance of experienced adverse outcomes as an attribute of interest and emphasizes that satisfaction. This model as a framework for understanding the consumer decision process and evaluate the performance of the company.	Model should be to serve the various collections. Model variables are evaluated through relatively small items.

Performance: Conceptual Aghast the cost of resources consumed in the process of evaluating acquisition targets. In this case, the comparison of inputs and outputs obtained by taking a certain level of performance.

Security Services: Chain (supply of services) a series of operations in an industry where the chains are cheeks.

Accessibility: One of the main criteria for decisions on resource allocation and economic growth in the availability of performance information. Rules and regulations to ensure that the information available to the general public, but "access" to information is an important aspect of achieving transparency. Rely on 6 Vish Vafas the bottom Vakelfman (1999) Access to information is held as hostage for financial gain. In such circumstances, the need for timely and equitable distribution in a way that is accessible to arise.

Privacy and Security: The security of the site includes IT, Internet security, data security and more.

Customer Satisfaction: Customer emotional response that is achieved with the supplier or consumer. Understanding the difference between expectations and actual performance are satisfied with the product (Kavosi, Saghale, 5, and 4138-6).

Well as the views of suppliers and customers to satisfy their sense of customer satisfaction and is taking steps beyond. The key word in this sense is defined. Customer satisfaction is his mind and may not match the actual conditions. (Eskandari, 1384) Measure customer satisfaction in order to increase the level of satisfaction with the current level of customer satisfaction must first be identified. In order to determine the level of customer satisfaction is measured by customer satisfaction. Assess customer satisfaction and obtain

feedback from the company to manage the company's activities in a way that is supposed to have a long-term relationship is. Measure and improve customer satisfaction alone is not enough to succeed or achieve customer satisfaction. Customer satisfaction is also a need to establish a plan. Customers should take all the responsibility to be satisfied as well. In other words, all labor organizations in order to have a complete commitment to customer satisfaction. Then it should be empowering and also be responsible for making changes to improve customer satisfaction (Grasila Vilalobos, 2000).

**Table 2-of satisfaction and service quality**

Topic	Satisfaction	Quality of Service	Main experts
The main concepts	Satisfaction is an attitude toward an object or event	Not perceived service quality	Boulding and others (1993). Parasoraman and others (1988-1985).
The dominant model	Paradigm mismatch	Gaps Model	Anderson and Farnel (1994), right, and Oliver (1994), Betiner and Habert (1994)
Nature of transaction	Satisfaction of individual reaction to an encounter or event during service exposure comes	Quality is defined as an explicit response to a long-term relationship or encounter several service	Right and Oliver (1994), Folkz (1994)

### Materials and Methods

The method used in this study is a descriptive survey, in order to detect the occurrence and distribution of survey research and educational demographic variables and the relationship of the population to be sampled. What is the population of an entire population (Omaskaran, 2009, 294). The study population consists of all customers who have a bank account with Mellat Bank. In random sampling: given a chance and equal members of society are being selected as subjects. (Omaskaran, 2009, 300). Sampling in this study was a random sample of bank branches were in Khorramabad city. The questionnaire prepared for this survey or questionnaire that the indicators were extracted from the paper and adapt to the reforms that the study was conducted with the faculty supervisor and consultant, A total of 25 questions on a 5-choice Likert scale (totally agree, agree, neither agree nor disagree, disagree, and completely disagree) is provided. In total 113 questionnaires were distributed among the 113 questionnaires, 100 questionnaires came to hand. Because the population is indefinitely following formula is used that formula was approved by the faculty advisors. Samples were obtained from the output of the formula in the Formula D is  $113/09$  is 0. One of the common tools of research and direct way to obtain research data (Moghimi, 2001, 29). When the researcher sought to know what and how to measure your variables questionnaire is an efficient tool for data collection (Omaskaran, 2009, 260).

### Analysis of data

Here, based on the model, the following hypotheses are tested:

1. Performance has a significant positive impact on customer satisfaction.
2. Customer satisfaction has a significant positive impact on the service provided.
3. Availability of service quality on customer satisfaction has a significant positive impact.
4. Privacy and information security has a significant positive impact on customer satisfaction.

4-4-1 Correlation between dependent and independent variables

Before the structural equation model are examined, Pearson correlations between variables were tested using the model. Correlations for the variables listed in the table below. Following hypothesis is proposed:

Null hypothesis: between two variables i, j, there is no significant relationship.

Suppose contrast between the two variables i, j, there is a significant relationship.

As seen in the table below (Table r represents the correlation coefficient and the significance level was sig) because less than 5 hundredths sig (the error), the null hypothesis was rejected and the relationship between the two variables is significant. There is a positive relationship between all the variables.

**Table 3- Correlations between dependent and independent variables**

		Performan ce	Security Services	Access ibility	Security	Satisfacti on
Perfor mance	r					
	sig					
	N					
Securit y Servic es	r	0.751				
	sig	.000				
	N	97				
Access ibility	r	0.599	0.755			
	sig	.000	0.000			
	N	97	97			
Securit y	r	0.447	0.553	0.636		
	sig	.000	0.000	0.000		
	N	97	97	97		
Satisfa ction	r	0.364	0.380	0.507	0.817	
	sig	.000	0.000	0.000	0.000	
	N	97	97	97	97	

Testing the structural model (path analysis, conceptual model)

The main hypothesis is confirmed, because the numbers are significantly larger than 1.96.

**Table 4- Evaluation of significant assumptions**

Assumptions	Significant numbers	Effect
1. Electronic service quality has a significant positive impact on customer satisfaction.	9.50	0.94

Model fit indices are not in good condition. RMSEA value of 0.08 is greater than the allowable degree of freedom chi-square value is greater than the number 3. Path analysis (structural model) is a technique that a relationship between variables (dependent and independent) displays simultaneously. Here, a conceptual

model using structural equation software end, was examined. Assumptions, the results are summarized in the table below.

**Table 5- Results of hypotheses**

Assumptions	Significant numbers	Effect	Interpretation
1. Performance has a significant positive impact on customer satisfaction.	0.80	0.08	Disapproval
2. Customer satisfaction has a significant positive impact on the service provided.	1.62-	0.28-	Disapproval
3. Availability of service quality on customer satisfaction has a significant positive impact.	0.75	0.12	Disapproval
4. Privacy and information security has a significant positive impact on customer satisfaction.	7.59	0.95	Confirmation

Hypothesis that significant numbers over the absolute critical values are 1.96, 1.96 are confirmed and the absolute value of the smaller ones, they are not approved. 7 and 9 are approved so hypothesis and assumptions are not confirmed.

**Conclusions based on the average test**

In the table below, if sig is smaller than 05/0, assuming that the average variable (index) is the largest of the three, is accepted and the result is that the index has been highly regarded in the study population and the Mellat bank of Khorramabad city is well run.

**Table 5-1: Results of a community based on test**

Indexes	Sig	Result
Performance	0.00	Because the error was significantly smaller than 0/05 is indicative of the efficiency of bank runs well and all the respondents considered this factor and make it important.
Security Services	0.00	Because the error was significantly smaller than 0/05 is indicative of the bank's services for clients in a well-run and all respondents considered this factor and make it a special significance.
Accessibility	0.00	Because the error was significantly smaller than 0/05 is indicative of the access to facilities for employees and customers in the bank, there is an easy and all respondents considered this factor and make it a special significance.
Privacy and Security	0.00	Because the error was significantly smaller than 0/05 is indicative of the data bank staff and customers are maintained in an appropriate manner, Customers are assured of the confidentiality of them
Customer Satisfaction	0.00	Because the error was significantly smaller than 0/05 is indicative of the bank's customers a high level of satisfaction with the bank in the Khorramabad city

Hypothesis 1. Performance is positive and significant impact on customer satisfaction. As a result, banks cannot increase or decrease in performance due to their satisfaction.

Conclusion Hypothesis 2. Customer satisfaction has a significant positive impact on the service provided. As a result, the bank cannot provide the services that will satisfy them.

Conclusion Hypothesis 3. Availability of service quality on customer satisfaction has a significant positive impact.

Given this level are significantly smaller than the absolute value of 1.96, confirming the hypothesis that the two variables are not considered in this theory there is no spatial relationship to each other are not affected. Consequently, capabilities and access to quality services, the bank cannot satisfy them.

Hypothesis 4 concludes. Privacy and information security has a significant positive impact on customer satisfaction.

Preservation and security of the database can have a significant positive impact on customer satisfaction. This study and the cited article (Chunlin Liu, Tianxiang Sheng2010) as the An empirical study on the effect of e-service quality on online customer satisfaction and loyalty have been published in the journal International Journal of Social Economics - Emerald.

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