

EVALUATION AND RANKING OF THE FACTORS INFLUENCING THE QUALITY OF E-BANKING SERVICE

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Abstract

In recent decades, the development of electronic systems such as the Internet has also affected the banks and financial institutions. The World Wide Web has basically changed the customers' expectations about the speed, accuracy, pricing and service, and in turn, availability, ease and speed of service have created a competitive advantage for organizations, including public and private banks.

The present study is aimed to evaluate and rank the factors influencing the quality of e-banking service based on both active and passive aspects. For this study, the model of Santos (2003) has been used. The investigation scope covers late April to late December, 2013. It should be noted that the paper has been accepted and presented in the Firouzkouh Branch of the Islamic Azad University. Furthermore, it is an applied study using the descriptive-survey method. Therefore, a sample size of 384 subjects has been determined based on the existing statistical population using the Krejcie and Morgan table, among of which 384 questionnaires were distributed. Then, the collected data were analyzed by using SPSS statistical software package. The results indicated that the 11 hypotheses of the research have been accepted, including hypotheses associated with the variables of performance, reliability, composition and structure, support, communication, security, motivation, content, appearance and ease of use of the website, while the website links variable-related hypothesis has been rejected. Next, the Friedman test was used to rank these factors; as the Friedman test results shown, the website support was ranked as the highest, while the website content was placed at the lowest. Finally, the conclusion and applied recommendations have been presented at the end.

Keywords: Bank; Quality of the E-Banking Service; Website; Active Aspects; Passive Aspects

Introduction

Nowadays, people live in an environment where increasingly moves toward a service-based economy. The service not only isn't composed a small part of the economy, but also considered as the heart of value creation in the economy. Of course, with increasing number of customers, service providers are becoming more competitive day by day. That is while the banking system which is, in a market-based economy, a key component of the economy in any country and burdened with a heavy responsibility, is not exempt from this. To win in today's competitive market environment, banks have to pay special attention to the quality of their service. With the models presented in the context of electronic service, electronic service quality is one of the critical factors in determining the success or failure of e-commerce. Currently, many banks around the world provide electronic service, since they know that their survival depends on speed and quality of the service and understanding the customer' needs. Today, many customers tend to have many of their banking using electronic systems without visiting

bank branches. Bank customers might perform the banking operations using electronic banking service in their desirable time and place, while banks might also lower the operating costs due to the reduced number of branches and employees. Note that electronic service includes telephone, mobile, internet banking, etc. Therefore, BANK customers who are going to use the internet banking have to visit the bank's website, so the bank's website is the first part of e-banking service which a customer is faced with. Consequently, if this first visit of the bank's website was effective, it could be said that the customer would continue to use the e-banking service offered on the bank's website.

As above mentioned, the increasing number of private banks and the privatization of most public ones have led to the competitive banking industry, electronic banking service, achieving superior e-service quality, and consequently increased customer's choices as the most important factor for survival of the banks, all of which make the bank directors highly considering the e-banking service effective factors.

Theoretical Basics

With field studies and literature background, the model developed by Santos (2003) was chosen as the base study model. It should be noted that Santos has proposed the model which includes two dimensions and eleven variables to assess and measure the quality of e-service. He suggested that active dimension involves good website support, security, and high speed provided for the users (Santos, 2003). In the study, the author prioritized the active dimension-related variables based on the degree of importance from the highest to the lowest as follows:

1. Reliability; 2. Performance; 3. Support; 4. Communication; 5. Security; and 6. Motivation

Santos defined the passive dimension as an ideal website design. In the other word, it is a technology which explains how to be provided the service, information, and also considerable attractions for the consumers (Santos, 2003). The author organized the passive dimension variables according to the importance as following:

1. Ease of Use; 2. Clarity; 3. Continuity; 4. Composition and Structure; and 5. content.

The Quality of E-Service

It is the degree of efficiency and effectiveness of an e-service to meet the customer's needs.

Benefits of Service Quality

It could be referred enhancing the organization's ability to provide efficient service for customers as the direction effect of the quality service, since the organization knows the customer's needs and requirements; in turn, it avoids unnecessary service. Moreover, increasing efficiency and effectiveness in service delivery will increase the profitability of the organization. Additionally, the provision of better service might result in repeated purchases and extended positive word of mouth promotion (Seyed Javadian and Kimasi, 2005:39).

The Concept of E-Banking Service

Service quality tends to play an important role in service industries such as insurance and banking among the others, since service quality is critical for the survival and profitability of an organization. In the field of banking, the service quality is defined as the customer's beliefs/attitudes towards the level of provided service.

Research Background

In his thesis, Saleh Nourian (2011) presented "a comparative study of the acceptance of technologies provided user interface for ATM machines, internet banking, phone banking and mobile banking by

Iranian private bank customers using an extended technology acceptance model” aimed to identify the underlying causes and different common Iranian channels influencing on the customer’s rejection. In this study, it was used the technology acceptance model as an approved model in predicting the use of technologies in the field of information systems. Note that the model is extended in conformity with the dimensions, of which we could identify the differences between e-banking channels. The research factors were identified from the existing literature of technology acceptance model and prior research identifying, and screened based on the expert opinion. With this approach, the results indicated significant differences associated with the bank customers and e-banking channels.

Somayeh Safarpour (2012) studied “the relation between Electronic Customer Relationship Management (E-CRM) and customer service quality: Sepah Bank’s Branches of Tehran City Case Study”, with 1 primary and 3 secondary hypotheses. The data were collected through questionnaire with an approved reliability coefficient of 95%. Additionally, its hypotheses were completely accepted. The Pearson correlation test illustrated that there was a significant positive correlation between E-CRM and customer service quality ($p = 0.95$). The research conceptual model was also approved on the basis of standardized parameter estimates and significance coefficients of the variables.

Ali Reza Akhavan (2012) worked on “factors influencing the quality of Refah Bank’s e-service quality of Tehran Province”. He found that the variables of website design, customer service, security and privacy, and reliability influenced on the Refah Bank’s e-service of Tehran.

Zahri Ashkani (2013) studied “the effect of e- banking service quality on the repeated visiting of the Mellat Bank’s website”. He assessed seven factors of perceived ease of use, reliability, Enjoyment, ability to control, desired service quality, satisfaction and perceived risk. Then, he determined independent and dependant variables-related indicators, which were approved by the expert opinion, to formulate a questionnaire distributed among the statistical sample subjects. The data analysis illustrated that perceived ease of use, reliability, enjoyment, and ability to control has a direct impact on the perceived service quality. In the other word, the service quality didn’t itself result in the repeated use of e-banking service. However, the perceived risk and satisfaction directly influence on the repeated use, while the service quality has a direct effect on the satisfaction.

Lee et al. (2009) conducted a survey to assess e-service quality through a case study of online travel agency from customer and the agency perspectives. The results suggested that ease of use and trust were respectively considered as the most important e-service quality parameters from the customer and the agency perspectives.

Lee (2009) explored the factors influencing on the acceptance of e-banking with combining the e-banking acceptance models and the theory of planned behavior with perceived risk and benefit. He concluded that perceived ease of use and utility and perceived benefit had positive effect on behavioral attitude and intention, and in turn, on e-banking acceptance, while the perceived risk negatively influenced on both above parameters.

In the study of e-service quality, Parasuraman et al. (2005) proposed multiple criteria to evaluate e-service quality. They used two sets of indicators, including quality of e-service and quality of e-marketing. The primary dimension involved performance, implementation, accessibility of the system, and privacy protection, while the marketing dimension, which was mostly interacted with the non-permanent customers included accountability, compensation, correction, and communication.

Research Hypotheses

1. The website content influences on the quality of e-banking service.
2. The website links influence on the quality of e-banking service.
3. The website ease of use influences on the quality of e-banking service.

4. The website appearance influences on the quality of e-banking service.
5. The website composition and structure influences on the quality of e-banking service.
6. The website communication influences on the quality of e-banking service.
7. The website security influences on the quality of e-banking service.
8. The website support influences on the quality of e-banking service.
9. The website reliability influences on the quality of e-banking service.
10. The website performance influences on the quality of e-banking service.
11. The motivation influences on the quality of e-banking service.

Research Analytical Model

With the above mentioned assumptions and expert opinion associated with the e-banking service quality, following conceptual model is presented.

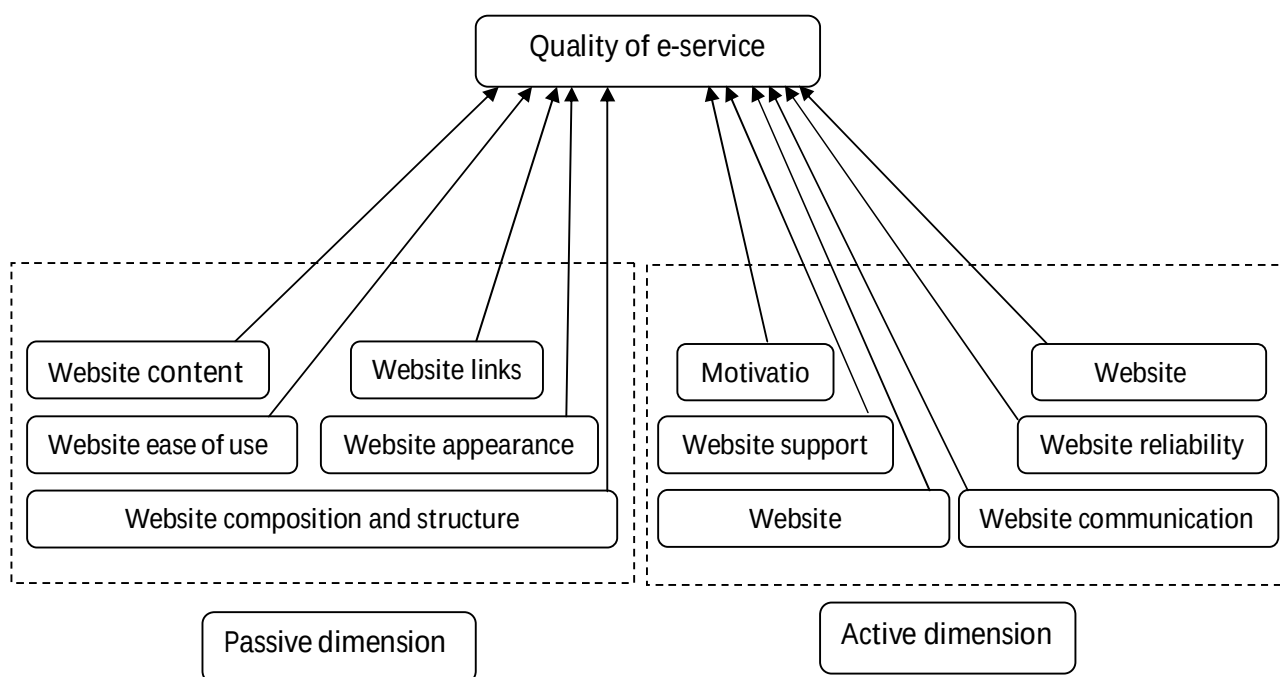


Fig. 1: Research Analytical Model

Methods

The present study is an applied research using the descriptive-survey method. Its population involved all students of Firouzkouh Branch of the Islamic Azad University who once used the e-banking service provided on the specified banks' website (including Bank of Industry and Mine, Export Development Bank of Iran, Keshavarzi Bank, Bank Melli Iran, Bank Maskan, Bank Pasargad, Bank Saderat Iran, Tejarat Bank, Parsian Bank, and Eghtesad Novin Bank). It was utilized the simple random sampling. On this basis, a sample size of 384 subjects has been determined using the Krejcie and Morgan table. The data were collected by distributing the formulated e-banking service questionnaire which was approved by the expert opinion. It involved 50 items with the typical five-level Likert scale. The questionnaire validity was evaluated by the professor and expert opinion, while its reliability was assessed by the SPSS statistical software package and Cronbach's alpha. The data were analyzed based on the descriptive and inferential statistics. The variables were tested by the chi-squared test, and then, Kolmogorov-Smirnov test was applied to determine whether the variable distribution is normal.

Finally, the questionnaire data were analyzed by the stepwise linear regression, while the Freidman test was applied to rank the variables.

Findings

Ease of Use

Table 1 shows the results associated with the 352 respondents as follows:

5.1% (18 respondents) used the e-banking service provided by the Bank of Industry and Mine; 6.5% (23) from Keshavarzi Bank; 26.1% (92) from Bank Melli Iran; 8% (28) from Bank Maskan; 8.2% (29) from Bank Pasargad; 13.4% (47) from Bank Saderat Iran; 15.9% (56) from Tejarat Bank; 6.2% (22) from Parsian Bank; and 6.5% (23) from Eghtesad Novin Bank, of which 49.72% (175 respondents) used the e-banking service provided by the public banks, while 50.28% (177) using the private banks' e-banking service. The modes of the private banks, public banks, and total are respectively Tejarat Bank, Bank Melli Iran, and Bank Melli Iran.

Table 1. The ease of use variable associated with Bank's website

Bank Name	Bank Category	Frequency	Frequency (%)
Bank of Industry and Mine	Public	18	5/1
Export Development Bank of Iran	Public	14	4
Keshavarzi Bank	Public	23	6/5
Bank Melli Iran	Public	92	26/1
Bank Maskan	Public	28	8
Bank Pasargad	Private	29	8/2
Bank Saderat Iran	Private	47	13/4
Tejarat Bank	Private	56	15/9
Parsian Bank	Private	22	6/2
Eghtesad Novin Bank	Private	23	6/5
Total	10	352	100

Hypotheses Analysis

1. The website content influences on the quality of e-banking service.

H0: The content doesn't influence on the quality of e-banking service.

H1: The content influences on the quality of e-banking service.

Table 2. The website content variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Content	0/132	0/050	0/141	2/658	0/008

As above table shown, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website content influences on the e-banking service ($\alpha = .05$).

2. The website links influence on the quality of e-banking service.

H0: The links don't influence on the quality of e-banking service.

H1: The links influence on the quality of e-banking service.

Table 3. The website links variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Links	0/089	0/048	0/099	1/864	0/063

As illustrated in the Table 3, the level of significance is more than 0.05; as the result, the H0 is accepted, which leads to reject the H1. In the other word, it could be concluded that the website links doesn't influence on the e-banking service ($\alpha = .05$).

3. The website ease of use influences on the quality of e-banking service.

H0: The ease of use doesn't influence on the quality of e-banking service.

H1: The ease of use influences on the quality of e-banking service.

Table 4. The website ease of use variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Ease of use	0/147	0/041	0/187	3/558	0/000

As above table illustrated, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website ease of use influences on the e-banking service ($\alpha = .05$).

4. The website ease of use influences on the quality of e-banking service.

H0: The ease of use doesn't influence on the quality of e-banking service.

H1: The ease of use influences on the quality of e-banking service.

Table 5. The website appearance variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Appearance	0/130	0/050	0/137	2/579	0/010

As shown in the Table 5, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website appearance influences on the e-banking service ($\alpha = .05$).

5. The website composition and structure influences on the quality of e-banking service.

H0: The composition and structure doesn't influence on the quality of e-banking service.

H1: The composition and structure influences on the quality of e-banking service.

Table 6. The website composition and structure variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level

Composition and structure	0/210	0/045	0/242	4/658	0/000
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As above table indicated, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website composition and structure influences on the e-banking service ($\alpha = .05$).

6. The website communication influences on the quality of e-banking service.

H0: The communication doesn't influence on the quality of e-banking service.

H1: The communication influences on the quality of e-banking service.

Table 7. The website communication variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Communication	0/118	0/045	0/140	2/643	0/009

As illustrated in the Table 7, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website communication influences on the e-banking service ($\alpha = .05$).

7. The website security influences on the quality of e-banking service.

H0: The security doesn't influence on the quality of e-banking service.

H1: The security influences on the quality of e-banking service.

Table 8. The website security variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Security	0/148	0/042	0/184	3/502	0/001

As shown in the Table 8, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website security influences on the e-banking service ($\alpha = .05$).

8. The website support influences on the quality of e-banking service.

H0: The support doesn't influence on the quality of e-banking service.

H1: The support influences on the quality of e-banking service.

Table 9. The website support variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Support	0/169	0/041	0/214	4/096	0/000

As above table indicated, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website support influences on the e-banking service ($\alpha = .05$).

9. The website reliability influences on the quality of e-banking service.

H0: The reliability doesn't influence on the quality of e-banking service.

H1: The reliability influences on the quality of e-banking service.

Table 10. The website reliability variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Reliability	0/263	0/043	0/312	6/146	0/000

As shown in the Table 10, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website reliability influences on the e-banking service ($\alpha = .05$).

10. The website performance influences on the quality of e-banking service.

H0: The performance doesn't influence on the quality of e-banking service.

H1: The performance influences on the quality of e-banking service.

Table 11. The website performance variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level
Performance	0/318	0/050	0/324	6/412	0/000

As above table shown, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website performance influences on the e-banking service ($\alpha = .05$).

11. The motivation influences on the quality of e-banking service.

H0: The motivation doesn't influence on the quality of e-banking service.

H1: The motivation influences on the quality of e-banking service.

Table 12. The motivation variable regression

Independent Variable	Unstandardized Regression Coefficient	Standard Error	Standardized Regression Coefficient	t-Value	Significance level p
Motivation	0/398	0/041	0/461	9/722	0/000

As above table shown, the level of significance is less than 0.05; as the result, the H0 is rejected, which leads to accept the H1. In the other word, it could be concluded that the website content influences on the e-banking service ($\alpha = .05$).

After hypothesis analysis, the table 13 presents the variable ranking based on Freidman test.

Table 13. Variable Ranking

#	Rank	Component	Variable
1	1 st	Active Dimension	Support
2	2 nd	Passive Dimension	Appearance
3	3 rd	Active Dimension	Performance
4	4 th	Active Dimension	Reliability
5	5 th	Active Dimension	Security
6	6 th	Passive Dimension	Links
7	7 th	Active Dimension	Communication

8	8 th	Active Dimension	Motivation
9	9 th	Passive Dimension	Ease of use
10	10 th	Passive Dimension	Composition and structure
11	11 th	Passive Dimension	Content

Conclusion

Hypothesis 1: The results indicated that the website content influences on the e-banking service ($\alpha = 0.05$; $p = 0.008$; $B = 0.141$).

Hypothesis 2: The results illustrated that the website links doesn't influence on the e-banking service ($\alpha = 0.05$; $p = 0.063$; $B = 0.099$).

Hypothesis 3: The results shown that the website ease of use influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.187$).

Hypothesis 4: The results indicated that the website appearance influences on the e-banking service ($\alpha = 0.05$; $p = 0.010$; $B = 0.137$).

Hypothesis 5: The results suggested that the website composition and structure influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.242$).

Hypothesis 6: The results approved that the website communication influences on the e-banking service ($\alpha = 0.05$; $p = 0.009$; $B = 0.140$).

Hypothesis 7: The results indicated that the website security influences on the e-banking service ($\alpha = 0.05$; $p = 0.001$; $B = 0.184$).

Hypothesis 8: The results shown that the website support influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.214$).

Hypothesis 9: The results indicated that the website reliability influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.312$).

Hypothesis 10: The results illustrated that that the website performance influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.324$).

Hypothesis 11: The results suggested that that the website content influences on the e-banking service ($\alpha = 0.05$; $p = 0.000$; $B = 0.461$).

In the original model developed by Santos (2003), the website support was ranked as the third in the active dimension, while it achieves the first place in this study. Additionally, the performance was of second importance consistent with the results. But the reliability was placed at the first, while it is dropped into the third place. However, the security which was ranked as the fifth in the Santos's work, reaches the fourth place. Finally, the motivation was of the sixth importance same as this study results.

For the website passive dimension, appearance was of second importance suggested by Santos, while it is placed at the first in this study. Moreover, the website links which had the fourth place, achieves

the second. The ease of use was ranked as the first, while it is dropped into the third place. However, the composition and structure, and content have respectively the fourth and fifth places consistent with the previous studies.

Applied Recommendations

In this section, it is provided several recommendations to improve the quality of e-banking service, as following:

- On the website, all items should be explained in simple and clear language so that it is understandable to most users;
- It should be avoided website links or references to non-related contents;
- Links should be updated regularly, so that customers wouldn't be faced with trouble;
- The addresses and the domains of the website should be named such that the virtual environment would be easily searchable;
- Web designers employed by banks should use appearance elements composed of vivid colors , national and powerful symbols on the website;
- Efficient and experienced professionals should be invited to work in the field of web design;
- The website should be always supported online to respond to the customers' needs and problems as fast as possible;
- CRM courses should be held for the employees associated with online support;
- It should be placed a clear symbol of trust on the bank 's website;
- It should be implemented instant technical assistance website without needing online communication with the customer service;
- Inform customers of the advantages of e-banking service provided (such as lower costs, reduced pollution, saved time, etc.).
- It is suggested that the banks provide strong incentives for the customers who have continued use of e-banking service, to establish a strong customer by using word of mouth advertising.

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