The Ranking of the Vital Factors Affecting Customer Intention of Using Internet Banking Devices

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Abstract

Through the development of World Wide Web technology changes, competitive knowledge in the field of e-commerce has caused. Dynamic Internet banking system can effectively supporting role in the field of play. The importance of the position and trend of Internet Banking the development of services in this field in recent years, credit and financial institutions, particularly banks in the highly competitive arena has to Quality Improvement. Accordingly, the aim of this research, ranking factors and factors is The intent Application Customers Of Tools Banking The Internet in Tejarat Bank Branches of Sistan and Baluchestan Province. In this study, using expert opinion and recognized the six indicators to rank the Friedman test was used. The results of this study suggest that the benefits I use the system with an average of 5.20 D in the first place, and then the security of the system by mean of 4.93, with a mean of 4.10 ease of use of the system, the speed of systems with mean 2.57, the stability of the system with a mean of 2.23 and 1.97 is the average attractiveness of the system.

Keywords: Customer, Internet Banking, competitive, Tejarat Bank.

Introduction

In the past several reasons such as: Increasing demand on the limited supply and competition, the demands and needs of customers, and people had little concern with the quality services they need, receive. In recent years due to the establishment of private banks and increasing competition, banks to survive, increase their profitability and market share have been forced to provide more diverse, higher quality and fits the needs, desires and preferences of our customers. At Indeed the Power Said the Nowadays Quality Service Excellent condition Necessary Banks the Access to Success A. The Hand Other The Knowledge Customers Quality Service Other Bank The Also Increase The And With Increase Number Competitors, Other Welcome Each Type of Service Is not Or (Anvari Rostami et al., 2005). The competition to improve service quality, recognized as a key strategic issue for organizations that operate in the services sector. The organizations That to Higher of Quality Service Hand Find, Levels Higher Of Satisfaction Customers The Will To As an introduction The Access To Advantage Competitive Stable (Guo et al., 2008).

However, with the rapid growth of information and communication technology, e-banking and important role in the field of electronic payment transactions online to support many of Tejarat electronic applications such as electronic shopping, electronic auctions, buying and selling stocks and many other features provide Internet it will be (Lee, 2009). In fact, cyberspace, role of consumers in the business world has changed (Babaei, 2010). Benefits Irreducible Denial IT Information At Increase Accuracy And Speed Current Affairs Increase Quality World, Reduction Costs And Satisfaction Higher Customers Cause The Organizations Speed To Establishment And Application Of Systems Data The They (Jamali, 2012). In recent years, the banking industry has been undergoing significant changes due to the benefits of information technology. The Special Spread Internet, Channel of Industry Service Financial the changed is made (Maenpa, 2008).

Sign In Technology Information And To Special The Internet At Industry Banking, Environment Competitive The Industry The Changed In. Attention To Changes Widespread Markets The World And Competition Severe Face To Increased experience Interaction With Voters At Level The World And The Online One Strategy Differentiation Donor. Be. In Indeed Banking Electronics Way to the Reduction Costs And the rest Stay In competition At Comparison with Banking Traditional (Gikandi, 2010). Any bank e-banking services to the customer know the limitations of physical location and does not create any banking services to be performed
using electronic tools (Liao, 2002). With regard to this, the research goal is to review the literature related topics and internet banking, the most important and influential factors on attitudes, satisfaction and retention of customers of Tejarat bank of Sistan and Baluchestan Province has an influence, ranking to gather information and opinions classification, to be used in planning. The proposed strategies are based on research results can be a very effective tool in strengthening the competitive position of the Bank's Internet Banking is active in the area.

Theoretical literature research

Electronic service

Recently expanded electronic services via the Internet worldwide have increased. But, Theory And Action Electronic Services Yet At Childhood Own To Head The Range (Santos, 2003) and One Settlement Upon The Concept Electronic Services Existence No. Of thought Of Ghosh (2004), Considers the interaction of electronic information services. On the one hand, the information collected in the process of e-services, can be deduced and analyzed by electronic service providers and as the basis for e-service can be increased by increasing the information with service providers (Ghosh et al., 2004). Zysmel and colleagues stated that electronic services web services that can be delivered via Internet, Client interactions or relationships with service providers through technology, is such as its website. Customers need to have complete trust in electronic services in the face of information technology (Zysmel et al., 2000). Rust and Lemon electronic services as information services are considered among the two groups (buyers and sellers) exchange and networking that will allow the transaction. On the Internet, information services could be exchanged in a way that the customer wants and needs are, and the more customized information from other directions, realizing (Rust & Lemon, 2001). The Internet is primarily used to offset the need for information and availability of information is one of the key benefits of shopping online versus traditional procurement channels (Zysmel et al., 2002; Kim et al., 2006). Electronic services are more than order execution and request electronic services, electronic mail and demand scenarios. Electronic services to customers with a different experience with the exchange of information provide. Understanding how to apply it and what kind of information that customers need or expect to achieve them, plays an important role in the quality of information on electronic services (Saloon & Florez, 2001). Electronic service of process on the flow of information through information technology is based on the quality of data submitted in the order of importance of consent. Rowley defines electronic services based on the services provided by Hoffman and Bateson and develop it to include all media and all types of interactions. Electronic services, functions, or functions that work indirectly through information technology, including web, exhibitions and mobile devices are evolving. Electronic sales, support and customer service, and delivery services are all included in the electronic services (Rowley, 2006).

Electronic banking

E-banking includes all electronic channels for customers to access their accounts and transfer funds between accounts and pay their bills they use. These channels include the Internet, mobile phones, digital televisions, and ATM's (Dandapani, 2008). The interest of large banks in developed countries and developing countries to provide banking services through electronic channels and the development of virtual banks and financial institutions, thereby increasing competition in the banking industry, so that other banks are also trying to develop different approaches to e-banking raised (Mattila et al., 2003).

Internet banking

The advent of the Internet has a great impact on e-banking. With the use of internet banking and the geography is no time limit. Customers around the world can 24 hours a day and on all days of the week have access to their accounts (Karjaluoto et al., 2002). Internet banking enables clients to use Web technology and the Internet to conduct their financial activities in a virtual environment. This is the difference between internet banking and home banking For access to banking services through the Internet, there is no need to install special software; banking services can also be accessed via the public Internet network and customers connected over the Internet to your bank account (Alsajjan & Dennis, 2010). With the development of Web applications, Internet banking also expanded. With the increased access to those who provide such services as it develops. Internet banking access, develop geographic areas of the bank, increasing convenience to customers and reduce transaction costs. Also, this method allows clients to directly access to your financial information.

And perform their banking operations using a personal computer and telecommunications networks regardless of location and without having to visit the bank. This is a new way of banking practices for banks to interact with its customers (Chi et al., 2007). The Internet provides built-up banks to banking services, such as paying bills, managing money at all hours of the day in their homes to customers. For example, customers can deposit and loan account information, transfer funds between accounts and contacts with other banks receive via email (Mols, 1997). Even the possibility of buying and selling stocks and bonds for facilities planning, compensation is provided via the Internet (Mattila et al., 2003). Internet banking means that banks can reduce expenses and improve productivity and create more value for customers (Laukkanen et al., 2008).

Background research

Kazemi et al (2010) conducted a study entitled "The key factors affecting the success of Internet services, and providing a predictive model use a decision tree." To identify the most important attributes influencing encourage people to use the Internet Banking and they present a predictive model for success in this sector banks. Their research suggests that the factors regarding membership, order-taking, critical temperature, the cost of staffing, professional knowledge and degree of interactions, respectively,
have been correlated with the dependent variable. The decision tree presented in this study also suggests that using this model can be run successfully before online banking services, as predicted. Category classification variables Vebkoval upon basis model Kano at direction evaluation satisfaction customers of quality service banking internet, as research by Shaemi et al (2012), in Mellat bank was used. They consolidated their research Kano model and Vebkoval have used in the first step of an Internet bank service quality factors based on the above model to determine the performance of banks in providing these services from customers' perspective and expectations Internet service quality were examined. The results showed that the bank some features of quality electronic services, such as information, ease of understanding, initiative, communication, and emotional attraction, which are attractive attributes required are the poor service delivery and managers should implement appropriate strategies to meet the service quality gap. Divandari et al (2013), as well as research to "provide a conceptual model to explain the key factors affecting the quality of system offering Internet banking services, the bank's survey" was conducted.

The model presented in this study indicate that among the factors affecting the quality of system offering Internet banking services, the ease of use of the system, with the highest correlation with the quality of system offering Internet banking services. After that, the attractiveness and usefulness of the system are shared in delivering a service system speed, system stability, and ultimately, the safety systems are located. The results of modeling the relationship of each variable were also strongly suggest that from the perspective of customers and users, offering internet banking systems, quality systems, which are considered first, they provide an easy to use and the process of using their internet banking services, is attractive. Jun & Cal, in a study titled "Identifying key factors affecting the quality of internet banking", to identify key factors affecting the quality of internet banks, internet banking via a content analysis of customer comments about their experience in using the services. After numerous studies, quality of internet banking seventeen factors identified was classified into three categories.

In this study, the variables of the system's ease of use, reliability, and stability and lack of system error, the appeal system, security system and information about the services offered, studied and regarded as the basis for the hypothesis were taken (Minnie, 2001). Ravi et al (2007) also conducted research on the ranking of the factors affecting the adoption of Internet banking in India Banks. In this study, researchers used foundations and research literature on accepting and using the theory of technology acceptance model, theory of reasoned action, theory of deliberate behavior, and innovation diffusion theory is presented to explain the behavior of consumers and rank the factors influencing the adoption of Internet banking by bank customers India. Based on the findings of this research, ranking the factors influencing the adoption of Internet banking include 1.Intention to use Internet banking, 2.Voters believe, 3. Subjective norms, 4. Trust Bank, 5. Desire to use, 6. The profit share (profits), 7.Security and 8. Ease of use. The study will also evaluate relevant research studies, the following factors, derived from research Divandari et al (2013), they were considered for the ranking. In the end, a model to evaluate each of these factors is discussed.

### Ease of use

The system is designed in such a way that the services provided by them to customers are simple. The usefulness of the system:

The system is designed in a way that allows the use of banking services to provide customers with high efficiency and effectiveness. Stability of the systems: Technical systems can be employed in the service of the site continuously, without errors or interruptions to customers. Security systems: Distributed systems can be taken to work in information security for organizations, such as data on sales, prices, commodities and the like. Rate systems: Speed systems have been used in providing service to customers at network traffic. The attractiveness of the system: The system is designed so that the use of Internet banking services for customers with attractive and interesting to them. So the main question of this study is as follows: How is the ranking of the factors affecting the quality of Internet banking service provider?

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**Figure 1. Factors Influencing the Quality of Internet Banking Service Provider (Divandari et al., 2013)**
Methodology

The aim of the present study is the application of methods of data collection, descriptive survey. Data needed for this study were collected via questionnaires and collected. So that first, a background check conducted research on factors affecting the quality of Internet banking service provider, utilizing the results of the literature review, factors affecting the quality and the relationship between them in terms of a model developed and presented. In the next step, model formulated in terms of the number of experts in the questionnaire and then receive comments and consider amendments, the final questionnaire was constructed. To determine the sample size, the simple random sampling was used. The 164 cases of customers of Tejarat bank of Sistan and Baluchestan Province in referring to the Branches of the Bank Select and questionnaires were completed by them.

Data analysis

To investigate the factors affecting trends, customer preferences Escrow Bank nonparametric Friedman test was used. The results can be seen in the following tables:

Table 1. Nonparametric statistics.

<table>
<thead>
<tr>
<th>Factor</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of use</td>
<td>164</td>
<td>3.8667</td>
<td>0.83381</td>
<td>2.00</td>
<td>5.00</td>
</tr>
<tr>
<td>Stability Systems</td>
<td>164</td>
<td>2.6667</td>
<td>0.81650</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Security Systems</td>
<td>164</td>
<td>4.3333</td>
<td>0.72375</td>
<td>3.00</td>
<td>5.00</td>
</tr>
<tr>
<td>Speed of systems</td>
<td>164</td>
<td>2.8667</td>
<td>0.83381</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Appeal systems</td>
<td>164</td>
<td>2.5333</td>
<td>0.83381</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Utility systems</td>
<td>164</td>
<td>4.4667</td>
<td>0.63994</td>
<td>3.00</td>
<td>5.00</td>
</tr>
</tbody>
</table>

Table 2. Average rating.

<table>
<thead>
<tr>
<th>Mean Rank</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of use</td>
<td>4.10</td>
</tr>
<tr>
<td>Stability Systems</td>
<td>2.23</td>
</tr>
<tr>
<td>Security Systems</td>
<td>4.93</td>
</tr>
<tr>
<td>Speed of systems</td>
<td>2.57</td>
</tr>
<tr>
<td>Appeal systems</td>
<td>1.97</td>
</tr>
<tr>
<td>Utility systems</td>
<td>5.20</td>
</tr>
</tbody>
</table>

Table 3. Friedman test results.

<table>
<thead>
<tr>
<th>Test Statistics</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>164</td>
</tr>
<tr>
<td>chi-square</td>
<td>49.989</td>
</tr>
<tr>
<td>df</td>
<td>5</td>
</tr>
<tr>
<td>Asymp. Sig.</td>
<td>0.000</td>
</tr>
</tbody>
</table>

According to the table above, the Friedman test analysis results show that there are significant differences between the factors affecting customer intention to use online banking tools. According to the mean rank of the most affected refers to the usefulness of the system (5.20) and then the systems (4.93), the ease of use of system (4.10), the speed of the system (2.57), stability system (2.23), and the attractiveness of the system (1.97).

Discussion and Conclusion

The purpose of this study was to evaluate and prioritize the most important and the most important factors that are affecting the intention of customers using online banking tools. Accordingly, and consistent data, the usefulness of the ranking system will be known as the most important factor. The system design in ways that take advantage of mobile banking services to provide customers with high efficiency and effectiveness can lead to greater satisfaction in them. Security systems are also among the factors that won the second place. In the virtual world today seems to be the most important factors that influence the intention to use Internet tools, ensure the system is used to protect against data and this is due to the nature of Internet banking and the financial exchange of information is very important.

Expanding the use of internet banking means banks and financial institutions are certainly convinced that in order to maximize the security of their systems used to provide the required arrangements. Ease of use of the system design the system in such a way that the services provided by them to customers are simple well placed in third place. The speed of the system is in second place. This is especially important at a time when network traffic is double. System stability and attractiveness of this classification system was used in subsequent placements. Overall, the results indicate that the higher system efficiency, system security is much higher and faster service, greater customer satisfaction and such a system would be on other systems.
References


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