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CHECK OUT EFFECTIVE FACTORS ON CUSTOMER TRUST IN INTERNET BANKING SERVICES

(BANK MELLAT BRANCHES GUILAN PROVINEC)

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ABSTRACT
According to the competitive nature of the banking industry at the present era, to being differentiated from competitors, Banks should be able to have a long-term and steady relationship with their clients. For this purpose, banks should identify customers' expectations and the effective factors in maintaining this long-term relationship and step toward having sustainable interaction through gaining their trust. This study aims to identify and ranking the affecting factors on customers' trust in e-banking services in branches of Mellat Bank of Guilan. The study has a functional target and regarding the entity and the method, this research is descriptive-correlational. The research instrument is the questionnaire which distributed over 450 customers in branches of Mellat Bank of Guilan and 384 questionnaires collected. The 5-point Likert scale is used as the measurement scale for the questionnaires. We used SPSS software for analyzing data. We used multiple regression technique to determine the impact of independent variables and applied the Friedman test to rank among independent variables. The results suggest that there is a positive and meaningful correlation among 5 independent research variable security, Perceptual ease of use, the Perceived usefulness, awareness raising, and user-friendly and dependent research variable that is the customers' trust to internet banking services. Regarding the intensity of impact, the variable of Perceptual ease of use is in the first place and other variables, the Perceived usefulness, security, awareness raising, and user-friendly are at the next ranks. The results show that to increase customer trust, bank managers should pay enough attention and special focus on usefulness and helpfulness, and ease of use of the content, products, and services in internet banking website. Also they should pay attention to the security of e-banking system and the safety of transactions information, and providing the services and financial information required by customers.

Keywords: *Internet Banking, Trust, Security, Perceptual Ease, Perceived Usefulness, Bank Mellat, Iran*

INTRODUCTION
In this study, trust has been expressed according to MELLAT BANK'S organizational values. one of the objectives of offering banking services, specially, private banks, is selling products and services which in this format is gained the relationship between bank and customers, maintenance and continuity of this relationship and use repeat of services. Since numbers of internet users are high and the range of internet banking users or few, banks have invested much this area and their investment efficiency is low, in this survey we investigate the factors attracting the customer's trust to internet banking and customers tendency to this services.

PROBLEM STSTEMENT
However, in many countries, millions of dollars have been invested to make E-banking systems, reports show that potential users don't use the E-banking services, despite the fact that this system are available and traditional banking through branches has been remind, likewise as main procedure to carry out exchanges and bank operations that this is the cause of worry for banks. According to statistics of the use

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of E-services and use of banks non-attendance services and decreasing related cost and can recognize route challenges and pace to solve barriers.

IMPORTANCE AND NECESSITY OF RESEARCH

As regards to advantages of internet banking and much statistics of internet users in Iran, the statistics show not using of all of capacity of virtual space for offering this services and shows that less than 40 percent of bank card owners, doing internet purchases and just 5.5 percent of customers use internet services (moradi et al, 2010). Banks have come into conclusion if customers don't accept new technology and services or don't use it's capacity, low income about their investments will be gained (yousafzai & yani – de – soriani, 2011). Now we must see what factors can be offered to encourage customers for more selling and trust creation.

SCIENTIFIC OBJECTIVES OF RESEARCH

There are some objectives for this survey including.
1. Identification and prioritizing of effective factors on costumers trust to internet banking services.
2. Measurement of relation between each of effective factors on trust to internet banking services and costumers trust.

RESEARCH THEORETICAL FRAMEWORK

Wadie Nasri & charfeddine (2012) have studied a research titled " the effective factors on acceptance of internet banking on the basic of trust " in Tunisia. They have applied variables of perceived usefulness, perceived Ease of use, social norm attitude, perceived behavioral control and intention to use internet banking in addition to other variables in their model

Hyun shik Yoon and linsey M.Barker (2013) in a survey under title of " Development of quantitative model of the impact of customer's personality and perceptions on internet banking use " developed
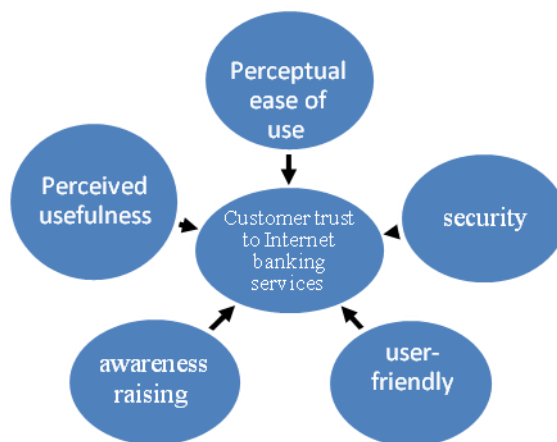
Figure1: This paper retrieved from three models by Wan & an et (2004), wadie Nsri & charefeddin (2012) and the model by Hyun shik yoon & linsey Barker (2013).

a model consist of four dimensions, hence, 1. Perceived security concern 2. Website usability, including perceived usefulness and ease of use 3. Green concern for conserving nature resources as the social influence dimension 4. Openness toward advanced technology as an individual personality dimension. Wan & at (2004) in review of effective factors on adoption with four banking channels including banking by going to branch ، ATM ، telephone banking and internet banking take into account customers attitudes about these channel features.

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Research Question

The main question
- Is there significant relationship between effective factors and costumer's trust to internet banking services ?

Sub – question
- is there significant relationship between each of effective factors of internet banking (5 factors) and costumer's trust to internet banking services ?

Research Hypotheses
In this research, six hypotheses have been determined to review relationship between effective factors on internet banking trust and costumer trust.

The main hypothesis
There is a significant relationship between effective factors and costumers trust to internet banking.

Sub – hypotheses
1- there is a significant relationship between internet banking system security and costumers trust in internet banking services.
2- there is a significant relationship between internet Perceptual ease of use and costumers trust in internet banking services.
3- there is a significant relationship between internet Perceived usefulness and costumers trust in internet banking services.
4- there is a significant relationship between awareness raising and costumers trust in internet banking services.
5- there is a significant relationship between user-friendly and costumers trust toward internet banking services.

Theoretical Definition of Variables

Dependent variable: costumer trust in internet banking services is dependent variable.
In fact, variable of costumer trust from the point of view of role is dependent variable but from the point of view of type, is ordinal qualitative variable that according to five – point Likert scales has been measured score 1 meaning " strongly disagree " and score 5 meaning " strongly agree ".

Independent variables
In this model, costumer's trust will rely on 5 factors consisting of 1. Security 2. Perceived ease of use 3. Perceived usefulness 4. Notification and 5 user-friendly. these variables from the point of view role are independent variables and from the point of view of type, are ordinal qualitative variables, that have been measured according to Five – point Likert scales, where 1 = strongly disagree, and 5= strongly agree.

Operation definition of variables in research

Dependent variable of trust
In this model, trust factor has been modeled as dependent variable according to organization values of MELLAT BANK, that, according to Robbins (2003), the trust is made on 7 factors:1. Openness 2. Retelling of self emotions 3. Integrity 4.consistency 5. Loyalty 6. Secrecy 7. Competence. According to this theory, MELLAT BANK, has stated its organizational values about trust in a strategic plan framework by the following:

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1. Trustworthiness 2. Transparency 3. Consistency in behavior 4. Understanding of costumer's expectations 5. Integrity in words, deeds and thoughts 6. Preservation of reputation 7. Competence of services offering 8. Customer complaints management 9. Customer acquainting of customer trust in internet banking according to questionnaire model of moghimi (2011) have been measured for customer trust in internet banking.

1- security: it generally consists of prevention of unauthorized persons from access and permission to authorized persons toward access of assets and value able information.

2- Perceptual ease of use (PEOU): it shows the degree to which a person believes that using a particular system would be free from effort (Davis, 2000, van et al, 2004).That is, the degree to which a person believes a particular system to learn would be free from effort. Meaning to what extent it is easy to work with a system (guilaninia, mousavian, 2009)

3- perceived usefulness (pu): the degree to which a person believes that using a particular system would enhance his or her job performance (Davis, 1989). The person percepts about usefulness of a information technology is the degree to which a person thinks that using a particular technology would enhance his or her job performance (doll, 1998).

4- notification: need to know about customers accounts information and also offering consulting information is one of most important needs for bank customers. Hence, this variable is one of the most important variables. Predicting customers with channel.

5- User friendliness: user friendliness has been defined as following: ease of use as the degree to which user believes that using system need less effort. (vahid, 2007)

Topical Domain
The topical domain of research is management science in commercial that is limited to identify, check out and prioritize of effective factors toward customer trust of MELLAT BANK in GUILAN PROVINCE. The population of research also is the customers that have account in the MELLAT BANK and use internet banking services of MELLAT BANK.

TRUST

Difinitions of Trust
In the sense of social psychology, consumers might not use E-commerce because they lack trust in internet business (Grewal et al, 2004) with more trust, people can solve their uncertainly about motivations, willings and farsighted actins that depend on others. (Kramer, 1999). The other research shows trust has striking influence on user's willingness to engage in online exchanges of money and personal sensitive information (Friedman et al, 2000 ; wang et al, 2003). in many researches trust construct added to technology acceptance models and have been investigated. it's relationship for using.Mayer et al (1995) in a survey about internet banking adoption found that trust has significant relationship using internet banking system with tendency of has caused.Increasing of behavioral intention explanation. increasing of behavioral intention explanation has been confirmed As a result of Import of trust construct to technology acceptance models in E – commerce (Guifen et al, 2002). the ways of building trust consist 1. Personal features – based trust 2. Process – based trust 3. Institution – based trust (Alvani, 2001).

9-2 how can make the trust?
Organizations that have found how to make communication with trust, are doing some certain acts. many of these actions include 1- openness 2- retelling of emotions 3- integrity 4- consistency 5- loyalty 6- secrecy 7- competence (Robbins, 2003, 148).

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Organizational values of MELLAT BANK in this research, trust factors have been stated according to mellat – bank organizational values. these values consist:1. The first value = collective effort 2. The second value = intensive service 3. The third value = innovation 4. The forth value = value creation 5.the fifth value = perfectness 6. The sixth value = commitment 7. The seventh value = customer's trust 8. The eight = customer loyalty 9. The ninth value = easiness 10. The tenth value = intimacy 11. The eleventh value = responsibility

Table 1: Customer trust strategic theory in mellat band, seventh value = customers trust (reliance creation to bank services for customer)

	Indicators	Examples of behavioral
1	Trust worthiness	Offering bank service
2	Transparency	Abstinence of lie and deceit politics
3	Consistency in behavior	Thinking before any action for making consistency
4	Understanding of customer expectations	Special meeting with value able customers in actions
5	Integrity in words, deed and thoughts	Spiritual comfort and reliability
6	Preservation of reputation	Avoiding of addressing customer loudly and giving information to him
7	Competence of services offering	Qualified, capable, cheerful, polite, quick, accurate patient clerk
8	Customer complaints management	Clear and transparent responsibility of knowledgeable experts to complaints and elimination of criticized cases
9	Customer acquainting and training	Responsibility to customers questions patiently

METHODOLOGY
For survey relationship between variables in study, have been used person correlation coefficient as well as for determining relationship between variables and the coefficient of determination have been used multiple regression. analysis method is descriptive correlational.

The methods of data collection
The method of data collection is field information and instrument of data collection is questionnaire.
The structure of questionnaire has been designed in a way that sample participants will able assess effective factors on trust to the degree that they understand now.

The reliability of questionnaire
The amount of Cronbach's Alpha of dependent and independent variables is more than 0.7, is concluded that research questionnaire has good reliability.
In this research in order to estimate the fixity (because lack of time) we just determined the fixity of the test using the emphasize on internal analogy, the Ceranbach's Alfa method. In this method the blocks with different parts of test are used for testing the coefficient of fixity. For counting the coefficient of fixity of the test, the keranbakh method of the questionnaire had been given to bank specialists before distributing it completely. The details which are related to counting the internal fixity of the questionnaire which related to each theory:
The Alfa coefficient of Cronbach for the variables of the thesi

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Table2: the Alfa coefficient of cronbach for the research's variables

variables	The Alfa coefficient of cronbach	The number of persons	The number of questions
security	0/791	30	3
Perceived ease of use	0/722	30	3
Perceived usefulness	0/726	30	3
awareness raising	0/729	30	3
user-friendly	0/764	30	3
trust	0/928	30	13

According to the length of the Alfa coefficient of Cronbach for related and independent variables that are gain in this research and the amount of it is more than 0.7 which shows that the questionnaire of the research have a good fixity.

Method of data analysis
For confirming data description and conclusions generalization of research, is used statistical tests. since, in this research, measurement level is distance – ratings scale and the nature of research is relationship between variables and its ranking ، pearson correlation analysis for determination correlation between variables and multiple regression testing has been used for determination of relationship intensity of effective factor. also friedman test has been used for ranking variables towards customers (AZAR, Adel, MoeMeni, Mansour, 2001).
For determination of significant test, if determined amount is less than Cronbach's Alpha research (%5), then it is significant.

INFERENTIAL ANALYSIS
In this research multiple regression testing is used for testing first hypothesis and correlation coefficient test for testing 5 hypothesis related to main hypothesis. also Friedman rank test is used for testing main hypothesis among variables.

Table3: Multiple regression testing for main Hypothesis

Significant level	B	Determination coefficient	Relation intensity	
0/039				Constant amount
0/000	0/141			security
0/000	0/354	0/584	0/764	Perceived ease of use
0/000	0/235			Perceived usefulness
0/013	0/136			awareness raising
0/019	0/102			User friendly

Hypothesis testing

The first Hypothesis consists of: there is a significant relationship between each of effective factors on trust to internet banking.
Significant regression has been gained for main hypothesis that in addition to relation intensity between effective factors of internet banking and trust is equal 76.4 percent, and the amount of the coefficient of determination is 0/584 which shows effective factors of internet banking predicts about 58 percent of customers trust changes. according to significant level, the coefficient of all of variables is confirmed with 95 percent of trust level, also because Beta sign, effect direction of all variables is positive and because of

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amount Beta, the most influence is related to variables of perceived ease of use, perceived usefulness and security, respectively, and two variables, notification and user friend ness are in the other series.

Ranking independent variables
Friedman rank test is used for testing main hypothesis.To deal with the difference between degrees of independent variables in the respondents

Table 4: ranking of independent variables

Significant level	x^2	Means of degrees	variables
0.00	33.137	3.14	security
		3.03	Perceived ease of use
		3.23	Perceived usefulness
		2.70	awareness raising
		2.91	User friendly

According to Table 4 resulted from friedman testing and significant level it is noticed that there are significant differences between mean of degrees of independent variables, and according to degrees mean, it can be said that perceived usefulness, security and perceived ease of use had been the highest degrees among respondents, respectively, and notification and user friendliness were after those. the research by Bakhshan, morteza (2009), perceived usefulness with mean 3.82 the first degree and security with mean 3.62 the second degree and perceived ease of use with mean 3.46, the third degree and notification with mean 3.34, the forth degree and user friendliness with mean 2.54, the fifth degree, had in the ranking of friedman testing.

Table 5: The results of research's hypothesis

Result	Significant level	Definition coefficient	Amount of correlation	Numbers	Variables
Confirming hypothesis	0/000	0/228	0/478	384	Security and trust
Confirming hypothesis	0/000	0/423	0/651	384	Perceived ease of use and trust
Confirming hypothesis	0/000	0/400	0/633	384	Perceived usefulness and trust
Confirming hypothesis	0/000	0/362	0/602	384	awareness raising and trust
Confirming hypothesis	0/000	0/229	0/479	384	User friendly and trust

The first hypothesis
H0: r=0 there isn't a significant relationship between security and customers trust.
H1: $r \neq 0$ there is a significant relationship between security and trust.
According to Table 5, it is observed that the amount of gained significant level for pearson correlation coefficient testing of first sub-hypothesis is less than 0/05 (sig=0/000 < 0/05), there fore, with 95 percent trust H0, is rejected and H1, is confirmed, thus, this is significant. also, it can be said correlation intensity between two variables of security of internet banking system and customers trust to bank services is 47.8 percent that shows there is a direct relationship between two variables. On the other side, determination coefficient between two variables is 0/228 that shows security variable of internet banking system can predict customers trust to bank services to the amount of 22.8 percent. the survey by Bakhshan, (2009),

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there is significant relationship between security and customers trust variables and this relationship is positive and direct and it's 54 percent that is more than our research. in the research by Farsizadeh, Hosein, there is a significant relationship between security and customers trust variables that is positive and direct it's amount is 45 percent that is less than our research. in research by saremirad, Nesa, there is a significant relationship between security and customers intention variables and this relationship is direct and positive and it's amount is 11 percent which is less than our research.

The second hypothesis
H0: r=0, there isn't a significant relationship between perceived ease of use and customers trust.
H1: r ≠ 0 there is a significant relationship between perceived ease of use and customers trust.
According to Table5, amount of gained significant level for pearson correlation coefficient of the second sub-hypothesis is less than 0/05, in this reason, with 95 percent trust H0 is rejected and H1 is confirmed and this relationship is meaningful.also, on the basis of this table (table 6) it can be said that correlation intensity between two variables of perceived ease of use of internet banking and customers trust to bank services is 65.1 percent that shows, there is a direct relationship between them.on the other side, determination coefficient between two variables is 0/423 that shows, perceived ease of use variables of internet banking can pre customers trust on bank services amounted to 42.3 percent. In the research by Bakhshan, morteza, there is a significant relationship between perceived ease of use and customers trust variables and it is direct and positive and it's amount is 68 percent that is more than our research. in the research by saremirad, nesa, there is a significant relationship between perceived ease of use and customers intention variables and this relationship is positive and direct and it's amount is 15 percent which is less than our research.

The third hypothesis
H0: r=0, there isn't a significant relationship between perceived usefulness and customers trust to internet banking services.
H1: r ≠ 0 there is a significant relationship between perceived usefulness and customers trust to internet banking services.
According to Table 5, it is observed amount of gained significant level for pearson correlation coefficient of third sub hypothesis is less than 0/05, in this reason, with trust of 95 percent, H0, is rejected and H1, is confirmed and this relationship is meaningful. also, on the basis of this table, it can be said correlation intensity between two variables of perceived usefulness of internet banking and customers trust to bank services is 63.3 percent that shows, there is a significant relationship between coefficient between two variables is 0/400 that shows, perceived usefulness variable of internet banking can predict customers trust variable to bank services amounted to 40 percent. a survey by Bakhshan, there is a significant and positive relationship between perceived usefulness and customers trust to internet banking services and relationship intensity is 71 percent that is more than our research. the survey by mosavian, javad, there is significant relationship between perceived usefulness and customers trust and it's relationship is direct and positive and the amount is 45 percent and is less than our research.

The forth hypothesis
H0: r=0, there isn't a significant relationship between awareness raising and customers trust to internet banking services.
H1: r ≠ 0 there is a significant relationship between awareness raising and customers trust to internet banking services.
According to Table 5, is observed amount of gained significant level for pearson correlation coefficient of forth sub hypothesis is less than 0/05(sig=0/000<0/05). in that reason with trust 95 percent, H0, is rejected and H1, is confirmed and this is significant. also, on the basis of this table, it can be said that correlation intensity between two variables of internet banking awareness raising and customers trust to bank services

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is 60.2 percent that shows, there is directed relationship between two variables. On the other hand, determination coefficient between two variables is 0/362 that shows, awareness raising variable of internet banking can predict variable of customers trust amounted to 36.2 percent. the research by Bakhshan, morteza, there is a positive and significant relationship between awareness raising and customers trust to internet banking services that correlation intensity is 61 percent and is more than our research. And relationship intensity is 71 percent that is more than our research.

The fifth hypothesis
H0: r=0, there isn't a significant relationship between user friendliness and customers trust.
H1: r ≠ 0 there is a significant relationship between user friendliness and customers trust.
According to Table 5, the amount of gained significant level for pearson correlation coefficient of fifth sub hypothesis is less than 0/05, in this reason, H0, is rejected with trust of 95 percent and H1, is confirmed with trust of 95 percent and this relationship is significant. also, according to this table, is can be said that correlation intensity between two variables of user friendliness of internet banking and customers trust to internet banking is 47.9 percent that shows, there is a direct relationship between two variables.on the other side, coefficient determination between two variables is 0/229 that shows user friendliness variable of internet banking can predict customers trust variable to bank services about 23 percent. The research by Bakhshan, morteza, there is a positive and significant relationship between user friendliness and customers trust to internet banking services and it's correlation intensity is 72 percent that is more than our research.
In the survey by saremirad, nesa, there is significant relationship between user friendliness and customers intention and this relationship is direct and positive and it's amount is 11 that is less than our research.

CONCLUSION

Offering suggestion based on the research findings:
The results show internet users expect that their transactions be possible all of days and nights and ease of use and applying easy methods to pay in the internet banking and internet networks development in mobile and personal computer and training of this methods, it will be possible. according to research findings, the third factor that is perceived usefulness, based view of customers of MELLAT BANK, is placed in the first degree of importance towards internet banking services and variable of usefulness of internet banking services and variable of usefulness of internet banking in this questionnaire has the most influence on customers trust to internet banking services of Guilan province MELLAT BANK and this can be the sign of subject importance for managers and will gain with offering application services. indeed, internet banking can attract customers trust, offering useful information and performance improvement of this facilities and updating continuously facilities and understand ability of content and products and services of internet banking website. performance improvement of internet banking needs to more focus for bank senior managers toward attracting customer trust that this is gained by offering the customer services they need and identification of new customers needs. the forth factor which is notification, has the fifth degree to make customers trust to internet banking. offering need full financial information and services have the most mean that shows it's important for customers and offering transparent and correct information for customers have the second mean among variables and offering financial consultations to customers in the questionnaire have the fifteenth degree among fifteen questions and shows senior managers should codify and apply specific strategic plans and appropriate contexts for offering transparent and correct information and non presence supports and training internet banking to customers. this can be gained through Sending education e-mails and messages and holding education courses at least for valuables customers and offering information and courses on website of bank.
The fifth variable that is user friendliness variable and in the ranking of making trust is in the forth degree and under control ness factor internet banking operation regarding to customers has the least degree

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(mean=3.93) among variables and this can attract more trust by customers by decreasing numbers of errors and decreasing transaction implement stages. Also, for increasing customer's user friendliness in internet banking, simple executive trend for exchanges and transactions implement and not using of complicated specialist terms and website utility quality, can influence in facilities improvement and under control ness of internet banking. also increasing site speed and transactions and exchanges speed and immediate settlement can influence in user friendliness of internet banking site.

Suggestions for future researches
1- identification and ranking of other effective factors on customers intention for using banking services.
2- check out The impact of education on customer trust to Internet banking services
3- Distribute the questionnaire through the internet and request them In order to spend more time and precision To provide comments.

Research Restrictions
1- Limitation of researcher To access the All Internet banking customers Branch of Bank Mellat Gilan province
2- The possibility of a lack of customer care when Answer to The questionnaire
3- Not familiar some of the customers With all the menus and Internet banking services

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