Research Article

IDENTIFY AND RANKING THE FACTORS AFFECTING ON E-BANKING CUSTOMERS' SATISFACTION IN SAMAN BANK

Mirza Hassan Hosseini[1], Safoora Porahmadzadeh[2],* Shahrzad Sanjari[3], Jacob Hatami Maskon[4], Mohammad Reza Mohammadi Soleimani[5]

1 Associate professor, Department of management, Economy & Accounting, Payame Noor University, Tehran, Iran
2 MA Student of MBA, Payamenoor University. Qeshm, Iran,
3 MA Student of Health Education, Kerman University of Medical Sciences, Kerman
4 Department of Engineering, Jiroft Branch, Islamic Azad University, Jiroft, Iran
5 Phd Student of Assessment and Training, Imam Reza International University, Mashhad, Iran
*Author for Correspondence

ABSTRACT

The aim of this research is Identify and ranking the major factors affecting on e-banking customers' satisfaction in Saman Bank in order to conduct the research, all Electronic advertising experts (14 individuals) were selected and a questionaire organized based on pair scale was distributed among them to determine the importance degree of each factor rather than the others then the information was analyzed with excel software. Based on the findings, 1) The measure of "Customer Requirements" with the weight of 51.7% has the greatest impact and At lower levels "technical requirements" is the second important, 2) The greatest impact the sub factors of Customer Requirements is "Support" with the weight of 18.3% . and in the lower levels "Reduce Costs ", "Ease", "Flexibility", "Accountability" and "Speed "are the most important ones, respectively and 3) Satisfaction The greatest impact the sub factors of Technical requirements is "Security System" with the weight of 22.8% . and in the lower levels "The accuracy of the output data ", "Service 24 hours", "Software update", "Data Integration"," Database", "Information Extraction" and "Hardware update "are the most important ones, respectively.

Keywords: *Customers' Satisfaction, FUZZY AHP Model, Customer Requirements, Technical Requirements.*

INTRODUCTION

Electronic commerce (EC) is built upon e-payment systems (EPS). As EC becomes a major component of business operations for many companies, e-payment has become one of the most critical, In comparison to the traditional payment methods(Kim, Tao, Shin, & Kim, 2010). One of the most critical phenomena resulting from information revolution is development in traditional methods of trade and its substitution with e-commerce. So, e-banking, through money role and banking in trade, is the most principal infrastructure of e-commerce. In the meantime, the role of banks and economical institutions are critical in transferring money(Meymand, Hosseini, Sanjari, Soleimani, & Mohseni, 2014)

Rising numbers of financial institutions are introducing and expanding their offerings of electronic banking products Banks have augmented their distribution networks with transactional websites, which allow customers to open accounts, apply for loans, check balances, transfer funds, and make and receive payment over the Internet. Some institutions view Internet banking as a way to lower costs or to create new revenue streams by attracting additional customers and selling more services to current customers. Other institutions have begun to offer electronic banking services as a defensive step out of concern that current customers may switch to another financial institution with more advanced electronic banking services. While growth in online trading attests to the popularity of online brokerage services, it is less clear that there exists substantial demand for online commercial banking products (Sciglimpaglia & Ely, 2002). Saman Bank is a privately owned Iranian bank. It is listed in Tehran Stock Exchange. This bank started its activities as Credit Institution in September 1999. Subsequently, in August 2002, it received a

Research Article

full banking license and changed its name to Saman Bank. Saman Eqtesad Credit Corporation was established on September 23, 1999 with a share capital of Iranian Rials 11 bln (US$ 1.4 mln). It opened its first branch on November 22, 1999 and managed to achieve in its first year of activity a 5% return on equity. In 2002, Saman was the third private financial institution in post-revolutionary Iran to receive a banking license. In this context, the share capital increased to Rials 220 bln (US$ 26 mln). As of May 2013, the bank had 149 branches in Iran (81 branches in Tehran and 68 branches in other cities). In March 2007, Saman Bank had a paid-sup share capital of Rials 900 bln (US$ 97 mln). It operates 149 branches across Iran. Saman Bank also launched the first internet banking service in Iran, and has since been at the forefront of expansion and enhancement of electronic banking(Hosseini, 2014). A customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customer satisfaction(KUMBHAR, 2011). customers are also evaluating their banks in the light of e-service era. However, author felt that, there are may be some possibilities of gaps between customers' expectations and actual perception of service quality, brand perception and perceived value in e-banking. Therefore, authors conducted this research to identify and ranking the factors affecting on e-banking customers' satisfaction in Saman Bank.

MATERIALS AND METHODS
This research is applicable based on purpose and to conduct, the FUZZY AHP method was applied which is one of the multi variant decision- making approaches. The statistical community contains all Electronic advertising experts. 15 members of the community were selected as a sample. The research questionnaire contained 50 questions was distributed among them. The questionnaire design was based an a pair scal. To analyze information, Excel software and Fuzzy Analytic Hierarchy Process (FUZZY AHP) method were used. This study compiled 15 influential factors related to customers' satisfaction in e-banking. In order to systematically observe the weights of various influential factors, it is necessary to arrange the factors in hierarchy format. The systematical structure of the Analytic Hierarchy Process (AHP) is apex, sub-objectives and forces(Yang, 2014). The 15 influential factors were placed into two categories making each force in the same hierarchy independent from each other if such was possible. two categories include Customer Requirements(7 factors) and Technical requirements (8 factors).

RESULTS AND DISCUSSION

1. Ranking main factors based on the FUZZY AHP method
In this section, the values were weighed by using the FUZZY AHP method. These results are given in table 1.

Table 1 : Ranking main factors

main factors	Weight	Rank
Customer Requirements	0.517	1
Technical requirements	0.483	2
Random index	0.06	

As shown in the above table, the "Customer Requirements" are of a great importance. the stability index (random index) is less than 0.1 and it can be mentioned that the compare matrixes have the appropriate adaptability(Soleimani et al., 2014).

2. Ranking the sub factors of Customer Requirements by applying the FUZZY AHP
In this part, the sub factors of Customer Requirements are weighted by using the FUZZY AHP. These results are given in table(2).

Research Article

Table 2 : Ranking sub factors of Customer Requirements

sub factors of Customer Requirements	Weight	Rank
Support	0.183	1
Speed	0.131	6
Ease	0.140	3
Reduce Costs	0.148	2
Satisfaction	0.129	7
Flexibility	0.1352	4
Accountability	0.1348	5
Random index	0.05	

As shown in the above table, the value of "Support" has the highest degree of importance. the suitability value (random index) is less than 0.1 so, it can be mentioned that the comparison matrixes have a suitable adaptability.

3. Ranking sub factors of Technical requirements by applying using the FUZZY AHP
In this part, the sub factors of Technical requirements are weighted by using the FUZZY AHP. These results are given in table(3).

Table 3 : Ranking sub factors of Technical requirements

sub factors of Technical requirements	Weight	Rank
Security System	0.228	1
The accuracy of the output data	0.195	2
Data Integration	0.106	5
Information Extraction	0.077	7
Database	0.089	6
Software update	0.115	4
Hardware update	0.072	8
Service 24 hours	0.119	3
Random index	0.02	

As shown in table above, the variable "Security System l' is the most important factor. the suitability value (random index) is less than 0.1 so, it can be mentioned that the comparison matrixes have a suitable adaptability.

Discussion
The following findings are considered according to the points mentioned before about the analyses:
1)The measure of "Customer Requirements" with the weight of 51.7% has the greatest impact and At lower levels "technical requirements" is the second important.
2)The greatest impact the sub factors of Customer Requirements is "Support" with the weight of 18.3% . and in the lower levels "Reduce Costs ", "Ease", "Flexibility", "Accountability" and "Speed "are the most important ones, respectively.
3)Satisfaction The greatest impact the sub factors of Technical requirements is "Security System" with the weight of 22.8% . and in the lower levels "The accuracy of the output data ", "Service 24 hours", "Software update", "Data Integration"," Database", "Information Extraction" and "Hardware update "are the most important ones, respectively.
The banking system should be built within special requirements, since that the functional requirements and its specification has been proposed. The non-functional requirements represent the quality of the system but in internet banking system consider as most important requirements for the system.

Research Article

Conclusion

The security is one of these requirements which is considered as non-functional requirements and in many systems it's still not achieved. While in internet banking system it considered as one of the main requirements for the system what determine the success or fail of the system. Suggestion for best use for these requirements has. Therefore, banker and e-banking service designers should think over these dimensions and make possible changes in the e-banking services according to the customers' expectations and need of the time. It will be helps to enhance service quality of e-banking and increase the level of customers' satisfaction in ebanking.

REFERENCES

Hosseini, Hadis Valipour. (2014). Studying The Relationship Between Social Responsibility & E-Banking In Saman Bank Branches Of Hormozgan Province In 2013. Ma Thesis Of Mba Major, Payamenoor University Of Qeshm.

Kim, Changsu, Tao, Wang, Shin, Namchul, & Kim, Ki-Soo. (2010). An Empirical Study Of Customers' Perceptions Of Security And Trust In E-Payment Systems. Electronic Commerce Research And Applications 9 (2010) 84–95.

Kumbhar, Vijay M. (2011). Factors Affecting The Customer Satisfaction In E-Banking: Some Evidences Form Indian Banks. Management Research And Practice Vol. 3 Issue 4 (2011) Pp: 1-14.

Mahmoudi Meymand, Mohammad, Valipour Hosseini, Hadis, Sanjari, Shahrzad, Mohammadi Soleimani, Mohammad Reza, & Mohseni, Mohabbat. (2014). The Study Relationship Between Social Responsibility And E-Banking In Saman Bank Branches Of Hormozgan Province. International Journal Of Management And Humanity Sciences (Ijmhs), Published In The Special Issue, In June, 2014.

Sciglimpaglia, Don, & Ely, David. (2002). Internet Banking: A Customer-Centric Perspective. Proceedings Of The 35th Hawaii International Conference On System Sciences - 2002.

Mohammadi Soleimani, Mohammad Reza, Sanjari, Shahrzad, Mohseni, Mohabbat, Rafati, Foozieh, Sanjari, Shima, Khosravi, Sina, & Amiri Darbid, Fatemeh. (2014). Selecting Managers For The Hygenic By Using The Fuzzy Ahp Method. Kuwait Chapter Of Arabian Journal Of Business And Management Review Vol. 3, No.10(A); June. 2014.

Yang, Chau-Ping. (2014). Using Fahp To Improve The Efficiency Of Quality Review And Supervision – Transportation Works. Department Of Civil Engineering And Engineering Informatics, Chung-Hua University. No.707, Sec.2, Wufu Rd., Hsin Chu, Taiwan, 30067.