

## **EVALUATION OF THE EXTENT TO WHICH ATTRACTION AND TRUST AFFECT CUSTOMER COMMITMENT IN E-BANKING (CASE STUDY: BRANCHES OF BANK MELLI OF NORTH TEHRAN)**

**\*Rohollah Lohrabian**

*M.A Public Management – Financial*

*\*Author for Correspondence*

### **ABSTRACT**

This study has been carried out based on the identification and assessment of the level of impression and trust on the commitment of customers toward electronic banking. To achieve the estimated targets, we have postulated 5 hypotheses. The main framework in this research has been stationed on 5 variables. The method applied is case study which is categorized as descriptive methods. Research tools were based on ratified questionnaires which meets Cronbach's alpha to 90 percent. Statistical demography chosen in this research was selected among customers who referred to the branches of BMI in northern vicinities in Tehran, among which 400 were picked up utilizing Cochran formula. To perform information analysis and deduction, Pearson product-moment correlation coefficient and Lisrel structural equation model were applied. It has been revealed that 90 percent of the customers appraised the level of impression and trust on the commitment of customers toward electronic banking, as medium to upper limit, in the designated study regions (north Tehran). All research hypotheses were ultimately confirmed utilizing Pearson product-moment correlation coefficient. In conclusion it is assumed that in an effort exerted by BMI north branches, modern equipment application, providing new banking services in a wider spectrum, improving the infrastructures required by electronic banking and taking customers needs into account, may strongly increase their satisfaction which in turn will prompt much attraction to BMI.

**Keywords:** *Electronic Banking, Common Values, Quality of Communication, Service Impression, Customers Trust, Customers Commitment*

### **INTRODUCTION**

Customers have been regarded as the environmental factors affecting organizations; scholars at the field of management have mentioned trust and customer satisfaction as the most important duties and preferences of management within organizations and have considered the necessity for senior managers' adherence to customer satisfaction as the major precondition for success. In competitive financial services market, loss of a customer incurs heavy costs for banks and financial institutions, that the most important point lies on huge investments by organizations in diversification of products and services and improvement of quality of services, that all are targeted in acquiring trust of current customers and avoiding from good customers from deteriorating (Rashidi, 2003).

Trust at any period of history of business has been regarded as one of the leading concepts for engaging in transactions and exchanges. Nowadays, under enhancement of the concepts such as long-term relationship with business partners, customers and competitors, importance of the information community and service-based economy has intensified. Under mutual trust, long-term relationship develops (Amir Kafi, 1996). Without doubt, acquiring customers' trust in financial institutions has been regarded as one of the fundamental factors for success of these enterprises at competition arena, so that most of these institutions have focused on important issue of trust in their promotional activities. The customer needs sense of trust for monetary transactions. Most of interactions develop and continue grounded on this trust. Yet, it is asked how the banks can acquire customers' trust. Service nature of banking activities is one of the issues which face building trust with special complications. Anyhow, there are proposed indicators to acquire customers' trust mentioned in following. Representation of proper and clear information and honest and expert advice has been mentioned as the most important factors. Supplying and receiving

### **Research Article**

services simultaneously have caused revealing role of this fact in customers' judgment on supplied services. Providing additional services can assist for customer's trust. When the additional services are supplied beyond level of current services to the customers, a particular attention is paid to the customer resulting in increase in his trust level to bank. This can come to realize through flexibility in supply of services. Reputation, creditability and name of bank have a huge effect on customers' trust.

Crisis management and effective public relations can assist the banks to create and maintain positive mentality to them and maintain their creditability and reputation. Banks can take action for protection from their reputation by enhancing their public relations and sensitivity to current events and processes in community (Tajbakhsh, 2006). We must take this point into consideration that trust is a positive expectation which develops gradually, yet it disappears in a short while, whereby logical reasons and arguments cannot always assist for maintaining trust. The customer who faces professional ethics of staffs in their treatment, behavior and psychological issues, his sense of trust is unconsciously stimulated to the system. He ensures that a system with the competent staffs cannot be an inefficient system and will be just a reliable system (Alvani, 2006).

Keeping up with arrangement and order is another factor which has been mentioned so important, so that a customer who treats with a clean, stylish and tidy branch, this mentality will be created for him to take care of his money and capital. Customers in their referral to bank gain unique experiences, which these experiences develop customer's mentality to the bank. The more banks work out successfully in creation of successful experiences, the more customers' trust will be acquired. This indicates that creating trust at work is time consuming, yet it has an inextricable link with success or failure of banks at competition arena. Listening to customers and responding to their complaints can enhance sense of trust. When a customer talks about defects and proposes them, if he feels that his sound has been heard and received a suitable response, he can assist the bank to resolve defects with more reliability.

Dr Dominique Turpin has considered acquisition of trust and customer satisfaction as the early missions and priorities of senior manager and has considered permanent intervention and adherence of senior managers in customer's trust as the major preconditions for success (Dominique Turpin, 1998). With regard to type of services which are supplied and type of close relationship between organization and customers, significance of customer goes beyond in banking industry, because customers are the only source of revenue for the banking associations that there will be no organization without them. Hence, customers' comments, interests and tastes must be drawn into attention from the production to supply of services to the customer. With regard to the changes and developments which have recently occurred in Iran's banking industry including expansion of private and adjoining public banks to private sector, competition has kept increasing in this industry. As a result, banks are required to measure their customers' trust and evaluate it. In this research, an attempt has been made to examine Evaluation of the extent to which Attraction and Trust affect customer commitment in e-banking in branches of National Bank of north Tehran. Results of this research can be used by managers and decision makers in branches of Bank Melli of north Tehran and can be resulted in improvement of performance and survival of organizations for a long time.

### **A Criticism on the Related Works**

The criticisms on the related works reveals that the reference of most of hypotheses is not clear in these studies, that it has remained unknown that reference of the hypotheses has been extracted from what theory, hypothesis or hypotheses. A majority of researchers have not specified a cohesive theory to extract hypothesis or hypotheses about the scholars at the field of social capital and trust such as Coleman 1988; Putnam et al. 1994; Putnam 2000; Fukuyama 1995; Bourdieu and have affected by a prolixity, e.g. Mr Safari Shali has considered many pages to Anthony Giddens's theory and has affected by a type of fragmentation, that he has sufficed to definition of social capital and its dimensions from point of view of scholars in the section represented for the theories of research. In some studies, there is an overlapping between independent and dependant variable; in other words, the variables have been overlapped. In the research by Mr Rajablo, trust on official entities and media has been found with a relationship with social trust, yet two aforementioned independent variables are a part of social trust.

# **Research Article**

## **Literature Review**

Researcher	Subject of Research	Year and Journal	Method	Results
Masood Mansoorian/Dr Seid Mohammad Nejati Hosseini	An investigation into the social factors affecting banking trust between customer and bank(comparison of Parsian and Meli bank across Tehran)	Master thesis/2012/ Azad University of A shtian	Survey	There is a direct significant relationship between trust on Specialized work Systems and banking trust, that is, banking trust increases by increasing justice by banks and sense of trust by customer and vice versa.
Reza Safari Shali	An investigation into social trust and factors affecting it among people in Qom	Research project-management and planning organization	Correlation studies and documentary and field studies	The variable "suitable general ethics" in addition to direct effect on social trust has an increasing effect on social trust by means of the variables including satisfaction and social alienation, that is, it causes reducing social alienation and increasing extent of satisfaction. Further, variables of social correlation and altruism have been found as the variables affecting social trust.
Momeneh Mirza Mohammadi/ Dr Khadijeh Safiri	An investigation into factors affecting trust on spouse among women with an emphasis on family-related factors	Master thesis, Alzahra University, 2004	Descriptive survey	Married and employed individuals enjoy higher social capital and mutual trust. However there are not significant differences on size and composition of network, there are differences on interactive and functional features of their network.

Mosa Rajablo/ Dr Reza Fazel	An investigation into extent of social trust in sake of socioeconomic database among the students in Islamic Azad University-North Tehran	Master thesis, 2006, faculty of management and social sciences, Shahid Beheshti University	Correlation	There is not a significant relationship between gender, instrumental interaction and social trust. The results from eleven independent variables under study indicated that the variable of verbal interaction among students has the highest prediction power and the variable of religiosity among students has been ranked as the second important factor, and ultimately the third rank has been given to the variable of extent of social security among students.
Lee <i>et al.</i> ,	Social capacity of tourism and different aspects of tourism	1997	Correlation	The variables of trust, satisfaction and behavior of citizens with tourists and festival and tourism and management programs have been considered, that suitable programs must be proposed to maintain tendency of visitors from festival.
Murdoch <i>et al.</i> ,	Development of tourism: rural and development sustainability, attractions	1999	Correlation	Tourists' trust has a special place in development of tourism and acquisition of tourists from different countries across the world.

## **Research Article**

### **Literature Review**

**Attractiveness of Services:** E-Services will have attractiveness when their suppliers supply them with a suitable price and adopt an implication to facilitate use of services for customers. Further, e-services of bank must be available with a high reputation among people. Attractiveness implies that there are some things which show that suppliers of services have tendency for acquisition of customers (Vali Nejad, 2006). According to what said above, attractiveness can be used in financial, technological and social structures, e.g. the costs will diminish through use of online services in e-banking. With regard to what mentioned above, customers more likely tend to accept the lowest cost to receive e-services. Furthermore, if the customers have not used e-banking, this might be due to this fact that they have failed to use e-services easily (Kasim & Abdolah, 2006).

**Customers' Trust:** Customers' trust at the area of e-services implies that suppliers of services must consider the facilities to incur less risk on customers under use of these services and achieve a suitable experience by use of e-services. Further, suppliers of services must plan to supply e-services in a specialized way. Ultimately, they must use the best possible technology to supply suitable e-services (Azad Armaki, 2004). Trust has been regarded as one of the important structures in analysis of relational exchange, e.g. trust in marketing literature has been mentioned as the contributing factor in emergence of trust in relationships, resulting in reliance and increase of interactions between parties. Indeed, trust exists in personal levels as well as organizational levels.

**Quality of Communications:** to improve communications, suppliers of services must have a regular control on how to supply e-services and provide unique information on e-services for customers. speed of accountability and quality of information have been considered as the effective factors in the ability of website to arrange online customers' needs. Creating a substantial environment for the customers of e-services results in acquisition of customers in use of e-banking. As a result, it is expected that communications affect acquisition of customer (Kasim & Abdolah, 2006).

**Opportunistic Behavior:** Opportunistic behavior in this model implies that the suppliers of services must have honesty in supply of e-services and increase the speed of accountability to their customers. Further, suppliers of services must make attempt to increase quality of information given to the customers (Kasim & Abdolah, 2006).

**Common Values:** In this research, common values imply creating a network with high security by the suppliers of e-services who provide security in the accounts. Further, suppliers of e-services must hide the customer's privacy through use of suitable technologies and observe code of ethics (Alahyari, 2006).

**Customers' Commitment:** Commitment has been more likely elaborated as the tendency to keep precious relationships between parties. Customers are committed to suppliers of services as they acquire customer's trust and supply the services in favor of them. In this regards, successful suppliers of services create value for the customers. Hence, to achieve commitment, long-term customer-oriented strategies based on benefits of both parties must be planned. As a result, the customer will be committed to the bank, having tendency to maintain his relationship with supplier of services. Yet, satisfaction does not just imply customer's commitment to the bank, but satisfaction paves the way for continuity of relationship with parties (Kasim & Abdolah, 2006).

### **Theoretical Framework of Research**

Information services refer to an aspect of services in which information has appeared as the first value which is exchanged between two parties, including purchaser and seller. With increasing research at the area of e-marketing and e-commerce, quality of services at electronic environment has been recognized as an important element in success or failure of e-commerce (Santos, 2003). New research on self-service such as ATM machines at electronic business area focuses on use of technology (Dabholkar *et al.* 2003). Hence, managers put an emphasis on improvement of the used technology to acquire customers' satisfaction with use of self-service equipment. Nevertheless, the managers who replace electronic business with traditional business strategies must determined suitable strategies and aims in addition to supply of technical infrastructures. Further, they must invest in intellectual and cultural infrastructure among customers and suppliers of e-services and supply of necessary trainings to them. Active managers

## Research Article

at Iran's banking industry have induced to use of self-service equipment especially ATM machines due to reduction in customers' congestion in branches of bank. Since banking industry in Iran has been more likely monopolized by public banks and a heavy competition has not existed between banks, to date managers have not intended to increase customers' commitment and loyalty and proposed any program to increase quality of their e-services. Yet, currently the necessity to attention to continuity of relationship with current customers is felt in line with reduction of government's decision making at banking area. To achieve this, managers at banking industry must recognize the factors affecting increase of quality of e-services and increase customers' commitment regarding the determinants in customers' satisfaction. In literature of relationship marketing, concept of commitment, trust and attractiveness plays a major role. Anyhow, the relationship between commitment, trust and attractiveness is not clear in improvement of business relationship. Despite numerous studies in this context, it is unclear that how these concepts engage in their duties (Generous, 2001). After reviewing the literature of e-banking, Kasim & Abdolah (2006) have designed a framework which has two important features: 1-trust and attractiveness have associated to commitment in this framework, 2-common value, opportunistic behavior and communications have associated to trust and ultimately communications have associated to attractiveness (Kasim & Abdolah, 2006).

## Conceptual model of research

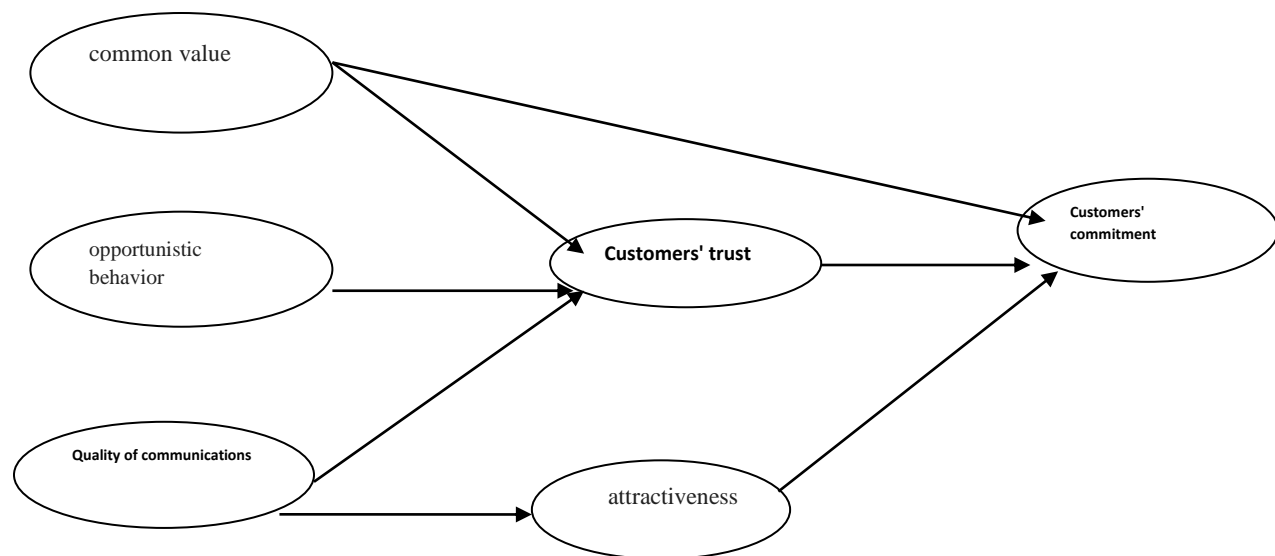


Figure: 1 Conceptual Model of Research

### Major Hypothesis

There is a significant relationship between trust, attractiveness and customers' commitment in e-banking.

### Secondary Hypotheses

- 1- There is a significant relationship between common values and customers' commitment in e-banking.
- 2- There is a significant relationship between opportunistic behavior and customers' commitment in e-banking.
- 3- There is a significant relationship between quality of communications and customers' commitment in e-banking.
- 4- There is a significant relationship between attractiveness of services and customers' commitment in e-banking.
- 5- There is a significant relationship between Customers' trust and customers' commitment in e-banking.



## Research Article

### METHODS AND MATERIALS

#### Research Method

The present research is an applied research in sake of aim and a descriptive survey in sake of data collection, categorized as a correlation grounded on structural equation modeling. The statistical population (400) consists of customers at Bank Melli of North Tehran, estimated based on cochrane formula. More questionnaires were distributed among the statistical population so far as the rate of return of questionnaire reaches to 400 questionnaires. Questionnaire has been used as the tool for data collection that the information about the questionnaire used in this research has been represented in table below.

**Table: 1 The Information in Questionnaire**

No of Items	Variable
6	Common Values
8	Opportunistic Behavior
3	Quality of Communications
4	Attractiveness of Services
3	Customers' Trust

#### Validity and Reliability of Questionnaire

Point of view of 10 experts has been used to evaluate validity of questionnaires. This evaluation has put emphasis on content validity of the proposed indicators so as to measure the considered dimensions in the research plan. Cronbach's alpha has been used to measure the reliability of questionnaire. To measure validity of questionnaire, 30 questionnaires were distributed, through which the validity of questionnaire was estimated based on preliminary study, indicating high reliability of measurement tools.

### RESULTS AND DISCUSSION

#### Findings of Research

##### Descriptive Findings of Research

**Table: 2 Frequency Distribution of Respondents**

Explanation	Frequency	Percent
Education	Diploma and Under Diploma	151
	Bachelor	219
	Master Degree	30
Age	39-20	152
	49-40	168
	Above 50	80

As observed, 54.7% of the sample group has the bachelor degree with the highest frequency at the area of having education; concerning the age, the highest frequency has associated to 42% of the age group 40-49 years old.

#### Descriptive Table Concerning the Research Variables

In table 3, the research variables, number of proposed questions for each of variables and descriptive statistics pertaining to each of variables such as mean, variance and standard deviation have been proposed.

**Table: 3 Descriptive Statistics of Research Variables**

Variables	No of Questions	Mean	Standard Deviation	Variance
Common Values	6-1	3.75	0.82	0.68
Opportunistic Behavior	14-7	3.7	0.92	0.85
Quality of Communications	17-15	3.8	0.996	0.992
Attractiveness of Services	21-18	3.65	0.995	0.99
Customers' Trust	24-22	3.73	0.90	0.87
Evaluation of Effect of Trust and Attractiveness on Customers' Commitment in E-Banking	24-1	3.7	0.92	0.85

With regard to table above, the highest mean for the variables under study associates to the variable of quality of communications and then variable of common values.

#### ***Inferential Findings of Research: Data Analysis***

In this section, with regard to the data from sampling and statistical tests, the research questions are tested.

#### ***Normality of Data Distribution***

Kolmogorov–Smirnov test is used to examine the proposed statement about the data distribution of a quantitative variable. In this test, null hypothesis has been mentioned as the proposed statement about type of data distribution (Azar & Momeni, 2003). In the present research, normality of data distribution is examined via KS test. As shown in table 4, results of this test indicate that all the factors in the sample group follow the normal distribution, because the significance level is greater than 5%. Hence, it can use parametric tests to test hypotheses.

*H<sub>0</sub> : data distribution is normal*

*H<sub>1</sub> : data distribution is not normal*

**Table: 4 Kolmogorov–Smirnov Test**

Variables	Mean	Standard Deviation	Sig
Common Values	3.75	0.82	0.08
Opportunistic Behavior	3.7	0.92	0.34
Quality of Communications	3.8	0.996	0.23
Attractiveness of Services	3.65	0.995	0.31
Customers' Trust	3.73	0.90	0.27
Evaluation of Effect of Trust and Attractiveness on Customers' Commitment in E-Banking	3.7	0.92	0.09

#### **Testing the secondary hypotheses based on results from correlation test**

The hypotheses were tested to examine the relationship between common values, opportunistic behavior, quality of communications, attractiveness of services, Customers' trust and customers' commitment in e-banking, that the results have been proposed in table below:

Testing the secondary hypotheses based on the results from correlation test

Secondary hypotheses: there is a positive relationship between common values, opportunistic behavior, quality of communications, attractiveness of services, Customers' trust and customers' commitment in e-banking.



### Research Article

The hypothesis below is tested to examine the relationship between common values, opportunistic behavior, quality of communications, attractiveness of services, Customers' trust and customers' commitment in e-banking.

*H0*: there is not a positive relationship between common values, opportunistic behavior, quality of communications, attractiveness of services, Customers' trust and customers' commitment in e-banking.

*H1*: there is a positive relationship between common values, opportunistic behavior, quality of communications, attractiveness of services, Customers' trust and customers' commitment in e-banking.

The results from testing the hypothesis are as follow:

**Table: 5 Results from Testing the Hypothesis**

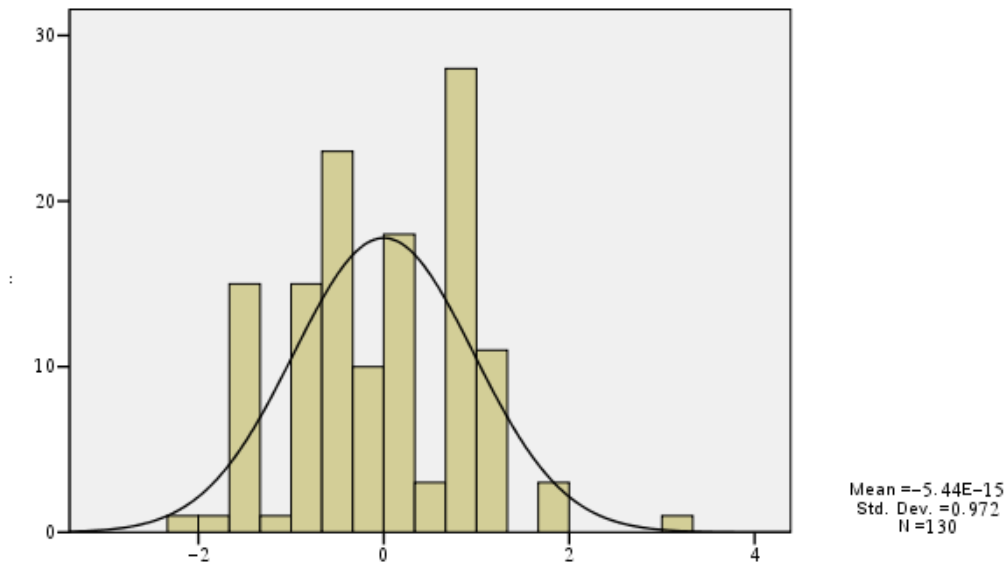
Independent Variable	Dependant Variable	Sig	No	Correlation Coefficient
Common Values	Customers' Commitment in E-Banking	0	400	./711
Opportunistic Behavior	Customers' Commitment in E-Banking	0	400	./854
Quality of Communications	Customers' Commitment in E-Banking	0	400	./826
Attractiveness of Services	Customers' Commitment in E-Banking	0	400	./848
Customers' Trust	Customers' Commitment in E-Banking	0	400	./88

Results from correlation test between independent variables and dependant variable indicate that there is a positive significant correlation between these two variables at error level(0.05). The obtained coefficients in the table above indicate severity of correlation between the aforementioned variables. In this regards, H1 concerning a significant relationship between independent variables and dependant variable is confirmed.

### Testing the Research Hypotheses Based on Structural Equation Modeling

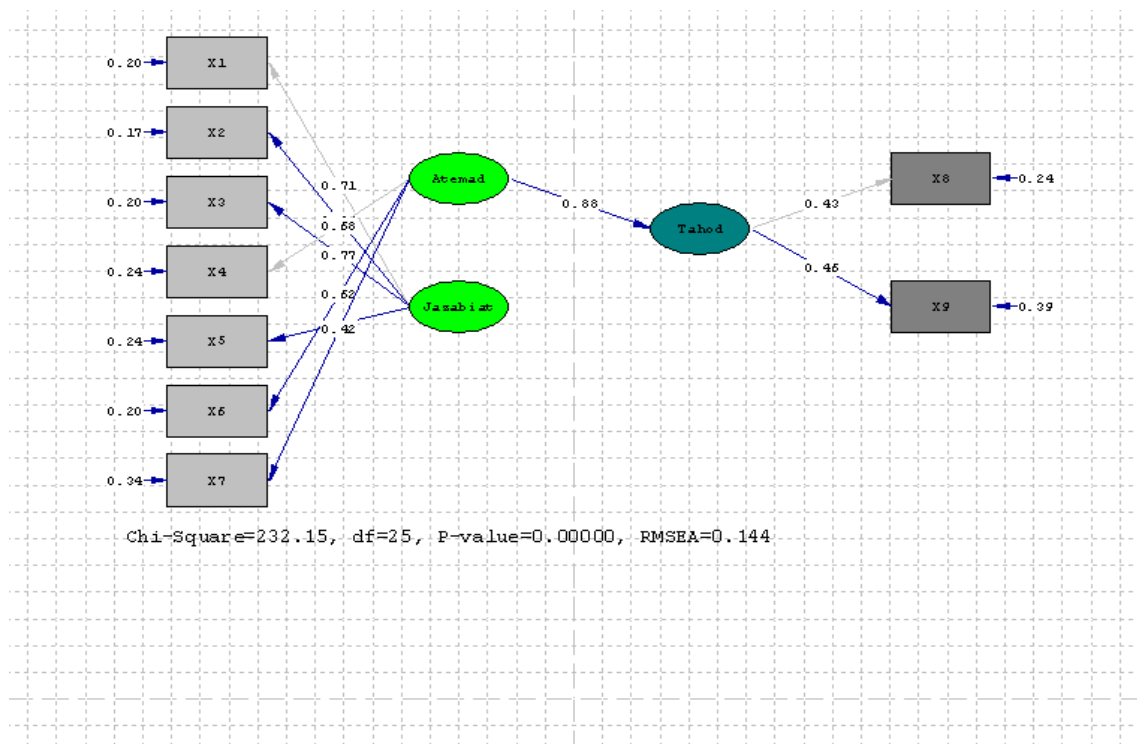
Structural equation modeling has been regarded as a comprehensive approach to test the hypotheses about the relationship between observed variables and latent variables. It can test acceptability of theoretical models in specific populations via correlation, non-experimental and experimental data through this approach.

Multivariate analysis has been regarded as one of the most suitable analysis methods in social sciences and behavioral sciences research, because nature of these issues has been multivariate, that it cannot resolve them via a bivariate method. Multivariate analysis refers to a series of analysis methods with their major feature in concurrent analysis of K independent variables and N dependant variables. Covariance Structures Analysis has been regarded as one the most important analysis methods for structures of complicated data. Hence, since there are several independent variables in the present research which their effect on dependant variable should have been examined, use of structural equation model necessitates.



**Figure: 1 Normality of Error Distribution**

Software LISREL was used to examine appropriateness or inappropriateness of research model. In this section, an attempt is made to examine and analyze the research model and its components separately. The research model was depicted via software LISREL and then the results below were acquired through performing the operations on the model, in which the relationship between variables and their coefficients has been proposed.



**Figure 2. Model of Research**

Common Values	X1
Opportunistic Behavior	X2
Quality of Communications	X3
Attractiveness of Services	X4
Customers' Trust	X5
Education of Bank's Customers	X6
Age of Bank's Customers	X7

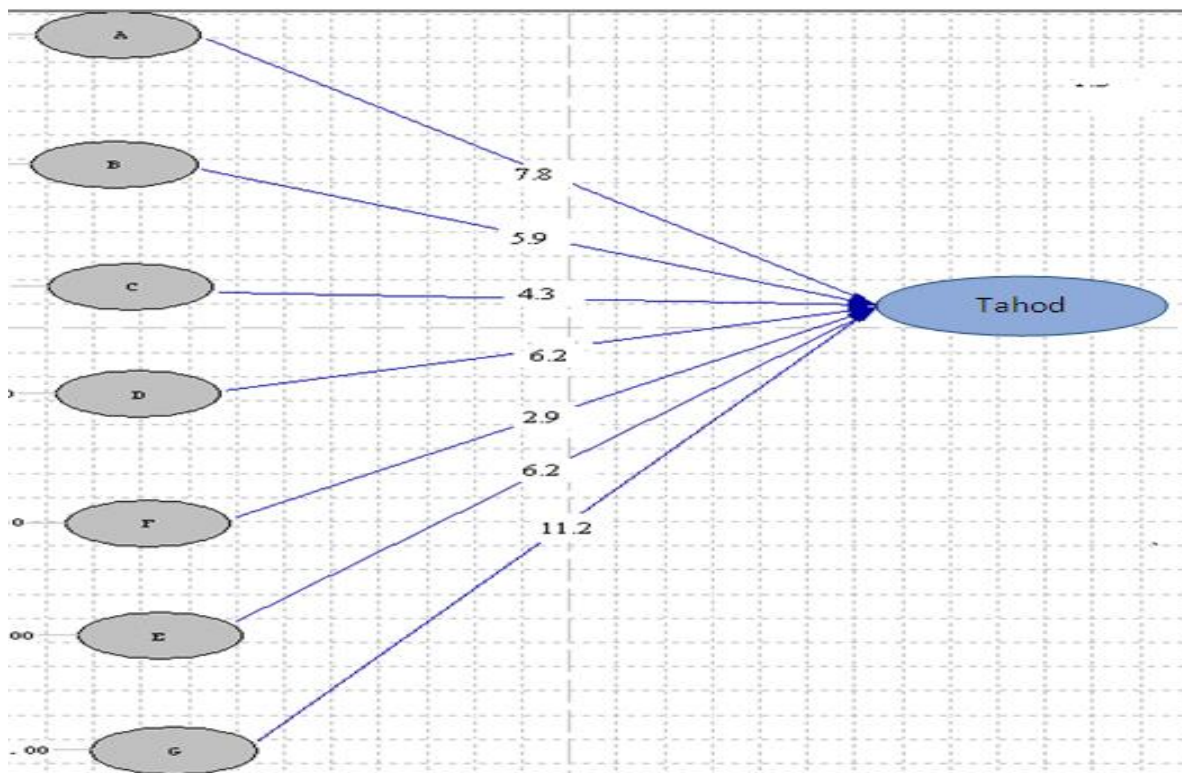
With regard to output of LISREL, the value of  $\chi^2/df$  indicate suitable  $\chi^2/df$  equals to 1.99, that low  $\chi^2$  fitness of model, because the less value of  $\chi^2/df$  is, the proposed model will be a more suitable model, regarding the results below which have been obtained from output of software LISREL.

$$\chi^2/df = 1/9 \cdot p\text{-Value} = .00, RMSEA = .144$$

P-value is greater than value of standard sig( $\alpha=5\%$ ). Hence, the proposed model is a suitable model.

Significance test for relationship

To display significance of each of parameters of model, t-value is used. this statistics is acquired from ratio of coefficient of each parameter to standard error of that parameter, that it should have been greater than 2 in t-value and greater than 1.96 in z-test, in order that these estimations become significant statistically. With regard to output of LISREL, t-value is significant in all relationships (figure 3).



**Figure 3. Significant Model of Relationships**

### Research Article

**Table: 6 Results of Correlation Coefficients and Significant Values of Research Model**

		Correlation Coefficients	Significant Values	Result
Common Values	Customers' Commitment	./69	7/8	Confirmed
Opportunistic Behavior	Customers' Commitment	./81	5/9	Confirmed
Quality of Communications	Customers' Commitment	./48	4/3	Confirmed
Attractiveness of Services	Customers' Commitment	./63	6/2	Confirmed
Customers' trust	Customers' Commitment	./80	2/9	Confirmed
Education of Bank's Customers	Customers' Commitment	./87	6/2	Confirmed
Age of Bank's Customers	Customers' Commitment	./43	11/2	Confirmed

### Fitness indicators of model

There are several fitness indicators to evaluate the models in structural equations, that the fitness indicators used in this research include Root Mean Square Error of Approximation (RMSEA), Goodness of fit index (GFI) and Adjusted Goodness of Fit Index (AGFI). As observed, Root Mean Square Error of Approximation (RMSEA) equals to 0.144 which is in a suitable status. The more Goodness of fit index (GFI) and Adjusted Goodness of Fit Index (AGFI) are close to 1, the model will have a better fitness with the data. In this model, these two indicators equal to 0.90 and 0.93 indicating a suitable fitness of model.

**Table: 7 Goodness Indicators of Fitness of Model**

Result	Value of Indicator	Standard Indicator	Value of Indicator
Suitable Fitness of Model	1/99	About 2	$\chi^2/df$
Suitable Fitness of Model	./12	Greater than 0/05	P_Value
Suitable Fitness Of Model	./90	Greater than 0/9	GFI
Suitable Fitness Of Model	0/93	Greater than 0/9	AGFI
Suitable Fitness Of Model	./07	Under 0/1	RMSEA
Suitable Fitness Of Model	./93	Greater than 0/9	CFI
Suitable Fitness Of Model	0/91	Greater than 0/9	NFI

With regard to the data of table, it can conclude that the model enjoys a suitable fitness.

## Research Article

### Overview Of Independent Factors Of Model: X-Model

Another output of software LISREL analyzes independent factors which are called X-Model, shown in figure below. These factors include the constructs of guiding and planning role, driving role of production and service, coordinating role, evaluator role, inventor role, facilitator role, entrepreneurial spirit.

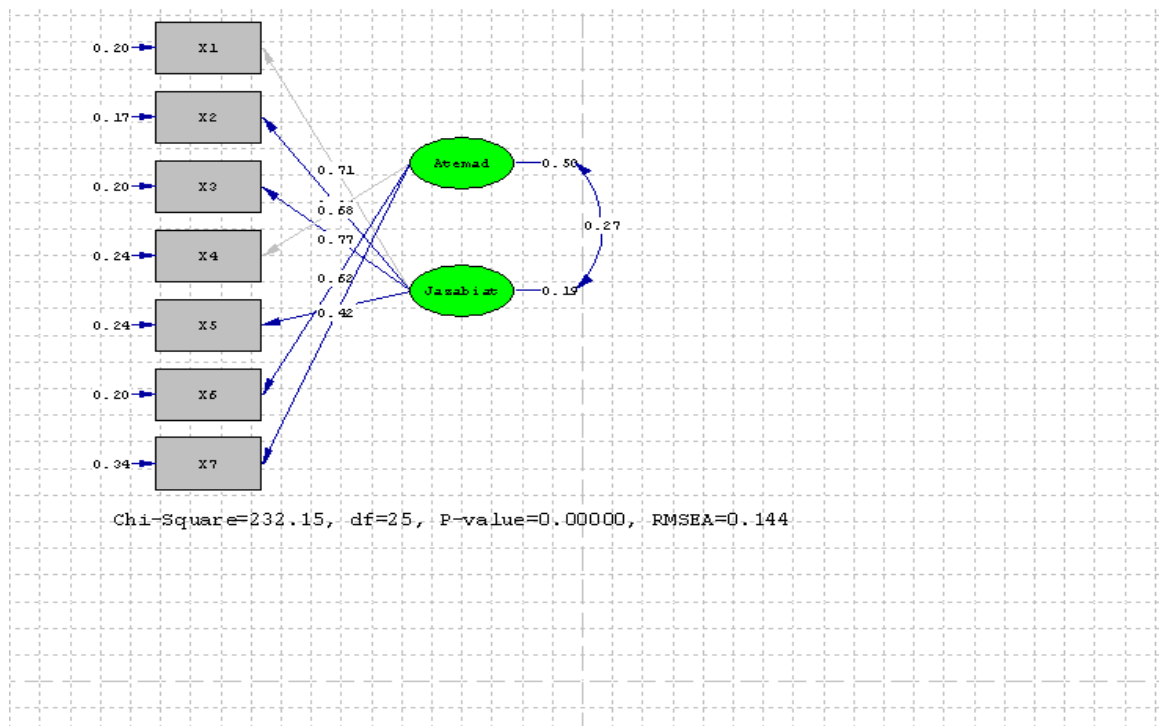


Figure: 4 Overview of Independent Variables of Model

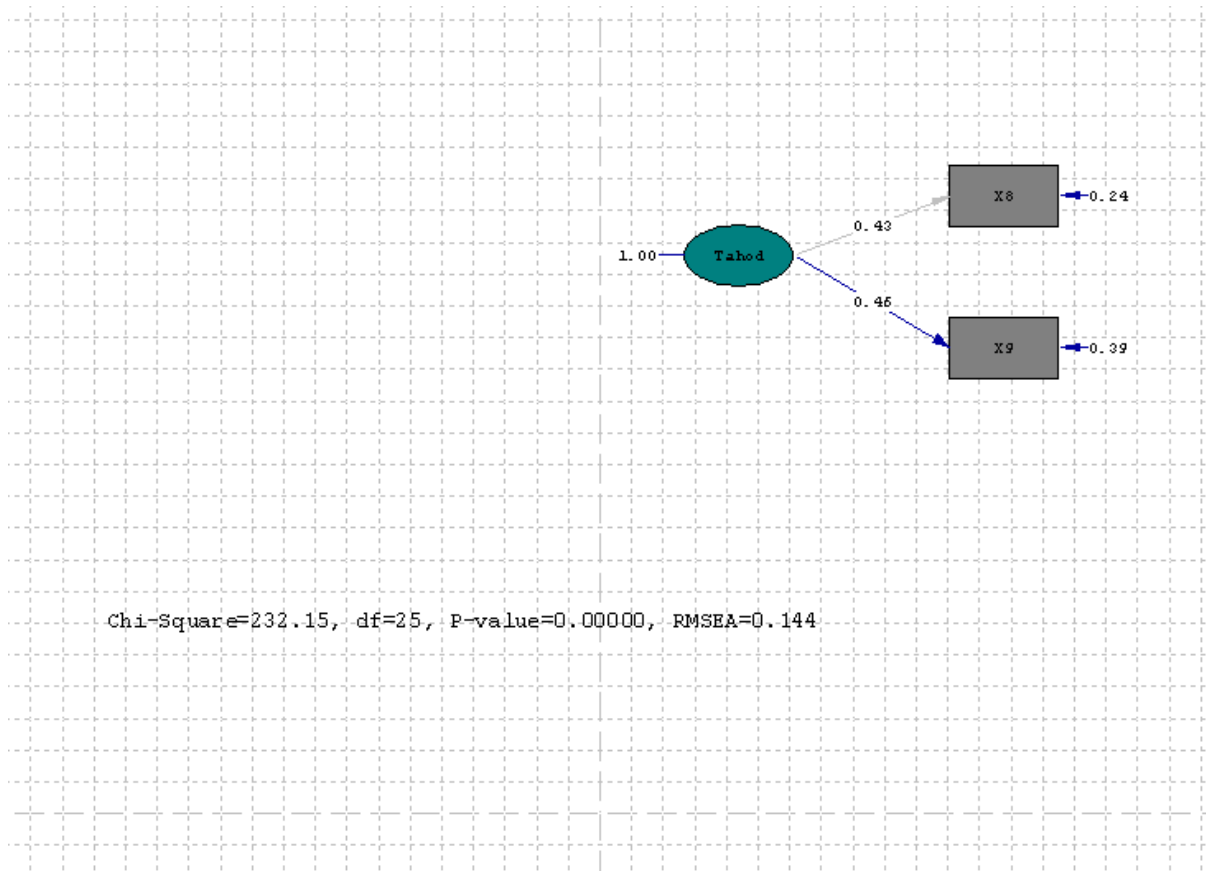
With regard to the results below which have been obtained from output of software LISREL, it can say that p-value has been greater than standard value of sig( $\alpha=0.05$ ) and value of  $\chi^2/df$  has been equal to 1.9. hence, the proposed X-Model is a suitable model. In addition, this model indicates the factor coefficients which measure independent variables, indicating appropriateness of all the indicators.

### Overview of Dependent Factors of Model: Y-Model

Another output of software LISREL analyzes dependent factors which are called Y-Model, shown in figure below. These factors include customers' commitment in e-banking. In addition, this model indicates the factor coefficients which measure dependant variables, indicating appropriateness of all the indicators for measurement of performance.

### Conclusion and Suggestions

The present research has aimed to examine the extent to which Attraction and Trust affect customer commitment in e-banking among customers who refer to Bank Melli of north Tehran, for which five hypotheses have been used, that all were confirmed. The results from overview of major hypothesis indicated that Attraction and Trust affect customer commitment in e-banking among customers who refer to Bank Melli of north Tehran. The obtained results indicated that the secondary hypotheses were also confirmed. To examine hypotheses and fitness of the proposed model, structural equation technique was used, that the hypotheses were confirmed based on this technique regarding the obtained results. RMSEA equals to 0.05 for proper models. The ideal point lies on this fact that the lower bound of confidence distance must be close to 0 and the upper bound of confidence distance must not be so large. As observed, RMSEA equals to 0.07 in this model, which is in a suitable status.



**Figure: 5 Overview of Dependant Variables of Model**

Value of GFI and AGFI has been close to 1, indicating that the model has a better fitness with data. In this model, two indicators equal to 90% and 93%, indicating proper fitness of model. In this research, it was specified that modern banking services which have been provided by Meli bank have been determinants in selection of bank by customers, because just 90% of the customers have evaluated modern services so important in selection of their bank. Hence, the bank must put more efforts to supply modern banking services to achieve acquisition of new customers and satisfaction in customers and consider other factors such as connection to other banks around country and communication with foreign banks via online system so as to improve providing services for the customers, resolve defects and etc. since the results of this study indicated that about 90% of customers believe that modern banking services have met their expectations regarding customer-orientation approach and effort for customer satisfaction and trust, this indicates proper planning in bank. Bank's effort to use efficient equipment, supply modern banking services in a wider range of banks across country, improve the required infrastructures of e-banking and pay attention to customers' preferences and expectations can come effective in increasing customer satisfaction and acquisition. Nevertheless, with regard to the obtained results from this research, more than 90% of current customers in Meli bank have been found satisfied with the modern proposed services. However, this satisfaction can be interpreted in this way that the bank has paved half of the way to create customer satisfaction, it requires paying attention to this reality that banking system in our country has sustained away from the modern standards of the world in supply of modern banking services which have taken advantage from the advanced hardware equipment and technology. Hence, in following, it must consider implications for modern services such as online banking services, reduction of defects in existing systems, e-banking and so forth. The researchers are suggested to examine influence of other effective factors on evaluation of customers' commitment in e-banking.



## Research Article

### REFERENCES

- Allahyari Fard M (2006).** *E-banking Services and its Administrative Needs*. (Tehran, Publisher: Institute for Monetary and Banking of IRI)
- Rashidi M (2003).** *International Banking*, (Tehran, Publisher: Institute of Banking).
- Vali Nejad M (2006).** *New Technologies and Re-production of Trade, Money and Banks*. Tehran. Quarterly Bank. (Publisher: Bank Saderat Iran).
- Azad Armaki T (2004).** Trust, community and gender ; comparative study of mutual trust between two genders . *Iranian Journal of Sociology* 5(3).
- Alvani SM and Shirvani AR (2006).** *Social Capital* (concepts, theories and applications). Tehran : Mani.
- Amirkafi M (1996).** Social trust and factors influencing it. Research profile. No. 18 : *The Ministry of Culture and Islamic Guidance* .
- Tajbakhsh K (2006 ).** *Trust, Democracy and Development* . (Tehran : Shirazeh Publication) .
- Rajablo M (2006).** Evaluation of social trust in terms of social and economic factor among students of Islamic Azad University, North Tehran Branch. Master's thesis research in the social sciences. North Tehran Branch : Faculty of Management and Social Sciences .
- Bank of China (2008).** Mobile Banking. Retrieved 1 1, 2008, from Bank of China:  
[http://www.bochk.com/web/common/multi\\_section.xml?fldr\\_id=130&level\\_2=banking\\_services&pfid=128&section=personal&lang=en](http://www.bochk.com/web/common/multi_section.xml?fldr_id=130&level_2=banking_services&pfid=128&section=personal&lang=en)
- Chase. (2007).** Chase Mobile Gives Consumers Real-time Account Info. Retrieved 12 21, 2007, from Chase (Commercial banking brand of JPMorgan):
- David B (2007).** Preparing for the Mobile Banking Era. -: Online Resources Corporation.
- Dholakia R and Dholakia N (2004).** Mobility and Markets: Emerging Outlines of M-commerce. *Journal of Business Research* 1391-1396.
- HSBC (2006).** HSBC to offer mobile banking services. Retrieved 10 27, 2007, from HSBC:  
<http://www.computing.co.uk/computing/news/2153768/hsbc-offer-mobile-banking>
- Kasaeipoor A, Ghasemi B and Aminossadati SM (2015).** Convection of Cu-water nanofluid in a vented T-shaped cavity in the presence of magnetic field. *International Journal of Thermal Sciences* 94 50-60.
- Davodi H, Maghsoudi T, Fami Shabanali H and Kalantari K (2013).** "Evaluation of strategies for developing the agriculture technology in the science and technology parks of Iran from faculty member aspect." *African Journal of Agricultural* 8(30) 4148-4156.