

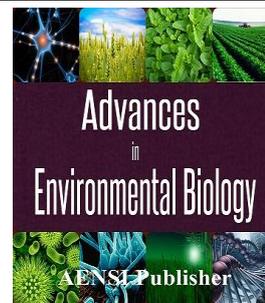


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The Impact of Service Quality Through Satisfaction and Confidence on Customer Loyalty in E-Banking

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ABSTRACT

The study aimed to assess the impact of e-banking service quality using two variables of trust and satisfaction on customer loyalty towards e-banking. In this study, variables of quality, satisfaction, loyalty and trust were examined on loyalty and their effectiveness on loyalty. The research is objective and a descriptive survey in terms of data collection. The survey questionnaire was distributed among 300 customers of the National Bank of Bushehr, but the analysis was performed on 270 questionnaires. Firstly, descriptive statistics was used on the variables following with tables and graphs for analysis and then statistical software's liseel and spss were used to test the hypothesis. The results showed a significant relationship between the variables of quality and satisfaction, satisfaction and loyalty, satisfaction and trust, quality and trust and also between confidence and loyalty.

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INTRODUCTION

There is an increased competition in the manufacturing and services around the world. Increased competition in the service industries such as banking and insurance is evident, and this factor makes customers retaining and their loyalty more difficult. Due to the dramatic increase of competition in the quality of services provided by banks, these process becomes as a major challenge for now and future. However, satisfaction and customer confidence in the banking services depends on the quality of service delivery. Providing qualitative service is the most important factor for customer satisfaction that results in their loyalty. In our country, due to the diversity of services and the competition between banks and financial institutions, customers have been considered as the main objective which makes a very tight the competition between banks. Customer high satisfaction is a kind of insurance against permanent errors, and because of previous unpleasant experiences, they ignore the little mistakes and do not go forward other competitors. So no wonder that customer satisfaction is the most important task of organizations and institutions because it is directly related to customer retention, market share and organization profit [9].

the relationship between the buyer and seller have no meaning in electronic banking, so for customer satisfaction in electronic banking, there should be solutions such as special discounts to customers, customer convenience services (providing transactional environments and high speed internet deals) to have customer satisfaction and to maintain his loyalty [15].

Replacing Internet transactions with traditional exchanges not only saves the time and sources, but the time and resources, and has the advantage of a rapid and sharp moving and will lead to the satisfaction and trust of customers [14]. In the meantime, commercial banks have serious concern to facilitate the provision of services to their clients that providing banking structure in an electronic manner is in a serious attention in the field [14].

Customer satisfaction is a prerequisite for trust because trust in a long-term process of creating customer satisfaction that guarantees the result of long-term process. After ensuring customer satisfaction by offering high quality products and customer trust, we must maintain contact with customers and change them into loyal customers. The study is an attempt to show how service quality affects on customer loyalty through satisfaction and confidence in e-banking.

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*Research Literature:**Customer Loyalty:*

Barrvsv Castro and Martin Armo (1999), argued that loyal customers will not only increase the business value, but make it possible to trade deals to attract new customers with low costs [2]. Oliver defines the loyalty as follows:

Loyalty is a deep commitment to repurchase a product or service referred to in the next best placed, so that the brand or product can be purchased in spite of the impact and potential competitors attempts [2].

Loyalty approaches:

There are two different approaches to measure loyalty:

- (1) Behavioral element that is the repeated shopping of the customer.
- (2) Attitudinal element of the client that is the client's commitment and confidence.

Based on behavioral approach, customer loyalty defines as a behavior. Conduct Standards define loyalty as a sequence of purchases and understanding them. In this approach the loyalty, which is considered as a continuum process, is widespread from complete loyalty to the complete apathy.

Attitudinal approach is divided into three distinct groups:

- Cognitive loyalty: relates to the customer behavior and his beliefs.
- Emotional loyalty: resulting in commitment and customer confidence and relates to the feeling.
- Action Loyalty: relates to the customer willing to buy in the future [5].

Measurement of customer loyalty:

Three factors to analyze loyalty in the long term benefits are:

- Retention
- Effectiveness
- Value

Factors influencing loyalty:

- Factors relating to the competence of staff: including all aspects of the personality, behavior and appearance of service providers at a bank. All specifications of personnel of service provider may impact on customer satisfaction and loyalty. (Dressing, Intimate or formal relationship, willingness to respond)
- Services related Factors: the type and characteristics of a service organization, such as a bank. When a customer refers to a service organization, his reason is to receive the services that the organization offers and distinguishes it from other organizations. (Distance service provider, consistency in service ...)
- Physical and environmental factors: include physical aspects of service provider (such as exterior and interior of the branch, working hours, locating near business places...) [12].

Four main conditions of loyalty:

- A) The customer is loyal and profitable: organization focuses on deep relationships, enhance loyalty and profitability by optimizing margin sell and more products sell and services.
- B) Loyal customer, but not profitable: The organization shall maintain relations because the customer may be profitable through collateral sell and high product sell or service.
- C) The customer is profitable, but not loyal: the organization should focus on encouraging and strengthening relationships and loyalty.
- D) Customer is neither profitable nor loyal: customer assignment to competitors may be valuable. Customers are price-sensitive and are largely influenced by the propaganda. When the relations develop, the optimum growth of loyalty increases [9].

Quality:

Efficient professionals know the customer shall be deemed to be unique and it is very costly to be replaced. Keeping customers loyal is through highly profitable services to every customer compared to having a new customer sometime. The customer doesn't want just to be said something, but to be shown in practice. Customers will remain loyal, not due to promote sales and marketing programs, but because of the value they receive. The value starts from the order and full makeup effects such as product quality, after sales service and availability (Citing, 2010).

Quality Dimensions:

In the mid-1980s, Parasuraman and his colleagues began to study the quality of services and how to assess it based on service quality [16]

1. Reliability: requires the stability of performance and reliability.
2. Accountability: the willingness of employees to provide service.

3. Competence: means having skills and knowledge of the staff and the organization.
4. Access: requires accessibility and ease of contact.
5. Humility: involves politeness, respect, consideration and friendly staff of service provider.
6. Security: avoiding the risk or doubts.
7. Physical factors: include the physical evidence of service.
8. Communication: informing the customers using the language they are able to understand.
9. Admissibility: requires loyalty, reliability, honesty and sincerity.
10. Understand the customer: needs to understand his needs.

Satisfaction:

With an overview of the theories of researchers about satisfaction definitions there are three significant elements in all the definition that can set them on a comprehensive definition of satisfaction. These factors include:

1. Customer satisfaction is an emotional reaction or state of mutual understanding and recognition.
2. Consumer satisfaction is a response to special concentration on expectations of production and experience of service or to use or etc.
3. Customer satisfaction is the reaction in such a period of time for example after the first selection based on repeated and accumulated experience or storage or etc.

Another group of researchers know it as an understanding about the concept of a reaction or cognitive for example, Howard and Shet state that the purpose of customer satisfaction "understanding customer behavior" [8].

Consumer satisfaction:

1. The satisfaction of a consumer based on previous purchasing experiences from an electronic trade centers.
2. Customer satisfaction levels of support and received orders for goods or services after the sale, the price of goods or services, quality content websites, financial security and personal privacy [8].
3. Huang and Wang in 2002 identified seven factors affecting satisfaction as follow:
 - General feedback about the product
 - Web Design
 - competitive price
 - timely delivery of product
 - Product Return Policy
 - Customer Support
 - customize according to customer email [8]

In addition, customer satisfaction has several aspects of the experience nicely placed in following expression:

1. In general, based on the product
2. superior features of the organization product performance
3. customer interaction
4. organizations, centers and different branches of organizations and even the building
5. the manner of relationship of organizations with consumers before purchasing

A good relationship of bank employees with customers satisfies banks customers and customer satisfaction leads to their loyalty to the bank. If a customer is completely loyal, he will commit to the bank and will try to do his banking at one bank. On the other hand, a satisfied and loyal customer will have no cost to the bank. Researches show that a satisfied consumer will distribute his satisfaction between 4 to 7 people. But dissatisfied consumer will distribute his dissatisfaction between 9 to 11 people (Venus, Safayeean, 2002).

The relationship between customer satisfaction and service quality:

Customer satisfaction is the utility customer has for various characteristics of the business product / service. Customer satisfaction leads to customer loyalty and thus increases the company's reputation and increases profitability for the company's future.

Outstanding service should be determined by the needs and expectations of customers. If the service is interesting by provider but does not satisfy the customer, these services are not as prominent. Outstanding service is not what the supplier notion stems. Service quality is the key to gauge user satisfaction. Few researches have studied detailed knowledge of aspects of online service quality and customer satisfaction relations. There are different methods and techniques to measure the service quality for consumer satisfaction which the most common is Servical method to assess the relationship between customer satisfaction and service quality provided by Zitamel *et al* in 1988. Researchers have long noted the close relationship between service quality and customer satisfaction [1].

Trust:

Today, security and confidence is the most important concern of users of electronic and the Internet banking. Internet banking users who connect to the network to use this type of banking, trust is important factor. Trust also occurs if a person believe that his opponent for his useful and has useful indicators. This is inherent need of customers that they understand the service or product process, because they can't interact with the service or product providers with risk. Trust is a method for risk reduction [3].

Trust is more important in the context of electronic banking than offline environment. Fostering trust is important when there is pervasive uncertainty and risk [10].on internet environment; clients from all over the world are able to access important and critical files on computers and to transfer the information from the internet [3].

Definitions of trust:

- Trust on internet seller means accepting the potential damage associated with a feeling of safety
- Trust on or belief in a personal to fulfill our desires action [3].

Typical Properties of trust:

- Trustee is in one side and the trust maker is in the other side. Both sides made up of individuals, organizations or products, the actions carried out an assessment of the two parts. Trust development process is based on the ability of the trustee to get confidence and the level of success.
- vulnerability and sensitivity: covers reliability and sensitivity, trust emerges in uncertain and risky environment, trust should be in the process of trust, vulnerability and sensitivity to deal the risk of losing important things.
- Formation of behavior: trust leads to behavior, especially a risk-based behavior. The action depends on the situation and may be tangible or intangible.
- Subjectivity of trust: trust is a subjective issue and directly associated with individual and situational factors and different people see the trust in different scenarios [15].

Trust in e-banking can reduce uncertainty of customers to e-banking and ultimately reduce the perceived risk. In electronic banking, due to physical separation between clients and banks, this risky situation is high, because there may be fake web sites or lack of legislation in this area. All these factors increase the risk perceived by the customer and focuses on the impact of customer trust.

Trust is not created in a short period and yet it is the greatest obstacle to growth the potential of e-banking [3]. There is uncertainty of electronic systems which is out of the control of banks o clients and customers are in the nature of electronic technology and the online environment. So we must seek ways to reduce risk [14].

Marketing researchers considered trust as a key in structural marketing. The researchers believe that trust has a considerable effect on customer loyalty that can be as customer's desire to maintain an ongoing relationship with the vendor that should be considered [3].

*Loyalty models of electronic banking:**Motivational Model:*

The theory of reasoned action provided by Fishban and Ajzan, believes that the behavior in created through perceptions and attitudes toward behavior and social impacts, while technology acceptance model emphasizes that profit is the most important factor in stimulating in using technology.

Due to the difference between the inner and outer stimulators of behavior, individuals may motivate by internal stimulators (e.g. fun) or external stimulators (e.g. interest). Igbaria's model is a mix of both technology and reasoned models and knows the technology as a function of three factors of profit, fun and social pressure; it is assumed that these three factors have direct impact on the use of technology. The model analyzes the effects of skills, organizational support and organizational use as a moderator of the relationship and function in which the factors influencing on three independent variables by impact and creating complexity.

Technology has become widely used in the organization that people may use technology as a normal good-will.

Thompson and others have found that using a large organization use has impact on the level of use [14].

Research hypothesis:

- Hypothesis 1: electronic banking service quality has a positive impact on customer satisfaction.
- Hypothesis 2: electronic banking service quality has a positive impact on customer trust.
- Hypothesis 3: customer satisfaction has a positive impact on customer trust.
- Hypothesis 4: customer satisfaction has a positive impact on customer loyalty in electronic banking.
- Hypothesis 4: customer trust has a positive impact on customer loyalty in electronic banking.

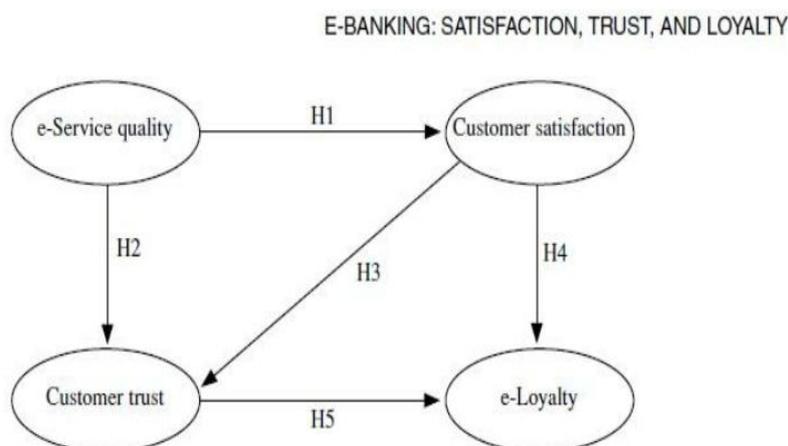


Fig. 1: The conceptual research model.

Research methodology:

Present study is a descriptive study due to data gathering method (research design).

This study is cross-sectional and a survey. Statistical population includes the clients of Meli Bank in Bushehr with e-banking system. Questionnaires evenly were distributed in selected National Bank of Bushehr through cluster method and among the customers in each branch.

In this study, considering the quality of being variables and infinite target population, the sample size was obtain by Cochran formula.

$$n = \frac{z_{\alpha}^2 \times \sigma^2}{\varepsilon^2}$$

The sample size in this study is the following:

$$n = \frac{(1.96)^2 \times 0.25}{(0.06)^2} = 266$$

But as likely for some questionnaires not to be returned, 300 questionnaires were distributed at National Bank branches that at the end 270 questionnaires were collected and analyzed. It had two parts:

First part includes the research question (18 in Likert scale)

Cronbach alpha for the research was 0.925 which confirms the reliability. Different variables alpha were as follow:

Table 1: Cronbach's alpha values.

Variables	Alpha
Electronic loyalty	0.88
Service quality	0.73
Customer satisfaction	0.84
Customer trust	0.80

In this study, factor analysis was used to test the hypothesis.

Analyzing data:

Correlation coefficient between variables

Table 2: Correlation coefficient of variables

Variables	Electronic loyalty	Service quality	Customer satisfaction	Customer trust
Electronic loyalty	1			
Service quality	0.5721	1		
Customer satisfaction	0.7540	0.6696	1	
Customer trust	0.6157	0.3277	0.4652	1

Path coefficients:

According to Table (3) in the respective agents are as follow: electronic service quality on customer satisfaction ($\gamma = 0.80$, $p < 0.001$), electronic service quality on customer trust ($\gamma = 0.31$, $p < 0.05$), customer satisfaction about customer trust ($\beta = 0.66$, $p < 0.001$), customer satisfaction on customer loyalty ($\beta = 0.72$, p

<0.001), customer trust on customer loyalty ($\beta = 0.32$, $p < 0.001$). Accordingly, all variables have a significant path-coefficient and tests hypothesis H1, H2, H3, H4, H5 are confirmed a significant level.

(R²) was 0.65 as electronics loyalty. So customer satisfaction and trust in 65% could predict electronics loyalty change, 35% forecast is the remaining error. The amount (R²) was 0.44 for customer satisfaction. So electronic services quality by 44 percent has been projected percentage change in customer satisfaction; the remaining 56% is the forecast error. The amount (R²) was 0.21 for customer trust. The variable electronic service quality and customer satisfaction rate of 21% has been able to anticipate changes in customer trust. The remaining 79% is the forecast error. Alpha higher than 0.7 is not acceptable. The results obtained for each of the variables are visible in Table 12.4.

Table 3: Path coefficients and significance level

Hypothesis	Path	Path coefficients	t	Result
H1	Electronics service Quality - Customer Satisfaction	0.80***	12.06	confirmed
H2	Electronics service Quality - Customer trust	0.31*	2.11	confirmed
H3	Customer Satisfaction- Customer trust	0.66***	4.48	confirmed
H4	Customer Satisfaction- electronic loyalty	0.72***	10.76	confirmed
H5	Customer trust- electronic loyalty	0.32***	6.19	confirmed
significance level* 0.05,**.01,***0.001				

Table 4: Contribution and research alpha factors.

Variables	R ²	Alpha
electronic loyalty	0.65	0.88
Service quality	0.00	0.73
Costumer satisfaction	0.44	0.84
Costumer trust	0.21	0.80

Table 5: Calculation of direct and indirect effects of customer satisfaction.

Variable	Direct effect	Indirect effect	General effect
(H3) satisfaction	0.72	0.66×0.22=0.14	0.86
Client trust	0.32	-	0.32

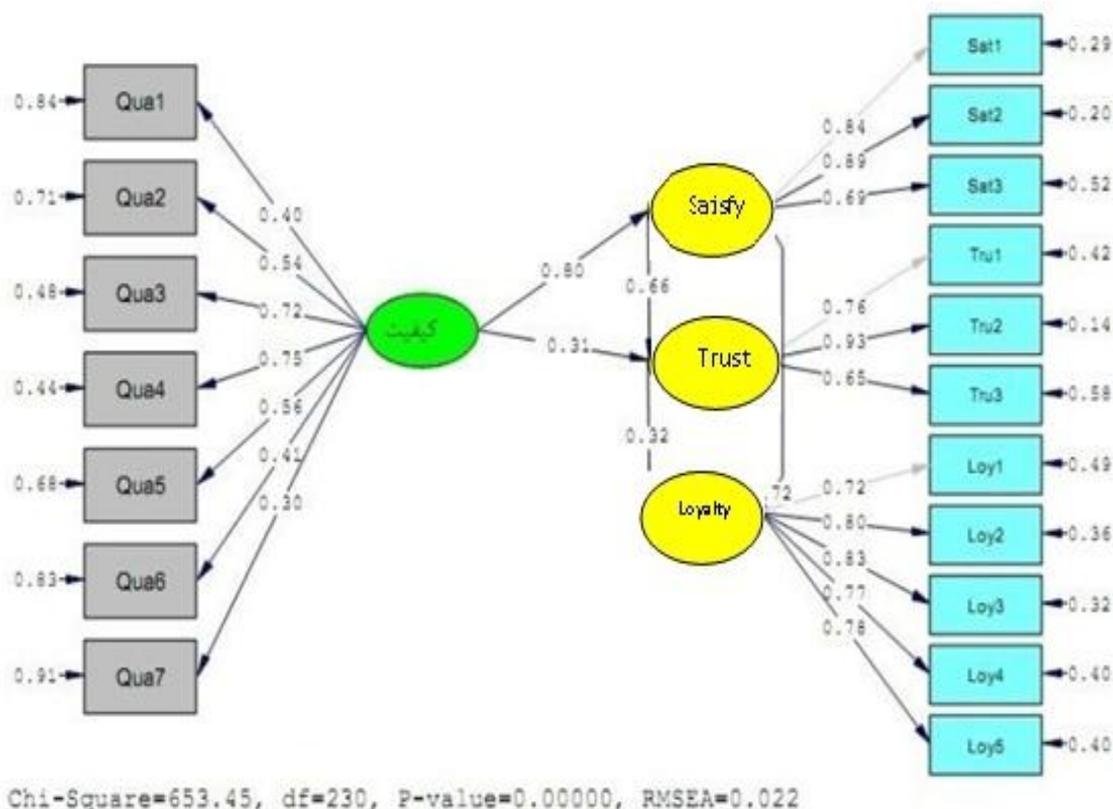


Fig. 2: A structural equation model of the standardized path coefficients.

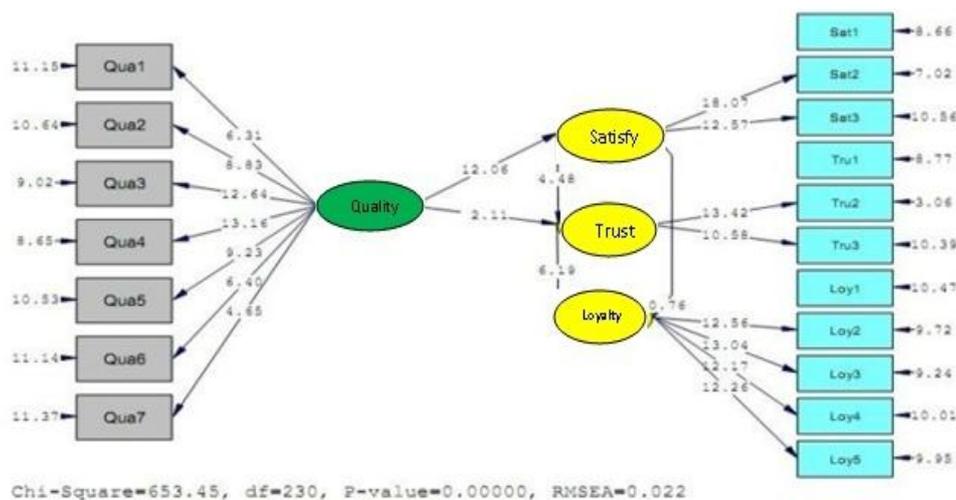


Fig. 3: Structural equation for significant coefficients (T.value).

Analysis fitness model:

Table (6) shows the actual and desired values for each criterion indices. As it is clear, all indices are significantly higher than normal, indicating that the model is the perfect fit.

Table 6: The actual values and acceptable parameters for fitness.

Acceptable parameters for fitness	Actual values	Acceptable values
Chi.square	45.65	
Df	230	
$\frac{\chi^2}{df}$	0.2	3<
observations	270	
Normed fit indices (NFI)	0.009	0.90>
Non-Normed fit indices (NFI)	9.60	0.90>
Comparative fit index (CFI)	9.80	0.90>
Goodness fit index (GFI)	8.90	0.80>
Adjusted goodness of fit index (AGFI)	8.10	0.80>
Incremental fit index (IFI)	9.80	0.90>
Root Mean Square Error of Approximation (RMSEA)	0.220	< 60
Relational fit index (RFI)	0.970	0.90>

Research summary:

The phenomenon of electronic banking in the country is relatively new and started very strong, but we need to continue with determination and greater stability. Because of rapid changes in technical knowledge, unpredictability economy, globalization of services and competition require the structural-dynamic banking system, and the advantages of electronic banking are to deal with the challenges ahead. Presences in global markets through the successful and efficient ways are of necessities for coordination with current international systems in economic and industry. Without doubt using IT is a method to enhance business performance in the national economy [4].

Results:

Hypothesis 1: electronic banking service quality has a positive impact on customer satisfaction.

According to structural equations, the t-statistic result of this hypothesis is 6.12, which suggests a positive relationship between service quality and customer satisfaction of e-services. Path coefficient is 0.80 and is significant in all three levels of 0.05, 0.01 and 0.001, so at 0.80 customers satisfaction is influenced by the quality of service.

Hypothesis 2: electronic banking service quality has a positive impact on customer trust.

According to structural equations, the t-statistic result of this hypothesis is 2.11, which suggests a positive relationship between service quality and customer trust of e-services. Path coefficient is 0.31 and is significant in 0.05, so at 0.31 customers trust is influenced by the quality of service.

Hypothesis 3: customer satisfaction has a positive impact on customer trust.

The t-statistic result of this hypothesis is 4.48, which is higher than 1.96 and is significant. But due to the direct effect of satisfaction on loyalty compared to indirect through trust on loyalty, the hypothesis is rejected.

And it can be concluded that trust is not a mediator variable but a dampers. Path coefficient is 0.66 and is significant in all three levels of 0.05, 0.01 and 0.001.

Hypothesis 4: customer satisfaction has a positive impact on customer loyalty.

According to structural equations, the t-statistic result of this hypothesis is 10.96, which suggests a positive relationship between customer satisfaction and customer loyalty. Path coefficient is 0.72 and is significant in all three levels of 0.05, 0.01 and 0.001, so at 0.72 customers loyalty is influenced by the customer satisfaction.

Hypothesis 5: customer trust has a positive impact on customer loyalty.

According to structural equations, the t-statistic result of this hypothesis is higher than 1.96, an equals to 6.19 which suggests a positive relationship between customer trust and customer loyalty to e-banking. Path coefficient is 0.32 and is significant in all three levels of 0.05, 0.01 and 0.001, so at 0.32 customers loyalty is influenced by the customer trust to e-banking.

Recommendations:

Hypothesis 1: electronic banking service quality has a positive impact on customer satisfaction. This hypothesis was confirmed that is along with investigations of Anderson, Lehmann & Fornel Rust & Zahorik in 1994 that was completed in 1993.

Solution: as the quality of services provided by the banks are often the same, National Bank can review current services and identify gaps and needs in the field of electronic services that are not considered in other banks and seek to address these shortcomings cope distinctive from other institutions in order to maintain the services that lead to customer satisfaction and even beyond expected satisfactory. Research proposal to the National Bank is to provide distinctive services that lead to increased quality and customer satisfaction are the following:

- Providing liquidity to permanent customers in critical
- Czech export categories for customers in short time
- flexibility of bank services according to customers
- notifying customers of new regulations

Second hypothesis: the quality of e-banking services has impact on costumer trust. This is accepted which is in accordance with Crosby and Evans in 1990.

Solution: one of the ways to display the e-banking service quality in terms of e-banking to increase the trust of costumers compared to other organizations is to increase the security, technical terms and customer privacy. Melli Bank can increase the quality and ensure security of electronic services to improve their services quality and their underlying clients' trust. The followings are researcher suggestions that obtained through interviews with clients occur in the context of the Melli Bank:

- The Bank is committed to protecting the property and rights of the customers
- Security of lives and financials of clients in the area of bank
- Customers secure feeling about savings

Hypothesis 3: Customer satisfaction has a positive effect on customer confidence in e-banking. This hypothesis was confirmed.

According to the author, Melli Bank can achieve effective solutions in the field of electronic banking services to increase customer trust through attention to customer requirements and can get comments.

Hypothesis 4: Customer satisfaction has a positive effect on customer loyalty in e-banking. This hypothesis has been confirmed that confirm this hypothesis is in line with Anderson & Lindestad research.

Solution: banks should emphasize on the importance of customer satisfaction in e-banking over and over and in their marketing strategies emphasis the importance of interaction and positive relationships with customers. In this regard and for customer satisfaction in the Melli Bank, motivating the colleagues who are working in the back office to provide services to clients with direct communication with customers at bank branches are important and should provide rewards and trainings slogans of courtesy, accuracy and speed to have customer satisfaction , it seems that Melli Bank as one of the nation's banks knows the importance of maintaining long-term relationships with clients and is fully aware of at this point with Applied policies and programs such as free SMS messages to various occasions, counseling centers and meet online to seek competitive advantage.

Hypothesis: customer confidence in e-banking has a positive effect on customer loyalty. (This assumption is confirmed)

Solution: Melli Bank should have investment to create a sense of security and trust in the customer options on electronics section. Trust and security in e-banking is not wealth that can be achieved overnight. Melli Bank should establish a sense of trust and security to customers by supporting products and services and suitable electronic security systems (companies by name and valid). Also rewarding or the use of score cards and loyalty to costumers and respecting will increase their trust and loyalty. The Bank should be commitment to its obligations and not to those that will be failing in them.

Suggestions for future research:

1. A model for evaluating information systems in public and private banking for banks in Iran
2. Given the quality, satisfaction and trust, they are only able to explain 65% of a customer loyalty. Therefore, in future research it is important to identify other factors affecting customer electronics loyalty.
3. Analyzing the effect of proper training of bank employees on customer loyalty
4. Analyzing the direct effect of satisfaction on customer loyalty without hidden variables
5. Analyzing the effect of electronic insurance and its impact that can have on electronic services.
6. Demonstrating the research on private banks and compare them with the findings of the study

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