Survey the Quality and Variety of Electronic Services for State Banks and Private Banks

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Abstract

The purpose of this study is to compare the quality of state banks and private banks as well as a variety of Internet services from their customers' perspective. Therefore refer to the studies using a modified model of banking service quality dimensions and components associated with service quality concept detection. Based on these variables, a questionnaire was designed and its validity is based on 17 factors through the Faculty of Management and Economics Department was approved. The statistical population of customers who simultaneously use both types of banks in Zahedan. The sample size was determined based on Morgan 384 samples that were randomly selected. To analyze their findings, we used the Mann-Whitney U nonparametric test. The results indicated that private banks offer their services with more variety and higher quality than state banks.

Keywords: Quality Internet Services, Private Banking, State Banking, Electronic Banking.
Introduction

One of the necessary tools to study and expand e-commerce is the e-banking system that facilitates the activities related to e-commerce within the international monetary and financial systems. In fact, it could be said that successful implementation of e-commerce requires materialization of e-banking. Use of electronic systems in the world financial and credit institutions is expanding rapidly and the number of users of electronic services is increasing day by day (Kahzadi, 2003). Services are the main principle of economy in the current societies and the banks are in charge of many economic activities of the society as one of the most important service-providing organizations. Considering the sophistication and variety of financial systems, the role of efficient banking services that could provide more speedy and precise service to handle financial affairs has been noted by many people. Taking the intense competition of the banks into account, the customers' selection determines the survival and profit of these financial and monetary organizations and that is why attention to the customers' expectations and preferences to attract their satisfaction and faithfulness seems to be an important and vital issue to the managers of the banks (Hassan zadeh et al, 2009).

The managers of the banks in Iran have defined strategies regarding relations with customers each based on the goals that they have considered for their organizations. These banks take actions such as investing in marketing databases, management of relations and customer planning, registration and distribution of the customers' charter and ultimately using modern services system in order to be able to meet the customers' needs keeping pace with the modern developments of the world. In the world of quality, a famous proverb reads as follows: "If you cannot measure something, you will not be able to control and manage it either" (Hill, 2006). We intend in this article to compare private and governmental banking and introduce the developments of banking services together with the change of views of the banks toward the customers. Eventually considering the common goal of the private and governmental banks to attract the customers' satisfaction, we compare the degree of success of these banks to present modern banking services (E-banking).

Research Objectives

* To study the actions taken by the banks to use modern e-banking services and compare the quality and variety of these services in private and governmental banks.
* To prioritize the reasons to use and not to use internet services of the banks considering the customers' views.
* To take steps toward improvement of presenting e-banking services by the banks.

Research Hypotheses

1\textsuperscript{st} Hypothesis: There is a significant relation between the quality of e-banking services of private and governmental banks.

2\textsuperscript{nd} hypothesis: There is a significant relation between variety of e-services of private banks and governmental banks.
Literature Review

Services consist of the economic activities that create value for the customers at certain times and places and therefore transfer a positive and favorable impression to the recipient of the services (Lovelock, 1991: 5). Hence services could be an idea, an exciting thing, a type of information, a kind of change in the appearance or health of the customers, could create a pleasant psychological state, perform the task at proper time and place and or create a feeling of security. In other words, services are a hidden or clear package of interests and privileges that are created using facilitating goods, facilities and supporting equipment (Tavasoli, 2000).

Services have characteristics that distinguish them from the goods: Customers do not get hold of the ownership of services. Products are services that are intangible. The customers participate in the process of producing services. Services cannot be saved and there is no index or list and inventory of properties. The factor of time plays a fundamental role to present services and eventually the systems to deliver services could have electronic and physical channels (Hassanzadeh & Sadeqi, 2003: 28). Quality was defined as the degree in which one product corresponds with the customer’s expectations and the presented specifications (Ebrahimi et al, 2006: 222). Quality of services is a sustainable adaptability with the customer’s expectation as well as knowing the customer’s expectation from the special service. In this article, quality of internet services are measured using factors such as speed, correctness, simplicity of the method in order to do the operation, the security level and up-to-date financial information as well as the appearance and graphic beauty of the site. Also to calculate the variety of internet services of the banks, questions such as sufficiency of the variety of services from customers’ point of view and the degree of their use of question and answer system (if such a system exists on the site) were applied. Also the customers’ view about the speed of performing operation and the time it takes for the site to be loaded and to complete the banking operation was measured.

1. Factors Intensifying the Competitive Atmosphere among the Banks

During recent years, the government assisted us to reach the objectives based on sustainable development by introducing privatization as a process, and portrayed a different image of the future Iran and its presence in the international markets. The objectives that the government follows to implement privatization policy consist of the following: To minimize the government’s size, to increase the income, to reduce the costs, to increase competition and efficiency and ultimately to allocate resources optimally. One of the fundamental achievements of privatization in banking industry could be named as development of efficiency as far as allocation of resources; operation and information are concerned (Haqiqinasab and Kalantari, 2009)
Table 1: Comparison of Govermental and Private Banks according to Economic
(Www.Cbi.Ir)

<table>
<thead>
<tr>
<th>Issued debit cards</th>
<th>Number of ATMs throughout the country</th>
<th>Total number of staff at the end of 1391 (19/03/2013)</th>
<th>Index of loans growth in 1391 (2012-2013) compared to 1390 (2011-2012)</th>
<th>Index of deposits growth in 1391 (2012-2013) compared to 1390 (2011-2012)</th>
<th>Number of branches in 1391 (2012-2013)</th>
<th>Number of banks</th>
<th>Type of bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>37300</td>
<td>18345</td>
<td>185400%</td>
<td>14.8%</td>
<td>29.1%</td>
<td>5929</td>
<td>8</td>
<td>Governmental</td>
</tr>
<tr>
<td>154488577</td>
<td>2203</td>
<td>14600%</td>
<td>20.5%</td>
<td>36.3%</td>
<td>2780</td>
<td>16</td>
<td>Private</td>
</tr>
</tbody>
</table>

2. Modern Banking Services are the Fundamental Requirement to Meet the Customers' Expectations

Modern and structured marketing firstly identifies the customers’ needs and then prepares to satisfy them. In the competitive atmosphere, the banks have to be equipped with tools to be able to supply the different needs of the customers with a higher quality of competitors and relatively lower costs. On the other hand, the customers always look for secure information resources that make the financial information available to them in a timely and quick way. Thus the traditional systems of the Iranian banks cannot respond to the increasing requests of their customers to meet their new requirements anymore. That is why the banks present services that create more added value to the traditional services (Taheri Ardekani, 2003). Along with newly-formed developments through IT revolution of the Iranian banks, they have already used the up-to-date technology and IT to some extent. Among these, the banks firstly presented mechanical and automatic banking services and this changed the presentation of mechanized services by expansion of the recent developments including emergence of internet, local and international communication in form of internet and web. In fact the extraordinary growth of e-commerce, banking sector and financial services were affected and the impacts could be referred to as the modern systems active in presentation of banking services such as equipment, automation and mechanization services.

The emergence of e-banking enabled the banks to promote the quality of their services and to take steps toward meeting the customers’ expectations (Khosrowshahi, 2009).

3. Different Banking Services

1. Access to balance of accounts and activities: Display of the balance of accounts and the recent activities including taking photos of cheques that are made quickly and easily (Kazaemzadeh brothers and Bashiri, 2005)

2. Social and communicative search tools: You can create an automatic warning for your account that informs you of the details through email or SMS, for example, receiving a warning when someone enters into your account.

3. Electronic statement: This makes it possible to observe the statements online, also saves time and secures the account information (Azimi, 2002).
4. Online Bill Payment: You can manage your payment in one online space by several clicks. You do not need to buy an envelope, a stamp and or go to the post office. The bank pays automatically on your behalf for certain amount and at specified time.

5. Money transfer among the accounts (Kazaemzadeh brothers and Bashiri, 2005).

4. Benefits of E-Banking

Data Monitor Institute introduced the most important benefits of e-banking in its studies as integration of different channels, information management, expanded spectrum of customers, guiding customers toward suitable channels with pleasant specifications and reduction of costs, concentration on new distribution channels, presentation of revised services to the customers, increased popularity of banks to present innovative services, maintenance of customers despite change of venues of the banks, creation of opportunity to search for new customers in the target markets and creation of income as the e-banking services (Azimi, 2002). The advantages of e-banking from the customers’ point of view are saving costs, saving time and accessing several channels to do the banking operation. According to a study that was conducted in Iran in 2008, the cost price of each service in traditional banking was about Rials 9,000 whose costs was reduced to Rials 50 in e-banking system. This reduced cost that is still away from international figures, might be because of the governmental system and high costs of non-productive human resources, but the necessity to implement e-banking cannot be denied. Meanwhile the researches of the same year showed that the required time for each banking transaction in traditional banking is 5.4 minutes per person, while this figure is 0.05 minutes in e-banking which reduces the operational costs of the banks on the whole. According to the conducted opinion poll in a study by Allahyarifard, 2004, the adjusted time was 26 minutes for each customer (Ministry of Commerce, 2009). Implementation of modern banking compared to traditional banking is effective on productivity in two ways. Firstly, implementation of e-banking reduces the variable costs of the bank and secondly reduces the costs of each person per minute as well as the overload costs of the bank.

5. Mobile Banking

Study of the mobile phone technologies shows that mobile phones can use different banking services from bills to payment planning. Mobile technologies used in mobile banking consist of SMS service, WAP and Standalone mobile applied programs. As far as the systems that the mobile banking presents are concerned, services regarding information of accounts (statements, their control and management, etc.), payment and transfer of financial amounts, investment and logistic services could be named (Hassanzadeh and Pourfard, 2003: 7). In another study, some of the important American banks and the services that they provide for mobile banking, ultimately considering the ranking of Banker institute of mobile banking services in 10 banks in the world and then the situation of the Iranian banks were studied in order to compare the presented services aided by mobile banking. This comparison is summarized as follows:
Table 2: Ranking of Foreign and Iranian Banks (Banker, 2011)

<table>
<thead>
<tr>
<th>Bank's name</th>
<th>Applied programs</th>
<th>WAP</th>
<th>SMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Of America</td>
<td>*</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Citibank</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>HSBS Holdings</td>
<td>*</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Credit Agricole group</td>
<td>*</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Royal Bank Of Scotland</td>
<td></td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Bank Of China</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Santander</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eghtesad Novin</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parsian</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Pasargad</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Tejarat</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Tose Saderat</td>
<td>*</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Sepah</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Sarmayeh</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saderat Iran</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Keshavarzi</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Maskan</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Mellat</td>
<td></td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>Melli Iran</td>
<td></td>
<td>*</td>
<td></td>
</tr>
</tbody>
</table>

6. Obstacles on the Way of E-Banking in Iran

The main obstacles on the way of e-banking are management obstacles, technological obstacles, cultural-political obstacles and financial obstacles (Amadeh and Jafarpour, 2008). In fact e-banking does not comply with the governmental economy of Iran. While the government in every country is responsible to establish the infra-structures, in Iran, the banks supply their required satellites. Absence of rules about credit cards, digital signature and the non-productive human resources add to the problem. On the other hand, the existence of some sanctions prevents buying quality hardwares and softwares with the least possible costs and also the small number of local suppliers restricts the banks’ options. On the other hand, the impact of security and political issues of the country prevents efficient use of tools such as internet and telecommunication lines. The reports indicate that our country stands the 58 among 60 countries of the world as far as the index of ease and access to e-commerce is concerned (Nazemi et al: 84).

In another ranking in 2012 that shows the ease and accessibility of e-commerce in different countries, the two general indexes of commercial environment and communication were used. For commercial environment, 70 different criteria including expansion of economy, perspective of political stability, supervisory environment, tax and degree of trade and investment freedom were used upon which the score gained by our country was 3 out of 10, and Iran stood the 59th.

Another index is the information that is formed by criterion such as expansion of telecommunication network and other indicative criterion of access to internet such as the cost to get connected to internet, the rate of literacy, etc. According to this index, the score gained by
our country was 3 out of 10, and Iran stood the 56th. Generally the total outcome of the two indexes shows that our country stands the 58th among 60 countries (Information Age Analysts Monthly, 2012).

Table 3- E-Banking Compared to Paper Bill and its Payment  
(Rasoulov, Seifi, Rashidi, 2004)

<table>
<thead>
<tr>
<th>New System (e-billing)</th>
<th>Current System (paper bill)</th>
<th>Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Beneficiary prepares a computer file containing the bill information and makes them available to the system manager.</td>
<td>The beneficiary prepares and prints the bills and leaves them with the post office.</td>
<td>1. Preparation</td>
</tr>
<tr>
<td>The system manager will leave the e-bills with the customers' bank to be registered in the bank computer network.</td>
<td>Post office will send the invoices physically to the customers' mailbox.</td>
<td>2. Delivery to customer</td>
</tr>
<tr>
<td>Customers review the bills and complete the e-payment and the information about the balance and payments will automatically return to the system manager.</td>
<td>Customers will review the bills, attach a cheque to the statement and post it to the beneficiary.</td>
<td>3. Payment</td>
</tr>
<tr>
<td>Using the presented files by the system manager, the beneficiary updates the customers' accounts.</td>
<td>The beneficiary opens the envelopes and updates the customers' accounts and leaves the cheques to be cashed with his bank.</td>
<td>4. Updating accounts</td>
</tr>
<tr>
<td>The system manager sends the payment orders to the automatic barter chamber of the CBI.</td>
<td>The bank debits the beneficiary's account for the cheques and leaves the cheques for barter process with the CBI.</td>
<td>5. Presentation of information to the CBI</td>
</tr>
<tr>
<td>The CBI informs the customers through automatic barter chamber that their accounts have been updated.</td>
<td>The CBI classifies the customers' cheques and presents them to the relevant banks.</td>
<td>6. Presentation to the paying bank</td>
</tr>
</tbody>
</table>

7. Research History:

7-1. Foreign Studies:

In a study conducted to assess the modern banking services by some lecturers of Multi Media University in Malaysia, development of communication and telecommunication technologies was introduced as the developing factor and major change to the banking sector in Malaysia. The result of this change was vast use of modern banking services such as ATMs, telephone-bank and home banking. These major changes were made to attract the customers' satisfaction. Among the mentioned services, ATM was most welcomed and used, and telephone bank was the least used one. According to the studies conducted by these researchers, e-banking has not been established in Malaysia yet, but it seems that the government is looking for the required conditions to implement it (Krishnan Guru and others, 2004). Some lecturers of Dubai University, studying e-banking compared the banking system in Jordan and the USA and identified the major differences between the applications of banking network in Jordan and the USA. This study shows the difference between the banking system of the developed countries and the developing countries well. The findings of this study show that the difference between the two systems is related to the method of presenting different services on their website.

The American banks provided the investment conditions, purchase of shares, payment of statements of financial calculations, etc. in addition to presenting banking services, while in
Jordanian banks, a major weakness in this regard is noticed (John Evans and others, 2004). In another study conducted by the National Institute of Telecommunication of France with the cooperation of University of Zilina, Slovakia, the role of the effective factors to attract customers of e-banking services was studied. According to the studies of this group, knowledge of the customers' behavior and the factors they consider to increase the quality of electronic services were found effective in the process of presenting banking services.

To increase the quality of e-banking services, the researchers found attention to several factors effective: time of responding, scope of services, relation with the customer, accessible financial information, ease of use, security and design of a suitable graphic environment. These are effective factors to attract internet customers (Jean-Michel SAHUT, 2003). 225 respondents to the questions regarding the acceptance and application of modern banking methods including e-banking responded practically in a study. The results of the study indicated that the traditional and old habits of people, the government's lack of support, the weakness of communication systems and the low speed of the network are the major obstacles to develop the new banking methods in Amman (Imtiyaz Al-Sabbagh, 2004).

7-2. Local studies:

Allahyarifard conducted a study under the title of 'e-banking services and its executive needs in comparative study with the costs of different banking services operation' to review the e-banking methods (internet, intranet and mobile). He calculated the cost price of services in different banking systems in Iran. According to the results of this study, the average required time to do each transaction in e-banking and intranet has reduced significantly compared to the traditional banking (Allahyari, 2003). In another study that was conducted in the research department of Bank Sepah under the title of 'saving application of e-banking in traditional banking', the comparison to save time resulting from payment of subscription bills in Tehran by ATMs and branches (e-payment and traditional payment) were comparatively studied. According to the results from the payment list of these bills by ATMs, about 894,526 hours and or 111,816 working days and or 372 working years are expected to have been saved (Research Department of Bank Sepah, 2003).

Shokrgozar studied in his Master's thesis under the title of 'study of feasibility of e-banking at banks' and feasibility of banking according to economic, technical and human resources factors and raised the issue that our country stands 58th among 60 countries of the world as far as the ease and accessibility index to e-commerce is concerned. In order to study the technical variable, factors such as establishment in the banks, software and hardware facilities, possibility to establish sufficient security, possibility to increase the speed, etc. were considered to study the economic variable and factors such as the costs to get softwares, reduced costs of services to customers, long-term budget amount for purchase or production of software, etc. These aimed to study the variable of human resources as well as factors such as qualified forces that are able to design, analyze and implement them and support the senior management, etc. (Shokrgozar, 2003).
Conceptual Model of Study

Figure 1: Anticipated Percentage of Customers' Use of Banking Channels in Europe (Mocanu & Fillip, 2001)

Methodology of the Research

This study is of descriptive-quantitative type as far as the nature and method are concerned because its target is to describe the discussed phenomenon, i.e., quality of banking services and for this purpose, the nature, situation and existing conditions are defined and interpreted.

Scope of Research

All the customers of banks in Tehran have an account simultaneously in one governmental bank and one private bank and were using the banking services at the time of conducting this study. Private banks consist of banks such as Pasargad bank, Parsian bank, Eqtesad Novin bank, Sina Bank, Saderat bank, Mellat bank, Tejarat bank, etc. and the governmental banks are Bank Melli, Bank Tose Saderat, Industries and Mines bank, Bank Sepah, etc.
Statistical population, sampling method, and sample size:

Considering the unlimited size of the statistical society in this study, the volume of sample was determined using Cochran's sampling formula from unlimited societies to estimate some factors based on similar studies as follows:

\[
n = \frac{z^2 \alpha^2 \pi q}{d^2} = \left(\frac{1.96}{0.05}\right) \times \left(\frac{(0.6) \times (0.4)}{0.05^2}\right) \approx 368
\]  

(equation 1)

Thus the level of error as of \( \alpha = 5\% \) with the estimation compared to \( p=0.6 \) as well as the estimation of the authorized error for \( d=0.05 \) of the sample size equal to 368 people was considered.

Data collection instrument:

According to the dimensions and parameters of quality and variety of internet services defined in the study, the questionnaire was designed in 17 five-multiple choice questions. The validity of the questionnaire was approved by the lecturers' views and the opinions of the experts as far as research method, banking and the questionnaire of the other similar articles were concerned.

Sampling Method:

The questionnaire was classified relying on random method based on the five-zone criterion, namely the north, south, east, west and centre of Zahedan and through study of five branches of governmental banks and three branches of private banks in each district. The total number of branches is 20 in Zahedan that were made available to the customers who have similar conditions to the definition of the statistical society. Among the distributed questionnaires, 168 questionnaires were returned and ultimately 120 questionnaires were worth studying.

Table 5: Dispersion of the Customers Holding Accounts in the Two Types of Banks

<table>
<thead>
<tr>
<th>Relative abundance</th>
<th>Total</th>
<th>Mell</th>
<th>Mellat</th>
<th>Maskan</th>
<th>Keshavarzi</th>
<th>Saderat</th>
<th>Sepah</th>
<th>Tejarat</th>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>39.5%</td>
<td>39</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>0</td>
<td>8</td>
<td>6</td>
<td>8</td>
<td>Ansar</td>
</tr>
<tr>
<td>35.83%</td>
<td>43</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>4</td>
<td>8</td>
<td>5</td>
<td>8</td>
<td>Pasargad</td>
</tr>
<tr>
<td>20%</td>
<td>24</td>
<td>2</td>
<td>7</td>
<td>0</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>Dey</td>
</tr>
<tr>
<td>11.66%</td>
<td>14</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>Qavamin</td>
</tr>
<tr>
<td>100%</td>
<td>120</td>
<td>15</td>
<td>25</td>
<td>13</td>
<td>10</td>
<td>18</td>
<td>14</td>
<td>25</td>
<td>Total</td>
</tr>
<tr>
<td>%100</td>
<td>12.5%</td>
<td>20.83%</td>
<td>1083%</td>
<td>8.33%</td>
<td>15%</td>
<td>11.66%</td>
<td>20.83%</td>
<td>Relative Abundance</td>
<td></td>
</tr>
</tbody>
</table>
As it is shown in table 6, the highest demand for this service was the demand for ATMs and the least was for the question and answer system. Since some customers use more than one type of the different banking services, the total abundance was more than the sample size, i.e., 384 people.

**Data Analysis:**

**First hypothesis:**

H₀: There is not a significant difference between the quality of internet services of the private banks and the governmental banks.

H₁: There is a significant difference between the quality of internet services of the private banks and the governmental banks.
If sig < .05, H₀ is rejected and H₁ is approved. This is shown in the above statistical table. Since Sig=0, H₀ is rejected and H₁ is approved which means that there is a significant difference between the private banks and governmental banks as far as the quality of presented services is concerned. In the table of average ranks, the rank of private banks is 21,006 higher. Thus private banks present a better quality of internet services.

**Second Hypothesis:**

H₀: There is not a significant difference between the variety of internet services of the private banks and the governmental banks.

H₁: There is a significant difference between the variety of internet services of the private banks and the governmental banks.

**Table 9: Mean and Rank of Parameters of Banking Services Variety**

<table>
<thead>
<tr>
<th>Type of banks</th>
<th>Mean of ranks</th>
<th>Sample</th>
<th>Total ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governmental</td>
<td>169.16</td>
<td>177</td>
<td>29940.50</td>
</tr>
<tr>
<td>Private</td>
<td>198.72</td>
<td>191</td>
<td>37955.50</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>368</td>
<td>37955.50</td>
</tr>
</tbody>
</table>

**Table 10: Findings from Mann-Whitney Test, First Minor Hypothesis**

<table>
<thead>
<tr>
<th>Test Statistics <em>a</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>Variety</td>
</tr>
<tr>
<td>14187.50</td>
</tr>
<tr>
<td>29940.50</td>
</tr>
<tr>
<td>-2.712</td>
</tr>
<tr>
<td>0.007</td>
</tr>
</tbody>
</table>

a. Grouping Variable: type

As it is shown in the above statistical table, since Sig<0.007, H₀ is approved which means that there is a significant different between the private and governmental banks as far as the variety of presenting e-banking services are concerned. In the table of average ranks, the rank of private banks is 198.72 higher. Thus private banks present a higher variety of internet services.

**Conclusion**

According to the customers' views in the questionnaire, the customers gave priority to using internet services of the banks because of the following reasons: Lack of time, place restrictions, ease of use, low costs, elimination of transportation costs and eventually correct operation and elimination of human errors. At the same time, the customers gave priority not to use banks' internet services because of the following reasons: The person's inability to do operation through internet, lack of speedy and suitable internet systems, lack of necessary trainings to the customers and lack of trust in the correctness of the operation. According to the obtained results from the questionnaires, 66.08% of the sample group uses the e-services of the banks to transfer money between bank accounts, 69.6% to receive bank statements, 76.9% to pay bills, 9.8% to pay the loan installments and eventually 26.6% to receive financial and banking information.
(guaranteed interest rate of deposits, loans, commission rate, forex rate, gold, etc.). It goes without saying that these figures were the result of calculating the simultaneous use by some members of the sample group of several types of internet services. On the other hand, 70.1% of the customers were men, 27.2% were women. 3% of the sample group held certificates lower than the secondary education certificate, 7.3% held secondary education certificate, 2.7% held Associate's degree, 40.2% held Bachelor's degree, 35.3% held Master's degree and 8.7% held PhD. According to the results of Mann-Whitney U test, private banks performed better than the governmental banks as far as the quality and the variety of their internet services were concerned.

Suggestions

1. To increase the speed of internet and to allocate a wider internet band for each citizen.

2. To increase informing the citizens regarding security and correctness of the banking operation through internet and non-disclosure of their personal information.

3. To create a suitable ground for education using internet services so that all the members of the society can use internet and will be familiar with the virtual space.

4. To create facilities in all public places of the city to provide access to speedy internet.

5. To increase variety of banking operations in internet such as holding on-line sales using internet and IPOs and to create the facility to buy travel tickets, shares, binding documents, international trade facilities, etc.

6. To provide a question and answer system to guide people when using online and or telephone internet services and to establish an opinion-seeking system asking for the customers' constant satisfaction and needs.

7. To provide the facility to connect to other banks of the country and to establish electronic connection with foreign banks.

8. To use superior services such as timely services providing more flexibility with regard to software programs.

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