



## **Effect of E-Banking on Banks' Customers Commitments of Maskan Banks in Gillan Province**

\* Foroogh abdollah tabar

\*\* Seyed Mohammad Ojagh Zadeh Mohammadi

\*\*\* Kobra Javad Pour Smak

\*\*\*\* Mitra Naghipour

\*\*\*\*\* Masoumeh Laghaee Tabar

.Corresponding author: MA - Relations between the permit - International law, University of Guilan -\*

.MS - Urban Planning (Geography) - Payam Noor University of Rasht -\*\*

.Ms - Public Administration - Islamic Azad University of Rasht Branch -\*\*\*

.MS - Human Resources Management - Islamic Azad University of Bandar e Anzali International Branch -\*\*\*\*

\*\*\*\*\*- MS - Relations between the permit - International Campus, University of Guilan.

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### **Abstract**

*This study seeks to "assess the factors influencing customer commitment Maskan Banks province" of ways to attract customers and increase their commitment towards electronic banking services will be identified in the Maskan Bank. The study in term of methods is descriptive and in term of purpose is practical. The study sample focused on customers with current accounts, bank Maskan loan province (16,294 people). To determine sample size, with respect to the normal population, using Cochran's formula was based on a sample size of 377 was calculated. Measuring tool in the study questionnaire and Cronbach Alpha test was used to evaluate the reliability of the questionnaire. Data analysis using Pearson's correlation coefficient and to explain the impact of independent variables on the dependent variable in the regression was performed. The findings indicate a positive relationship between shared values and banking commitment and shared values and confidence in e-banking in the province's Maskan banks. The results can be a positive relationship between the variables of communication and trust in electronic banking and also noted a positive relationship between communication and interest in e-banking. Data analysis indicates a positive relationship between trust and commitment in e-banking and e-banking is interest and commitment. While the opportunistic behavior and trust in electronic banking, there is a negative relationship. However, with a view to determining the rate coefficients calculated for the independent variables; It can be concluded that the coefficient of the variable reliable set 51.5% of the most significant variable is committed relationship. The shared values of the variables determining factor is 52.7 highest positive correlations with the variable reliable and then determining factor of 51.9 percent, the highest positive correlation with the commitment variable.*

**Keywords:** *opportunistic behavior, confidence, charm, communication, shared values, electronic banking, customer engagement, Maskan Bank.*

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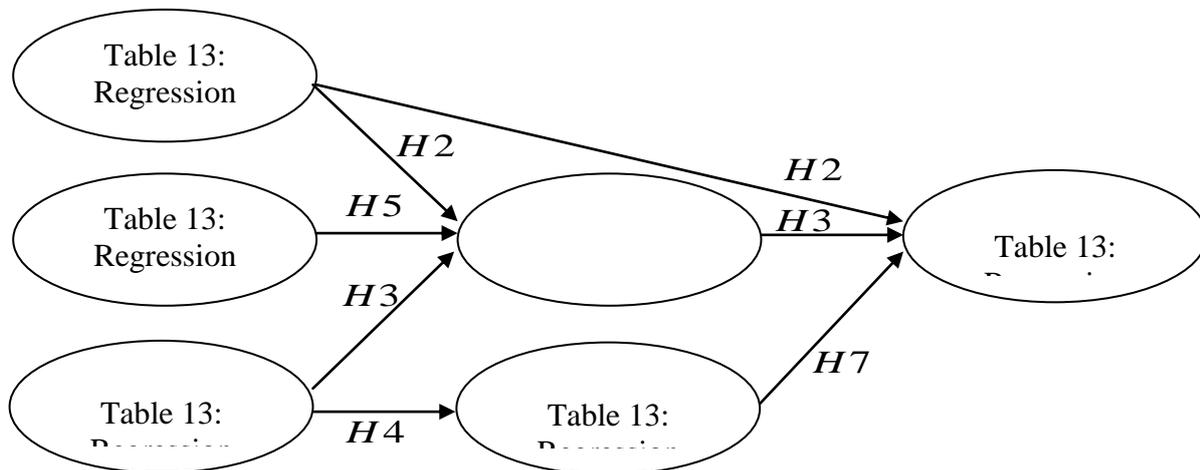


## **Introduction**

Today, banks are changing their strategies to clients in a way easier and cheaper to have access. So banks need to develop their technology to help customers in the distribution of banking services and online banking is one of these ways. Internet banking is a way to keep existing customers and attract new customers (Padachi et al, 2008: 100). Bankers and politicians need to develop trust among clients connecting to more favorable environment for attracting customers to establish that their committed to leading customers in the use of Internet banking transactions are online (Kassim & Abdulla, 2006: 424). The result is obtained when there is a commitment to the efficiency, effectiveness and productivity will increase. Commitment to partnership and thereby contribute to success. (Morgan & Hunt, 1994: 23). Commitment means that one party to a relationship feel motivated to establish business process with the other side . Commitment, often expressed as a desire to maintain the relationship of the parties is valuable (Moorman et al, 1992 & Morgan & Hunt, 1994) . Kasym point of view, to measure the commitment of customers using the service ,measuring trust and attractiveness of Internet Banking services for bankers, politicians are very important . Charisma means that there are some things that can make service providers to gain customers tend to have and can finance structures, and social technology to be applied. For example, in the context of e-banking customers - among the competitors in this industry - to get easier access to services at a lower cost with higher affinity (Kassim & Abdolla, 2006: 427). There is trust and confidence between the two sides that both encouraged to continue the Long Term and may rely on increased interaction between the parties (Kassim & Ismail, 2008: 3). Trust, risk acceptance, experience, career-oriented, technology-oriented and credit (Kassim & Abdolla, 2006). Internet Banking Authority by the three elements of shared values, beliefs, clients, communication and opportunistic behavior are grown that affect the behavior of customers using online banking



services and it attracts (Kassim & Abdolla, 2006: 424) . There is a common belief in common values on which the aim, behavior, politics, true or false (Morgan & Hunt, 1994: 25) . Common value of the key elements of ethics, confidentiality and security are diagnosed (Al - Ghamdi, 2007:3). Communication is defined as: timely and meaningful information to be shared between the parties formally or informally and variables based on the trust model Mukherjee and Nets (2003), openness, accountability, speed and quality of information (Tong Fock & Chye Koh, 2006: 197-198). Opportunistic behavior of the theory of opportunism "interchange fees economics (TCE)» Williamson (1985) is due to (Tong Fock & Chye Koh, 2006:198). Opportunistic behavior "means a search for personal benefit, along with the hypocrisy is" (Williamson, 1975). Bernie adds that opportunism can be done in a way that managers or stakeholders with interests of their own hypocrisy when looking to lose interest , be defined (mesh, 2010: 153) and did not fit with the regular control and data are described (Mukherjaee, 2008: 8/).



In view of the fact that bank customers generally have little commitment to the use of banking services in particular have and at the same time take advantage of the services of banks, so it is a question of what are the ways to increase customer engagement?



Basically, bank management must take advantage of both approaches to increase the commitment and trust of our customers. Researchers to achieve the desired response and scientific study have attempted to address this issue. Given the above, this study aims to answer the research question "whether face province tors such opportunistic behavior, having shared values, communication and attractiveness of e-service Maskan bank branches in Gilan Province, trust and commitment to customers there is a significant relationship between the bank? "Provide.

### **Necessity and purpose of research**

Banks in recent years have faced many challenges and most important of these challenges, expand it and boost the competitiveness of clients' knowledge . The intense competition among the Iranian banks due to the increasing number of private banks becomes public and some private banks have emerged (Nick Race, 2007: 8). But it seems that banks are no scheduled approach for understanding our customers and meet needs better and avoid the tendency of customers to other banks has developed. The low cost of change in Iran and join it to the bank for customers of rival banks, the lack of bank loyalty programs to create lasting value for our customers arises. The loyalty of our customers by providing banks, bank customers can increase one of the factors influencing customer loyalty, trustworthiness clients of the bank. Reliability years of working and communicating with clients and customers to meet and work with what they promised as well as offering top-quality goods and services, or at least desirable outcome for clients who have the ability and expertise, arise. (Mirwais, 2003: 27). The reliability of the time only through reciprocity repeat customer - the company will build and solidify. If you have lost confidence in the company, the company will disappear quickly. Maskan Bank of its operational objectives, programs and policies to attract and retain customers have and it is considered one of the challenges facing



their businesses in order to increase profits as long. (Humble, 2007: 62). The research on factors influencing customer loyalty becomes necessary. The importance of customer confidence in the company as one of the factors affecting loyalty is somewhat many companies and service organizations, huge budgets to research, tracking and monitoring services and implementation of the company have promised to cause, now better able to influence stakeholders and clients can interact with them (Javadin, 2006: 43). So with that in mind, in this study, the effect of factors (trust, attraction, shared values and communication) Maskan Bank's commitment to customers is determined. This means that with regard to the importance of context in order to increase the confidence of customers towards e-banking services to their commitment to the prolonged use of banking services, necessary to identify the factors affecting customer trust and commitment increases.

### **Theoretical base and research models**

Study based on Kasym and Abdullah (2006) has been made. The purpose of this model is

Influence the amount of direct and indirect effects of common opportunistic behavior and communication variables as independent variables and the direct effect of trust And attractiveness as an intermediate variable on the dependent variable of customer's commitment to the continuity of banking services tested. This model is composed of two parts. The effect of attractiveness on trust and commitment will be tested. In the second part the impact of shared values, communication and opportunistic behavior on the reliability and effectiveness of communication to be reviewed on appeal? In fact, marketing literature refer to the relationship between the concepts of commitment, confidence and charm to play a significant role. In this regard, the above variables are described below are:

Charisma means that significant factors to attract customers to the service provider. (Kassim and Abdulla, 2006:424 & Gronroos, 2001: 29) can appeal the financial structures,



technological and social practice. For example, the cost of internet banking concepts done using the internet will be much less. Due to this, clients tend to get lower prices and terms that have. Besides not using internet banking customers is perhaps because the website was easy to use (Sathye, 1999: 325 & Wang, 2003: 63). For example, customers have concluded that the use of the Internet in the banking industry will not be able to reach their required purposes and desires. As a result, one of the key factors customers uses the Internet easy to use technology. (Davis, 1989: 319 & Ribbink et al, 2004: 446)

In fact, an easy application of the basic necessities is acquire new users. In general, if there is attraction between the user and Internet banking, this is a solid foundation for improved relations between the two sides. For example, the most prominent service providers can also use e-banking services are important and influential. In fact, understanding the role of appealing the decisions for customer engagement marketing is one of the key factors. (Gronroos, 2001: 30) Trust is one of the important structures in the analysis of transactional relationships. There is a certain trust between two parties who both encouraged continuing the long term. Commitment and trust in the relationship marketing literature, there is a sense of trust and confidence in the relationships that lead to increased reliance on the interactions between the parties. (Morgan and Hunt, 1994: 21 & Ranaweera and Phrabu, 2003: 375) In fact, there are individual levels of trust (Rotter, 1967:651), and there is trust and organizational levels. (Moorman et al, 1993: 57) Furthermore, the trust can be entered in the field of technology adoption tend to use the product or be involved in all transactions and cash. (Hoffman et al, 1999: 42 & Friedman et al, 2000:43 & Wang, 2003: 64) The amount of trust in internet banking services directly to users' opinions about the risk of receivables is affected; on the other hand some people experience come confidence. For example, a customer who is satisfied with the results of working with a service provider, the more



confidence he will. Trust in the process of working with a professional level of service is relevant, in the case of customer confidence when they will be attracted by the service provider acts as the client's expectations are satisfied. (Gronroos, 2001: 31) In addition, much of the technology used in providing the service would be more members of strong technology used in its sense of trust are formed and the transfer of money and sensitive information, they will act with confidence. Another factor is the reputation of trusted agents. The customer database analyzes its emphasis on the bank's reputation. Reputation as a quality factor should be considered. There is a common belief in common values on which the aim, behavior, politics, right or wrong.

In the context of e-banking customers trust among users and service providers in relation to the information security of sensitive financial information and also keep this information confidential and them to individuals or other organizations And compliance with ethical issues regarding the use of this information exists. These factors as policy and accepted patterns of behavior between the two sides are considered. Commitment as the desire to maintain valuable relationships, both parties is put forward. (Moorman et al, 1993: 59 & Morgan and Hunt, 1994: 25) customers because they trust service providers to attract customers and services to provide the desired way, they are committed. The service providers also are successfully creating value for customers. Therefore, to achieve commitment, strategy (strategic) of the organization must be customer-focused, long-term planning should be based on mutual benefit. Long-term relationship between the party's increases the time between the groups is business. (Gronroos, 2001: 32) Undoubtedly, confidence and a sense of dependency relations between the parties will remain and customers who are in this kind of communication do not think that perhaps other organizations, facilities and systems for the provision of services is better. An exchange of literature meant to behave opportunistically

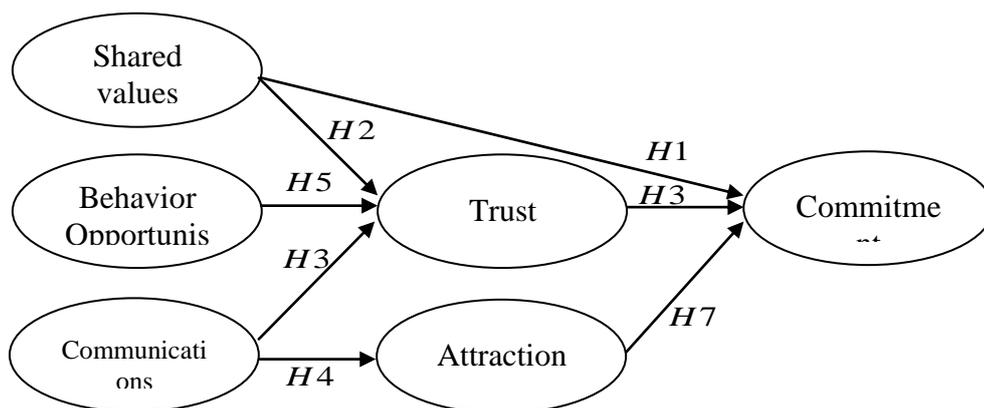


seeking self-interest and hypocrisy that comes with hypocritical behavior is defined. In other words, the meaning of improper behavior is against an act of commitment to do just that. In the absence of regular monitoring of services (Clay and Strauss, 2000) and lack of fit between the data subsets (Bejou and Strauss, 2000: 133) risk of opportunistic behavior increases in on-line banking and this can be caused low levels of trust in e-banking is.

Communication in the Internet banking services to the timeliness of customer returns. (Moorman et al, 1993: 60) Such communications are managed in the absence of an open and speed to take on the responsibilities of the organization reached its highest level and quality of information reaching the optimal level, is considered. These factors can affect the ability of on-line websites targeting the needs of consumers in electronic banking services are inefficient. (Mukherjee and Nath, 2003: 7) To create an environment for clients to attract customer attention is the use of Internet Banking as a result, it is expected that effective communication is to attract customers. (Kassim and Abdulla, 2006:424 & Gronroos, 2001: 31).

In view of the foregoing, the present analytical model is as follows:

Figure 1. Schematic model variables directly or indirectly influence the course of five variables on commitment





Source: Kassim & Abdolla, 2006: 427

## **Literature of review**

### **External Research**

Internationally great deal of research has been done on modern banking practices. Due to banks and financial institutions have trust issues the concept of modern services such as internet banking practices and other related services have their place and importance. Much research has been done on evaluation of trust in diverse fields despite the extensive research that aims to develop better and more convenient services to Internet Banking taken such services are widely eBay - customers are located. Great interest among bankers and financial policymakers to assess the reliability and attractiveness of the internet banking service, and the impact that this concept of customer commitment to using this service, there is, however, the relationship between commitment, trust and interest in the use of these services is not clear despite many studies in this area is not clear how these concepts can perform their duties. An attractive possibility is that there may be an impact on customer commitment. The first concept model of attractive customer commitment and trust relations in the use of Internet banking services in Qatar in the Middle East in 2006 was that its main aim is to achieve a valid criterion to evaluate trust and interest in the use of Internet Banking and simultaneously testing the model of relationship commitment and trust by introducing a new factor of attractiveness. Morgan and Hunt on the theory of successful relationship marketing, relationship marketing aimed at the recruitment, develop and maintain relationships with clients, focuses have researched. Data from the questionnaire between the two phases was NTDRA member companies, were collected. For statistical analysis of the



mean and standard deviation, simple correlation and covariance was used. Data analysis was conducted by LISREL software. The results of the study emphasized the key importance of trust and commitment to common values as well as a direct effect on trust, communication and opportunistic behavior and its indirect effect on the commitment shown.

Mokhroji study impact of trust on commitment and shared values of customer relationships and good communication and opportunistic behavior on trust payments. His own empirical research on a sample of 510 individuals found that Internet users in India and shared values have a significant impact on the development of trust. Also found that increased trust, commitment to customers in e-banking remiss increases. In fact, future commitments related to banking customers trust them. Abdullah Kasym and effect relationship of trust in e-banking customer commitment by adding a variable interest developed. They were over 276 bank customers in Doha, Qatar, investigate and showed strong positive effect on confidence and charm both Commitment to clients. Also - important determinant of attractiveness - a positive relationship with trust and time is the charm. A standardized questionnaire with 19 criteria, including privacy, security, ethics, openness, accountability, speed, data quality control, regular, symmetric information, perceived risk, previous experience, professionalism, technology-oriented, good reputation, for and the degree of cooperation, reputation, reasonable prices, the availability and ease of use were distributed to six variable measuring shared values, communication and opportunistic behavior, confidence, charm and commitment set. The mean, standard deviations, correlations were estimated. Data analysis, confirmatory factor analysis (CFA) and structural equation modeling (SEM) was performed. Abdullah Qadri in his paper entitled Factors Affecting Internet Banking customers to compare these factors between Saudi Arabia and Britain pay. Thyq results show that the shared values, relationships, reputation, customer experience and perceived a positive effect



on customer confidence in Saudi Bankary both in England and Easy to use utility visuals are positively influenced by trust. This leads to positive behavior of users of Internet banking they will increase customer loyalty. "Gerard" and "Cunningham" 41 to measure the adoption of Internet banking features used. Factor analysis in this study, eight factors affecting the adoption of Internet banking extracts that include community interests, compatibility, simplicity, complexity, reliability, availability, economic interests and skills of Ryan's (Gerrard and Cunningham, 2003). "Laftr" and "Lee" Security is the most important motivating factor for the use of internet banking users in China have expressed. In addition to security, the main obstacles to the use of this technology, risk perception, computer skills, and traditional cultural use of cash in China. Also, the most important barriers to mobile banking, is the ignorance of the benefits of this technology (Laforet and Li, 2006).

"Aladvany" research development incentives, challenges, and expectations of e-banking and customers to quantitatively evaluate and its importance to the designated bank executives and potential of clients. The findings showed that Kuwaiti security of internet banking regulations, ensure privacy, reputation, bank, banking services and the most important banks are looking at potential customers. Edit the private Arabic language websites, a person skilled in using computers, and inexpensive services, the least important of the 14 factors were identified. In addition, he stated that security, customer trust, privacy, speeds and customer service are the most important challenges of e-banking (Aladwani, 2001).

### **Internal investigation**

Rahele Nicknejad Tehrani in his master's thesis, to examine the effects of Internet Banking on commitment, trust and attractiveness of e-banking services, the bank has to pay the new economy in 1387. He has used this model and Abdullah Kasym and the findings showed that both the charm and confidence of a significant positive effect on their commitment.



Other survey results include factors such as reasonable prices, easy access, a reputation that increasingly attractive as risk factors (risk), low intake of Technology (technology) axis and the pleasant experience that will influence trust positively affects more and more users of new banking services. Majid Mirwisi and Maryam Zarif Sagheb Akbarpoor in a research in 1387, to investigate the factors influencing the use of electronic banking electronic banking model based on Kasym and Abdullah preceded Bank city of Mashhad. They tried to corner the research component of the major factors that influence e-banking at Commerce Bank Mashhad to explore. Results of data analysis using LISREL software and conventional causal research data were gathered through a standardized questionnaire. Its results with the results Kasym and Abdullah were equal and only the second to examine the hypothesis of a positive relationship between shared values and trust in electronic banking was not confirmed. In other words, the research results indicate a positive relationship between the variables of communication and trust, communication and consumer opportunistic behavior and trust, trust, commitment and dedication are appealing as well.

Alireza Moghly, the study examines the adoption of electronic banking among bank customers Shiraz. Research data was collected using a questionnaire and findings indicate that ease of use, usefulness and trust in the adoption of e-banking customers effective. Education branches of banks have direct impact on the acceptance of electronic banking, however, a significant relationship between other demographic and acceptance of electronic banking has been observed.

### **Research questions**

1. Is there a meaningful relationship between the shared values and commitment in relation to electronic banking Bank Maskan Gilan province?



2. Is there a meaningful relationship between shared values and trust in electronic banking Bank Maskan Gilan province?
3. Is there a meaningful relationship between communication and trust in electronic banking Bank Maskan Gilan province?
4. Is there a meaningful relationship between communications and electronic banking Bank Maskan attraction in Gilan province?
5. Is there a meaningful relationship between opportunistic behavior and trust in electronic banking Bank Maskan Gilan province?
6. Is there a meaningful relationship between Trust and Commitment of Electronic banking of Bank Maskan in the Gilan province?
7. Is there a meaningful relationship between interest and commitment in relation to electronic banking Bank Maskan Gilan province?

### **Research hypotheses**

1. Between shared values and commitment to electronic banking Bank Maskan Gilan province there is a positive relationship.
2. Between shared values and trust in electronic banking Bank Maskan Gilan province there is a positive relationship.
3. Between communication and trust in electronic banking Bank Maskan Gilan province there is a positive relationship.
4. Between communications and electronic banking Bank Maskan attraction in Gilan province, there is a positive relationship.
5. Between opportunistic behavior and trust in electronic banking Bank Maskan Gilan province there is a negative relationship.



6. Between trust and commitment in electronic banking Bank Maskan Gilan province there is a positive relationship.

7. Between interest and commitment in electronic banking Bank Maskan Gilan province there is a positive relationship.

### **Scope of research**

1392 study in the time domain is considered. However, it is the obligation of the factors affecting Maskan bank customers Gilan province be explained, therefore, study the spatial domain of the banks formed Maskan Gilan province. The territory of the present research is in the field of organizational behavior management.

### **Materials and Methods**

This type of research in term of methods is descriptive and correlational. Unit of analysis is a statistical population of this research focused on customers with current accounts, bank Maskan loan Gilan province, which is equal to 16,294 men. To determine sample size, with respect to the normal population, using Cochran's formula was based on a sample size of 377 was calculated. Various tools to obtain such data are interviews, observations, questionnaires and documents. Each of these tools, their advantages and disadvantages must be met when applying them to consider the advantages and disadvantages of research credit are not damaged and the hand tool to strengthen strengths. The data gathering tool was a questionnaire study. In this regard, a questionnaire was used in this study, a standard 20-question questionnaire (standardized questionnaire Kasym and Abdullah) based on a five-item Likert spectrum (very low, low, medium, high, very high). Summary of reliability test results (in alpha test) is indicated in the following table:

Table 1: Evaluation of alpha-factor variables



Alpha coefficients were calculated	Variable
0/70	Charisma
0/73	Trust
0/75	Shared values
0/78	Communications
0/74	Opportunistic behavior.
0/82	Commitment to customers

Source: Calculations research

Data analysis has been done by statistical software SPSS19 and to analyze the data, descriptive statistics such as tables describe the frequency, percentage, mean, standard deviation, variance, minimum and maximum are used in hypothesis tests of inferential statistics (Pearson test and univariate regression) is used.

### Findings

Data indicates that 7.86% of the respondents in this study have been men. However, the majority of respondents in the age group 50-31 years of age have the condition (59.7 percent). The 50.4% of the respondents had a bachelor's degree and work experience 57.2% of the sample query between 5 and 15 years.

Table 2: Descriptive characteristics of the study sample

Variance	The standard deviation (SD)	Average	Maximum Rating (Max)	Minimum (Min)	Number of samples	Variables
0/591	0/768	3/2	5	1	377	Charisma
0/501	0/707	3/4	4/40	1	377	Trust
0/584	0/764	4/1	5	1	377	Shared values
0/733	0/856	3/8	5	1	377	Communications
0/756	0/869	3/6	5	1	377	Opportunistic behavior.
0/763	0/873	3/7	5	1	377	Commitment



Source: Calculations research

**The results of the study, the research hypotheses**

First hypothesis: the shared values and commitment to electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 3: The correlation coefficient between shared values and commitment in e-banking Maskan banks Gilan province

Result	Significant level	correlation coefficient	Number	Variables
Conf irm hypothesis	0/000	72%	377	Shared values and commitment in e-banking

According to the table, which is lower than the 5% significance level?

That's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed this relationship is significant. According to this table, we can say that the intensity correlation between two variables shared values and commitment in electronic banking Bank Maskan Gilan province is +72 percent this implies a direct relationship between the two variables is.

Table 4: Regression between shared values and commitment in e-banking Maskan banks Gilan province

Significant level.	Constant	Beta coefficient	coefficient of determination	of R value	
0/000	0/339	0/823	9/51 percent	72%	Shared values and commitment in e-banking

Due to the significance level lower than 5% between the two variables shared values and commitment in e-banking Maskan banks in the Gilan province is a 95% correlation between the intensity of this relationship is equal to 72 percent. To determine the direction of this effect can be observed with respect to the beta coefficient, which is a direct and positive impact. The coefficient of determination in the face with one hand, the assumption of 0.519



to about 52 percent of the independent variables to the dependent variables could predict. Second hypothesis: the shared values and trust in electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 5: The correlation coefficient between shared values and trust in electronic banking Bank Maskan Gilan province

Result	Significant level	correlation coefficient	Number	Variables
Confirm hypothesis	0/000	72/6	377	Shared values and trust in electronic banking

According to the table, which is lower than the 5% significance level, that's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed this relationship is significant. According to this table, we can say that the intensity correlation between two variables shared values and confidence in e-banking Maskan banks Gilan province +72.6 percent is this represents a direct relationship between the two variables.

Table 6: Regression between shared values and trust in electronic banking Bank Maskan Gilan province

Significant level.	Constant	Beta coefficient	coefficient of determination	R value	
0/000	0/653	0/672	52/7%	72/6%	Shared values and trust in electronic banking

Due to the significance level lower than 5% between the two variables shared values and trust in electronic banking Maskan banks in the Gilan province is a 95% correlation between the intensity of the relationship versus 72.6 percent. To determine the direction of this effect can



be observed with respect to the beta coefficient, which is a direct and positive impact.

Meanwhile, the coefficient of determination in the face of this hypothesis with 0.527 is the independent variable 52.7 the percentage change in the dependent variable can predict.

Third hypothesis: between communication and trust in electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 7: The correlation coefficient between communication and trust in electronic banking Bank Maskan Gilan province

Result	Significant level	correlation coefficient	Number	Variables
Confirm hypothesis	0/000	56/4%	377	Between communication and trust in electronic banking

According to the table, which is lower than the 5% significance level, that's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed this relationship is significant.

According to this table, we can say that the intensity correlation between two variables of communication and trust in electronic banking Maskan banks Gilan province positive relationship +56.4 percent that it represents a direct relationship between the two variables is.

Table 8: Regression between communication and trust in electronic banking Bank Maskan Gilan province



Significant level.	Constant	Beta coefficient	coefficient of determination	of R value	
0/000	1/653	0/466	31/8%	0/564 %	Develop communication and trust in electronic banking

Due to the significance level lower than 5%, between the two variables of communication and trust in electronic banking Maskan banks Gilan province positive relationship, the relationship is significant at 95%; this relationship is strictly equal to 56.4 per cent. To determine the direction of this effect can be observed with respect to the beta coefficient, which is a direct and positive impact. The coefficient of determination in the face with one hand, the assumption of 0.318 is the independent variable 31.8the percentage change in the dependent variable can predict.

Hypothesis IV: The attractiveness of the communications and electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 9: The correlation coefficient between communications and electronic banking Bank Maskan attraction in Gilan province

Result	Significant level	correlation coefficient	Number	Variables
Confirm hypothesis	0/000	% 70/4	377	Communications and interest in e-banking

According to the table, which is lower than the 5% significance level, that's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed this relationship is significant. According



to this table, we can say that the intensity correlation between two variables and the attractiveness of e-banking Maskan banks Gilan province +70.4 percent is this represents a direct relationship between the two variables is.

Table 10: Regression between communications and electronic banking Bank Maskan attraction in Gilan province

Significant level.	Constant	Beta coefficient	coefficient of determination	R value	
0/000	0/824	0/633	% 49/6	0/704	Communications and interest in e-

Due to the significance level lower than 5% between the two variables and the attractiveness of e-banking Maskan banks in the Gilan province is a 95% correlation between the intensity of this relationship than 0.704. To determine the direction of this effect can be observed with respect to the beta coefficient, which is a direct and positive impact. The coefficient of determination in the face with one hand, the assumption of 0.496 is the independent variable 49.6 the percentage change in the dependent variable can predict.

Fifth hypothesis: between opportunistic behavior and trust in electronic banking Bank Maskan Gilan province there is a negative relationship

Table 11: The correlation coefficient between opportunistic behavior and trust in electronic banking Bank Maskan Gilan province

Result	Significant level	correlation coefficient	Number	Variables
reject the hypothesis	0/000	67/7%	377	Opportunistic behavior and trust in electronic banking



Due to the significance level lower than 5% also the correlation coefficient indicates a positive relationship between the two variables behave opportunistically and trust in electronic banking Bank Maskan in Gilan province therefore confirm the hypothesis H0 and the assumption H1 (research hypothesis) is rejected.

The sixth hypothesis: between trust and commitment in electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 12: The correlation coefficient between trust and commitment in e-banking Maskan banks Gilan province

Result	Significant level	correlation coefficient	Number	Variables
confirm the hypothesis	0/000	73/8%	377	Trust and commitment in e-banking

According to the table, which is lower than the 5% significance level, that's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed this relationship is significant. According to this table, the intensity correlation between two variables can be trust and commitment in e-banking Maskan banks Gilan province +73.8 percent this represents a direct relationship between the two variables.

Table 13: Regression between trust and commitment in e-banking Maskan banks Gilan province

Significant level	Constant	Beta coefficient	coefficient of determination	R value	
0/000	1/195	0/598	54/5%	73/8%	Trust and commitment in e-banking

Due to the significance level lower than 5% between the two variables of trust and commitment in e-banking Maskan banks in the Gilan province is a 95% correlation between



the intensity of this relationship for 73.8 per cent. To determine the direction of this effect can be observed with respect to the beta coefficient, which is a direct and positive impact. The coefficient of determination in the face with one hand, the assumption of 0.545 is the independent variable 59.8 the percentage change in the dependent variable can be predicted. The seventh hypothesis: the allure and promise of electronic banking Bank Maskan Gilan province there is a positive relationship.

Table 14: The correlation coefficient between interest and commitment in e-banking Maskan banks Gilan province

Result	Significant level	correlation coefficient	Number	Variables
Confirm hypothesis	0/000	/2%	377	Interest and commitment in e-banking

According to the table, which is lower than the 5% significance level, that's why 95% reject the hypothesis H0 and H1 hypothesis is confirmed and this relationship is significant. According to this table, we can say that the correlation between two variables is highly attractive and commitment in e-banking Maskan banks Gilan province is +69.2 percent and this represents a direct relationship between the two variables.

Table 15: Regression between interest and commitment in offering electronic banking Bank Maskan Gilan province

Significant level.	Constant	Beta coefficient	coefficient of determination	R value	
0/000	1/198	0/786	47/9%	69/2%	Interest and commitment in e-banking

Due to the significance level lower than 5%, between the two variables of interest and commitment in e-banking Maskan banks Gilan province relationship is significant at 95%;

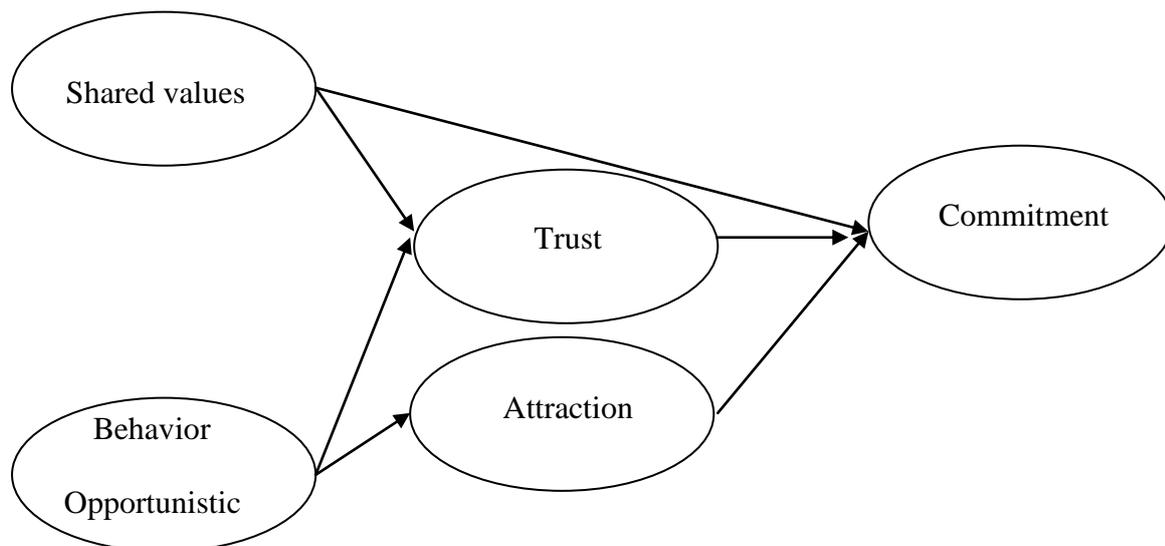


this relationship is strictly equal to 69.2 percent. To determine the direction of this effect can be observed with respect to the beta coefficient, which is a direct and positive impact. The coefficient of determination in the face with one hand, the assumption of 0.479 is the independent variable 78.6 the percentage change in the dependent variable can be predicted.

### **The final model was proposed study**

According to the results of the analyzes conducted, all hypotheses except Hypothesis No. 7-fold (5) were accepted the final model due to the assumptions that have been accepted or rejected is provided below:

Figure 2. Ultimate model variables directly or indirectly influence the course of five on the commitment variable



Source: research findings

### **Recommendations and guidelines based on research results**

1. Establishing a connection in a relationship is important for a company where customer service is of interest. It builds and consumer electronic banking services will be offered Directors and heads of banks, especially Bank Maskan Gilan province according to research



carried out to establish the relationship between the levels of communication with our customers to take action.

2. Communications is one of the eight components of marketing success is that these factors can not be separated from other areas of marketing services. Service establishments must provide for effective policies on e-Bay service between communication and trust were examined as to create a positive relationship. Is recommended that e-banking services in a manner that creates the trust relationship using clients from banking services to obtain?

3. Electronic banking services, most services, especially for new customers communicative aspect is recommended employees as part of their duties to carry out in order to enhance communication and this creates trust and commitment toward clients and the bank.

4. The system's commitment to customer service is important they are committed to the organization and the way they provide services to, it is suggested that a suitable constant communication with clients and understanding their demands are tried the method of service they will provide.

5. Since the timeliness of communication in electronic banking service offered to the customer returns and effective communication is attractive, it is suggested, the system adjusts quickly to provide services and meet potential to allure more and try to engage current customers.

6. Worth creating successful service providers make a greater commitment to the customer, it is suggested in the e-banking customer base long-term interests of both sides to be considered.

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