Identifying the Factors of Customer Satisfaction in E-Banking System
Case study: Export Development bank of Iran

The purpose of this paper is to identifying the factors of customer satisfaction in Export Development bank of Iran (EDBI). In this study, purposive sampling technique was employed to recruit 05 customers classified as government service holder, private service holder and businessman from all EDBI branches. We have done Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Bartlett's Test of Sphericity, Cronbach's Alpha Reliability Statistics, inter-correlation, factor analysis and factor ranking. This research showed that management information service, service factor, time management and behavioral factor are the key factors which are representing customer satisfaction in EDBI. Management information services is the combination of 7 variables such as computerized service, innovative service, smooth and hassle free, staff availability, skilled and knowledgeable employees, service charge, transparency in services. In addition, service factor amalgamation of 3 variables which are service infrastructure, systematic, accurate service and cordial, customer friendly; helpful employee more over time management factor is also the combination of 3 variables such as waiting time, timely information and effective handling of complaint. Finally, commitment of employee and timely services are constitute of behavioral factor. Among major four factors behavioral factor obtain the highest rank comparing with other factor. The paper contributes to previous research by adding to existing knowledge regarding what constitutes e-banking service. The paper makes key recommendations towards enhancing current online financial services delivery.

Keywords: e-banking, banking services customer satisfaction, correlation, factor analysis

https://www.civilica.com/Paper-ECDC08-ECDC08_009.html
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