

Role of Electronic Service Quality in Increasing Customer Satisfaction in the Banking Industry

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Abstract

Considering the tendency of people to electronic banking services due to its unique features and the presence of the bank in order to transfer financial resources, electronic banking has become an integral part of e-commerce and has played an essential role in its implementation. Other researches show that customer satisfaction affects customer preservation and, consequently, affects the profitability and success of organizations in the field of competition.

On the other hand, according to the studies carried out customer satisfaction affects customer retention and, consequently, the profitability and success of organizations in the field of competition. This study has been addressed the role of electronic service quality in increasing the customer satisfaction in the banking industry using the literature review in this field and using the researches and experiences of different people and with the help of the results of a field study.

Key words: e-banking , customer satisfaction, service quality

Introduction

The customers of an organization are considered as one of environmental factors influencing the organization. Management experts believe that customer satisfaction is one of the most important duties and responsibilities of management of organizations and the necessity of constant and stable adherence of senior managers to achieve customers satisfaction is a prerequisite for success.

Customer satisfaction is a key to maintain customer loyalty on the company's top financial performance. On the other hand, in today's competitive world, service quality is one of the areas which help organizations achieve competitive advantage. Service quality is defined as a universal attitude or judgment about the superiority of a service that results from a comparison between customer expectations and their perception of the actual service performance. Most studies have shown the importance of these two concepts (Atafar, Shafieei, 2006).

It should be noted that the service quality, customer satisfaction and value are considered as three elements that managers of service organizations have to pay serious attention to in providing services to their customers (Caruana et al, 2001)

Nowadays, banks know that providing high quality services to customers is critical to success, and is the key to survival in today's competitive and global banking environment. As the service quality improves, customer satisfaction is likely to increase. Increasing customer satisfaction leads to behavioral outcomes such as commitment, desire to stay (customer retention), establishment of a two-way communications between the service provider and the