

The relationship between Customers confidence and development of culture of using electronic banking services

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Abstract: The main objective of this study was to determine the relationship between consumer confidences and develop a culture of using electronic banking services. Was descriptive and correlational study population of 575 patients who were customers of Bank of Boushehr. Of these, 232 patients were selected as the Cochran formula. For data collection questionnaire with Likert type scale technical knowledge, attitudes and capabilities, media advertising and demographic characteristics were used. Cronbach's alpha reliability of the questionnaire with 0/95 and validity of five experts including academics and bank managers was confirmed. Software was used for data analysis and descriptive statistic 16 SPSS demographic characteristics and inferential statistics to calculate the mean, standard deviation and Spearman correlation coefficient was calculated results. The result showed that the technical understanding of the correlation between consumer confidence and 0.301, and a significance level of 0/001 are related. There is a positive attitude toward interest or electronic bank with a correlation coefficient of 0/192, and the correlation between consumer confidence and capabilities to 0.320. Has a positive effect on customer trust than media advertising services, electronic banking, with a correlation coefficient of 0.720 and Service Advertising Media and improved electronic banking abd between age, sex, education and occupation of e-banking services to their customers with confidence in the significance level of 0.001, there is a positive relationship. Due to limitations in sampling is proposed to integrate education with research.

Key words: *Electronic banking; Confidence; Practical abilities; Reorganization; Attitude; Propaganda*

1. Introduction

Electronic banking by integrating activities of banking services by new technology of information and communication as one of necessities of electronic trade has important role in transitions of financial resources and giving services to customers. Based on new approach of marketing, achievement of objectives of electronic banking needs confidence of customers. Confidence as an affective subject has cognitive and behavioral aspects. Reorganization of customers includes technical knowledge and general awareness of them to electronic services. Behavioral aspect of confidence causes their abilities to uses these services. Enforcement of confidence of customers to electronic services needs social-cultural and security basis of society. Practical abilities of them, and media propaganda, and individual differences are necessary for their confidence. Confidence as an affective subject includes details such as:

1. A cognitive component – beliefs and ideas
2. An affective component – values
3. A behavioral component – predisposition

It is necessary to know that attitude ha both social and psychological references, those show

negative and positive feelings (Burns & Dobson, 1984).

Electronic banking as a new technology needs structural possibilities such as economic, socio – cultural and political resources (Adamson, 2003). New technologies have most important effects on societies and organizations those changes beliefs and attitudes of human resources of those organizations (Hamidi Zadeh, 1386).

There are factors those are effective on development of new electronic banking such as (Amir Shahi, 1388).

1. Cultural issues
2. Security issues
3. Managerial issues
4. Governmental issues
5. Rules and regulations
6. Social issues
7. Media and propaganda issues

2. Research review

There are researches those emphasizes on above issues, such as:

1. Fishbin & Azjen (1975): A comparative study of traditional banking and new electronic banking
2. Iran Dost (1384): effectiveness of T.V propaganda and new banking services. "He showed that T.V

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propaganda is the most important factor on new electronic banking services.

3. Basti (1385) in a research showed that there is relationship between cultural knowledge, cultural attitudes, and cultural behaviours.
4. Haidar Poor (1386): "The effect of cost of education and the cost of propaganda of electronic banking on the benefits of banking trade". He showed that there is not relationship between the cost of propaganda and achievement of resources, but there is relationship between the cost of education and achievement of resources.
5. Amadeh & Jaafar Poor (1390), in a research showed that there are cultural, social, legal, and technical factors effective on electronic banking services and activities.
6. Moutinho, I.d & T.Brownlie (1989) in a research showed that the customers have not high satisfact from electronic banking.
7. Bueno & Salmeron (2008), in a research, showed that, factors such as managerial methods, relationship, communication, cooperation, education, technological issues , ... are so important on electronic banking trade.

3. Research hypothesis

Based on theatrical and research findings, research hypothesis are concerned, such as:

1. There is relationship between confidence of customers and their technical knowledge.
2. There is relationship between confidence of customers and their attitudes.
3. There is relationship between confidence of customers and their practical abilities.
4. There is relationship between confidence of customers and propaganda of electronically banking.
5. Customers based on their demographic characteristics have various opinions to electronic banking.

4. Research methodology

This research has practical objectives and is descriptive and correlational study population of 575 patients who were customers of Saderat Bank of Boushehr. Of these, 232 patients were selected as the Cochran formula. For data collection questionnaire with Likret type scale technical knowledge, attitudes and capabilities, media advertising and demographic characteristics were used. Croncach's alpha reliability of the questionnaire with 0.95 and validity of five experts including academics and bank managers was confirmed. Software was used for data analysis and descriptive statistics 16 SPSS demographic characteristics and inferential statistics to calculate the mean, standard deviation and Spearman correlation coefficient was calculated results.

5. Research findings

H₁: there is relationship between confidence of customers and their technical knowledge.

Table 1: the result of correlation test of H₁

Confidence of consumers	variable	
0.301	Spearman correlation	Increase of technical knowledge
0.001	Significance level	

The results showed that the technical understanding of the correlation between consumer confidence and 0.301, and a significance level of 0.001 are related. It means that, there is positive relationship between consumer confidence and their technical knowledge.

H₂: there is relationship between consumer confidence and their attitude and interesting.

Table 2: The result of correlation test of H₂

Consumer's Confidence	variable	
0.192	Spearman correlation	Interestings (attitude)
0.003	Significance level	

The results showed that there is positive relationship between consumer confidence and a positive attitude toward interest or electronic bank a correlation confidence of 0/192.

H₃: there is a relationship between consumer confidence and their practical capabilities.

Table 3: The result of correlation test of H₃

Consumer Confidence	variable	
0.320	Spearman correlation	practical capabilities
0.001	Significance level	

The result of table 3 showed that, the correlation between consumer confidence and capabilities to 0/320. It means that there is positive relationship between consumers' confidence and their capabilities.

H₄: there is relationship between consumer confidence and media advertising services.

Table 4: The result of correlation test of H₄

Consumer Confidence	variable	
0.720	Spearman correlation	media advertising services
0.001	Significance level	

The result of Table 4 show that there is a positive effect on customer trust than media advertising services, electronic banking, with a correlation coefficient of 0/720.

H₅: customers based on their demographic characteristics have various opinions to electronic banking.

The result of correlation test of H₅ show that:

5/1- There is difference between man and woman in using electronic banking services, and increasing their technical knowledge and their interesting.

5/2- There is difference between job groups in using electronic banking services.

5/3- There is difference between age groups in using electronic banking services.

5/4- There is difference between education groups in using electronic banking services.

In sum, service advertising media and improved electronic banking and between age, sex, education, and occupation of e-banking services to their customers with confidence in the significance level of 0/001, there is a positive relationship.

6. Analytical conclusion and suggestions

The results of this research showed that, factors such as: technical knowledge, attitudes, practical capabilities, and advertisement are related to consumer confidence of electronic banking services. Literature and research review approve the result of this research. Amadeh & Jaafar Poor (1390) showed that there is relationship between technical knowledge of consumers and socio- cultural basis and legal – managerial conditions those formed consumer confidence.

Moutinho, L, & D.T. Brownlie (1989) showed that consumers satisfaction is related to quality of electronic banking services. Moetemeni (1388) in a research showed that increasing of practical capabilities of consumers is effective on their confidence. Iran Doost (1384) showed that T.V advertisement is effective on consumers opinion to electronic banking services.

In addition, Basri (1385), showed that there is relationship between personal characteristics of consumers and their trust to e- banking services.

In sum, consumers' confidence has aspects such as: cognitive, affective, and behavioral, that improvement of these aspects is effective on e-banking services. Therefore the researcher suggests that by education, media advertising, based on individual differences and consumer's interests improve consumer trust to e-banking services. In addition, by increasing efficiency and effectiveness of bank organization specially, e-banking services enforce context of consumers' confidence.

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