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THE ROLE OF E-SERVICES TO ATTRACT AND RETAIN CUSTOMERS

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ABSTRACT
The aim of this study was to investigate the quality of e-banking and its role in maintaining and attracting customers of national bank branches of Urmia. For this purpose, the sample size was 384 that they were selected by simple randomized sampling. In this study, data collection was used by questionnaire. The present study is in terms of the purpose type was functional and in terms of natural and method type was of descriptive-monitoring and correlation. Results revealed that usefulness, ease of using, reliability of service, security in service, responsiveness and continuous improvement of e-banking services is impressive to retain and attract customers.

Keywords: National Bank, Electronic Services, Retain, Attract Customers

INTRODUCTION
Today, Electronic services are essential in modern banking industry. Development of this trend is a golden opportunity for banks and banks that fail in such public offering services; they will be at the risk of losing a lot of customers. Banks that attempt to provide fast service online; they will have a chance to attract more customers and covering wider geographic area. So, in the first step, communication with customers should be improved and customer satisfaction should be considered as priority affairs. In order to investigate the prerequisites for creating sustainable and promoting electronic banking, studies and researches are essential.

Loss of customer satisfaction and the immobility in evolution path will include the bank's decision to decline. So, Addressing the development of electronic banking and attracting customers are essential in this era.

One of the features of the present century is deployment of miraculous development and information and communication technology in other to increase of speed and quality of service presentation. All organizations are in pursuit of attracting customers and increasing their satisfaction. This issue is very important, especially in banks that are in constant relationship with customers, and also competition is increasing among banks and loan institutions and other forms of monetary resources, therefore, the competitive advantage seems necessary for the survival of banks.

A new way of providing banking services that are closely associated with information and communication technologies, including the very important factors in creating a competitive advantage for banks and to attract customers. Electronic banking is an essential tool for survival and led to a fundamental change in the world's banking industry. Today, by clicking on the mouse, banking services are provided to clients in less time.

In fact, the electronic banking means optimal integration of all activities of the bank by means of the use of modern information technology, based on process in accordance with the organizational structure of the bank is banks that can provides customer service requirements (Venous and Mokhtaran, 2002). The main purpose of present study was to investigate the role of electronic services in attracting and retaining customers of the national bank of Urmia, Iran that the following specific objectives are separated as:

1- To evaluate the role of usefulness of electronic services and their impact on attracting and retaining customers

2- To evaluate the role of the ease of use in electronic services and their impact on attracting and retaining customers

3- To evaluate the role of ensuring the performance of electronic banking service and reliability of electronic banking service provider and its impact on attracting and retaining customers

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4- To evaluate the role of security in electronic services and their impact on attracting and retaining customers

5- To evaluate the role of security in electronic services and their impact on attracting and retaining customers

6- To evaluate the role of the continuous improvement of electronic services and their impact on attracting and retaining customers.

Issue Literature

Banking is different with other industries because the relationship between the customer and the bank is longer than other industries. For example, in the automotive industry, the relationship between the customer and the automaker will become weaker over time. The customer will not need to refer the vehicle manufacturer or dealer during a week or during a month even once after purchasing a car. Because he can change his car's oil and maintenance services to refer various centers providing this service, but when a customer opens a bank accounting, relationship and dependence between the bank and customer will be increase.

For example: Customer may repeatedly use cheque, review their own deposit money, transfer money, to pay their bills or withdrawal money from his account.

Bank also is related with him constantly by sending monthly reports. The client can also obtain the credit card or using bank investment opportunities that the bank provide. Today, the banking system is anticipated that by the time they make efforts to attracting deposits and appropriate allocation of the economic useful activities.

This eventually leads to increase the profitability of banks and credit institutions, banks move on the parallel advancement of all Socioeconomic aspects that banks are a dramatic impact on the realization of the expectations and harmonize themselves with needs of customers.

There is no doubt which is necessary to achieve this goal, deployment of new methods to analyze the issues that presenting in many levels of banking. Banks should present services to current society appropriate with market structure and provide the causes of increasing economic growth and welfare economic. Evaluation of factors affecting the mutual trust between the customer and the banking system is important.

In fact, the banking system and customers are the major axis, and everything perform due to attract and to satisfy the customers. So, in the competitive environment of the bank, banks are more successful that they obtain more customers loyalty.

On the other hand, customers seem to become more sensitive beside bank services, offering better and better, they are always willing to provide more quality services and better. One of the most successful bank qualification pledges to customer. Successful managers are committed to providing excellent service for customers.

Customer is the key of the success any bank and any commercial economic activity. Bank's long-term relationship with customers is a successful bank credit. The main point of the success of any bank is belief and practice principles of customer.

An appropriate providing service is the most essential factor in achieving customer satisfaction and loyalty.

Bank is successful that the bank planes appropriate services based on expectation and requirement of customers.

Gathering information such as integrated helps bank in order to provide appropriate services, in accordance with customer needs and expectations and providing the analytical and statistical reports as well. In this regard, studies have also been conducted. Some of them are summarized in Table 1:

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Table 1: National and international studies

Researcher (year)	Research title	Research Results
Jahanmehr (2012)	Identifying ways of improving customer culture by officials of the Agricultural bank office in East of Azerbaijan province	Bank can attract customers through accurate information. If, banks spend enough time for customer, the customer will be retained. Bank can attract customers through the help and responsibility. Polite behavior of staff can retain client. Elegant appearance employee attracts client.
Vahdat (2006)	Investigating the effective factors on attraction and satisfaction of customers on population of Agricultre and Parsian bank	According to the Agricultural Bank customers and Persians in Esfehan city; there was a great influence on attraction and satisfaction of customer, the costs of providing banking services, bank staff behavior and how the banking process. The location of bank branches, quality banking services and physical facilities of bank branches was effective to a large extent on the bank's customer satisfaction. There was no significant effect on reputation of bank and serving customers.
Ghocheh (2008)	Bank customers' perceptions about the quality of e-banking services based on quality services model	The results indicate that in a competitive market, without development it will be collapsed due to decrease the value and competitive advantage and economic gain (in facing with increasing prospects in view of their satisfaction) by declaring system (due to decrease the usefulness)
Abdolbaghi (2009)	The evaluation of services quality from dimension such as empathy, sensitivity, reliability, commitment and tangibility based on the model of service quality in e-banking and financial system	There is a significant and positive relationship between ease of use in e-banking services and attracting and retaining of customers.
Al-Hawari and Ward (2006)	Customer acceptance and embracing from new electronic banking services tools.	Customer acceptance and receiving of new electronic tools are given in providing services in banks lead to changes in structure small bank that they cause to make a close contact with customers. New electronic channel help to huge participate of customers. Hence, researchers need to accept new methods for electronic service quality that in which all the channels properties were intended for providing electronic service.
Sahut (2003)	The role of effective factors on customer attraction in bank	Answering time, range of services, Relationship with customer and availability of financial information are the factors that influence on attraction of customer.

MATERIALS AND METHODS

The result of present research was carried without falsification. The type of research was correlation and descriptive. The statistic population of present research were included all the national bank customers of

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Urmia city that they had electronic card in one of branches of national bank. Cochran formula was used to determine sample size. The sample size of the research was considered 384 people. In the research National bank branches was considered as sampling classes and by observing the number of customers per branch in the statistical community. The sample size was determined from each branch. Next, simple random sampling was used for each branch was to avoid sampling bias. Data collection was performed via questionnaire in this research; that its components were listed as follows: the usefulness of electronic services, ease of use, ensures electronic services, Security of electronic services, responsiveness of Bank and continuous improvement. Data requirement for the research were analyzed in two parts: descriptive section: in this section, descriptive statistics were used due to discuss for each of the questions on the questionnaire. A Pearson correlation testis, regression, t-test for two independent groups and analysis of variance was used to analyze in perceptive section.

RESULTS AND DISCUSSION
Results
Data normality was investigated by Kolmogorov-Smirnov test that we tested variables single by single. The results are shown in table. The test is performed at 95% confidence level. In other words, our significance level was $\alpha= 0.05$. The hypotheses of research were:
H_0: The data follow a normal distribution.
H_1: The data do not follow a normal distribution.
If, the value of P obtained $\geq \alpha= 0.05$ the data are normal, otherwise, there is doubt in the normality of the data.

Table 2: The normality results test to relate the spiritual leader of the variable and the dimensions

Variables	The number of data	Kolmogorov-Smirnov Statistics	p -quantity
Be useful	384	1.241	0.108
Ease of use	384	0.901	0.181
Confidence	384	1.121	0.131
security	384	1.021	0.154
Responsibility	384	0.721	0.236
Continuous improvement	384	1.152	0.125

According to the obtained results in table 2, as the value of P for the variables was bigger than significant level, it means, $\alpha=0.05$. The hypothesis of normality of the data is acceptable and parametric methods can be used for investigation the hypothesis. Hypothesis 1: There was significant effect on attracting and retaining customers the usefulness of E-services. Evaluation of variables was performed in order to evaluate of E-services usefulness on attracting and maintaining bank customers. The result was given of the Pearson correlation test from the table below. The correlation coefficient between the two variables is 0.383. With respect to the significant level of the results that it is equal to P=0.001. According to the results, it can say, there was a significant relationship between the usefulness of E-banking and attraction and retained bank customer.

Table 3: Analysis variance of the first hypothesis related to regression model of E-banking usefulness variable

Model	Sum of squares	df	Mean of squares	F	Sig.
Effect regression	3695.125	1	3695.125	65.547	0.001
Residual	21534.875	382	56.374	-	-
Total	25230.0	383	-	-	-

As can be seen in table, significance level of the test was equal to 0.001. It can be claimed that the above test is significant by 0.01 errors or level of confidence was 0.99. So, H_1 hypothesis was approved and H_0

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hypothesis was rejected. Thus, it is useful to predict the impact of electronic services to attract and retain customers.

Table 4: Parameter coefficient of first hypothesis related to electronic services usefulness on attracting and retaining bank customers

Title variable	β	Beta	t Calculated	Sig level	Test result
Intercept	22.588	0.383	23.318	0.001	Accept H_0
Usefulness of electronic services	0.434		8.096	0.001	Reject of H_0

β value represented that the change of size variable for a change the size of a standard deviation of the attraction and keep customers and more or less of beta the same amount coefficient of correlation between two variables.

The second hypothesis: Ease of use of electronic services was effective on attracting and keeping customers.

In this hypothesis due to ease of use of electronic services was effective on attracting and keeping customers, first the relationship between variables was measured. The results of the Pearson correlation test are shown by the table below. The data shows that correlation of coefficient between two variable is R=0.428 and whit respect to level of significant was equal to P=0.01. For as much as P=0.01 is lesser than P=0.05, it can be said that there was a significant relationship between ease of use electronic services and attraction and maintenance of bank customers.

Table 5: The second hypothesis, analysis of variance related to variable regression model of ease of use of electronic services

Model	Sum of squares	df	Mean square	calculated F	Sig.
Regression Effect	4622.931	1	4622.931	85.697	0.001
residual	20607.069	382	53.945	-	-
Total	0. 25230	383	-	-	-

As can be seen in table, that level of significant test was equal 0.001. It can be claimed that there was a significant error (0.01) or confidence (0.99) in the above test. So, H_1 hypothesis was approved and H0 hypothesis was rejected. Thus, there was a significant effect in ease of use on E-bank influence to attract and retain customers of bank. The results in the following table conduct us to the conclusion that ease of use E-bank variable has more influence on attraction and retained bank customers of the anticipation of variable.

Table 6: Coefficient of items the second hypothesis that related to ease of using electronic services to attract and retain bank customers.

Variable title	β	Beta	t Calculated	Sig.	Test result
Intercept	14.080	0.428	8.121	0.001	Reject of H_0
Ease of use of electronic services	0.586		9.257	0.001	Reject of H_0

β represent the value of the variable to attract and retain customers for a change of one standard deviation of the variable for the ease of use of electronic services, and beta, more or less was the same amount of correlation coefficient between two variables. Multiple regression analysis was used in the last column was compared with independent variables of Beta.

Hypothesis 3: Confidence in e-services Bank (bank credit provider) is effective to attract and retain customers. The hypothesis number three reviewed confidence in e-services (bank credit provider) to attract and retain customers of the bank, as the data in the table above showed the correlation between the two variables digits was equal to R=0.380. Hence, due to the significant results, the significant level was equivalent to p=0.001, and was smaller than the amount of p=0.005. It was concluded that there was a

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significant relationship between the reliability of electronic services and to attract and retain banks customers.

Table 7: Variance analysis of third hypothesis of variable regression model to ensure that electronic services

Model	Sum of squares	df	Mean square	calculated F	Sig.
Regression Effect	3635.986	1	3635.956	64.321	0.001
Residue	21594.014	382	56.529	-	-
Total	25230.0	383	-	-	-

Regarding to the above table, the significance level of the test was equal to 0.001. It can be argued that the above test with a confidence level of 0.99 and error of 0.01 was significant. Hence, hypothesis H1 hypothesis was confirmed and hypothesis H0 was rejected. So, the predicted impact of electronic services to attract and retain customers' confidence in banks was significant, and variable electronic services had a significant contributions to the prediction variable attract and retain customers and banks.

Table 8: The third hypothesis of the variable parameter coefficients confidence in e-services to attract and retain customers, banks

Variable	β	Beta	Calculated t	Sig.	Test result
Intercept	19.950		15.557	0.001	Reject of H_0
Confidence to electronic services	0.689	0.380	8.020	0.001	Reject of H_0

β represented the value of the variable attract and retain customers for changing the size of a standard deviation, and amount of beta, more or less, indicated the same correlation coefficient between two variables. Multiple regression analysis was used in the last column was compared with independent variables Beta share. Hypothesis 4: Security in e-services (perceived risk customers) is effective to attract and retain bank customers. To evaluate the security of electronic services to attract and retain banks' customers, first the relationship between variables was conducted, then by using Pearson correlation test, which was given in the table below, the correlation coefficient between the two variables was equal to R=0.461. Due to the results, significant level was equivalent to p=0.001, and was smaller than the amount of p=0.05. Hence, it can be concluded that there was a significant relationship between the security of electronic services and to attract and retain banks' customers.

Table 9: Analysis of Variance fourth hypothesis concerning the security variable in the regression model Services

Model	Sum of squares	df	Mean squares	F calculated	Sig level
Effect regression	5360.388	1	5360.388	103.055	0.001
residue	19869.612	382	52.015	-	-
total	25230.0	383	-	-	-

As seen in the table, the significance level of the test was equal to 0.001, it can be concluded that the above test with error of 0.01 or ensure level of 0.99, was significant. Hence, the hypothesis H1 was confirmed and the hypothesis H0 was rejected.

Table 10: Coefficients of the variable parameter fourth hypothesis security of electronic services to attract and retain banks' customers

Variable	β	Beta	t calculated	Sig level	Test result
intercept	26.403	0.461	53.432	0.001	Reject of H_0
E-bank security	0.247		10.152	0.001	Reject of H_0

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The predicted impact on the security of electronic services was effective to attract and to retain banks' customers. The results showed a significant contribution to the security variable in predicting variable attract and retain banks' customers.

β represented the value of the variable attract and retain customers for changing the size of a standard deviation in the range of e-services was assured, and more or less the same amount of beta correlation coefficient between two variables in a multiple regression came at the end and by using Beta share dependent variables were compared together. H5. Responsiveness of electronic services was effective to attract and retain customers Bank. Subject Hypothesis No. 5 Effects on ability to attract and retain bank's customers account electronic services, for this purpose, the relationship between variables were obtained using Pearson correlation test, and the results were shown in the table below. So that the data in the table above showed the correlation between the two variables digits, which was equal to R=0.383. Hence, due to the significant results were equivalent to p=0.001 and were smaller than p=0.05. Hence, it can be concluded that there was a significant relationship between electronic services and attract and retain of banks' customers. Table made of the correlation coefficient in the table below.

Table 11: Analysis of variance for the regression model assumptions fifth variable responsiveness of electronic services

Model	Sum of squares	df	Mean squares	F calculated	Sig.
Effect regression	3701.201	1	3701.201	65.673	0.001
residue	21528.799	382	56.358	-	-
total	25230.0	383	-	-	-

Regarding to the table, the significance level of the test was equal to 0.001. Hence, it can be concluded that the result above the error was 0.01 and the ensure level was 0.99 significant. So, the hypothesis H1 was confirmed and the hypothesis H0 was rejected. Hence, it can be concluded that there was a significant relationship between the security of electronic services and to attract and retain banks' customers. Regarding to the below table, variable in predicting the electronic services had a significant share in bank attract and retain customers.

Table 12: Parameter coefficients fifth hypothesis of variable responsiveness of electronic services to attract and retain banks' customers

Variable	β	Beta	Calculated t	Sig.	Test result
intercept	23.418		26.912	0.001	Reject of H_0
E-bank responsibility	0.434	0.383	8.104	0.001	Reject of H_0

Beta indicated the variable of change in attract and retain customers for changing the size of a standard deviation in the range of electronic services. And beta, more or less was the correlation coefficient, between two variables. In multiple regression analysis, which was used in the last column, the independent variables were compared with the Beta share.

Hypothesis 6. Continuous improvement of electronic services was effective to attract and retain banks 'customers. The relationship between variables was evaluated to evaluate the effect of continuous improvement of e-services, and to attract and retain banks' customers.

Regarding to this results, the data indicated that the correlation coefficient between two variables was R= 0.431.

Hence, based on significant level which was p=0.001 and smaller than p=0.05, it can be concluded that there was a significant relationship between the continuous improvement in the bank's electronic services and attract and retain customers.

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Table 13: Analysis of Variance sixth hypothesis variable regression model for continuous improvement of e-services

Model	sum of squares	df	mean squares	calculated F	Sig.
Effect regression	4684.859	1	4684.859	87.107	0.001
residue	20545.141	382	53.783	-	-
total	25230.0	383	-	-	-

Regarding to the table above the table the significance level of the test was equal to 0.001. It can be argued that the test above was significant with a confidence level of 0.99 and error of 0.01. So, the hypothesis H1 was confirmed and the hypothesis H0 was rejected. Hence, it can be concluded that there was a significant relationship between the improvement of electronic services and to attract and retain banks' customers. Based on these results, it can be concluded that the improvement variable of e-services, had a significant share in prediction of attracting and retaining customers.

Table 14: Coefficients of the variable parameter sixth hypothesis continuous improvement of electronic services to attract and retain banks' customers

Title of variable	β	Beta	t calculated	Sig.	Result
Intercept	18.658	0.431	14.975	0.001	Reject of H_0
Continuous improvement of E-services	0.591		9.333	0.001	Reject of H_0

B represented the value of the variable attract and retain customers for changing the size of a standard deviation in the variable of continuous improvement of e-services. And the amount of beta, more or less, was the same as correlation coefficient between two variables, in a multiple regression using beta the share of variables were compared. Hypothesis seven: compared each of the components of e-banking services to both attract and retain customers in advance of their variable rate. In this hypothesis, the predictive power of each variable components banking on attracting and retaining of customers were studied. To test the above hypothesis, multivariate linear regression (of the same type) was used.

Table 15: Results of the significance test of the regression model

Model	sum of squares	df	mean squares	calculated F	Sig.
Effect regression	5656.03	6	942.6	18.1	0.001
residue	19573.9	377	51.9	-	-
total	25230.0	383	-	-	-

The table above, studied the regression model significantly, characterized by the fact placed at a significant level that the obtained regression model, predicted the dependent variable.

Table 16: Variables related to the coefficient of the regression equation and explain their impact on attracting and retaining customers

Factors	β	standard deviation	Standard β	T	Sig.
Constant value	65.13	36.8	-	1.7	0.078
Be useful	-1.4	3.7	-1.3	-0.39	0.69
Ease of use	-2.1	1.4	-1.58	-1.4	0.142
confidence	-0.51	0.79	-0.28	-0.64	0.51
security	0.83	0.79	1.55	1.0	0.29
responsibility	0.76	3.6	0.67	0.21	0.83
Sustainable improvement	1.6	1.2	1.2	1.3	0.17

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Also, given that the independent variables had some relationship with the dependent variable (more than 0.3). On the other hand, the correlation between the independent variables was not high (less than 0.7). Hence, the assumption of the multivariate linear assumptions was observed (see tables in the annex).

According to the standards beta, in the table above structures, components, ease of use of the strongest contribution to the explanation influenced on dependent variable.

Discussion

The first hypothesis of present survey was to investigate E-bank services impact on maintaining and attracting customers that were considered. The second hypothesis of present survey was considered on effect of the ease of use of electronic banking services. According to following results, the research that was done by Abdolbaghi (2011), and it was about the services quality that was consisted: sympathy sensitivity, commitment reliability, tangibility. That were them based on model of service quality in e-banking, and E-bank services were resulted that it was impact to attract and keep E-bank customers services.

The third hypothesis was investigated the impact confidence on E-bank services in attracting and keeping customers. The researchers were reached that the more confidence of E-bank services, the more attraction customers. The forth suppose present survey was investigated impact security on E-bank services which it causing to attracting and keeping customers. With respect to following results, Jahanmehr presented his study under topic (Promotion methods customer focus identification) in 2012. This study was done by officials counter Agricultural bank East Azerbaijan province that the result is E-bank security services influence on attraction and keep customers. The fifth suppose of the study is investigated the impact on E-bank services responsibility on attraction and keep customers based on following results, Jahanmehr find out that spending enough time for responsibility customers causing to keep customers. The sixth hypothesis present survey was investigated impact between improvement continues E-bank electronic services on keep and attraction them. The results was confirmed by Al-Hawari and ward in 2006 years, that acceptance and using new electronic tools causing to changes in structure small banks that result in close relationship with customers.

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