

## **Study the Effects of Development of Electronic Banking on Customer Satisfaction Levels by Using Kano Model (Case study: Refah Bank of Kermanshah, Iran)**

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### **Abstract**

Today, most of banks are faced with a dynamic environment that according to the competitive situation and existing conditions on market, attract and retain customers have their own agenda so this study pay to study the effects of development of E-banking on customer satisfaction levels of Refah bank of Kermanshah province by design 7 questions. To this purpose, questionnaires were used in this study which consists of 4 sections, each section is contains 23 questions that provided by Likert and it distributed between 375 cases of Refah Bank customers in Kermanshah Province as simple random sampling. The method of this study is descriptive- survey research, the period of study is April 2010 to the end of August 2010. T-Test, Tukey and Friedman have been used for customer satisfaction and comparison and ranking of customer reviews of the six E-banking services respectively also for identifying that there is a significant difference between the services provided according to requirements of the model (basic, functional and motivational) Chi-Square Test was used. The results indicate that customer satisfaction of the sextuple services, also sextuple services in terms of comparing and ranking the level of satisfaction are as follows: services through ATM machines and telephone banking at a group and SMS and PIN PAD services at a group POS machine and Internet account services. Also it was found that there is a significant difference between the sextuple of services in terms of Located at the requirements. The results also showed that of 23 questions of questionnaire were at the requirements model, eleven types of service in the basic requirement, two types at functional requirements and seven types at motivational requirement model and three types of services according to customers are located in indifference group. At the end of the study are presented suggestions to the Refah Bank in order to sextuple services according to requirements models.

**Keywords:** sextuple services, customer satisfaction, E-banking; Kano model.

### **Introduction**

Today, ICT is impressed all sectors of human societies. Without doubt in the near future (soon) successful will be involved that communities which be found in the well concept of speed and ease of communication and information. Possibilities obtained from ICT in the banking system not only was caused emergence of new perspectives on how to provide services required of customers But also has opened new horizons in the field of providing new services of banking and new ways of applying as the future of banking is rely on success in exploitation of information technology. Undoubtedly, using ICT is one of the necessary instruments to increase efficiency in the national economy. The launch of electronic commerce is accelerating the exchange; strengthen countries competitive position in the region, providing security and confidence to business partners, reduces costs, increasing exports and other economic functionality. Due to the growing trend of global economic trends to electronic commerce, existence of its complementary

components such as E-banking and electronic government is an undeniable necessity. E-banking has a lot of applications by using communication technology and electronic knowledge apart from the relationship and interaction with electronic trade and electronic government, for making optimize rapid and affordable banking services of required to customers (PourMohammadi, 2008). So that today competitive conditions governing banks and to increase community awareness level and changing type of needs and demands of customers that derived from the development of ICT is growing has been essential development of electronic banking. Therefore, banks and financial institutions are always trying to fulfill the needs and demands of their customers. Each bank are trying to get ahead of other banks by providing different services to keep its loyal customers and attract new customers. Since preservation and conservation of organizations is provided with customer satisfaction organizations that are successful in this way in addition to preservation their customers reducing costs, attracting new customers, traded and moving away from their competitors and are achieve a competitive advantage called customer-oriented organization (Karimi Hassan Abad). Today, customer satisfaction, although not enough, organizations and including banks should not rely on their customers' satisfaction and should not only think about the existing needs of the customers because banks have been successful in providing new banking services that could realize future needs of customers. They should to be sure that they can recognize with customers needs assessment that what type of services will require to customers in the future and in fact were one step ahead of their customers and convert them into loyal customers. The purpose of these long-term relationships with customers in order to obtain long-term resources for the bank. Therefore nowadays the bankers should see themselves in the mirror of customers and try when time passes; the competition is harder and more complex for banks understand needs of their target customers and do a work that customers have complete satisfaction and pleasure of them (Shamloo, 2007). The fact is that in order to remain in the competitive market and having part of market in long-term, we require loyal customers and of this important prerequisite do not achieve except to obtain their confidence. Nowadays banks also have to realize this issue that a high level of customer satisfaction will be necessary to their sustain and this subject will be realized when can provide new and updated services to customers and know the services that offer to customers how much is causing of their satisfaction and what kind of banking service has been able to attract more satisfaction than competitors. So considering the above E-banking services which this study is referred that and thereby be provide customer satisfaction Include an ATM and POS, Tel Bank and SMS Bank, PIN PAD and Accents of Internet. Finally, the purpose of this study is determined if E-banking services to be provided it has effect on customer satisfaction and this banking services is located in which one of the requirements of the research model (Kano). The answer to this question is the basis for decision-making bank managers. What manner to provide their study of banking services.

## **Literature review of Research**

### ***Describe the Kano model***

Most previous definitions about the quality as Herzberg, quality is in the nature as linear and one dimensional. But in the late 1970s Professor Nouryaki Kano and his Japanese colleagues had developed the Kano model of quality of service are defined in the context of customer needs and rejected these traditional theories and were considered non-linear quality and two dimensional. They were diagnosed by doing this, three types condition requires of services and when they are fulfilled in different ways affect on customer satisfaction. These conditions include the following three parts (Davenport & Short, 1990):

### ***Basic requirements***

Essential features are basic characteristics of each service and if it does not meet this characteristics customer will be unsatisfied completely. But if these characteristics are present will not increase customer satisfaction. Providing basic requirements just providing causes of customer dissatisfaction. The customer sees these features obligatory and inevitable and consequently do not demand them explicitly. . Basic requirements in the each case are important and necessary factors because if this is not provided them, customers do not show any desire to serving. These features are roughly equivalent hygiene factors two-factor model of Herzberg. For example, suppose services provided by a bank, if a bank not consider any benefits for their depositors of short account customers can be caused customers dissatisfaction and the customers if know of another bank will be immediately to change their bank and this is whereas that if from the consumer will ask about factors affecting on their satisfaction, approximately all of these factors do not account for factors affecting their satisfaction. Because of this feature consider definitive requirements for this type of accounts. Now this question is raised here that how can to realize these requirements and how can be use of them? Customers know being this feature consider definitive requirements for this type of accounts and thus if asking them in this case do not express this factor certainly.

Now, this question is posed here how can be realized this requirements and what can be use of them? For have information of this factors, Kano offers being systems to investigate complaints because consumer are complaining just in the absence of these factors and knowledge of these factors is causes that organizations to prevent of extra investments on this features which have no effect on customer satisfaction. For example suppose the bank has sought to change the decoration and furniture of their branches now if after the investigation will clear that customers considered this factors among the fundamental factors and investigate complaints system also is showing a desirable level of satisfy of this feature, can be concluded that this investment is completely useless.

**Functional requirements**

Customer satisfaction in this type of features is tailored to level of features provided a higher Level of provide these features make greater customer satisfaction and vice versa. Functional requirements unlike previous are usually demanded by customers explicitly. For example in the previous example, can named among of these factors, speed and accuracy in providing banking services. This means that whatever exceeds speed and accuracy in providing banking services, customers will feel more satisfied. It can be said about the functional requirements are that group of features that the more increase them in product are caused of boost level of customer satisfaction and vice versa their weakness will lead to reduced customer satisfaction. Most of customer complaints can be considered related to these features.

**Motivational requirements**

These features are Criterion of service that has greatest effect on customer satisfaction of special service. Motivational requirements are not explicitly described and are not expected by customers. Satisfy or provide these features are cause of high satisfaction of customer and if not provide customers will not feel dissatisfied. For example, interest payments to current accounts of the Bank in the current conditions can consider motivational requirements of banking services. In fact, this requirement can be called an exciting feature and which are needs have not been expressed by the customer and the consumer does not expect to meet these needs. These features are usually due to innovation and the results of provided in this class of product characteristics is significant increase in customer satisfaction but lack of that does not cause of dissatisfaction. Figure 1-1 shows the Kano model

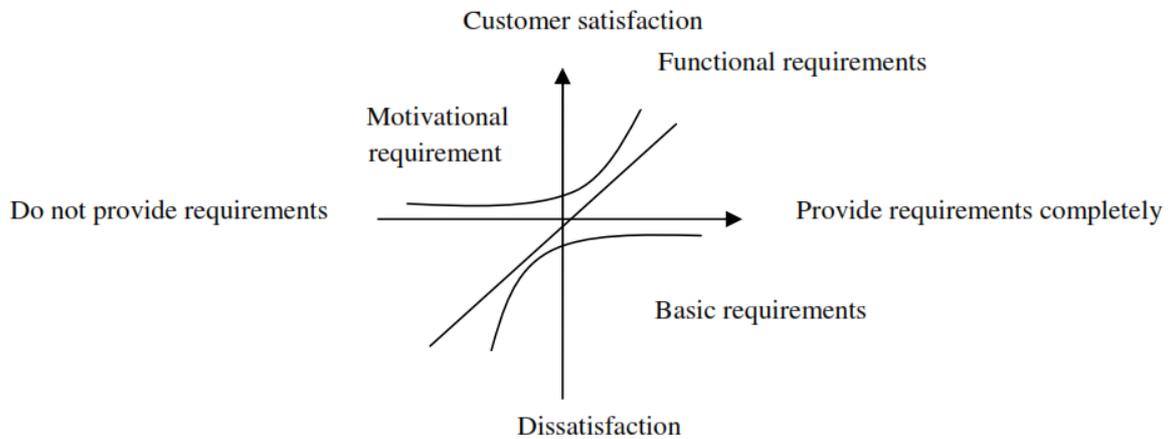


Figure1. Kano model, derived from: Kano & et al. (1984).

Considering the above, the research was conducted related to E-banking industry with Kano model we can point to the following.

Moradi and Hemmati (2010), paid to measure customer satisfaction of service quality in strategic sectors of Iran's insurance company by using the Kano- Servqual model with a sample of 150 members of customers of Iran insurance. The first step researchers are to investigate the quality of Iran insurance company services through Servqual model, the results showed that customers are dissatisfied of quality of services provided. In the next step paid to classify the quality of services by using the Kano model, the results showed that based on customer reviews is attractive 8 features of the 25 studied features. They concluded in total that company to gain competitive advantage and focus on customer satisfaction should be focus on attractive quality features instead of required or one dimensional. Kazemi and Mohajer (2009) paid to assess customer satisfaction of service quality of New Economy Bank by using the Kano Model with a

sample of 140 members of customers of branches of New Economy Bank. Result of the study indicate the classification of 24 research factors are in the group of basic, functional and motivational requirements that to each group have taken 5, 9, 7 factors respectively and 3 factors has been place in indifference groups. In this reason, banks for remain in the competition arenas in the short term should be attention to priority of factors in the group of basic requirements and in long term to prioritize factors in the group of functional and motivational requirements. Seyed Ahmadi (2009) paid to effect of mechanization on customer satisfaction in state banks of Elam province. The researcher concluded that there is significant correlation between development of mechanization and customer satisfaction in terms of requirements (basic, functional and motivational). It means terms of basic and functional requirements if be implemented official mechanization, it is cause of customer satisfaction and if do not implemented, it is cause of dissatisfaction and in terms of motivational requirements if mechanization will implemented and services provided that customers do not expect it, Causing Satisfied and if does not provided no effect on dissatisfaction. Fatahian and colleagues (2009) paid to the effect of E-banking in increasing customer satisfaction of National Bank of Iran by using the Kano model. The researchers concluded that the electronic services of the National Bank that provided various channels, including ATM sale terminals, telephone banking, Internet and mobile phone are functional requirements of customers and this means that their relationship development is a direct linear relationship with customer satisfaction. Thus increasing the volume and quality of these services will increase customer satisfaction of banks directly. Tavakoli (2009) paid to investigate the development of E-banking on customer satisfaction by using Kano model. The researchers concluded that there is a significant relationship between development and expansion of E-banking and customer satisfaction. It means if develop E-banking services of the basic requirements aspect does not effect on customer satisfaction, but if it is not, want have been to receive services traditionally and will not be dissatisfied. In terms of functional requirements to develop of E-banking according to his research has cause to customer satisfaction and failure to provide that caused of customer dissatisfaction and in terms of motivational requirements lack of development of E-banking has no effect on dissatisfaction and customer satisfaction but if develop caused of the customer talent and joy. Mirabi and colleagues (2008) paid to investigate customer satisfaction of E-banking services by using the improved Kano Model with a sample of 160 members of customers of Branches of national (Meli), Sepah, trade (Tejarat) in the cities of Mashhad, Neishabour and Torbat Jam. The results showed that customers are dissatisfied of electronic services that banks provide. Therefore, Researchers proposed that during a short-term program pay to improve the basic requirements and performance of the model. And since that nowadays the banking industry is in competition these banks over a long term plan to improve all services that has customer satisfaction including more investments and focus on functional requirements. Golchinfar (2002) paid to investigate the effective factors on customer's satisfaction of Kargran Refah Bank. The researcher explained and defined customers and their satisfaction reminded that is 15 factors effect on customer satisfaction. She explained that these 15 factors that some of them are of motivational factors create motivation in consumers to continue their relationship with the bank and some of these factors are in the basic and functional requirements that with ideas of customers about to this will be determined factors how to deal of employees and banks should also take specific strategies in this field. In the end, enumerate importance of customer satisfaction for banks providing facilities for their loyalty to the bank is necessary too.

### **Research Methodology**

Research methodology according purpose: it is a kind of applied research. Research methodology according type of data: it is descriptive- survey Research methodology according implementation: This study is includes all Branches of Refah Bank on Kermanshah province has been at period of April 2010 to the end of August 2010 Method and data collection tools: for collect necessary data of the study that is type of primary data. Data collection was done during two stages, the first stage of the Literature review information section was collected through library (Including books, journals, and Internet Search in Site). In the second stage using a questionnaire to describe the views of customers who use E-banking services. likert spectrum is used in the questionnaire. Opinions of 3 professors and experts were used to determine the validity of questionnaires and Cronbach's alpha test was used to determine the reliability of the questionnaire for customers was obtained 0.82. Methods and data analysis tools: T-Test, Tukey and Friedman respectively used for customer satisfaction and comparison and ranking of customer opinions from six E-banking services and also to determine the significant differences between the services provided to the requirements of the model (basic, functional and motivational) was used of Chi-Square Test. The statistical population: The study is included 375 cases of Refah Bank customers in Kermanshah Province.

### **Research questions and hypotheses**

1. Do Refah Bank customers in Kermanshah Province have satisfied of sextuple E-banking services?

2. How is the comparison the amount of Refah Bank customer's satisfaction in Kermanshah Province of sextuple E-banking services?
3. Which of sextuple E-banking services are placed in the basic requirements of model?
4. Which is a sextuple E-banking service located in functional requirements of the model?
5. Which is a sextuple E-banking service located in motivational requirements of the model?
6. Are there significant differences among sextuple E-banking services in terms of basic, functional and motivation requirements?
7. How is ranking of level of Refah Bank customer satisfaction in Kermanshah Province from sextuple E-banking services?

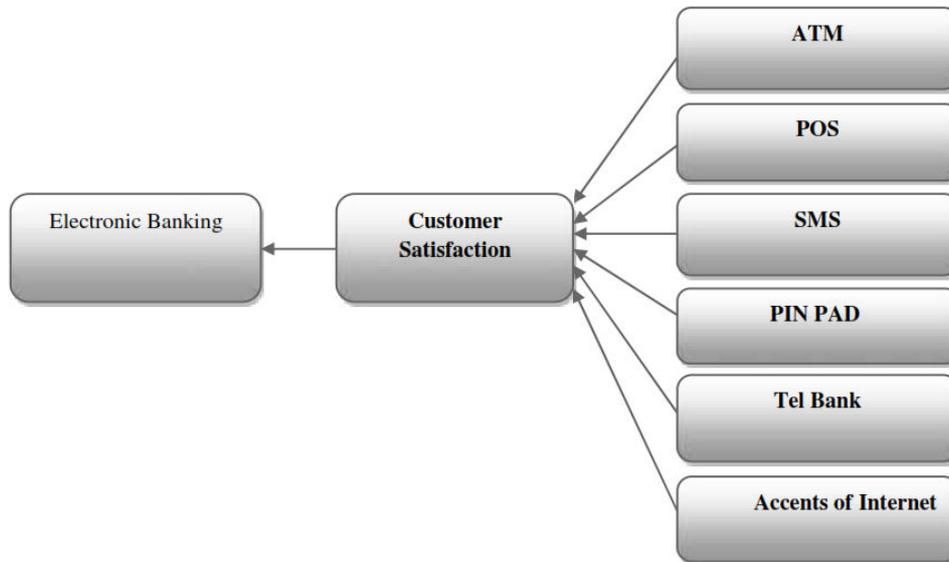


Figure1. Conceptual model of variables

**Question1**

Do Refah Bank customers in Kermanshah Province have satisfied of sextuple E-banking services? Customers are not satisfied (are unsatisfied) of the E-banking services.  $H_0: \mu \geq 4$   
 Customers are satisfied of the E-banking services.  $H_1: \mu < 4$

Table 1. One-Sample Statistics

t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		N	One-Sample Statistics		
				Lower	Upper		Mean	Std. Deviation	Std. Error Mean
-26.140	374	0.000	-1.08667	-1.1684	-1.0049	375	2.9133	0.80500	0.04157

According to the significant level is smaller than the error level (5%) so  $H_0$  is rejected, so with the 5% error level can be claimed that Refah Bank customers of Kermanshah Province are satisfied of E-banking services.

**Question2**

How is the comparison the amount of Refah Bank customer's satisfaction in Kermanshah Province of sextuple E-banking services?

To compare the amount of customers satisfaction of sextuple services by using information extracted from fourth table through SPSS program and comparison each of these services together and By using Tukey test was obtained results of above table that telephone banking and ATM services were placed in one group and SMS and PIN PAD services were placed in one group and POS and Internet service were placed in the other satisfaction groups.

Table 2. TukeyTest

sextuple e-banking services	N	Subset for alpha = 0.05		
		Group1	Group2	Group3
ATM	375	2/0978		
Tel Bank	375	2/3076		
SMS	375		2/3342	
Pin Pad	375		2/4044	
Internet	375			3/6711
POS	375			3/8320
Sig		0/088	0/827	0/328

**Question3**

Which of sextuple E-banking services are placed in the basic requirements of model? Considering the information through the SPSS program is extracted from the questionnaire, each of the 23 E-banking services, services as described in table (3) had the highest frequency in the group of basic requirements.

Table 3. SPSS results from questionnaires for basic requirements

1 - Operation of Point Of Sale (POS) to be paid into the moment and be on line.	Basic Requirements
2 - Ability to deposit to card of other banks through Point Of Sale (pos).	Basic Requirements
3 - No obtaining bank commission from transactions of Point Of Sale (pos).	Basic Requirements
4 - Paying bills through Point Of Sale (pos).	Basic Requirements
5 - Required to speed to carry out transaction of Point Of Sale (pos).	Basic Requirements
6 - Accuracy in payment PINPAD machine into branch.	Basic Requirements
7 - Transfer the card to the card through the PINPAD machine	Basic Requirements
8- Required to speed to carry out transaction of PINPAD machine into branch.	Basic Requirements
9 - Ability to paying bills through phone bank.	Basic Requirements
10 - Ability to receiving funds through ATM machine in 24 hours.	Basic Requirements
11- Paying bills through ATM machine.	Basic Requirements

**Question4**

Which is a sextuple E-banking service located in functional requirements of the model? Considering the information through SPSS program is extracted from questionnaire, each of the 23 E-banking services, services as described in table (4) had the highest frequency in the group of functional requirements.

Table 4. SPSS results from questionnaires for functional requirements

1 – Notice of amount of deposit interest.	Functional Requirements
2 - obtaining the second key of Internet accounts	Functional Requirements

**Question5**

Which is a sextuple E-banking service located in motivational requirements of the model? Considering the information through SPSS program is extracted from questionnaire, each of the 23 E-banking services, services as described in table (5) had the highest frequency in the group of motivational requirements.

Table 5. SPSS results from questionnaires for motivational requirements

1 - Accessing accounts through the Internet	Motivational Requirements
2 - Transfer funds to others accounts through the Internet	Motivational Requirements
3 - Payment of Bills through Internet system	Motivational Requirements
4 - SMS bank system and provide information about the latest account balance via SMS	Motivational Requirements
5 - SMS bank system and taking account report by SMS	Motivational Requirements
6 - What do you think and feel about SMS system bank and provide information about the three turnovers of bank account via SMS?	Motivational Requirements
7 - Transfer the card to the card through the ATM machine	Motivational Requirements

At the end of the 23 services provided above according to three questions 3, 4, 5, three types of service in opinion of customers were placed in indifference group. It means provide or not provide this service is no different for them.

Table 6. SPSS results from questionnaires for requirements

1 - Ability to change the default account with the Refah card through the Internet	Indifferent
2 – Order to payment cheque through the Internet	Indifferent
3 - Obtaining the account report through the Internet	Indifferent

**Question6**

Are there significant differences among sextuple E-banking services in terms of basic, functional and motivation requirements?

Are there not significant differences among sextuple E-banking services in terms of basic, functional and motivation requirements?

$$H_0: P_1 = P_2 = \dots = P_6$$

Are there significant differences among sextuple E-banking services in terms of basic, functional and motivation requirements?

$$H_1: P_1 \neq P_2 \neq \dots \neq P_6$$

Table 7. Chi-Square Test

requirements	basic requirements			functional requirements			motivation requirements		
	Observed N	Expected N	Residual	Observed N	Expected N	Residual	Observed N	Expected N	Residual
internet	144	440.7	-296.7	719	370.2	348.8	701	363.4	337.6
POS	711	440.7	270.3	352	370.2	-18.2	246	363.4	-117.4
SMS	421	440.7	-19.7	327	370.2	-43.2	473	363.4	109.6
Pin Pad	665	440.7	224.3	170	370.2	-200.2	212	363.4	-151.4
Tel bank	348	440.7	-92.7	354	370.2	-16.2	185	363.4	-178.4
ATM	355	440.7	-85.7	299	370.2	-71.2			
Total	2644			2221			1817		

The chi-square test was used to examine this question. And because the amount of significant is close to zero, hypothesis of  $H_0$  in significance level of 0.05 be rejected. It means sextuple services are different in terms of requirements.

By examining the amount of remains in the table below, POS and PINPAD services located in one group (basic requirement) and other services are located in other groups. Therefore,  $H_0$  is rejected with considering to separate services in different requirements group and there is a significant different in terms of located in requirements among of E-banking services.

**Question7**

How is ranking of level of Refah Bank customer satisfaction in Kermanshah Province from sextuple E-banking services?

Table 8. Fridman Test

sextuple E-banking services	ranking
ATM	2.38
POS	4.87
SMS	2.89
PIN PAD	2.94
Tel Bank	2.73
Accents of Internet	5.19

According to Friedman test, the ranks of each E-banking service in terms of Refah Bank customer satisfaction from left to right are respectively as follows: ATM, Tel Bank, SMS, PIN PAD, POS, and Accents of Internet.

## Conclusion

The results of this study compared with other similar studies have been roughly in a line and some difference between results can be from research questions due: difference in type of services assessed, period that research had been done in, changing views of customers on new banking services and conditions of the bank in terms of location and city studied or individuals responding, below it is described the results of this study in comparison with other similar studies:

1. This is the first study question; Do customers have satisfied from the services of electronic banking? This question was confirmed according to study results. The question results in similar studies was roughly in a line such as: Moradi and Hemmati (2010), Kazemi and Mohajer (2009), Seyed Ahmadi (2009), Fatahian and colleagues (2009), Tavakoli (2009), Mirabi and colleagues (2008) and Golchinfar (2002) and studies results indicate that customers satisfaction from E-banking services, but in terms of putting in to the Kano model dimensions have impalpable difference.
2. The second question of the study is pay to compare the amount of customer's satisfaction of Kermanshah Refah Bank from sextuple E-banking services. Results of the study by using information extracted from third table and compare each of these services together by using Tukey test showed that telephone banking and ATM services were in a group, SMS and PINPAD service were in a group and POS and Internet services were included in another satisfaction group, in other similar and in line studies did not mention to comparison amount of satisfied from services provided and just has been mentioned to the level of satisfaction from these services.
3. The third the fourth and the fifth questions of study that are in a line and it is that each of sextuple E-banking service is located which of requirement. Services were separated in this study and placed in each of the services in one of the required groups of Kano model been basis for decision making of Refah Bank managers and in most similar studies that have used of Kano model have questions or hypotheses in this regard with this difference that the same result has not been achieved. in research results of, Moradi and Hemmati (2010), Kazemi and Mohajer (2009), Seyed Ahmadi (20098), Fatahian and colleagues (2009), Tavakoli (2009), Mirabi and colleagues (2008) and Golchinfar (2002) banking services provided were classified in different groups of requirements Kano.
4. The sixth study question focuses on this question that is there significant differences among of E-banking services (sextuple services) to the dimensions of the model (basic requirements, functional requirements and motivational requirements), in this study we concluded that sextuple service are different in terms of requirements, as mentioned in other similar studies is obtained the consistent results with this study and each of the services assessed was placed in one of the requirements of Kano model and there is a significant difference between these services due to being placed in requirements of the model.
5. The seventh question was ranking customer's level of satisfaction of E-banking services (sextuple services) in this study for ranking customer's level of satisfaction of each of the sextuple services by using extracted information in questionnaire and using Friedman ranking test each of the E-banking services have been ranking customer satisfaction respectively and providing services through ATM machines had the highest satisfied and providing services through the Internet had the lowest satisfied. Golchinfar in her research (2002), level of satisfaction from ATM machine services were ranking in the last rows of ten services.

## Suggestions

Research suggestions have been presented in two sections, the first section is include applied suggestion of the study related to customer satisfaction of E-banking services in the Refah Bank, the second section is also includes suggestions for future research.

1. The first research question include do Refah Bank customers have satisfied from sextuple E-banking services in Kermanshah Province? The answer to this question indicates consumer's satisfaction from E-banking services in the Refah bank. In response that customers have to the question can be made presumptions that their satisfaction is higher of the services that use of them, is inclusive, services such as use of TEL bank machines, PINPAD, ATM, SMS had effect in amount of this satisfaction some reason such as increase In bank's experience over time about how and diversity of service delivery through these machines and do cultural work in order to encourage to use this services through banks and other institutions and the media had an impact in satisfaction levels and since most of these services in opinion of customers located in combination of basic, functional and motivational groups in fact, it means some of these services provided some of these services provided in consumers opinions is the bank's tasks, it is cause to create satisfaction and motivation, so suggested that:

- Since provided this services has been satisfactory in opinion of customers and often pay the bills and payment through these machines have considered a fundamental requirement there is a tendency to use these machines and therefore does not properly present this services is causing customers dissatisfaction that should be prevented of dissatisfied in customers with regular and periodic monitoring to prevent disconnection and proper function and equipping these machines continually with cash (liquidity management).
- Because of in some of sub sectors services such as SMS banking that is a new service and to consider of customers located in motivational requirements group that means by providing it caused to customer satisfaction and can be prevented most of the cost of customer and bank and with making flexibility and variety of provide services through ATM, PINPAD, TEL BANK machines be added other sub sectors in functional and motivational requirements and bring them in line of services that provide them will make customer satisfaction.
- Customer satisfaction of POS machine shop services is lower than other services and has been considered part of basic requirement so provide services by banks is considered part of tasks bank's and failure to properly present by banks to be their dissatisfaction and provide it correctly based on requirements of Kano model had no effect on customer satisfaction and only to prevent dissatisfaction in this context the following suggestions are offered:
  - Making online, and increase the speed of transaction of this system.
  - Software update of this system.
  - Making small and wireless this machine for using in places without the space and telecommunications infrastructure.
  - Rapid settled with account settled center of banks to reduce errors in the functions of the card to card of customers.
  - Create the infrastructure required for immediate transfer of customer shopping to account linked to a 24 hour.
- Customer had the lowest satisfaction of internet services due to lack of a complete presentation of the bank and are located in motivational requirements group so correct presentation it by banks is cause to customer satisfaction and customer does not request us this service on the basis of model and because of the Kano emphasis on paying the basic and functional requirements, perhaps in a competitive market is guarantee your presence in market and with relied on them, can not had expect to absolute victory in this field; so, considering the widespread use of the Internet and realize this subject that banks will be successful in this field which not only identify current needs of its customers but also be seek to create new requirements and creating highly motivated in a customer recommended with pandemic gradual internet, acting before the competition to created the necessary infrastructure (wireless Internet) and encourage customers to use this service of bank. So considering this subject can be offered:
  - Creating a macro and strategic approach by the authorities of bank to implement internet banking and its concepts.
  - Solving problems arising from lack of communication and speed required with Internet banking by customers.
  - Training staff to answer questions and possible problems of branches and customers.
  - Training customers, since the majority of service users based on the questionnaire are educated.
  - Creating the necessary facilities for customers in order to provide system and accessories service (loan payment).
  - making culture and encouraged to use this service through the relevant organizations and agencies.
  - solve other problems outside the domain of the bank such reducing the cost of Internet access, increased speed and accuracy, creating mental security for customers to prevent weaken their rights and eliminate the weak of telecommunication lines.
- 2. The second question of the study is also based on a comparison of customer satisfaction than E-banking service that there are similar proposals in this regard and the reason of being these services in different groups is on changing the amount of provision these services through branches and various units of the bank and age, education, and ... their different demands of bank which is cause to variable their amount of satisfaction proportionally. Therefore with change and equip bank systems to new world technology and removing structural weaknesses, in order to placed services that opinion of customers were in group of basic requirement and indifference the following suggestions are offered to redirect to the other requirements:
  - Prepare and compile a bylaw to coordinate branches for providing same services and within the law.

- Guidance and training to customers the advantages of using this kind of service and determine the required framework for receiving this kind of service.
  - Advertise and encourage customers to use Internet banking services and using the POS machines in stores by using of promotional facilities levers.
  - According to the questionnaire most of customers and users of Internet banking services are young and educated people therefore, necessary training and facilities is required to enable them for quick and securely communication with bank's network.
  - Create a database in the branches in the field of electronic banking.
3. Questions 3 & 4 & 5 which are in a direction based on which one of sextuple E-banking services are in basic, functional and motivational requirements based on the results of the questionnaire each of banking services is located in one of the requirements of the Kano model that for relative change of these conditions is recommended that:  
Services that are in group of the functional and motivational requirements can be preserving present conditions and equipment bank to a robust and new systems and strengthen the behavioral factors such as dealing with customers courteously, using the word of thank you, telling the name of customer and smiling retain customers and added on customer satisfaction or even with this method make the indifference requirement to the motivational requirement. About the services that is in basic requirement group and their satisfaction is lower and is considered among the bank's duties according to customers to create satisfaction, and transferring this services to other requirements recommended on proper and periodic control systems and machines to provide services and staff training on dealing correctly and with respect to customers to prevent dissatisfaction and leave the bank and go to other banks.
4. Seventh question is ranking level of customer satisfaction of E-banking services and because the bank due to the problems that mentioned, in the present both legally and problems that are beyond the scope of the bank is unable to have significant activity on the Internet Banking Services also and is of the order the majority of customer dissatisfaction which Suggestions that noted and create confidence to use this service to customers and was dissatisfied of other customers from services of POS machines that suggestions were presented in order to create customer satisfaction in above.

In the second part of suggestions are suggestions for future research to interested researchers as follows:

1. Recommending to researchers that in the future research paid to compare the banks by using Kano model until the research results and level of customer satisfaction is more realistic.
2. Recommending to researchers to do a study about level of satisfaction of E-banking services in the state banks compared to private banks.
3. Satisfactions from the perspective of the Central Bank to be made as a comparative factor that be determine, how far we have distance with the ideal.
4. How is customer's satisfaction from the E-banking in other countries and what is standard, what is level of Iranian banks.
5. Research be done on level of satisfaction of other banking services that could be effective on level of satisfaction of E-banking services.
6. About level of satisfaction in staff of studied bank from their services that provide can also be useful to facilitate in achievement of the results of similar studies.
7. Also a research done about level of satisfaction in banks staff of E-banking services which its results can be beneficial in other studies.

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