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**Consumer behavior analysis of melli bank customers towards online services
(case study Kermanshah Province Melli bank)**

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ABSTRACT

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In recent years, the increasing number of Internet users and e-commerce, identifying consumer behavior in the digital space, is very important. Consumer behavior, the set of activities that, in order to acquire, use or non- use of goods and services takes place. The study, based on an analytical method - a descriptive survey, and making use of available resources, to investigate the factors influencing the behavior of web services, is discussed. The study also focused on around 4, risks, Electronic commerce, perceived value and satisfaction are located, indicates that risk and e-commerce systems have not an effective on Internet services of the Melli bank (0.512 and 0.124), but, so, Customer satisfaction and Perceived value have an effective on Internet services (0.003 and 0.012).

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1. Introduction

Existing models of consumer decision making in the areas of marketing, are based on the model of instrumental rationality. Instrumental rationality, which means, the consumer, to meet their needs for data collection, calculation and selection of the best means to meet the requirements in terms of environmental

conditions, it is intended to optimize their situation. The pattern of rationality, often in different models of consumer decision making in the field of marketing is considered (Haghighi and Ehteshami Akbari, 2006). Consumer behavior and the factors influencing its formation, including cultural, demographic factors, marketing, reference groups, family, and environmental issues that have been discussed more recently. Obviously, the study of consumer behavior, a wide range of studies to be included. Marketing is one of the main factors associated with consumer behavior, because it aims to answer is what, the consumer demand is required. "Failing companies, their inability in taking advantage of marketing techniques, is derived " (Roosta and et al, 1996)." In today's competitive world, companies are given customer focus and satisfaction; it is a major factor in achieving competitive advantage for organizations. Necessary to satisfy the customers, to satisfy all its needs, and identify the precise demands, expectations, intentions, capabilities and limitations, the purchase of goods " (Salar., 2006). The company's success also depends on an understanding of consumer behavior as a marketing plan will be the foundation. "Having sufficient knowledge of consumer behavior, a reliable guide to the marketing activities of business organizations, and non -profit institutions are " (Hawkins and et al, 2006). Scientists from different scientific fields, such as economics and marketing, several models for analyzing consumer behavior are presented. Economists, who are first, a scientific approach to consumer behavior, have been noted. Among the most important models in the analysis of consumer behavior, economists have presented is, the indifference curve model and the specification model (Douglas, 1996). Environmental factors also have an impact on consumer behavior, including IT, and it is characteristic of the Internet, which has now led to the transformation of human life. Nearly 2 billion and 300 million Internet users, the total population of nearly 7 billion people, there are now compared to 2000 has had a growth of %528. The large number of users have been various reasons, including because of the opportunities that technology offers them. IT not only affects existing businesses which create new businesses, such as e-commerce is. " According to the Center for Communication Policy, 9.48 percent of Internet users have purchased online, and that the use of email and the Web, the Internet has been identified as the third most popular activity " (Gilani nia and Ghanbarinejad, 2010). The Internet has led to people quickly and cost very little to get valuable information, and it easily and in less time, with countless numbers of people to communicate, and the way they conduct influence. Philip Cutler, the father of marketing, it marketing sign age 3 knows where virtual media and social networking makes communication more consumers, and the impact they have on behavior. " Identifying customer needs, identify market needs and taking advantage of the marketing and market survey, of those who are to succeed in e-commerce and enjoying its benefits, and essential role in the acquisition of more interest, more by customers and satisfying them is "(Moosavi and et al, 2006). In addition, "Marketing is the key to successful e-commerce. Without marketing, the best no profitability and high quality service, no client will "(Mohammadi and Karimi dehkordi, 2010). Consumer behavior, also based on his perception of risk, and values are formed, and if he achieved the desired value, the tendency is to take the appropriate action. Hence, it is appropriate to e-commerce systems, such as electronic banking is also available, to allow web services to be provided. But the story does not end with the purchase, and discussion activities after the purchase, it is of critical importance. Currently focused on marketing to loyal customers, and led him into continuing to purchase and maintain contact with the organization, and it needs through customer satisfaction, be done.

According to the above, the research that's been done outside the country and inside the country is as follows, Cox and Dale (2002), the main factors of quality in design and use of the website began. They found that, clarity of purpose, content, customer service, general questions, customer relations, reliability, policies and standards, to deliver information, products and services, fill out the search form, communication and feedback Site Map key factors in designing a website is a business. Jamal and Naser (2002), to assess customer satisfaction and retail banking began. They found that, if the customer does consent to receive the service, is expected to repeat their purchase and the content will announce to the others, as if feeling the discontent of mouth advertising oral pass on their negative experiences, and customers will be excluded from the sum. Arnot and Bridgewater (2002), examines the role of the Internet, and to engage in paid marketing. According to the Internet environment, new initiatives were introduced to the marketing mix; these factors include price, product, promotion, distribution and customer relationships. The emphasis on customer relations, this article further, and other hybrids, the normal components are mixed. Customer relationships, including obtaining feedback from their online services to customers, clients, community, and issues related to customer relationship management system is. Mohammad. (2002), the result of his studies on the marketing mix, in the book "Internet Marketing" was released. She components of internet marketing, including interactive communication, custom manufacturing, brand, distribution, customer community, communication, price and product knows. Cheung and Lee (2005), The

Asymmetric Effect of Web site performance characteristics, focused on customer satisfaction. The relationship between consumer satisfaction, and a sense that there is quality in the model presented. The quality of the review on the topic of information systems and services are concentrated. Haroon and Razzaque (2008), examines the impact of participation in virtual communities on the Internet tend to be paid. They state that, virtual networks, allowing consumers to make online ideas, opinions and information about products and services, share, and exchange. In this model, trust is an important factor in the creation of desire in web services, which in turn can be influenced by socio-demographic factors, bond strength in relationships, Join duration of the network and its interaction consistency with social networks. Kim and Gupta (2009), the comparison of actual and potential customers to purchase, store began. In the model proposed by these two, price and perceived risk are factors that affect the perceived value, and the desire to make a purchase. Jeong and Lee (2010), to assess customer satisfaction and loyalty appliances, the Internet began. They are represented in the model, customer loyalty, satisfaction, he will be directly affected. In other words, if the customer does not achieve the required level of satisfaction among buyers is considered loyal, and will do regular shopping. Managing customer satisfaction, service quality is affected, for which he has received. The quality of the model by including factors such as tangibility, accountability, stability and continuity is to have interaction. Heindl and Vallappali (2010), examines the paid marketing through Facebook. He found that, although virtual networks like My Space there are others, but factors such as number more than 500 million users on Facebook, it owns more preferable, is to do business. The author argues that, Facebook helps you easily create enthusiasm in our clients, and through viral marketing and word of mouth, it expands. Also the possibility of taking advantage of promotions, and its role is discussed. Finally, concludes that, in today's complex world, the use of Facebook, a method very simple, cheap and effective, to attract customers. Suresh and Shashikala (2011), to identify the perceived risk in consumer attitudes toward online shopping in India began. The studies on six main factors of risk, as, a monetary factor, behavior, language, resources, social and psychological factors was concentrated, and the impact of each factor on the internet shopping has reviews. Finally, they concluded that the development of online shopping, if possible, the risk perceived by the consumer, reduced, and if this happens, the electronics retailing in India, to an industry large and profitable (for both sides of the transaction), will become. Saeednia and Bani Asadi (2007), patterns of customer behavior in online services in Iran raised. This model is based on factors such as quality of customer relationships, products and services, understanding and awareness of site safety, impact on satisfaction with information and communication benefits, the commitment to create the site, and will lead to purchase behavior. Accordingly, purchase behavior, after the formation of beliefs and attitudes scores, and more positive attitudes, the probability of buying in the future will be more. Create a positive attitude can, through direct advertising and marketing or word of mouth done. Olfat et al (2011), to identify the factors influencing on the internet and prioritize them using fuzzy ANP, "in Iran. In this study, the parameters affecting the Internet services, identify, and prioritize each were identified. In their conceptual model, factors such as ; product features, purchase process, risk, procurement, customer characteristics, customer perception of buying, and environmental factors make an impact on both components feel " usefulness " and " perceived reliability ", and consumers are willing to make Internet service, which will eventually lead to Internet services. In the meantime, the results indicate that the risks of buying and purchase process, the most important factors affecting the Internet services have been.

1.1. Hypothesis of Research

The main objective of this research, consumer behavior in Internet service has been provided, and so the questions are discussed below.

- Risk factors have an effective on Internet services.
- Customer satisfaction has an effective on Internet services.
- E-commerce systems have an effective on Internet services.
- Perceived value has an effective on Internet services.

2. Research Methodology

The study, based on an analytical method - a descriptive survey, and making use of available resources, to investigate the factors influencing the behavior of web services is discussed. Based on questionnaire data, in four different sectors (risk, satisfaction, and perceived value of e-commerce), consisting of 20 questions. Questionnaire based on expert opinion and reviews them, confirmed and established validity and reliability based on Cronbach's

formula, the amount of 0.795 was proven. The study population included the Melli bank customers in the city of Kermanshah, the rate of 2,000 people a day were based on Cochran's formula have been reduced to 290.

3. Analysis of data

To investigate these hypotheses, inferential statistics, and test t, and ANOVA is used.

Question 1: risk factors have an effective on Internet services.

Table1

Results of test Hypothesis 1.

ANOVA table response variable: internet service				
Source of variation	The sum of squares	The mean square	F	(P-value)
risk	354.215	148.589	0.789	0.512
Error	16488.551	184.985		
Total	19852.745	--		

As seen in the table above, t and the confidence level is: 0.789, 0.512, so at the Error level of 0.05, there is no reason to reject the null hypothesis, In other words, risk factors have an effective on Internet services.

Question 2: customer satisfaction has an effective on Internet services.

Table2

Results of test Hypothesis 2.

ANOVA table response variable: internet service				
Source of variation	The sum of squares	The mean square	F	(P-value)
customer satisfaction	1185.85	451.25		
Error	17855.21	258.254	1.14	0.003
Total	18905.62	--		

According to the above table, one can see that, whereas the 1.14 which is a small amount, and the probability of 0.003, which is because the probability is small, and we have: $P - Value = 0 / 003 > \alpha = 0 / 05$, so there is a reason on the reject the null hypothesis at a significance level $\alpha = 0 / 05$. Customer satisfaction has an effective on Internet services.

Question 3: e-commerce systems have an effective on Internet services.

Table3

Results of test Hypothesis 3.

ANOVA table response variable: internet service				
Source of variation	The sum of squares	The mean square	F	(P-value)
e-commerce systems	1198.85	185.25	2.11	0.124
Error	17655.21	211.254		
Total	18115.62	--		

As seen in the table above, t and the confidence level is: 2.11, 0.124, So at the Error level of 0.05, there is no reason to reject the null hypothesis, In other words, e-commerce systems have an effective on Internet services.

Question 4: perceived value has an effective on Internet services.

According to the above table, one can see that, whereas the 0.125 which is a small amount, and the probability of 0.012, which is because the probability is small, and we have: $P - Value = 0 / 012 > \alpha = 0 / 05$, so there is a reason on the reject the null hypothesis at a significance level $\alpha = 0 / 05$. Perceived value has an effective on Internet services.

Table4

Results of test Hypothesis 4.

ANOVA table response variable: internet service				
Source of variation	The sum of squares	The mean square	F	(P – value)
perceived value	658.198	312.44		
Error	17363.647	326.578	0.125	0.012
Total	19805.845	--		

4. Conclusions

Understanding consumer behavior is key to industrial development in developing countries. As long as consumer behavior is not known, can not be a logical and systematic relationship between industry and consumers, and we organizations and companies are more successful when the goals, methods, and their structures, based on knowing more and more customers and consumers, and to regulate. The digital environment is challenging for many consumers, and consumers searching it, consider the skill experience. In this environment, a consumer looking for uninterrupted, experience, and in addition to any action, the immediate feedback they receive from the environment, which makes the search process is becoming more dynamic. According to the characteristics of digital media, consumer behavior and characteristics in order to facilitate the buying process, consumers must be reasons that cause consumer distrust, or poorly designed sites, and thus does not buy consumers in the digital environment will be reviewed and may be removed. Challenges based on the characteristics of flexibility, biodegradability uninterrupted able to get feedback in time, and the system interact and create mental images in a digital environment, it is the consumers' mind, as directed by the Order on the Internet, and the process of buying decisions are guided. The study also focused on the risks around 4 Electronic commerce, perceived value, and satisfaction was on, indicates that the Internet services of the Mellli bank, the risk and e-commerce have not effective on Internet services, respectively. Rate (0.512 and 0.124), but so, perceived value and Satisfaction have effective on Internet service rate (0.003 and 0.012) are related.

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