

# **The commercial banks explaining customer loyalty and of electronic banking services in Ardebil**

Poran Jahangirzadeh\*,kheirolah sarboland,

The banking industry today is rapidly changing international economic development and competitiveness of the market, banks have also been affected, the main force in this environment breaking technology that legal barriers, geographic and industry and create new products and services is. Many banks worldwide offer their services electronically, using electronic data interchange the first half of the 90 annual 23 percent. Banks need to provide any new services to consider the economic and social conditions, because there is high inflation, low income, low level of public awareness, lack of knowledge about different groups of people and their demands, distrust people new services and advertising appropriately motivate a new service can be easily spread among people, the main aim of the present study, study and explanation of customer loyalty, e-banking services to commercial banks Ardabil province. Materials research is descriptive survey is. The study population includes all commercial bank branches in Ardabil customers whose sample size using formula Cochran's sampling of 385 people. The instruments of this study, the researcher made questionnaire which its reliability using Cronbach's alpha equal to 893/0 percent was achieved statistical method using Pearson correlation coefficient and multiple regression enter method. The course of Descriptive statistics were used. To analyze the data obtained the results of spss software used Pearson correlation coefficient showed that the independent variables of service quality, performance, accountability, accessibility to services are highly correlated with the dependent variable customer loyalty electronic banking.

**Keywords :** customer loyalty, electronic banking, electronic service quality

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