## The effect of, Internet banking services quality, on e-customers loyalty, with the moderating role of, e-customer satisfaction (Case Study: Customers of SADERAT bank branches

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Organizational requirements, to developing, e-services, in recent decades, however have a many advantages, but creates new challenges for them. Because, if previously, the organization, satisfied its customers, by face to face offering the products and services, and in face-to-face form, handle their complaints, in new situation, this relationship more possible, in cyberspace, and through the instrument, called internet. Therefore, the type of service delivery, and identifying the factors which influencing on it, in such a way that the user (customer) convinced to return to the Web site, and used e-services of organization, turned to the serious challenge, in this field, and a concept such as e-loyalty is born. Therefore, the purpose of this study was investigating the impact of internet banking service quality, on esatisfaction and e-loyalty, of, customers among the customers of, SADERAT bank's branches of GILAN province. The method of this study was descriptive and its aim was functional. Data collecting method was Field method and its tool was questionnaire. The statistical population of this study was all customers of SADERAT bank branches in GILAN province. With considering the total statistical population and according to Cochran formula, the sample size was 371 people. Data were analyzed through SPSS software, version 20 and Amos 22. The obtained results this study showed that the quality of Internet banking services is effective on e-customer satisfaction. But there is no evidence for confirming the effect of Internet banking services quality on ecustomers loyalty. Also the results showed that e-customer satisfaction is effective on e-customers loyalty .and finally, the main hypothesis namely the impact of

Internet banking services quality on, e-customers loyalty, with the moderating role of, e-customer satisfaction was confirmed.

Keywords: Keywords: e-loyalty, e-satisfaction, services quality, Internet banking, SADERAT bank

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