

explain the loyalty of customers using Internet banking services of the Melli Bank of Guilan province with an emphasis on the quality of electronic services

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Abstract One of the essential tools for the realization and expansion of e-commerce is the existence of an electronic banking system that, in keeping with global financial and monetary systems, facilitates the practice and activities of e-commerce. Because all companies are becoming e-commerce. It allows them to be more efficient than existing competitors without e-commerce technology. In this regard, the main purpose of the research is to explain the loyalty of customers using Internet banking services of the Melli Bank of Guilan province with an emphasis on the quality of electronic services. Current research is applied research and descriptive in terms of research categorization and according to the method of data collection .. Given the fact that the number of specimens ed in order to have the best conditions are chosen to provide the appropriate information, For this reason, the sampling method is also available for non-probabilistic sampling. Given that the statistical community is unlimited in research, The sample size was estimated the Unlimited Cochran formula and the number of samples is 378. In order to analyze the data obtained the distribution of the questionnaire, structural equation modeling technique with partial least squares approach was used. In general, all data analysis was performed using SPSS and PLS software. The results of the research hypotheses indicate a positive and significant impact of network quality, customer service, information quality and security on customer loyalty. The positive and significant impact of network quality, customer service, information quality and security on customer loyalty was confirmed. Also, the mediator role of behavioral loyalty in relation between the dimensions of quality of service and customers attitudinal loyalty was confirmed. On

the other hand, moderating role of the use of the Internet in relation to the dimensions of the quality of electronic services and customers behavioral loyalty and moderating role of the use of the Internet in relation to the dimensions of the quality of electronic services and attitudinal loyalty of customers was also confirmed. Key words: e-service quality, behavioral loyalty, attitudinal loyalty, internet usage rate, national bank, partial least squares.

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