

# **Review and Study Effect of Using E-Commerce in Consumer Loyalty in Melli Bank (Case Study: Gilan Province)**

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**Abstract** Despite the great benefits of Internet banking and the heavy cost of investing in banks, customers do not use Internet banking services as expected. The main purpose of this study is to measure the impact of using e-commerce on the loyalty of financial services customers of the Melli Bank in Gilan province. So, according to Cochran's formula, 391 customers were selected by Inaccessible available method. Validity of the questionnaire was verified using face validity and factor analysis (0.860) and its reliability was confirmed by Cronbach's alpha coefficient (0.942). To test the hypotheses, structural equation technique was used. The results showed that self-efficacy of perceived e-commerce has a positive and significant effect on the perceived ease and benefits of loyalty of Melli Bank customers. Perceived quality also has a positive impact on customer loyalty. In such a way that one's perceptions of usefulness have the greatest impact by 85 percent and perceived quality has the least impact.

**Keywords :** Keywords: e-banking, consumer loyalty, perceived ease, perceived quality, perceived benefit.

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