

# The Impact of Mobile Banking Quality on Quality of Customer Relationships (Case Study of the Refah Bank Customers)

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**Abstract:** The main purpose of this research was to investigate the effect of mobile banking quality on customer relationship quality. The research method was descriptive-correlational. The statistical population of the study consisted of all clients of Rafah Bank Branches in Rasht. 394 customers were selected using available sampling method. To collect data, the customer relationship quality scale was used with mobile banking. Using the structural equation modeling in Amos software, 24 assumptions of the research were analyzed. The results showed pleasure (beta coefficient: 0.095/0), design and beauty (beta coefficient: 0.136/0), applicability (beta coefficient: 0.163/0), security and privacy (beta coefficient: 0.094) Social status (beta coefficient: 0.175/0), trust (beta coefficient: 0.327) have a significant and direct effect on customer satisfaction. It is also enjoyable (beta factor: 0.215/0), design and beauty (beta coefficient: 0.247/0), usability (beta coefficient: 0.200/0), privacy and security (beta coefficient: 0.271/0), sociality (Beta coefficient: 0.207) have a significant and direct effect on the customer's trust. At the end of design and beauty (beta coefficient: 0.098/0), applicability (beta coefficient: 0.145/0), security and privacy (beta coefficient: 0.189/0), sociality (beta coefficient: 0.112/0), trust (Beta coefficient: 0.407) have a significant and direct effect on the commitment of customers. Also, pleasure, design and beauty, applicability, security and privacy, sociality and trust have been able to predict respectively 30 and 38% of the variance of satisfaction and commitment of customers. Beyond pleasure, design and beauty, functional, security and privacy and social security, they have been able to predict 32% of the variance of customer confidence. **Keywords:** Mobile Banking, Quality of Service, Customer Relationship Quality, Welfare Bank of Workers

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