The Study of Effective Reasons of the Customer Satisfaction Increase in the Acceptance and Use of Green Electronic Banking Services with EUCS Model (Case Study: Parsian Bank)

Elham Koohi¹, Ehsaneh Nejat Mohammad², Amir Mohammadi³ and AliReza Koohi⁴

ABSTRACT: Electronic banking is the simple and controllable method in the financial management. Not only customers but also the banks widely use electronic banking benefits. One of the most prominent benefits of electronic banking that is so important in these days is being green of this industry. This study is considered the evaluation and analysis of the effective factors of the customer satisfaction increase in the acceptance and use of green electronic banking services with EUCS model. The methodology of this study is objectively applied and in terms of data collection is descriptive-survey. The dimensions of the effective factors in the increase of the satisfaction and public reception customers in the acceptance and use of green electronic banking in this study are included: services contents, appropriateness of services, services format (form and appearance), easiness in use, time saving. The statistical populations of this study are consisted of Parsian bank customers (the electronic banking branches of Pardis and Roodehen). According to the calculations the research samplings were measured 60 participants. The data collection instrument was the questionnaire that was designed by the researcher that also its validity was approved by the electronic banking experts and specialists and its reliability was estimated 87% based on the Cranach’s alpha coefficient. The collected data were analyzed by using descriptive statistics (mean, standard deviation) and Pearson correlation coefficient and regression analysis with the software of SPSS. The results of the study statistically showed that all of the factors including the contents of electronic banking services, the validity and accuracy of presented services, in the electronic banking area, as well as services form and format, easiness in services use and finally time saving have positive and direct impact on the customers satisfaction in the electronic banking services.

KEYWORDS: green electronic banking, services, customer satisfaction, EUCS model.

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1. INTRODUCTION

The significant development in the ICT (Information and Communication Technology) can develop all aspects of human life recently and today it is proposed some new concepts as an electronic government, trade, insurance, management, education and green electronic banking. In these days, the focus on the environmental issues and developments is not inclusive simply to the responsibilities of the environment experts but for this participation of all society and experts is needed. The environmental problems widely increased in the world such that the scientists and policy makers can’t solve those. This subject that development is not possible without maintenance of healthy environment because important after the holding of the earth conference in 1990 in Riodo janiro and focus on the need for fast affairs into getting the sustainable development) Economical policy makers found out that environment health shouldn’t be sacrificed for economic growth policies, since even if decay of environment isn’t extent that threatening the human life can be harden the quality of life. Banks can have the efficient and strategic role as a part of formation of economic customer satisfaction system in this regard. Codifying and guiding the credit policies to stop the destruction of natural resources, decrease of industrial pollutions and protection of rare ecosystem as a part of economic and monetary policies collections (set) are on track on sustainable that today have irrelevently remembered about the wide or broad growth of green activities. The “green word is irrelevently used on broad range of social and moral environment and activities (Chadichal, 2012).

The green banking is considered the technology integration and development in the convention behavior and habits in the banking business and the changes in the traditional trends and making the new area based on the constant attitude and in order to maintain the natural recourses accompanied to development and growth. In the green banking, it is certainly emphasized on the healthy productions by short looking at the performance at the world-class banks, it can open us the new horizon of business thoughts based on being green. In this way, by expanding of thought capacity and management in the business area and also highlighting the moral issues that is affected to competition increase, customer welcome, Society and government pressure, it can be observed that the green banking is getting more important and also the today’s business and affair have shown more sensitivity into their areas and have exactly committed more responsibility into this process. Not only the green banking need to the philosophy based on the vision and attitude that make the organization, responsible for the community but also need to proper and affective strategies in the area. These strategic are affected on the environmental changes and designed in response to those. Generally, our objective for using of this word in this study is particularly affected to the financial services and Productions adjusted with the environment (Hamidi, 2014).

Today, services industry is consisted of financial and monetary services as well as banking as an important part. There are a lot of changes about regulatory; structure and Technology into more integrate global banking area in the Industry of global banking. Banks are expanding into the borders by making different benefits and competitive services and restructuring for fast technology and meeting the customer’s Demands. For doing this, the nature of bank services and Customers relationship are constantly changing (Oveisi, 2011).

The management and maintenance of natural resources, agriculture and administration of structure on the optimized use such that it can ensure the consistence supply of human needs and satisfaction of present and the next generation are defined as a sustainable development. Also this kind of development can be used as a proper technology which is economically stable and socially accepted. In this way, achieving to the sustainable development is now on the agenda of all countries in the world and all of the states are trying to play their roles in the great global movement according to their cultural and belief. Among these elements, banking and banking development play a significant role as a sustainable development indicator so it can be directed the payment of banks facilities for the investments such that these can protect the

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environment and also based on the wide growth and development. One of the mission and responsibilities of green Banking is creating the saving and preventing the indiscriminate use of some goods like paper and energy. And their accordance with environment criteria and promote the productions that are efficient and useful for the society and the environment to reduce the costs. This kind of banking can change the view of the people in the society into their environment with increase of their environmental awareness and knowledge level. Moreover, by superficially check, it can be found that for Producing the one tone of paper, need 2 tones wood and 200 liters water and per production of one tone pulp, it is Entered some waste pollution into the environment. It may be effectively prevented of this by changing the bank Process en and green banking development with IT and some Systems like ATM and shop system, internet banking on mobile bank to economize. one of the significant aspect of this is the paper-less transactions and services delivery 724 ( seven days a week, 24 hours a day) that has severely shown by expanding electronic banking culture as one of the green banking Aspects and passing the banks from the traditional computer Which constantly have been considering the customers visit to bank brunch and make some different forms for bank operations and the process changes actually have been significantly growing and this cooperate hare made a lot of saving and Frugality. Banks hare expressively decreased their waste and garbles by applying the supply chain management as well as frugality in the consumption such that in the relation, they could decrease their transaction costs to one twentieth. The green electronic banking (electronic banking) needs to an electronic government. Electronic government is one of the today’s needs of world that a lot of countries are following. Electronic government is used the governmental organization from new IT (information technology) and communication to provide and distribute the services and information instantaneously and hostelry and in the least time and cost but the high quality to the citizens, commercial and industrial sectors and other government customers such that they can be connected with the government by the computer system and have much participation in the administration of affairs and process and democratic t institutions. Furthermore it is important to identify factors that make the customers use the new technology like electronic banking services. This is true because identification of these factors help the bankers to apply their marketing strategies for new form of green electronic banking system (Javadin, 2005).

As a general, daily acceleration of IT make that bank customers mostly tend to communicate by internet and mobile lines with their bank accounts. Some of the incentive factors for reuse of these services are convenience and comfort of the customers and finally his/her satisfaction. Many of the scientists have argued that there is relationship between the customer satisfaction and their behavior. Especially when they are affected by the new and modern technology, the utility of them make in turn the customer satisfaction and acceptance and their comfort is derived from the services which can use them each time and place (Pronca, 2011).

In view of the above mentioned, if we have used the electronic banking services only once, we have found that this kind of banking saves people’s time and money. But the green electronic banking has some hidden advantages that feels just only in the macro-level and in the saving of paper consuming. Therefore, the researcher in this study face to the problem whether effective factors in the increase of customer satisfaction (content of electronic banking services, accuracy and reliability in the presented serviced in the electronic banking area, also the form and format of services, easiness in use of services and finally time saving in use of services) can be influenced on the acceptance and use of green electronic banking as well as platting and bank activities to make and create the competitive benefits in the green banking area or not ? So in this article due to the above cases, the fundamental question that is raised can be raised assumptions green 1- Does the content of e-banking services has direct and positive impact on customer satisfaction. 2. Green accuracy of electronic banking services is direct and positive impact on customer satisfaction. 3. The format of e-banking services of green on a direct and positive impact customer satisfaction. 4. Green ease of use of electronic banking services has
direct and positive impact on customer satisfaction. 5. Save time in electronic banking services used green is direct and positive impact on customer satisfaction.

2. LITERATURE REVIEW

The review of background researches in the Internet services and green banking subject is shown that the most of those were considered two-side of the concepts. For instance Moqadasi Niadar researched about the effect of green banking on the customer behavior about bank services to achieve the sustainable development of case study in Saderat bank of Kermanshah, the finding result showed that green banking is kind of banking without paper, fuel and waste of energy. It is a new way of banking that can be the underlone of sustainable development in the country if it turns to the main priority of bank services customers. Actually, the green banking and sustainable development are incorporated together as i they are meaningless the one without the other. The subject of this study is the role of green banking on the consumer behavior of bank services and its effect on the sustainable development (Mogadasiniya, 2016).

Hamidi et al. considered in a study the review of green banking, IT (Information technology) and competitive benefits. The results indicated that some of the new strategies of bank system are new technology enhancement especially in the banking industry by using of the electronic services and underlying and utilization of mentioned equipment and applying resources to spread green activities (Hamidi, 2014).

Bakhshi et al studied on the consideration of Internet services and bank services relationship the finding results showed that there is a significant and meaningful relationship between being accurate, security and riskless of website with the green banking As a result, all of hypotheses are verified (Bakhshi, 2015).

Naghavi fard et al studied the study as effective factors of use Internet banking services from customers in Iran. The finding results showed that perceived behavior affects severely on the person’s intention in use of internet banking. Also this factor accompanies with facility use play the important role and has the high effective on the person’s attitude in internet banking (naghavifar, 2012).

Savo in the study as “the time of green banking has begun in Romania “ which conducted in Romani defined the ecological behavior of banks and considered the non-governmental organization roles and banking production in ecological management of bank. Also he explained that this behavior focus on the projects in which banks incorporated with environmental organization can committee some of the projects like paper, Recycle, silviculture with the building solar panels (savu,2012).

Bihari researched the rental green banking importance as a ((profitability in Indian banks)). In this study, it has been considered the empirical relationships among the green banking implementation along with two other variables: net income profit and costs and the profitability in India by use of quick panel data regressing. The finding of this study showed that there is the significant relationship between income and cost with profitability whereas confirmed significant relationship has between green banking implantation and profitability (Bihar, 2012).

Chadichal, studied the consideration of quality dimensions of green banking Internet services impact on the management development with ((electronic customers)) in India and found that there are significant and meaningful relationships between quality dimensions of Internet services and in the green banking that is customer, Relationship management, customer maintenance and electronic customers that can control the environment damages of payment (chadichal, 2012).
3. THEORETICAL FRAMEWORK

What is the electronic-banking?

Electronic banking is the especial kind of banking that present the services for customers by use of electronic area (like Internet) actually, electronic banking is a kind of electronic service. In this kind of banking, all of the bank operations are done electronically and protected all of them by the proper security levels (Behmand, 2006).

3.1. Green e-banking

electronic banking is a special kind of banking that present the service for the customers by use of electronic area (like internet). Actually electronic banking is a kind of electronic services. In this kind of banking, all of the bank operations are done electronically and protected all of them by the proper security levels. Green banking is defined as a bank participation in the sustainable development. Some of the important issues of the 21th century that have been appeared are the environment protection and stable ecological balance so that the increase of a green technologies are moving into the practical areas including banking. In the global economy, industries and companies are bounded to the affection highly accurate environment policies. Since the banks are funded the cash for the industries and companies, they can face to their environment policies with the high debt and credit risk that can expand the concept of the green banking (Bahari, 2011).

Already, for banks the green was only the colour of money not it’s promotion but today, they are thinking about green branches, projects, output, industry balance sheet and paper recycle for banking book and so on (Bahl, 2011). Also the green banking is called the moral banking; since before the processing of loans, it is considered all of the factors to find whether this project love the environment and has the implicated meanings for the future or not. The loan is granted to the company if it had followed all of the safety standards of environment. Green banking is the practical method for maintaining our planet earth in the future. Generally, the banking section is considered as an environment lover and doesn’t put pressure severely on the environment by its internal operations but from the perspective of the relationship between banking section and companies which are production consumer of banks, the external effect of commercial unit on the environment is so remarkable. The banks are playing some different roles for acceptance that is deal with the main role in the financing projects, clean development mechanism, presentation of determined lending Standards for the industries and companies. A green bank like the other typical banks is accounted all of the social, environmental, ecological points not only in its operation but in the financial decisions and project verification of the natural resources. Further, green banks are insisted on the business population to do some environment lover activities, avoid the paper only on the on-line and electronic financial activities to lead the reduction of tree cut. In the green banks, the loan interest is less than typical banks, so these banks pay attention to the environment lovers as ecological benefits. Under the green banking, banks are thinking about loans like investments in the projects as a recycle, agricultural, Technology development, residual waste management and so on. The following part is introduced three types of projects that have been encouraged under the green bank and will be accounted by the third-party expert of the institute:

1) Sustainable development project and use of renewable natural resources.
2) A project that prevent and control the pollution and minimize the waste products.
3) A project that are supported the human healthy, bio-diversity, efficient delivery and use of energy (Mishur, 2013).

Electronic banking is the simple and controlled way in the financial management. Not only the customers but the banks are widely used of e banking benefits. It can be mentioned here to some
of those benefits that produce the public welfare. They are including “costs saving”, “independence in time and place”, “security”, “environment protection”. Some years ago the traditional banks and financial institutions recognized formally the bank process or green economical activities. The actively identified the opportunities in the transactions about those activities adjusted with the environment as a section for investment and irreverently is about wide range of green activities. After that, green Banking was appeared and development so fast (Dato, 2015).

Green bank is the general expression that mentions to the collection of operation and instruction to sustain the bank economically, environmentally and socially. The greatest step for supporting the green local projects is finding the local bank in its own area (regain). In fact, green Bank means the synthesis of operation and technology development and receiver-service or customers habits changes (Jha and Bhome, 2013).

In this system, bank processes are efficient and effective tools to minimize or get zero the environments impact. As a general, the green bank activities take account of the environment, habitat, and land resources. The subject of green bank was begun with the discussion about banking and environment marketing in 1970 and during the time and with sustainable development that have been emphasizing from 1990, it showed the human aspects on the environment and next generation. the concept of sustainability in the green banking is proposed as a processes in business that consider the long-term values for customers and staff by use of green strategy and all of social, cultured, economical aspects of business. When it is talked about green bank it may be at first impressed electronic bank and the systems with less paper and certainly some part of discussion is about the employment in banks. This can finally lead to protection of the environment. This kind of saving is considerable in two dimensions: at first electronic Banking leads to decrease paper consumption and on the other hand help to grow environment development. Generally, one of the most significant advantages of electronic banking that is so expressive today is its being green of this industry. Whenever there are fewer branches of banks in the city, it can occupy the less space, energy and fuel consumption for transportation. In addition by having less need to printed money and bills with the paper, it can be expected to protect the environment. In the entire world, the banks and financial institutions like other organizations are concerning the impact on the environment Also banks and financial intuition can be played determined role for the better life in the planet earth. The green productions and services from seals have been promoting among the different financial service-provider institutions, property management agencies and insurance companies. Although these financial institutions have more different business purposes than principles of sustainability and preservation or their compatible products, but diversity growth and speed of the development of such services indicate the growing movement to corporate of green financial productions with the other banking activities (Bakshi, 2015).

Generally the green banking as an umbrella overwhelm the delivery services and banks productions in the appropriate method with environment maintenance in the global dimensions and for doing this evaluate banking at operations. Most of the banks that follow the green banking patterns have been passed from two steps:

1. Determination and explanation of the green strategies, services, and process: by using of adequate affairs and situations, they have converted the strategies, productions, services and finally banks process into the compatible type with environment.

2. Creation of the green organization (enterprise): providing some organizations based on the IT (consisted of data centre), the green physical organization (including green buildings) and use of inventions and innovations that guide the banks to provide the services and design of the internal strategies for environment protection.

Some of the bad effects of recent storms, flood, draught and excessive heat of earth have made that government, companies and people think about the heating of earth and its effect on the
present and next generation. Nowadays, the knowledge and commitment on the environment issues are growing and all of the industries in this area have been taken basic steps. Moreover, Final institutions and are directly and indirectly effected on the solution of environment problems. It can be mentioned to some of solutions such as electronic Banking services development, direction and management of environmental risk, funding of the projects and expansion of culture in the green banking service. Green bank is a kind of banks that pay attention on the environment and social factors as well as bank operations. This kind of banking is called moral banking too and also the profitability objectives is responsible for environment protection. The banks are centers and financial mediates that absorb the resources and are granted those activities (bonds and other bills) that are directly or indirectly using in the market, as a facilities. Moreover, some different channels like Internet bank have been used to present services and to increase customer’s access. But in order to provide the services and productions with the green bank process, it must be followed four principles

1. Design of the green electronic processes

Every kind of bank service and production must be followed some process for the customers. Green banking is redesigning these process for the first step and introduced as a mandatory in the implementation of green electronic banking. Among these notable items, it can be mentioned following issues:

• Supply chain management: it points to the techniques and methods to minimize the costs and use of paper in the process.

• Investment recourses management: allocation and equipment of all several recourses electronically to preserve the environment like opening deposit electronically.

• Customer relationship management: Use of electronic methods to communicate with customers can minimize the paper consumption and the costs of customer visiting in the bank.

• Production management: Design and offer the appropriate productions to supporting of those strategies that minimize the use of recourses and energy and decrease the effects of environment destruction.

2. The green Services and productions

Bank by developing the products and new services can lead their customers to environment protection services. Generally, these productions are included:

- Electronic banking

- Automatic payment and possibility of sending check e-mail and photo.

- Electronic bill, introduce and provide the new product through electronic channels and reports and Internet for customers.

Offer and help to promote companies that focus on the green activities.

Financing and banking facilitation grant to the companies and the people can encourage them to use the green activities. It can be mentioned to the following productions and services as an example:

Offer the special credit cards lines and facilities to the owners to improve the building equipment and reduce the environment impacts and also prevent the waste energy in their buildings.

Offer the credit cards that its wage pay to the active institution to support the environment.

Allocation of facilities to the different companies and industries that are supported proper changes and improvement and minimize the destructive effect on the environment.
3.2. Green electronic banking strategy
This principal of green electronic banking increase the knowledge of people about each kind of effects on the environment and their roles in the reduction of destruction effects by designing and providing the green bank strategies. Some of these strategies are following:

Development and improvement of green policies by use of different systems like Internet bank that firstly doesn’t need to constant energy and the secondly paper recipient is deleted and can save them electronically.

Encouragement and motivation of staff (workforce) by providing the necessary facilities and allocation of reward for following the green banking actions and use of their idea for it.

Encouragement of customers and domestic and foreign suppliers for using of green process.

The continuant and accurate pursuit of industrial trends into the environment protection and into the updating of all processes and green banking services and productions.

3.3. Other green electronic bank activities
Other activities that are practical in this area are following:

Redesigning of innovative financial strategies and solutions to protect the environment

Providing of new corporative or individual facilities to support these project compatible with environment like the kind of project that use the sun lights, wind energies, or those factories that their fuel have less effect on the environment.

The direct investment by bank in the project support the environment (by Dispersion of electrical issues of capital market).

3.4. Green electronic banking experiences
The maintenance of environment are significantly following through a lot of banks along with the green banking. By checking the reports of institutions about green electronic banking in different years it can be identified the superior bank and exactly considered the processes and services and their features. Some of the active banks in this area will be introduced:

3.5. Silicon Valley bank
“Silicon Valley “has proposed as a superior bank in the report of green bank in 2013. This bank is placed on California and has strong group in the business bank and is the most innovative Bank in the diversity of financial and banking services. This bank’s capital is 23,000,000 and with more than 160 staff can support the business, exclusive international banking among the 34 branches like England, China, India, …

The presented banking service by the bank are included assigned services in the future development and centre integration and Reserve Federal machinery. One of the main features of that, is presenting notable services in the electronic banking including: advanced electronic debt cards, electronic payment (ACH: Automatic clearing House) and electronic files payment through payment information and use of accounting system. The most important productions and services that are implemented by this bank to facilitate the green banking process and protect the environment are following.

1) Remote deposit services

One of the capabilities of the service is the facility in saving account with the least time and cost. In this case, it can make the possibility of the deposit opening through the Internet bank for customers.

Moreover, it can be given the possibility for the customer to send the necessary information directly to the client account with use of personal scanner or scan mobile.
2) Electronic bills

There is the possibility of concentration and reception and payment of different kinds of electronic receivable bills by the on-line banking. This is feasible by use of Internet bank and its processes like gain reception, cost payment, order and …

3.6. State bank of India

According to the reports green electronic banking was introduced as a state bank of Indian in 2013. This bank with 200 years old experience is working as the greatest commercial bank along with American cooperate in India with some of the property assets like types of deposits, investment, branches, customers and employees.

Indian government is the largest shareholder from 500 institutions with 61, 58% of ownership. Also this bank (of India) has been introduced in the list of top 1000 banks in the world and it ranked in 60th order in Banker journal in 2012. The establishment motivation of the state bank of India was referred to 1806 and the creation of Kolkata’s bank (however during the time was called Bangal bank).

Over time and with integration of Bangal Bank and two other banks (Modares and Bambiii) in 1921, the royal bank of India was and Indian Bank Formally began its activities. The state bank of India has established the broad group including New York, Chicago, Los Angeles, Washington and also it is consisted of more than 2000 branches in India and 173 offices in 34 countries. The assets of this group are amounted to 359$ that consisted of 2780 million dollars of deposit and more than 2088 billion dollars $ in capital and reserves. The state bank of India with more than 1500 local and international banks for exchanges of financial messages with the swift in all of global business canters can enhance commercial exchanges related to commercial banking by specializing the professional group and potent advisers.

The following are the most significant productions and services of this bank to facilitate of green banking and environment protection:

1. Current account with electrical abilities: the opening account of this bank is done electronically and it was used some processes of check information receiving digitally and imaginary like photo, signature, so it can play the prominent role for reduction of paper use.

3.7. Green Choice bank

According to reports of the green electronic banking in 2011, the “green choice bank” was called as a superior bank. The centre branch of this bank is in Chicago and has some different branches in New York and Canada. This bank is consisted of professional advisors team with high general knowledge about environment protection and energy. This group create and implement some beliefs and ideas like work on buildings adjusted with environment protection standards, use of electrical tools with advances technology in determent use of paper like electrical documents and digital signature. The green choice has been introduced itself as a supporter of business environment protection and provided especial green service to the customers and believed the reduction the use of paper through processes like electrical documents distribution technology for sending images check, Internet bank and so on. This bank suggests a lot of tools for green banking development.

The following items are some of the green banking productions and services:

1. Remote electronic deposits that allow the Customers to pay their checks and factors through Personal scan.

2. Electronic payment like bill and those factors without cost and paper that are more reliable and faster especially for Internet banking (online) customers and lack of stamp, money and paper envelope.
3. Use of new payment systems called Hamta file transfer for direct payment of current account without need to check.

4. Research and development for creating innovation of electronic deposits through smart phone channel, personal scanners and Internet bank.

5. Use more than 36000 ATM to transfer and receive cash without access limitation and electronic receptions (Heydari, 2014).

Generally, the customers are one of the effective environment factors on the organization. Management experts have recognized the customer’s satisfaction as the most important responsibilities and management priorities of organization and take account to the need for consistent and permanent commitment of top managers in the customer’s satisfaction as a prerequisite of success. In fact one of the prerequisites of successful and top work the organization and companies is the customer and always try to satisfy him/her. Among the successful factors in today’s business are the complete recognition of customer and his/her priority. Presentation some of the words like customer and customer satisfaction in the organization services especially banks have more significance rank because of complete dependence to the customers for maintenance. Some factors are implied this including different banking services providence to maintain the available customers and attract the of new customers and finally to get more proportion of competitive banking market. According to conducted survey, for the first time it was explained the conception “customers satisfaction “and its measure by Oliver in 1977. He proposed the customers satisfaction as a being favorite or pleasant experience of past purchase of production or service. Usefulness of modern technologies make the customers satisfy and be relaxed about production services use in every time and place (Sadeghi, 2008).

A green electrical bank has some goals, polices, streamlines, productions, and services and promotional activities, relationship, values, the organizational culture, pricing, quality support and so on. The banks in the internal dimension follow many activities banks along with the general strategies of being green. They emphasize the green productions and services and view the green electronic banking activities that focus on being green of market and customer satisfaction in the selection of target market, and their employees based on the green goals trained and supported of their group assemblies’ activities and their innovations.

4. CUSTOMERS SATISFACTION MODEL OF GREEN ELECTRONIC BANKING SERVICES

![Diagram of Customers Satisfaction Model]

Reference: Pikkarainen and others, 2006, P162-1634

Figure 1. Customers satisfactions model of Green Electronic Banking services

Customer satisfaction of green electronic banking services as called EUS (End-user computing satisfaction) which has been considered through some independent variable (electronic banking
services contents, reliability and accuracy, format, easiness of services and time saving. The EUCS model was selected for two reasons. Firstly, it can be better estimation of our propose for study satisfaction user of consideration of electronic banking. Secondly, this model has considered through different studies and researches. In some of the models the satisfaction is only a part of the larger model whereas in the EUCS model, this kind of satisfaction is the key variable. Finally, Leino in 2001 has argued that if the size of expected sample is small, the independent variable shouldn’t be so large so after some several studies, this proper model, EUCS, was selected for this study (Pikakarainen, and others, 2006, P 162_163).

5. OPERATIONAL DEFINITION OF VARIABLE

Table 1: Operational definition of variable

<table>
<thead>
<tr>
<th>Subject</th>
<th>Operational definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>The content of services</td>
<td>Variety of information to the customers through green electronic banking services</td>
</tr>
<tr>
<td>Reliability and accuracy of services</td>
<td>Reliability and accuracy of information to the customers through green electronic banking services</td>
</tr>
<tr>
<td>Services format</td>
<td>The clearness and usefulness of information to the customers through green electronic banking services</td>
</tr>
<tr>
<td>Easiness in services use</td>
<td>Easiness and begin simple in use of green electronic banking system</td>
</tr>
<tr>
<td>Time saving</td>
<td>Updated information reception whenever is necessary and as the shortest time as possible</td>
</tr>
</tbody>
</table>

6. RESEARCH METHODOLOGY

The present study is objectively applied research. On other hand, in terms of collected data method, this study is classified into the non-experimented descriptive studies. Among the several descriptive studies, the method of this study is survey in which the finding information of study was collected in two ways library and local investigation such that it is done through questionnaire distribution, investigative information and review of literature through the library recourses. It was inspired of previous researches for the questions in the questionnaire and changed in terms of research. The questions of this study are consisted of six sections. At first, it was asked some questions about, education and gender. In the second section, it was included the service contents, reliability and accuracy, format, easiness of use and finally time saving of use in the Likert framework (very small, small, average, a lot, many). The population of this study is consisted of the Parsian bank customers in branches of Pardis and Rudehen who are applying at least one of the electronic banking services (on-line) in this banks. In terms of breadthness of statistical population by using the sample size formula with unlimited population, it were selected 60s participants as a sample. The method of sampling in this study is randomly simple and validity of the questioning is approved by the professors as well as experienced experts. The reliability of this was calculated 89% by Cranach’s alpha coefficient that is more than 7% and concluded that this question is reliable.

7. DATA ANALYSIS

There were 60 respondents that 25 belonged into 29-20 and 20 ones into 30-39 and 15ones into 40-49. 35of the respondent were male and 25 were female. 80 ones of them were diploma, 15 advanced diploma and 37 bachelor and higher degree. To analyze of data it was used of SPSS software also for questions test, it was used the descriptive statistic (mean, standard deviation) and for the consideration of relationship between dependent and independent variables and
research hypotheses, it was uses Pearson correlation and regression analysis. The table 2 is shown the finding result of descriptive statistics (mean and standard deviation).

**Table 2. The Results of Descriptive Statistics (mean and standard deviation)**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Standard deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services contents</td>
<td>2.1</td>
<td>.79</td>
</tr>
<tr>
<td>Reliability and accuracy</td>
<td>3.51</td>
<td>1.20</td>
</tr>
<tr>
<td>Services form and format</td>
<td>2.65</td>
<td>1.27</td>
</tr>
<tr>
<td>Easiness in the use of service</td>
<td>3.46</td>
<td>1.19</td>
</tr>
<tr>
<td>Time saving</td>
<td>3.70</td>
<td>1.46</td>
</tr>
</tbody>
</table>

In the deduction and hypotheses analysis, the significant level (sig) is .000 or .02 that is lower than .05 and all of the hypotheses were estimated in the confidence level of .95. The results of the hypotheses of Pearson correlations coefficient indicate that the most correlation are between the contents of green electronic banking services and reliability and accuracy of these services whereas the least correlation are between the services formats with easiness of using the green electronic banking services. Therefore, it can be concluded that every kind of changes in the services content can severely influence on the reliability and accuracy of green electronic banking services and this kind of influence is bilateral, it means that by changing of each one the other affection is observed. Moreover, any changing in the form and format can have the least changes in the easiness use of green electronic banking service. Table 3 is shown the hypotheses results of person correlation coefficients.

**Table 3. The Results of Pearson Correlation Coefficient Hypotheses**

<table>
<thead>
<tr>
<th>services Content</th>
<th>numbers</th>
<th>60</th>
<th>60</th>
<th>60</th>
<th>60</th>
<th>60</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Significant level</td>
<td>.000</td>
<td>.000</td>
<td>.002</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Pearson correlation</td>
<td>1</td>
<td>595</td>
<td>.589</td>
<td>.393</td>
<td>.559</td>
</tr>
<tr>
<td>Reliability and accuracy</td>
<td>numbers</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Significant level</td>
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<td>.000</td>
<td>.004</td>
<td>.002</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pearson correlation</td>
<td>.595</td>
<td>1</td>
<td>.535</td>
<td>.352</td>
<td>.372</td>
</tr>
<tr>
<td>Service form and format</td>
<td>numbers</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Significant level</td>
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<td>.000</td>
<td>.047</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pearson correlation</td>
<td>.394</td>
<td>.355</td>
<td>.258</td>
<td>1</td>
<td>.385</td>
</tr>
<tr>
<td>Easiness in use</td>
<td>numbers</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Significant level</td>
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<td>.004</td>
<td>.47</td>
<td>.002</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pearson correlation</td>
<td>.555</td>
<td>.399</td>
<td>.581</td>
<td>.385</td>
<td>1</td>
</tr>
<tr>
<td>Time saving in use</td>
<td>numbers</td>
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<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>Significant level</td>
<td>.000</td>
<td>.002</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pearson correlation</td>
<td>.559</td>
<td>.392</td>
<td>.572</td>
<td>.384</td>
<td>1</td>
</tr>
</tbody>
</table>

**8. The results of regression analysis**

The first hypothesis: the content of the green electronic banking services directly and positively influence on the customer satisfaction. The result of regression analysis show that the intensity of the impact of electronic banking services on the customer satisfaction is B =354. So in the significant level of sig=000, the green electronic banking services directly and positively
influence on the customers satisfaction. The second hypothesis: reliability and accuracy of green electronic banking can positively and directly influence on the customer satisfaction. The result of regression analysis show that the intensity of reliability and accuracy of electronic banking services is $B = 228$. Thus in the signification level of $\text{sig}=0.000$ this reliability and accuracy of electronic banking services directly and positively influence on the customers satisfaction. The third hypothesis: the form and format of green electronic banking services directly and positively influence on the customer satisfaction. The finding results of regression analysis reveal that the severity of from and format impact of green electronic banking services on the customer satisfaction is $B = 255$. So in the signification level of $\text{sig}=0.000$ the form and format of electronic banking directly and positively influence on the customers satisfaction. The fourth hypothesis: easiness of use green electronic banking services directly and positively influence on the customers satisfaction. The finding result of regressing analysis show that the severity of impact in easiness use of green electronic banking services on the customers satisfaction is $B=255$. Therefore, in the significant level of $\text{sig} = 0.000$, the easiness use of electronic banking services directly one positively influence on the customers satisfaction.

The fifth hypothesis: time saving in the use of green electronic banking services directly and positively influence on the customer satisfaction. The finding results of regressing analyses show that the severity of impact on satisfaction is $B=299$. So, in the significant level of $\text{sig} = .000$, timesaving in use of green electronic banking services and positively influence on the customers the time saving use of electronic banking services on the customers satisfaction. Table 4 is shown the finding results of regression analyses.

<table>
<thead>
<tr>
<th>Variable</th>
<th>sig</th>
<th>Beta B</th>
<th>Hypotheses result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services contents</td>
<td>.000</td>
<td>.354</td>
<td>Hypotheses verification</td>
</tr>
<tr>
<td>Services reliability</td>
<td>.000</td>
<td>.228</td>
<td>Hypotheses verification</td>
</tr>
<tr>
<td>Services format</td>
<td>.000</td>
<td>.246</td>
<td>Hypotheses verification</td>
</tr>
<tr>
<td>Services easiness</td>
<td>.000</td>
<td>.255</td>
<td>Hypotheses verification</td>
</tr>
<tr>
<td>Time saving</td>
<td>.000</td>
<td>.299</td>
<td>Hypotheses verification</td>
</tr>
</tbody>
</table>

8. CONCLUSIONS

Today, one of the development criteria in each country is the use of banking of its system. From the new methods of communicating between inter banks and customers and also green electronic banking provide some opportunities to improve the quality of presented services to the customers and enable them to access to services and information which is one of the requirements in the banking system of Islamic Republic of Iran. The increasing speed of technology along with human societies development make some wonderful changes in the surrounding areas such that area in some of the events, the natural resources and environment in the technology alter and sacrifice for new presentation and services and make irretrievable damages on its body.

Meanwhile banks as middle layer and based on the social responsibility are equipped the resources in the ecologic and ecosystem section and by using of modern information technology are trying to establish the social development with new process of industry and nature in the green banking areas. In meantime by entrance of new concepts of sustainable development and to make and enhance of new system, the environment is getting important in the eco-system parts. And technology entrance is provided the proper area of cooperation and profitability for banks as well as environment. The green banking decreases the cost with process of
standardization and prevents the green houses gases diffusion by investment on the pure energy and also crater the use of nature resources and operated the environment protection and development and biodiversity height to more into the sustainable development. The present study is considered the effective factors on the customer’s satisfaction increment for acceptance and use of green electronic banking services with the EUCS model. In different sections, it was widely stated on the green electronic banking services and its types. Also, it was considered the customers satisfaction in view of several resources.

During the study, it was proposed some different types of green electronic banking services and its different systems and finally, it was considered the hypotheses and the variables of study. The first hypotheses indicated that whether the content of green electronic banking services directly and positively influence on the customers satisfaction or not. The finding results of the first hypothesis indicated that the contents of the green electronic banking services is directly and positively influence on the customer satisfaction. That is shown the hypothesis verification. These results are consisted with the finding results of Moghadsinic 2016 and Sauvu 2012.

The second hypothesis Specified that the reliability and accuracy of the green electronic banking services directly and positively influence on the customers satisfaction. The finding results of the second hypothesis showed that the reliability and accuracy of green electronic banking services directly and positively influence on the customers satisfaction. That is shown that the second hypothesis is confirmed. These results are agreed with studies of Bahar, 2012 and Chadigal 2012. The third hypothesis indicated that the form and format of green electronic banking services directly and positively influence on the customers satisfaction. The finding result of the third hypothesis showed that the format of green electronic banking services directly and positively influence on the customer satisfaction which is the indicator of third hypothesis confirmation. These finding are accompanied with results of Bakhshi 2015 and Sallve 2012.

The fourth hypothesis indicates that easiness of green electronic banking services directly and positively influence on the customer’s satisfaction. The finding results of the fourth hypothesis specifies that the validity and reliability of green electronic banking services directly and positively influence on the customers satisfaction which is approved the fourth hypothesis. Also, it is in line with the study of Bihari 2012 and Naghavifar 2012. And finally the fifth hypothesis revealed that the time saving in use of green electronic banking services directly and positively influence on the customers satisfaction. The finding results of the fifth hypothesis indicated that the time saving directly and positively influence on the customer’s satisfaction which is approved the fifth hypothesis that is accompanied with Chandigal 2012 studies.

As a general, all of the hypotheses were accepts in the confidence level A% 95 and it was verified their positive and direct relationship with customers satisfaction. According to the present study result all of the variable study including the content of services, validity and reliability and accuracy, easiness in Use, from and format of the services and time saving in applying of green electronic banking services positively and significantly influences on the customers satisfaction. So it is suggested that those bank which are used this kind of services to attract the customer’s satisfaction and in terms of the kind of correlation relationship and the intensity of relationship between each kind of variables in research.

And there is the most correlation between the contest of electronic banking services and the reliability and accuracy of green electronic banking services, also there is the least correlation between the services format with the easiness use of green electronic banking services. Therefore, it can concluded that every kind of changes in the services content can be influenced the mostly effects on the green electronic banking services validity and reliability. This is bilateral. It means that by changing of every one it can be observes the effect on the other one. Moreover, each kind of changes on the services content use of green electronic banking services. They can try to development and expend the customer satisfaction in the green
electronic banking services in terms of more dimensions and variables. Also they to expand customer satisfaction and green electronic banking services. As a general, it can provide the appropriate place for investment in the ecologic sections by these process.

In fact the banks are established the ecological projects growth and participation in the activities of this section as a part of new in the development and through this make the assured investment as well as new businesses according to the green Electronic banking objectives.
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