The Role of Bank Technology in Improving Customer Performance based on Electronic Business Model (The Case of Tejarat Bank)

Mehdi Mobarhani¹, Younos Vakil Alroaia²

Abstract: The aim of this study is the role of Bank technology in improving customer performance based on electronic business model. To answer the research question and test the relevant hypotheses, a questionnaire was distributed among 316 sample members of the study, which consisted of e-banking customers of the Bank of Trade, through classifying random sampling. After collecting questionnaires, the data were analyzed by SPSS and LISREL software's and the results were extracted. It should be noted that the validity of the questionnaire was evaluated through content and structure validity and also its reliability through Cronbach's alpha test. The results showed that the questions have high reliability and in terms of construct validity, which was examined using confirmatory factor analysis method, it was found that the questions have a proper validity. Finally, the results of data analysis and testing of hypotheses showed that the technological reputation of the bank has a significant effect on the confidence of the bank technology. Also, the perception of the quality of the technology of the bank also influences the trust and willingness to reuse customers. While the effect of the bank's technological reputation on the performance of meaningful customers was not significant.

Keywords: Technological Reputation, Technology confidence, Perception of the quality of technology, customer performance

¹ Graduate of Master of Business Administration- Marketing Orientation, Koomesh Non-Profit Institute Mobile: 00989124228294, Email: jaberi.shafey@yahoo.com

² PHD of Entrepreneurship, Assistant Professor & Chairman, Semnan Branch, Islamic Azad University, Semnan, Iran, Mobile: 00989122316247, E mail: y.vakil@semnaniau.ac.ir
1. **INTRODUCTION**

Today, the digital world has brought many benefits to organizations. But it has introduced new and unpredictable risks to organizations. Web technology and Internet provide quick, unlimited and low cost access for users to a huge amount of information. This factors which provide benefit for organizations can be harmful, if they are not controlled and guided in correct way. They can make information system weak and can be the cause of their failures or inaccurate activities (Suduk et al 2010). Due to the increasing use of the Internet, information exchange and the cost of information integration, today the issue of creating control and management of information flows and also the existence of a comprehensive system for managing information security is crucial (Sangho et al., 2007). The issue of information security came about when the issue of physical security was raised. These two issues can be backed up by each other, which together create the skeleton of corporate security controls (Salmz, 1996; Shafie et al., 2011). Due to the changes of the corporation’s process and businesses, companies need to use information technology in their financial exchange to keep their business position and existence (Tepoon and Cravz, 2003, Shafie et al., 2011). With regard to the changes, companies can no longer adapt to past strategies, but must adapt themselves to market progress. This has become absolutely vital for banks which operate in the large marketing business. Because bank’s customers have a lot of intelligence and sensitivity to information and security, banks should know that the customer’s satisfaction of this market segment has a huge impact on their operational success. In such a condition, optimizing the image or credibility of the organization is one of the most essential tools to advance the programs. To this end, managers must in addition to understanding the importance and impact of the mental image on employees' performance, make necessary decisions and actions to control the elimination of negative factors and the development of positive factors. Therefore, optimizing the organizational mental image (organizational reputation) is one of the most urgent and inevitable issues in the development of organizations (Janda, S. Park, 2008).

In spite of advanced technologies in the area of information exchange security, the number and severity of attacks are increasing (Cisco, 2007). The main reasons of implementation of an information security system are the availability of information for authorized users, protection against unauthorized access, protection of information against threats that threaten accuracy and detection Information security breaches. Due to the novelty of the information security, it seems that the management of information security has not received much attention and little research has been carried out in this field. (Gordon 2005). The results of the studies show that the security market does not have suitable operation in exchanging the information (National Research Council, 1991). Many organizations do not spend much on the security of their data. Because of it has high cost for them. Also the cost of network failure and the anger of customers which is not permanent are low. On the other hand, the cost of targeting and transferring to a new technology that has better security is usually higher. This makes the managers of a company less likely to take advantage of a new technology. The combination of the above factors means asymmetric information, High cost of information about product security tips, The cost of transferring to a new technology causes that Individuals and organizations (banking, financial, commercial, and industrial) do not invest heavily in security management of information systems Which could have damaging effects. The most important barriers to using an Internet bank are the lack of security of transactions and some misuse of financial transactions. The Internet Bank deals with business-related activities in two modes. First, there is no transaction in which the bank uses the Internet as a tool for advertising about its services. The second is the transaction mode in which the bank allows its customers to use the Internet to carry out their financial operations, including observing micro-operations, balances, invoicing, as well as transferring funds and paying bills. Although both are risky, Transaction Mode on the Internet Bank, which is referred to as an online bank, is also more
prone to risk taking due to heterogeneous architecture and the presence of various components as well as financial performance by customers. On the other hand, it should be noted that besides the increase of facilities and services of banks on the Internet and the increasing growth of on-line transactions by customers, the rate of financial crimes in the Internet banking industry is also growing rapidly too. This growth rate for online crimes is estimated to be between 2% and 9% per year. Reports show that bank’s financial loss in UK was over 22/6 million pound in the year 2007. Hence, banks are rapidly improving and investing in their anti-theft and security systems. Due to financial threats and computer attacks, the security of the banking industry should be recognized as an important issue. Because the loss of customer confidence due to fraud in this type of service will eventually endanger the general economy. (Sarookhani and Montazer, 2016). Therefore, security concerns are a fundamental issue in safe usage for customers (Ebil 2009; Hayati and Shing 2010; and Arab Sorkhi et al, 2016). With respect to the importance of the issue, the technological reputation issue has a significant impact on the performance of its banking customers for Customers have their own business (Khadivar et al., 2014). In this research, in order to help loyalty of customers, the impact of bank's technological reputation on customer performance will be addressed.

2. THEORETICAL FRAMEWORK

2.1. Technological reputation

The Web site reputations is defined as "the degree of popularity of a website that a consumer understands"(Akrusg and Aldobi, 2015). However, popularity and credibility of the websites are usually related to visibility, differentiation, authenticity, transparency, and compatibility of them. In the digital business world, website reputation plays an important role and has a positive impact on the profitability and success of the website. From the consumer point of view, reputable websites are more comfortable than those that are not known. In fact, a highly reputable website with a positive reputation is expected to be more compelling than credible or unreliable resources (Park and Lee, 2009). When an online brand is not only a technology but a product and when technology users are consumers, brand reputation can be decisive for technology adoption. Fame is a branded proposal and a general understanding of the importance of this proposal. A brand's reputation forms over time and results from brand experiences. Today, academics and researchers believe that brand reputation has become increasingly important. For success and profitability, brands must have a positive reputation (Veltso and Luiz, 2009). Fame is a total of external perceptions about the prominent characteristics of companies or brands. Developing brand reputation means to maintain customer satisfaction. Well-known companies and brands are more likely to attract more customers. If a brand fails repeatedly to achieve its declared goals or marketing signals, it will lose its positive reputation and eventually it will become a reputation for negativity (Akrosg and Aldobi, 2015). When an online brand is not only a technology but a service / product, and when technology users are consumers, brand reputation can determine technology acceptance. A brand's reputation forms over time and results from brand experiences. Some of them are created through the customer, and some are exposed to advertising, involuntary and uncontrollable. Brand assessment plays a key role in developing brand relationships (Morgan 2013, Samavati, 2016).

E-banking research shows that if the bank has high e-brand reputation for its customers, it will attract more customers’ confidence (Morgan, 2013). Hoseiny and Azami (2016) show that technological reputation of the bank is very important factor in improving the performance of corporate customers Therefore, the following hypotheses are expressed in terms of the content presented:

The bank's technological reputation has influenced on the trust in bank technology.
The bank's technological reputation is impressive on corporate customer performance.
2.2. Trust in bank technology
Trust is a general desire, not a particular situation, to show faith in humanity and to trust others (Hesoo et al., 2015). McKnight uses two sub-structures to portray trust: faith in humanity and trust spot. Belief in humanity means that the person assumes that other people are usually honest, good-faith and reliable. People with a high faith in humanity want to judge or criticize less than others and are more patient to their mistakes (Mohammadi, 2016). The trust spot means that a person, regardless of what he thinks about the nature of the people, puts the assumption on achieving better results than confronting individuals, such as he is a good-faith and reliable believer. The trust position stems from an economic research driven from research flow. The research shows that these trust sub-structures deal with the issue whether a person enters into a transaction of a sense of trust or distrust in the course of such a transaction (Bakhshi, 2016). Research has shown that customers often hesitate to bargain with vendors based on uncertainties about seller behavior or perceived risk of abuse of personal information. In this process, trust plays the key role in helping customer perceptions about risk and lack of security. Accordingly, if customers trust the online environment, this trust will lead to their reciprocal desire to buy online (Mac night 2002). Also this relation is reported in many researches (Hesoo et al., 2015, Palo et al2007, Chiou, J. S., & Droge 2010). Based on the previous research, In order to achieve superior performance, Companies need to receive and understand a high level of e-trust from the e-business (Claws and Maklan, 2012). As a result, electronic trust is one of the most important principles in a competitive environment (Fassnacht, M., & Koese, 2006). Sometimes, the positive relationship between trust and intent to buy in online terms, including electronic banking, is stronger than in-person situations (Shankar et al., 2003). Similar Valovi and Fargekoz (2012) they argued that electronic loyalty affects buying intent. On this basis, the following hypotheses were formed.

2.3. Trust in bank technology affects customer performance
Trust in bank technology has an impact on the willingness to continue working with corporate customers

2.4. Perception of the quality of technology
Quality is considered to be the most important factor in the long-term success of these services when customers are only associated with the user interface. Because frequent use of electronic services can lead to the removal of dissatisfied customers in accepting low quality service (Zeithaml et al., 2002). The quality provided refers to the various stages in the use of electronic services by customers. Four subsequent dimension related to presented quality has been proposed and corrected (Lee, 2006; Fassnacht, M., & Koese 2006; Kim et al., 2009). At first, the attractiveness of the chosen system was defined according to the service items provided by Internet banking providers to their customers. Then, the quality of the information is taken by measuring the degree of comprehensive, accurate, and updated information that electronic banking services can provide to their users. The provision of appropriate service is recognized as a key factor in e-service research, Ease of use of services to obtain the required information or to complete the service without much effort by Internet banking users. Finally, in order to assess the stability of e-banking services, due to customer relationship and interaction processes, technical quality was adopted. Quality of services in the online environment in terms of the nature of the interaction between service providers and customers (Kelley et al., 1990, Parasuraman 1988). The quality provided in the services section of the website users during the use of the service is considered (Fassnacht, M., & Koese, 2006). At the moment, the view that customer perceived quality has a positive impact on the customer's evaluation of an organization has been accepted (Zeitham et al., 1996). Also it has been shown that there is a positive relationship between the quality of electronic services provided in Internet banking, the trust and the intention to reuse. In addition, by studying the clients of self-service systems having and Kim (2007) show that Quality in providing electronic services has a positive effect on
established trust. Quality is considered to be the most important factor in the long-term success of these services when customers are only associated with the user interface. Because frequent use of electronic services can lead to the removal of dissatisfied customers in accepting low quality service (Zitamel et al., 2002). Hence, according to the stated statements, the following hypotheses are expressed:

The perception of the quality of the technology of the bank affects the confidence in the bank's electronic technology. The perception of the quality of bank technology is affecting the willingness to continue working with the bank.

2.5. Customer Performance

One type of segmentation in an electronic business is division into (B2B) or a business unit with another business entity. In this case, one of the prerequisites for the continued collaboration of corporate customers with electronic businesses is to improve and improve the performance of these corporate customers by exploiting the components of electronic business. Hosseiny and Azami pointed that if corporate clients are happy with the business deal with e-business and improve their performance, they are as willing to continue to work with their respective businesses. Accordingly, the following hypothesis is formed:

The company's performance is influenced by the willingness to continue the work of corporate clients with the bank. According to the stated concepts, the conceptual model of research is developed, as shown in figure 1.

![Conceptual model of research](source)

3. RESEARCH METHODOLOGY

According to the purpose of this study it could be considered practical research. Because it examines the current conditions of the Bank of Commerce in e-banking and its results can be used by its managers. In terms of method and nature, it is a descriptive-survey research. Also, because we are going to hypothesize in this study, from the perspective of data certainty is a definite research. From the point of view of time, it is also a cross-sectional study.

3.1. Population

The population of this research includes the 1800 number of Ordibehesht branch of the Tejarat Bank customers in Tehran province.

3.2. Statistical sample size and sampling method

Due to the assumption of the limitation of statistical society, 316 people will be selected as the sample through the Cochran formula given below by simple random sampling.
\[ m = \frac{NZ^2 pq}{Nd^2 + Z^2 pq} \]

3.3. Data gathering tools
In this study, a questionnaire has been used to measure the studied variables. This questionnaire includes two main parts:

1- Responsive General Information: In this part of the question, we try to collect the general and demographic information of the respondents, which includes 4 questions. (Gender, work experience, age, and academic status).

2- Responsive private Information: This section includes specialized questions that include 5 items. To design this section, the 5-degree Likert range has been used

3.4. Reliability and validity of questionnaire questions
In this study, a standard questionnaire has been used to collect data. Questions of the questionnaire are extracted from the Morgan and Vetso (2013) and Chen et al., (2015) questionnaire. In this study, considering the preference of the internal control method, Cronbach's alpha coefficient was used to check the reliability of the questionnaires. Cronbach's alpha coefficient which calculated by SPSS software was 0.9333 because it was more than 0.7 the questionnaire reliability is considered Desirable. To assess the validity of the questionnaire, content validity method was used. In order to evaluate the content validity, a questionnaire was given to a number of experts and management professors and behavioral sciences and they were asked about questions and evaluation of the hypotheses that confirmed the questionnaire together.

3.5. Data analyzing method
To test the model, after checking the normal distribution of data by help of the Kolmogorov-Smirnov statistical test, proposed conceptual pattern is analyzed by structural equations modeling. Structural equation modeling is a new statistical method and one of the most powerful methods for multivariate analysis. Its main application is in the subjects of several variables that cannot be made in a two-variable manner, taking into account each time an independent variable with a dependent variable. Multivariate analysis is referred to as a series of analytical methods whose main characteristic is the simultaneous analysis of multiple independent variables with several variables.

4. Empirical Results
From 316 responders of the research question, 71 numbers that mean 22% of responders were women. Most of the responders have work experience between 6 to 10 years which were 180 numbers of responders that means 57% of the sampling size of the study. Also 24 number of responder about 8% of them has work experience less than 5 years. In term of the age, 164 responders age were in 31 to 40 domains which include 52% of the sampling size. The lowest affluence were for the people which had more than 50 years that include 53 number of the responders that means 17% of the sample size.

4.1. Data normalization test
Because structural-based research is based on the assumption that data is normalized, so at first the normalization test is implemented. Data normalization assumption is tested with Kolmogorov-Smirnov technique with significant level of 5%. The results shows that in all the cases the calculated test has significant level more than 5% (see table 1). In other words, the research data is normal and parametric tests can be performed.
Table 1. Data normalization test’s result

<table>
<thead>
<tr>
<th>Variable</th>
<th>Number</th>
<th>Significant level</th>
<th>condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank's technological reputation</td>
<td>316</td>
<td>0.101</td>
<td>Normal</td>
</tr>
<tr>
<td>Perception of the quality of technology</td>
<td>316</td>
<td>0.083</td>
<td>Normal</td>
</tr>
<tr>
<td>Trust in bank technology</td>
<td>316</td>
<td>0.073</td>
<td>Normal</td>
</tr>
<tr>
<td>Corporation’s customer performance</td>
<td>316</td>
<td>0.084</td>
<td>Normal</td>
</tr>
<tr>
<td>The tendency to continue to use</td>
<td>316</td>
<td>0.11</td>
<td>Normal</td>
</tr>
</tbody>
</table>

4.2 Results of research hypotheses

To accept or disapprove the research hypotheses the structural equation modeling is implemented. In order to model the structural equation standard bar factor and t statistics is calculated. These calculations are based on the power of the relation between operator and Viewable variable which can be shown in term of beta coefficient. This coefficient has magnitude of 0 to 1. If it is under 0.3 it is considered weak and can be neglected. If it is between 0.3 to 0.6 it is acceptable and if it is more than 0.6 it is suitable variable (Clain 2010). Since the significant level of this test is considered to be 0.05, then the result of the test is acceptable if it is more than 1.96 due to the outputs (Figures 2 and 3) acceptance or disapproval of the hypotheses is illustrated in table 2. In output Technology reputation, trust in bank technology, perception of the quality of technology, customer performance and willingness to reuse is summarized to SHF, EFmEKF, AMSHand TEM respectively.

![Conceptual model of research in beta coefficient](image-url)
Table 2: Test of research hypotheses

<table>
<thead>
<tr>
<th>No.</th>
<th>Research Hypothesis</th>
<th>Beta Coefficient</th>
<th>t-value</th>
<th>Condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank's technological reputation and trust in bank technology</td>
<td>0.37</td>
<td>3.16</td>
<td>Accepted</td>
</tr>
<tr>
<td>2</td>
<td>Understanding the quality of technology and trust in electronic technology</td>
<td>0.47</td>
<td>4.67</td>
<td>accepted</td>
</tr>
<tr>
<td>3</td>
<td>Bank's technological reputation and corporate customer performance</td>
<td>0.17</td>
<td>1.41</td>
<td>Disapproved</td>
</tr>
<tr>
<td>4</td>
<td>Understanding the quality of bank technology and the willingness to continue working</td>
<td>0.68</td>
<td>7.21</td>
<td>Accepted</td>
</tr>
<tr>
<td>5</td>
<td>Trust in bank technology and corporate customer performance</td>
<td>0.7</td>
<td>7.53</td>
<td>Accepted</td>
</tr>
<tr>
<td>6</td>
<td>Trust in bank technology and willingness to continue the work of customers</td>
<td>0.35</td>
<td>3.03</td>
<td>Accepted</td>
</tr>
<tr>
<td>7</td>
<td>Company performance and willingness to continue the work of corporate clients</td>
<td>0.46</td>
<td>4.85</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Hypothesis 1: The bank's technological reputation is influencing trust in bank technology. The gained Beta coefficient of the bank's technological reputation impact on trusting in bank technology was 0.37 and the calculated t-value were 3.16 which was more than 1.96 that shows there is meaningful correlation. Consequently, with significant trust level of 95% can claim that the bank's technological reputation has influence on trusting in bank technology. In other words, if the value of the variable of perceived reputation increases by one unit, the probability of 95 percent of the value of the technology confidence variable is increased by 0.37 units.

Second hypothesis: The perception of the quality of bank technology affects the confidence of the bank's electronic technology. The gained Beta coefficient for second hypotheses was 0.47 and the calculated t-value were 4.68 which was more than 1.96 that shows there is meaningful correlation. Consequently, with significant trust level of 95% can claim that the perception of...
the quality of bank technology affects the confidence of the bank's electronic technology. In
other words, if the value of the variable of perceived reputation increases by one unit, the
probability of 95 percent of the perception of the quality of bank technology affects variable is
increased by 0.47 units.

**Hypothesis 3:** Bank's technological reputation affects corporate customer performance
The calculated beta coefficient was 0.17 and the calculated t-value was 1.41 which was less than
1.96 and shows that the correlation is meaningless. so In The probability of 95 percent we cannot
claim that Bank's technological reputation affects corporate customer performance.

Fourth hypothesis: The perception of the quality of technology of the bank is affecting the
willingness to continue working with the bank. To test this hypothesis, the structural model
between the perceptual variable of the quality of bank technology and the willingness to
continue working with the bank is designed. The gained Beta coefficient for forth hypotheses
was 0.68 and the calculated t-value were 7.21 which was more than 1.96 that shows there is
meaningful correlation. consequently with significant trust level of 95% can claim that The
perception of the quality of technology of the bank has impact on the willingness to continue
working with the bank. in other words, If the value of The variable of perception of the quality
of technology increases by one unit, The probability of 95 percent of The perception of the
quality of bank technology affects variable is increased by 0.68 units.

**Fifth hypothesis:** Trust in bank technology affects customer performance. The gained Beta
coefficient for forth hypotheses was 0.70 and the calculated t-value were 7.51 which was more
than 1.96 that shows there is meaningful correlation. consequently with significant trust level of 95%
can claim that Trust in bank technology has impact on customer performance. in other
words, If the value of The variable of Trust in bank technology increases by one unit, The
probability of 95 percent of The perception of the quality of bank technology affects variable is
increased by 0.70 units.

**The sixth hypothesis:** Trust in bank technology has an impact on the willingness to continue
the work of corporate clients with the bank. To test this hypothesis, the structural model
between Trust in bank technology and willingness to continue the work of corporate clients with
the bank is designed. The gained Beta coefficient for forth hypotheses was 0.35 and the
calculated t-value were 3.03 which was more than 1.96 that shows there is meaningful
correlation. consequently with significant trust level of 95% can claim that Trust in bank
technology has an impact on the willingness to continue the work of corporate clients with the
bank. in other words, If the value of The variable of Trust in bank technology increases by one unit, The
probability of 95 percent of The perception of the quality of bank technology affects variable is
increased by 0.35 units.

Seventh hypothesis: The Company’s performance is influenced by the willingness to continue
the work of corporate clients with the bank. To test this hypothesis, the structural model
between The Company’s performance and the willingness to continue the work of corporate
clients with the bank is designed. The gained Beta coefficient for forth hypotheses was 0.46 and the
calculated t-value was 4.58 which was more than 1.96 that shows there is meaningful
correlation. consequently with significant trust level of 95% can claim that The company's
performance has impact on the willingness to continue the work of corporate clients with the
bank. in other words, If the value of The variable of The company's performance increases by
one unit, The probability of 95 percent of the willingness to continue the work of corporate
clients with the bank variable is increased by 0.46 units. As shown in Table 9, this study was
conducted in Iranian society 6 of 7 hypotheses were accepted which was earlier accepted in
some research (Hesoo 2015, Morgan and Watsoo 2013, Mohammadi et al 2016). this indicate
that The managers of the Tejarat bank should pay particular attention to the relationships
between the variables studied and the factors that lead to it. They can improve the performance
of corporate clients and ultimately tend to continue their work. It was also observed that with
respect to certain ranges, all fitness indicators confirmed the fitting of the model. Therefore, the
proposed model of research in the statistical population of the research has a favorable acceptance and justification (table3).

Table 3. Fitness indicator of Structural Model and their corresponding results.

<table>
<thead>
<tr>
<th>Fitness indicator</th>
<th>$\chi^2/df$</th>
<th>RMSEA</th>
<th>GFI</th>
<th>AGFI</th>
<th>NFI</th>
<th>NNFI</th>
<th>IFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance domain</td>
<td>&lt;5</td>
<td>&lt;0.1</td>
<td>&gt;0.9</td>
<td>&gt;0.9</td>
<td>&gt;0.9</td>
<td>&gt;0.9</td>
<td>0-1</td>
</tr>
<tr>
<td>Calculated value</td>
<td>2.5</td>
<td>0.07</td>
<td>0.96</td>
<td>0.94</td>
<td>0.96</td>
<td>0.94</td>
<td>0.96</td>
</tr>
</tbody>
</table>

5. CONCLUSION AND SUGGESTIONS

The purpose of this study was to investigate the role of Bank technology in improving customer performance based on electronic business model. To answer the research question and test the relevant hypothesis, a questionnaire was distributed among 316 sample members of the study. After collecting the questionnaires, the data were analyzed by SPSS software Cronbach's alpha test (for questionnaire reliability and Kolmogorov-Smirnov test for checking the normality of data distribution) and Laser software. (Confirmatory factor analysis test for validity of questionnaire questions and beta coefficients and significant coefficients for verifying or disapproving hypotheses) were analyzed and the results were extracted. Due to the results the following suggestion is given:

Trust in bank technology on the performance of corporate clients and the willingness to continue work is effective: Considering that one of the most important factors in customer concern is the occurrence of a problem during a transaction, especially during payment, which can play an important role in building confidence in the Bank's e-banking website and the desire to re-use it, it is suggested as much as possible The bank's electronic banking pages after entering the information on financial operations (blocked) will not be discontinued and financial operations carried out on the bank's website without errors. Also, the bank must provide its services as promised and, if there is a problem with the use of online services for its customers, resolve it quickly and fulfill its obligations to the customer as its most important mission. The bank's technological reputation affects the confidence of the bank technology: Given that the bank's technological reputation has been well known, easily identifiable, customer-orientated and credible, it's suggested that the bank uses more advertising to identify its electronic services. Advertising in cyberspace, which is used today by the majority of people in the community, can be a good way to do this. It is also suggested that the bank, by investing in research and development, will reduce the bottlenecks and problems in providing its electronic services and, by innovating and adding more facilities in its online services, will increase its reputation for customers. The perception of the quality of technology of the bank affects the trust in technology and the desire to reuse: Given that perceived e-quality in this research indicated that fast and easy accomplishment of activities and tasks at the earliest possible time due to the availability of up-to-date equipment, the following suggestions are presented.

1- Use clear and clear words and phrases in website design so that visitors and users of the website can easily understand the service and how to use the service.

2- As far as possible, the electronic payment process may be simple (Creating a simple pay-as-you-go payment is a fundamental principle that customers should not face during the electronic payment and billing process. If they are going to take a lot of time, they may be reluctant to purchase the service).
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