

The role of Maskanbank's electronic public relations in attracting customer's satisfaction

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Abstract:- In electronic public relations, instead of making use of traditional ways for encountering customers or addresses, electronic technologies are used by the aim of more ease, speed and acquiring but given that this technology has imported to Iran from another countries, it may not be proportionate with our culture, economy, management and... or in other words, it may not be satisfactory and attractive to the customers. Accordingly, the goal of this study is investigating and analyzing Maskan bank's electronic public relations in attracting customer's satisfaction. The present research is applicable according to the method, description, survey execution, and purpose. This research's statistical population is obtained in Tehran's Maskanbank which is done on Tehran's population with the use of Cochran formula on 360 customers through random sampling. The result of this study has been analyzed through the application of Spss. And in fact this research is about the role of "electronic public relations" on "attracting customer's satisfaction" through variables such as "usefulness feeling", "user convenience feeling" and "inclination toward making use of technology among customers". The findings of the study indicate that the amount of inclination toward making use of technology with 0.09 Beta has direct effect on the amount of attracting customer's satisfaction. Usefulness feeling with 0.101 Beta and user convenience feeling with 0.132 Beta has direct effect on attracting customer's satisfaction. In total, the direct and indirect effects of electronic public relations on attracting customers' satisfaction had been 0.067 Beta.

Keywords: *electronic public relations, attracting customer's satisfaction, usefulness feeling, user convenience feeling, inclination toward making use of technology*

I. INTRODUCTION

Public relations area mediator between the organization and social assemblies (local and foreign). Public relations should create harmony between the organization's benefits and customers' benefits and this harmony should be coordinate and proportionate because any organization irrespective of the type of duties and activities, is in need of regulating its communication with the addresses and users of the services. This duty which is done with the mechanism of "informing" from their viewpoints about the organization's performance, is executed by a part of the organization which is recalled as "public relation" currently. The public relations is panoramic mirror of the organization which does activities on increasing and improving the relation with customers. As managers confirm that a part of their responsibilities is maintaining relation with organization's local and foreign assemblies, the public relation performs such a kind of duty on behalf of them which demands public relations' confirmation and approval, valuing them, and providing financial and intellectual facilities to them (SeyyedMohseni, 2010). The topic of recognition of measuring the amount of customer's satisfaction is like one of the major elements and necessities of management systems in business institutions and establishments. Creating and running systems of measuring customer's satisfaction, is the most important index of performance in the present organizations (Kouzechyan et al, 2009).

II. STATEMENT OF PROBLEM:

Passing from industrial and entering into communication and information generation has left interesting and profound results in the organizations. Economical organizations and establishments due to not staying away from competed processes are among the positions which accept the highest and the most important effects in the passage processes and they harmonize themselves with the changes. In the modern banking, there are numerous factors influencing the customer attraction. Recognizing and determining the amount of influence and the relation type of these factors with banks' success in attracting the customers is a significant topic. Nowadays, the conditions and position of the banks are not equal and effective factor may even be different for each branch of the bank. In the present generation, as a result of existing competition among the banks in

attracting customers, these factors have particular importance. All the organizations are tracing to attract customers and increase satisfaction. This issue has especial significance particularly for the banks that are in permanent relations with the customers and in the other hand, the competition among banks and interest-free institutions and the other forms of attracting financial sources is increasing; therefore, creating competitive advantage for the banks' survival seems necessary (Flavian et al,2006:408). Consequently, given that Maskan bank is one the most important banks of the country and holds electronic classes for public relation clerks and maintains importance on electronic technology in this field; so, this research focuses on Maskan bank.

Literature review:

Salehimaleh(2012) has done a case study with the subject of assessing customers' satisfaction of modern services of Mazandaran'sSaderat bank. In this study, he has examined the amount of Saderat bank's customers' satisfaction of the modern services in which by making use of a process of a descriptive-survey research has focused on this question: Are the customers satisfied of Saderat bank's modern services? And in which level is their satisfaction? Which is in intermediate level. Finding of a research by the topic of "the factors and stimulants of improving electronic banking in Iran: a case study of Refah bank" (2006) demonstrates that factors such as speed, ease of availability to the services, its assurance, reduction in expense, fixing competitive conditions, expanding new markets, customer orientation, and electronic business expansion constitute strategic reasons for expanding electronic banking (ghareche et el. 2005).Bayatiet el(2004) have presented a research with the subject of providing a framework for making service provision electronic to customers in a chosen bank. At first, he has determinedelectronicization dimensions for each of the major processes of providing services to customers in the bank and then he has identified electronicization factor and then the stages of electronic development of banking processes have been recognized and after compilation of this framework, its validity has been examined and after that the processes of electronicization and their pleasant amount has been assessed in Parsiyan bank.In a research by the topic of "approval of online banking on behalf of the customers: expansion of technology admission model" which is done by Pikkarainen et al(2004), its findings show that the easiness of utilizing internet banking does not have any effect on incensement of internet banking application, but the easiness of use results in increasing in usefulness of internet banking and by this means it effect the use of internet banking.

Research hypotheses:

General hypothesis: There is a direct relationship between the amount of using Maskan bank's electronic public relations and attracting customer's satisfaction.

Subordinate hypotheses: it can be stated in the following cases.

1. There is a direct relation between electronic public relations and electronic usefulness feeling among customers.
2. There is a direct relation between the amount of using electronic public relations and convenience feeling among customers.
3. There is a direct relation between the amount of using public relations and inclination toward making use of technology among customers.
4. There is a direct relation between the amount of electronic usefulness feeling and attracting customer's satisfaction.
5. There is a direct relation between the amount of convenience feeling among customers and attracting customer's satisfaction.
6. There is a direct relation between the amount of technology utilization among customers and attracting customer's satisfaction.

Research Method:

The method of data collection had been quantitative in this research. In the quantitative method, the questionnaire technique has been used. The quantitative research provides knowledge through numerical data collection and observing the samples then proposing the data to numerical analysis. For this means, 54 questions have been given according to the main hypotheses and variables and it was hold to the responders (the customers of the branches of Tehran's Maskan bank). As a result, quantitative procedures have been used for data collection. The most important problems that the research have faced with, were time limitation and facility deficit and credit supports. Among the quantitative procedures, the survey method seems appropriate which determines individuals' ideas, viewpoints and their manners. Accordingly, through using quantitative procedure, we have obtained broad data regarding educational background, gender, age, salary, the time period of using the internet in a day, the time period of Maskan bank's customer, "electronic public relations", "attracting customer's satisfaction", "having a usefulness feeling", "user convenience feeling" and "inclination toward making use of technology among the customers".

Research Purposes:

The general purpose: the overall purpose of this study is examining the role of Maskan bank's electronic public relations in attracting customer's satisfaction.

The subordinate purposes: can be stated in the following cases.

1. Recognizing the variables "Maskan bank's customers' satisfaction" "features of Maskan Bank's electronic public relations"
2. Examining the effect of electronic public relations on customers' feeling of its usefulness
3. Examining the effect of electronic public relations on the feeling of its convenience among customers
4. Examining the effect of electronic public relations on inclination toward making use of technology among customers
5. Examining the effect of customer's feeling of its usefulness on attracting customer's satisfaction
6. Examining the effect of feeling of its convenience among customers on attracting customer's satisfaction
7. Examining the effect of making use of technology among customers on attracting customer's satisfaction

The explained results of the findings of the study:

In this section of the study, the relation of demographic variables of age, gender, the place of military service, educational background, working background and salary with dependent and independent variables are examined in the table (13-4).

Table (1): demographic with dependent, connector and independent

Customer's time duration	Internet use time	Educational background	age	salary	gender	Demographic variables
Pearson Correlation	Pearson Correlation	Kendall's tau-b	Pearson Correlation	Pearson Correlation	T test	Test type
P value (sig)	P value (sig)	P value (sig)	P value (sig)	P value (sig)	P value (sig)	significance
0/078 0/035	0/085 0/032	0/011 0/008	-0/081 0/028	0/023 0/542	0/169 0/866	Electronic public relations Dependent variable
0/083 0/030	0/045 0/255	0/069 0/087	0/038 0/300	0/045 0/248	0/465 0/642	Usefulness feeling Dependent variable
0/072 0/063	0/139 0/000	0/093 0/017	0/011 0/760	0/016 0/676	1/92 0/05	Technology utilization inclination Dependent variable
0/108 0/005	0/045 0/236	0/020 0/609	0/001 0/972	0/009 0/803	1/56 0/119	Customer's satisfaction attraction Dependent variable

According to table (1-1), there is no significance difference between males and females based on dependent and independent variables except in case of utilization inclination toward technology according to t test. In fact, males and females do not possess significant difference regarding Maskan Bank's attraction inclination toward electronic public relations having the feeling of its convenience and usefulness. The only difference between males and females is based on inclination toward technology utilization that females possess the average of 17.3 concerning the amount of inclination toward technology utilization, but the average among males is 19.2 which is significantly difference at the level of 95 percent assurance.

The results of the research's hypotheses test:

The present research had possessed a major hypothesis and three particular hypotheses for which the Pearson correlation has been used to examine the validity and reliability of the hypotheses that it is proceeded in this section.

Table (2): the Pearson correlation concerning the research's hypotheses test

Customer's satisfaction attraction	Technology utilization inclination	Convenience feeling	Usefulness feeling	Electronic public relations
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P value (sig)	Pearson correlation				
0/138 0/009	0/109 0/038	0/353 0/000	0/123 0/019	-	Electronic public relations
0/115 0/029	0/346 0/000	0/149 0/005	-	0/123 0/019	Usefulness feeling
0/148 0/005	0/211 0/000	-	0/149 0/005	0/353 0/000	Convenience feeling
0/069 0/189	-	0/211 0/000	0/346 0/000	0/109 0/038	Technology utilization inclination
-	0/069 0/189	0/148 0/005	0/115 0/029	0/138 0/009	Customer's satisfaction attraction

- Hypothesis 1: There is a direct relation between electronic public relations and electronic usefulness feeling among customers. The result of Pearson correlation demonstrates in table (14-4) that there is a direct and significant difference between electronic public relations and electronic usefulness with 95 percent assurance in the relation amount of 0.123. It means that by increasing the amount of electronic public relations, usefulness feeling among customers increases.

- Hypothesis 2: There is a direct relation between the amount of using electronic public relations and convenience feeling among customers.

The result of Pearson correlation shows in table (14-4) that there is a direct and significant difference among the amount of using electronic public relations and convenience feeling with 99 percent assurance and by the amount of 0.353. It means that by increasing the amount of electronic public relations, convenience feeling among customers also increases.

- Hypothesis 3: There is a direct relation between the amount of using public relations and inclination toward making use of technology among customers.

The result of Pearson correlation shows in table (14-4) that there is a direct and significant difference among the amount of using electronic public relations and inclination toward making use of technology with 95 percent assurance and by the relation amount of 0.109. It means that by increasing the amount of electronic public relations, inclination toward making use of technology also increases.

- Hypothesis 4: There is a direct relation between the amount of electronic usefulness feeling and attracting customer's satisfaction.

Pearson correlation shows in table (14-4) that there is a direct and significant difference among the amount of electronic usefulness feeling and attracting customer's satisfaction with 95 percent assurance and by the relation amount of 0.115. It means that by increasing the amount of electronic usefulness feeling, attracting customer's satisfaction also increases.

- Hypothesis 5: There is a direct relation between the amount of convenience feeling among customers and attracting customer's satisfaction.

Pearson correlation shows in table (14-4) that there is a direct and significant difference among the amount of convenience feeling and attracting customer's satisfaction with 99 percent assurance and by the relation amount of 0.148. It means that by increasing the amount of convenience feeling, attracting customer's satisfaction also increases.

- Hypothesis 6: There is a direct relation between the amount of technology utilization among customer and attracting customer's satisfaction.

Pearson correlation results shows in table (14-4) that there is not a significant difference among inclination toward technology utilization and attracting customer's satisfaction. Therefore, this hypothesis of the research is rejected. - Research's general hypothesis: there is a direct relationship between the amount of using Maskan bank's electronic public relations and attracting customer's satisfaction.

Pearson correlation shows in table (14-4) that there is a direct and significant difference among the amount of electronic public relations and attracting customer's satisfaction with 99 percent assurance and by the relation amount of 0.138. It means that by increasing the amount of public relations, customers' satisfaction also increases.

Table (3): direct and indirect effects and their total on attracting customer's satisfaction

Total effects (direct and indirect)	Indirect effect amount	Direct effect amount	Dependent variable
0/09	-	0/09	Technology utilization inclination
0/101	-	0/101	Usefulness feeling
0/132	-	0/132	convenience feeling
$(0/046)+(0/012)+(0/009)=$ 0/067	$(0/353)(0/132)=0/046$ $(0/123)(0/101)=0/012$ $(0/109)(0/09)=0/009$	-	Electronic public relations

The obtained findings demonstrate that the amount of inclination toward making use of technology has a direct effect on attracting customer's satisfaction with the amount of 0.132 Beta. Usefulness feeling with the amount of 0.101 Beta and also convenience feeling with the amount of 0.132 Beta directly effects attracting customer's satisfaction. In total, the direct and indirect effects of public relation on attracting customer's satisfaction had been 0.067 Beta. Therefore, the public relations determines about 7 percent of the total variance of attracting customer.

Solutions and recommendation provision:

1. Sketching and implementing some plans by the bank's manager for keeping the customers in the age range of 27-42, since they involve more than 70percent of the bank's total customers.
2. Focusing on the customers with the educational background of diploma and university studies and an attempt to provide up to date and in accordance to the current technology services and of course along with appropriate literature.
3. Given that the variable "electronic usefulness feeling" has effect on attracting customer's satisfaction with electronic public relations' medium; so, solutions and recommendation as the following can be considered in Maskan bank's managers' sketching.
 - Creating trust among customers particularly protecting mobile banking from private data and privacy of people like traditional banking.
 - Assuring customers in appropriate ways that banking based on cell phone or ATM, provides the necessary security for exchanging and transferring.
 - Informing and assuring customers on the subject of mobile banking that error coefficient is about zero.

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