Factors Affecting the Loyalty of the Customer in Electronic Banking
(Case Study: Day Bank)

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Abstract: E-Loyalty and E-satisfaction of the electronic client and it is the key element for the competition in the modern markets, the goal of this study was to investigate the factors influencing customer E-loyalty in e-banking, electronic DAY bank branch four-way (Zahedan city) is the messenger in this study and the survey is based on the literature and conceptual model, in which factors such as user interface, responsiveness, attention to customer needs, security and the satisfaction questionnaire composed of 34 questions and it is emphasized and measured from 171 samples in the Day Bank branch for each customer. After completing four-way messenger Zahedan distribution and analysis of the data, the questionnaire, according to data normality, Pearson and errors independence Durbin test and research, all hypotheses were confirmed.

**Keywords:** User Interface, Responsiveness, Security, E-customer Satisfaction, DAY Bank.

Introduction

The ultimate effect on the customer loyalty and repurchase is perhaps one of the most important factors in the marketing services. In addition, loyal customers who is the person frequently purchases and they are the foundation of any working business with respect to great changes and they have taken place in the economic and financial structure of the Bank's role as an influential organizations in the economy and it is more important that demands banks are the source of recent developments, in order to keep place with global changes. In all industries especially in the banking industry due to fierce market competition and the importance of maintaining existing customers and attract the new customers it has the huge impact today and it is considered as one of the most important challenges in the field of electronic banking and the provision of the services such as payment (Gummer , 2004). With regards to the role and impact arises in the survival of the bank and the bank's customer loyalty through customer loyalty and the profit levels have stabilized to confirm the demand. This research aims to examine the factors affecting the Bank's electronic for the banking customer e-loyalty Day Bank on the four-way Rasoli branch.

Despite the importance of the electronic loyalty for the successful of the organizations working in the field of electronic commerce, such as banks and financial institutions active in the field of internet and electronic banking, theoretical and applied research on the subject was very limited and small in this country. More research on this field is limited to the provision of practical suggestions for designing a website for its visitors are loyal to one of the most disadvantaged provinces of Sistan and Baluchestan Branch and despite of the exclusion many banks in the region as busy serving for the factors affecting customer loyalty towards electronic banking services. The Day bank

of Zahedan city that moves towards electronic and virtual space seems to be necessary.

Conceptual Model
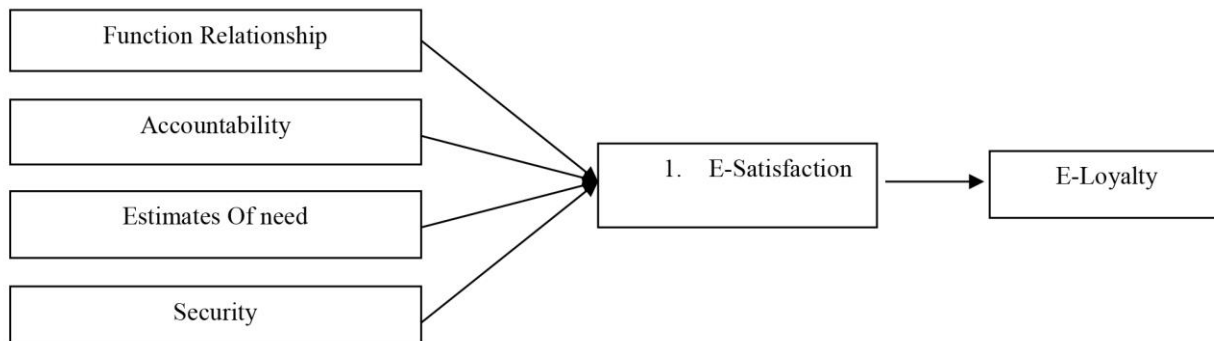
Figure 1. The conceptual model.

Background Research

Khaksar study "Evaluation of the customer loyalty in the banking system" has done. These hypothesis researches are among the four factors:

1. The proper conduct banking officer
2. professional level of the banking expertise
3. pay the real profit
4. Modern banking services with customer loyalty in the banking system and it is a significant relationship.
5. Rashidi (2001). A study entitled "Factors Affecting laundry powder brand loyalty in consumers' offering. In this study, as previous research has centered on physical and technical characteristics of the product and work and did not pay much attention to service issues.

The results of this study show the relationship between loyalty and three significant first diagnosed, but no significant relationships between loyalty and customer participation is confirmed.
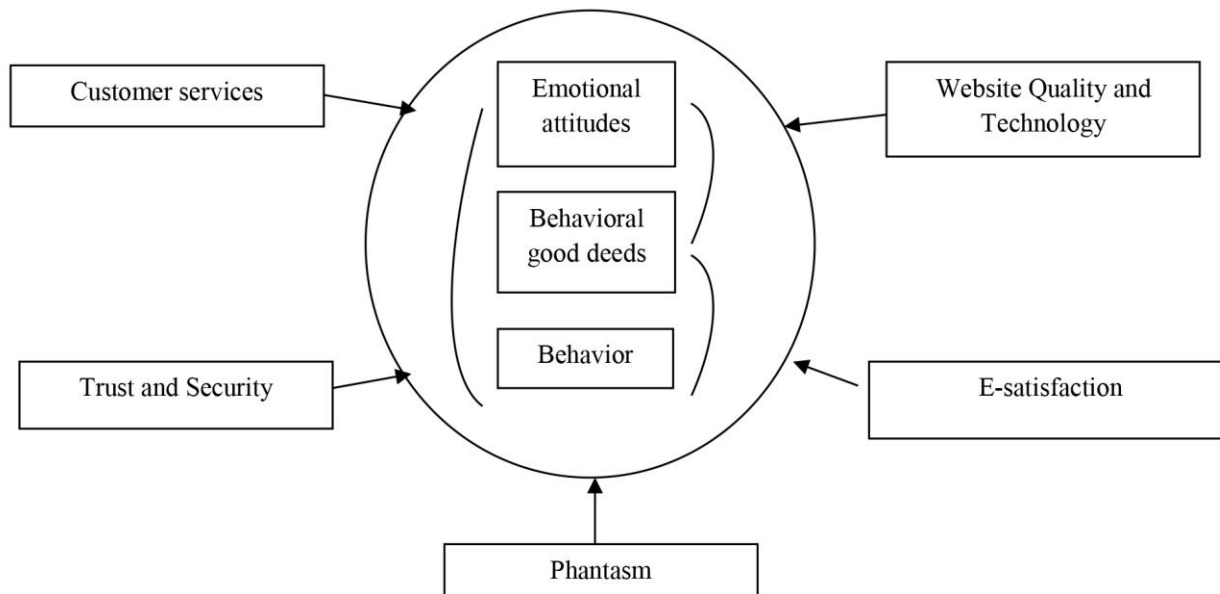
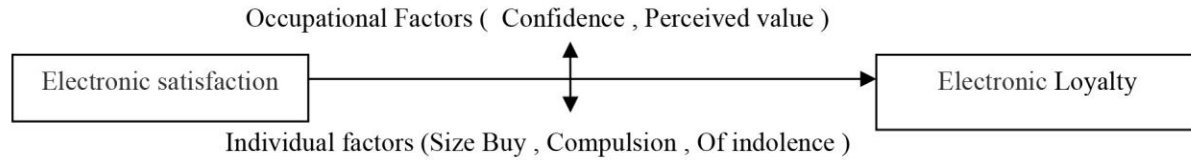**Figure 2.** Framework for electronic loyalty.

The following is the summary of the research: Researchers study "electronic loyalty and satisfaction based on the conceptual framework" carried out as follows:

A. High levels of satisfaction with e-mail leads to higher levels of loyalty.

B. E-mail of satisfaction on loyalty through personal factors: the size of the purchase, coercion, indolence is done.

C. The relationship between E-satisfaction and E-loyalty e-mail associated with trust and perceived value. Finally, the finding of the research hypothesis is confirmed.

Occupational Factors (Confidence , Perceived value)

Electronic satisfaction → Electronic Loyalty

Individual factors (Size Buy , Compulsion , Of indolence)

Figure 3. The relationship between satisfaction and loyalty Electronic

Researchers study with the aim of achieving a deep understanding of the factors influencing loyalty and the case study on the website of Scandinavian air system and Norda Bank has been done. The results show that optimization, features, convenience, choice, community, conservation, and development of interactive communication are the factors that affect the electronic loyalty.

A review of the literature
Interface: The interface or through the thesaurus computer in the following Microsoft is defined as the point at which the two elements are connected, so they can work together. In plain language "that use user interface environment but the language of the user interface include: peripheral computer system, including Azsayt, databases, software and the like. (They interaction between machine and user are created, the transfer of the information from the user to the system and vice versa.

Responsiblitiy: is the timely response to changes in interests and preferences over the time and shows the need for the change in the objective and generally raises the moving target.

Security: Information security means protecting information and systems data regarding illegal activities. These activities include access provided, use, disclosure, and reading, copying or recording, destroy, alter and manipulate.

Needs: Complete the need to efficiently and comprehensively reflect the confidence and satisfaction. When customers feel they are part of the company's and their needs are met, then satisfaction will increase. Needs is the importance of the customer orientation and implementation of the business relationship with their customers and it should keep focused.

E-satisfaction: Electronics satisfaction means a customer satisfaction according to previous experience purchasing an electronic business (Taylor and Todd, 1995). Satisfaction is the customer satisfaction rate of the support for sending and receiving orders goods and services, after the sale the price of the goods or services, quality website content, web speed, the site reliability, easy use of the website, financial security and personal privacy are important (Lee and Turban, 2001).

Positive attitude of the customer to the business' loyalty: loyalty electronic means "books that resulted in the repurchase behavior (Srinivasan et al., 2002; Donio, 2006).

E-banking: basically providing customers access to banking services through the use of the safe and without physical presence. Other electronic banking is to create the low cost products and services through electronic channels. This refers to products and services and it can include bills, loans, deposits management, and electronic payments and create products and services such as electronic payments and Electronic money.

The Importance and Needs of the Research: With changing the business and expanding the sales of Internet-based products, internet precarious nature of the abduction of the customers by competitors and the high cost of the attracting for the new customers, according to electronic loyalty to a requirement for the survival of the organization's business customers is way to make profit. B2C business, despite being considered in the past, many models of twenty-first century is onward, and more vendors trying to gain the market share through the customer loyalty. The identification of the factors affecting customer loyalty towards the electronic banking services, Day bank of the Zahedan city that moves towards electronic and virtual space and this issue it seems to be necessary.

The hypothesis of this study

The main hypotheses of this study are as follows:
1. E-satisfaction with the interface user in e-banking of Day Bank city of Zahedan has meaningful and positive relation.
2. E-satisfaction with answering the E-banking of Day bank of Zahedan it has significant and positive relation.
3. E-satisfaction in e-banking securely of the Day Bank of Zahedan city it has meaningful and positive relation.

4. E-satisfaction with the fulfillment of the requirements in E-banking has positive significance of Day Bank of the Zahedan city.

5. Satisfaction of E-loyalty in Day bank of Zahedan E-banking has the positive significance.

Materials and Methods

In this study, the research methodology is descriptive survey. This study examined factors influencing electronic loyalty. Study some various sources about the issue and the foundation's increase jumps. The study consisted of the bank customer's key in Zahedan city. In order to collect the information, the questionnaire with 34 questions was designed to evaluate the research. About 30 questionnaires placed in the hands of the experts of the banking professionals, who study the reliability is calculated and using ALFA Cronbach. Statistical methods, including sample of Kolmogorov –SPSS software. Smirnov test and Durbin a correlation coefficient to test the research hypotheses and it have been considered.

The sample is the small subset of the population that consists of comprehensive statistical which have selected. In fact, the sample is a subset of the study population that the researcher is able to generalize the results to the entire population. Sampling is the process of selecting a sufficient number of the population. Study sample characteristics or features extend into the members of the population (Skaran, 2002).

Since this study was to examine whether there is any relationship between the variables of the reason for this study population consisted of all customers and is the statistical research of "been there", so research type electronic banking, cross-sectional survey DAY Bank of Zahedan city, the use and the population consisted of all customers who have e-banking of Day Bank city of the Zahedan, and their number is limited and defined, which to determine the minimum required for sample size, Kokaran sample was used:

$$n = \frac{Nz^2_{\alpha/2} p(1-p)}{(N-1)d^2 + z^2_{\alpha/2} p(1-p)}$$

Where in:

n = minimum required sample size

N = size of the population (in this study, 308 people.)

p = the distribution of property in the community

za.2 = value obtained from the standard normal distribution table (in this study and considering the amount of the error of 0.05, the amount obtained from the standard normal distribution is 1.96)

d = error tolerance range of parameter estimates adopted by the researcher or (usually considered in the social sciences to 0.05 in (RAFIPOUR, 2000). The point is necessary for this formula, said that if the p-value is not available, it can be considered for the value of 0.5, in which case, the formula and the most conservative possible number to lose, in this study, the number was 0.5 for it. The minimum required sample size of 171 people. This number will be the basis for analysis.

Results

Check data normality assumption

In this part of the normal review of the data to make decisions about the use of parametric and non-parametric tests will be used to end and it was made to check the normality of the data. Hypotheses related to this episode include:

H0: Observations normal probability distribution

H1: Observations is not normal probability distribution.

Hypotheses for the Kolmogorov-Smirnov test variables were evaluated through the implementation of which results are shown in Table 1.

Table 1. Kolmogorov Test - Smirnov test for normality of data.

		E-loyalty	E-satisfaction	Security	Needs	Responsiblitiy	Interface
Number		171	171	171	171	171	171
Parameter	Average	3.6984	3.5166	3.6842	3.5064	3.7287	3.7556
Standard deviation	Normal	0.7254	0.7451	0.7597	0.798	0.7996	0.5496
Absolute	Different	0.129	0.134	0.122	0.146	0.144	0.116
Positive	Absolute	0.105	0.078	0.064	0.065	0.133	0.1
Negative		-0.129	-0.134	-0.122	-0.146	-0.144	-0.116
Kolmogorov-Smirnov		1.682	1.747	1.591	1.909	1.879	1/.52
Significance level (two-sided)		0.007	0.004	0.013	0.001	0.002	0.02
Result		Normal	Normal	Normal	Normal	Normal	Normal

Based on the significant levels which obtained from the Kolmogorov-Smirnov test and it can be observed as the significance level for all components which obtained more than 0.05 Type I error and thus assuming normal observations at 0.05 accept Type I error. The result can be studied to examine the relationship between Pearson correlation coefficient to apply.

Pearson correlation test Result 2-3-4

The first question is that the client satisfaction with the user interface has a positive and significant relationship or not?

To investigate this relationship and assuming normal with respect to the acceptance of observations to estimate the correlation coefficient of the Pearson correlation coefficient was used. Estimation of the research results for the answer to this question is given in Table 2. Initial assumptions and opposite correlation are defined as follows:

H0: There is not significant relationship between E-satisfaction clients and with user interface.

*H*1: There is a significant relationship E-satisfaction with the user interface there is a significant relationship.

Table 2. Pearson correlation test to examine the relationship between electronic content and user interface**.**

		Interface	E-satisfaction
Electronic satisfaction	Pearson	0.607	1
	Significance level	0	-
Interface	Pearson	1	0.607
	Significance level	-	0

Due to the significance level of less than 0.001, E-satisfaction is significantly related to the implementation of the user interface in Zahedan of Day Bank. The correlation coefficient is estimated to 0.607. This relationship is in the positive direction, this means that the electronic satisfaction is at a higher level, the user interface in the research community will be at a higher level and vice versa, thus hypothesis research related to this question will be accepted and we can say that: Electronic satisfaction with the implementation of the user interface has the positive significance.

Table 3. A meaningful relationship electronics and user satisfaction.

Durbin - Watson	Model	R	R^2	SE	The significance level
1.795	1	0.607[a]	0.368	0.364	0.000

To review errors independence Durbin test - Watson used. Statistics of this test in the range of 1.5 to 2.5 and is assuming no correlation between the errors so it will be accepted. Based on the above table, Durbin –Watson is 1.79. This means that there is no correlation between the errors.

Table 4. Regression to assess the effect of the user interface on a client satisfaction.

Model	Custom solidarity		Standard solidarity	T	The significance level
	B	The standard deviation	Beta		
Fix	0.428	0.315	-	10.360	0.000
Interface	0.822	0.083	0.607	90.920	0.000

Based on the table above, the relationship between the user interface and the customer satisfaction is significant.

The effect of changing the user interface 0.607 to E customer satisfaction.

The second question: Is customer satisfaction by responding to E-customer has the positive significance?

The result in Table 4, Pearson correlation coefficient is 13. Initial assumptions and are opposite correlation is defined as follows:

H0: There was no significant relationship between satisfactions and the meet customer books.

H1: There was significant relationship between satisfactions and the meet customer books.

Table 5. Pearson correlation test to examine the relationship between customer satisfactions with accountability.

		Accountability	E-satisfaction
E-satisfaction	Pearson	0.826**	1
	Significance level	0.000	-
Accountability	Pearson	1	0.826**
	Significance level	-	0.000

According to the correlation value is smaller than 0.826 and 0.001 significant level, customer satisfaction with the response of the community was the significant relationship between estimated and this relationship in a positive direction / result at 0.05 Type I error assumptions related to the question of the research has been accepted and it can be claimed that: E-customer satisfaction has a positive and significant relationship with accountability.

Table 6. Significant test to meet the customer's electronic consent.

Model	R	$R^{\intercal}$	SE	The significance level	Durbin - Watson
1	0.500[a]	0.25	0.245	0.6473	2.069

According to Table 6 the Durbin-Watson is between 1.5 to 2.5 and it is concluded that there is no correlation between the errors.

Table 7. Regression to examine the effects of electronic meet customer satisfaction.

Model	Custom solidarity	Standard solidarity		T	The significance level
	B	The standard deviation	Beta		
Constant	1.781	0.237	-	7.521	0.000
Accountability	0.466	0.062	0.500	7.498	0.000

Table 7 shows the relationship between accountability and meaningful customer satisfaction (P-Value <0.05). It can be argued that meet the changing effect of 0.500 on electronic customer satisfaction.

Third question: Is customer satisfaction in obtaining a positive and significant relationship?

The results of Pearson correlation coefficient for the answer to the question of assumptions given in Table 12-4 and the correlation coefficient of zero are defined as follows:

H0: E-customer satisfaction with obtaining a significant it has no relationship.

H1: E-customer satisfaction with obtaining a significant relationship.

Table 8. Pearson correlation test to examine the relationship between customer satisfaction and the satisfaction of a need.

		The needs	E-satisfaction
E-satisfaction	Pearson	0.856**	1
	Significance level	0	-
The needs	Pearson	1	0.856**
	Significance level	-	0

Due to the significance level of less than 0.001, electronic customer satisfaction in obtaining a significant relationship with the Day bank is in Zahedan. The correlation coefficient was estimated at 0.685 can be seen that this relationship is positive, meaning that each one leading to another increase and decrease each of these variables will result in reductions. As a result of this question, the research hypothesis is accepted and we can say that:
E-customer satisfaction is obtaining significant and positive relationship.

Table 9. Significant test needs a customer satisfaction.

Model	R	$R^٢$	SE	The significance level	Durbin - Watson
1	0.856[a]	0.734	0.732	0.38571	1.910

The Durbin-Watson statistic (2.5> 1.910> 1.5) is indicative of the lack of correlation between errors.

Table 10. Regression testing to measure the impact of e-customer needs satisfaction.

Model	Custom solidarity		Standard solidarity	T	The significance level
	B	The standard deviation	Beta		
Constant	0.647	0.136	-	4.751	0.000
Needs	0.818	0.038	0.856	21.571	0.000

As Pearson test showed a significant positive relationship between the needs of the customer satisfaction is a regression also confirms this. The impact of changing needs 0.856 e-customer satisfaction.
The fourth question: Is the E-customer satisfaction with security has positive significance?
The results of the satisfaction relate to security in the Table 10. The initial hypotheses against its correlation are defined as follows:
H0: There is not any significant relationship between E-satisfactions and with security client.
H1: There is a significant relationship between satisfactions and with security client.

Table 11. Pearson correlation test to examine the relationship between customer satisfactions securely.

		Security	E-satisfaction
E-satisfaction	Pearson	0.766	1
	Significance level	0	-
Security	Pearson	1	0.766
	Significance level	-	0

Given the correlation coefficient is smaller than 0.766 and 0.001 significant levels, customer satisfaction securely in the research community was a significant relationship, and this relationship was estimated to directly achieve, this means that the electronic satisfied customer at a higher level , security will be at a higher level. As a result at 0.05 Type I error, accepted the hypothesis of the research question and it can be claimed that:
E-customer satisfaction with security has positive significance.

Table 12. Significant test security on electronic customer satisfaction.

Model	R	$R^٢$	SE	The significance level	Durbin -Watson
1	0.766[a]	0.587	0.584	0.48044	1.871

According to the above table as the Durbin-Watson between1.5 to 2.5 and it is concluded that there is no correlation between the errors.

Table 13. Regression to assess the impact of security on electronic customer satisfaction.

Model	Custom solidarity		Standard solidarity	T	The significance level
	B	The standard deviation	Beta		
Constant	0.749	0.182	-	4.106	0.000
Security	0.751	0.049	0.766	15.487	0.000

Table 13 positive and significant relationship between the level of security and customer satisfaction. And electronic variable equivalent impact security 0.766 on electronic customer satisfaction.

The fifth question: Is customer loyalty and E-satisfaction client relationship has a positive impact?

The results of the Pearson correlation coefficient for the answer of this question is given in Table 4. 14. Initial assumptions and opposite correlation are defined as follows:

H0: E-loyalty with customer E-satisfaction has no significant relationship.

H1: E-loyalty with customer E-satisfaction has significant relationship.

Table 14. Pearson correlation test to examine the relationship between satisfactions, loyalty E-mail.

		E-satisfaction	E-loyalty
E-loyalty	Pearson	0.842	1
	Significance level	0	-
E-satisfaction	Pearson	1	0.842
	Significance level	-	0

Due to the significance level of less than 0.001, loyalty, customer satisfaction, and e-mail client's Day Bank city of Zahedan. 0.842 correlation coefficient estimates show that this relationship is positive. As a result, the hypothesis of the research question at 0.05 Type I error can be accepted and said:

E- loyalty, customer satisfaction and positive relationship is significant.

Table 15. E-customer satisfaction on customer loyalty significant test.

Model	R	R^2	SE	The significance level	Durbin -Watson
1	0.482[a]	0.232	0.228	0.63743	1.808

Based on the table above because the Durbin-Watson is between 1.5 to 2.5 we can conclude that there is no correlation between the errors.

Table 16. Regression testing to measure the impact of the customer satisfaction on E-loyalty client.

Model	Custom solidarity		SE	T	The significance level
	B	The standard deviation	Beta		
Constant	2.048	0.236	-	8.685	0.000
Electronic satisfaction	0.469	0.066	0.482	7.151	0.000

Table 17 shows a significant positive relationship between satisfaction and loyalty electronic and mediator satisfaction 0.482 impact of electronic customer loyalty. Hypotheses testing, regression analysis was used to assess the effects of all the variables that showed a direct relationship exists between all hypotheses were confirmed.

Table 17. Significant positive relationship between satisfaction and loyalty electronic and mediator satisfaction.

Row	Status: approved / rejected	Hypothesis
1	Confirm	E-customer satisfaction with e-banking user interface Day Bank branch intersection Messenger Zahedan has a positive and significant relationship
2	Confirm	E-customer satisfaction by responding to customer e-banking Day Bank branch intersection Messenger Zahedan has a positive and significant relationship
3	Confirm	E-customer satisfaction by meeting customer requirements in the Banking Day Bank branch intersection Messenger Zahedan has a positive significance.
4	Confirm	Customer satisfaction in e-mail client securely Day Bank branch has the relationship with Branch of Zahedan.
5	Confirm	E-mail customer loyalty and satisfaction among customers with e-banking Day Bank branch Messenger Zahedan four-way relationship is meaningful and positive

Conclusion

According to the studies in the research process and the results of statistical analysis of the research data can be made the following suggestions:

Proposals based on the results: According to studies in the research process and the results of statistical analysis of the research data can be made the following suggestions:

Due to a significant customer satisfaction with e-banking user interface Day Bank branch intersection Messenger of Zahedan following suggestions to improve the user interfaces is presented.

1. Design a user-friendly site that has a site map, guide and search field is by Day bank.

2.Complaints made on the website according to the comments and suggestions from customers and Internet customers of Day Bank.

3.Token that looks beautiful and multifunction capabilities are also available to answer customers Day Bank branch of Zahedan.

4.Embed the individual consultation and decision support for the website Day Bank deposit or the facility.

5.Create a newsletter that equipment is available to all branches of Day Bank.

6.Use the command interfaces in the design and creation of the Bank's website.

7.Use logic Plug-in designed to speed customer access to the bank's website.

8.software design with beautiful backgrounds that reflect the main motto Day Bank is the bank creates value at the ATM

9.The purchase and use of POS terminals that dealers prefer companies like Injiko 220 or Magic.

10.Mobile Banking application design with comfortable and elegant menu for Day branch bank customers of Zahedan.

Due to the significant customer satisfaction by responding to e-mail messenger of Day Bank branch intersection of Zahedan, following suggestions are offered for improving the accountability process.

1. Equip the Bank's website online response system to accelerate in response to various questions customers of Day Bank branch intersection Messenger of Zahedan.

2. Continually train new employees of Day Bank branch Zahedan four-way messenger to meet diverse customer questions.

3. Use the backup 24 hours to respond to customer problems and issues related to the ATM card reader.

4. Employment of People with high PR and good manners in the conflict respond to e-banking customers.

5. The use of an SMS system to respond to the questions and doubts customers Day Bank branch intersection Messenger.

6. Holding question and answer sessions led periodically by the Bank with important customers to dispel concerns and their mental chuck.

7. Advantage of the views and suggestions of our customers crystal Bank branch intersection Messenger of Zahedan organizational planning.

8. Diversify web services to respond to the different needs of bank customers.

Due to a significant customer satisfaction by meeting the needs of electronic banking of Day Bank branch intersection Messenger Zahedan following suggestions to improve the process to meet the needs presented.

1. Resolving financial conflicts to clients' e-banking Day Bank branch Messenger intersection occurs in the shortest possible time by the Bank.

2. Supply roll Day Bank customers' requirements that the devices use terminals Day Bank branch of Zahedan.

3. Prioritize the needs of our customers' crystal Bank branch intersection Messenger Zahedan using data from SMS system.

4. Given a free telephone line for customers in different cases.

Due to a significant customer satisfaction with security in electronic banking Day Bank branch intersection Messenger of Zahedan following suggestions are offered to increase the security.

1. Provide a password authentication strategy that examines the connections between users and sites LED banks.

2. Use SSL 128-bit protocol on electronic banking Day Bank the strongest type of encryption.

3. Token device to provide customers with the importance of Zahedan Day Bank branch and placed at their disposal.

4. The keyboard is designed to increase security and safety at the Bank's website dioxide abatement a hacked customer accounts.

5. Contracts with companies like VeriSign Email insurer, Komodo and for coding a current bank customer

data.

6. Encrypted card reader individuals in the purchase of equipment required by your current bank customers entered and rules to be observed by Moth.

7. The information necessary to Day branch bank customers four different ways of apostolic Zahedan to prevent fraud.

Due to the significant relationship between customer loyalty and satisfaction e-mail at e-banking Day Bank branch intersection Zahedan Messenger delivers.

1. Assign greater rates experienced in the use of e-banking customers by Day Bank branch intersection Messenger of Zahedan.

2. Dispel the concerns of the Sunnis in Zahedan, the benefit of some of the current bank accounts in order to increase their loyalty and satisfaction.

3. Special importance to families of martyrs and war veterans on Day Bank to satisfy them because the major shareholder of the Group is Bank

Suggestions for future research

According to the study, these suggestions are offered for future research:

1. In this study population was considered at Day Bank city of Zahedan, so it is recommended that this research be done in other Banks.

2. Since the influence of the factors has been identified on four main criteria loyalty is measured. It is recommended that loyalty factors also weighed on other indexes.

3. Given that research in the field of e-banking services has been for other studies and it can be done in the context of other services.

4. Considering that the aim of this study was to identify factors influencing consumer electronics Fidelity future studies and it can be factors as independent variables such as, increasing customer satisfaction and customer retention sales and more measured increase in absorption.

5. Check the subject of this research at the national level with the aim of comparative analysis between different regions and cities.

6. The development of the current and new banking services based on the trust and confidence of our customers and reduces the errors.

7. The formulation of objectives and strategic plans for the development of electronic banking.

8. Facilitate and expedite transactions based bank providing banking services to customers accelerate service delivery process.

9. Improve the safety of existing systems and promoting services through the expansion of the banking sites.

10. It is recommended that small variables affecting customer loyalty that they are superior to other variables determined and prioritized.

11. It is proposed to study the subject from different banks sampling to generalize to all the customers and banks.

Research limitations

1. Weakness in the culture of e-banking in Zahedan.

2. The lack of the standard administrative tasks and processes in the Day bank.

3. Because the data collected through the questionnaire is in response to the questions and the people may have concerns as a result of their cause after what it is not mentioned.

4. Lack of access to some information related to bank secrecy, including sample.

5. Failure to send the questionnaire to Internet customers.

6. Involvement in the bureaucracy in the banking system (so that survey research design and verification questionnaire takes more than 2 months).

7. Prolonged data collection because of the low percentage of the Internet customers to total customers (distribution and collection of questionnaires lasted more than 1 month.

It is hoped that this study as a step, however small and it has to pay more attention to the issue of customer loyalty and opens the door to the further studies in the field of the electronics for the future research.

It is hoped that the results of this research in addition to the use of bank managers and professionals in Zahedan for managers and private banks and other government activists in other cities would be fruitful.

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