عنوان مقاله:

Designing a model for improving the quality of banking technological services in Iran using structural equations and thematic analysis method (Case study : Industry and Mine Bank)

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خلاصه مقاله:

The very important role of electronic services and online services in every society is not hidden from anyone, among them, what is important is the quality of these services. Electronic service quality refers to how effectively and efficiently a particular Internet banking service can facilitate online transactions. Therefore, in this research, the design of the quality improvement model of banking technological services in Iran has been discussed. The current research is based on the fundamental goal and based on the method of data collection, survey-cross-sectional. Data collection tools were library studies, interviews, structural-interpretive modelling and researcher-made questionnaires. In the qualitative part of the article, ۱۱ banking experts were purposefully selected. In the quantitative part, ۳۸۴ questionnaires were distributed among the customers of Sanat and Madan Bank in the form of simple stratified sampling. The analysis of data in the qualitative part was through thematic analysis and in the quantitative part interpretive structural modelling, self-interaction structural matrix, achievement matrix, an adaptation of the achievement matrix, determination of relationships and levelling of indicators as well as structural equations. Eight main themes of the qualitative section: technological banking management, technological banking marketing, system and electronic service quality, improving the quality of technological banking services, technological hardware and software infrastructure, customer experience management, organizational culture and risk management were identified. The quantitative part showed the technological software and hardware infrastructure on technological banking management, technological banking management on risk management and organizational culture, risk management on technological banking marketing and customer experience management, organizational culture on technological banking marketing and customer experience management, and technological banking marketing. On the systemic and electronic quality of services, customer experience management on the systemic and electronic quality of services, the systemic and electronic quality of services have a positive and significant effect on improving the quality of banking technological services.

کلمات کلیدی:

Information technology, Electronic Banking, Digital banking, service quality, structural equations