Identifying customer preferences in using e-banking services

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Abstract:
Clients are the vital artery of every industry and business. Maintaining these customers is one of the most important tasks of any business, especially banks. The specific needs of customers and the increasing competition in the banking services market have led banks to create structures that can respond flexibly to these needs. Obviously, one of the important points is that moving to these new structures and designing new services, not only meet the needs of customers, but also expand competition in banking operations and increase the likelihood of survival in the market. Today, the service industry is changing in the world. New technologies have changed the way customer services are presented. Banking services have undergone major changes under the influence of information and communication technology. In this research, the effect of different levels of factors on customer orientation in the use of e-banking services for perceived ease of use, perceived usefulness and an additional factor of perceived security has been investigated. The result of the research showed that the effect of different levels of factors on customer orientation in using e-banking services is different. This research was conducted with the aim of investigating the factors influencing the preferences of the customers of the banks and the results of the research revealed 5 factors of trust and loyalty, matching of services with the tastes, quality of services, development and expansion of tools and services, expectations of importers on customer preferences
O14 M15 M54: JEL classification

Key words: customer preferences, customer selection, electronic banking, new service development.

Introduction:
In Iran, on the one hand, the privatization of several large government banks, as well as the introduction of new private banks and monetary and credit institutions into this market, is witnessing increasing competition in the provision of banking services. While the problem of financing is still at the top of the corporate problems. Thus, the banking industry activists are looking to create appropriate structures and design new services in order to meet the needs of firms and business owners to finance at the lowest cost and get a good place in the field of competition. Undoubtedly, in a competitive market, it is essential for commercial banks to fully understand the services and other banking services of other competitors or leading banks in the world in order to gain a fair share in the market. This issue is also important at the international level, and sometimes the success of the global banks has led to the delivery of new products. As an example, the global Islamic banking market has grown significantly in the past year by developing sharia-based products and services.

The banking industry is among the industries in which customers are particularly important because of direct relationship with the organization. On the other hand, the prevalence of electronic business in organizations and banks and financial and credit institutions has kept the rich data from interactions and customer relationships with the organization, which, if used correctly, and the extraction of knowledge and patterns from among them into a treasure will become unexplainable. Client Knowledge Management is a tool that seeks to bring the organization value- added to its organization by focusing on how the organization's development are based on the knowledge gained from customer relationship data and the acquisition of new customers and customer satisfaction. On the other hand, in the banking industry, it seems that problems such as the problems in the country's economic system, the increasing supply of demand in the banking industry, the government of many banks and the provision of similar banking services and etc paying attention to client and his position in the banking system has been discouraged. The existence of these issues can be an op-

portunity for the bank to utilize the tools of customer knowledge management, to anticipate the needs and expectations of its customers faster than other competitors, and to surpass competitors. In the meantime, the factors affecting the acceptance of Internet banking in spreading and expanding electronic banking and attracting customers is very important.

The purpose of this research is to identify the factors affecting the adoption of Internet banking by customers and provide various solutions that could guide banks' management in the provision and expansion of electronic banking services, especially Internet banking. From the perspective of marketing, identifying the target market and achieving it as quickly as possible, more easily and accurately to target customers, are the priorities of the planning of the marketing managers of the enterprises. The findings of this research in the descriptive section can help bank managers identify the target market and develop a suitable strategy in this regard.

After the introduction, the first part contains the generalities of the research and theoretical and empirical literature on the research in the second

part. In the third section, the structure of the designed model is discussed, and in the end the conclusions and results are expressed.
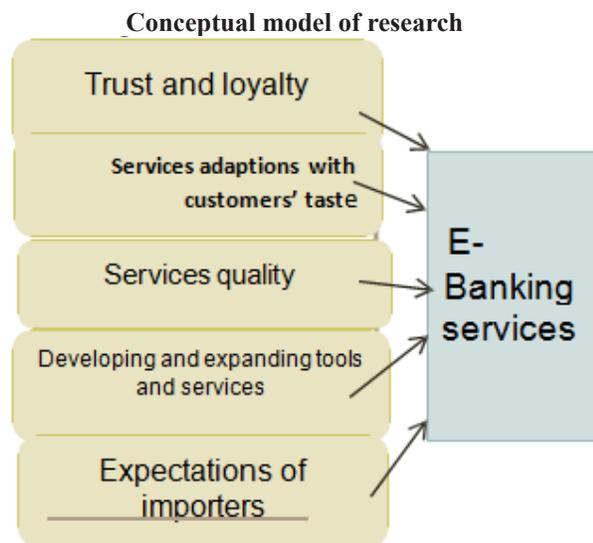
Conceptual model of research

Figure 1: Conceptual model of research

Factors Affecting Customers' Preferences: Nowadays, customer orientation and customer orientation are one of the most important categories in the development of organizations. The business world is based on customer orientation and customer satisfaction, so that extending services and even delivering it without considering this principle is not only a problem but also impossible. Economic activists and those who consider enduring

durability in this field know well that oxygen breathing in the world of business is the principle of customer- centeredness, and understanding the idea that "the customer is always right" is a top priority for their programs. Banks as financial service providers are not only excluded, but because most of the banks 'capital is secured by their customers' deposits, they should be the core of customer service and customer orientation. (Shahrestani, 1387).

Some of the characteristics that play a decisive role in the selection process of the bank on the part of the customer are: the amount of bank credit, the offer from friends and relatives, the variety of services provided by the bank, the quality of services, access to the ATMs, non-compliance Limited hours, return on investment, understanding of customer financial needs, the use of a suitable website for providing a variety of services, customer banking experience, the speed of service and the availability of tools needed for banking activities (Ahmed Oudo Mayaki, 2011).

Today, organizations are trying to reorganize the organization, relying on new information technologies, to fulfill the mission of responding to people in the least time, with the best quality and the lowest cost. These organizations define the relationships inside and outside the organization transparently. Customer relationship management is the best way to achieve this goal. One of the biggest missions of a bank is to identify customer needs and provide the best service to them as soon as possible and with the highest quality. It is necessary to achieve this goal by applying new methods and analyzing information at various levels of banking affairs. The study of factors affecting the creation of mutual trust between customers and the banking system is very important. In the banking system, customers are mainstream and in fact all the work is to satisfy their attention and attraction; therefore, in a competitive environment between banks, those banks are more successful that can get loyalty from customers. A bank that uses today's technology in its daily processes can easily understand the needs of its customers and, inaddition to meeting its customers' needs today, can predict their future needs (Shahrestani, 2008).

Effective factors in choosing a bank by the customer

Some of the characteristics that play a decisive
role in the selection process of the bank on the part of the customer include: the creditworthiness of the bank, the offer from friends and relatives, the variety of services provided by the bank, the quality of services, the availability of ATMs, non- adhering to limited working hours, return of capital, understanding of customer financial needs, use of a website for providing a variety of services,

customer banking experience, speed of service and availability of required tools for banking (Ahmad Oudo Mayaki, 2011).

Definition of electronic banking
For e-banking, a number of definitions have been presented, and several of them are as follows:

> • Electronic banking is the use of tools and electronic devices, including the Internet, wireless communication networks, ATMs, telephones and mobile phones, in the provision of banking services and products, which are part of the financing in the monetary system and The financial of the country (Abbasi Nezhad and Mehrnoush, 2006)
> • E-Banking can be used to introduce advanced network and telecommunications technology to transfer resources (money) into the banking system. Two basic concepts are electronic banking, electronicmoney and electronic transfer ofresources (Sheikhani, 2000).

E-banking services include:
Telephone bank (landline):
Telephone banking is to carry out a retail business deal between the bank and customers via telephone.

ATMs:
ATMs, processors or electronic terminals that are installed at banks to facilitate the work of bank customers, and are available 24 hours a day.

Mobile Banking:
Mobile banking involves the use of mobile phones in receiving banking and financial services, which means that an institution or bank can provide its services through the Internet to customers, and customers can receive their services by connecting to the Internet and receive services provided by the bank or agency independently of time and place through your mobile phone.

Internet banking:
With the growth of the Internet in the world, the expansion of financial services is obvious. Internet banking allows customers to do all their banking transactions without cash, with just a click on the mouse button in their home or office. This is an important access point for customers who want facilities and are reluctant to go to the bank branches and stand in the queues of the bank.

Electronic Funds Transfer at the Point of Sail(EFTPOS)
Another method used to provide electronic banking services is the use of a sales terminal. Electronic Funds Transfer at the Point of Sail(EFTPOS) is a device that allows the system to automatically transfer the amount purchased from the customer account (cardholder) to the seller account (card receiver) via a telephone or network connection.

Advantages of e-banking:
The benefits of e-banking can be seen from two aspects of customers and financial institutions. From customers' point of view, it is possible to save on costs, save time and access to multiple channels for banking operations. From the point of view of financial institutions, such features as creating and increasing the reputation of banks in innovating, maintaining in spite of the changing location of the banks, customers are given the opportunity to search for new customers in the target markets, expand the geographical scope of activities and establish a perfect competition. (Wikipedia encyclopedia, 2015).

In summary, the most important benefits of e- banking include:
• Focusing on new distribution channels
• Providing new services to customers
• Usage of e-commerce strategies
• Integration of various channels
• More effective information management
• Leading customers to appropriate channels with desirable features

Importance of e-banking
The importance of an issue depends, first of all, on the field of activity and the degree of its effectiveness in economic and social activities. However, with the advent of a phenomenon, its importance may not be taken into account at the outset, but by spreading and increasing, the value and significance of this phenomenon will be increased and it will force countries to maintain their global position (and benefiting from its advantages, including reducing costs and increasing the quality, efficiency and satisfaction of customers) will use this new phenomenon in their economic and social activities. E-banking has the potential that has radically evolved into socio-economic activity. With the development of technology and the expansion of the Internet, the use of the Internet network to provide services on the Internet has made the Internet an essential prerequisite for electronic banking. As a result, the Internet penetration rate in countries is also known as the index of readiness for the implementation of e-banking. So, in this section, we first look at the status of Internet users around the world and then analyze the statistics provided by research institutes on the penetration rate of Internet in different countries and the Internet users' usage statistics for electronic banking, and finally we will look at the future prospects of e- banking.

Electronic Banking a New Approach in Banking System
The amazing development of information technology and its expansion into the world's monetary

and banking markets has, in addition to facilitating banking customers, transformed the current banking system. With the expansion of the Internet and its accessibility to everyone, the mode of service delivery in banks has been changed. Currently, in most advanced countries, banks have provided online banking services to their customers over the Internet, and customers needless of attending bank do most of their banking business by connecting to banks and using their own code. These factors have created a context for facilitating business and sales, which has led to increased competition between banking and non-banking institutions (Nourizan Kasim,2008).

E-banking in Iran
Iran is a young country in the field of electronic
banking, and it has a long way to go to reach its acceptable level. The introduction of new technology in this field has introduced new needs in the processing and exchange of data, the appropriate tools and infrastructure for its implementation, as well as the manner in which new banking services are provided. Looking at the experiences of advanced countries and the growth of electronic banking services, it is possible that the emerging needs and its increasing trend in the field of banking services in Iran can be predicted to the best. (Post Bank of
Iran, 2010).
The accelerated plan approved by the late Dr. Nourbakhsh in the Supreme Council of Banks to coordinate and co-operate with the banks and organize the monetary system of the country required all banks to join the network. (The same source).

Some of the research that has been done in this area include the following:
E-Banking and Customer Setting in Malaysia: Empirical Research September 2017 In this article, the current trend of the e-commerce revolution that started in the Malaysian banking sector is being examined.

Quality of Service and Customer Satisfaction in Electronic Banking 2017 Ministry of Commerce, Eastern University, Sri Lanka, Vantaramoula, Chenkaley, Sri Lanka, two groups of economics and management, University of Vuelonia, Jeffena University, and Vonne, Sierlanca. The purpose of this study is to assess the quality of service and customer satisfaction in electronic banking.

Factors Affecting the acceptance of E-Banking Customers in Jordan in April 2017. This study aimed to identify and analyze the factors affecting the acceptance of E-Banking customer service in Jordan.

Comparative analysis of the results of online and offline

customer satisfaction and the loyalty of banking services in Montenegro Milena Lipovina- Božović Bojana Femić-Radosavović Milorad Jovović may 2017

In this research, we will use customers' banking services surveys not only show their levels of satisfaction and loyalty, but also for the comparative analysis of data obtained from online and offline research.

An Empirical Study on Customer Satisfaction Study in Electronic Banking, September 2016 This research by Author (s) of the Taiwan Customer Satisfaction Index model was used to analyze customer satisfaction and loyalty.

Quality of Service and Customer Satisfaction in the Banking Industry by Dr. David in October
2014 This research looks at the quality of service and customer satisfaction in the banking industry.
Charlton and his colleagues conducted a study in
2012 entitled "Factors Affecting on acceptance of Featured E-Banking among Traders." This research studies the main factors affecting the acceptance of specific banking practices among Dutch traders.

The City group Institute (2012) in the Philippines examines the factors affecting the acceptance of online banking. This study examines the factors behind the introduction of new online banking and online banking security, which both have high direct and significant implications for online banking.

Hoop and colleagues also published an article in
2011 entitled "Factors Affecting Acceptance of Electronic Banking in South Africa: A Comparative Study". This research is based on the theory of innovation framework and has studied the factors affecting electronic banking in terms of social behavior and individual behavior.

In another study, Koombar reviewed 2011 the "Factors Affecting Customer Satisfaction from Electronic Banking". In this study, which has been conducted in India, it has been emphasized that customer satisfaction with Internet banking is the most important factor in accepting Internet banking.

Ekinchi and his colleagues also explored the different aspects of Internet banking among educated people in Turkey. They show that the most important criteria for choosing a type of bank in this particular sector of society are: website security, bank trust, privacy, transaction speed, account balance in the bank, user-friendly web site, loyalty, service diversity, and page loading speed. (Ekinchi et al., 2004)

Mostafa Karimzadeh and Alireza Haddadan conducted a study in 2014 to identify and prioritize the factors affecting the selection of banks and financial and credit institutions by customers.

Evaluation and Prioritization of Effective Factors Affecting Online Banking Acceptance (by Day Bank's Customers in Tehran Branches) Hamid Reza Ahmadirad Professor of Business Administration 2013, The model used in this study is Taylor & Todd's decomposable behavioral model.

During his research conducted in 2013, Zivyar and his colleagues studied the quality of services

provided by the people's banks in Isfahan province and their satisfaction with the services of these banks.

Comparative Study of the Effective Factors on Customer Preference in the Selection of Private and Public Banks (Text in Persian) Saeed Safari, Dr Mostafa Ghazizadeh, Mohammad Reza Niazi, Jan 2011 In this research, effective factors on customer preferences have been identified and prioritized and suggestions to the bank system based on them to be provided.

In another study, Gilani Nia and Mousavian in a study entitled "Identifying the Factors Affecting Customers 'Trust in the Use of Specialized Electronic Banking Services". The Effect of Different Levels of Factors Affecting Customers' Tendency in Using E-Banking Services based on Davis Technology Acceptance Model in the Banking Industry has been studied.

Reza Kheir Andish 1390 studied the factors affecting the acceptance of Internet banking by customers of the National Bank of the Islamic Branches of Tehran, which examined factors such as attitude, subjective norm, perceived behavioral control, all of which have a direct impact on the acceptance of online banking.

Seyyed Mojtaba Ghasemi (2011) studied the factors affecting the intention of accepting e- banking in state banks of Mazandaran province. Attitudes and behavioral control have a direct and significant effect on the likelihood of e-banking, while the subjective norm has no relation with the acceptance of e-banking.

Nourmohammad Yaghoubi et al. (2011) have "identified and analyzed the factors influencing the acceptance of Internet banking services."

Examining the factors affecting the acceptance of Inter-

net banking services in Malaysia indicates that internet availability, trust in the bank, security concerns, ease of use and convenience are the most important factors for admission. (Soheil and Shamgan, 2003)

Alvani and et al also conducted a study in 2010 entitled "Measurement and comparison of the quality of services in the branches of Melli Bank of Isfahan using a system-exchange-based quality of banking services."

Kazemi and Mohajer conducted a study entitled "Ranking of Factors Affecting Customer

Satisfaction on the Quality of Services in Eqtesad Nowin Bank" in 2010.

In another study, Taleghani and Sadraei, in 2010, presented a conceptual model to explain the "quality-satisfaction-loyalty" process in the banking industry at Mellat Bank of Gillan province.

Khorshidi and Kardgar in the paper in 2009, the identification and ranking of the most important factors affecting customer loyalty, using multi- criteria decision-making methods, which was done on a case-by-case basis on Maskan bank.

Noor Mohammad Yaghobi and Roya Shakeri (2009) have published an article titled "Identifying and Analyzing Factors Affecting the Acceptance of Electronic Banking Services".
Mohammad Mahmoudi et al. (2009), "An Electronic Banking Acceptance Pattern by Customers". The purpose of this field research is to investigate the factors affecting the acceptance of Internet banking.

Research Methodology
1. Designing a questionnaire
2. Collecting data
3. Analysis of quantitative information
4. Using spss 22 software
5. Checking the attitude of customers from questionnaire
6. Analysis of assumptions

To test these hypotheses, a questionnaire was used. In fact, the method used in the research is descriptive – survey from data collection view, because it describes and interprets what it is and refers to the current state of affairs, existing beliefs, current processes, evident effects, or growing trends (the same source). So that the implementation of this research can only help to know more about the existing conditions or to help with the decision- making process (Sarmad et al., 2005, 82). This survey is also

cross-sectional. It is survey, because it examines the distribution of the characteristics of a statistical society, and it is sectional because it is done to collect data about one or more attributes in a section from time to time through sampling from the community (the same source). In terms of purpose, research is considered to be applied and the purpose of this is to develop applied knowledge in a particular field and gain the understanding or knowledge necessary to determine the means by which a well-known need is addressed and the object is the discovery of new knowledge which follows a specific application of a product or process in reality (Khaky, 2008, 94).

The statistical population of the present study consists of 260 clients of state banks.
In the statistical sample, Morgan's table is used to calculate the sample size in this study. A table called Morgan table is one of the most widely used methods for calculating the statistical sample size. Morgan's table is actually the result of robert v. krejcie and daryle w. morgan and have estimated the sample for a variety of sizes of society using the Cochran formula. That is, if you put any of the numbers in this table in the Cochran formula, you will see the same sample size. The sample size in this study from complete census is 260 for customers.

There are various methods for collecting information such as observation, interview and questionnaire. In this research, as in many descriptive studies, a questionnaire was used to collect the required data. The questionnaire has been developed in 5 points with 26 questions to identify customers' preferences in using e- banking services. In this questionnaire, a five- point Likert scale has been used to answer questions.

The method of scoring in this questionnaire is from 5 (very agree) to 1 (very disagreeable). In this study, the main instrument of measurement is a questionnaire which is one of the common tools for research and a direct method for obtaining research data. Due to the fact that the scale used in the questionnaire was Likert scale, then the Likert scale could be used in this study:

Very agre e	agre e	somewha t	disagre e	Very disagre e
		3	2	1

Table (1) The Likert scale of the questionnaire

As stated, the purpose of this paper was to identify cus-

tomers' preferences in using e-banking services. For this purpose, research hypotheses
2006: 35). The Cronbach Alpha calculation formula is as follows:

$$\propto - \frac{k}{k-1} \left(1 - \frac{\sum s_i^2}{s_.^2}\right)$$

K :Number of subsets of questions of questionnaires
$\sum s_i^2$:The variance of scores for each subset
s_i^2 :total variance

As a result:
Usually alpha less than 0.6 is weak, 0.6-0.8 is acceptable and higher than 0.8 represents high reliability. Obviously, the closer this number to one is the better (Sekaran, 2009: 385).
In this research, as mentioned above, after collecting data from the primary sample, the data were entered into SPSS 22 software and the Cronbach's alpha coefficient was calculated, and the results are shown in the table below.

variable	Number of questions	Cronbach's alpha
Trust and loyalty	5	0 575
Matching services with customers' interests	4	0 58_
Services quality	4	0 577
Developing and expanding tools and services	4	0 57_
Expectations of importer Table 2: Reliability	-	0 585

Table 2: Reliability coefficients of research dimensions

In all cases, the alpha value is greater than 0.70. Therefore, they are verified and hypotheses are meaningful.
Data analysis method
To analyze the data, SPSS-22 software was used to analyze the descriptive statistics of the research data. For inferential statistics, Pearson test and simple regression have been used.
Regarding the use of the spectrum and the discontinuity of the distribution of responses, may be using nonparametric tests is natural and normal, but it is used to prove the KS test for the normalization or non-distribution of questions. The statistical hypothesis is as follows:
According to the above table, in all cases, the value of sig is less than 0.05, ie the statistical hypothesis is zero and the distribution of data among respondents is not normal.

Therefore, the non-parametric functions are used to test the hypotheses.

Research results

This research was conducted to investigate customer preferences in electrical banking. So, first, the study of previous studies and literature on specific e-banking issues, the dimensions of the model was discussed. The present research is applied research in terms of aim and goal. On the other hand, because of the fact that in this research library and field methods such as questionnaires have been used, it can be stated that the present research is a descriptive-survey research based on the nature and method. Data collection methods were divided into two groups: library and field. In order to collect information about the subject literature and the history of the research, library methods were used for data collection and the field method was used to confirm or reject the research hypotheses. In this research, interviews and questionnaires were used to collect the research data.

After identifying the questions of importers' expectations, trust and loyalty as well as quality, adaptation and development of relationships between identified variables were presented in the form of a structural equation model. In the next step, by identifying the points of the hidden variables, the questionnaire was designed to collect data. The questionnaire consisted of 26 questions and 5 dimensions. A five-point Likert scale has been used to evaluate the answers to specific questions. The results of this study included 260 people, 65% of male respondents.

91 people, 35% of respondents were women. Among the respondents, the highest frequency is for those with a college degree of 124 students and 47.7% of the sample size. Individuals with undergraduate (B.A) degrees make up 61 percent of the sample size and are in rank second. Those with a postgraduate degree have the lowest number of 22 people. 53 respondents have diploma and under-diploma education. 92 respondents were above the age of 50, giving the highest percentage, the age range of 30-40 years, which was 56%. 41 people were under 30 years of age. Considering the type of research hypothesis and abnormal distribution of data for testing Binominal test is used. The statistical hypothesis is compiled as follows:

H0: The current state of trust and loyalty from customers regarding e-banking services is not a good one.
H1: The current state of trust and loyalty from customers regarding e-banking services is a good one.
To test this hypothesis, the number 0.50 was chosen as the success number and the number 3 was chosen as the cutoff point. The results are as follows:
According to the results, the current status of trust and loyalty from customers' view of e-banking services is too modest and therefore in a good position.

Table(3): Checking the current status of trust and loyalty towards e-banking services

Sig	Bino min al test	Obs erve d rati o	Num ber of data	gro ups	
0 0000	0050	0000		=> 3	Trust and loyal ty
		1000	00	3<	
		1000	00		otal

H0: The current status of customer service matching with customer's taste is not a good condition for e-banking services.
H1: The current state of adapting of customer service with customers' taste from customers' side is a good condition for e-banking services. To test this hypothesis, the number 0.50 was chosen as the success number and the number 3 was chosen as the cutoff point. The results are as follows:
Based on the available results, the current state of adapting services with customers' taste is more than average from customers' view in terms of e- banking services and is therefore in a good position.

Table 4: Checking the existing status of adapting services with customers' taste with regard to e- banking services quality from the viewpoint of customers regarding e-banking services is more than average and therefore is in a good position.

Sig	Bino min al test	Obs erve d rati o	Data num ber	gro ups	
0 000.	0050	0000		=> 3	Ada pting servi ces with custo mers , taste
		1000	00	3<	
		1000	00		otal

H0: The current status of service quality from customers' view in relation to e-banking services is not a good one.

H1: The Current status of the quality of customer service in relation to e-banking services is a good condition.

To test this hypothesis, the number 0.50 was chosen as the success number and the number 3 was chosen as the cutoff point. The results are as follows:

Given the results, the current status of service

S ig	Bino mina l test	Obs erve d rati o	Data num ber	gro ups	
0 000.	0 0050	0000		=> 3	Qu alit y of ser vic es
		1000	00	3<	
		1000	00		Tot al

quality from the viewpoint of customers regarding e-banking services is more than average and therefore is in a good position.

Table 5: Checking the status of service quality in relation to e-banking services

H0: The current status of the development and expansion of tools and services from customers' view in relation to e-banking services is not a good one.

To test this hypothesis, the number 0.50 was chosen as the success number and the number 3 was chosen as the cutoff point. The results are as follows: According to the results, the current status of the development of tools and services from the viewpoint of customers in relation to e-banking services is too more than average and therefore in good condition.

Table (6) Checking the status of existing development and expansion of tools and services for e-banking services

ig	Bino min al test	Obs erve d rati on	Data num ber	gro up s	
0000	0050	000 0		=> 3	devel opme nt and expan sion of tools and servic es
		100 0	00	3<	
		100 0	00		total

H0: The current status of customers' expectations regarding e-banking services is not a good situation.

H1: The current status of customers' expectations regarding e-banking services is a good one.

To test this hypothesis, the number 0.50 was chosen as the success number and the number 3 was chosen as the cutoff point. The results are as follows: According to the results, the current status of the importers' expectations from the viewpoint of customers regarding e-banking

services is more than average and therefore in a good situation.

Table 7: Existing Importer Expectations Regarding Electronic Banking Services

S ig	Bino min al test	Obs erve d rati on	Data num bers	gro ups	
0 0000	0050	0000		=> 3	Impo rters' e x p e ctatio n
		1000	00	3<	
		1000	00		otal

The fifth hypothesis The current status of customers' expectations regarding e-banking services is a good one.In this research, in the present study, using all the nonparametric tests, all the hypotheses are more than average and in good condition, and therefore it is significant, that is, the first hypothesis of the existing status of trust and loyalty from customers towards the service electronic banking is a good situation. The third hypothesis is the current status of customer service quality in relation to e-banking services. The fourth hypothesis of the current state of affairs is the development of tools and services by customers towards e-banking services.

The fifth hypothesis The current status of customers' expectations regarding e-banking services is a good one.

Conclusion and Recommendations

In this research, five main indicators, including trust and loyalty, customer service alignment, customer service quality, existing status of development and deployment of tools and services, customer expectations from customers, which have examined customer preferences for e- banking services. It shows the good status of these indicators in terms of customers' view.

The results of the statistical tests have also been shown:
The desirable quality of e-banking services will increase the level of satisfaction of importers and their loyalty.

The matching of e-banking services with the tastes of customers and importers will increase the level of satisfaction of importers and their loyalty.

Developing and expanding dedicated e-banking tools and services will increase the level of satisfaction of importers and their loyalty.

The variability of competitive laws in the business world has made the process of delivering a new product to market a very important one. Most organizations today have found more than ever that the reliance and trust in traditional competitive leverage, such as increasing quality, lowering

costs, and differentiating products and services, is

not enough, and instead of concepts such as speed and flexibility, competition has grown significantly. And the tendency towards offering new products and services to their market is the reason for this attitude.

Considering the above, the management of the new product development process also requires the use of new management approaches. The world of today and the global economy are observing widespread developments in the development of various mechanisms and infrastructures in order to promote business development and create an enabling environment for entrepreneurship and economic development in the state. The banking system is one of the factors affecting the economic development of each country. Banks are economic firms that, like any other firm, should ultimately have profits in order to survive and develop. Obviously, earning profit is due to customer acquisition and maintenance. Providing new banking services that are more in line with the actual and potential needs of customers can enable more customers to be attracted and thus increase profitability in commercial banking. The key factors behind success are the following factors (Cooper, 1999) who presented them as key factors in the success of the new product development process:

1 - Appropriate market orientation, attention to the market, product orientation and customer orientation

2- Focusing on providing a global product, having an international orientation in the design, development and marketing processes;

3- Attention to predevelopment (meaning the training of the product development process and the preparation of preparations for development before the main project of product development;

4- Quick definition of the project and product; this quick definition is a criterion for victory or failure

5. Providing and market timely delivery of the product

6- Attention to the appropriate organizational structure, design and organizational climate

7- The importance of continuing top management support not only as a guarantee of success in the development process but also as a contribution to the new product development project

8- Let's remember that any product or service that is presented in the current and present form will either be unwanted after the lapse of its lifecycle, and these newer technologies will provide more relevant and appropriate responses to preferences and various and different needs of different types of users and customers. But today, speeding up product development processes and delivering faster products and services in the marketplace is a matter that companies and organizations pay particular attention to.

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