

Impact of Strategic Factors on Service E-Commerce Marketing in E-Banking

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availability, confidentiality, responsiveness and compensation of services that in the method of structural equations and using Amos software, in this study to the impact of each variable on We deal with e-commerce marketing in the banking industry. The results show that efficiency, completeness, availability, confidentiality, accountability and compensation of services have a positive effect on e-commerce marketing in the e-banking system.

Abstract

Banks need to accept these services from customers in order to compete and expand electronic services and attract customers. Studies and research on the use of e-banking show how these ideas and ways of thinking affect customer behavior regarding the use of e-banking, and on the other hand, identifying the elements affecting the use of e-banking by customers helps bank managers. , To improve the provision of banking services and operations, to develop the space (market) of banking services and meet the needs of customers, and on the other hand, to reduce costs to move to gain more profits and improve their marketing strategies New e-banking systems to operate. Therefore, the statistical population of this research is Ansar All-Electronic Bank, which with the help of electronic questionnaire, its validity has been confirmed by marketing experts and its reliability has been confirmed by Cronbach's alpha above 0.7. Strategic factors of service delivery include efficiency, completeness,

Keywords:

Electronic banking, e-commerce, service strategy, electronic banking, Ansar Bank

Introduction

One of the features of this century is the amazing development of communication and information technology and its use to increase the speed and quality of service delivery. The service sector accounts for about 65% of total world trade and has grown rapidly by 28.5% over the past 15 years, as has the commodity trade (UNCTAD, 2020: 154). This development has also severely affected banking and has led to major changes in the industry. The rapid development of the informatics industry has caused major changes in the form of money and resource transfer systems in the field of banking and new concepts of banking have emerged under the name of electronic banking (Hassanzadeh & Pourfard, 2013: 7). Therefore, in this study, we examine each of the variables of strategic factors in providing electronic services,

including efficiency, completeness, availability, confidentiality, responsiveness and compensation of services on e-commerce marketing in the banking system.

electronic banking

Electronic banking is the optimal integration of all banking activities through the use of new information technology that enables the provision of all required services. What the definitions of e-banking have in common are:

1) Utilization of information technology including:

- a) appropriate software,
- b) appropriate hardware,
- c) network

2) Integration of all activities

3) Customer orientation: (Jahan Beckam, 2017).

The use of electronic technology in business has a relatively long history. In this field, it has been started since 1965. The possibility of receiving money from ATMs And credit card purchases are one of the most basic steps you can take. (Mola et al., 2018).

This process by creating inter-organizational systems that allow the exchange of information between organizations and electronic guidance Provided business was followed (Senn, 2010).

In the early 1990s, the need to exchange business information between large corporations became very serious Before the development of Internet-based technologies, these companies themselves were created Computer networks were limited by access levels. At that time, this method of information exchange was called electronic data exchange or EDI The Internet is a good platform for transferring large amounts of information between countries, organizations and individuals with each other This platform was what enabled e-commerce (Vadapalli,

2005). Communication scientists have linked the development of e-commerce to the development of information technology capabilities On the other hand, they are considered to be dependent on the reduction of costs associated with the use of this technology. From this perspective, information technology is in the so-called age of the Internet. Electronic exchange components The three main components in electronic data interchange are:

- 1. Electronic data interchange standards ,
- 2. Electronic data exchange software,
- 3. Third party networks for communication.

E-Shopping Marketing Strategies

1- Direct marketing to reach practical buyers In direct marketing, marketers need to develop their applications into different functional areas and with different levels of functionality. The three basic areas of management that can be accessed by buyers and business influencers are functional management, financial management, and general management. To do this, the organization needs access to e-mail lists, annual reports and other public documents.

2- Relationship marketing The role of smart marketers in creating continuous relationships with customers is reflected in a place where all the influential factors, such as the company's budgeting process, are beyond our control.

3- Internet marketing strategies The five groups of these strategies are:

- Create the right website
- Use internet opportunities to promote products
- Creating the ability to order via the Internet
- Immediate execution of orders on the Internet
- Improving customer relationships with the Internet

E-commerce strategy

Here, the main question is what is the role of the Internet in the organization's strategy? Strategy planning begins with setting the vision, mission and overall goals of the organization. Then, the information systems strategy is discussed. Businesses need to be examined. In the final stage, the ICT strategy is discussed, which deals with how to align the organization's information and information systems with new technologies. (Ward & Papard, 2012).

Strategic e-commerce planning process:

1- Start e-commerce strategy:

- Presence as a leader

- Born on the Internet or moving to the Internet
- Development of territory
- Creating a separate internet company
- Create a separate brand

2- Developing an e-commerce strategy

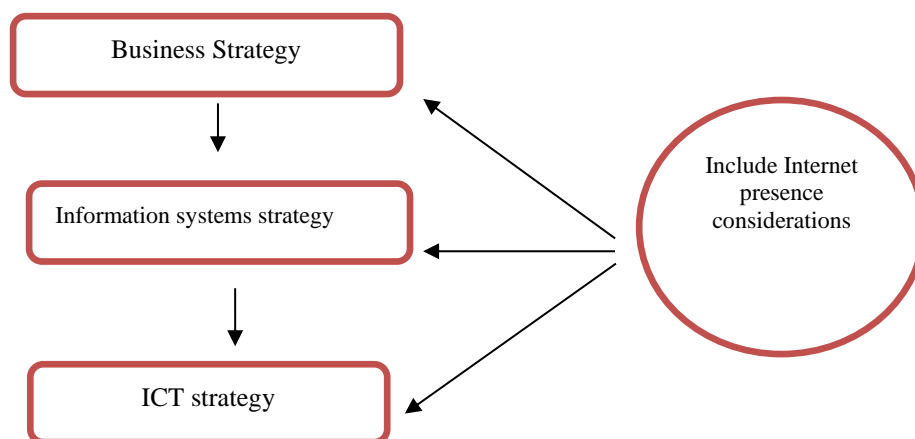
- Prevent distribution channel interference
- Pricing strategy

3- Implementing e-commerce strategy

- Creating an e-commerce unit
- Start working with a pilot project
- Allocation of resources
- Project management

4- Evaluating e-commerce strategy and completed projects

Figure (1): Presence considerations Internet

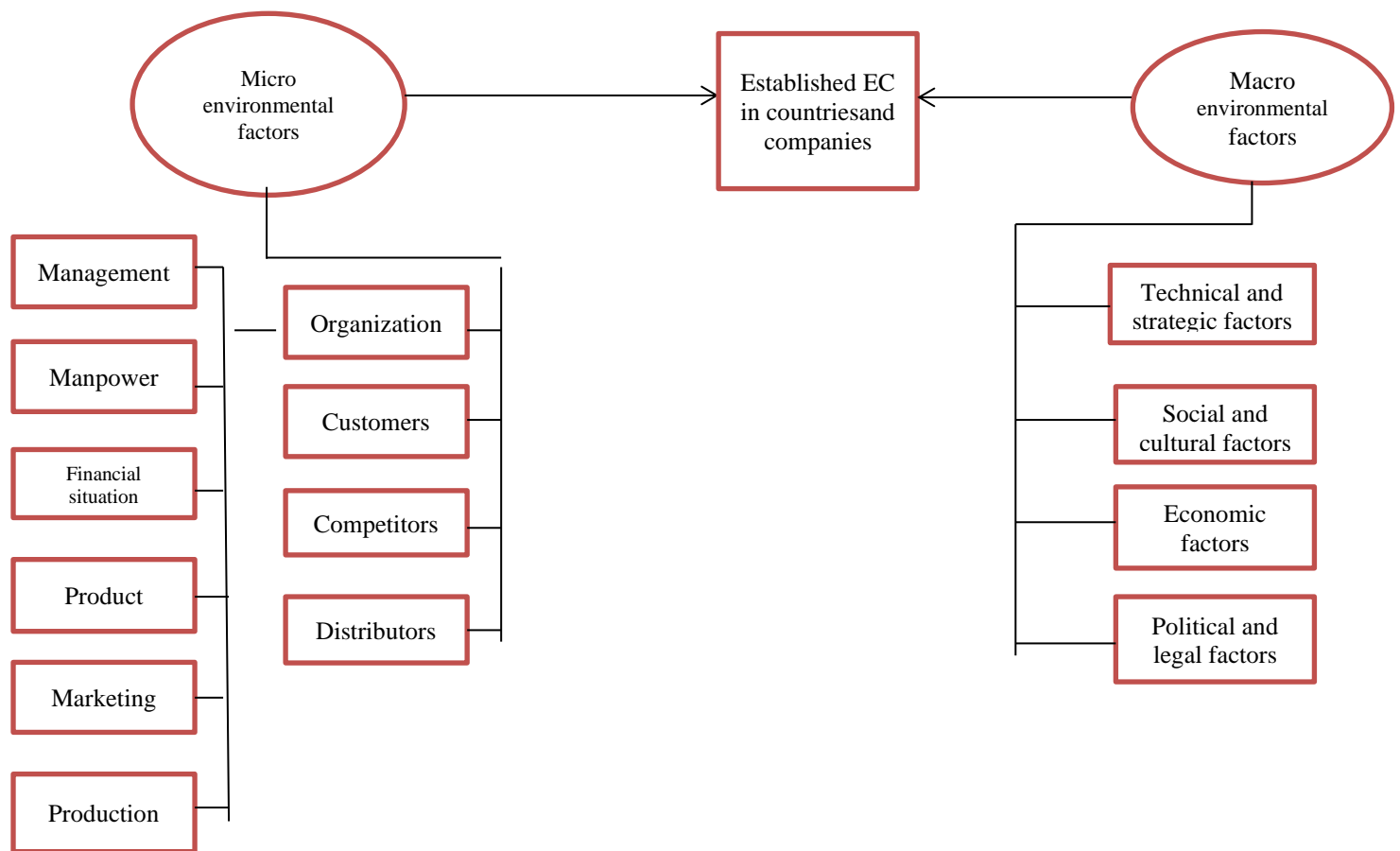


Factors affecting the application of e-commerce strategy

A review of history shows that many environmental and organizational factors influence the implementation of e-

commerce strategies. Many researchers have conducted numerous studies on e-commerce strategies (Chip ai , Hung Yeh ,et al., 2008: 682).

Figure (2): Factors affecting the use of e-commerce strategy Source: Ebrahimi and Mahdiah, 2006: 169



The ICT revolution and the introduction of e-commerce applications in the mid-1990s provided a great opportunity for companies interested in facilitating, improving, and even transmitting their business processes. Most of the initial steps, however, were questioned because companies were unable to define the role of e-commerce and the use of e-commerce brought many benefits such as useful information, data exchange, facilitated business processes, coordination and cost reduction. Is following. In fact, the adoption of e-commerce is not exclusively a matter of resources, but increasing the adoption and impact of e-commerce leads to the development of implementation consistency and increased levels of cooperation. (Matopoulos et al, 2009: 853).

Adoption of e-commerce in commerce has a positive impact on the efficiency of commerce in different areas. Quantitative and qualitative studies show the impact of e-commerce on business efficiency, which are the main cost points that depend on the adoption and application and experience of major changes. Is the average management cost and custom management cost and efficiency cost. (Barsauskas et al, 2008: 71)

Concepts and thematic framework of research

Today, the way services are provided in banks has changed with the expansion of the Internet and its availability to everyone. The electronic funds transfer system is set up through tools such as cards and codes that

provide easy access to personal accounts (Venus, Mokhtaran, 2012: 6).

In general, banking has gone through 4 periods. The use of coins, paper payment systems such as checks, electronic payment systems such as cards, Internet databases, are the steps that payment systems have taken in banking. Today, most countries are in the third and fourth periods. This means that most of the banking activities are done through electronic and internet systems. The reason for this is related to the increasing number of e-commerce and the use of communication and information technology. Due to the fact that monetary and financial exchanges are an integral part of commercial exchanges, as the volume of global e-commerce expands, monetary and financial institutions have also increasingly used communication and information technology to support and facilitate e-commerce.

As a result, over the past few decades, e-payment systems have been gradually being replaced by traditional payment systems. (Kohzadi, 2003, p. 5).

E-banking is an essential tool for survival and is fundamentally changing the banking industry worldwide. Nowadays, by clicking on the mouse, banking services are provided to customers in the shortest time. Customers are also able to choose different vendors to meet their financial needs, so that electronic banking has become a strategic weapon for banks. (Hassanzadeh & Sadeghi, 2013: pp. 27-28).

A review of acceptance theories

Diffusion of Innovations(DOI)

In 1962, Everett M. Rogers proposed the theory of the diffusion of innovations. In his book, *Dissemination of Innovations*, Rogers theorized that innovations expand in the form of an S-curve in society. In such a way that first a group of early adopters use a specific technology or innovation; And after them, a large group of society accepts that particular

innovation rather than that innovation in society; It becomes normal and common.

In *Innovation Decision Process Theory*, Rogers states that the dissemination of innovation is a process that takes place over time and in five stages: Knowledge - Persuasion - Decision - Implementation and Confirmation.

Individuals can be classified into five distinct groups in terms of Individual Innovativeness, with members of each class having specific characteristics as follows:

1. Innovators: Generally educated, bold, and information-rich individuals who take new risks or try new ideas or ideas.

2. Early Adopters: Experts, social leaders, celebrities, and educated people who accept new theories quickly but accurately.

3. Early Majority: including the middle class and people belonging to informal groups of the society who are calm and cautious and rarely take the lead.

4. late Majority: including traditional, pessimistic and skeptical people; And people in the lower economic deciles of society who embrace new ideas after being tested by the majority of society.

5. laggards: including neighbors and friends of reference and leading people; And risk-averse people who adhere to tradition. These people are not happy with the changes and only use them when new ideas have been around for a while and have become traditional. (Rogers, 1995).

Theory of Reasoned Action(TRA)

The theory of rational action was proposed by Martin Fishbein and Icek Ajzen from 1975 to 1980. This theory includes three general components which are:

- 1- Behavioral Intention,
- 2- Attitude,
- 3- Subjective Norm.

According to this theory, a person's behavioral intent depends on the individual's attitude toward that behavior and mental

norms. Behavioral intention is a relative measure of a person's intention to perform a behavior.

Attitude includes beliefs about the consequences and consequences of performing a behavior as well as a person's evaluation of those results. A mental norm is a combination of a person's feelings about the expectations of individuals or affiliated groups as well as the intention to conform to those expectations. In other words, according to Fishbin and Agen, the mental norm is "a person's feeling about how most people who are important to him think about doing that particular behavior." Combining a person's attitude with mental norms; It shapes that person's behavioral intent.

Sheppard et al. (1988) agree with the generality of this theory but also make some exceptions.

They believe that for the foundations of this theory, namely:

- 1- Using attitudes and mental norms to predict behavioral intention

Using behavioral intention to predict the performance of a behavior, there are three types of limiting conditions, which are:

Goals Versus Behaviors, The Choice Among Alternatives, Intentions Versus Estimates.

This theory is an adapted version of reasoned action theory in the field of information systems, proposed in 1989 by Fred Davis. This theory is one of the most influential theories in the field of acceptance theories and in the continuation of studies conducted after the theory of reasoned action, in other words, it is a model derived from that theory. In this theory, instead of the factors introduced in the theory of rational action, Fred Davis considers the two factors of feeling of ease of use and feeling of applicability to be effective in shaping behavioral intent and user choice to use a new technology. This theory is a model for explaining how users come to the conclusion that they should adopt and apply a new technology. Accordingly, when users are confronted with a new technology, a number of factors significantly influence their decision about when and how to use that technology. According to Davis, these two factors are: a sense of usability and a sense of ease of use. (Venus et al., 2012) .

The difference between e-banking and traditional banking: There is a difference between e-banking and traditional banking in many ways. The table shows the differences between e-banking and traditional banking.

Theory of Planned behavior(TPB)

Table (1): Comparison of electronic and traditional banking features

features	
Traditional banking	New Banking (Electronic)
<ul style="list-style-type: none"> -Limited market - Limited services - Lack of competition between banks - Providing services in a special way - Earn money through profit margins - Relying on branches - During 	<ul style="list-style-type: none"> - Unlimited market locally - In terms of unlimited time and 24 hours - Providing extensive services - Providing various services based on customer needs and orders - Focus on costs and revenue growth - Existence of a close and intimate relationship between banks

office hours - Lack of close and related relationship - Need for a large number of manpower - Too much paper consumption	- Eliminate costs such as preparing paper, brochures and catalogs - Reducing environmental pollution, traffic and congestion - Innovation
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Research background

Samad Vafaei Ghoshchi (2019) in his dissertation entitled Factors Affecting Internet Banking Acceptance of Export Development Bank, a technology acceptance model developed using related marketing components to identify and prioritize factors influencing customer decision-making and behavior Export Development has been used in the acceptance and use of Internet banking services. In this research, the variables of feeling of applicability had the greatest effect on acceptance and the next variables were the feeling of ease of use, the level of familiarity with Internet banking, customer trust and customer satisfaction, respectively.

Jahan Beckam (2017) examined the acceptance of electronic services among bank customers. The results showed that there is a significant relationship between technology characteristics and e-banking acceptance. Regarding customers' personality traits, a significant relationship was found between age and level of education with the acceptance of electronic banking services, while no significant relationship was observed between variables on gender and income.

Nina mallat (2017) Another study on the acceptance of mobile payments by customers Turned. The independent variables used in his research are:

- Comparative advantage: Possibility of payment at any time and any place and no need to stand in Queue to do banking.
- Complexity: The degree to which it feels like

using an innovation can be difficult and complex.

- Cost of use: Costs that the use of an innovation can bring to users . Perceived risk: Unauthorized use of mobile phones. This means that if a mobile device is lost, stolen or hacked, others can Make those payments. Terms of use: Benefits of payment via mobile phone depend on terms of use such as queuing, weakness Or lack of other payment methods, hurry and unforeseen needs.

Alaghand (2016) conducted a study entitled Acceptance of electronic banking services by Iranian customers. The aim of this study was to understand and identify the factors that accept And the use of electronic banking services by customers in Iran was affected. The results showed the effect of gender and social personality variables on the acceptance of credit cards and the lack of effect of age on this acceptance. In the case of variables related to new technology, the relative advantage of the positive effect, the risk of the negative effect and the complexity Compatibility did not have a significant effect on the acceptance of credit cards.

Hanudin Amin, Ricardo Baba, Mohd Zulkifli Mohammad (2016) Another study using technology acceptance method and in order to identify the factors that Decisions to use mobile banking affect bank customers, using tools The questionnaire was conducted in Malaysia. The variables used in this research are: perceived validity, perceived

ease of use, perceived self-confidence and social pressure. The statistical sample used in this study included bank customers in Malaysia who had a telephone. Were accompanied but did not yet use mobile banking. The results showed that social pressure was effective. Had very little effect on the decision to use, while ease of use had a significant effect on that decision. There was also a direct relationship between self-confidence and the decision to use mobile banking and a positive effect between The credit provided by mobile banking was considered on the decision to use mobile banking. They stated that due to the high costs for mobile banking systems It is very important that customers accept it as a new method Banking, make sure.

Nexhmi Rexha, Russel Philip john Kingshott and Audrey Shang Shang Aw. (2015) conducted a study on the impact of communication program and e-banking adoption in Singapore. In this article, researchers examine the relationship between the bank and customer relationship program in the form of relationship marketing and its impact on the customer's decision on acceptance and use of electronic banking as a new banking product. The results of this study showed that legal customers' satisfaction with their banks does not have a direct effect on their willingness to use e-banking. However, since customer satisfaction has a significant effect on the other two components, namely trust and commitment, and these two variables have a direct effect on customers' willingness to use e-banking, so it can be concluded that customer satisfaction indirectly affects Customers' willingness to use e-banking has a direct effect. Therefore, it can be concluded that customer satisfaction indirectly affects the customer's willingness to use e-banking.

Wang et al (2014) based on a study and in the theoretical framework presented in the Davis technology acceptance model, they introduced a new variable called the feeling of trust that confirms users' concerns about security and privacy issues in decision making To accept Internet banking, they have entered the initial model. This study shows the effect of computer self-reliance on users' behavioral intent through the variables of sense of usefulness, sense of ease of use and sense of trust. The ease of use variable has had the greatest impact on the formation of customers' behavioral intent from the users' point of view. After that, the variable of feeling trust was in the next rank and the variable of feeling of applicability was in the last rank.

Alhiari Fard (2013) in a study entitled Factors Affecting the Acceptance of Electronic Banking, compared traditional and electronic banking services in Iran in terms of operating costs. The results of the timing of the banking services turnover indicated that the time required to perform Every banking transaction in the electronic banking system in comparison with the manual method and traditional banking Significantly decreased. Also the results obtained by comparing the cost of each service and the load in general Costs of each banking service in traditional and semi-mechanized banking and electronic banking difference Showed that this cost in e-banking compared to banking Traditional and semi-mechanized are reduced by 98% and 99%, respectively.

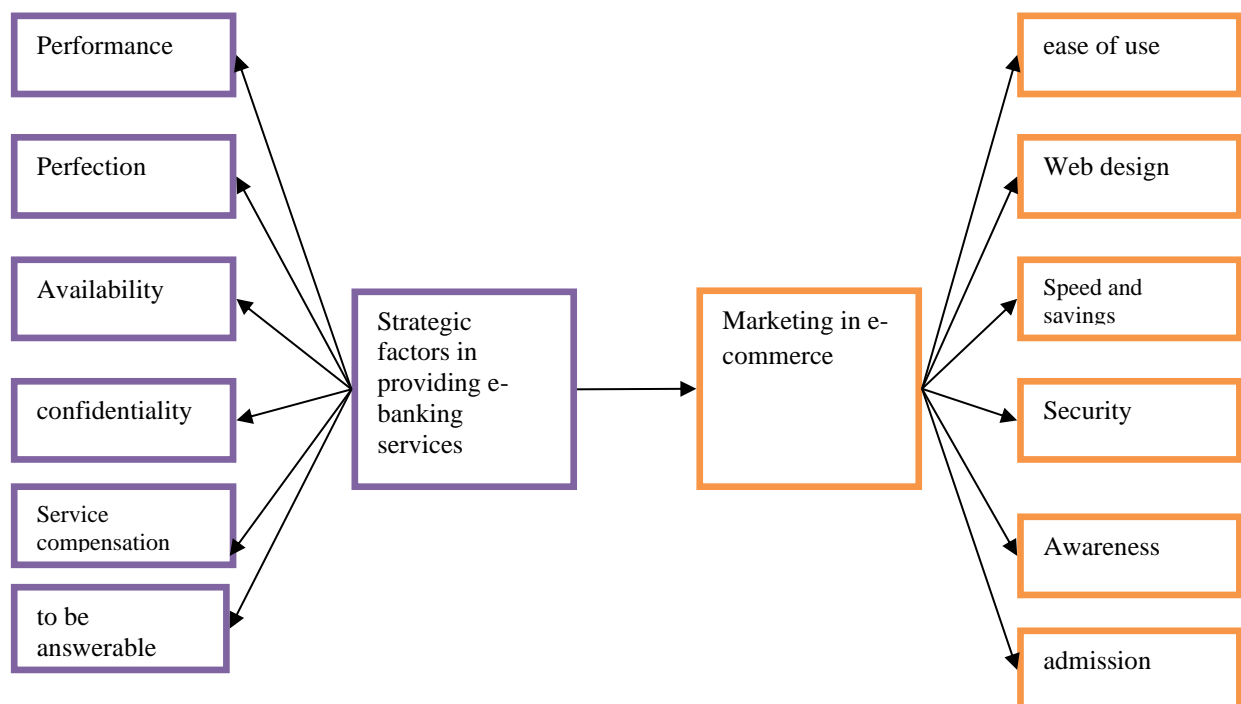
Erwin Brown et al. (2013) Research on the Factors that Accept Mobile Banking Acceptance in South Africa They did. The statistical population of this study included all 13 million mobile phone owners who were also customers of the bank. You could choose a sample from them by visiting shopping malls and department stores Turned. The results showed that the

comparative advantage, experimental usability and diversity of customers' banking needs have a positive effect. On the acceptance of banking via mobile phone,

while the perceived risk prevents the acceptance of banking from It was via cell phone.

Conceptual model of research igure

**Figure (3): Conceptual model of research taken from:
Hanudin Amin, Ricardo Baba, Mohd Zulkifli Mohammad, (2016)**



Hypotheses

The main hypothesis

Strategic factors in providing e-banking services affect marketing in e-commerce.

Sub-hypotheses

- Strategic factors in providing e-banking services in terms of efficiency affect marketing in e-commerce.
- Strategic factors in providing e-banking services in terms of completeness have an impact on marketing in e-commerce.

- Strategic factors in providing e-banking services in terms of availability affect marketing in e-commerce.
- Strategic factors in providing e-banking services in terms of confidentiality affect marketing in e-commerce.
- Strategic factors in providing e-banking services in terms of accountability affect marketing in e-commerce.
- Strategic factors in providing e-banking services in terms of service compensation affect marketing in e-commerce.

Research area

In this study, all customers of Ansar All-Electronic Bank of Tehran Province have been selected to collect data. The period of reviewing and collecting information is a period of winter 2020 that electronic questionnaires due to coronary heart disease in this period Once distributed among users.

Research method

Since the studies have been conducted by Ansar Bank and its results can be used in practice, the research is of an applied type. Therefore, according to the above, it can be said that the present study is applied in terms of purpose and descriptive-survey in terms of nature. Descriptive in the sense that the purpose of this research is to objectively, realistically and systematically describe the characteristics of a subject or situation. In other words, in this research, it has been tried to report what is without any intervention or mental inference and to obtain objective results from the situation.

Data collection tools

In this study, an electronic questionnaire was used to collect initial data among users, the first questionnaire is to measure the strategy of electronic services E.Servqual and the other questionnaire is to measure marketing in e-commerce.

Statistical population and sample size

The statistical population includes a selection of customers of Ansar Bank in Tehran province. Since the statistical population of this study, ie bank customers, are unlimited communities and access to their number is impossible, so in this research, the infinite community sampling formula has been used for sampling and the judgmental sampling method has been used. Is. The sample size of Cochran's formula is obtained as follows (Azar, Momeni 2002) The statistical population was estimated at 230 people.

$$n = \frac{Z_{\alpha/2}^2 * p * q}{\varepsilon^2}$$

Reliability and validity of assessment tools

As can be seen in Table (1), the Cronbach's alpha value for the e-banking services questionnaire and 0.878 e-commerce marketing questionnaire is higher than the required value of 0.70, which can be said to be internal components. (Ie all items) of the scale have an acceptable correlation with each other.

Table (2): Questionnaire reliability

Number of subjects	Number of questions	Cronbach's alpha	questionnaire
230	27	0.852	Strategic factors in providing e-banking services
230	39	0.859	Marketing in e-commerce

data analysis method

Inferential statistics method was used to analyze the collected data. To analyze the

data of this research at the descriptive and inferential level, SPSS and Amos software were used. The structural equation model

(path analysis) will be used to test the hypotheses. In order to calculate the convergent validity, Fornell and Larker have proposed the use of the AVE criterion, one of the columns of this table showing this index (AVE). In AVE at least equal to 0.5, the indices have good convergent validity, so convergent validity is confirmed

for all variables. In fact, this index examines the extent to which a hidden variable is able to explain on average the variance of its indices (explicit variables). This coefficient for all research variables is summarized in the table below.

Table (3): AVE Convergence Validity Index

Service compensation	Being responsive	confidentiality	Availability	Perfection	Performance	Variables
-	-	-	-	-	0.795	Performance
-	-	-	-	0.733	0.795	Perfection
-	-	-	0.572	0.381	0.432	Availability
-	-	0.702	0.335	0.611	0.454	confidentiality
-	0.758	0.154	0.311	0.416	0.684	Being responsive
0.609	0.487	0.231	0.251	0.658	0.550	Service compensation

Interpretation of the model

In general, in working with the LISREL program, each of the indicators obtained for the model is not solely due to the suitability or non-suitability of the model, but these indicators should be interpreted together. If both the test and the secondary fit tests

show that the model is sufficiently proportional, we move on to identifying the factors of the fit model and focus on these factors. Table (4) shows the most important of these indicators.

The results of structural equation modeling are shown in Table (4):

Table (4): Variability correlation matrix

P-Level	value t	Path coefficient		Route	Variables
0.01	3.04	0.19	Marketing in e-commerce	←	Performance
0.01	6.91	0.55	Marketing in e-commerce	←	Perfection
0.01	4.04	0.31	Marketing in e-	←	Availability

			commerce		
0.01	9.67	0.82	Marketing in e-commerce	←	confidentiality
0.01	3.30	0.27	Marketing in e-commerce	←	Being responsive
0.01	9.04	0.65	Marketing in e-commerce	←	Service compensation

Figure (4): Final coefficients of the final model in strategic components in the provision of electronic banking services

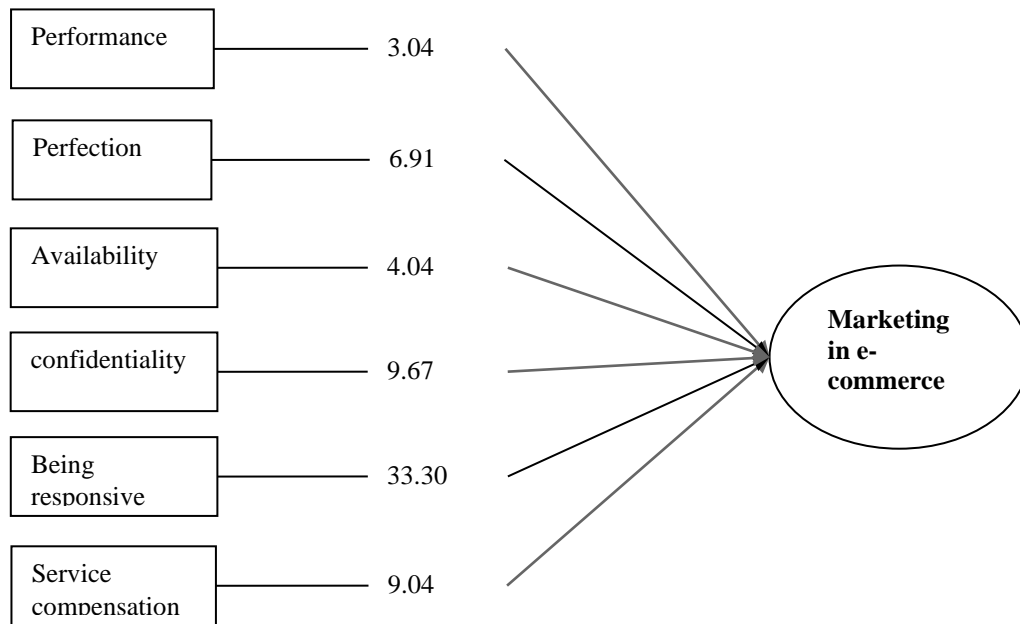


Table (5): Model fit indices

Indicators and acceptable range	value
Chi square	91.18
Relative Chi-Sq (≤ 5)	3.34
Normed Fit Index (NFI) (≥ 0.7)	0.757
RMSEA (≤ 0.2)	0.144
Comparative Fit Index (CFI) (≥ 0.6)	0.871
Incremental Fit Index (IFI) (≥ 0.7)	0.853

It can be said that the results shown in Table (5) indicate the fit of the model with the observed data. Model fit indices indicate the appropriateness of the measurement model. Because the ratio of kaido to degree of

freedom is less than 3, RMSEA index is less than 0.09 and other indices are also acceptable. In other words, the model and the overall framework are meaningful and acceptable.

Test results of research

hypotheses Since the t-statistic related to the first hypothesis (3.04) in Table (4) is outside the range of -1.96 to +1.96, so at the 95% confidence level, the null hypothesis is rejected and the hypothesis one (Claim) is confirmed. According to the path coefficient (0.19), it is clear that the effect of efficiency on marketing in e-commerce is positive. Therefore, the research hypothesis is confirmed. The rest of the research hypotheses are confirmed in the same way and its analysis is as described in Hypothesis One. In this way, all research hypotheses are confirmed.

Discussion

- Among the types of banking that have been introduced, electronic banking can be considered a privileged competitive advantage that can be created to develop businesses; develop e-commerce and increase the country's share in this important; economic prosperity; Increased foreign investment and welfare of the people was achieved. It is also necessary for the central bank and other central branches of the country's banks to outline their short-term, medium-term and long-term e-banking prospects and adopt an appropriate strategy to achieve this vision.
- Website design professionals can be considered as a driving force and banks as e-banking operators should try to promote e-commerce in business.
- In order to improve and enhance the trust in the bank among the customers of the banks, the level of security should be improved. This security can be done at different levels. Of course, by adding some filters, you can also increase security in electronic banking. For example, in addition to the card password and the second online account password, banks can assign one or two different passwords to perform transactions in electronic banking.

- Promoting an appropriate culture of using tools and services using mass media and billboards.

Localization of culture and tools required for the establishment of these phenomena (Considering that such technology is part of imported technologies, it is necessary to prepare and implement the necessary programs for its localization in order to avoid the harms of a heterogeneous phenomenon. Prevented other segments of society, as well as the use of mass media to raise public awareness of the benefits of banking systems in e-commerce and business.

Future suggestions

- Adopting a macro and strategic approach by the top managers of banks to implement electronic banking and its concepts in banks.
- Develop executive programs in accordance with the cultural and social conditions of the country in order to establish electronic banking and provide the required prerequisites, which are:
 - Access level: In this domain, infrastructure facilities and the ability to provide services should be examined. Capacity: In this area, social, economic and political factors should be considered.
 - Situation: In this domain, the position of infiltration and specific applications can be examined. Adopting a customer-centric approach in e-banking and placing customer satisfaction as the center of gravity of all banking programs in order to achieve sustainable effectiveness and efficiency.

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