

Bankers' Inconvenience – A Literature Review

Bidyut Bikash Das
Research Scholar, Department of Business Administration
Tezpur University

Dr. Chandan Goswami
Professor, Department of Business Administration
Tezpur University

Abstract

Bankers' face lot of challenges while delivering services. This is due to stiff competition in the market as well as customers are demanding day by day. Customer complaints are increasing and they ask for prompt solution for their complaint (Avikaran,1997).One of the prominent framework explaining the link between a bank's employees, customer and their connection to overall bank performance is the service profit chain (Heskett.et.al.1994).The service profit chain proposes that if customers are provided with high quality service, theywill be satisfied, leading to the desire to repurchase and advocate for the bank by way of referrals and positive word of mouth,directly impacting bank's performance(Gronroos,1990).However from the bankers point of view it is very difficult to measure the customer satisfaction level and in some instances it is not possible to fulfill the demands (Machintosh and Lochshin 1998).This study is to understand the inconvenience faced by the banker's while delivering the service in different set of customers. For example, in rural areas there is problem in both the ends. Due to the low level of literacy rate most of the customers do not understand the norms of the banks and it is very difficult to bank employee to make them understand about banking process.

Bankers' Inconvenience – A Literature Review

Definition of Bank:

Banking is the business of providing financial services to consumers and business. The basic services a bank provides are checking accounts, which can be used to make payments and purchase goods and services, saving and time deposit accounts for investment, precautionary and speculative purposes, loans for consumer and capital goods as well as working capital and basic cash management services such as check cashing and foreign currency exchange (Johannes,2005).

Customer Satisfaction:

Satisfaction has been typically defined as a post utility evaluation and judgment concerning a specific purchase decision (Churchill and Sauprenant 1992; Oliver, 1980). Most researchers agree that satisfaction is an attitude or evaluation that is formed by customers by comparing what they expected to receive to their subjective perceptions of the performance they actually get (Oliver, 1980).

Definition of Customer Satisfaction:

Kotler (2000) defined satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectation. Kotler and Armstrong (2001) in their Principles of Marketing, define customer satisfaction as the extent to which a product's perceived performance matches a buyer's expectations. They continued that if the product's performance falls short of expectations, the buyer would be dissatisfied but if performance matches or exceeds expectations, the customer will be satisfied or highly satisfied. Similarly, Gaither (1994) defines customer satisfaction as the determination of customer requirements and demonstrated success in meeting them. In service quality literature, customer expectations are understood as desire or wants of consumers (Zeithaml, Berry & Parasuraman 1993) or "what they feel the service provider should offer rather than would offer" (Parasuraman et al.,1988).

The hypothesis that consumers evaluate a service according to their own expectations based on past experiences, gives a realistic picture of the wide majority business support situations (priest, 1998). Most often customer expectations are not realistic. For business support services, it is too difficult to evaluate specially after consumption. Satisfaction depends on how customers' expectations are attuned to providers' perception of what the customers' reasonable expectations should be. Also satisfaction depends on the quality of dialogue between user and provider, especially in the "moments of truth" (Nicola & Bellini, 2002).

Service Quality

ISO 9000 (2005) intimates that quality is the extent to which a bunch of inbuilt features (relating to a product, a process or a system) meet requirements. The inbuilt features can be physical, sensory, behavioral, temporal, ergonomic or functional while requirements are the stated need or expectations, be it implied or obligatory. Crosby and Juran cited in FOX (1993:4) define quality as conformance to requirements or specifications and fitness for the purpose or use respectively. Dale and Bunny (1999) explain that Crosby is of the view that quality cannot be compared and adjectives such high, low, excellent and good cannot be used to describe quality. Parasuraman et al (1991) note that quality is meeting the needs and the expectations of customers. Therefore, the yardstick for determining service quality is the expectations of customers and not the policy of the bank. The view has been corroborated by Ting (2004) and Jamali (2007). Bitner and Hubbert and Rust and Oliver cited in Nguyen and LeBlanc (1998:53) have put forward that the quality of service is the view of customers about how superior or excellent the service received or used is. Metawa and Almosawi (1998) submit that the quality of service is a function of the experience of customers since service must be used first.

Parasuraman et al (1985) built on the model of Gronroos (1984) and the definition of service quality of Oliver (1980) and developed the “expectation –performance” gap model. In this model, they described service quality as the discrepancies between customer perceptions of service received and expected service quality. The discrepancies between the expected performance and perceived performance are called gaps and hence the model is designated as the gap model. In 1988, Parasuraman and his co-authors now under the leadership of Zeithaml reviewed the former model of 1985. Their 1988 model is referred to as the extended gap model.

The model conceptualized five sources of gaps on service quality.

- 1) Discrepancies between consumers’ expectation and management perception of consumer satisfaction.
- 2) Difference between management perception of consumers’ expectation and service quality specification.
- 3) Difference between service quality specification and service delivery.
- 4) Discrepancies between actual service delivery and communicated service delivery.
- 5) Discrepancies between consumer expectation of service and consumer perceived service. The source of gap is a function of the other four sources of gaps.

Bankers have faced difficulties while delivering services due to arising complaints on day to day affair (De-Tumi, 2005).

Customer complaints and Bankers Inconvenience

Customers tend to complain when they do not maximize utility from the product or service consumed. A company may have one of the finest products or services in the market but if

consumers cannot get value for their money they complain and the survival of the company is at stake. Companies should therefore constantly find ways of improving products or services to ensure maximum utility for customers. One way of doing this by constantly asking the customers how the organization is doing and how it can get better (Dei-Tumi, 2005). Furthermore, customers will always complain if it takes more time than necessary for products or services to reach them. Companies should design time scale for delivering products or services and if a particular product or services requires different timing standards, it is necessary to communicate these timings to customers. It is important to note that if a competitor is able to serve a customer faster, the customer will definitely think of switching to the competitor. (Dei-Tumi, 2005)

Another source of complaint is customer reception. For most retail business, customer reception is rather abysmal. Businesses tend to forget that the foremost reason why they exist is to create and retain customers. Customers, either internal or external, are the ones who give organizations the opportunity to justify their existence (Dei-Tumi, 2005). The immediate environment of the business is also another area for complaint by customers. A customer's positive or negative reaction to a given service or product is greatly influenced by what he or she sees. Sight is a dominant sense that mostly influences people's perceptions of other experiences and therefore if the environment within which a business is conducted is perceived to be unsightly or unfriendly, there is a risk of losing a customer to a competitor.

Harrington (1995) states that, the frontline employee of the banks mostly receive complaint from the customer and 10 out of 100 complaints are logical. From the bankers' point of view, it is very tough to handle the irrelevant complaints. Harrington goes further to explain that, if bank does not respond quickly to customer complaints, between one-third and half of them will find another bank for the service. In addition, they turn out to be a competitor's best advertisement.

According to Dei-Tumi (2005), the employees must establish ownership and responsibility. The employees should be empowered to take appropriate action if the complaint is clearly justified, falls within their jurisdiction and can be rectified immediately. If the complaint cannot be resolved right away, full details should be taken and passed on to the relevant area or level of responsibility. The customer should be informed of the officer dealing with his/her complaint and should not just be passed on from one staff to the other to frustrate him or her. There should be an assurance that the reply is forthcoming as soon as possible and certainly within a specified time.

Bankers Inconvenience in service related and policy related issues

The organization must develop a customer-friendly attitude. The employee should make a relationship with the customer. This is possible only when there is no frequent job rotation. The bankers are facing trouble in this scenario as there is frequent transfer from one location to

another (Martin, 1991). According to Martin, retention is one of the important aspect in service industry and it is not growing in banking sector due to frequent employee rotation.

With consumers becoming more sophisticated in their evaluation of their service consumption experiences in addition to increased competition among providers, companies are forced to focus greater attention on the quality of the service provided to customers, making front-line employees of central importance for the customer experience. An employee's attitude and action during the service provision can leave an impression on the customer, contributing to their level of satisfaction, loyalty and ultimately financial performance for the firm (Rust and Zahorik, 1993). Therefore, from the customer's perspective the perception of service quality depends on the employee-customer interaction.

Berry (1984) stressed that employees must be viewed by the management as 'internal customers'. Maintenance of high level of employee satisfaction and retention is important if banks are to achieve high level of customer satisfaction and retention.

Bowen et.al. (1999) concluded that when front line employees feel they have been treated fairly, they are more likely to treat the customers fairly. In a subsequent study of the relationship between bank employees and customers Bowen et.al (2000) found that employee morale is strongly related to customer satisfaction, that is, when bank customer perceives front line employees are happy with their work, bank customers are more likely to be satisfied with the service they receive.

Heskett et al (1994) suggested that employees that are satisfied with their job are more likely to provide higher-quality service than those that are not. Employee satisfaction, defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience" (Locke,1976,p.1,300), is believed to be achieved through various human resource management practices (i.e job design, employee rewards and recognition, etc.) (Spector, 1997). For service employees, these practices are designed to enhanced employee's competencies, motivation and performance in providing high –quality services to customers. The logic suggests that if organization design work systems that ensure employees have the knowledge, skills and abilities to meet customer needs, they will be happier with their job, less likely to leave and will be more likely to provide a good service experience for customers (Loveman, 1998; Hong et al., 2013). The internal satisfaction level of employee sometimes determines the level of service delivery. In service sector like banks, insurance etc. it is essential that front line employees are satisfied with their job as it impacts the organization image. Their inconvenience may create substantial loss to the organization (Spector, 1997).

Banks normally assign their responsibility for the promotion of the use of electronic channels to customers (Lymperopoulous and Chaniotakis, 2004). Their input as delivery staff is important. It is also the manager's responsibility to ensure that branch staff is professional, well trained and knowledgeable about the range of services provided by the bank.(Moutinho,1997). In certain situation due to inadequate knowledge bank employees are facing problem to resolve the

query. Before initiating any new system, it is necessary that employees get sufficient training for the same (Mols, 1999).

Although electronic banking provides many opportunities for the banks, it is also the ease that the current banking services provided through internet are limited due to security concerns, complexity and technological problems (Sathye,1999: Mols ,1999). Doney and Canon (1997) defined reputation as the extent to which customer believes a supplier or service provider is honest and concerned about its customers. Tyler and Stanely (1999) argued that banks can build close and long lasting relationships with customers only if trust, commitments, honesty and cooperation is developed between them.

Gerrad and Cunningham (2003) found a positive correlation between convenience and online banking and remarked that a primary benefit for the bank is cost saving and for the consumers a primary benefit is convenience. Multi functionality of an IT based services may be another feature that satisfies customer needs (Gerson, 1998).

A reduction in the percentage of customers visiting banks with an increase in alternative channels of distribution will also minimize the queues in the branches (Thorton and White, 2001). Increased availability and accessibility of more self –service distribution channels helps bank administration in reducing the expensive branch network and its associate staff overheads. Bank employees and office space that are released in this way may be used for some other profitable ventures (Birch and Young, 1997). This ultimately leads towards improved customer satisfaction and institution’s bottom line (Thornton and white, 2001).

Yakhelf (2001) pointed out that banks are responding to the internet differently, and that those which see the internet as a complement and substitute to traditional channels achieved better communication and interactivity with customers. Robinson (2000) argued that the online banking extends the relationship with the customer through providing the financial services right into the home or office of customers. The banks may also enjoy the benefits in terms of increased customer loyalty and satisfaction (Oumlil and Williams, 2000).

Nancy et.al., (2001) viewed the same situation differently and argued that customers like to interact with humans rather than machines. They found more possibility for asking questions and believe that bank clerks are less prone to errors. It is thus essential that any face-to-face transactions are carried out efficiently and courteously. Few bankers are not happy with electronic banking process as regular interaction with customer increase the possibility of selling the customer another service that they need and also promotes a good image and enhances customer loyalty (Moutinhe et al., 1997)

Polatoglu and Ekin (2001) found that most of the bank employees are not promoted the E-banking services among the customers. They found that low levels of email usage and a preference for doing over the counter transaction at bank branches are the main reason for not using e-banking in Turkey.

Lack of specific laws to govern internet banking is another important concern for both the bankers and the customers. This relates to issues such as unfair and deceptive trade practice by the supplier and unauthorized access by hackers. Larpsiri et.al. (2002).

Problematic behaviors of customers are considered as the primary source of dissatisfaction of fellow customers (Lovelock, 1994). Harris and Reynolds (2003), in their qualitative investigation on problematic behaviors, used the term “dysfunctional customer behavior”, and stated that problematic behaviors can be classified as all the actions of customers that disrupt a functional service encounter. Problematic behaviors of customers are suggested to be context specific, varying from context to context (Bitner et al, 1994). Hence it is safe to infer that problematic behaviors are different for different industry or interaction context. In banking industry context, the bankers are facing lot of inconvenience due to problematic customer, the reason for being angry or unhappy could be their dissatisfaction with products or services, or could be that they are just “problematic” people using different types of rage expression (Helm, 2006). Patterson et.al (2009) reported that customer rage has evolved over time due to inadequate handling of customer complaints and customers’ assessment of threats to basic needs, such as self-esteem and fairness. The problematic customers are asking for unreasonable favor which is not possible in banking process. In banks, this type of incident occurs in a frequent way where frontline employees are mostly responsible to tackle the situation (McCull-Kennedy et al, 2009).

Problematic customer behaviors lead to emotional exhaustion to employee. Emotional exhaustion is a “state caused by psychological and emotional demands made on people”(Bacharach et al.,1991,p.44). It is a specific stress related reaction and refers to a state of reduced energy caused by extreme emotional demands made an employee in boundary spanner roles (Maslach and Jackson, 1982). Emotional Exhaustion occurs when employees face higher levels of demands on time and energy (Boles et al.,1997). Burnout and mainly emotional exhaustion has been widely established as an outcome of customer service personnel’s boundary spanning nature of the job (Singh et al ., 1994). Research suggests that interactions with customer require customer service employees to manage their customers during service encounters (Leidner, 1999). In marketing, the existence of emotional exhaustion in front line employees is attributed to having more customer contacts than other employees (Etzion, 1984; Singh et al., 1994). When customer service employee experience aggressive and abusive customers, their emotional strength will be negatively affected and hence results in increased levels of emotional exhaustion (Dallimore et al.,).

Customers are more demanding now. They expect bank will put the information and products they want where they expect to find them. Customers need quick response for their query. That means, a customer service person better be available to chat at any given second customers navigate the website or the toll-free number must be prominently displayed on all web pages so customer don’t have to work to find it. Apart from that most customers still want a personal one-on-one experience. For example, a small- industry specific study found that 60%

of banking transactions are made by customers who still prefer to do business with a teller (Lovelock, 1991).

Customers' tolerance for jumping through hoops has diminished dramatically over the years. Customers now believe they should have what they want the minute they request it. That's why customers expect front-line service and sales pros to be knowledgeable enough to handle anything and have the authority to do what needs to be done to satisfy customers (Bolemer, 1997).

Discussion and Conclusion

The above literature review has pointed to a strong relationship between customers' expectation and inconvenience faced by the bankers in providing quality services. It has revealed that consumers evaluate a service according to their own expectation based on past experiences. Customer satisfaction has been defined as the extent to which a product's perceived performance matches a buyer's expectation.

In the literature available on service quality also, service quality has been defined as the discrepancies between customer perceptions of service and expected service quality. The discrepancies between the expected performance and perceived performance have been referred to as gaps. The 1988 Parasuraman model identified five such gaps.

The major source of inconvenience faced by bankers has been identified as complaints by customers. It has been reported that the major source of complaint is customer reception and 10 out of 100 complaints are logical. Customers complain because they think they are not getting the value for their money. This happens because their expectation is high. Customers are becoming more and more demanding and they expect banks will put the information and products they want where they expect to find them. Customers need quick response from their query. That means, a customer service person better be available to chat at any given second customers navigate the website or the toll- free number must be prominently displayed on all web pages so customer don't have to work to find it. Apart from that most customers still want a personal one-on-one experience.

As the competition in the banking sector is increasing, the bankers must find ways to resolve customers' complaints. The literature suggests a few methods that can be undertaken to reduce this inconvenience.

First, the employees must establish ownership and responsibility. The employees should be empowered to take appropriate action if the complaint is clearly justified, falls within their jurisdiction and can be rectified immediately. If the complaint cannot be resolved right away, full details should be taken and passed on to the relevant area or level of responsibility.

Next, the banks must focus greater attention on the quality of the service provided to customers, making front-line employees of central importance for the customer experience.

When front line employees feel they have been treated fairly, they are more likely to treat the customers fairly. Employee morale is strongly related to customer satisfaction. When bank customer perceives front line employees are happy with their work, bank customers are more likely to be satisfied with the service they receive.

Bibliography:

Bacharach, S; Bamberger, P And Conby, S (1991) Work home conflict among nurses and engineers; mediating the impact of role, stress on burnout and satisfaction at work. *Journal of Organizationalbehavior*.Vol.12 No.1.pp- 39-53.

Berry, W.D (1984).New Tools for Social Scientists. Advance And Applications In Research Methods. Beverly Hills: Sage.

Birch, D and Youns. M.A (1997) Financial services and the internet: What does cyberspace means for the financial service Industry? Internet Research: Electronic Networking Applications and Policy. Vol. 7 No.2, pp.120-128.

Bitner, M; Booms, B ; And Mohr, L (1994) Critical service encounters: the employee's viewpoint. *Journal of Marketing*. Vol.58 No.4 pp. 95-106.

Bolemer.B (1997) Leadership and performance beyond expectation.The Free Press. New York.

Boles, J; Johnston, M And Hair, Jr, J (1997) Role stress, worth family conflict and emotional exhaustion: inter relationship and effects on some work related consequences. *Journal of Person Selling and Sales Management*.Vol.17 No.1, pp.17-28.

Bowen, D.E; Gilliland, S; Folgen .R (1999). HRM and Service Fairness: How Being Fair With Employees Spill Over to Customers. *Organizational Dynamics*, Vol.27.pp 7-23.

Churchill, G.A., and Surprenant, C (1992). An Investigation Into The Determinants of Consumer Satisfaction ..*Journal Of Market Research*, Vol .19,pp .491-504.

Dale. B. and Bunney, H.(1999),Total Quality Management Blueprint, Oxford, Blackweel

Dei –Tumi, E (2005) Quality customer service is an attitude not a department.pp.10-15, 21-24.

Dellimore, K; Sparks, B And Butcher, K (2007) .The influence of angry customers outbursts of service providers facial display and affective states. *Journal of Service Research*, Vol.10 .No.1 PP.78-92.

Doney, P.M, Cannon, J.P (1997) .An examination of the nature of trust in buyer –seller relationship ;*Journal of Marketing* .Vol. 61 No. April. pp .35-51.

Etzioni, D (1984) Moderating effect of social support on the stress burnout relationship .*Journal of Applied Psychology* , Vol.69. No. 4.pp.615-622.

- Fox, M.J(1993), Quality Assurance Management ,London, Chapman And Hall.
- Gaither, N (1994).Production And Operation Management (pp.544-550,927) .New Jersey. The Dryden Press.
- Gerrad, P And Cunningham, J.B (2003) The diffusion of Internet banking among Singapore consumers. *International Journal Of Bank Marketing*. Vol.21. No.1.pp.16-28.
- Garson.V (1998) .Service with more than a smile.Bank Marketing.Vol.30 No.8 PP.32-36.
- Gronroos, C.A (1984). Service model and its marketing implications.*European Journal Of Marketing*.18 (4).pp. 36-44
- Harries ,L And Reynolds,K (2003) The consequence of dysfunctional customer behavior. *Journal ofService Research*. Vol.6 No.2 ,pp-144-161.
- Helm,A (2006) Cynical Consumers: dangerous enemies loyal friends .PhD dissertation ,university of Missouri coloumbia ,coloumbia ,Mo
- Heskett, J.L; Jones ,T.O; Loveman ,G.W; Sasser ,W.E.J And Schlesinger,L.A (1994) .Putting the service –profit chain to work. Harvard Business Review .Vol.72 No 2.pp .164-174.
- Hong , Y; Hu ,J; Liao ,H And Jiang ,K (2013) .Missing link in the service profit chain: a meta-analytic review of the antecedents ,consequences and moderator of service climate .Journal of applied psychology.Vol.98. No. 2.PP .237-267.
- ISO 9000(2005), Quality Management Systems Fundamentals And Vocabulary.
- Jamali, D. (2007),A Study Of Customer Satisfaction In The Context Of A Public Private Partnership, *International Journal Of Quality And Reliability Management*.24(4),370-385.
- Johanees.R. (2005). Service Quality in the banking sector .*International Journal of Bank Marketing* 17(4)182-91.
- Kotler, P and Armstrong, G (2001) .Principles Of Marketing. pp. 9-11. New Jersey. Prentice Hall.
- Kotler, P. (2000),10th ED., Marketing Management, New Jersey ,Pearson Education.
- Larpsiri, R ; Rotchanakitumnvai, S ; Chairsrakeo, S; Speece, M (2002) The impact of internet banking on Thai consumer perception .Paper presented at the Conference on Marketing communication strategies in a changing global environment, Hong Kong. May.
- Leinder, R (1999) Emotional labourin service work. ANNAL S AAPSS. Vol.561. No.1.pp.81-95.
- Locke, E.A (1976) The nature and causes of Job satisfaction in Marvin, D.(Ed) Handbook of Industrial and Organizational Psychology, Rand Mc Nally ,Chicago ,IL.
- Lovelock, C (1994) Product Plus: How product and service equals competitive advantage, Mc Grew Hill ,New York, NY.

Lovelock, C(1991) Managing service ,Marketing, Operation and Human resources. Prentice Hall.Englewood Cliff. NJ.

Loveman , G.W (1998) Employee satisfaction, Customer loyalty and financial performance. *Journal ofservice research*.Vol .1 No.1 pp.18-31.

Lymperopoulos ,C , And Chaniotakis, E (2004) 'Branch Employees' perception towards implication of e-banking in Greece. *International Journal of Retail And Distribution management*. Vol.32 No. 6, pp.302-311.

Martin, B.W (1991) Managing quality customer service. London :Kogan page.Ltd.pp:61-65.

Maslach, C And Jackson ,S (1982) Burnout in health professions : a social psychological analysis in sanders, G And Sols,J (Eds) .Social phycology of Health and Illness, Erlbaum, Hill dale.

Matawa, S.A And Almossawi, M (1998).Banking Behaviour Of Islamic Bank Customers: Perspectives And Implications, *International Journal Of Bank Marketing* 16(7),299-313.

Mc Coll-Kennedy, J.R; Patterson, P.G; Smith ,A.K And . Lu,Z (2009) Customer Rage: trigger s, tipping points and take outs. California Management Review. Vol.52. No.1.pp.6-28.

Mols, N.P (1999) .The internet and the banks strategic distribution channel decisions. *InternationalJournal of Bank Marketing*.Vol. 17.No. 6. Pp. 245-300

Moutinho. L (1997) The future role of bank branches and their managers: comparing managerial perceptions in CANADA and SPAIN .*International Journal of Bank Marketing*. Vol.15 ,No. 3,pp.99-105.

Moutinho.L (1997) The future role of bank branches and their managers: comparing managerial perceptions in CANADA and SPAIN .*International Journal of Bank Marketing*. Vol.15 ,No. 3,pp.99-105.

Nancy, B; Lockett, A; Winklhofer, H And Christine, E (2001) The adoption of internet financial services: a qualitative study .*International Journal Of Retail And Distribution Management* .Vol.29 No.8.pp.390-398.

Nguyen, N. And Le Blanc, G.(1998).The Mediating Role Of Corporate Image On Customer Retention Decisions: An Investigation In Financial Services, *International Journal Of Bank Marketing* 16(2),52-65.

Nicola. G. And Bellini. F (2002) A model of customer loyalty in the retail banking market. *EuropeanJournal Of Marketing*. pp 333-339.

Oliver, R.L (1980).A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions.*Journal Of Marketing Research*,17 (November).pp 460-469.

- Oumili, A And Williams, A (2000) .Consumer education programs for mature customers. *Journal of Service Marketing*.Vol.14. No.3 pp.232-243.
- Parasuraman, A., Zeithaml, V.A and Berry ,L.L (1988). SERVQUAL: A Multi-Item Scale For Measuring Customer Perception Of Service Quality, *Journal Of Retailing*,64(1),12-40.
- Parasurman, A, Berry, L.L And Zeithaml, V.A (1991),Understanding Customer Expectation Of Service, *Sloan Management Review*,32(3),39-48.
- Patterson, P.G; Mc Coll-Kennedy, J.R; Smith, A.K And. Lu, Z (2009) Customer Rage: trigger s, tipping points and take outs. *California Management Review*. Vol.52. No.1.pp.6-28.
- Polatoglu,V.N; Ekin.S (2001) An empirical investigation of the Turkish consumers acceptance of internet banking services. *International Journal of Bank Marketing*.Vol.19 No.4 pp.156-165.
- Priest .V.J. (1998) Total service quality management.Managing service quality .29(1) 6-12.
- Robinson, G (2000) Bank to the future.Internet Magazine.WWW.findarticles.com.
- Rust, R.T And Zahorik, A.J.(1993) Customer satisfaction, Customer retention And market share. *Journal of retailing*.Vol.69. No.2.pp.193-215.
- Sathye, M (1999) Adoption of Internet Banking by Australian Consumers: an empirical investigation .*International Journal of Bank Marketing*. Vol.17 No.7 .pp.32-34.
- Singh, J; Goolsby, J And Rhoades, G (1994) Behavioral and psychological consequences of boundary spanning learn out of customer service representatives. *Journal of marketing research*.Vol.31.No.4.pp.558-569.
- Spector, P.E (1997) *Job Satisfaction: Application, Assessment, Causes And Consequences*, Sage Publications. Thousand Oaks, CA.
- Thorton, J and White, L (2001) Customer Orientations and usages of financial distribution channels.*Journalof Service Marketing*. Vol.15 No.3.pp.168-185.
- Ting,D.H(2004),Service Quality And Satisfaction Perceptions: Curvilinear and Interaction Effect,*The International Journal Of Bank Marketing*,22(6),407-420.
- Tyler, E And Stanely,E (1999). Uk bank corporate relationships: large corporate expectation of service .*International Journal Of Bank Marketing*. Vol .17 .No.4.pp 167-186.
- Yakhelf, A(2001) Does the internet compete with or complement bricks and mortar bank branches? *International Journal of Retail And Distribution Management* , Vol.29. No.6 pp.272-281.
- ZeithamIV.A ;Berry L.L ,Parasuraman A (1993) The nature and determinates of customer expectation of services .*Journal of the Academy of Marketing Sciences*.