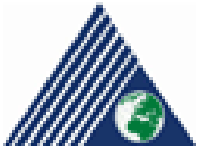

T.C.
YEDİTEPE ÜNİVERSİTESİ

GRADUATE INSTITUTE OF SOCIAL SCIENCES

AN EXPLORATORY STUDY ON DEVELOPMENT AND APPLICATION OF INTEGRATED CUSTOMER LOYALTY MANAGEMENT MODEL (ICLMM) THE CASE OF A BANK

by

Hülya Gürsözer BÜYÜKİSKENDER

Supervisor

Assist. Prof. Dr. M. Atilla ÖNER

Submitted to the Graduate Institute of Social Sciences
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Approved by:

Assist. Prof. Dr. M. Atilla Öner **…….**
(Supervisor)

Assoc. Prof. Dr. Nuri Başoğlu **…….**

Assist. Prof. Dr. Neva Yalman **…….**

Date of Approval by the Administrative Council of the Institute **…../ …./ ……..**

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ABSTRACT

In the 21st century, the importance of customer's share is taking place in the market. Most companies mention that their organizations are customer-centric organizations. They continue; "Our customers are important to us." "Our product designs are formed according to our customer needs and wants." etc. but few companies fulfill this organizational model perfectly.

The aim of this thesis study is to reveal "what the Bank is supposed to offer" and "the perceived service level offered to the customers in this Bank" and to determine if a gap exists between the view of the employees and the perception of customers.

In this research, the survey technique was used. For this thesis study, 2 field studies were done. One of them is the "Integrated Customer Loyalty Management Model" (ICLMM) survey; the other is "e-banking Customer Loyalty" survey. All questions for both ICLMM and e-banking customer surveys were classified by three experts. The field study results were analyzed and interpreted by using SPSS tool.

In the ICLMM field study, the Bank's employees evaluated the bank's vision, mission, work processes, e-banking processes, human resources etc. This survey has 119 questions, 113 employees answered. (50% Head Office employees, 50% branch employees) The aim of this survey is to understand the management capabilities, loyalty management and the e-banking processes of this Bank.

In the e-banking customer loyalty field study, e-banking processes evaluation of this Bank was done by e-banking users. This survey has 92 questions, 140 users answered. The aim of this survey is to understand how customers perceive e-banking services given by this Bank. At the end of this field study, all customers' answers revealed how they perceive the Bank's management capabilities about e-banking.

Finally, the 2 survey results were compared and they revealed that the evaluation by employees and the perception by users were almost the same and there is no big gap.

ÖZET

21. yüzyılda, müşteri payının önemi pazarda giderek artmakta, buna karşılık birçok şirket de organizasyonlarının müşteri odaklı olduğunu belirtmektedir. Şirket yönetimleri, "Müşterilerimiz bizim için önemlidir.", "Ürünlerimizi, müşterilerimizin istek ve ihtiyaçlarına göre tasarlarız." gibi söylemlerde bulunmaktadır, ancak çok az şirket bu organizasyon modelinin gereklerini çok iyi olarak yerine getirmektedir.

Bu tezin amacı, "Banka, müşterilerine nasıl bir hizmet sunduğunu düşünüyor?", "Sunulan hizmetin, bu Banka'nın müşterileri tarafından algılanan seviyesi nedir?" sorularının cevaplarını ve eğer çalışanların bakış açısı ile müşterinin algı düzeyi arasında bir fark var ise bu farkı ortaya koymaktır.

Bu çalışmada, anket yöntemi uygulanmıştır. Söz konusu çalışma için, 2 anket çalışması yapılmıştır. Anket çalışmalarından biri "Entegre Müşteri Sadakat Yönetim Modeli", diğeri ise "internet bankacılığı müşteri sadakat" anketidir. Her iki anket çalışmasındaki sorular 3 uzman tarafından sınıflandırılmıştır. Bu anket çalışmalarının sonuçları SPSS analiz aracı ile analiz edilerek yorumlanmıştır.

Entegre Müşteri Sadakat Yönetim Modeli alan çalışmasında, Banka'nın çalışanları, Banka'nın vizyonunu, misyonunu, iş süreçlerini, internet bankacılığı süreçlerini, insan kaynakları vb. konuları değerlendirmişlerdir. 119 soru, 50% Genel Müdürlük çalışanı, 50% şube çalışanı olmak üzere, 113 çalışan tarafından cevaplandırılmıştır. Bu anket çalışmasının amacı, Banka'nın yönetim kabiliyetini, sadakat yönetimini ve internet bankacılığı süreçlerini anlamaktır.

İnternet bankacılığı müşteri sadakat anket çalışmasında, Bankanın internet bankacılığı süreçlerinin değerlendirmesi, bu bankanın internet bankacılığı kullanıcıları tarafından yapılmıştır. Ankette yer alan 92 soru, 140 internet bankacılığı kullanıcısı tarafından cevaplanmıştır. Bu anketin amacı, bu Banka tarafından sunulan internet bankacılığı hizmetinin, müşteriler tarafından nasıl algılandığını anlamaktır.

Sonuç olarak, 2 anket çalışması sonuçları karşılaştırılmış ve çalışanların değerlendirmesi ile kullanıcıların algı düzeyinin neredeyse aynı seviyelerde olduğu ortaya çıkmıştır.

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CHAPTER I: INTRODUCTION

1.1 Introduction

In the 21st century, the importance of customer's share is taking place in the market. In addition, increasing one's share of the customers' wallet is becoming essential.

Most companies mention that their organizations are customer-centric organizations. They continue; "Our customers are important to us." "Our product designs are formed according to our customer needs and wants." etc. but (nobody) few companies fulfill the necessity of this organization model completely.

To form a customer-centric organization, the prerequisite is that the CEO and the executives should definitely support this organizational model. They should begin by re-determining their vision and mission. At the same time, the changed vision and mission should be communicated from the top to the bottom level of the organization. Here, organizational culture is one of the most important requirements.

Another important thing is the processes. To provide service quality, the company should recognize that their customers come from many channels and understand whether they are customers or not. To be able to analyze all customers' purchase- transactional behavior and to be able to develop pro-active strategies for each customer segment, they need a data mining software tool. Sometimes, they only buy software, e.g. a data-mining tool, and wait for profit to go up automatically. Of course, software alone cannot solve these problems nor can one achieve these things by oneself. Technical and personal skills should be increased simultaneously.

In the organization, after establishing the components of human resources, technology and processes, to identify and track the customers, the necessity of the customer information becomes apparent. The company must follow their customers' transactions and gather this information for pro-active marketing. They should conduct periodic surveys in order to obtain feedback from their customers.

Competition in the market is increasing rapidly, so each profitable customer is becoming very important for the company. Customer retention is the most important thing for a business today. To ensure continuity for profitable customers, the processes in the company

should be designed according to the customers' needs and wants. Loyalty programs should be designed for each profitable customer segment. For example, a customer club can be constituted which will remind the customer of specific products and services according to their identified needs and requirements. If they leave the company, maybe they will not return. Therefore, a relationship between customers and the company should be established in different ways in order for it to be a loyal customer.

Customers who have purchased once are not loyal customers. Customers who have purchased and come back to buy because they are satisfied are very likely to be loyal customers. A loyal customer is important for the long-term profitability of a business. In the 21st century, profitable and loyal customers are very important for companies. Loyal customers buy more and are good references for other potential customer groups. To sustain this relationship over a lifetime, customers should be obliged to buy from your company repeatedly, via loyalty programs.

According to Reichheld (1993), loyalty based management is required for four important aspects of business:

- "Right Customer" means those who likely to do business with the company for a long time.

- "Product /Service Offerings" means that products and services are designed to be suitable for the customers evolving needs.

- "Employees" means that employee retention is a key factor in customer retention.

- "Measurement System" means that to understand the cause-and-effect relationship in the system, the company has to establish an effective measurement system.

In this study, it is explained that business to consumer (B2C) transactions typically have three customer touch points, however there is only limited literature on the subject of customer relationship management (CRM). Touch points are defined as:

a) Marketing experiences (pre-transaction)
b) Sales experiences (transaction or activity)
c) Service experiences (post-transaction)

According to Oliver (1997) loyalty has a four dimensional scale. Firstly, *cognitive loyalty* refers to the existence of beliefs that one brand is preferable to another. Secondly, *effective loyalty* reflects a favorable attitude or liking based on satisfied usage. Thirdly, *conative loyalty* constitutes the development of behavioral intentions characterized by a deeper level of commitment. Finally, *action loyalty* relates to the conversion of intentions to action, accompanied by willingness to overcome impediments to such action. In their research studies, the links between the four loyalty measures were positive and statistically significant. According to their research study, trust is a pivotal driver of loyalty.

1.2 Description of Research

1.2.1 Title

The title of the thesis is "An Exploratory Study on Development and Application of Integrated Customer Loyalty Management Model – The Case of a Bank"

1.2.2 Purpose

Our purpose in this study is to explore how a loyalty management model should be determined the capability profile of a company in the light of an integrated management.

1.2.3 Scope of the study

In this study, we will focus on the management capability of a bank and its e-banking customers' perception level. We will discuss the management capability in terms of IMM components, whereas we will evaluate the perception level of the customers in terms of satisfaction and loyalty components.

1.2.4 Structure of thesis

In chapter 2, we will review the literature, mainly, on "service" and "loyalty", by focusing on "e-banking" specifically. We will investigate under the "service" title: "the differences between goods and services", "categorizing service process", "factors influencing customer perceptions of services", "the customer gap model" and "banking services". On the other hand, we will review for "loyalty" title: "importance of loyalty", "the relationship between

employee retention and customer loyalty", "loyalty for B2C market", and "e-loyalty for B2C markets".

In chapter 3, we will examine the components of the Integrated Management Model. Then, we will mention the use of the IMM in different areas.

In chapter 4, we will discuss the factors affecting customer loyalty for e-banking, and we will propose a model based on an Integrated Management Model (IMM).

In chapter 5, we will show the results of the field studies.

In chapter 6, we will discuss and evaluate the results of the study.

1.2.5 Definitions

Access cost - Cost of e-banking transaction

Accuracy - Never encountered any errors during the e-banking transactions done so far

Customization - Customization of e-banking site and recording the transaction done before to make the repeated transaction is easy.

Enjoyment - Investigates if making transactions over the e-banking site is enjoying or not.

Familiarity - Measures, the familiarity of the e-banking user to e-banking

Info from friends and relatives - Impressions received from the circle of friends.

Info from marketer dominated sources - Impressions received from communication channels like newspapers and magazines.

Info from neutral sources - Impressions received from outside sources like mass media and consumer reports.

Intention to use - States the thought of desire to make banking transactions by e-banking and wanting to do it more frequently.

Loyalty - States the inclination to continue making transactions over the same e-banking site they have been using.

Perceived ease of use - States the ease of use of the e-banking site perceived by the users

Perceived usefulness - States the level of perception of the benefits of using the e-banking by the users.

Privacy - States the level of privacy perceived by the users.

Product info - States the information given about the banking products over the e-banking site.

Product offerings - States the level of perception of product variety offered at the e-banking site

Reputation - States the importance of the title of the bank in choosing the e-banking site.

Satisfaction- States the satisfaction from making banking transactions over the e-banking site.

Security - States the level of security of the transactions made over the e-banking site

Site design - States the design and overall composition of the e-banking site

Technology need - States the level of technology of the e-banking site

Transaction speed - States the speed of transactions made over the e-banking site

Trust - States the trust towards the service offered with e-banking

Word-of-mouth - States the transference of the positive-negative experiences with e-banking to close surroundings

1.3 Methodology

In light of the information acquired from the literature, questions have been prepared regarding the IMM cells and e-banking usage. Three experts classified all questions for both IMM and Customer survey. Two different field studies were done. Field study results were interpreted by analyzing SPSS tool.

1.3.1 Research methods

The research methods explained below, are used for data collection, and analysis in this study

1.3.1.1 Literature review

There are many articles, empirical analysis studies and white papers about loyalty management and an integrated management model. Literature review is the second and third chapters of this thesis.

1.3.1.2 Internet search

Most common search engines such as yahoo, Google etc., hard-copy libraries, electronic libraries such as Emerald, Elsevier from Boğaziçi University and Yeditepe University libraries are used in this study.

1.3.1.3 Questionnaire

Two different surveys are designed. ICLMM survey has 119 questions; e-banking customer loyalty survey has 23 constructs and has 92 questions.

1.3.2 Software

Microsoft Office tools (Excel, Word and Powerpoint) have been used to prepare and edit the thesis and the presentation of the research, SPSS has been used to analyze surveys.

CHAPTER II: LITERATURE REVIEW

In this chapter, we will review literature on different aspects of services and customer loyalty in services.

2.1. Services

Firstly, we will glance over the definitions of goods and services. Then, we will mention the differences between goods and services, and categorized of service processes.

2.1.1. Definitions of services

Zeithaml and Bitner (1996) define services as "deeds, processes, and performances". Lovelock (1996) too defines service as a "performance" rather than a "thing". He emphasizes that service organization range in size form huge international corporations (airlines, hotel, banking, etc.) to small businesses (restaurant, taxis, etc.). He mentions the study of Shostack (1977) which ranks goods and services from tangible dominant to intangible dominant. (Figure 2.1)

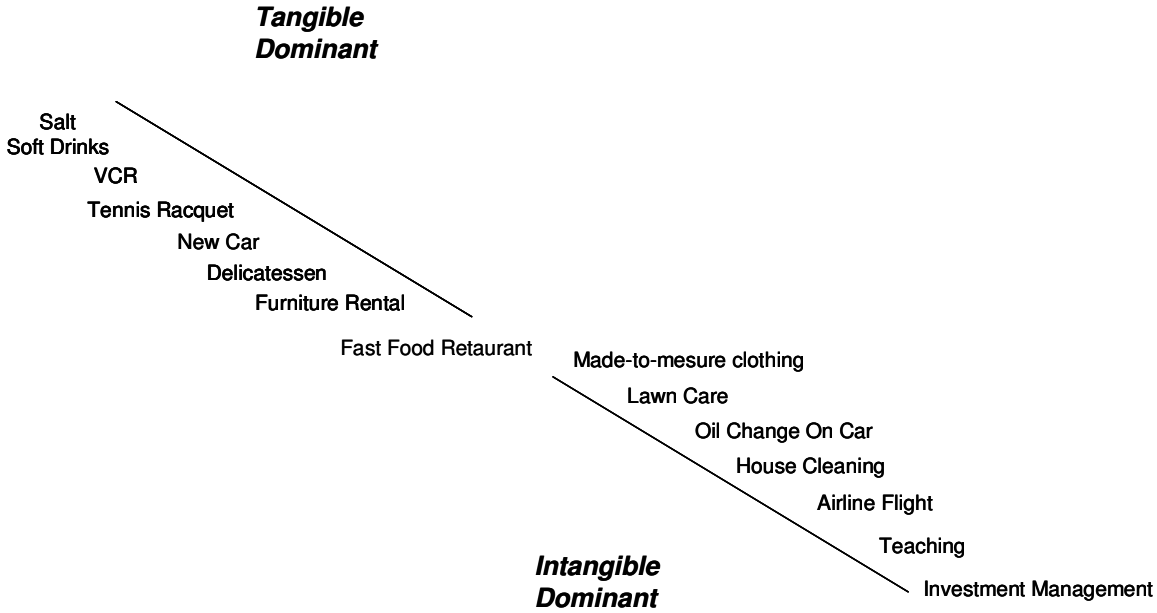

Figure2. 1 Dominance of tangible versus intangible elements in goods and services (Shostack, 1977 referred to in Lovelock, 1996)

Although the ranking seems on the two dimensions, Shostock (1977) ranks goods and services on the one dimension.

Kotler and Armstrong (2001) state that *"the concept of product is not limited to physical objects – anything capable of satisfying a need can be called a product. In addition to tangible goods, they emphasize that, products include **services**, which are activities or benefits offered for sale that are essentially intangible and do not result in the ownership of anything"*. Examples include banking, airline, hotel, tax preparation, and home repair services.

Gallarza and Saura (2004) discuss the Holbrook's typology of consumer value. Holbrook's proposal defines consumer value as an *''interactive relativistic preference experience''* (Holbrook, 1999, referred to in Gallarza and Saura, 2004). It also considers eight separate categories of consumer value (efficiency, excellence (quality), play, aesthetics, esteem, status, ethics and spirituality), based on a three-dimensional paradigm. (Table 2.1)

Table2. 1 Holbrook's typology of consumer value (Gallarza and Saura, 2004)

		Extrinsic	Intrinsic
Self-oriented	Active	Efficiency (O/I,; convenience)	Play (fun)
	Reactive	Excellence (Quality)	Aesthetics (Beauty)
Other-oriented	Active	Status (Success, impression)	Ethics (Virtue, justice)
	Reactive	Esteem (Reputation, materialism)	Spirituality (Faith)

Lovelock (1996) discusses the location of service types relative the each other. Thomas (1978, referred to in Lovelock, 1996) suggests that useful management insights can be gained from dividing services: *primarily equipment based* and *primarily people based*. Lovelock (1996) states that although it is true that the service personnel can be substituted for equipment and vice versa, this distinction is *"how consumers may perceive and evaluate service characteristics"*. In addition, he mentions that their focus is the consumer perceptions of service delivery. Thus, he presents the alternative approach that a service may includes either people or equipment attributes, or both. He defines the "people" dimension to include other customer as well as "*service personnel*", and the "*equipment*"

dimension to include the physical facilities where (or in which) the service is delivered. He uses a two-dimensional grid to show where different types of services are located relative to each other. (Figure 2.2)

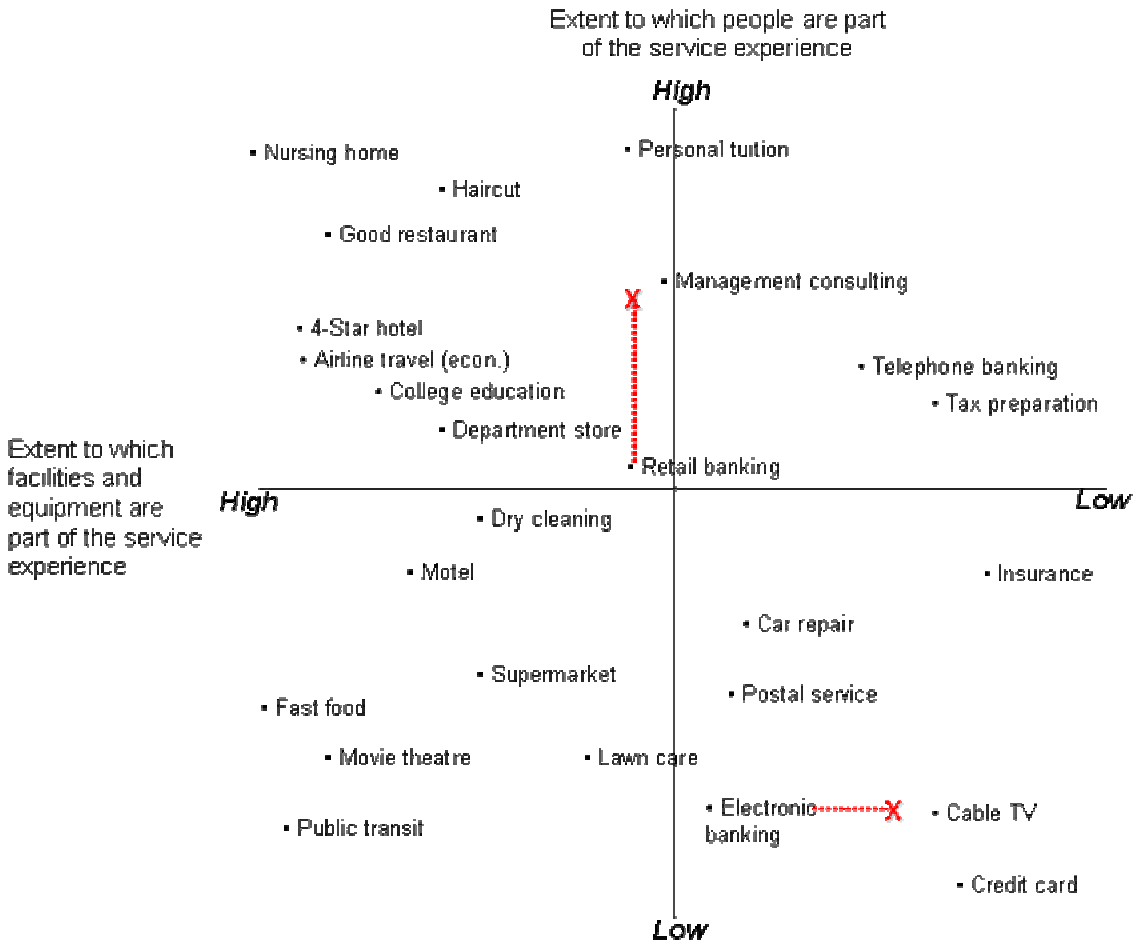

Figure2. 2 Understanding the characteristics of the services (Lovelock, 1996) *(The places determined by red dotted lines are modified in this study)*

He places retail banking in the upper left quadrant close to the origin, telephone banking in the upper right quadrant below the 45-degree line and electronic banking in the lower right quadrant close to the y-axis.

We will discuss positions of retail banking (we assume branch), telephone banking and electronic banking on the grid.

Our opinion is that, retail banking includes higher people effort and higher equipment dependence than telephone banking, whereas telephone banking includes only higher people effort than electronic banking. Service personnel in retail banking must be more proactive, aggressive to sell product.

People effort and equipment is more intensive in retail banking. For example, in retail banking (branch), security guard is required in terms of people effort and queue number is required in terms of equipment.

On the other hand, customers obtain the equipment (telephone or computer and line) to contact with the bank for telephone banking or e-banking.

A computer may be evaluated at the same degree regarding equipment; but people effort should be evaluated different. In telephone banking, both customers and service personnel use telephone for incoming or outgoing calls, whereas in electronic banking, computer is used only by customers as equipment. Telephone banking requires more service personnel's and customers' effort than electronic banking.

Consequently, we agreed that if we look at to the position of telephone banking, position of retail banking seems to be appropriate in terms of equipment. In terms of equipment position, electronic banking and telephone banking must be approximately at the same position. Retail banking's position must be higher than telephone banking in terms of people effort, whereas electronic banking's position must be the lowest, relative to others.

2.1.2 Differences between goods and services

Sasser, Olsen, and Wyckoff (1978) (referred to in Lovelock in 1996) define four generic differences between goods and services.

1. Intangibility
2. Heterogeneity (variability)
3. Perishability of output
4. Simultaneity of production and consumption

Zeithaml, Parasuraman, and Berry, (1985) (referred to in Hoffman and Bateson, 2001) use the same classification, except that they introduce "*inseparability*" in place of "*simultaneity* of production and consumption".

Zeithaml and Bitner (1996) discuss the differences between goods and services. (Table 2.2) They imply that *intangibility* is a key factor of whether an offering is or is not a service. On the other hand, they mention that few products are purely *intangible* or totally *tangible*. For instance, the fast-food industry, while classified as a service, also has many tangible components such as the food, packaging, and so on. In general, services tend to be more intangible than manufactured products, and manufactured products tend to be more tangible than services.

Table2. 2 Comparison of properties of goods and services (Zeithaml, Parasuraman, and Berry, 1985, referred to in Zeithaml and Bitner, 1996)

Goods	**Services**	**Resulting Implications**
Tangible	Intangible	Services cannot be inventoried. Services cannot be patented. Services cannot be readily displayed or communicated. Pricing is difficult.
Standardized	Heterogeneous	Service delivery and customer satisfaction depend on employee actions. Service quality depends on many uncontrollable factors. There is no sure knowledge that the service delivered matches what was the planned and promoted.
Production and separate from consumption	Simultaneous production and consumption	Customers participate in and affect the transaction. Customers affect each other. Employees affect the service outcome. Decentralization may be essential. Mass production is difficult.
Nonperishable	Perishable	It is difficult to synchronize supply and demand with services. Services cannot be returned or resold.

Freiden et al. (1998) discuss a new paradigm that distinguishes goods, services, and information. They propose that a product consists of relative proportions of three primary elements: goods, services, and information.

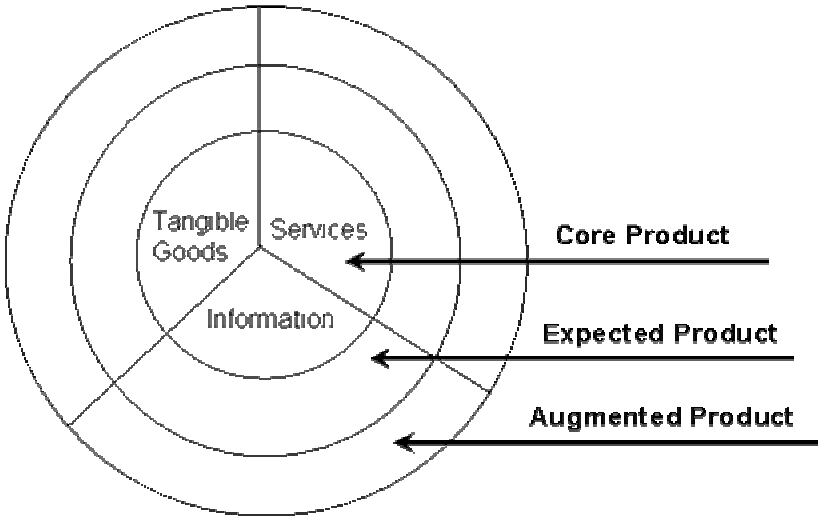

Figure2. 3 A new concept of a product: tangible goods, services, and information (Freiden et al., 1998)

They review four concepts developed by Zeithaml et al. (1985, referred to in Freiden et al., 1998) to show that information is different from both goods and services by adding two additional characteristics, *ownership* and *reproducibility* (Palmer and Cole, 1995 referred to in Freiden et al., 1998). (Table 2.3)

We give the comparison of goods, services, and information in Table 2.3. An attempt to compare e-banking web site as a product with goods, services, and information created by the current author is given in Table 2.4.

Table2. 3 A comparison of goods, services, information (Freiden et al., 1998)

Product Characteristics	Goods	Services	Information
Heterogeneity of the offering	high homogeneity because of mass production and standardization.	the individual differences in humans providing the service make consistent service delivery more difficult (Zeithaml et al., 1985)	demonstrates perfect homogeneity.
Perishability	difficult to classify since the ability to inventory them varies widely.	have value only when they are produced and consumed. (If the service is not consumed, the service has no value.)	not perishable; in fact, information is essentially permanent.
Inseparability	the producer may be distant from the final consumer. The product may move through a channel of distribution	highly inseparable because the producer and the consumer work in concert to create, deliver, and consume the service	(like a good) produced, stored, transported, and can exist without being consumed.
Tangibility	tangible and have physical attributes, although they may also have some service attributes; (Levitt, 1983).	largely intangible, but may have a few tangible aspects (Levitt, 1983)	even more intangible than a service, which most likely has some tangible aspects.
Ownership	Ownership in the sense of taking title to a product is a central feature of consuming goods,	cannot take title to a service, only own the right to have a service act performed in the future (Palmer and Cole, 1995).	can be owned; e.g., this article is copyrighted. Besides the intangibility of information, its reproducibility limits ownership. (can be owned but not copied.)
Reproducibility	Most of the times a consumer cannot reproduce or copy tangible good; and counterfeit products are illegal.	Many services (other than "do it yourself") also cannot be copied by the consumer (Palmer and Cole, 1995).	easily copied for or by other consumers using modern technologies, so that information must be carefully guarded to maintain exclusive possession.

Table2. 4 A comparison of e-banking with goods, services, information in terms of product characteristic (Freiden et al., 1998) (e-banking web site column is added by the present study)

Characteristics	e-banking web site	Goods	Services	Information
Heterogeneity	**Low**- Bank offers the standard service quality to every customer through e-banking web site.	Low	High	Very Low
Perishability	**High**- It is perishable. It has value only when customers use it for transaction.	Low	High	Very Low
Inseparability	**High**- It is highly inseparable because the e-banking web site and the customer cooperate to create, deliver, and consume the service.	Low	High	Low
Tangibility	**Both**- It is tangible, but it doesn't have any physical attributes.	High	Low	Very Low
Ownership	**Low**- Customers cannot own the e-banking web site. Only, the customer can own the right for usage.	High	Low	Both
Reproducibility	**Low**- e-banking services cannot be copied or reproduced.	Low	Low	Very high

2.1.3. Categorizing service process

Lovelock (1996) categorizes service processes into four main groups. (Table 2.5)

1. Tangible actions to people's bodies (people processing) - Customers need to be physically present throughout service delivery in order to receive the desired benefits of such services.
2. Tangible actions to goods and other physical possessions (possession processing) - In these instances, the object requiring processing must be present, but the customer need not be.
3. Intangible actions directed at people's minds (mental stimulus processing) - In this instance, customers must be present mentally but can be located in a specific service facility or in a remote location connected by broadcast signals or telecommunication linkages.
4. Intangible actions directed at intangible assets (information processing) - For these services, no direct involvement with the customer may be needed (at least in theory) once the request for services has been initiated.

Table2. 5 Understanding the nature of the service act (Lovelock, 1996)

What is the Nature of the Service Act?		**Who or What is the Direct Recipient of the Service?**	
		People	**Possessions**
	Tangible Actions	**Services directed at people's bodies** - Passenger transportation - Health care - Lodging - Beauty salons - Physical therapy - Fitness centers - Restaurants/ bars - Haircutting - Funeral services	**Services directed at physical possessions** - Freight transportation - Repair and maintenance - Warehousing/ storage - Janitorial services - Retail distribution - Laundry and dry cleaning - Refueling - Landscaping/ lawncare - Disposal/ recycling
	Intangible Actions	**Services directed at people's minds** - Advertising/ PR - Arts and entertainment - Broadcasting/ cable - Management consulting - Education - Information services - Concerts - Psychotherapy - Religion - Voice telephone	**Services directed at intangible assets** - Accounting - Banking - Data processing - Data transmission - Insurance - Legal services - Programming - Research - Securities investment - Software consulting

As we mention before, computer is an equipment for e-banking. The computer and the customer cooperate to realize the transaction. Therefore, "tangible actions to people's bodies (people processing)" is appropriate for e-banking.

2.1.4. Factors influencing customer perceptions of services

Zeithaml and Bitner (1996) discuss the primary factors influencing customer perceptions of service.

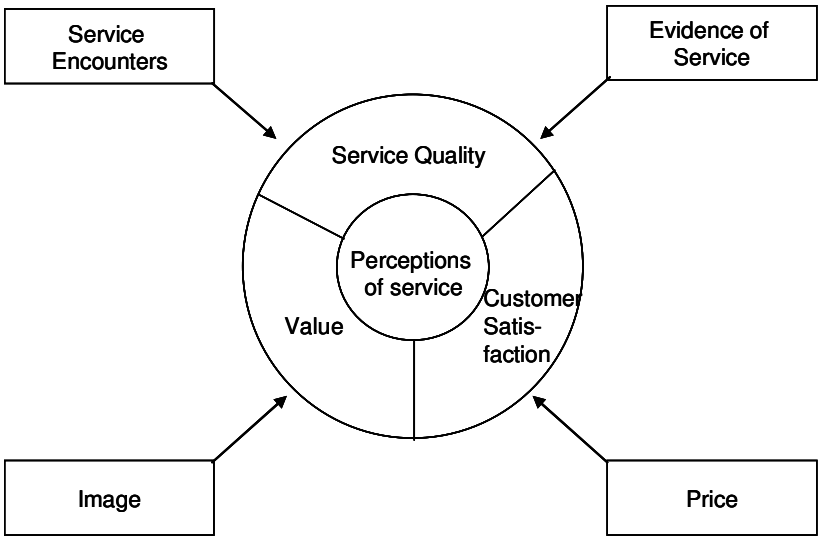

Figure2. 4 Factors influencing customer perceptions of service (Zeithaml and Bitner, 1996)

Zeithaml and Bitner (1996) explain these factors as given below.

1. Encounters: They explain the importance of service encounters as *"from the customer's point of view, the most vivid impression of service occurs in the service encounter, or "moment of truth, when the customer interacts with the service firm."*

They give an example about a hotel experiences. Among the service encounters a hotel customer experiences are checking in to the hotel, being taken to a room by a bellperson, eating a restaurant meal, requesting wake-up call, and checking out. It is in these encounters that customers receive a snapshot of the organization's service quality, and each encounter contributes to the customer's overall satisfaction and willingness to do business with the

organization again. Then, they point out the opportunity of the company to prove its potential as a quality service provider and to increase customer loyalty.

Three general types of service encounters are

1. remote encounters
2. phone encounters
3. face-to-face encounters.

2. The Evidence of Service: Zeithaml and Bitner (1996) state that customers are searching for evidence of service in every interaction they have with an organization, because services are intangible. Three major categories of evidence are people, process, and physical evidence. (Figure 2.5)

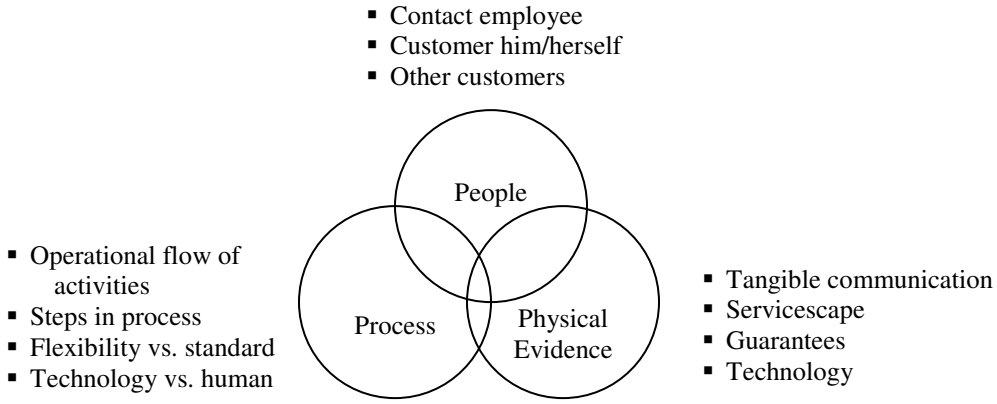

Figure2. 5 The evidence of service (from the customer point of view)
(Zeithaml and Bitner, 1996)

They give an example about a health clinic. In a health clinic the first encounter of the visit is frequently with a receptionist in a clinic waiting area. The quality of that encounter will be judged by how the appointment registration ***process*** work (is there a line? How long is the wait? Is the registration system computerized and accurate?), the actions and attitudes of ***people*** (is the receptionist courteous, helpful, knowledgeable? does s/he treat the patient as an individual? does s/he handle inquiries fairly and efficiently?), and the ***physical evidence*** of service (is the waiting are is clean and comfortable? Is the signage clear?).

3. Image: They define the organizational image, by referring to Keller (1993), as "*perceptions of an organization reflected in the associations held in consumer memory*".

4. Price: They emphasize that the price of the service can also greatly influence perceptions of quality, satisfaction, and value. Because services are intangible and often difficult to judge before purchase, price is frequently relied on as a surrogate indicator that will influence quality expectations and perceptions.

5. Service quality: It is defined as *the delivery of excellent or superior service relative to customer expectations*. They state five dimensions to assess service quality.

a. Reliability: Ability to perform the promised service dependably and accurately
b. Responsiveness: Willingness to help customers and provide prompt service
c. Assurance: Employees' knowledge, courtesy, and their ability to inspire trust and confidence
d. Empathy: Caring, individualized attention given to customers
e. Tangibles: Appearance of physical facilities, equipment, personnel, and written materials

Zeithaml and Bitner (1996) evaluate both service quality and customer satisfaction together. As shown in Figure 2.6, service quality focuses on evaluation that reflects the customer's perception of the five specific dimensions of service.

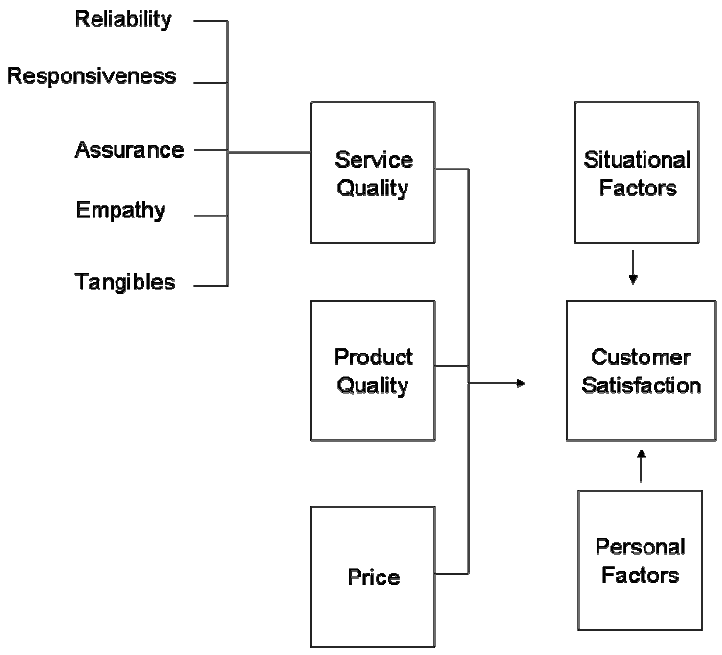

Figure2. 6 Customer perceptions of quality and customer satisfaction
(Zeithaml and Bitner, 1996)

Satisfaction is more inclusive: it is influenced by perceptions of service quality, product quality, price as well as situational factors and personal factors. In addition, they state that another difference between quality and satisfaction is that quality perception can occur in the absence of actual experience with an organization, whereas customer satisfaction can only be assessed following an actual experience with an organization.

6. Perceived value: They describe value as "*the customer overall assessment of the utility of a product based on perceptions of what is received and what is given"*. Value is dependent on customer perceptions of benefits received versus cost in terms of money, time and effort.

7. Perceptions of service for different units of analysis (UOA): They state that customers have perceptions of service for various objects from the most specific (a single service encounter) to the very abstract (an entire industry).

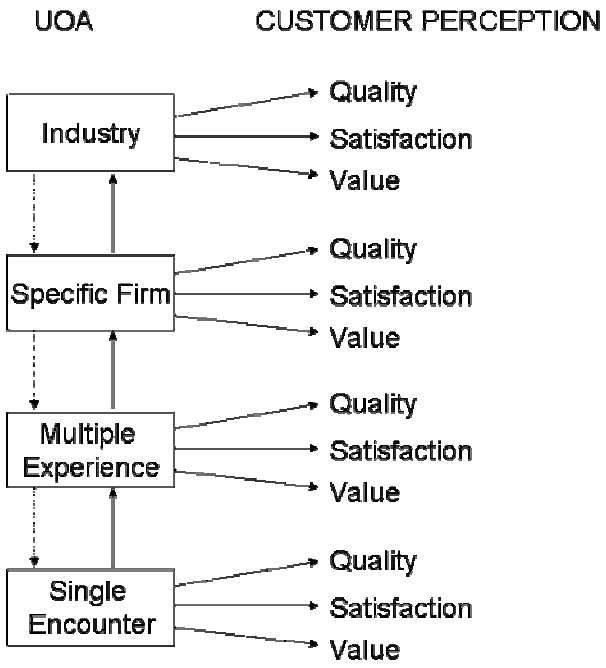

Figure2. 7 Customer perceptions of service for different units of analysis (UOA) (Zeithaml and Bitner, 1996)

They state that individuals may have different feelings about the service provider and they explain this factor with an example. For example, you may have a favorite restaurant

(specific firm UOA) where you go all the time. One evening you have a terrible meal there (single encounter UOA). Given your many past excellent experiences (multiple experience UAO), however, your perceptions of the firm's quality (specific firm UOA) would remain high. Furthermore, it is often said that people distrust and dislike the legal profession (industry UOA), but they are very satisfied with their lawyer (specific firm UOA).

2.1.5. The customer gap model

Zeithaml and Bitner (1996) discuss "the customer gap model". According to them, customer perceptions are subjective assessments of actual service experiences.

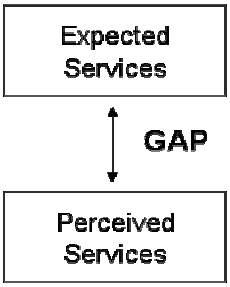

Figure2. 8 The customer gap (Zeithaml and Bitner, 1996)

They suggest that the customer gap can be divided into four "company gaps", discrepancies within the organization that inhibit delivery of service quality.

- Provider gap1: Not knowing what customers expect
- Provider gap2: Not selecting the right service designs and standards
- Provider gap3: Not delivering to service standards
- Provider gap4: Not matching performance to promises

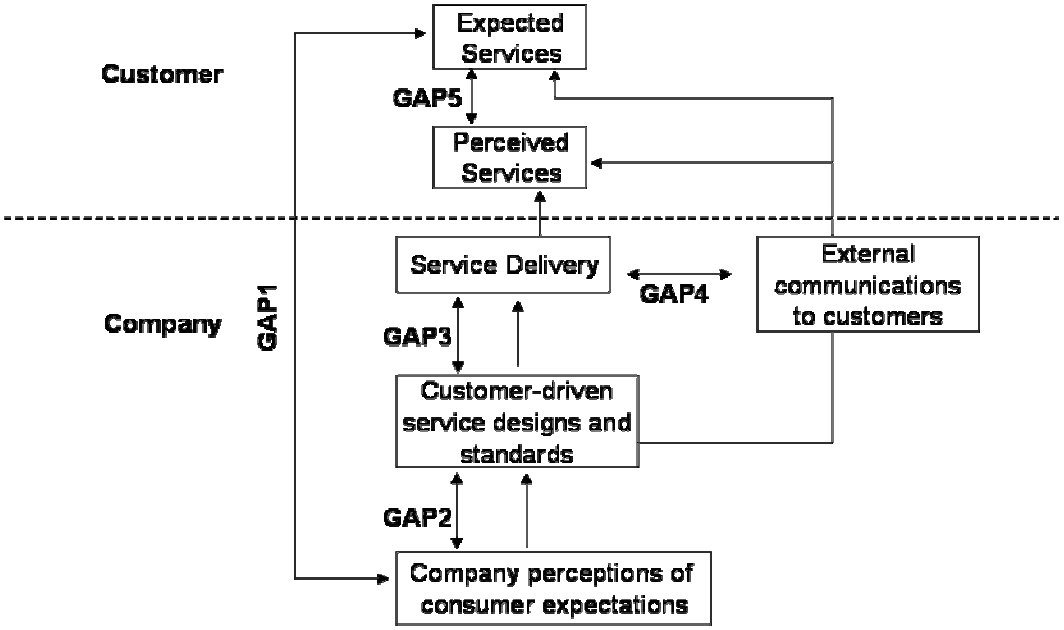

Figure2. 9 GAPs model of service quality (Zeithaml and Bitner, 1996)

Their list of the key factors leading to the provider gaps is given in Table 2.6.

Table2. 6 The key factors leading to the provider gaps (Zeithaml and Bitner, 1996)

Gaps	Factors
GAP1	**Inadequate marketing research orientation**
	- Insufficient marketing research
	- Research not focused on service quality
	- Inadequate use of market research
	Lack of upward communication
	- Lack of interaction between management and customers
	- Insufficient communication between contact employees and managers
	- Too many layers between contact personnel and top management
	Insufficient relationship focus
	- Lack of market segmentation
	- Focus on transactions rather than relationships
	- Focus on new customers rather than relationships customers
GAP2	**Absence of customer-driven standards**
	- Lack of customer-driven service standards
	- Absence of process management to focus on customer requirements
	- Absence of formal process for setting service quality goals
	Inadequate service leadership
	- Perception of infeasibility
	- Inadequate management commitment
	Poor service design
	- Unsystematic new service development process
	- Vague, undefined service designs
	- Failure to connect service design to service positioning
GAP3	**Deficiencies in human resource policies**
	- Ineffective requirement
	- Role ambiguity and role conflict
	- Poor employee- technology job fit
	- Inappropriate evaluation and compensation systems
	- Lack of empowerment, perceived control, and teamwork
	Failure to match supply and demand
	- Failure to smooth peaks and valleys of demand
	- Inappropriate customer mix
	- Overreliance on price to smooth demand
	Customer not fulfilling roles
	- Customers lacking knowledge of their roles and responsibilities
	- Customer negatively impacting each other
GAP4	**Ineffective management of customer expectations**
	- Failure to manage customer expectations through all forms of communication
	- Failure to educate customers adequately
	Overpromising
	- Overpromising in advertising
	- Overpromising in personal selling
	- Overpromising through physical evidence cues
	Inadequate horizontal communications
	- Insufficient communication between sales and operations
	- Insufficient communication between advertising and operations
	- Differences in policies and procedures across branches or units

2.2. Loyalty in General

In this section, we will review literature on the importance of customer and customer loyalty. We will examine this construct for B2C markets, briefly. We will focus on e-loyalty and examine the components, cited in the literature that influence customer purchase intention, purchase and re-purchase actions from beginning to end.

2.2.1. Importance of customer and customer loyalty

Kaplan and Norton (2003) analyze the four component processes of the Customer Management theme – customer selection, acquisition, retention, and growth – demonstrating their importance in maximizing customer value and, ultimately, in value creation itself. (Table 2.7)

Table2. 7 Definitions of customer management process (Kaplan and Norton, 2003)

Processes	**Definitions**
Customer Selection	In order to understand the customer, the customers are segmented regarding to their requirements and targeted segments are determined
Customer Acquisition	In this process, communication programs must be designed to the targeted customers
Customer Retention	After a customer has been acquired, the company must develop the customer retention strategies, which should be based on providing better-quality service, listening to customer feedbacks etc
Customer Growth	Principally goal of customer management is to increase the value of each customer. Because, new customer acquisition is more expensive than retaining customer

Potential e-banking customers are, firstly, selected, then guided and encouraged. E-banking transaction cost is cheaper than branch's transaction cost. Therefore, bank management prefers an alternative distribution channel, especially e-banking, rather than branch.

In their study, they place typical objectives and measures of a company. (Table 2.8)

Table2. 8 Customer management theme: Balanced scorecard template (Kaplan and Norton, 2003)

Perspectives		**Typical Objectives**	**Typical Measures**
Financial		▪ Create new sources of revenue ▪ Increase revenue per customer ▪ Increase customer profitability ▪ Improve sales productivity	▪ Revenue from new customers and products ▪ Share of wallet ▪ Revenue mix vs. target ▪ Profits per customer (activity-based costing) ▪ Cost of sales (by channel)
Customer		▪ Increase customer satisfaction (with value proposition) ▪ Increase customer loyalty ▪ Create raving fans	▪ Percentage of highly satisfied customers ▪ Customer retention ▪ Depth of relationship ▪ Percentage of business from customer referrals
Internal Process	**Selection**	▪ Understand segments ▪ Screen unprofitable customers ▪ Target high-value customers ▪ Manage the brand	▪ Contribution by segment ▪ Percentage of unprofitable customers ▪ Number of strategic accounts ▪ Brand awareness/ preference
	Acquisition	▪ Communicate value proposition ▪ Acquire new customers ▪ Customize mass marketing ▪ Develop dealer networks	▪ Brand awareness ▪ Number of leads/ conversion rate ▪ Campaign response rate ▪ Dealer quality rating
	Retention	▪ Provide premium customer service ▪ Create sole-source partnerships ▪ Provide service excellence ▪ Create lifetime customers	▪ Number of premium customers ▪ Percentage of revenue from sole source ▪ Service levels (by channel) ▪ Customer lifetime value
	Growth	▪ Cross-selling ▪ Solution selling ▪ Partnering/ integrated management ▪ Customer education	▪ Number of products per channel ▪ Number of jointly developed service agreements ▪ Numbers and dollars from gain sharing ▪ Hours with customers
Learning & Growth	**Competencies**	Develop strategic competencies Attract and retain top talent	Human capital readiness "Regretted" turnover
	Information	Develop strategic CRM portfolio Increase knowledge sharing	Application-portfolio readiness Number of customer hits to knowledge management system
	Climate	Create customer-focused culture Create personal goals alignment	Customer survey Employee objectives linked to BSC

They mention the strategy map for "customer management". (Figure 2.10)

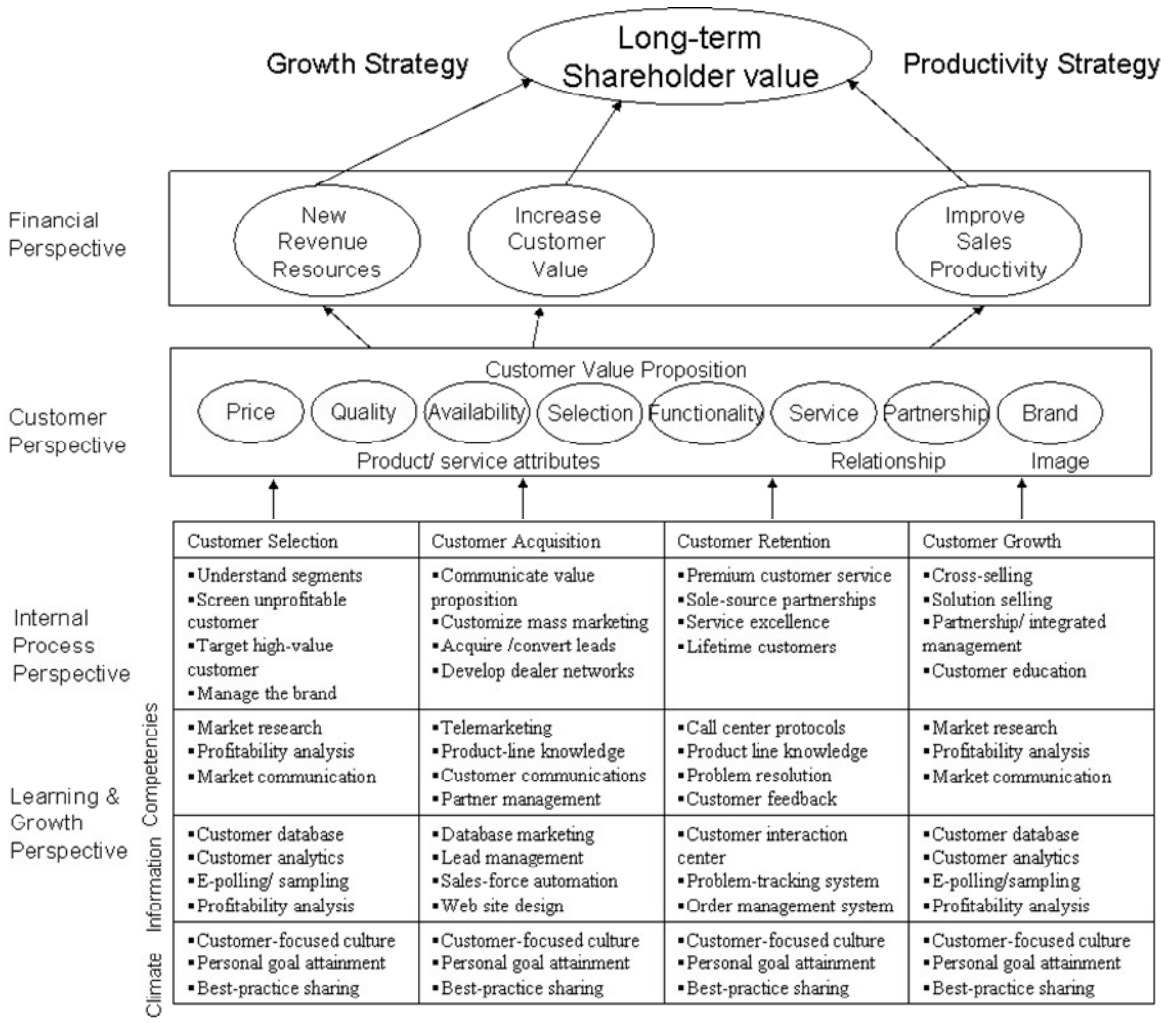

Figure2. 10 Customer management theme: strategy map (Kaplan and Norton, 2003)

They point out that the company's strategy focused on the relationship components of the customer value proposition. Its retention and growth processes delivered a seamless, integrated management process in which goals and rewards were shared. Its selection and acquisition strategies targeted the "partnership" client and moved away from the "low-price" client. The company built an image of itself as a "systems integrator" that could manage complex outsourcing relationships.

According to Reichheld (2000), loyalty based management is required for four important aspects of business:

1. "Right Customer" means those who likely to do business with the company for a long time.

2. “Product /Service Offerings” means that products and services are designed to be suitable for the customers evolving needs.

3. “Employees” means that employee retention is a key factor in customer retention.

4. “Measurement System” means that to understand the cause-and-effect relationship in the system, the company has to establish an effective measurement system.

Figure 2.11, shows the increase in the net present value of an average customer in a number of different industries when the customer retention rate increases by 5 percentage points and Figure 2.12, shows “why loyal customers are more profitable”. (Reichheld, 1996).

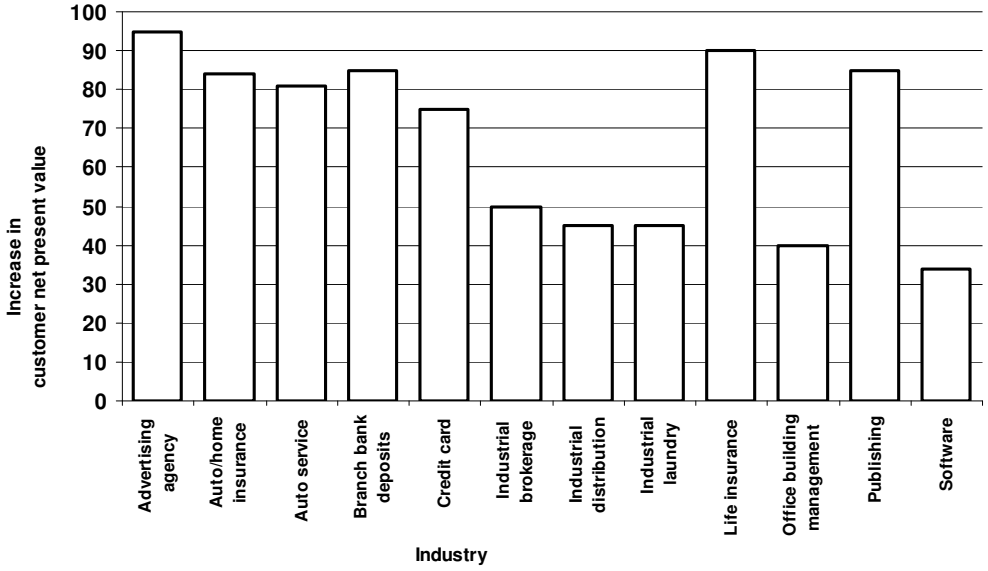

Figure2. 11 Impact of a 5-percentage point increase in retention rate on customer net present value (Reichheld, 1996)

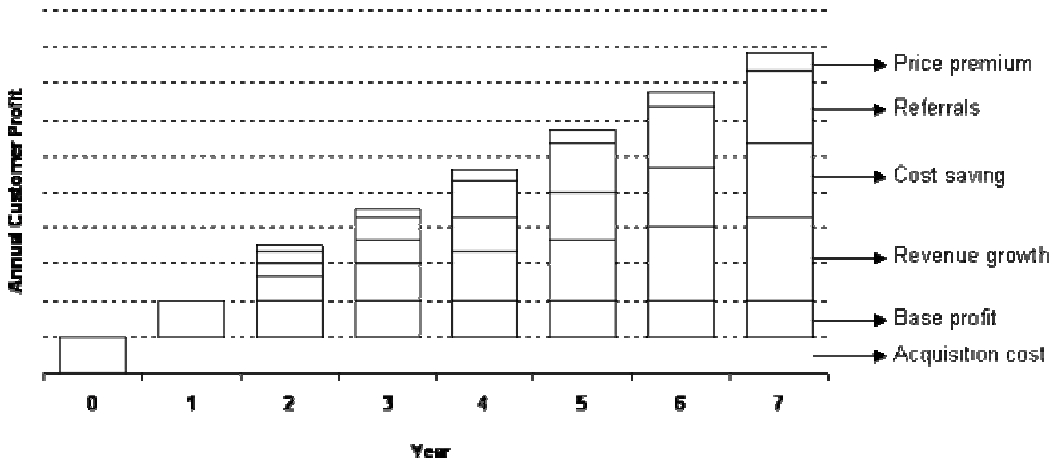

Figure2. 12 Why loyal customers are more profitable (Reichheld, 1996)

Reinartz and Kumar (2002) observe the relationship between customer longevity and companies' profits. According to their study, different customers need to be treated in different ways (Table 2.9).

Table2. 9 Loyalty strategy (Reinartz and Kumar, 2002)

Profitability	Short-term Customers	Long-term Customers
High Profitability	**Butterflies** - good fit between company's offerings and customers' needs - high profit potential *Actions* - aim to achieve transactional satisfaction, not attitudinal loyalty - milk the accounts only as long as they are active - key challenge is to cease investing soon enough	**True Friends** - good fit between company's offerings and customers' needs - highest profit potential *Actions* - communicate consistently but not too often - build both attitudinal and behavioral loyalty - delight these customers to nurture, defend, and retain them.
Low Profitability	**Strangers** - little fit between company's offerings and customers' needs - lowest profit potential *Actions* - make no investment in these relationship - make profit on every transaction	**Barnacles** - limited fit between company's offerings and customers' needs - low profit potential *Actions* - measure both the size and share of wallet - if share of wallet is low, focus on up- and cross-selling - if size of wallet is small, impose strict cost controls

Briefly, each group is identified as:

True friends - profitable and loyal; buy regularly but not intensively

Butterflies - profitable but disloyal

Barnacles - unprofitable but very loyal

Strangers - neither profitable nor loyal

2.2.1.1. The relationship between employee retention and customer loyalty

Heskett et al. (1994) mention the relationships between profitability, customer loyalty, and employee satisfaction, loyalty, and productivity, which is named the service-profit chain. The links in a chain are as follows: (Figure 2.13)

1. Profit and growth are stimulated primarily by customer loyalty.
2. Loyalty is a direct result of customer satisfaction.
3. Satisfaction is largely influenced by the value of services provided to customers.
4. Satisfied, loyal, and productive employees create value.
5. Employee satisfaction, in turn, results primarily from high- quality support services and policies that enable employees to deliver results to customer

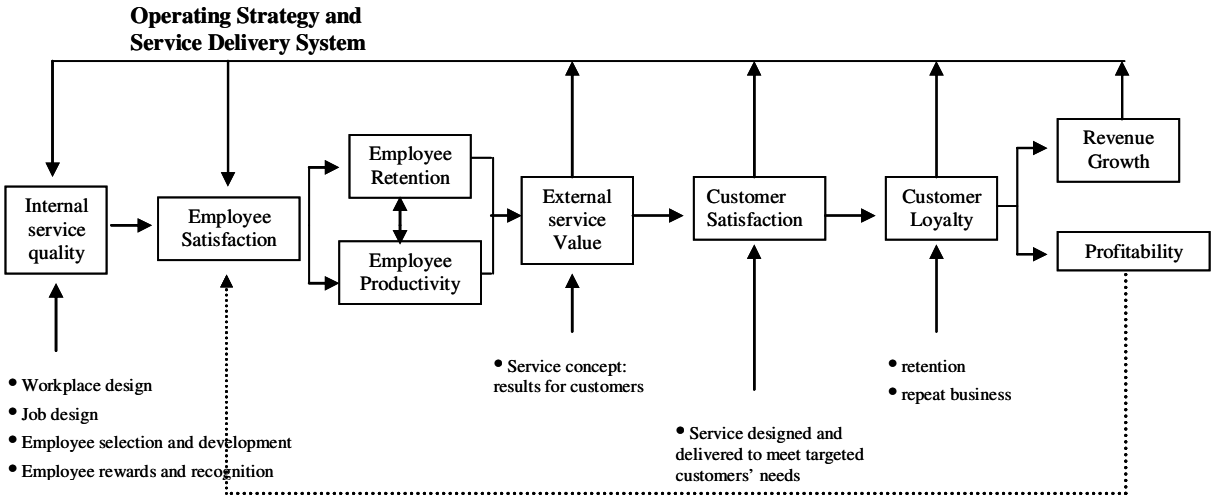

Figure2. 13 The links in the service-profit chain (Heskett et al., 1994)

According to Reichheld (2000), one of the aspects of business is employee retention for loyalty-based management. Employee retention is a key factor in customer retention.

In the study of Bendapudi and Leone (2001), it is stated that companies, sometimes, send this message only to key contact employee. On the contrary, all employees are cultivated a strong image of the company as a whole proactively, continuously, and consistently

Kaplan and Norton (2003) mention that customer management strategies require high degree teamwork. Team-based incentive systems and knowledge-sharing networks have become particularly important.

Many authors in the literature point out the importance of employee retention, satisfaction and loyalty. According to them, satisfied and loyal employees work more motivated and create value to their firm. Employee is the beginning of loyalty chain.

2.2.2. Loyalty for business-to-consumer (B2C) markets

We will examine this construct, in general, in the B2C markets. And then, we will focus on the service, specifically, "e-banking loyalty".

2.2.2.1. Loyalty for B2C markets

Kumar, Bohling and Ladda (2003) investigate a ***customer's actual behavior*** (duration of stay with a firm) and the ***customer's behavioral intention*** (intention to build a relationship). They conceptualize the effects of both ***purchase intention*** and actual behavior on customer profitability. They propose that a customer with a high ***relationship intentio***n is more profitable for a long time.

However, Kumar, Bohling and Ladda (2003) define ***relationship intention*** as *"an intention of a customer to build a relationship with a firm while buying a product or a service attributed to a firm, a brand, and a channel"*. They construct relationship intention as a continuum (Figure 2.14). One end of the continuum shows absence of relationship intention, while another end shows a high degree of relationship intention.

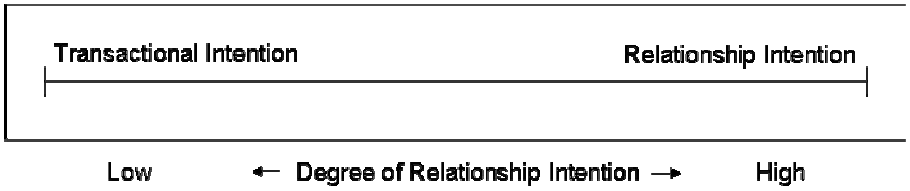

Figure2. 14 Relationship intention continuum (Kumar, Bohling and Ladda, 2003)

In their study, *transactional intention* is defined, as *"an intention of a customer has no relationship intention"*. Furthermore, according to their study, relationship intention that focuses on the will of a customer to develop a relationship with a firm is different from *attitudinal loyalty* that focuses on customer favorable/ unfavorable disposition towards the firm. *Relationship intention* influences the association between lifetime duration and profitability.

Kumar and Shah (2004) develop an integrative conceptual framework aimed to enhance *behavioral loyalty*, cultivate *attitudinal loyalty* and generate *profitability* simultaneously. In their study, *customer loyalty* is defined as a "*developing relationship with customers, therefore, increased business and customer retention*". They state that to achieve 'true' loyalty, firms should be focus on building both *behavioral* and *attitudinal loyalty*. According to them, pure *attitudinal loyalty* of a customer without *behavioral loyalty* may provide only limited or no tangible returns to the firm, because of *attitudinal loyalty* may be commitment or trust that need not translate into *actual purchase behavior*. They mention some measures to evaluate *behavioral loyalty* as given in Table 2.10.

In their study, they emphasize that these measures are not looking forward and do not focus on profitability of the customer (with the exception of PVC that focuses on past profits).

Table2. 10 Measures for operationalization of behavioral loyalty (Kumar and Shah, 2004)

MEASURE	MEANING
Share of purchase (SOP)	measure the relative share of a customer's purchase as compared to the total number of purchases
Share of visits (SOV)	measure the number of visits to the store as compared to the total number of visits (Magi, 2003)
Share of wallet (SOW)	expenditure at a specific store as a fraction of total category expenditures (Berger et al., 1998), which is analogous to share of purchase (SOP)
Past customer value (PCV)	based on the past profit contribution of the customer
Recency, Frequency and Monetary Value (RFM)	measure of how recently, how frequently and the amount of spending exhibited by a customer (Hughes, 1996)
Customer lifetime value (CLV)	measure of expected value of profit to a business derived from customer relationships from the current time to some future point in time" (usually three years in the case of most business).

Gallarza and Saura (2004) discuss the relations between consumer perceptual constructs such as *perceived value, satisfaction* and *loyalty***.** Their study points out that quality is an antecedent of *perceived value* and *satisfaction* is the behavioral consequence of *perceived value*, *loyalty attitude* being the final outcome.

2.2.2.2. e-Loyalty for B2C markets

Some authors mention various constructs to explain consumer attitudes toward e-shopping and e-loyalty in the literature.

Davis's (1989) study focuses on *perceived usefulness* and *perceived ease of use* for predicting and explaining system use. (Table 2.11) According to his study, usefulness was significantly more strongly linked to usage than was ease of use.

Table2. 11 Definitions of system usage constructs used by Davis (1989)

Constructs	Definitions
Perceived usefulness	the degree to which a person believes that using a particular system would enhance his or her job performance
Perceived ease of use	the degree to which a person believes that using a particular system would be free of effort

Szymanski and Hise (2000) examine the role that consumer perceptions of *online convenience*, *merchandising* (product offerings and product information), *site design*, and *financial security* play in *e-satisfaction* assessments. They find that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction.

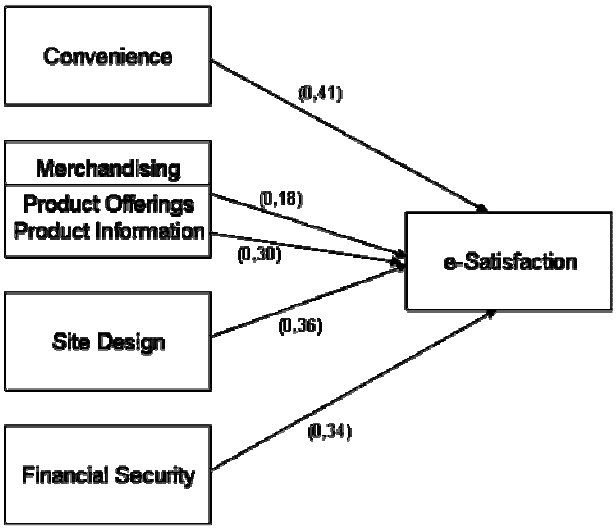

Figure2. 15 Conceptual model of e-satisfaction (Szymanski and Hise, 2000)
(All correlations are statistically significant p<= .05)

Construct definitions about e-satisfaction, defined Szymanski and Hise (2000), are given in Table 2.12.

Table2. 12 Definitions of e-satisfaction constructs used by Szymanski and Hise (2000)

Constructs	**Definitions**
Shopping Convenience (Balasubramanian, 1997, referred to in Szymanski and Hise (2000))	Economize on time and effort by making it easy to locate merchants, find items, and procure offerings
Merchandising	Includes the product offerings and product information available online
Site design	Play a role in whether consumers are satisfied or dissatisfied with their online shopping experiences. Fast, uncluttered, and easy-to-navigate sites economize on shopping time
Security of Financial Transactions	The security of online transactions continues to dominate discussions on Internet commerce and perhaps with good reason

Bhattacherjee (2001) examines customers' intention to continue using B2C e-commerce services. In this model, 3 key factors are hypothesized as influencing consumers' decision to continue using e-commerce services: *satisfaction, perceived usefulness, and loyalty incentives.*

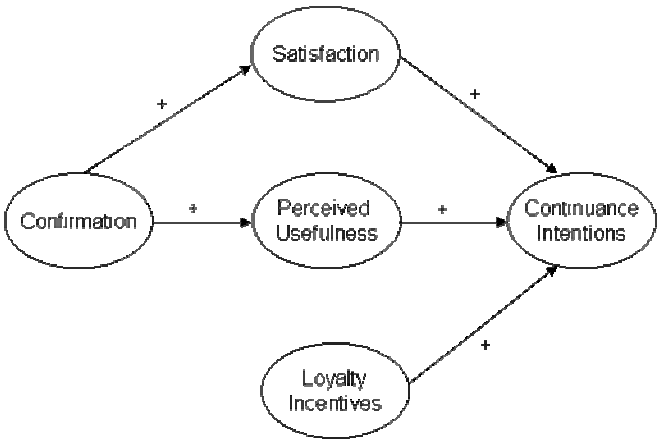

Figure2. 16 A theoretical model of customer satisfaction/continuance (Bhattacherjee, 2001)

According to results of the Bhattacherjee's study; *loyalty incentives* alone are not enough to motivate *consumers' continuance* of B2C services, but consumers would be motivated by incentives if they find the *service useful*. Therefore, *satisfaction* and *perceived usefulness* are strong predictors of *consumers' intention to continue* B2C services. *Confirmation* was a significant predictor of satisfaction and perceived usefulness.

Table2. 13 Definitions of constructs used by Bhattacherjee (2001)

Constructs	**Definitions**
Satisfaction	an evaluation of consumers' initial experience with the service
Perceived usefulness	users' subjective probability that IS use will improve their performance and therefore captures the rational components of their usage decision
Loyalty incentives	designed to motivate continued use of services (loyalty programs)
Confirmation	as the affect in satisfaction is the outcome of a rational process of comparing initial expectations with actual experience or the confirmation belief.

Srinivasan et al. (2002) categorize *managerial actionable factors* that impact e-loyalty and investigate the nature their impact. They mention the 8Cs: *customization*, *contact interactivity*, *care*, *community*, *convenience*, *cultivation*, *choice*, and *character*.

According to their study, of the 8Cs considered, customization, contact interactivity, cultivation, care, community, choice, convenience, and character, all but convenience, were found to have a significant impact on e-loyalty. Equally important, e-loyalty was found to have a positive impact on positive word-of-mouth and willingness to pay more. Definitions of constructs are given in Table 2.14.

Table2. 14 Definitions of constructs used by Srinivasan, et al. (2002)

Constructs	Definitions
Customization	the extent to which an e-retailer's web site can recognize a customer and then, tailor the choice of products, services, and shopping experience for that customer
Contact interactivity	the availability and effectiveness of customer support tools on a website, and the degree to which two-way communication with customers is facilitated
Cultivation	the frequency of desired information and cross selling offers that an e-retailer provides to customers
Care	the extent to which a customer is kept informed about the availability of preferred products and the status of orders, and the level of efforts expended to minimize disruptions in providing desired services
Community	the extent to which customers are provided with the opportunity and ability to share opinions among themselves through comment links, buying circles, and chat rooms sponsored by the e-retailer
Choice	the ability offer a wider range of product categories and a greater variety of products within any given category
Convenience	the extent to which a customer feels that the web site is simple, intuitive, and user friendly. Accessibility of information and simplicity of the transaction processes are important antecedents to the successful completion of transactions.
Character	an overall image or personality that the e-retailer projects to consumers through the use of inputs such as text, style, graphics, colors, logos, and slogans or themes on the website.

Liao and Cheung (2002) examine the consumer attitude toward the usefulness of and willingness to use Internet e-retail banking. They state that expectations of *accuracy, security, network speed, user friendliness, user involvement* and *convenience* were the most important quality attributes underlying *perceived usefulness*, whereas *willingness to use* depended significantly on the first five factors.

Table2. 15 Definitions of constructs used by Laio and Cheung (2002)

Constructs	Definitions
Transactions speed (Ledingham, 1984, and Lovelock and Young, 1979)	defined as "reduced delivery time" and "time-saving"
Accuracy (Davis, Bagozzi, Warshaw, 1992)	a significant quality consideration in products and services involving computer technology
Security (Roboff, Charles, 1998)	authorization and confidentiality (for transaction)
User-friendliness (Bagozzi, 1990, and Davis, Bagozzi, Warshaw, 1989)	refers ease of use that is quality attribute in computer-technological services.
User experience (Holbrook and Hirschman, 1992)	users of technology based products and services value the entertainment aspect and novelty in use
User involvement	the control the individual can exercise over a process.
Convenience	can e-bank over the Internet at any time in any properly equipped location

Gefen, Karahanna, and Straub (2003) examine an integrated model of customer purchasing intentions that includes both *trust*, which is one of the major customer concerns with e-commerce, and *perceived usefulness*, which is a consistently important predictor of intended IT usage. Their study includes two distinct populations:

1. potential customers who have yet to use the website (Figure 2.17),
2. repeat customers who have already used the e-vendor website (Figure 2.18).

Table2. 16 Definitions of constructs used by Gefen, Karahanna and Straub (2003)

Constructs	**Definitions**
Purchase intention	
Perceived usefulness	a measure of the individual's subjective assessment of the utility offered by the new IT in a specific task-related context
Perceived ease of use (Davis, 1989)	specifies how easy it is to use the IT and how easy it is to learn how to use it.
Familiarity	one's level of knowledge of the e-vendor and of the e-vendor's procedures as manifest through its website
Disposition to trust	formation of initial trust
Trust (McKnight, Cummings, and Chervany, 1998)	strong in determining behavioral intentions before actual interactions take place

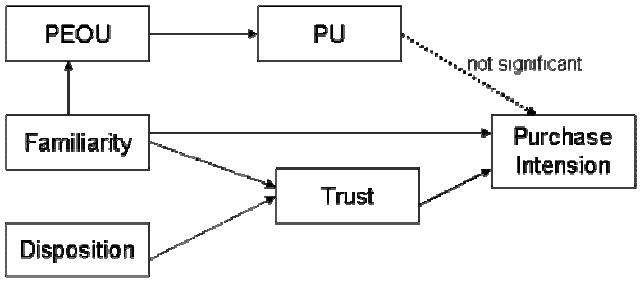

Figure2. 17 Potential customers (Gefen, Karahanna, and Straub, 2003)

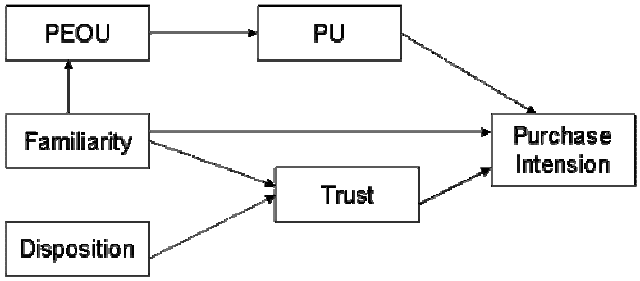

Figure2. 18 Repeat customers (Gefen, Karahanna, and Straub, 2003)

According to their analysis, potential customer *purchase intentions* were influenced by their *trust* in the e-vendor, but not by their *perceptions of website usefulness*. *Repeat customer purchase intentions* were influenced by both their *trust* in the e-vendor and by their perceptions of the *website's usefulness*.

Shankar, Smith, and Rangaswamy (2003) examine the effects of the online environment on ***service encounter satisfaction***, ***overall satisfaction***, and ***loyalty***. The results in their study show that whereas the levels of customer satisfaction for a service chosen online is the same as when it is chosen offline, loyalty to the service provider is higher when the service is chosen online than offline.

Table2. 17 Definitions of constructs used by Shankar, Smith and Rangaswamy (2003)

Constructs	**Definitions**
Satisfaction	the perception of pleasurable fulfillment of a service, and loyalty as deep commitment to the service provider.
A behaviorally loyal customer (Dick & Basu, 1994)	stay with an organization or service provider until he/ she can find some better alternative in the marketplace
An attitudinally loyal customer	has some attachment or commitment to the organization and is not easily swayed by a slightly more attractive alternative.
Service encounter satisfaction	refers to transaction specific
Overall customer satisfaction	refers to relationship-specific (the cumulative effect of a set of discrete service encounters or transactions with the service provider over a period of time. (Bitner & Hubbert, 1994; Oliver, 1997; Rust & Oliver, 1994))

Shankar et al. (2003) focus on *attitudinal loyalty* rather than *behavioral loyalty*. They define loyalty as "*deep commitment to the service provider*", whereas define *satisfaction* as "*the perception of pleasurable fulfillment of a service*". According to Shankar et al. (2003), a behaviorally loyal customer may be unfaithful, and he/she switches the organization or service supplier if he/she finds some better alternative in the market. On the other hand, an attitudinally loyal customer has some commitment to the organization and is not easily swayed by a slightly more attractive alternative. *Attitudinal loyalty* not only points to higher repurchase intent, but also resistance to counter-persuasion, resistance to adverse expert opinion, willingness to pay a price premium, and willingness to recommend the service provider to others.

Yousafzai, Pallister and Foxall (2003) propose a model of trust in e-banking with two main antecedents that influence customer's trust: *perceived security* and *perceived privacy*.

In this model, the perceived trustworthiness attributes of the bank, which includes *benevolence*, *integrity* and *competence*, moderates the antecedent variables. Yousafzai et al. (2003) mention that three elements of trustworthiness: integrity (trustee honesty and

promise keeping), *benevolence* (trustee caring and motivated to act in the trustor's interest) and *competence* (ability of the trustee to do what the trustor needs). (Mayer, Davis and Schoorman, 1995, referred to in Yousafzai et al., 2003)

Table2. 18 Definitions of constructs used by Yousafzai et al. (2003)

Constructs	Definitions
Trust	a function of the degree of risk involved in the e-banking transaction, and the outcome of trust is proposed to be reduced perceived risk, leading to positive intentions towards adoption of e-banking
Perceived privacy	the customer's perception regarding their ability to monitor and control the information about themselves
Perceived trustworthiness	the customers' perception of confidence in the bank's competence, integrity and benevolence to provide the banking and financial services over the Internet
Security *(Kalakota and Whinston, 1997, referred to in* Yousafzai, et. al (2003)*)*	a threat which creates circumstance, condition, or event with the potential to cause economic hardship to data or network resources in the form of destruction, disclosure, modification of data, denial of service, and/or fraud, waste, and abuse
Perceived security	the customers' perception of the degree of protection against these threats
Perceived risk	the potential of loss in the pursuit of a desired outcome from using electronic banking services

According to their study, ***trust*** is a key for e-commerce. This model presents the major relationship between customer trust and two main antecedents perceived security and perceived privacy. The construct of trustworthiness attributes is proposed to positively moderate the effect of these antecedents on customer trust.

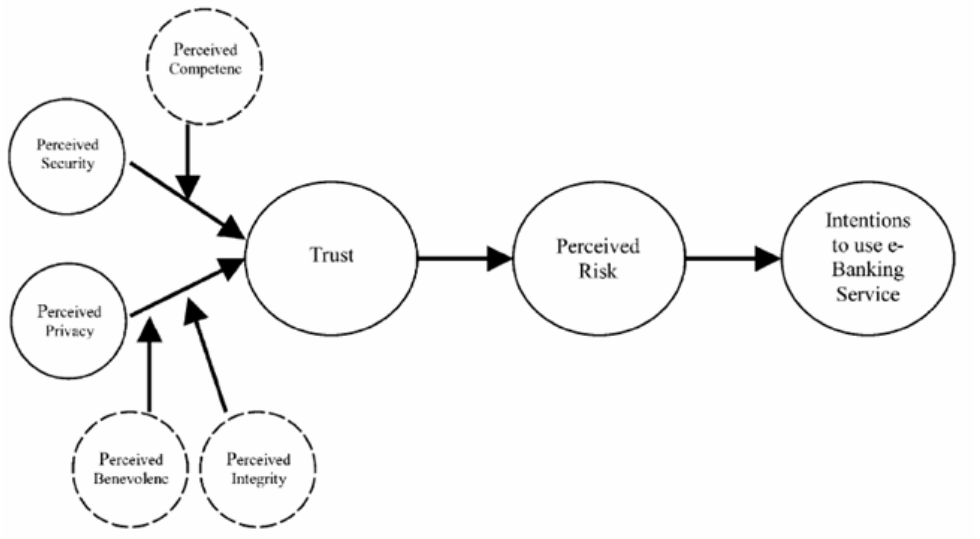

Figure2. 19 The proposed model of e-trust for electronic banking (Yousafzai, Pallister and Foxall, 2003)

Chiou (2004) discusses the antecedents of *consumer loyalty* toward ISPs and defines *satisfaction* as the main driver for customer *brand* or *company loyalty*, making high *customer satisfaction* a key goal. (Table 2.19)

Table2. 19 Definitions of constructs used by Chiou (2004)

Constructs	**Definitions**
Future ISP Expectancy	
Attribute service satisfaction (Garbarino and Johnson 1999, and Jones and Suh 2000)	a customer's cognitive satisfaction regarding individual attributes and services of the providers
Perceived trust (Morgan and Hunt, 1994)	an important factor in consumer outcome evaluation; i.e. consumers' perceived trust for an ISP influences their overall satisfaction with it.
Perceived value (Zeithaml et al. 1988)	a consumers' overall assessment of the utility of a product or service based on perceptions of what is received and what is given. It is the trade-off between received benefit and cost.
Overall satisfaction (Parasuraman, Zeithaml, Berry, 1994)	stems from a customer's perception of the transaction experience as a whole
Loyalty intention	Regular consumer actions toward a service provider

According to Chiou (2004), *satisfaction* may be important, but it cannot explain all the variance of *customer loyalty*.

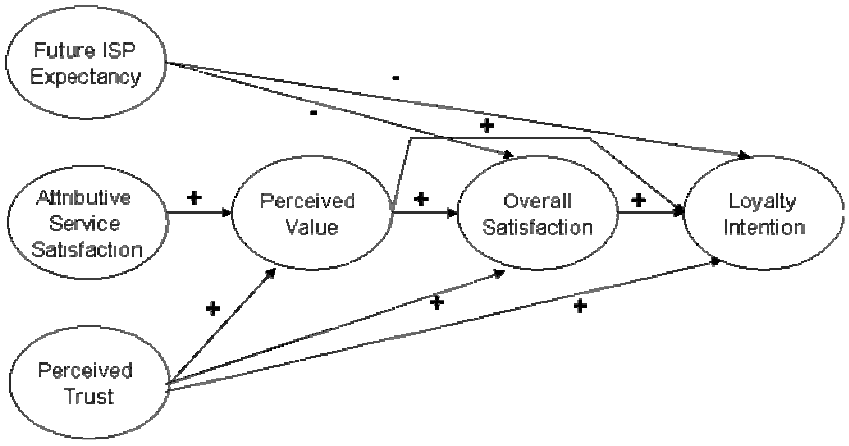

Figure2. 20 Proposed framework Chiou (2004)

The results of this study confirm the mediating role of *perceived value* in the relationships of attributive *service satisfaction*, *perceived trust*, *overall satisfaction,* and *loyalty intention* in the ISP industry.

Evanschitzky et al. (2004) examine the model of ***e-satisfaction*** developed by Szymanski and Hise (2000) for internet retail shopping and internet banking in Germany. They also

find that ***convenience*** and ***site design*** are the most important and second most important drivers of ***e-satisfaction***, respectively, for both the ***e-shopping*** and ***e-finance*** contexts.

Harris and Goode's (2004) study aim to develop and extend existing conceptualizations of service dynamics through incorporating the construct of *trust* and evaluating its role and importance in driving online *loyalty* after accounting for the well-established antecedent links with *service quality, perceived value,* and *satisfaction*. They test their framework by surveying customers in two distinct key online markets: online books and flights shoppers.

Their framework (Figure 2.21) presents *loyalty* as a consequence of direct and indirect relationships with trust, perceived value, satisfaction, and service quality.

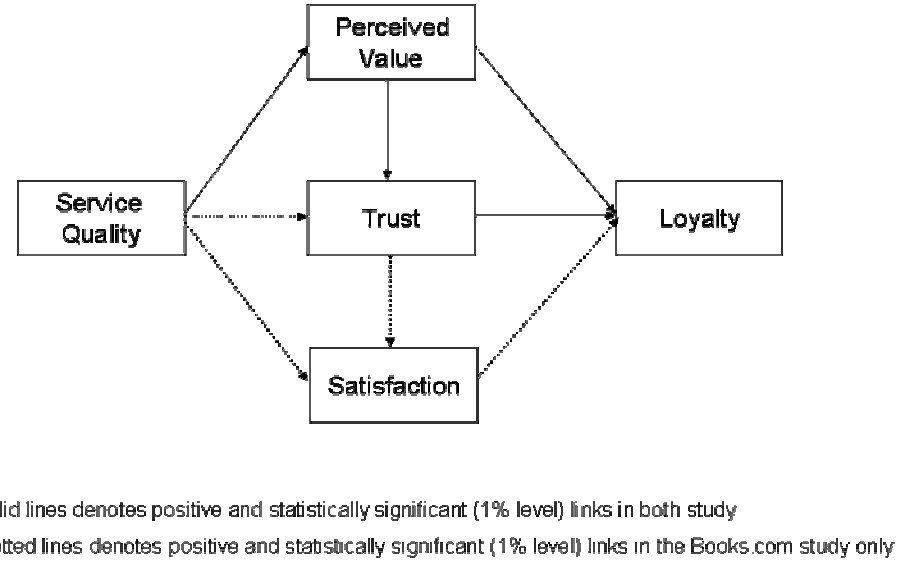

Figure2. 21 The empirical result for the framework of loyalty, trust value, satisfaction, and service quality. (Harris, Goode, 2004).

According to them, *trust* is the central driver of *loyalty*, simultaneous, the direct and indirect forces of perceived value, satisfaction, and service quality.

Lai and Li (2004) discuss the validity of the TAM (technology acceptance model) instrument for internet banking, with a focus on its non-invariance to age, gender, and IT competence.

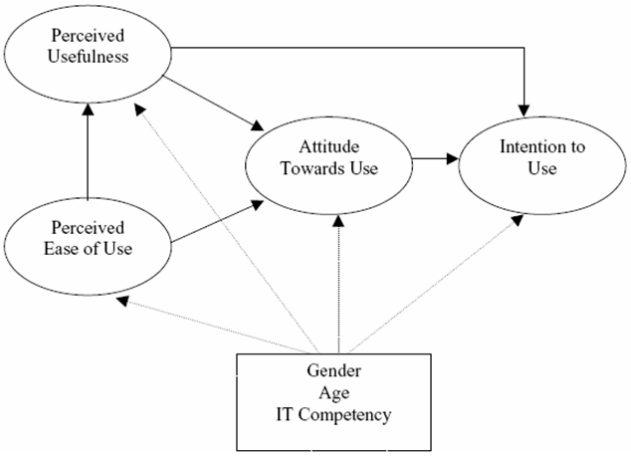

Figure2. 22 Research model (Lai and Li, 2004)

According to their study, the relationships between PEOU, PU, ATT, and ITO were positive and highly significant.

Shih (2004) suggests that *user acceptance* is a better indicator of *e-shopping intentions* than *user satisfaction.* In this study, it is confirmed that both *perceived usefulness* and *perceived ease of use of trade on-line* determine consumer attitudes toward e-shopping. (Table 2.20) According to his study, consumer attitudes toward e-shopping strongly determine their willingness to use the Internet/WWW to shop for physical or digital products or on-line services, or to place an order, request post-purchase service, take delivery and make a payment.

Table2. 20 Definitions of constructs used by Shih (2004)

Constructs	**Definitions**
User acceptance	perceptions of value assessments in e-shopping (a surrogate for predicting actual consumer e-shopping behavior.)
Attitude toward e-shopping	determined by individual affective beliefs about behavioral consequences and the evaluations of them.
Perceived usefulness (Davis, 1989)	the degree to which an individual believes that trading on the Web would enhance the effectiveness of his or her shopping.
PEOU of the Web (PEOUW)	refers to ease of browsing
PEOU of trading on-line (PEOUT)	refers to ease of trading
Web security (Jarvenpaa and Todd, 1997)	concerns with payment risk or personal risk
Access costs	include the network speed and the cost of accessing the Internet, both of which are easy to measure.
User satisfaction	refers to user satisfaction with the Internet/WWW
Perceived information quality	refers to using consumer perceptions of the quality of information on the Web.
Perceived system quality	refers to the processing characteristics of an IS.
Perceived service quality	refers to a determinant of IS success

Walczuch and Lundgren (2004) examine the *personality*, *perception*, *attitude*, *experience* and *knowledge factors* to have an influence on determining institution-based *consumer trust* in e-retailing. (Table 2.21)

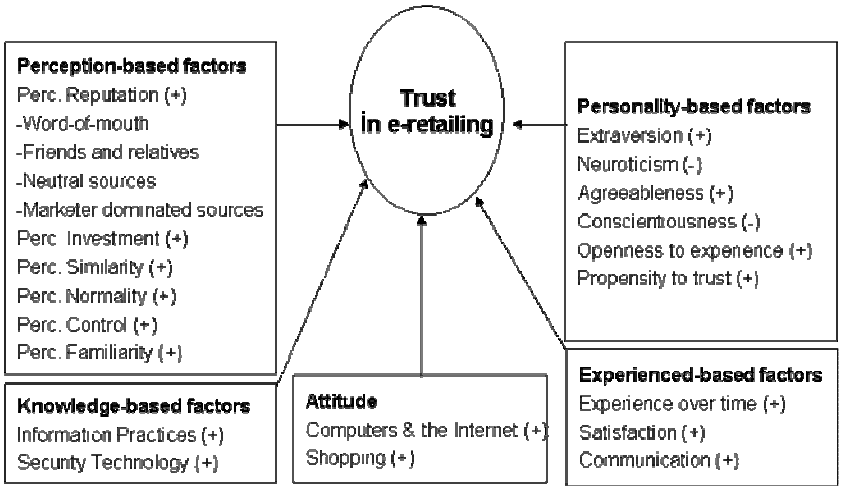

Figure2. 23 Psychological antecedents of consumer trust in e-retailing - proposed model (Walczuch and Lundgren, 2004)

According to their study, perception based factors like *perceived reputation*, *perceived investment*, *perceived similarity*, *perceived control*, and *perceived familiarity* are the main determinants of consumer *trust* in e-retailing. Consumers do behave, after all, rationally.

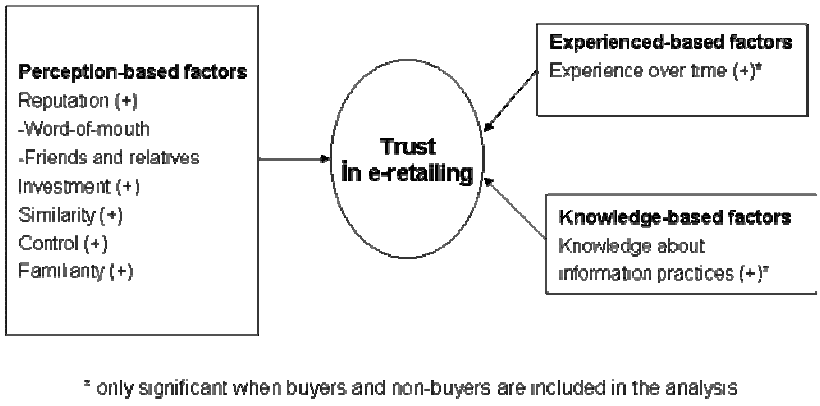

Figure2. 24 Results of the model (Walczuch and Lundgren, 2004)

Table2. 21 Definitions of constructs used by Walczuch and Lundgren (2004)

Constructs		Definitions
Personality-based factors (Dibb et al., 1994)	**extraversion**	being focused on the outside world
	neuroticism	emotional instability, pessimism, and low self-esteem
	agreeableness	positive beliefs toward others and appreciate their values and convictions.
	conscientiousness	to be responsible, dutiful, and trustworthy.
	openness to experience	open-mindedness
	propensity to trust (added by author)	the likelihood that a person will exhibit trust.
Perception based factors	**perceived reputation of e-retailer**	refers to second-hand information about a (potential) seller's traits (word-of-moth, friends and relatives, neutral sources, marketer dominated sources)
	perceived investment of e-retailer	refers to the perceived amount of resources that a seller has invested in his or her business.
	perceived similarity of e-retailer	refers to one perceives the other as being similar to oneself.
	perceived normality of e-retailer	the consumer's perception of the buying process as being normal or common.
	perceived control of consumer	the consumer's perceived power to influence the other person's outcome and hence to reduce any incentive he may have to engage in untrustworthy behavior.
	perceived familiarity of consumer	the phenomenon that suggests that the more often that people are exposed to a certain stimulus, the more positively they will evaluate and therefore trust it.
Experience-based factors	**experience over time**	refers to obtaining knowledge through experience (first hand knowledge) with e-retailing.
	satisfaction	refers to positive experiences
	communication	the formal and informal sharing of relevant, reliable, and timely information between seller and customer.
Knowledge-based factors	**knowledge about information practices**	people who are knowledgeable about information practices know whether it is possible for a seller to retrieve information from certain sources.
	knowledge about security technology	individuals who have knowledge about security technology also know how various security aspects (integrity, confidentiality, etc.) can be technically improved or even guaranteed.
Attitude based factors	**Computers & the Internet**	refers to attitude toward computer and internet
	Shopping	refers to attitude toward e-shopping

CHAPTER III: INTEGRATED MANAGEMENT MODEL

In this chapter, we will first discuss the components of the Integrated Management Model. Then, we will briefly introduce prior work applying Integrated Management Model (IMM) in different areas.

3.1. Definition of IMM

Integrated Management Model is developed by Bleicher (1991) and is derived from St. Gallen Management Model which Ulrich (1984) defines as forming, steering, and development.

IMM especially focused on corporate development and evolutionary conditions of management. Ulrich emphasizes three management levels: normative, strategic, and operative. According to Ulrich (1984), system approach has become the scientific for new management science that strives for an integrative, holistic effort to design, control, and development of organizations and social systems in general. Bleicher (1999) builds this concept on the functions of systemic management. (referred to in Öner and Saritaş, 2004)

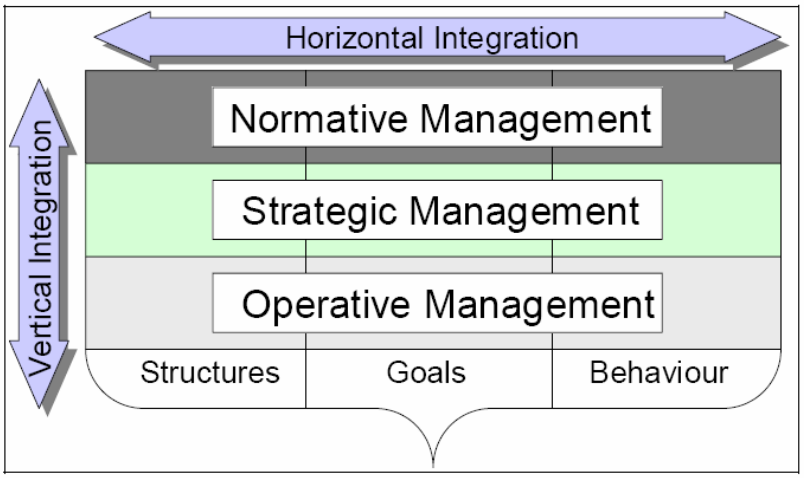

Figure3. 1 The concept of integrated management
(Bleicher, 1991, referred to in Alsan and Öner, 2003)

3.2 Management Levels and Components of IMM

Alsan and Oner (2003) depict the concept of integrated management as a two-dimensional structure.

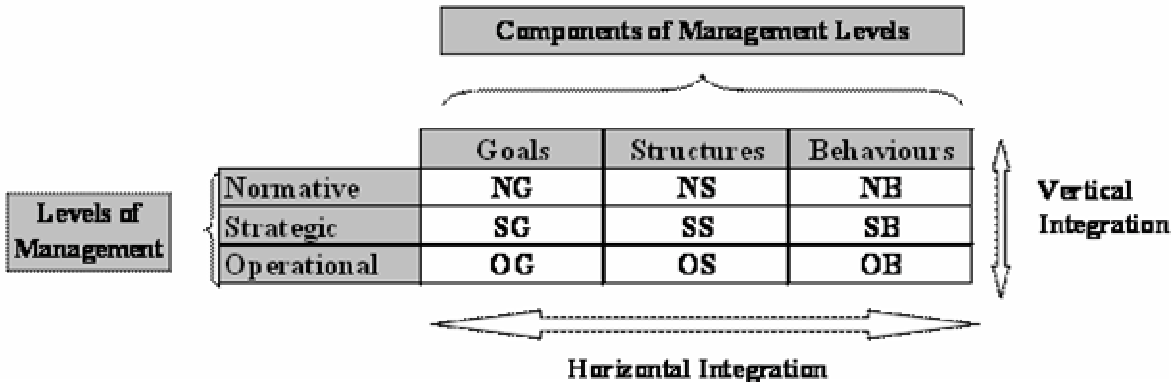

Figure3. 2 Integrated management matrix (Alsan and Oner, 2003)

On the vertical view, different management levels are defined according to the time dimension, which requires the execution of different activities.

The normative management aims to secure the survival and growth of an organization.

The strategic management is attended to the construction, maintenance and utilization of success potentials.

The operative management is responsible for the implementation of normative and strategic aims.

On the horizontal view, each management levels consist of three components: structures, goals and behavior. **Goals** are determined; **structures** are manipulated; a basic and agreed **behavioral** pattern is created.

Goals could be quantitative or qualitative. The forming, steering and development activities are related to goals.

In the following section, we will review and discuss the fields of IMM matrix in detail.

These questions are taken from Kohler's study. (1994)

3.2.1. Normative goals

In the normative goals, the mission and vision statements of the organization are defined clearly. In this field, long-term objectives are determined. For strategic and operative management level, the mission and vision statement should describe detailed direction.

1. Internal direction of these missions (individual economic/ social economic);
2. Time perspective of the goal (short-term/long-term);
3. Chance perspective (keep it/progressive);
4. Risk perspective (disturbing/vulnerable);
5. Objective performance goals (weak/strong);
6. Financial value goals (weak/strong);
7. Ecological goals (weak/strong);
8. Social goals (weak/strong)

3.2.2. Normative structures

In this field, order and regulations are determined within the organization. Rights and relations of stakeholders are important for organization.

1. Representation of interests in board (shareholder/ stakeholder);
2. Art of conflict resolution (confrontation/consensus);
3. Economical, legal and social structure (no differentiated/ differentiated);
4. Distance of the management to real life (close-operative/ far-strategic);
5. Competence distribution of management (single-level/ multiple-level);
6. Division of executives (directorial, CEO/ staff, team);
7. Sense of responsibility of the top team (focusing on existing business potentials, short-term/multiplying business potentials, long-term);
8. Rationale of the top team (monitoring/consulting).

3.2.3. Normative behavior

Organizational culture forms the normative behavior, which includes the cognitive abilities of an organization and the attitudes of its members towards duties, tasks, products, fellow members, management and organization, which shape the perceptions and preferences against events and developments. (Öner and Saritaş, 2004)

1. Cultural openness (clear limits to outside/open outside oriented);
2. Attitude towards change (hostile/ready and open);
3. Orientation of management (change from top-down/ change from bottom-up);

4. Sub cultural differentiation (uniform value system/ functionally different, but joint value system confined to division);
5. Understanding of cultural change tools (tools, technocratic structures and processes/evolution, rewarding of creative developments);
6. Value added orientation of management (cost saving/ focus on new application potentials);
7. Membership (praising loyalty/praising individual performance);
8. Culture leverage (collective, us/individual, hero).

3.2.4. Strategic goals

This field is related with the creation, use and development of success potentials. The strategic management process is about moving the organization from its present position, to a future strategic position, in order to develop new products and markets.

1. Supply of performance (broad/narrow);
2. Individuality of problem solving (standardized/ individual);
3. Competitive posture (defensive/offensive);
4. Leader-follower behavior (imitation/innovation);
5. Value-added activities (cost oriented rationalization/ customer focused optimization);
6. Dependency of value-added activities (independent/ networking);
7. Deployment of resources (fixed/flexible);
8. Performance of resources (specialized/generalist)

3.2.5. Strategic structures

Strategic structures, which decide the organizational structures, aim to build the organization to support the strategic goals for a long term.

1. Focus (issue-oriented/person-oriented);
2. Reference points (formal rules/symbols);
3. Extent of rules (single rules, efficiency oriented/ framework rules, effectively oriented);
4. Time orientation (unlimited period/predictable period);
5. Synergy orientation (central/ decentral);
6. Hierarchy (high/low);

7. Organizational development (inwards, towards efficiency/outwards, towards effectiveness)
8. Starting point of organizational development (top-down/ bottom-up)

3.2.6. Strategic behavior

Strategic behavior is concerned with the development of the problem-solving skills of the members of the organization in the light of the values and norms supplied by the organizational culture.

1. Level of participative behavior for management decisions (low/high);
2. Focus of behavior development (individual/team);
3. Desired management behavior (risk-averse/ entrepreneurial);
4. Desired competency potential (specialist/generalist);
5. Authority development (institutional, hierarchy based/ communication, specialist based);
6. Focus of desired responsibility (dependence, member only executes/ delegation, autonomous);
7. Place of behavior development (on the job/off the job);
8. Type of desired learning behavior (vertical, horizontal).

Belicher (1991, referred to in Öner and Saritaş, 2004) point out that the steering function should transfer all the normative and strategic goals into operational actions. He provides a sample set of techniques for the methodological focus according to the objects of operative management.

3.2.7. Operative goals

In the field of operational goal, the goals and success criteria established on higher levels are adjusted to the functioning of the system. The degree of this adjustment can be measured in terms of the benefits. Operative goals include

1. Goal setting techniques;
2. Problem identification and diagnosis;
3. Generation of alternatives;
4. Assessment, evaluation and decision making techniques; and
5. Order definition and instructions.

3.2.8. Operative structures

Operational structures provide for management of the present and short term through the regulatory capacity of basic units, autonomous adaptation to their environment, and optimization of ongoing business. (Öner and Saritaş, 2004) Operative structure include

1. Survey techniques;
2. Representation techniques;
3. Implementation methodologies;
4. Organizational development

3.2.9. Operative behavior

This field concerns with the development of attitudes in operational level in order to increase the performance of work processes. Creation of appropriate behaviors, motivation, coherency and synergy among employees upon the organization are all based on the operational behaviors. (Öner and Saritaş, 2004) Operative behavior includes;

1. Behavior diagnosis;
2. Creativity techniques;
3. Motivation techniques;
4. Group dynamics.

3.3. Research Using IMM

The first application of IMM that the research group at Yeditepe University accessed was the work of Kohler (1994) who used IMM to assess technology management capabilities of Swiss small and medium-sized enterprises (SMEs).

The second work is the paper by Yıldırım, Oner and Başoğlu (2001) presented at the Portland International Conference. This study aims the improvement of an existing methodology, developed by Gregory (1995), enhanced and used by Ozgur (1999) and Yuksel (2000) for the assessment of technology management capabilities of the firms. In this paper, the authors used IMM to develop the technology processes management capability profiles of machine manufacturers in Turkey.

Aydemir (2003) used IMM to assess the future of e-payments. Oner, Tokan, Türkkan and Topçuoğlu (2003) used IMM to assess the technology processes management capability profiles of firms in automotive, white goods and electronics sectors in Turkey. Alsan and

Öner (2003, 2004) used IMM to develop integrated foresight management model enriched by a knowledge-people-system-organization framework. Sarıtaş and Öner (2004) assessed the 1995 UK foresight study using IMM, and, Oner and Sarıtaş (2005) based their Integrated Development Management Model on IMM and used it to evaluate the construction sector in the Turkish five-year development plans.

In the following chapter we will develop Integrated Customer Loyalty Management Model using IMM approach.

CHAPTER IV: DEVELOPMENT OF THE INTEGRATED CUSTOMER LOYALTY MANAGEMENT MODEL

We reviewed the literature on online environment and customer loyalty in Chapter 2 and integrated management model in Chapter 3.

In this chapter, we will collate the factors affecting customer loyalty for e-banking, and then we will propose a model based on integrated management model (IMM) to manage customer loyalty.

This section includes only B2C studies. Survey questions on B2B are in Appendix for interested readers.

4.1 e-Banking Services

In our study, we will examine the electronic banking in the service sector. We will examine the following questions:

1. Who uses e-banking?
2. What do they expect from e-banking?
3. Do their needs and wants match the Bank's supply?
4. What are the factors that have an effect on repurchase intention?
5. What should the Bank do at the different management levels to improve their loyalty towards the Bank?

Customers prefer e-banking because it saves time and minimizes the cost per transaction. This preference reveals "***customer's intention to use***".

As we compare e-banking, telephone banking and retail banking (branch), we see that the e-banking users should have ***computer usage skill***.

Security is a big problem for e-banking. Customer may ***trust*** on bank's ***reputation***, but it is not enough to use e-banking web site, at the same time he/she also trusts the bank's web security.

A customer who has ***computer usage skill***, may ***trust*** more than one bank's e-banking. We think that, the basic factors influencing preference of these customers may be ***perceived usefulness***, ***perceived ease of use***, ***network speed*** (***transactions speed***), ***variety of transactions***, and ***web site design***.

After customers choose the e-banking web site and test the services, they decide to continue or not. We think that, the factors which influence ***the intention to continue*** may be ***service quality***, ***satisfaction*** and ***loyalty incentives***.

4.2 Constructs of Customer Loyalty

First, we list the literature on empirical studies on online environment in Table 4.1. In the following section, we will try different classification schemes of constructs, in order to deepen our understanding: definitions of constructs, constructs listed according to author, constructs grouped by main driver in the empirical studies and constructs grouped by IMM matrix.

Table4. 1 Selected empirical researches on online environment

Main Driver	Authors	Aim of the study
Computer usage	Davis's (1989)	To predict and explain system usage.
e-Trust	Walczuch and Lundgren (2004)	To examine the factors have an influence on determining institution-based consumer trust in e-retailing.
Intention to use	Liao and Cheung (2002)	To examine the consumer attitude toward the usefulness of and willingness to use Internet e-retail banking.
Intention to use	Gefen, Karahanna, and Straub (2003)	To examine an integrated model of customer purchasing intentions that includes both trust, and perceived usefulness.
Intention to use	Yousafzai, Pallister and Foxall (2003)	To propose a model of trust in e-banking with two main antecedents that influence customer's trust: perceived security and perceived privacy.
Intention to use	Shih (2004)	To determine consumer attitudes toward e-shopping.
Intention to use	Lai and Li (2004)	To examine the validity of the TAM (technology acceptance model) instrument for internet banking.
e-Satisfaction	Szymanski and Hise (2000)	To examine the role that consumer perceptions play in e-satisfaction assessments.
e-Satisfaction	Evanschitzky et al. (2004)	To examine the model of e-satisfaction developed by Szymanski and Hise (2000) for internet retail shopping and internet banking in Germany.
e-Loyalty	Bhattacherjee (2001)	To examine customers' intention to continue using B2C e-commerce services.
e-Loyalty	Srinivasan, et al. (2002)	To categorize managerial actionable factors that impact e-loyalty and investigate the nature their impact.
e-Loyalty	Shankar, Smith, and Rangaswamy (2003)	To examine the effects of the online environment on customer satisfaction and loyalty and on the relationships between satisfaction and loyalty.
e-Loyalty	Chiou (2004)	To examine the antecedents of consumer loyalty toward ISPs.
e-Loyalty	Harris and Goode's (2004)	To develop and extend existing conceptualizations of service dynamics through incorporating the construct of trust and evaluating its role and importance in driving online loyalty.

4.2.1 Alphabetic list of constructs

The alphabetic construct list is given in Table 4.2. The list includes 67 different constructs showing the complex nature of the problem at hand. Considering the fact that our literature survey may be incomplete, this number should be taken as a lower limit.

Table4. 2 Alphabetic construct list

No	Constructs- sub	Authors
1	Behaviorally loyal customer	Shankar, Smith, and Rangaswamy (2003)
2	Access costs	Shih (2004)
3	Accuracy	Liao and Cheung (2002)
4	Agreeableness	Walczuch and Lundgren (2004)
5	Attitudinally loyal customer	Shankar, Smith, and Rangaswamy (2003)
6	Attitude toward e-shopping	Shih (2004), Walczuch and Lundgren (2004)
7	Attitude toward using e-banking	Lai and Li (2004)
8	Attribute service satisfaction	Chiou (2004)
9	Care	Srinivasan, et al. (2002)
10	Character	Srinivasan, et al. (2002)
11	Choice	Srinivasan, et al. (2002)
12	Communication	Walczuch and Lundgren (2004)
13	Community	Srinivasan, et al. (2002)
14	Computers & the Internet	Walczuch and Lundgren (2004)
15	Confirmation	Bhattacherjee (2001)
16	Conscientiousness	Walczuch and Lundgren (2004)
17	Contact interactivity	Srinivasan, et al. (2002)
18	Convenience	Srinivasan, et al. (2002), Liao and Cheung (2002)
19	Cultivation	Srinivasan, et al. (2002)
20	Customization	Srinivasan, et al. (2002)
21	Disposition to trust	Gefen, Karahanna and Straub (2003)
22	Experience over time	Walczuch and Lundgren (2004)
23	Extraversion	Walczuch and Lundgren (2004)
24	Familiarity	Gefen, Karahanna and Straub (2003)
25	Future ISP Expectancy	Chiou (2004)
26	Gender, Age, IT competency	Lai and Li (2004)
27	Intention to use	Lai and Li (2004)
28	Knowledge about information practices	Walczuch and Lundgren (2004)
29	Knowledge about security technology	Walczuch and Lundgren (2004)
30	Loyalty incentives	Bhattacherjee (2001)
31	Loyalty intention	Chiou (2004)
32	Merchandising	Szymanski and Hise (2000)
33	Neuroticism	Walczuch and Lundgren (2004)
34	Openness to experience	Walczuch and Lundgren (2004)
35	Overall satisfaction	Shankar, Smith, and Rangaswamy (2003), Chiou (2004)
36	Perceived control of consumer	Walczuch and Lundgren (2004)
37	Perceived ease of use	Shih (2004), Walczuch and Lundgren (2004), Davis (1989), Gefen, Karahanna and Straub (2003), Lai and Li (2004)
38	Perceived familiarity of consumer	Walczuch and Lundgren (2004)
39	Perceived information quality	Shih (2004)
40	Perceived investment of e-retailer	Walczuch and Lundgren (2004)
41	Perceived normality of e-retailer	Walczuch and Lundgren (2004)

Table 4.2 Alphabetic construct list (cont.)

No	Constructs- sub	Authors
41	Perceived privacy	Yousafzai, Pallister and Foxall (2003)
42	Perceived reputation of e-retailer	Walczuch and Lundgren (2004)
43	Perceived risk	Yousafzai, Pallister and Foxall (2003)
44	Perceived security	Yousafzai, Pallister and Foxall (2003)
45	Perceived service quality	Shih (2004)
46	Perceived similarity of e-retailer	Walczuch and Lundgren (2004)
47	Perceived system quality	Shih (2004)
48	Perceived trust	Chiou (2004)
49	Perceived trustworthiness	Yousafzai, Pallister and Foxall (2003)
50	Perceived usefulness	Davis (1989), Bhattacherjee (2001), Gefen, Karahanna and Straub (2003), Shih (2004), Lai and Li (2004)
51	Perceived value	Chiou (2004), Harris and Goode (2004)
52	Product offerings (Product information)	Evanschitzky et al. (2004)
53	Propensity to trust	Walczuch and Lundgren (2004)
54	Purchase intention	Gefen, Karahanna and Straub (2003)
55	Satisfaction	Bhattacherjee (2001), Shankar, Smith, and Rangaswamy (2003), Shih (2004), Walczuch and Lundgren (2004), Harris and Goode (2004)
56	Security	Szymanski and Hise (2000), Liao and Cheung (2002), Yousafzai, Pallister and Foxall (2003), Shih (2004), Evanschitzky et al. (2004)
57	Service encounter satisfaction	Shankar, Smith, and Rangaswamy (2003)
58	Service quality	Harris and Goode (2004)
59	Shopping convenience	Evanschitzky et al. (2004), Szymanski and Hise (2000)
60	Site design	Evanschitzky et al. (2004), Szymanski and Hise (2000)
61	Transactions speed	Liao and Cheung (2002)
62	Trust	Gefen, Karahanna and Straub (2003), Yousafzai, Pallister and Foxall (2003), Harris and Goode (2004)
63	User acceptance	Shih (2004)
64	User experience	Liao and Cheung (2002)
65	User involvement	Liao and Cheung (2002)
66	User-friendliness	Liao and Cheung (2002)

4.2.2 Classification of constructs based on main driver

In this part, we will give constructs in terms of dependent variable categories (Table 4.3) :

1. computer usage and e-trust (Table 4.3)
2. intention to use, (Table 4.4)
3. e-satisfaction and loyalty (Table 4.5)

Table4. 3 Constructs listed based on computer usage and e-trust

Main Driver	**Constructs**	**Author**
Computer usage	Perceived ease of use	Davis (1989)
Computer usage	Perceived usefulness	Davis (1989)
e-Trust	Agreeableness	Walczuch and Lundgren (2004)
e-Trust	Attitude toward e-shopping	Walczuch and Lundgren (2004)
e-Trust	Communication	Walczuch and Lundgren (2004)
e-Trust	Computers & the Internet	Walczuch and Lundgren (2004)
e-Trust	Conscientiousness	Walczuch and Lundgren (2004)
e-Trust	Experience over time	Walczuch and Lundgren (2004)
e-Trust	Extraversion	Walczuch and Lundgren (2004)
e-Trust	Knowledge about information practices	Walczuch and Lundgren (2004)
e-Trust	Knowledge about security technology	Walczuch and Lundgren (2004)
e-Trust	Neuroticism	Walczuch and Lundgren (2004)
e-Trust	Openness to experience	Walczuch and Lundgren (2004)
e-Trust	Perceived control of consumer	Walczuch and Lundgren (2004)
e-Trust	Perceived familiarity of consumer	Walczuch and Lundgren (2004)
e-Trust	Perceived investment of e-retailer	Walczuch and Lundgren (2004)
e-Trust	Perceived normality of e-retailer	Walczuch and Lundgren (2004)
e-Trust	Perceived reputation of e-retailer	Walczuch and Lundgren (2004)
e-Trust	Perceived similarity of e-retailer	Walczuch and Lundgren (2004)
e-Trust	Propensity to trust	Walczuch and Lundgren (2004)
e-Trust	Satisfaction	Walczuch and Lundgren (2004)

Table4. 4 Constructs listed based on intention to use

Main Driver	**Constructs**	**Author**
Intention to use	Access costs	Shih (2004)
Intention to use	Accuracy	Liao and Cheung (2002)
Intention to use	Attitude toward e-shopping	Shih (2004)
Intention to use	Attitude toward using e-banking	Lai and Li (2004)
Intention to use	Convenience	Liao and Cheung (2002)
Intention to use	Disposition to trust	Gefen, Karahanna and Straub (2003)
Intention to use	Familiarity	Gefen, Karahanna and Straub (2003)
Intention to use	Intention to use	Lai and Li (2004)
Intention to use	Perceived ease of use	Gefen, Karahanna and Straub (2003), Lai and Li (2004), Shih (2004)
Intention to use	Perceived information quality	Shih (2004)
Intention to use	Perceived privacy	Yousafzai, Pallister and Foxall (2003)
Intention to use	Perceived risk	Yousafzai, Pallister and Foxall (2003)
Intention to use	Perceived security	Yousafzai, Pallister and Foxall (2003)
Intention to use	Perceived service quality	Shih (2004)
Intention to use	Perceived system quality	Shih (2004)
Intention to use	Perceived trustworthiness	Yousafzai, Pallister and Foxall (2003)
Intention to use	Perceived usefulness	Gefen, Karahanna and Straub (2003), Shih (2004), Lai and Li (2004)
Intention to use	Purchase intention	Gefen, Karahanna and Straub (2003)
Intention to use	Satisfaction	Shih (2004)
Intention to use	Security	Liao and Cheung (2002), Yousafzai, Pallister and Foxall (2003), Shih (2004)
Intention to use	TAM construct (Gender, Age, IT competency)	Lai and Li (2004)
Intention to use	Transactions speed	Liao and Cheung (2002)
Intention to use	Trust	Gefen, Karahanna and Straub (2003), Yousafzai, Pallister and Foxall (2003)
Intention to use	User acceptance	Shih (2004)
Intention to use	User experience	Liao and Cheung (2002)
Intention to use	User involvement	Liao and Cheung (2002)
Intention to use	User-friendliness	Liao and Cheung (2002)

Table4. 5 Constructs listed based on e-satisfaction and e-loyalty

Main Driver	**Constructs**	**Author**
e-Satisfaction	Merchandising	Szymanski and Hise (2000)
e-Satisfaction	Product offerings (Product information)	Evanschitzky et al. (2004)
e-Satisfaction	Security	Szymanski and Hise (2000), Evanschitzky et al. (2004)
e-Satisfaction	Shopping convenience	Szymanski and Hise (2000), Evanschitzky et al. (2004)
e-Satisfaction	Site design	Szymanski and Hise (2000), Evanschitzky et al. (2004)
e-Loyalty	Behaviorally loyal customer	Shankar, Smith, and Rangaswamy (2003)
e-Loyalty	Attitudinally loyal customer	Shankar, Smith, and Rangaswamy (2003)
e-Loyalty	Attribute service satisfaction	Chiou (2004)
e-Loyalty	Care	Srinivasan, et al. (2002)
e-Loyalty	Character	Srinivasan, et al. (2002)
e-Loyalty	Choice	Srinivasan, et al. (2002)
e-Loyalty	Community	Srinivasan, et al. (2002)
e-Loyalty	Confirmation	Bhattacherjee (2001)
e-Loyalty	Contact interactivity	Srinivasan, et al. (2002)
e-Loyalty	Convenience	Srinivasan, et al. (2002)
e-Loyalty	Cultivation	Srinivasan, et al. (2002)
e-Loyalty	Customization	Srinivasan, et al. (2002)
e-Loyalty	Future ISP Expectancy	Chiou (2004)
e-Loyalty	Loyalty incentives	Bhattacherjee (2001)
e-Loyalty	Loyalty intention	Chiou (2004)
e-Loyalty	Overall satisfaction	Shankar, Smith, and Rangaswamy (2003), Chiou (2004)
e-Loyalty	Perceived trust	Chiou (2004)
e-Loyalty	Perceived usefulness	Bhattacherjee (2001)
e-Loyalty	Perceived value	Chiou (2004), Harris and Goode (2004)
e-Loyalty	Satisfaction	Bhattacherjee (2001), Shankar, Smith, and Rangaswamy (2003), Harris and Goode (2004)
e-Loyalty	Service encounter satisfaction	Shankar, Smith, and Rangaswamy (2003)
e-Loyalty	Service quality	Harris and Goode (2004)
e-Loyalty	Trust	Harris and Goode (2004)

4.3 Questions to Operationalize Constructs

Survey questions about online environment are taken from the articles listed in the Table 4.1. Survey questions of Bhatttacherjjee's (2001), Evanschitzky et al.'s (2004), Harris and Goode's (2004), Shankar, Smith and Rangaswamy's (2003) and Yousafzai, Pallister and Foxall's studies (2003) are not found in their studies. The existing questions are classified in terms of computer usage, intention to use, e-satisfaction and e-loyalty.

Davis (1989) focuses on perceived usefulness and perceived ease of use, which are theorized to be fundamental determinants of system usage. Scale type of this study is 7-point semantic differential scale from likely to unlikely.

(Extremely likely – quite likely – slightly likely – neither – slightly unlikely - quite-unlikely, extremely unlikely)

Table4. 6 Survey questions on the subject of computer usage used by Davis (1989)

Constructs	**Survey Questions**
Perceived usefulness	1. My job would be difficult to perform without electronic mail. 2. Using electronic mail gives me greater control over my work. 3. Using electronic mail improves my job performance. 4. The electronic mail system addresses my job-related needs. 5. Using electronic mail saves me time. 6. Electronic mail enables me to accomplish tasks more quickly. 7. Electronic mail supports critical aspects of my job. 8. Using electronic mail allows me to accomplish more work than would otherwise be possible. 9. Using electronic mail reduces the time I spend on unproductive activities. 10. Using electronic mail enhances my effectiveness on the job. 11. Using electronic mail improves the quality of the work I do. 12. Using electronic mail increases my productivity. 13. Using electronic mail makes it easier to do my job. 14. Overall, I find the electronic mail system useful in my job.
Perceived ease of use	1. I often become confused when I use the electronic mail system. 2. I make errors frequently when using electronic mail. 3. Interacting with the electronic mail system is often frustrating. 4. I need to consult the user manual often when using electronic mail. 5. Interacting with the electronic mail system requires a lot of my mental effort. 6. I find easy to recover from errors encountered while using electronic mail. 7. The electronic mail system is rigid and inflexible to interact with. 8. I find it easy to get the electronic mail system to do what I want it to do. 9. The electronic mail system often behaves in unexpected ways. 10. I find it cumbersome to use the electronic mail system. 11. My interaction with the electronic mail system is easy for me to understand. 12. It is easy for me to remember how to perform tasks using the electronic mail system. 13. The electronic mail system provides helpful guidance in performing tasks. 14. Overall, I find the electronic mail system easy to use.

Lai and Li (2004) examine the validity of the TAM (technology acceptance model) instrument for internet banking. Aim of the study is to understand "intention to use" for e-banking. Their study scale type is 5-point Likert-type scale from strongly agreed to strongly disagreed. In their study, 51.6% of respondents either agreed or strongly agreed that they were IT competent; whereas only 24.6% disagreed or strongly disagreed.

Table4. 7 Survey questions on the subject of consumer attitudes toward e-banking used by Lai and Li (2004)

Survey Questions	
Perceived usefulness	1. I can accomplish my banking tasks more quickly using Internet Banking. 2. I can accomplish my banking tasks more easily using Internet Banking. 3. Internet Banking enhances my effectiveness in utilizing banking services. 4. Internet Banking enhances my efficiency in utilizing banking services. 5. Internet Banking enables me to make better decisions in utilizing banking services. 6. Overall, I find Internet Banking useful.
Perceived ease of use	1. Learning to use Internet Banking is easy for me. 2. It is easy to use Internet Banking to accomplish my banking tasks. 3. Overall, I believe Internet Banking is easy to use.
Attitude toward using	1. In my opinion, it is desirable to use Internet Banking. 2. I think it is good for me to use Internet Banking. 3. Overall, my attitude towards Internet Banking is favorable.
Intention to use	1. I will use Internet banking on a regular basis in the future. 2. I will frequently use Internet banking in the future. 3. I will strongly recommend others to use Internet banking.

Liao and Cheung (2002) examine the consumer attitudes toward internet banking. This questionnaire is 7-point Likert-type scale. (1-"not important at all", 2-"not very important", 3-"neutral", 4-"slightly important", 5-"important", 6- "very important", 7-"extremely important").

Table4. 8 Survey questions on the subject of consumer attitudes toward e-banking used by Liao and Cheung (2002)

Constructs	**Survey Questions**
Accuracy	1. Expectations regarding error-free transactions and recording
Security	1. Authorization 2. Confidentiality 3. Transaction limits 4. Security awareness of e-banks
Network speed (Transactions Speed)	1. The expected perceived speed of retail banking through the internet as compared to conventional branches 2. The expected perceived speed of response from e-banks
User friendliness	1. Clear and easy-to follow instructions 2. Simple operating procedures 3. Light hard- and soft-ware requirements 4. Ready availability of help facilities 5. Efficiently-designed websites
User involvement	1. To be able to terminate transactions any time before confirmation 2. To perform operations at preferred speeds
Convenience	1. Round-the clock 2. Round-the-globe 3. To be offered a readily accessible and wide range of financial facilities over the internet
User experience	1. To enjoy internet e-banking 2. For it to be low-stress

Gefen, Karahanna, and Straub (2003) develop an integrated model of customer purchasing intentions to examine the role of customer experience on the relative importance of trust.

All items were set in a seven-point scales ranging from strongly agree (1) to strongly disagree (7).

Table4. 9 Survey questions on the subject of consumer attitudes toward e-commerce used by Gefen, Karahanna, and Straub (2003)

Constructs	**Survey Questions**
Trust	1. Even if not monitored, I'd trust Amazon.com to do the job right 2. I trust Amazon.com 3. I am quite certain what to expect from Amazon.com
Perceived usefulness (perceptions of website usefulness)	1. Amazon.com is useful for searching and buying books 2. Amazon.com improves my performance in book searching and buying 3. Amazon.com enables me to search and buy books faster 4. Amazon.com enhances my effectiveness in book searching and buying 5. Amazon.com makes it easier to search for and purchase books 6. Amazon.com increases my productivity in searching and purchasing books
Perceived ease of use	1. Amazon.com is easy o use 2. It is easy to become skillful at using Amazon.com 3. Learning to operate Amazon.com is easy 4. Amazon.com is flexible to interact with 5. My interaction with Amazon.com is clear and understandable 6. It is easy to interact with Amazon.com
Familiarity	1. I am familiar with Amazon.com 2. I am familiar with inquiring about book ratings at Amazon.com
Disposition to trust	1. I generally trust other people 2. I tend to count upon other people 3. I generally have faith in humanity 4. I feel that people are generally reliable 5. I generally trust other people unless they give me reason not to
Intended to purchase	1. I would use my credit card to purchase from Amazon.com 2. I am very likely to buy books from Amazon.com

Shih (2004) develops an extended model to predict user acceptance of e-shopping based on the theory of reasoned action (TRA) and the technology acceptance model (TAM).

Five-point Likert-type scale is used in this questionnaire. (1-strongly disagree; 2-disagree; 3-neutral; 4-agree; 5-strongly agree)

Table4. 10 Survey questions on the subject of consumer attitudes toward e-commerce used by Shih (2004)

Constructs	**Survey Questions**
Perceived usefulness	1. Trading on the Internet/WWW will save me time 2. Trading on the Internet/WWW will reduce my costs
Perceived ease of use of trade on-line	1. I feel that most Web sites allow easy ordering on-line 2. I feel that most Web sites allow delivery to be easily taken 3. I feel that most Web sites allow easy payment
Web security	1. I feel that most e-stores are trustworthy 2. I trust current network security
Attitude	1. I feel that shopping on the Internet/WWW is interesting 2. I like to shop on the Internet/WWW
User satisfaction with the internet	1. The Internet/WWW enhances my quality of life 2. The Internet/WWW enhances my ability to learning 3. The Internet/WWW enhances my job performance 4. The Internet/WWW enhances my domain knowledge
Perceived information quality	1. Accuracy of information will affect my decision to e-shop 2. Completeness of information will affect my decision to e-shop 3. Understandability of information will affect my decision to e-shop 4. Timeliness of information will affect my decision to e-shop 5. Availability of information will affect my decision to e-shop
Access cost	1. I accept the current costs of accessing the Internet/WWW 2. I accept the current network speed of the Internet
Perceived ease of use of the web	1. I feel that most Web sites allow information to be easily accessed on-line 2. I feel that most Web sites allow product/service information to be easily obtained
Perceived system quality	1. The query supporting function of Web sites will affect my decision to e-shop 2. The functions of search engines will affect my decision to e-shop 3. The reliability of Web sites will affect my decision to e-shop
Perceived service quality	1. Delivery timing will affect my decision to e-shop 2. Ease of returning merchandise will affect my decision to e-shop 3. Ease of paying will affect my decision to e-shop 4. Privacy protection will affect my decision to e-shop
User Acceptance	1. (UA of physical products) I am willing to accept physical products obtained by e-shopping 2. (UA of digital products) I am willing to accept digital products obtained by e-shopping 3. (UA of on-line services) I am willing to accept on-line services obtained by e-shopping 4. (UA of ordering) I am willing to order on-line 5. (UA of post-purchase services) I am willing to request post-purchase services on-line 6. (UA of delivery) I am willing to take delivery on-line 7. (UA of payment) I am willing to pay on-line

Walczuch and Lundgren (2004) examine the potential psychological antecedents in to five categories for trust in e-retailing. These are based on personality, perception, attitude, experience, and knowledge. The questions were answered on a 5-point Likert scale with extremes being strongly agree (1)/strongly disagree (5),

Table4. 11 Survey questions based on personality factors used by Walczuch and Lundgren (2004)

Constructs	**Survey Questions**
Extraversion	**Neuroticism**
I see myself as someone who . . .	I see myself as someone who . . .
1. is talkative	1. is depressed, blue
2. is reserved	2. is relaxed, handles stress well
3. is full of energy	3. can be tense
4. generates a lot of enthusiasm	4. worries a lot
5. tends to be quiet	5. is emotionally stable, not easily upset
6. has an assertive personality	6. can be moody
7. is sometimes shy, inhibited	7. remains calm in tense situations
8. is outgoing, sociable	8. gets nervous easily
Agreeableness	**Conscientiousness**
I see myself as someone who . . .	I see myself as someone who . . .
1. tends to find fault with others	1. does a thorough job
2. is helpful and unselfish with others	2. can be somewhat careless
3. starts quarrels with others	3. is a reliable worker
4. has a forgiving nature	4. tends to be disorganized
5. is generally trusting	5. tends to be lazy
6. can be cold and aloof	6. perseveres until the task is finished
7. is considerate and kind to almost everyone	7. does things efficiently
8. is sometimes rude to others	8. makes plans and follows through with them
9. likes to cooperate with others	9. is easily distracted
Openness to experience	**Propensity to trust**
I see myself as someone who . . .	1. One should be very cautious with strangers
1. is original, comes up with new ideas	2. Most experts tell the truth about the limits of their knowledge
2. is curious about many different things	3. Most people can be counted on to do what they say they will do
3. is ingenious, a deep thinker	4. These days, you must be alert or someone is likely to take advantage of you
4. has an active imagination	5. Most salespeople are honest in describing their products
5. is inventive	6. Most repair people will not overcharge people who are ignorant of their speciality
6. values artistic, aesthetic experiences	7. Most people answer public opinion polls honestly
7. prefers work that is routine	8. Most adults are competent at their jobs
8. likes to reflect, play with ideas	
9. has few artistic interests	
10. is sophisticated in art, music, or literature	

Table4. 12 Survey questions based on perception factors used by Walczuch and Lundgren (2004)

Constructs	Survey Questions
Perceived normality	1. To buy something from an Internet store is not a common thing to do (reverse)
	2. Most people do not think that it is normal to buy products from an e-retailer (reverse)
	3. It is not commonly accepted to buy something from an e-retailer (reverse)
Perceived control	1. There exist adequate laws that will protect me when I make online purchases
	2. Many e-retailers make use of seals of approval like Visa, E-trust and SET, which will protect me when I make online purchases
	3. Many e-retailers do not have adequate labeling and disclosure requirement like warrantees, guarantees, product standards and specifications in place (reverse)
	4. In my opinion, e-retailers have adequate mechanisms in place that will safeguard me from defective products
	5. Most e-retailers do not have conditions of cancellation in place (reverse)
	6. If an e-retailer posts a privacy policy on his /her Website, I would trust that e-retailer to follow the policy
	7. Most e-retailers have an appropriate refund mechanism in place
Perceived familiarity	1. I like a feeling of familiarity before I buy something from an e-retailer
	2. I know . . . number of e-retailers (ordinal)
	3. I use the Internet (how often) (ordinal)
	4. I use the Internet since _____(number) months, _____ (number)years
Perceived investment	1. E-retailers are mostly small players in the market (reverse) Not applicable
Perceived similarity	1. I perceive the interests of traditional retailers to be more similar to mine than the interests of e-retailers. (reverse)
	2. I perceive the values of e-retailers to be more similar to mine than the values of traditional retailers
	3. I perceive e-retailers as being more similar to me than traditional e-retailer
Reputation	1. E-retailers have a reputation of being honest
	2. E-retailers are known to be concerned about their customers
	3. Internet stores have a reputation of not having adequate disclosure requirements, like warranties and guarantees in place (reverse)
	4. E-retailers have a reputation of not keeping their contractual promises (reverse)
	5. Most people think that buying online is secure
	6. Most people think that buying online is not harmful for your privacy
Word-of-mouth	1. I know someone who had bad experiences with buying online (reverse)
Information from friends and relatives	1. Most of my friends and relatives think that e-retailers are trustworthy --- Not applicable
Information from neutral sources	1. There is a lot of negative information in the media (TV, radio, newspapers, periodicals, etc. about buying online (reverse) ---Not applicable
	2. According to consumer reports it is not advisable to buy from an Internet store (reverse)
Information from marketer dominated sources	1. E-retailers promote that they are trustworthy Not applicable
	2. I know advertisements of e-retailers that argue that it is secure to buy from an Internet store
	3. I know of e-retailer advertisements that say privacy will not be invaded when something is bought online

Table4. 13 Survey questions based on attitude factors and trust in e-retailing used by Walczuch and Lundgren (2004)

Constructs	Survey Questions
Attitude towards the Internet and Computers	1. Computers make work more interesting
	2. I enjoy interacting with computers
	3. I use computers for fun
	4. I like using the Internet
	5. I use the Internet for fun
	6. The Internet makes work more interesting
Attitude towards Shopping	1. I view shopping as an important leisure activity
	2. I dislike shopping (reverse)
	3. For me, shopping is a pleasurable activity
	4. I would prefer somebody else to do my shopping (reverse)
Trust	1. Generally speaking, e-retailers are not trustworthy (reverse)
	2. I feel that after I make a credit card payment, the e-retailer will deny that I paid and thus not send me the ordered product/service (reverse)
	3. I am concerned about the technical skills and knowledge with respect to security of most e-retailers (reverse)
	4. I expect that most e-retailers will refrain from unfair advantage taking
	5. I am comfortable buying something from an Internet store
	6. I rather expect a traditional retailer than an e-retailer to carry out his/her contractual agreements (reverse)
	7. There exists a lot of unfair and untrustful advertising on the Internet (reverse)
	8. I trust e-retailers with respect to my credit card information
	9. I am worried that my privacy will be invaded if I buy something from an e-retailer (reverse)

Table4. 14 Survey questions based on knowledge and experienced factors used by Walczuch and Lundgren (2004)

Constructs	Survey Questions
Experience over Time	1. Have you made purchases from e-retailers in the past (nominal)
	2. How many times did you buy something from an e-retailer (ordinal)
	3. I buy things from the Internet since months years (number)
Satisfaction	1. My experiences with e-retailers were always positive
	2. My experiences with e-retailers were as satisfactory as my experiences with traditional retailers
	3. I felt pleased with respect to the outcomes of the last five times I bought something online
Communication Independent of Buying Process	1. The e-retailers I have experience with have problems answering my questions (reverse)
	2. The e-retailers I have experience with are responsive to my needs of information
	3. I always knew what the privacy policy of the e-retailers I have experience with was
	4. I always knew what the security policy of the e-retailers I have experience with was
Communication of Expectations	1. When I ordered a product from an e-retailer I always knew
	2. When I could expect the product to be delivered
	3. It was always clear to me what I had to pay for the ordered products or services
Communication of Intentions	1. If something was not in stock it was clear to me when it would be replenished
	2. It was always clear to me that the seller had really received my order and thus that he would deliver the ordered product
	3. It was clear to me when the e-retailer would ship the ordered product
Communication of Retaliation	1. The e-retailers I have experience with provided me with information about the conditions with respect to for example cancellation, payback mechanisms and conflict resolution
	2. The e-retailers I have experience with provided me with information about the applicable law system to this particular contract
	3. It was always clear to me if I had the possibility to return the ordered products
	4. It was always clear to what I had to do if something was not as expected
	5. If problems such as shipment delays arise, the e-retailers I have experience with are honest about the problems
Communication of Absolution	1. If something would not go as expected, the e-retailer will give me the idea this would not happen the next time
	2. The e-retailer offered me something extra, like for example a discount, if something would go wrong with the delivery
Knowledge about Information Practices	1. I believe that e-retailers can without my knowledge obtain my name and address from Internet usage. (reverse)
	2. Third parties can without my knowledge obtain the information that I have given to an e-retailer
	3. I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet (reverse)
	4. I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage (reverse)
	5. I believe that e-retailers can without my knowledge obtain information about my surfing behavior
Knowledge about Security Technology	1. I know what SET is
	2. A message locked with a certain public key can only be opened with the corresponding public key (reverse)
	3. My browser indicates when I enter a secure area
	4. All secure servers are technically the same and are equally secure (reverse)

Szymanski and Hise (2000) examine the role of online convenience, merchandising, site design, and transaction security in consumer e-satisfaction assessments. 7-point Likert scale is used in their questionnaire.

"1 = much worse than traditional store and 7 = much better than traditional stores" is used for convenience, merchandising-product offerings, merchandising-product information, financial security. "1 = poor job and 7 = excellent job" is used for site design.

"1= very dissatisfied to 7=very satisfied" and "1=Very displeased to 7=very pleased" are used for customer satisfaction.

Table4. 15 Survey questions on the subject of consumer e-satisfaction for online environment used by Szymanski and Hise (2000)

Constructs	**Survey Questions**
Online convenience	Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions: 1. Total shopping time 2. Convenience 3. Ease of browsing
Merchandising (product information)	Evaluate Internet storefronts relative to traditional stores on each of the following dimensions: 1. Quantity of information 2. Quality of information
Merchandising (product offerings)	Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions: 1. Number of offerings 2. Variety of offerings
Site design	In general, how good of a job are Internet store fronts doing on the following dimensions: 1. Presenting uncluttered screens 2. Providing easy-to-follow search paths 3. Presenting information fast
Financial security	Evaluate Internet storefronts relative to traditional retail stores on the following dimension: 1. Financial security of the transaction
Site design	In general, how good of a job are Internet store fronts doing on the following dimensions: 1. Presenting uncluttered screens 2. Providing easy-to-follow search paths 3. Presenting information fast
Customer satisfaction	1. Overall, how do you feel about your Internet-shopping experience?

Srinivasan, et al. (2002) investigates the antecedents and consequences of customer e-loyalty in an online business-to-consumer (B2C) context.

In this study, measures are used either a 7-point Likert type (from strongly agree to strongly disagree) or a 7-point semantic differential scale (with anchors "not at all likely" and "very likely").

Table4. 16 Survey questions about 8C's of consumer e-loyalty for online environment used by Srinivasan, et al. (2002)

Constructs	**Survey Questions**
Customization	1. This website makes purchase recommendations that match 2. This website enables me to order products that are tailor- 3. The advertisements and promotions that this website sends 4. This website makes me feel that I am a unique customer. 5. I believe that this website is customized to my needs.
Contact interactivity	1. This website enables me to view the merchandise from different 2. This website has a search tool that enables me to locate products. 3. This website does not have a tool that makes product comparisons (b) 4. I feel that this is a very engaging website. 5. I believe that this website is not a very dynamic one. (b)
Cultivation	1. I do not receive reminders about making purchases from this website. (b) 2. This website sends me information that is relevant to my purchases. 3. I feel that this website appreciates my business. 4. I feel that this website makes an effort to increase its share of my business. 5. This website does not proactively cultivate its relationship with me. (b)
Care	1. I have experienced problems with billing with respect to my earlier purchases at this website. (b) 2. The goods that I purchased in the past from this website have been delivered on time. 3. I feel that this website is not responsive to any problems that I encounter. (b) 4. The return policies laid out in this website are customer friendly. 5. I believe that this website takes good care of its customers.
Community	1. Customers share experiences about the website/product online with other customers of the website. 2. The customer community supported by this website is not useful for gathering product information. (b) 3. Customers of this website benefit from the community sponsored by the website. 4. Customers share a common bond with other members of the customer community sponsored by the website. 5. Customers of this website are not strongly affiliated with one another. (b)
Convenience	1. Navigation through this website is not very intuitive. (b) 2. A first-time buyer can make a purchase from this website without much help. 3. It takes a long time to shop at this website. (b) 4. This website is a user-friendly site. 5. This website is very convenient to use.
Choice	1. This website provides a "one-stop shop" for my shopping. 2. This website does not satisfy a majority of my online shopping needs. (b) 3. The choice of products at this website is limited. (b) 4. This website does not carry a wide selection of products to choose from. (b)
Character	1. This website design is attractive to me. 2. For me, shopping at this website is fun. 3. This website does not feel inviting to me. (b) 4. I feel comfortable shopping at this website. 5. This website does not look appealing to me. (b)

Table4. 17 Survey questions about antecedents of consumer e-loyalty for online environment used by Srinivasan, et al. (2002)

Constructs	Survey Questions
Search	1. I regularly read/watch advertisements to compare competing websites. 2. I decide on visiting competing websites for shopping on the basis of advertisements. 3. I often talk to friends about their experiences with competing websites. 4. I explored many competing websites in order to find an alternative to this site. 5. I conducted an extensive search before making a purchase at this website.
Word-of-mouth	1. I say positive things about this website to other people. 2. I recommend this website to anyone who seeks my advice. 3. I do not encourage friends to do business with this website. (b) 4. I hesitate to refer my acquaintances to this website. (b)
Willingness to pay more	1. Will you take some of your business to a competitor that offers better prices? (b) 2. Will you continue to do business with this website if its prices increase somewhat? 3. Will you pay a higher price at this website relative to the competition for the same benefit? 4. Will you stop doing business with this website if its competitors' prices decrease somewhat? (b)
e-loyalty	1. I seldom consider switching to another website. 2. As long as the present service continues, I doubt that I would switch websites. 3. I try to use the website whenever I need to make a purchase. 4. When I need to make a purchase, this website is my first choice. 5. I like using this website. 6. To me this website is the best retail website to do business with. 7. I believe that this is my favorite retail website.

Chiou (2004) develop and empirically test a model examining the antecedents of consumer e-loyalty intention toward ISPs. 5-point scale type is used as a measure from "Very satisfied" to "Very unsatisfied".

Table4. 18 Survey questions on the subject of consumer e-loyalty for online environment used by Chiou (2004)

Constructs	Survey Questions
Perceived value	1. The service of the ISP is good value for Money 2. The ISP is a good buy 3. The price of the ISP is economical 4. The service of the ISP is worthwhile
Attributive service satisfaction	1. Connection speed 2. Email services 3. On-line services (e.g. applications, registration, searching, amendment) 4. Technical support and consulting
Perceived trust	1. I feel that the ISP is honest 2. I feel that the ISP is responsible 3. I feel that the ISP understands consumers 4. I feel that the ISP is very Professional 5. I feel that the ISP cares about me
Overall satisfaction	1. I am happy about my decision to choose this ISP 2. I believe that I did the right thing when I chose this ISP 3. Overall, I am satisfied with this ISP
Future ISP expectancy	1. There are possibilities that I will leave the current ISP because a new ISP 2. I expect that a more valuable ISP is coming to be established 3. I am afraid that a new ISP with better services to be established in the near future
Loyal intention	1. If I have to do it over again, I would choose XYZ brand 2. I try to use XYZ brand because it is the best choice for me 3. I consider myself to be a loyal patron of XYZ brand

4.4 Questions for Integrated Management Model

IMM survey consists of 119 questions. Questions, excluding demographic, were measured on a 7-point scale (1= I strongly disagree, 6= I strongly agree, 7= I do not have any idea or I do not know). We positioned "7= I do not have any idea or I do not know" at the end of the scale, instead of using in the midst of scale. In this study, we aim to reveal knowledge level of management assistant and over and to understand management capability of the company, so we positioned "7= I do not have any idea or I do not know" at the end of the scale.

Table4. 19 Distribution of IMM survey questions

IMM	Total	
Demographic	10	
Normative Goal	6	Normative level is assessed by 22 questions.
Normative Structure	9	
Normative Behaviour	7	
Strategic Goal	15	Strategic level is assessed by 52 questions.
Strategic Structure	22	
Strategic Behaviour	15	
Operational Goal	10	Operational level is assessed by 35 questions.
Operational Structure	16	
Operational Behaviour	9	
Total	**119**	

Table4. 20 Questions for normative goal in Turkish

NORMATIVE GOAL
Müşterilerimiz ile ömür boyu bir iş birlikteliği vardır.
Müşteri sadakati, firma misyonumuzun önemli bir unsurudur.
Biz yeniliği seven, birçok üründe piyasada ilk olmayı hedefleyen bir şirketiz.
Temel pazarlama politikamız ürün/hizmete göre müşteri bulmak yerine müşteriye göre ürün/hizmet sunmaktır
Şirketimiz, müşterilerimizde güncelliğini sürdürebilmek amacıyla sosyal içerikli ilişkiler geliştirmeyi amaçlar.
Firmamızdaki teknolojik altyapı amacı mevcut müşterilerin sadece mevcut ihtiyaçlarını karşılamanın ötesinde, mevcut ve potansiyel müşterilerin gelecekteki ihtiyaçlarını da karşılamaktır.

Table4. 21 Questions for normative structure in Turkish

NORMATIVE STRUCTURE
Müşteri sadakat ölçümünün, programlarının uygulanabileceği teknolojik altyapıyı sorgulayan bir yönetim alt komitesi var mıdır?
Ürün geliştirme/ Ar-Ge birimleri, pazarlama birimi ile bir arada mı çalışmaktadır?
Yönetim kurulu üyeleri arasında, müşteri ilişkileri yönetimi süreçleri konusunda, iş birimlerine danışmanlık yapan üye/üyeler bulunmaktadır.
Yönetim kurulu kompozisyonu paydaş ağırlıklıdır.
Yönetim kurulu kompozisyonu ortak ağırlıklıdır.
Şirket içi fikir ayrılıklarında çatışmadan çok uzlaşmacı bir tutum izlenmektedir.
Şirketimiz, organizasyon yapısı (tepeden aşağı) müşteri odaklı iş yapış esasına göre yazılı olarak belirlenmiştir.
Şirketimizde görev tanımları yazılı olarak belirtilmiştir.
MIY teknolojik süreçleri ve araçları konusundaki yatırım kararlarını sadece Yönetim Kurulu almaktadır.

Table4. 22 Questions for Normative Behavior in Turkish

NORMATIVE BEHAVIOR
Şirketinizdeki kültürel yatırımlara bakış açısı muhafazakâr, kesin sınırlara sahiptir.
"Şirketimiz için çalışanlarımızın refahı ve kendileri geliştirmeleri çok önemlidir" cümlesini şirketiniz açısından değerlendiriniz.
Şirketimiz çalışanlarını iç müşteri olarak benimsenmektedir.
Şirketimizde ekip çalışmaları (başarıları) ödüllendirilmesi esastır.
Şirketimizde, iç müşteri sadakatini sağlamaya yönelik (maaş dışında) parasal teşvik programları uygulanması benimsenmektedir.
Şirketimizde, iç müşteri memnuniyetini sağlamaya yönelik sosyal içerikli programların uygulanması benimsenmektedir.
Şirketimiz çalışanları tarafından geliştirilen yenilik fikirlerinin (orjinal) ödüllendirilmesi esastır.

Table4. 23 Questions for strategic goal in Turkish

STRATEGIC GOAL
Şirketiniz aşağıdaki hizmetlerden hangilerini vermektedir? Mevduat işlemleri, Kredi işlemleri, Türev ürünler, Fatura ödeme işlemleri, Çek - senet işlemleri, Sigorta işlemleri, Yatırım fonu, Kredi kartı, Sisteme girilen talimat ile paranın değerledirilmesi (artı para vb.), Bireysel emeklilik
Yatırım kararlarının alınma sürecinde tek birime katkı yerine tüm birimlere katkı derecesi dikkate alınmaktadır.
Müşteriye değer yaratma çalışmalarında banka birimleri bağımsız çalışmak yerine işbirliği içinde olmaktadırlar.
Hızla değişen müşteri ihtiyaç/ taleplerini rakiplerden daha önce tespit ederek yeni ürün geliştirmeyi amaçlarız.
Hızla değişen müşteri ihtiyaç/ taleplerini rakiplerden önce tespit ederek mevcut ürün iyileştirmeyi amaçlarız.
Şirketimizin temel rekabet unsuru fiyattır.
Piyasadaki yenilikleri rakiplerden takip ederiz.
Şirketimizde müşteri segmentleri bazında strateji geliştirilmesi amaçlanır.
Şirketimiz değerleri müşteri grubuna farklılaştırılmış hizmet stratejisi ile hizmet vermeyi amaçlar.
Satılan ürün adedi, müşteri ilişkilerinin derinliğinin değerlendirilmesinde ölçüm kriteridir.
Aktif kullanılan ürün adedi, müşteri ilişkilerinin derinliğinin değerlendirilmesinde ölçüm kriteridir.
Referans olduğu yeni müşteri adedi, müşteri ilişkilerinin derinliğinin değerlendirilmesinde ölçüm kriteridir.
İşlem adedi, müşteri ilişkilerinin derinliğinin değerlendirilmesinde ölçüm kriteridir.
Portföy büyüklüğü, müşteri ilişkilerinin derinliğinin değerlendirilmesinde ölçüm kriteridir.
Müşteri tarafından algılanan (perception) düzeyi yükseltmek amaçlanmaktadır. (Quality, security, usefulness, ease of use, user friendliness)

Table4. 24 Questions for strategic structure in Turkish

STRATEGIC STRUCTURE
Şirketinizdeki birimlerin yerleşiminde kişilerin uzmanlık alanlarına göre görevler belirlenmemekte, göreve uygun personel alınmaktadır.
Şirketimizdeki iş birimlerinin organizasyonu müşteri odaklı yapılandırılmıştır.
Şirketimizde değerli müşteri grubunu yöneten bir birim bulunmaktadır.
MIY, proje bazlı oluşturulmamakta, bizzat organizasyon içinde bir birim olarak yer almaktadır.
Müşteri ilişkileri yönetimi, şirketimizde tek birimde konsantre olmak yerine tüm birimlere yayılmıştır.
Şirketimizde, müşteri portföy yönetimi yazılı olarak belirtilmiştir.
İç müşteriler ürün ve süreçler hakkındaki kendi fikirlerini en tepe yöneticilerine yazılı dilekçe ile iletmektedir.
İç müşteriler ürün ve süreçler hakkındaki kendi fikirlerini en tepe yöneticilerine üstü üzerinden iletmektedir.
İç müşteriler ürün ve süreçler hakkındaki kendi fikirlerini en tepe yöneticilerine doğrudan tepe yöneticisine iletmektedir.
Şirketimiz bilinirliğini kalıcı kılmak, güncelliğini sağlamak amacıyla kurduğumuz "müşteri kulüpleri/ birliktelikleri" bulunmaktadır.
Şirketimizde müşteri bilgilerini kurumsal bilgiye dönüştürülüp, analiz edilmektedir.
MIY, ürün geliştirme ve pazarlama arasında düzenli olarak koordinasyon çalışmaları yapılmaktadır.
Satın alma davranışlarının analiz edilerek, hedef odaklı (ihtiyaç tabanlı) pro-aktif pazarlama kampanyaları düzenlenmektedir.
Veri depolama sisteminde, sosyo- demografik ve transactional bilgiler müşteri bazında kullanıma hazır bulunmaktadır.
Veri ambarına aktarılan bilgiler sıklıkla güncellenmektedir.
Müşteri segmentasyon ve analiz çalışmalarında veri madenciliği teknolojisini kullanmaktayız.
Sistemimiz müşterilerimizi yarattıkları değer ve davranışlarına göre mikro segmentler bazında analiz etmeyi mümkün kılmaktadır.
Değerli müşterilerimizi, gişede farklı numara vererek farklılaştırabiliyoruz.
Firmamızın tüm müşteri temas noktalarından müşterinin tek görünmesi sağlanarak müşterilerin yarattığı toplam değere göre merkezden yönetimi yapılabilmektedir.
Veri depolama sistemimiz müşteri bazında karlılığı tekil olarak takip edebilmeyi mümkün kılmaktadır.
Müşterilerimiz, internet bankacılığı sitesini kişiselleştirebilmektedir.
Kaybedilmesi muhtemel müşterilerin kaybını önleyebilmek amacıyla oluşturulmuş erken uyarı sistemi bulunmaktadır.

Table4. 25 Questions for strategic behavior in Turkish

STRATEGIC BEHAVIOR
Müşteri ilişkileri süreç yönetimi konularında çalışanlar karar alma sürecinde etkindirler.
Müşteri ilişkileri süreç yönetimi konularında çalışanlar için karar almada en etkin unsur uzmanlık bilgisi yerine unvan derecesidir.
Çalışanlara, müşteri odaklı iş yapış süreçlerinde fikirlerini gerçekleştirebilecekleri inisiyatif ve sorumluluk verilmektedir.
Şirketiniz, çalışanlarını iç müşteri olarak değerlendirerek, iç müşteri tutundurma faaliyetleri yapılmaktadır.
Şirketimiz elde edilen başarılarda, ekip ruhunu güçlü kılmak amacıyla, ekibi ödüllendirmektedir.
Şirket içi eğitimler sıklıkla düzenlenmektedir.
Şirketimiz çalışanları sadece kendi konuları ile ilgili şirket içi-dışı eğitimlere katılmaktadır.
Şirketimiz, belirli başarı kriterlerini sağlayan kalifiye personelin, kendi alanlarında, yurtiçi/ yurtdışı özel programlı eğitimler almalarını sağlamaktadır.
Şirketimiz, belirli başarı kriterlerini sağlayan kalifiye personelin, kendi alanı dışında, yurtiçi/ yurtdışı özel programlı eğitimler almalarını sağlamaktadır.
Yöneticiler için müşteri ilişkileri yönetimi (life time relationship management) konusunda şirket dışı eğitimler düzenlenmektedir.
Yöneticiler için yeni pazarlama konseptleri konusunda şirket dışı eğitimler düzenlenmektedir.
Yöneticiler için yeni bilgi teknolojileri konusunda şirket dışı eğitimler düzenlenmektedir.
Yöneticiler dışındaki çalışanlar için müşteri ilişkileri yönetimi (life time relationship management) konusunda şirket dışı eğitimler düzenlenmektedir.
Yöneticiler dışındaki çalışanlar için yeni pazarlama konseptleri konusunda şirket dışı eğitimler düzenlenmektedir.
Yöneticiler dışındaki çalışanlar için yeni bilgi teknolojileri konusunda şirket dışı eğitimler

düzenlenmektedir.

Table4. 26 Questions for operational goal in Turkish

OPERATIONAL GOAL	
Müşteri segmentlerinin ihtiyaçlarına yönelik servis/ hizmet üretim/ geliştirme hedeflerini içeren yıllık pazarlama planları ne sıklıkta revize edilmektedir.?	Dropped
İç müşterilere yönelik teşvik programları ne sıklıkta uygulanmaktadır?	-
Müşteri bilgi güncelleme kampanyaları ne sıklıkta uygulanmaktadır?	Dropped
Müşteri memnuniyetini ölçmek için anket çalışması ne sıklıkta yapılmıştır?	Dropped
Şirketimizde müşteri öneri/ şikayet/ taleplerine geri dönüş süresi nedir?	-
Veri madenciliği teknolojisi kullanılarak ne kadar sıklıkta müşteri segmentasyon ve analiz çalışmaları yapılmaktadır?	-
Ne kadar sıklıkta Müşteri ürün kullanımları bazında analizler yapılmaktadır?	-
Müşteri güncel değerliliği ne kadar sıklıkta hesaplanmaktadır?	-
Müşteri yaşam boyu değeri ne kadar sıklıkta hesaplanmaktadır?	Dropped
Veri ambarındaki bilgiler ne kadar sıklıkta güncellenmektedir?	Dropped

Table4. 27 Questions for operational structure in Turkish

OPERATIONAL STRUCTURE
Müşteri bilgi güncelliğini ve doluluğunu kontrol eden proje ekipleri bulunmaktadır.
İş yapış süreçleri müşteri segmentleri bazında farklılaştırılmıştır.
Şirkette deneme amaçlı uygulanıp başarılı olmuş ve şirket yönetim şeklinin parçası olmuş müşteri odaklı süreç yönetimleri bulunmaktadır.
Şirkette deneme amaçlı uygulanıp başarılı olmuş ve şirket yönetim şeklinin parçası olmuş müşteri sadakat programları vardır.
Müşteri bilgilerinin sistemde saklanabilmesi için veri ambarı mevcuttur.
Şirketimizin müşteri tarihsel datası tutulmaktadır.
Veri depolama sistemimiz müşteri tarihsel datası ile ilgili rapor almayı mümkün kılar.
Müşteri bilgilerinin sorgulanabilmesi için sorgulama araçları kullanılmaktadır.
Değerli müşteri segmentine, müşteri temsilcileri atanarak portföy bazında performans takibi yapılmaktadır.
Şirketimizde müşterinin tüm işlem ve değerleri tek bir numara ile izlenmektedir.
Web sitesi üzerinden yapılan işlemler için, oluşturulan menüler kolay algılanabilir düzeydedir.
Web sitesi üzerinden yapılan işlemler gizlidir ve güvenlidir.
Web sitesi üzerinden yapılan işlemlerin çeşitliliği, şubemizden yapılabilen işlem çeşitliliği ile aynıdır.
Web sitesi üzerinden gerçekleştirilen işlemlerin hızına ilişkin gerekli alt yapı donanımı yeterlidir.
Web sitesi müşterinin kolay kullanımına imkan veren yapıdadır.
Web sitesi üzerinden yapılan işlemler için, online müşteri destek hizmeti verilmektedir.

Table4. 28 Questions for operational behavior in Turkish

OPERATIONAL BEHAVIOR
Müşteri bilgilerinin gizliliğine ilişkin günlük ortalama müşteri şikayet adedi ne kadardır?
Şirketimizde, iç müşteri memnuniyetini ölçen anketler yapılmaktadır.
Şirketimizin performans değerlendirme sistemi üstün astını değerlendirmesi şeklindedir.
Şirketimizin performans değerlendirme sistemi astın üstünü değerlendirmesi şeklindedir.
Şirketimizde her çalışan için kariyer planlaması adımları takip edilmektedir.
Şirketimizde her çalışan, 1 yıl içerisinde, mutlaka eğitime gitmektedir.
Çalışanların yeteneklerini geliştirmelerine yönelik her birim yöneticisine verilen yıllık hedefler değerlendirilmektedir.
Dış müşterilere yönelik kampanya yönetimi sıklıkla uygulanmaktadır.
Şirketimizde üst düzey yöneticilerimiz, müşteri öneri/ şikayet/ taleplerinin değerlendirilmesine ilişkin ilgili birimler ile rutin toplantılar yapmaktadır.

4.5 Questions for Customer Loyalty

Individual customer survey consists of 92 questions. Questions, excluding demographic, were measured on a 7-point scale (1= I strongly disagree, 6= I strongly agree, 7= I do not have any idea or I do not know). We positioned "7= I do not have any idea or I do not know" at the end of the scale, instead of using in the midst of scale. In this study, we aim to reveal how to perceive the e-banking service capabilities by the customers. To assess the perception level of customers, we need positive or negative feelings of the customers clearly, so we positioned "7= I do not have any idea or I do not know" at the end of the scale. To evaluate the perception level of customers, we used 22 constructs listed below.

Table4. 29 Distribution of customer loyalty survey questions

No	Constructs	General Q.	Specific Q.	Total
1	Access cost	1	1	2
2	Accuracy		1	1
3	Customization		3	3
4	Demography	10		10
5	Enjoyment	1		1
6	Familiarity	7	1	7
7	Info from friends and relatives		1	1
8	Info from marketer dominated sources		2	2
9	Info from neutral sources		2	2
10	Intention to use	4	1	5
11	Loyalty		5	5
12	Perceived ease of use	4	2	6
13	Perceived usefulness	4	1	5
14	Privacy	1	1	2
15	Product info	2	1	3
16	Product offerings	2	1	3
17	Reputation	1	1	2
18	Satisfaction	1	5	6
19	Security	2	2	4
20	Site design	1	3	4
21	Technology need	2	1	3
22	Transaction speed	1	2	3
23	Trust	3	6	9
24	Word-of-mouth	2	1	3
	Total	**48**	**44**	**92**

Table4. 30 Questions based on constructs in Turkish

Access cost
İnternet bankacılığı ile yapılan havale ve E.F.T işlemlerinden masraf alınmasını makul karşılıyorum.
Havale-EFT işlemleri için kesilen masraf tutarını makul karşılıyorum. (ya da böyle bir uygulama olsa makul karşılarım.)
Accuracy
Bugüne kadar gerçekleştirdiğim işlemlerde hata mesajı almadım.
Customization
Gerçekleştirdiğim işlemlere göre, bana özel çeşitli ürün önerilerinde bulunulmaktadır.
Süreklilik gerektiren işlemler kayıt edilerek, aynı işlemin tekrarı kolaylaştırılmaktadır.
Kullanıcı adı ve şifre ile giriş yaptıktan sonra, siteyi kendi ihtiyaçlarıma göre kişiselleştirebiliyorum.
Enjoyment
İnternet bankacılığını kullanışsız ve sıkıcı buluyorum.
Familiarity
İnternet bankacılığını ne sıklıkta kullanırsınız?
Kullanmakta olduğunuz internet bankacılığı sitesini ne kadar zamandır kullanıyorsunuz?
Ne kadar zamandır internet bankacılığı üzerinden işlemlerinizi gerçekleştiriyorsunuz?
Bir internet bankacılığında işlem yapmadan önce, o siteyi tanımak (aşina olmak) isterim.
Bugüne kadar kaç adet internet bankacılığı sitesi ile işlem yaptınız?
Şubeden gerçekleştirdiğiniz işlemlerde şube içerisindeki bekleme süreniz ne kadardır?
Bir hafta içerisinde hem şube hem de internet aracılığıyla toplam kaç adet işlem yapmaktasınız?
Bir hafta içerisinde sadece internet aracılığıyla kaç adet işlem yapmaktasınız?
Halen kullanmakta olduğunuz internet bankacılığı adedi nedir?
Intention to use
İnternet bankacılığı üzerinden sunulan finansal hizmetlerden yararlanmaktan hoşlanıyorum.
Yakın gelecekte, internet bankacılığını daha sıklıkla kullanacağımı düşünüyorum.
İnternet bankacılığını, zaman tasarrufu sağlayan bir aktivite olarak değerlendiriyorum.
İnternet bankacılığının ilk yıllarından beri, bankacılık işlemlerimi internet bankacılığı üzerinden gerçekleştirmeye eğilimim vardı.
İşlemlerimi, özellikle kullanmakta olduğum internet bankacılığı sitesi üzerinden gerçekleştirmek istiyorum.
Info from friends and relatives
Arkadaşlarım ve yakınlarım, bu site ile işlem yapmanın güvenilir olduğunu düşünmektedir.
Info from marketer dominated sources
Bu site ile işlem yapmanın güvenilir olduğunu bankaların dergi/ gazete ilanlarından biliyorum.
Bu site üzerinden yapılan işlemler sonucu edinilen bilgiler ile ilgili gizlilik ilkesine uyulduğunu dergi/ gazete yazılarından biliyorum.
Info from neutral sources
Çeşitli tüketici raporlarına göre, bu site üzerinden işlem yapılması tavsiye edilmektedir.
Birçok radyo-TV kanallarında, bu site ile ilgili olumlu görüşler yer almaktadır.
Loyalty
Kullanmakta olduğum internet bankacılığı sitesi favori sitemdir.
Nadiren de olsa başka bir bankanın internet bankacılığını kullanmayı düşünüyorum.
Aldığım hizmet mevcut kalite düzeyi ile devam ederse, başka internet bankacılığı sitesi arayışı içine gireceğimi düşünmüyorum.
Ne zaman bir bankacılık işlemi yapmam gerekse (fiziki para yatırmak dışında), bu site ilk seçimimdir.
İşlem maliyetlerinde, diğer bankalara göre artış olsa bile, sunulan hizmet kalitesinin yüksek olması sebebiyle başa bir internet bankacılığı sitesini tercih etmeyeceğimi düşünüyorum.

Table 4.30 Questions based on constructs in Turkish (cont.)

Perceived ease of use
Genel olarak, internet bankacılığından işlem yapmayı kolay buluyorum.
İnternet bankacılığı üzerinden işlem gerçekleştirirken sıklıkla kullanıcı kılavuzuna ihtiyaç duyuyorum.
İnternet bankacılığından işlem yapmayı öğrenmek benim için kolay oldu.
İnternet bankacılığını kullandığımda sıkça yanlışlık yapıyorum.
Gerçekleştirdiğim bankacılık işlemlerinde herhangi bir sorunla karşılaştığımda kolayca telafi edilebiliyor.
Sitenin kullanımının kolay olduğunu düşünüyorum.
Perceived usefulness
Bankacılık işlemlerimi internet bankacılığı üzerinden gerçekleştirmenin bana zaman kazandırdığını düşünüyorum.
Bankacılık işlemlerimi internet bankacılığı üzerinden gerçekleştirmenin işlem maliyetlerini azalttığını düşünüyorum.
Bankacılık işlemlerimi internet üzerinden kolaylıkla gerçekleştirebilmekteyim.
İnternet bankacılığı hızlı ve verimli bankacılık hizmetleri kullanımı sağlamaktadır.
Bu siteyi tercih etmemin sebebi, işlem maliyetlerinin diğer banka internet bankacılığı işlem maliyetlerine göre daha düşük olmasıdır.
Privacy
Gizlilik konusunda her bankanın aynı özeni göstermediğini düşünüyorum.
Gerçekleştirilen işlemler esnasında verilen bilgiler için gizlilik ilkesine uyulduğunu düşünüyorum.
Product info
İnternet bankacılığı üzerinden edinilen ürün bilgisinin, şubeden edinilen bilgiye göre daha kapsamlı olduğunu düşünüyorum.
İnternet bankacılığı üzerinden, şubeye göre, daha çok ürün çeşidi ile ilgili bilgiye ulaşabileceğimi düşünüyorum.
Diğerlerine göre, daha çok ürün çeşidi ile ilgili bilgiye ulaşabiliyorum.
Product offerings
İnternet bankacılığı üzerinden sunulan hizmet çeşidinin, şubeye göre, daha kapsamlı olduğunu düşüyorum.
İnternet bankacılığı üzerinden sunulan ürün adedinin, şubeye göre, daha fazla olduğunu düşünüyorum.
Sunulan hizmet çeşidinin, diğerlerine göre, daha kapsamlı olduğunu düşüyorum.
Reputation
Kullanmakta olduğum internet bankacılığını tercih etmemde bankanın unvanı önemli rol oynadı.
İnternet bankacılığının ait olduğu bankanın unvanı, internet bankacılığının tercihinde önemlidir.
Satisfaction
İnternet bankacılığı ile bankacılık işlemlerini gerekleştirmenin yaşam kalitesini artırdığını düşünüyorum.
Kullanmakta olduğum internet bankacılığı kanalı ile aldığım hizmetten memnunum.
Bu site ile işlem yapmanın iyi bir seçim olduğunu düşünüyorum.
Gerçekleştirdiğim işlemlerde bugüne kadar hiç sorun yaşamadım.
Gerçekleştirdiğim işlemlerden aldığım sonuç, Şube'den gerçekleştirdiğim işlemler kadar başarılıydı.
Site, ihtiyacımın üzerinde hizmet sunmaktadır.
Security
İnternet bankacılığı üzerinden gerçekleştirilen işlemler için üst limit olması gerektiğini düşünüyorum.
İnternet bankacılığı üzerinden işlem yapmayı güvenilir buluyorum.
Siteyi güvenli buluyorum.
Gerçekleştirilen işlemlerde, güvenlik açısından, üst limit olmasını tercih ederim.
Site design
İnternet bankacılığı seçimimde, site tasarımı önemli rol oynar.
Ürünler hakkında merak ettiğim bilgilere kolaylıkla ulaşabiliyorum.
Sitenin genel kompozisyonunu kullanışlı buluyorum.
Sitede istediğim işlem menüsüne kolaylıkla ulaşabiliyorum.

Table 4.30 Questions based on constructs in Turkish (cont.)

Technology need
Yakın gelecekte, internet bankacılığı ile verilen hizmetin kalitesinin artacağını düşünüyorum.
Teknolojik açıdan daha fonksiyonel hizmet veren internet bankacılığını, şu anda kullanmakta olduğum internet bankacılığına tercih edebilirim.
İnternet bankacılığı ile sunulan hizmetin ihtiyaçlarımı karşıladığını düşünüyorum.
Transaction speed
İnternet bankacılığı üzerinden gerçekleştirdiğim işlemlerin, şubeden gerçekleştirilene göre daha hızlı olduğunu düşünüyorum.
İnternet bankacılığı üzerinden sunulan hizmetin hızından memnunum.
İşlem hızını, rakiplere göre daha hızlı buluyorum.
Trust
İnternet bankacılığı seçimimde, sitenin güvenlik konusundaki teknolojik altyapısı ve bilgisi etkili olmaktadır.
İnternet bankacılığı şifre ve parola bilgilerimin banka tarafından gizli tutulduğuna inanıyorum.
İnternet bankacılığı üzerinden yaptığım fatura vb. ödemelerin gerçekleşmeme ihtimali beni kaygılandırabilmektedir.
İnternet bankacılığından işlemlerimi gerçekleştirirken son derece rahatım.
Müşteri bilgilerinin güvenliği için gerekli teknolojik altyapıya sahip olduğunu düşünüyorum.
Müşterilerine karşı dürüst olduğunu düşünüyorum.
Müşterilerine karşı sorumluluk duyduğunu düşünüyorum.
Sitenin oldukça profesyonel hizmet sunduğunu düşünüyorum.
Verilen ürün bilgilerinin doğru ve güvenilir olduğunu düşünüyorum.
Word-of-mouth
İnternet bankacılığı ile ilgili kötü deneyimleri olan tanıdıklarım var.
Yakın çevreme internet bankacılığı ile işlem yapmalarını öneriyorum.
Yakın çevreme, bu site ile işlem yapmalarını öneriyorum.

CHAPTER V: FIELD STUDY and RESULTS

This study consists of two sub-subjects, one of them is “Integrated Customer Loyalty Management Model”, and the other is “e-banking Customer Loyalty”.

We investigated and reviewed literature, then gathered some information about the subjects of “ICLMM” and “customer loyalty”. The aim of the study is to establish the management model that contains components and processes designed for customer lifetime value.

We prepared two different surveys; ICLMM survey prepared for managers has 119 questions; loyalty survey prepared for e-banking customers has 92 questions. These surveys have been directed to different targets in the same company.

The management survey subject is on a bank’s mission and vision, work processes, the importance of customer feedback, human resource, such as employee satisfaction, the assessment of employees, the importance of internal-external education etc. To understand the management capability of the Bank, assistant manager and above are selected as the first target. All executives’ answer of the questions prepared for each level explained the management capability of the Bank according to the ICLMM. This survey was answered by 113 employees who are assistant managers and above.

The customer survey subject is on e-banking. To understand the satisfaction and loyalty level of the customers, “e-banking” was determined as a specific area. The customers’ satisfaction and loyalty survey is applied to e-banking customers of the Bank. The aim of the survey is to understand the perception of customers with regards to its usefulness, ease-of-use, service quality, service value, familiarity, site design, satisfaction and loyalty. All customers’ answers revealed how they perceive the Bank’s management capabilities. This survey was answered by 140 of this bank’s customers.

Here, “what the customer’s are taking” shows the perceived service level by the customers, shortly “the customer perception level”.

The difference between “what the Bank is supposed to serve” and “the perceived service level by the customers” shows the gap about management dimension of the Bank.

5.1. ASSESSMENT of ICLMM FIELD STYUDY

We aim to investigate the compatibility of a Bank's management model to the integrated management model. To investigate this, the survey was applied to 113 people in a bank. The people who participated in this survey are from head office and branch employees who are at a managerial and lower level.

5.1.1. Distribution work place, department and duration of employment

3 out of 113 people did not answer the questions about work place and title.

Table5. 1 Distribution of work place and title

		Title		**Total**
		Manager and higher	Below Manager	
Work Place	Head Office	35	20	**55**
	Branch	3	52	**55**
Total		**38**	**72**	**110**

4 out of 113 people did not answer the questions about the department they work. Distribution of 109 people is in the Table 5.2.

Table5. 2 Distribution of work place, department and title

		Manager and higher	**Below Manager**	**Total**
Head Office	Marketing	10	15	25
	Sales	1	0	1
	Operation	5	0	5
	Human resources	4	0	4
	Information Technology	11	5	16
	Others	4	0	4
	Total	**35**	**20**	**55**
Branch	Marketing	1	21	22
	Sales	1	0	1
	Operation	0	28	28
	Others	1	2	3
	Total	**3**	**51**	**54**
	Total	**38**	**71**	**109**

%24.8 of 113 people has been working for 2 years or less and %71.7 of 113 people has been working for 3 years or more in this bank. %3.5 of 113 people did not answer the question about duration of employment.

Duration of employment of 113 people in this bank can be found in the Table 5.3.

Table5. 3 Duration of employment

Duration of employment	**Number of people**	**%**
1 year	13	11,5%
2 years	15	13,3%
3 years	24	21,2%
4 years	15	13,3%
5 years and over	42	37,2%
No answer	4	3,5%
Total	**113**	**100%**

When we look at the ICLMM fields about choice of "I do not know/ I have no idea", we see that all questions were answered as "I do not know/ I have no idea" at least by one respondent. Rate of respondents who have no idea about for each ICLMM field is in the Table 5.4.

5.1.2. Rate of Respondents for each ICLMM Fields

Table5. 4 Rate of respondents who have no idea about for each ICLMM field

	Goal	Structure	Behavior
Normative	9,1%	30,1%	7,5%
Strategic	15,5%	22,6%	20,2%
Operational	**53,9%***	18,0%	20,0%

*After dropped questions, rate of respondents who have no idea is %52.6 for the OG.

10 questions were asked about *operational goal*, located at the operational level which contains a 1-3 years business plan. 6 out of 10 questions about this were answered as "I do not know/ I have no idea" by over 50% of respondents.

74.3% of respondents have no idea about the question "how often customer lifetime value is calculated in this bank" which is located in the field of operational *goal*.

Over 50% of Head Office and Branch employees answered the questions in the *operational* goal cell as "I do not know/ I have no idea". On the other hand, more than 30% of Head Office and Branch employees answered the *normative structure cell's* questions as "I do not know/ I have no idea". Over 20% of Branch employees answered the 5 out of 9 ICLMM cells as "I do not know/ I have no idea".

According to the results of Head Office respondents, %50, 91 of respondents could not assess the statement *"There are members among the board who are consultants for the work units on the customer relations management processes"* which is in the *normative* level.

Besides, the %55-67 of the answer given to the questions that are in the *operational goal* level about customer segmentation, customer data analysis, calculation of customer current value, product usage analysis and customer information update campaign is "I do not know/ I have no idea". The results show that there is an internal communication problem in this Bank.

In this study, a research has been done on the compatibility of the Bank's management model and Integrated Management Model.

The goal of the study is to reveal the perception level of Bank's management model by the employees of that Bank. Both Head Office and Branch employees in the first stage, only Head Office employees in the second stage and only Branch employees in the third stage are analyzed in this study.

Responses given for each ICLMM field (NG, NS, NB, SG, SS, SB, OG, OS and OB) were scored excluding choice of "I do not know/ I have no idea", so it was scored on negative or positive responses.

Scoring Method:

1. Strongly disagree	(1 point)
2. Disagree	(2 point)
3. Partially disagree	(3 point)
4. Partially agree	(4 point)
5. Agree	(5 point)
6. Strongly agree	(6 point)

5.1.3. General assessment of reliability

Cronbach Alpha is calculated for each ICLMM field. After reliability analysis, 5 questions dropped in the field of *operational goal*.

Table5. 5 Distribution of cronbach alpha for each ICLMM field ("I do not know/ I have no idea" is excluded from this calculation.)

ICLMM		**Goal**	**Structure**	**Behavior**
Normative	*Number of Questions*	6	9	7
	Cronbach Alpha	**0,75**	**0,65**	**0,77**
Strategic	*Number of Questions*	15	22	15
	Cronbach Alpha	**0,90**	**0,92**	**0,93**
Operational	*Number of Questions*	5*	16	9
	Cronbach Alpha	**0,78***	**0,94**	**0,78**

*5 out of 10 questions dropped in the field of *operational goal.*

All responses for each ICLMM field were scored. In other words, these scores for each question express a value which is the evaluation of the Bank by it's employees. We called these scores as "perception percentage".

Perception percentage = response score / ideal score

All scores and the perception percentages of Head Office and Branch employees for each ICLMM field are given in the Table 5.6a and Table 5.6b in the following sections.

5.1.3.1 The evaluation of Bank's management based on ICLMM constructs (by Head Office and Branch employees)

Table5. 6 Scores (Head Office and Branch employees)

ICLMM	**G**	**S**	**B**
N	4,18	4,19	3,48
S	4,25	3,89	3,44
O	3,82	4,46	3,47

Table5. 7 Percentages (Head Office and Branch employees)

ICLMM	**G**	**S**	**B**
N	70%	70%	58%
S	71%	65%	57%
O	64%	74%	58%

Ideal score: 6 point

All scores in the Table 5.6a and perception percentages in the Table 5.6b show the average of questions' score for each ICLMM field.

The evaluation of Head Office and Branch employees' responses for each ICLMM field is in Figure 5.1, before and after dropped questions, final *operational goal* model is in Figure 5.2.

The question about Bank's mission (Customer loyalty is an important factor for the Company's mission.) is located in the field of *normative goal*. 5 out of 113 respondents responded this question as "I do not know/ I have no idea", 6 out of 113 respondents gave negative responses, and others gave positive responses.

In this study, the field of *normative behavior* in the ICLMM matrix shows the culture of the company. Their evaluation about company's culture is not clear. They scored skill development program, awarding system, awarding of innovative ideas, and inner customer satisfaction program in the Bank as 3.48 over a 6.00 point scale. It means they partially disagree or partially agree.

As we know it, *behavior* about *normative*, *strategic* and *operational* level refers to culture, attitude and action in the company in this order. This survey shows that the connection between from *normative behavior* to *operational behavior* is diminishing gradually. It means that employees know the culture of the company, but they do not believe in it and put it into practice.

Bank's employees gave maximum points for the field of *operational structure*. They were asked 16 questions about the *operational structure*, 2 out of 16 were scored under 4 points, and others were scored 4 points and higher.

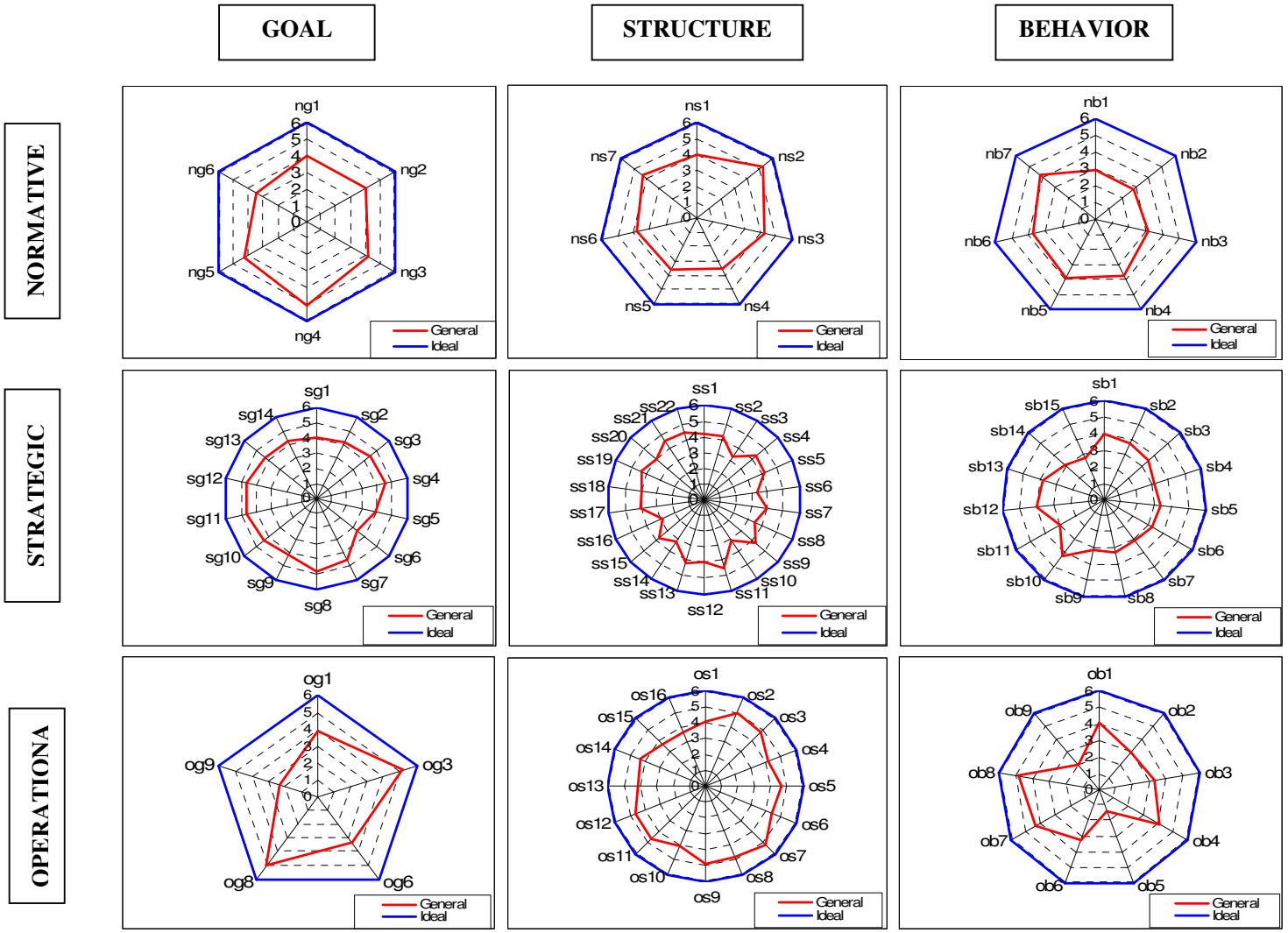

Figure5. 1 The evaluation of Bank's management for each ICLMM field (by Head Office and Branch employees) (Final Model Results)

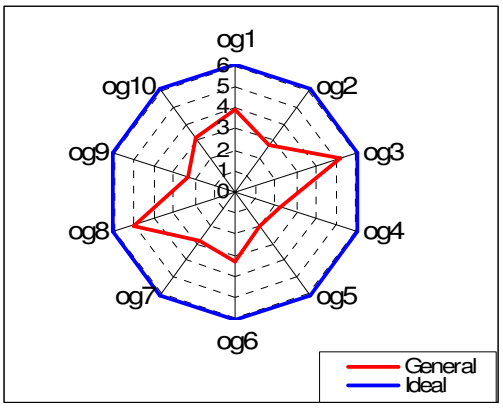

Figure5. 2 *Operational Goal* in the field of ICLMM

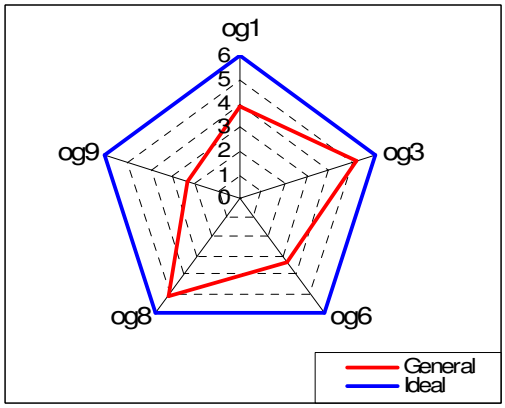

Figure5. 3 *Operational Goal* in the field of ICLMM (after dropped questions)

5.1.4. Assessment of the Head Office

55 of 113 respondents are from Head Office, 55 of 113 respondents are from Branch and 3 of 113 respondents did not answer the question about the department they work.

5.1.4.1 The evaluation of Bank's management based on ICLMM constructs (by Head Office employees)

Table5. 8 Scores (by Head Office)

ICLMM	G	S	B
N	4,02	3,83	3,19
S	4,10	3,62	3,16
O	4,10	4,52	3,18

Table5. 9 Percentages (by Head Office)

ICLMM	G	S	B
N	67%	64%	53%
S	68%	60%	53%
O	68%	75%	53%

Ideal score: 6 point

All scores and perception percentages in the Table 5.7a and Table 5.7b show the average of questions' score for each field.

The evaluation of Head Office employees' responses for each ICLMM field is in the Figure 5.3, before and after dropped questions, final *operational goal* model is in Figure 5.4a and Figure 5.5.b.

All details about the evaluation of Head Office employees' responses take place in the part of "5.1.4.The Comparison of Results".

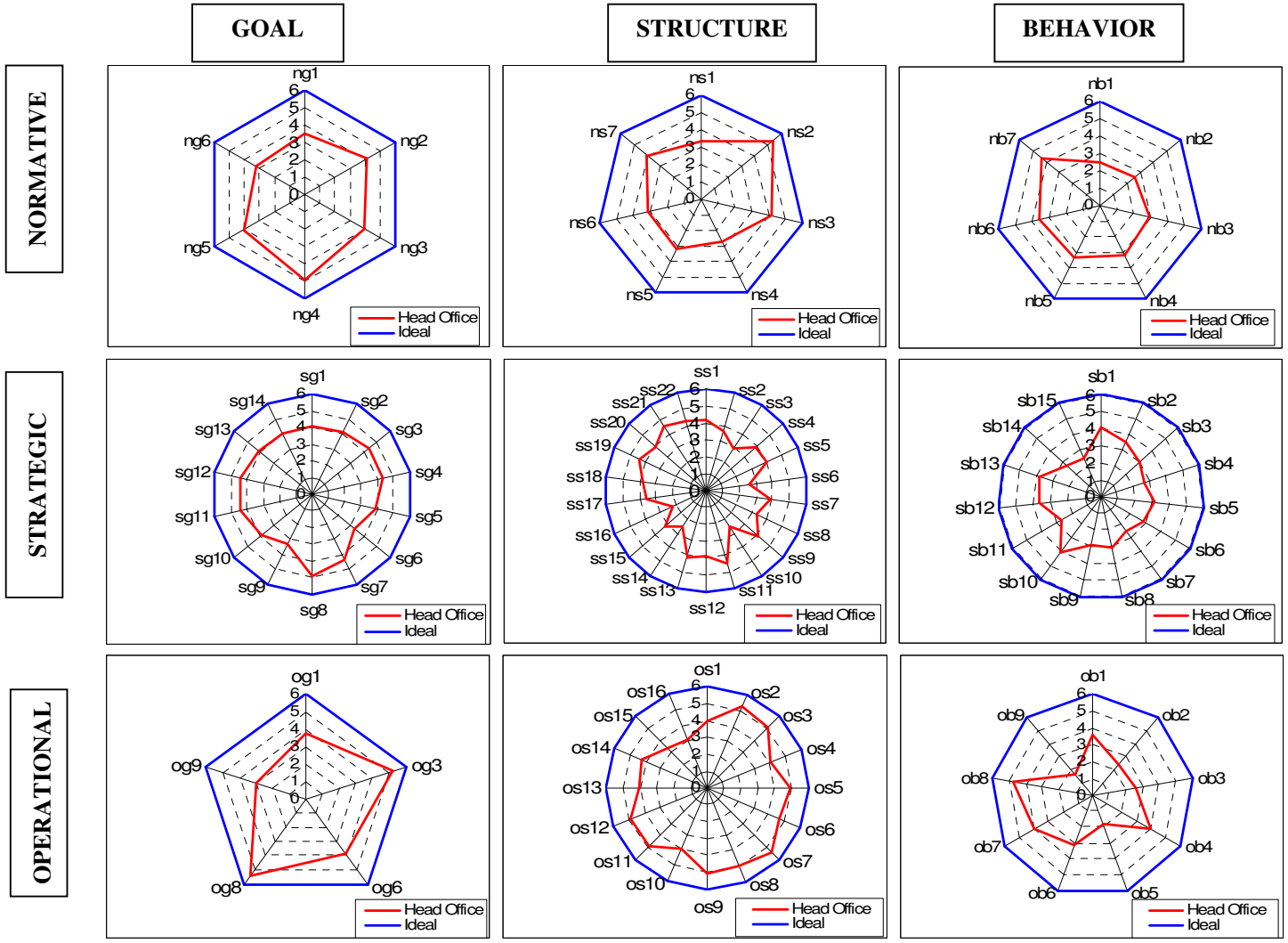

Figure5. 4 The evaluation of Bank's management for each ICLMM field (by Head Office employees) (Final Model Results)

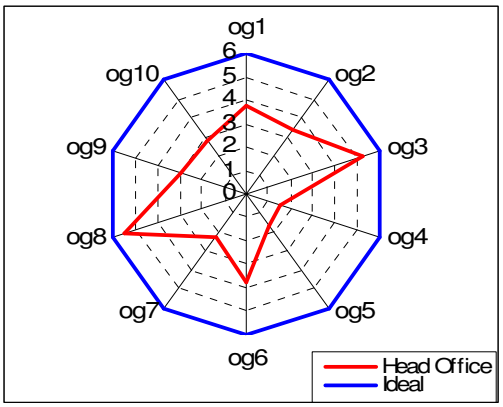

Figure5. 5 *Operational Goal* in the field of ICLMM

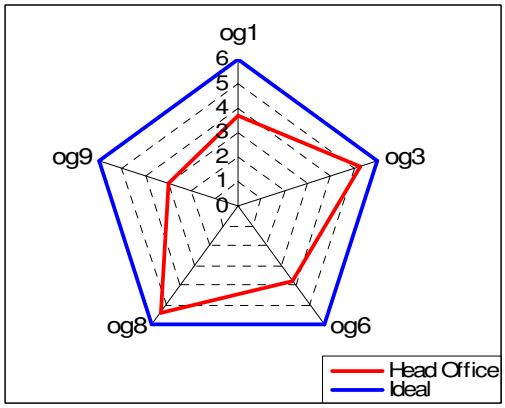

Figure5. 6 *Operational Goal* in the field of ICLMM (after dropped questions)

The management capabilities of the Bank, according to Head Office employees' point of view, take place in the Figure 5.4. All their scores were below 5.00, showing that management capabilities have not reached an ideal level in their point of view. 5 out of 9 cells scores were about 3.00. 3 of them were about behavior cells. Therefore, it means that employees as internal customers are not being managed as they expect.

5.1.5. Assessment of the Branch

55 of 113 respondents are from Branch and in this section, their responses were analyzed.

5.1.5.1. The evaluation of Bank's management based on ICLMM constructs (by Branch employees)

Table5. 10 Scores (by Branch employees)

ICLMM	G	S	B
N	4,32	4,57	3,77
S	4,39	4,15	3,73
O	3,51	4,41	3,76

Table5. 11 Percentages (by Branch employees)

ICLMM	G	S	B
N	72%	76%	63%
S	73%	69%	62%
O	59%	73%	63%

Ideal score: 6 point

All scores and perception percentages in the Table 5.8a and Table 5.8b show the average of questions' score for each field.

The evaluation of Branch employees' responses for each ICLMM field is in the Figure 5.5, before and after dropped questions, final *operational goal* model is in Figure 5.6a and in Figure 5.6b.

All details about the evaluation of Head Office employees' responses take place in the part of "5.1.4.The Comparison of Results".

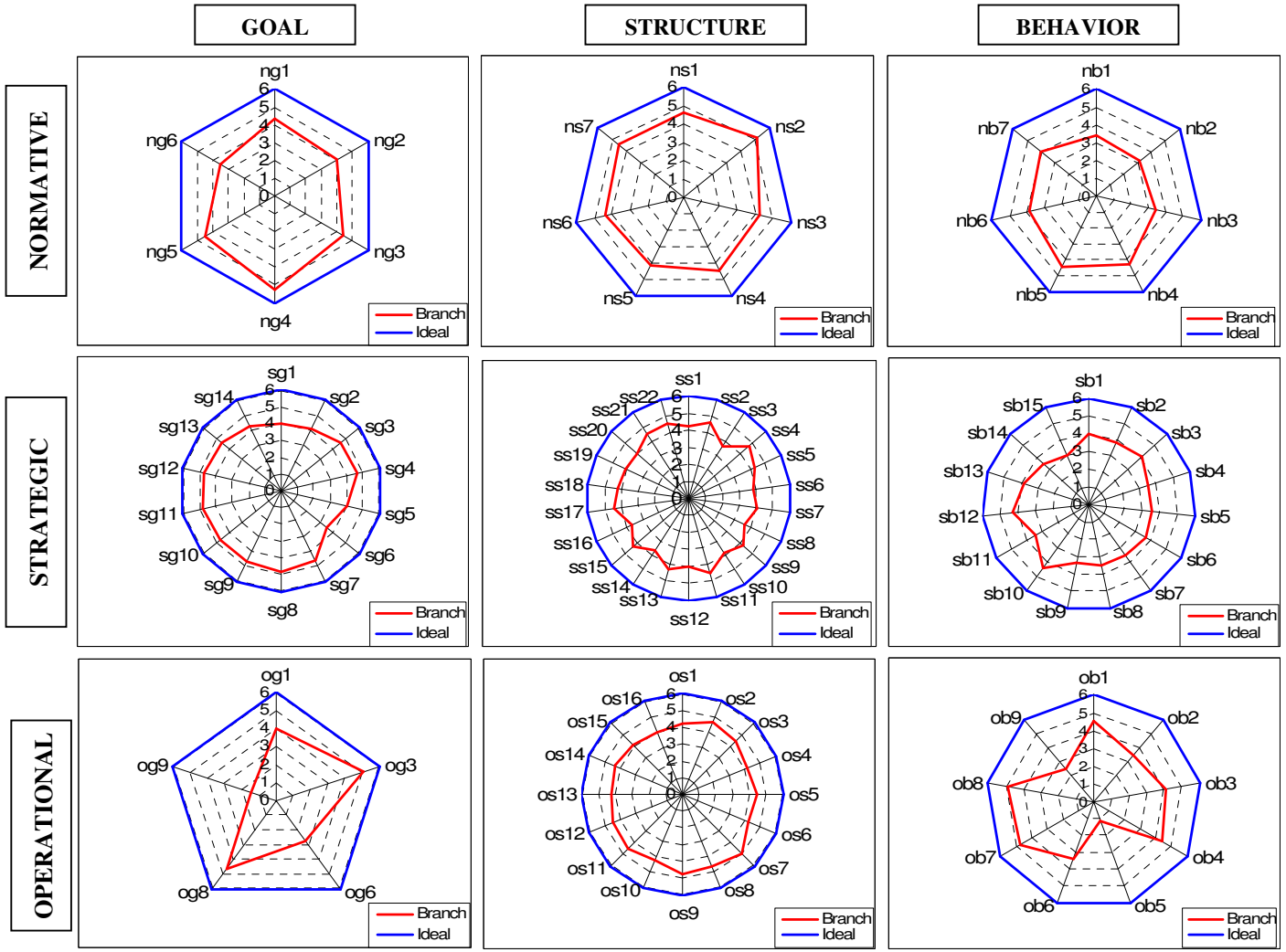

Figure5. 7 The evaluation of Bank's management for each ICLMM field (by Branch employees) (Final Model Results)

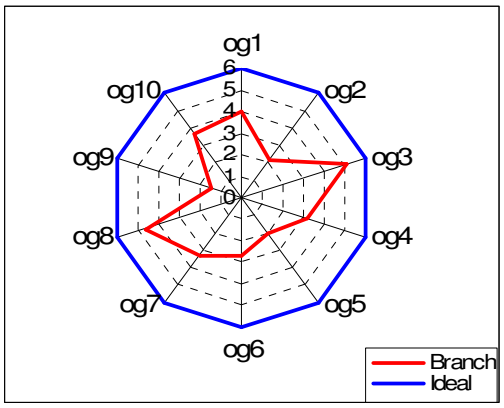

Figure5. 8 *Operational Goal* in the field of ICLMM

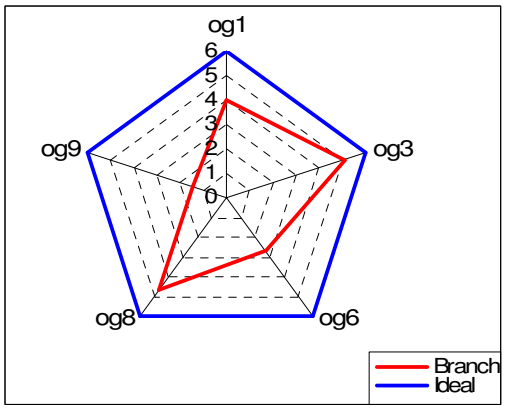

Figure5. 9 *Operational Goal* in the field of ICLMM (after dropped questions)

The management capabilities of the Bank according to Branch employees' point of view take place in the Figure 5.7. All their scores also were below 5.00. 4 out of 9 cells scores were about 3.00 and, 3 of them were about behavior cells the same as Figure 5.4.

Therefore, it means that both Head Office and branch employees think that they are not being managed as they expect.

5.1.6. The comparison of results

Table5. 12 Summary scores for all fields (Final Table)

		Goal	Structure	Behavior
Normative	Head Office	4,02	3,83	3,19
	Branch	4,32	4,57	3,77
	All	4,18	4,19	3,48
Strategic	Head Office	4,10	3,62	3,16
	Branch	4,39	4,15	3,73
	All	4,25	3,89	3,44
Operational *(after dropped)*	Head Office	4,10	4,52	3,18
	Branch	3,51	4,41	3,76
	All	3,82	4,46	3,47

Table5. 13 Summary percentage for all fields (Final Table)

		Goal	Structure	Behavior
Normative	Head Office	67%	64%	53%
	Branch	72%	76%	63%
	All	70%	70%	58%
Strategic	Head Office	68%	60%	53%
	Branch	73%	69%	62%
	All	71%	65%	57%
Operational *(after dropped)*	Head Office	68%	75%	53%
	Branch	59%	73%	63%
	All	64%	74%	58%

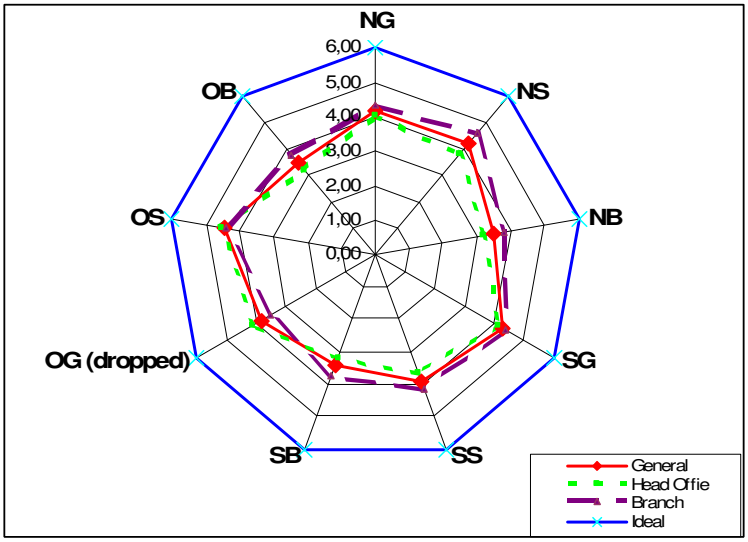

Figure5. 10 The summary of the evaluation of Bank's management for each ICLMM field (Final model)

Branch employees scored the company's culture *(NB),* attitude *(SB)* and action *(OB)* capability better than Head Office employees. In addition to this, the *normative* and *strategic* levels of the company are perceived to be better from the Branch's point of view. They scored higher points than Head Office employees.

In spite of scoring high points at the *normative* and *strategic* levels, the evaluation of *operational* level is different from others. In this level, they gave higher points for the *operational behavior*, nearly the same points for *operational structure* and less points for the *operational* goal.

In this case, we can say that the Branch employees, who take an important part in the *operational* level, evaluate more realistically than Head Office. So, while Head Office employees were assuming that all processes are going well, but in fact, Branch employees who contact and serve all the customers in this bank did not say the same thing.

5.1.6.1. "Paired-Samples T test" of Bank's management for each ICLMM field

We calculated the mean value for each ICLMM field based on related questions. To do this calculation in SPSS, we had to transpose the original data. For this calculation, original ".sav" data was rearranged into groups of related cases in the new data set by "Restructure" in the "Data" menu. (You can also see "restructure syntax" in the Appendix.) We defined 9 groups to restructure the original data and set fixed (demographic) variables. Meanwhile, to set groups, all target variables must be the same number. So, we defined extra variables according to the maximum variables number as "null". As a result, the new data set was formed as transposed ".sav" data.

We analyzed "paired-samples T test" on new data set. We examined the results of the "paired-samples T test". To evaluate the relation between two fields, significant (<0,05) must be consistent. If it is consistent, then we can look at the "correlation" value to understand the strength of the relation between two fields. Significant and correlation values are in the Table 5.10.

Table5. 14 “Paired-Samples T test” for each ICLMM field

	ICLMM Field	N	Correlation	Sig.
Pair 1	NG - NS	402	0,087	0,080
Pair 2	NG - SG	513	0,274	0,000
Pair 3	NS – SS	433	0,202	0,000
Pair 4	NB - NS	511	0,079	0,075
Pair 5	OG - OS	247	0,044	0,492
Pair 6	OB - OS	681	0,154	0,000
Pair 7	NB – SB	641	0,304	0,000
Pair 8	OB - SB	700	0,328	0,000
Pair 9	SG - SS	1081	0,289	0,000
Pair 10	OG - SG	234	0,011	0,869
Pair 11	OS - SS	1207	0,273	0,000
Pair 12	SB - SS	1111	0,306	0,000

Sig. <0,05

Correlation -1, +1

Pair 1, pair 4, pair 5 and pair 10 are not statistically significant.

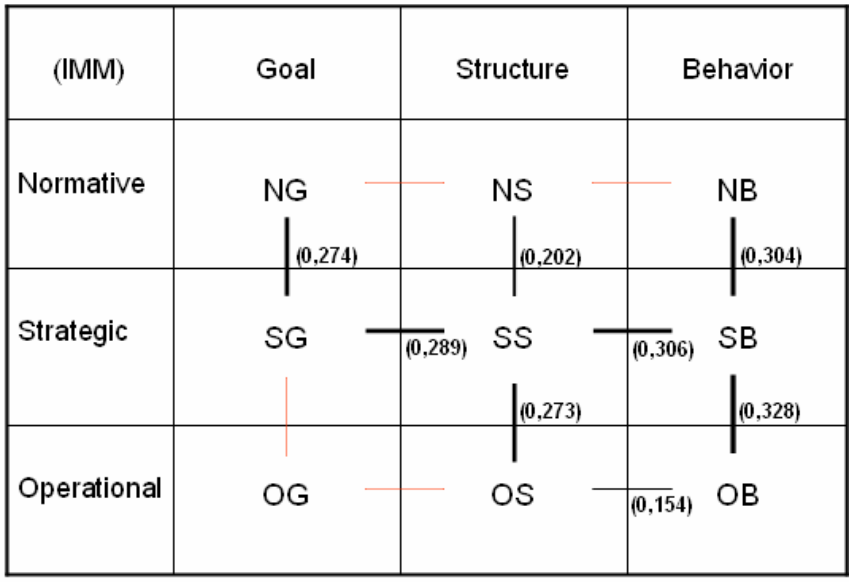

Figure5. 11 The summary of the relation for each ICLMM field

The correlation between two fields is statistically significant. ——

The correlation between two fields is not statistically significant. ·····

Figure 5.11 shows the summary of the relation between each ICLMM field. The numbers in the table show the correlation between two fields. This table shows the relation between each ICLMM cells. The weakest relation is between operational structure and operational behavior cells. The strongest relation is between strategic behavior and operational behavior cells. Correlation is not the same as causality. Causality implies at the time order and may also include delays which has been studied by system dynamics.

5.1.6.2. Clustering about of view and implementation about customer loyalty management model

The goal of this classification is to reveal how many different workers groups were in the Bank.

Some questions about the Bank's approach to customer loyalty on normative and strategic levels were determined and analyzed. After these questions were determined (Table 5.11), we classified respondents according to responses they gave by "K-Mean Cluster" through SPSS.

We tested this analysis for 3-4-5 clusters, and we decided to use 4 clusters. As we mentioned before, responses given for each ICLMM field questions were scored excluding choice of "I do not know/ I have no idea", so we gave the meaning from negative to positive feelings.

Scoring Method:

1. Strongly disagree	(1 point)
2. Disagree	(2 point)
3. Partially disagree	(3 point)
4. Partially agree	(4 point)
5. Agree	(5 point)
6. Strongly agree	(6 point)

After giving the meaning of 4-Clusters from negative to positive feelings, we defined characteristics of 4 different employee clusters.

Table5. 15 Results of the final cluster

			Cluster-I	Cluster-II	Cluster-III	Cluster-IV
Normative Goal	ng1	Temel pazarlama politikamız ürün/hizmete göre müşteri bulmak yerine müşteriye göre ürün/hizmet sunmaktır	3	5	2	4
	ng2	Müşterilerimiz ile ömür boyu bir iş birlikteliği vardır.	3	5	3	4
	ng3	Firmamızdaki teknolojik altyapı amacı mevcut müşterilerin sadece mevcut ihtiyaçlarını karşılamanın ötesinde, mevcut ve potansiyel müşterilerin gelecekteki ihtiyaçlarını da karşılamaktır.	4	5	2	3
	ng4	Müşteri sadakati, firma misyonumuzun önemli bir unsurudur.	5	5	3	5
	ng6	Şirketimiz, müşterilerimizde güncelliğini sürdürebilmek amacıyla sosyal içerikli ilişkiler geliştirmeyi amaçlar.	3	4	2	2
Strategic Goal	sg1	Hızla değişen müşteri ihtiyaç/ taleplerini rakiplerden daha önce tespit ederek yeni ürün geliştirmeyi amaçlarız.	4	5	2	3
	sg2	Hızla değişen müşteri ihtiyaç/ taleplerini rakiplerden önce tespit ederek mevcut ürün iyileştirmeyi amaçlarız.	4	5	2	3
	sg3	Şirketimizde müşteri segmentleri bazında strateji geliştirilmesi amaçlanır.	4	5	3	4
	sg12	Müşteri tarafından algılanan (perception) düzeyi yükseltmek amaçlanmaktadır. (quality, security, usefulness, ease of use, user friendliness)	4	5	3	5
	sg14	Şirketimiz değerleri müşteri grubuna farklılaştırılmış hizmet stratejisi ile hizmet vermeyi amaçlar.	4	5	2	4

The numbers for each cluster in the table 5.11 indicates the response scores.

The number of respondents in each cluster is in Table 5.12.

Table5. 16 The number of respondents in each cluster

	Number of Respondents
Cluster-I	27
Cluster-II	54
Cluster- III	10
Cluster- IV	22
Valid	*113*
Missing	*0*

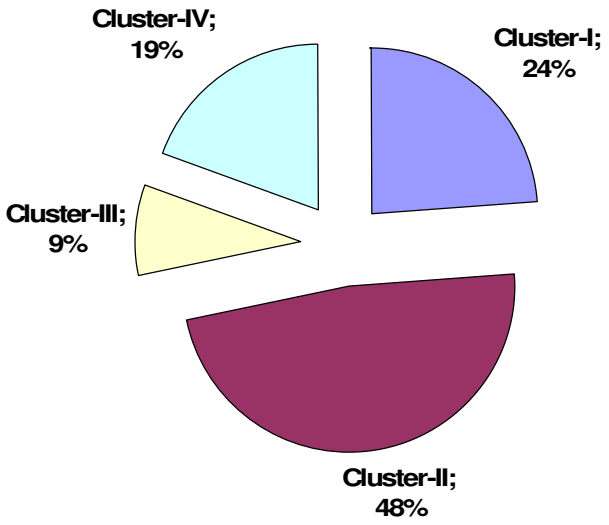

Figure5. 12 Number of cases in each cluster for loyalty clustering

Response choices from 1 to 6 scales which determine the perception level was examined in two stages: from 1 to 3 as pessimists and 4-6 as optimists. In this clustering, 113 responses were valid and analyzed. All responses were clustered, and then scored from levels 1 to 3 as pessimist, from level 4 to 6 as optimistic. After the questions were grouped as pessimistic or optimistic, they were divided to the total number of questions, consequently the percentage of optimistic or pessimistic ratio for each cluster was calculated.

Table5. 17 Optimistic and pessimistic ratio for each cluster

	Cluster-I	**Cluster-II**	**Cluster-III**	**Cluster-IV**
Number of questions that were answered from 1 to 3	3	0	10	4
Pessimistic Ratio	**30%**	**0%**	**100%**	**40%**
Number of questions that were answered from 4 to 6	7	10	0	6
Optimistic Ratio	**70%**	**100%**	**0%**	**60%**
Number of Questions	10	10	10	10

Cluster-I

This cluster has 27 employees and 3 out of 10 questions were answered as negative in this cluster. The subjects of the questions which were answered as negative are below:

(-) customer focused product development

(-) staying focused on "doing business to achieve lifelong customer loyalty" aim

(-) aimed to develop social relation between Company and the customers

This cluster was named as second degree optimistic group.

Cluster-II

This cluster has 54 employees and all of 10 questions were answered as positive in this cluster. This group thinks that the way the company does business focuses on customer loyalty.

This cluster was named as first degree optimistic group.

Cluster-III

This cluster has 10 employees and all of the 10 questions were answered as negative in this cluster. So, this cluster thinks that company's goal and the way they do business are not customer focused.

This cluster was named as pessimistic group.

Cluster-VI

This cluster has 22 employees and 4 out of 10 questions were answered as negative in this cluster. This cluster is similar to Cluster-I because of the positive and negative responses in each cluster.

The subjects of the questions which were answered as negative are below:

(-) customer focused technological substructure

(-) aimed to develop social relations between the Company and the customers

(-) determining the demand for new products before their rivals in the market

(-) determining the demand for developing the existing product before their rivals in the market

This cluster was named as third degree optimistic group.

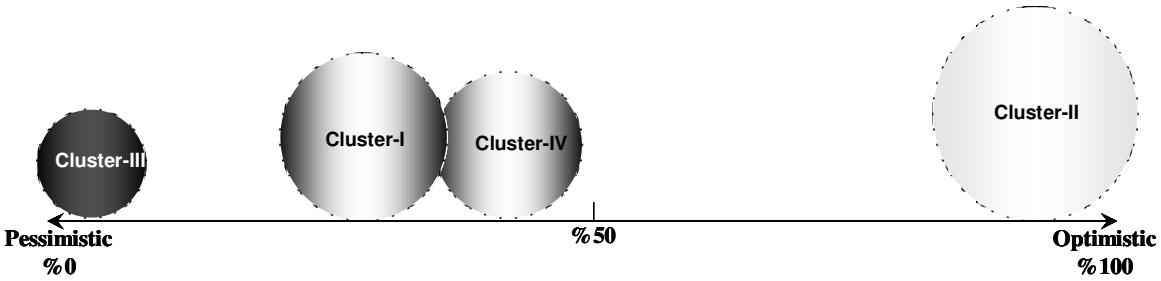

Figure5. 13 The position of optimistic- pessimistic

The clusters were arranged on a scale "from pessimistic to optimistic" according to their responses. The size of the circle in the Figure 5.10 shows the concentration amount of the people within the cluster, the color shows the level of optimism to pessimism from light to dark.

Average value for a set of 10 questions is in Table 5.14.

Table5. 18 The average value for each cluster

Clusters	Average
Cluster I	3,90
Cluster II	4,88
Cluster III	2,37
Cluster IV	3,79

According to the results, %48 of respondents gathered in Cluster II. With %82 average optimistic ratio, this group stated that this Bank has been working to improve customer loyalty management

On the other hand, %19 of respondents were gathered as pessimistic in cluster III.

As we mentioned before, we identified all the clusters according to the number of employees Head office/ Branch employees, title, department, duration of employment, duration of employment in this company.

The number of employees in Head Office and Branch is in the Table 5.15, and the percentage of the number of employees according to Head Office and Branch is in the Table 5.16 in the following sections.

5.1.6.2.1 The number of employees according to title, working duration, working place and department

Table5. 19 The number of employees in Head Office and Branch

Work Place	Cluster-I	Cluster-II	Cluster-III	Cluster-IV	Total
Head Office employee	19	22	5	9	55
Branch employee	8	32	5	13	58
Total	27	54	10	22	113

Table5. 20 The percentage of the number of employees according to Head Office and Branch

Work Place	Cluster-I	Cluster-II	Cluster-III	Cluster-IV	Total
Head Office employee	70%	41%	50%	41%	49%
Branch employee	30%	59%	50%	59%	51%

Optimistic group, Cluster-II, consists of %41 Head Office employees and %59 Branch employees.

The number of employees in each cluster is in the Table 5.17 according to the "title" as "Manager and higher" and "below manager".

Table5. 21 The number of employees according to "Title"

	Manager and higher	**Below Manager**	**Total**
Cluster 1	**11**	**16**	**27**
	29%	22%	25%
Cluster 2	**17**	**34**	**51**
	45%	47%	46%
Cluster 3	**3**	**7**	**10**
	8%	10%	9%
Cluster 4	**7**	**15**	**22**
	18%	21%	20%
Total	***38***	***72***	***110***
	100%	*100%*	*100%*

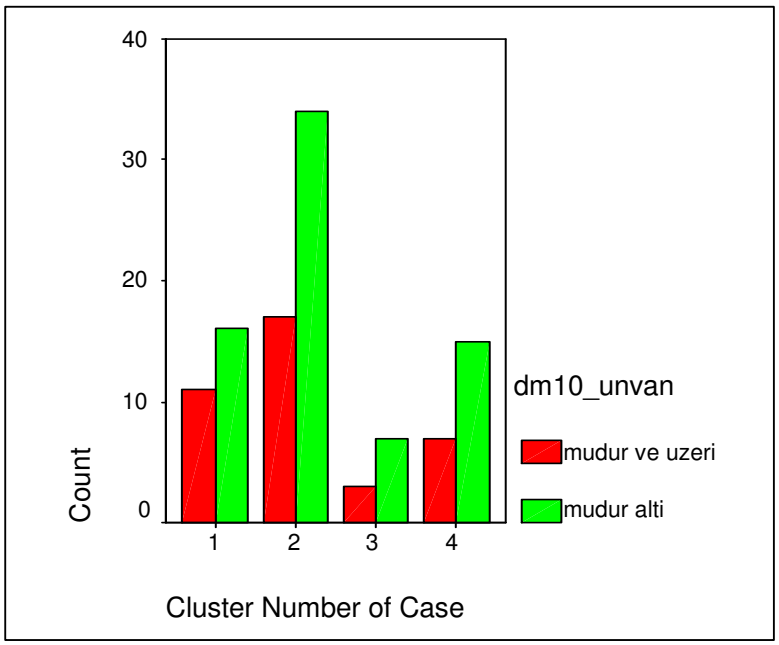

Figure5. 14 The number of employees according to “Title”

3 out of 113 people did not answer the questions about work place and title.

Respondents in this clustering study, consist of %35 “Manager and higher” and %65 “Below manager”.

38 respondents who are "manager and higher", are in the "optimistic or “second degree optimistic” groups.

Table5. 22 According to total working duration

	3 year and less	4-6 year	7-9 year	10-12 year	13-15 year	16 yıl and over	Total
Cluster 1	**1**	**3**	**7**	**4**	**6**	**5**	**26**
	4%	*12%*	*27%*	*15%*	*23%*	*19%*	*100%*
Cluster 2	**5**	**3**	**16**	**7**	**8**	**11**	**50**
	10%	*6%*	*32%*	*14%*	*16%*	*22%*	*100%*
Cluster 3	**0**	**2**	**3**	**3**	**0**	**2**	**10**
	0%	*20%*	*30%*	*30%*	*0%*	*20%*	*100%*
Cluster 4	**2**	**1**	**6**	**4**	**3**	**6**	**22**
	9%	*5%*	*27%*	*18%*	*14%*	*27%*	*100%*
Total	***8***	***9***	***32***	***18***	***17***	***24***	***108***
	7%	*8%*	*30%*	*17%*	*16%*	*22%*	*100%*

%44 of respondents which have been working for 10 years and more remain in the Cluster-II.

Table5. 23 According to total working duration in this Bank

	1 year	2 year	3 year	4 year	5 year and longer	Total	Average of Working Duration
Cluster 1	**2**	**2**	**8**	**3**	**12**	**27**	**5,4 years**
	7%	*7%*	*30%*	*11%*	*44%*	*100%*	
Cluster 2	**9**	**7**	**10**	**6**	**18**	**50**	**10 years**
	18%	*14%*	*20%*	*12%*	*36%*	*100%*	
Cluster 3	**1**	**3**	**1**	**1**	**4**	**10**	**2 years**
	10%	*30%*	*10%*	*10%*	*40%*	*100%*	
Cluster 4	**1**	**3**	**5**	**5**	**8**	**22**	**4,4 years**
	5%	*14%*	*23%*	*23%*	*36%*	*100%*	

When we examine the respondents according to working duration in this Bank, %39 of respondents are composed of "5 years and more" employees. It is seen that %71 of this respondents which have been working for 5 years and more remain in Cluster-I (second degree optimistic) and Cluster-II (Optimistic).

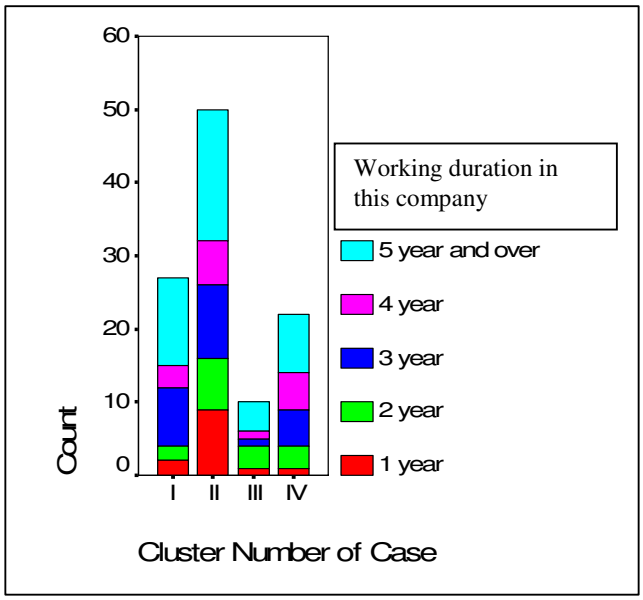

Figure5. 15 According to working duration in this Bank

Table5. 24 According to working place and department

		Marketing	Sales	Operation	Human resources	Information Technology	Others	Total
Cluster-I	Head Office	14		0		4	1	19
		74%	*0%*	*0%*	*0%*	*21%*	*5%*	*100%*
	Branch	2		5		0	1	8
		25%	*0%*	*63%*	*0%*	*0%*	*13%*	*100%*
	Total	16		5		4	2	27
		59%	*0%*	*19%*	*0%*	*15%*	*7%*	*100%*
Cluster-II	Head Office	6	1	3	3	9	0	22
		27%	*5%*	*14%*	*14%*	*41%*	*0%*	*100%*
	Branch	11	0	16	0	0	1	28
		39%	*0%*	*57%*	*0%*	*0%*	*4%*	*100%*
	Total	17	1	19	3	9	1	50
		34%	*2%*	*38%*	*6%*	*18%*	*2%*	*100%*
Cluster-III	Head Office	3	0	0	1	1		5
		60%	*0%*	*0%*	*20%*	*20%*	*0%*	*100%*
	Branch	0	1	4	0	0		5
		0%	*20%*	*80%*	*0%*	*0%*	*0%*	*100%*
	Total	3	1	4	1	1		10
		30%	*10%*	*40%*	*10%*	*10%*	*0%*	*100%*
Cluster-IV	Head Office	2		2		2	3	9
		22%	*0%*	*22%*	*0%*	*22%*	*33%*	*100%*
	Branch	9		3		0	1	13
		69%	*0%*	*23%*	*0%*	*0%*	*8%*	*100%*
	Total	11		5		2	4	22
		50%	*0%*	*23%*	*0%*	*9%*	*18%*	*100%*

109 employees answered questions about the work place and the department.

%38 of Cluster-II members which are in the optimistic group is from operation department, %34 of Cluster-II members are from marketing department.

5.1.6.3. Clustering about e-banking evaluation by employees

The aim of this clustering is to understand how to perceive the way of doing e-banking business by employees as internal customers. To do this, we grouped some questions in the field of strategic and operational structure. All respondents were clustered according to their answers to these questions.

We tested this analysis for 3-4-5 clusters, and we decided to use 4 clusters. As we mentioned before, responses given for each ICLMM field questions were scored excluding the choice of "I do not know/ I have no idea", so we gave the meaning from negative to positive feelings.

Scoring Method:

1. Strongly disagree (1 point)
2. Disagree (2 points)
3. Partially disagree (3 points)
4. Partially agree (4 points)
5. Agree (5 points)
6. Strongly agree (6 points)

Table5. 25 Results of the final cluster

	Questions	Subject	Cluster-I	Cluster-II	Cluster-III	Cluster-IV
Operational Structure	Web sitesi üzerinden yapılan işlemler için, oluşturulan menüler kolay algılanabilir düzeydedir.	**e-banking (perceived ease of use- site design)**	2	5	5	4
	Web sitesi üzerinden yapılan işlemler gizlidir ve güvenlidir.	**e-banking (security- privacy)**	6	5	6	4
	Web sitesi üzerinden yapılan işlemlerin çeşitliliği, şubemizden yapılabilen işlem çeşitliliği ile aynıdır.	**e-banking (product diversity)**	2	4	4	2
	Web sitesi üzerinden gerçekleştirilen işlemlerin hızına ilişkin gerekli alt yapı donanımı yeterlidir.	**e-banking (transaction speed)**	3	5	5	3
	Web sitesi müşterinin kolay kullanımına imkan veren yapıdadır.	**e-banking (perceived ease of use)**	3	5	5	3
	Web sitesi üzerinden yapılan işlemler için, on-line müşteri destek hizmeti verilmektedir.	**e-banking (on-line customer support service)**	5	5	5	3
Strategic Structure	Müşterilerimiz, internet bankacılığı sitesini kişiselleştirebilmektedir.	**e-banking (customization)**	6	5	2	2

The numbers for each cluster in the table 5.11 indicates the response scores.

After giving the meaning of 4-Clusters from negative to positive feelings, we defined characteristics of 4 different clusters.

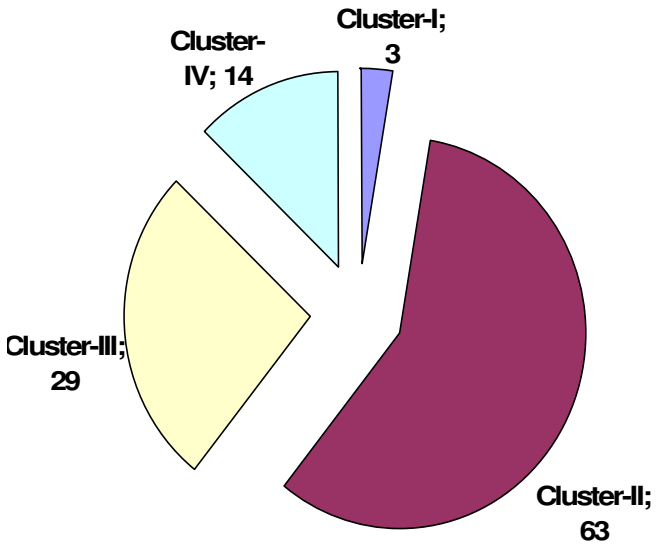

Figure5. 16 Number of cases in each cluster for e-banking clustering

Response choices from 1 to 6 scale which determine the perception level was examined in two stages: from 1 to 3 as dissatisfied and 4-6 as satisfied. All responses were clustered, and then scored from levels 1 to 3 as dissatisfied, from level 4 to 6 as satisfied. In this clustering, 109 responses were valid and analyzed. 4 people's responses were disregarded.

After the questions were grouped as dissatisfied or satisfied, they were divided by the total number of questions, consequently the percentage of satisfied or dissatisfied ratio for each cluster was calculated.

Table5. 26 Satisfied or dissatisfied ratio for each cluster

	Cluster-I	Cluster-II	Cluster-III	Cluster-IV
Number of questions that were answered from 1 to 3	4	0	1	5
Dissatisfied Ratio	**57%**	**0%**	**14%**	**71%**
Number of questions that were answered from 4 to 6	3	7	6	2
Satisfied Ratio	**43%**	**100%**	**86%**	**29%**
Number of Questions	7	7	7	7

Cluster-I

This cluster has 3 employees and 4 out of 7 questions were answered as negative in this cluster. The subjects of the questions, which were answered as negative, are below:

(-) perceived ease of use of transaction menu (site design)

(-) product diversity

(-) transaction speed

(-) perceived ease of use of e-banking site

This cluster was named as “tolerating group”.

Cluster-II

This cluster has 63 employees which has %58 of all respondents and all questions were answered as positive in this cluster.

This cluster was named as “very satisfied group”.

Cluster-III

This cluster has 29 employees and only 1 out of 7 questions were answered as negative. The subject of this question, which was answered as negative, is below:

(-) customization

This cluster was named as “satisfied group”.

Cluster-IV

This cluster has 14 employees and 5 out of 7 questions were answered as negative. The subjects of the questions, which were answered as negative, are below:

(-) customization

(-) product diversity

(-) transaction speed

(-) perceived ease of use

(-) on-line customer support service

This cluster was named as “dissatisfied group”. “Dissatisfied group” is %13 of all respondents.

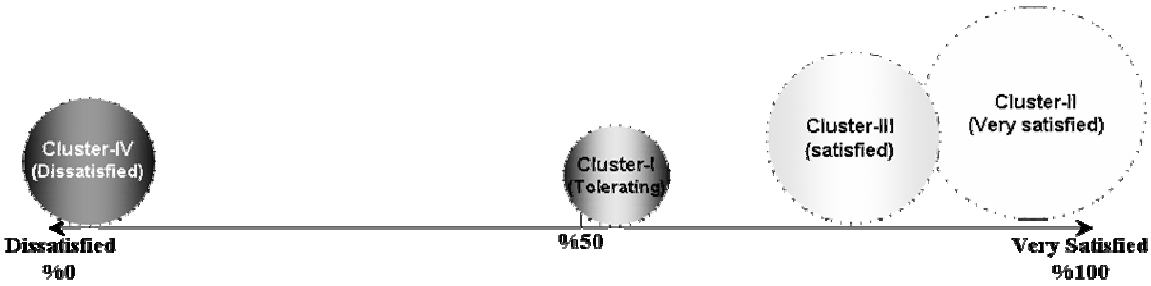

Figure5. 17 The position of satisfied- dissatisfied internal customers

The clusters were arranged on a scale "from very satisfied to dissatisfied" according to their responses. The size of the circle in the Figure 5.14 shows the concentration amount of the people in the cluster, the color shows the level of very satisfied to dissatisfied from light to dark.

Average value for a set of 10 questions is in Table 5.23.

Table5. 27 The average value for each cluster

Cluster-I (Tolerating group)	3,79
Cluster-II (Very satisfied)	4,87
Cluster-III (Satisfied)	4,76
Cluster-IV (Dissatisfied)	2,86

The employees as internal customers in "very satisfied" and "satisfied" groups in this clustering represent %84 of all respondents. According to results, %58 of respondents gathered in the Cluster II (very satisfied group). With %81 satisfaction ratio, this group stated that e-banking system has satisfied them. On the other hand, %13 of respondents were gathered in dissatisfied cluster IV.

After giving meanings to all the clusters according to the negative or positive responses, we identified all the clusters according to who they are, for instance, the number of employees Head office/ Branch employees, title, department, duration of employment, duration of employment in this Bank.

The number of employees in Head Office and Branch is in the Table 5.24, and the percentage of the number of employees according to Head Office and Branch is in the Table 5.25 in the following sections.

5.1.6.3.1 The number of employees according to title, working duration, working place and department

Table5. 28 The number of employees in Head Office and Branch

Work Place	Cluster-I	Cluster-II	Cluster-III	Cluster-IV	missing	Total
Head Office	1	23	22	6	3	55
Branch	2	40	7	8	1	58
Total	3	63	29	14	4	113

%82 of Head Office is in "satisfied" and "very satisfied" groups. %64 of "very satisfied group" represents branch employees.

Table5. 29 The percentage of the number of employees according to Head Office and Branch

Work Place	Cluster-I	Cluster-II	Cluster-III	Cluster-IV	missing	Total
Head Office	33%	37%	76%	43%	75%	49%
Branch	67%	63%	24%	57%	25%	51%

The number of employees in each cluster is in the Table X according to the "title" as "Manager and higher" and "below manager".

Table5. 30 The number of employees according to "Title"

	Manager and Higher	**Below Manager**	**Total**
Cluster-I	**1**	**2**	**3**
	3%	3%	3%
Cluster-II	**18**	**42**	**60**
	50%	60%	57%
Cluster-III	**11**	**18**	**29**
	31%	26%	27%
Cluster-IV	**6**	**8**	**14**
	17%	11%	13%
Total	***36***	***70***	***106***
	100%	*100%*	*100%*

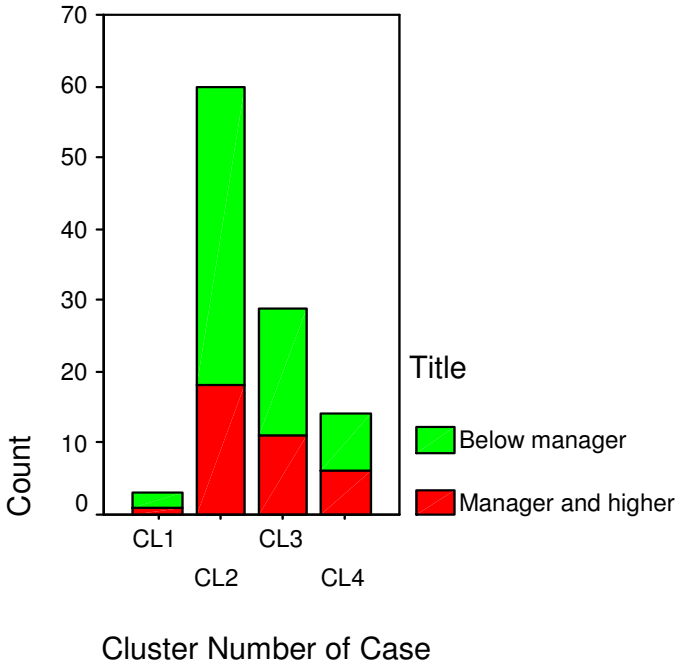

Figure5. 18 The number of employees according to "Title" in e-banking cluster

3 out of 113 people did not answer the questions about work place and title.

%81 of "manager and higher" respondents are in the "satisfied" and "very satisfied" groups.

Table5. 31 The number of employees according to total working duration

	3 year and less	4-6 year	7-9 year	10-12 year	13-15 year	16 year and over	Total
Cluster-I	**0**	**0**	**0**	**1**	**0**	**2**	**3**
	0%	0%	0%	33%	0%	67%	100%
Cluster-II	**5**	**4**	**22**	**8**	**7**	**13**	**59**
	8%	7%	37%	14%	12%	22%	100%
Cluster-III	**1**	**3**	**7**	**7**	**5**	**5**	**28**
	4%	11%	25%	25%	18%	18%	100%
Cluster-IV	**2**	**2**	**2**	**2**	**2**	**4**	**14**
	14%	14%	14%	14%	14%	29%	100%
Total	***8***	***9***	***31***	***18***	***14***	***24***	***104***
	8%	*9%*	*30%*	*17%*	*13%*	*23%*	*100%*

4 out of Cluster-II members did not answer this question. %85 of respondents in Cluster-II has been working for 7 years and over.

Table5. 32 The number of employees according to total working duration in this Bank

	1 year	2 year	3 year	4 year	5 year	Total
Cluster-I	***2***	***0***	***1***	***0***	***0***	***3***
	67%	0%	33%	0%	0%	100%
Cluster-II	***8***	***9***	***10***	***10***	***22***	***59***
	14%	15%	17%	17%	37%	100%
Cluster-III	***1***	***2***	***10***	***4***	***12***	***29***
	3%	7%	34%	14%	41%	100%
Cluster-IV	***2***	***4***	***2***	***0***	***6***	***14***
	14%	29%	14%	0%	43%	100%
Total	***13***	***15***	***23***	***14***	***40***	***105***
	12%	*14%*	*22%*	*13%*	*38%*	*100%*

%71 of “very satisfied” group and %44 of “satisfied” group has been working 3 years and over in this Bank.

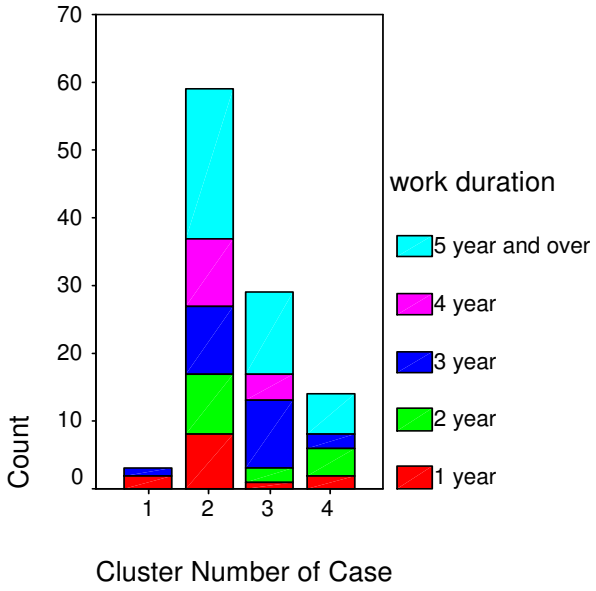

Figure5. 19 The number of employees according to working duration in this Bank

Table5. 33 The number of employees according to working place and department

		Marketing	Sales	Operation	Human Resources	Information Technology	Others	Total
Cluster-I	Head Office	0		0	1			1
		0%	0%	0%	100%	0%	0%	100%
	Branch	1		1	0			2
		50%	0%	50%	0%	0%	0%	100%
	Total	1		1	1			3
		33%	0%	33%	33%	0%	0%	100%
Cluster-II	Head Office	7	1	4	2	6	3	23
		30%	4%	17%	9%	26%	13%	100%
	Branch	12	1	20	0	0	3	36
		33%	3%	56%	0%	0%	8%	100%
	Total	19	2	24	2	6	6	59
		32%	3%	41%	3%	10%	10%	100%
Cluster-III	Head Office	14		0	1	7		22
		64%	0%	0%	5%	32%	0%	100%
	Branch	6		1	0	0		7
		86%	0%	14%	0%	0%	0%	100%
	Total	20		1	1	7		29
		69%	0%	3%	3%	24%	0%	100%
Cluster-IV	Head Office	3		1		2		6
		50%	0%	17%	0%	33%	0%	100%
	Branch	3		5		0		8
		38%	0%	63%	0%	0%	0%	100%
	Total	6		6		2		14
		43%	0%	43%	0%	14%	0%	100%

Questions about the work place and the department were answered by 105 employees.

%48 of Cluster-III members (satisfied group) has been working in the marketing department at the Head Office.

5.2. ASSESSMENT of e-BANKING CUSTOMER LOYALTY FIELD STYUDY

With the survey study, the research was done on the conformity of the management style of a bank to the Integrated Management Model. The goal was to assess the loyalty and satisfaction level of the e-banking customers of an e-banking service provider bank since 2003. A total of 141 person have participated in the survey study. The survey questions have been specially structured to convey the demographics of the participants, their general opinions about the e-banking system and their opinions about the e-banking service of the presumed bank. Therefore, the questions have been structured to assess the opinions about the constructs from intention to use to loyalty and general opinions about the presumed bank. Cronbach Alpha calculation is done according to this separation.

The amount of questions and the Cronbach Alpha values that are finalized after the Cronbach Alpha calculation for every construct with private/general separation, amount of questions and the 23 construct that have been used in the survey, can be found below (Table 5.30).

Table5. 34 Amount of questions based on construct

Constructs	General	Private	Total number of questions
Access cost	1	1	2
Accuracy		1	1
Customization		3	3
Demography	10		10
Enjoyment	1		1
Familiarity	6	1	7
Info from friends and relatives		1	1
Info from marketer dominated sources		2	2
Info from neutral sources		2	2
Intention to use	4	1	5
Loyalty		5	5
Perceived ease of use	4	2	6
Perceived usefulness	4	1	5
Privacy	1	1	2
Product info	2	1	3
Product offerings	2	1	3
Reputation	1	1	2
Satisfaction	1	5	6
Security	2	2	4
Site design	1	3	4
Technology need	2	1	3
Transaction speed	1	2	3
Trust	3	6	9
Word-of-mouth	2	1	3
Total	48	44	92

5.2.1. Distribution based on gender, educational background and inhabitance at a big city

The 141 survey participants' age-gender, educational background, duration of inhabitance in a big city, the amount of e-banking sites they have used til today, the amount of e-banking sites they are still using, and the distribution according to the duration of usage of e/banking sites remain in the attached tables.

Table5. 35 Distribution based on age-gender

	Female	**Male**	**Total**
25 or less	13	5	18
Between 26-30	25	17	42
Between 31-35	24	20	44
Between 36-40	13	14	27
Between 41-45	1	1	2
45 years and above	4	4	8
Total	**80**	**61**	**141**

Table5. 36 Distribution based on educational background

Educational status	**Distribution**
High school	8
Higher education (2 year school)	7
University	103
Master's	21
Doctorate	2
Total	**141**

Table5. 37 Distribution based on big city inhabitance

Duration of big city inhabitance	**Distribution**
Lived 1-5 years	2
Lived 6-10 years	10
Lived 11-15 years	13
Lived 16-20 years	11
Lived 21-25 years	24
Lived 26 years or above	80
No response	1
Total	**141**

Table5. 38 Distribution based on the amount of e-banking site usage til today

Different site usage	**Total**
1 site	21
2 sites	45
3 sites	33
4 sites	18
5 sites	10
6 sites and above	14
Total	**141**

Table5. 39 Distribution based on the amount of e-banking site usage today

The number of different e-banking sites	**Total**
1 site	37
2 sites	62
3 sites	20
4 sites	9
5 sites	6
6 sites and above	7
Total	**141**

Table5. 40 Distribution of the survey subject e-banking site's duration of usage

Duration of usage	**Total**
1 year	11
2 years	29
3 years	59
4 years	41
5 years	1
Total	**141**

In general the percentages of participants are; %57 women %43 men, %89 university or a higher education graduate, %98 inhabited in a big city 6 or more years, %85 used 2 or more e-banking site, %26 still using only 1, %74 still using 2 or more e-banking site users.

5.2.2. General assessment of reliability

The calculations have been repeated until the valid reliability calculations on Cronbach Alpha values have been reached by separating among general-private. The Cronbach Alpha values based on construct can be found below. (Table 5.37 and Table 5.38)

Table5. 41 Questions prepared based on general opinions about e-banking

Constructs	Before Cronbach Alpha	Number of general purpose, valid questions	Dropped	After Cronbach Alpha
Product offerings	0,97	2	-	0,97
Perceived usefulness	0,94	4	-	0,94
Product info	0,89	2	-	0,89
Technology need	0,83	2	-	0,83
Intention to use	0,83	4	-	0,83
Familiarity	0,45	4	x-14-28	0,77
Trust	0,11	2	x-25	0,47
Perceived ease of use	0,12	2	x-29-33	0,46
Security	0,28	2	-	0,28
Word-of-mouth	0,00	2	-	0,00
Access cost	-	1	-	-
Privacy	-	1	-	-
Reputation	-	1	-	-
Satisfaction	-	1	-	-
Site design	-	1	-	-
Transaction speed	-	1	-	-
Enjoyment	-	1	-	-
Accuracy	-	0	-	-
Customization	-	0	-	-
Info from friends and relatives	-	0	-	-
Info from marketer dominated sources	-	0	-	-
Info from neutral sources	-	0	-	-
Loyalty	-	0	-	-
Total		34		

Table5. 42 Questions prepared based on specific opinions about the e-banking service of the presumed bank

Constructs	Before Cronbach Alpha	Number of general purpose, valid questions	Dropped	After Cronbach Alpha
Trust	0,92	6	-	0,92
Info from marketer dominated sources	0,91	2	-	0,91
Info from neutral sources	0,89	2	-	0,89
Site design	0,86	3	-	0,86
Customization	0,55	2	x-84	0,85
Satisfaction	0,75	5	-	0,75
Loyalty	0,52	4	x-95	0,64
Security	0,57	2	-	0,57
Perceived ease of use	0,43	2	-	0,43
Transaction speed	0,21	2	-	0,21
Access cost	-	1	-	-
Accuracy	-	1	-	-
Familiarity	-	1	-	-
Info from friends and relatives	-	1	-	-
Intention to use	-	1	-	-
Perceived usefulness	-	1	-	-
Privacy	-	1	-	-
Product info	-	1	-	-
Product offerings	-	1	-	-
Reputation	-	1	-	-
Technology need	-	1	-	-
Word-of-mouth	-	1	-	-
Enjoyment	-	1	-	-
Total		43		

5.2.3. Descriptive analysis of constructs

Table5. 43 The frequency breakdown of questions on general opinions about e-banking

Constructs	N-Valid	Missing	Mean	Median	Mode	Minimum	Maximum
AC1	141	0	2,69	2	2	1	6
ENJYMT1	139	2	1,40	1	1	1	6
FAM1	141	0	3,30	3	3	1	6
FAM2	141	0	4,35	5	6	1	6
FAM4	141	0	2,95	3	2	1	6
FAM5	141	0	2,33	2	2	1	6
INT1	141	0	5,75	6	6	1	6
INT2	140	1	5,16	5	6	1	6
INT3	141	0	5,42	6	6	2	6
INT4	139	2	5,42	6	6	1	6
PEOU4	141	0	1,74	2	1	1	6
PInfo1	136	5	4,28	4	4	1	6
PInfo2	135	6	4,30	4	4	1	6
POffer1	135	6	3,59	4	2	1	6
POffer2	137	4	3,62	4	2	1	6
Prvcy1	131	10	4,26	5	5	1	6
PU1	140	1	5,73	6	6	1	6
PU2	139	2	5,68	6	6	1	6
PU3	140	1	5,61	6	6	1	6
PU4	139	2	5,63	6	6	1	6
RPT1	140	1	4,88	5	6	1	6
S1	138	3	5,33	5	6	1	6
Scrty1	141	0	4,62	5	5	1	6
Scrty2	141	0	4,95	5	5	2	6
SD1	141	0	4,62	5	5	1	6
TechN1	140	1	5,29	5	5	2	6
TechN2	136	5	5,42	5,5	6	1	6
TR1	138	3	5,24	5	6	1	6
TR2	136	5	5,15	5	6	1	6
TS1	140	1	5,10	5	5	1	6
W-of-M1	139	2	5,17	5	5	1	6
W-of-M2	125	16	3,45	4	2	1	6

Table5. 44 The breakdown of the questions on the opinions about e-banking of the bank

Constructs	N-Valid	Missing	Mean	Median	Mode	Minimum	Maximum
AC2	141	0	3,03	3	2	1	6
ACC1	139	2	4,16	5	5	1	6
CSTM2	128	13	3,60	4	5	1	6
CSTM3	124	17	2,94	2	2	1	6
FAM6	141	0	2,94	3	3	1	5
InfoFrnd1	120	21	4,79	5	5	2	6
InfoMrktr1	113	28	4,04	4	5	1	6
InfoMrktr2	108	33	3,91	4	5	1	6
InfoNtrl1	87	54	3,72	4	5	1	6
InfoNtrl2	89	52	3,63	4	5	1	6
INT5	141	0	5,31	5	6	1	6
L1	139	2	4,65	5	5	1	6
L2	135	6	3,95	4	4	1	6
L4	138	3	4,88	5	5	1	6
L5	137	4	3,39	4	4	1	6
PEOU6	118	23	4,57	5	5	1	6
PEOU7	140	1	5,19	5	5	2	6
PInfo3	128	13	3,98	4	4	1	6
POffer3	128	13	3,91	4	4	1	6
Prvcy2	139	2	5,35	5	5	1	6
PU5	128	13	4,21	5	5	1	6
RPT2	137	4	4,47	5	5	1	6
S2	137	4	4,85	5	5	1	6
S3	139	2	5,06	5	5	1	6
S4	140	1	4,67	5	5	1	6
S5	136	5	5,29	5	5	1	6
S6	139	2	4,12	4	4	1	6
Scrty3	140	1	5,14	5	5	1	6
Scrty4	141	0	5,06	5	5	1	6
SD2	140	1	4,77	5	5	1	6
SD3	140	1	4,94	5	5	1	6
SD4	141	0	5,09	5	5	1	6
TechN3	138	3	4,12	4	5	1	6
TR4	138	3	5,06	5	5	1	6
TR5	141	0	5,21	5	5	1	6
TR6	138	3	5,17	5	5	1	6
TR7	140	1	4,91	5	5	2	6
TR8	140	1	5,21	5	5	2	6
TR9	137	4	5,37	5	5	1	6
TS2	124	17	4,51	5	5	2	6
TS3	138	3	5,54	6	6	1	6
W-of-M3	138	3	4,60	5	5	1	6

5.2.4. Factor analysis

The aim was a cluster analysis on the questions about the bank that the e-banking survey study has been done. To group the 44 questions asked in the bank, a factor analysis has been done before the cluster analysis. In the factor analysis, the factor weight of the variables' that construct the factors is seeked to be 0.45. If one variable has the same amount of factor weight (if the difference is more than 0.10) at more than one factor, it has left out of the analysis. If a variable is not grouped at any factor, therefore has not formed a factor weight, it has left out of the analysis and the factor analysis is repeated.

Kaiser-Meyer-Olkin (KMO) and significant values obtained at the first factor analysis could be found below.

Table5. 45 Kaiser-Meyer-Olkin (KMO) ve significant values

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0,695**
Bartlett's Test of Sphericity	Approx. Chi-Square	2512,09
	df	861,00
	Sig.	**0,000**

If the Kaiser-Meyer-Olkin (KMO) and significant values are close to 1 then the factor analysis on the data group in hand can be done. If the KMO value is lower than 0.50, a factor analysis cannot be done.(Bayram 2004)

Since the KMO value of this data group is >0.50, a factor analysis can be done. But 4 of the variables have an insufficient amount of factor weight or they undertake a similar factor weight for different factors, so they are left out of the analysis and the factor analysis has been repeated.

Because of factor load, the constructs, in the Table5.42, are left out of the factor analysis and then, the factor analysis is repeated.

Table5. 46 The constructs that are left out of the factor analysis

Constructs	**Questions**
Satisfaction-3	I'm happy with the e-banking service that I get from the channel I use
Satisfaction-6	The site is providing me with a service above my needs
Transaction Speed -3	I believe that the transactions I make online are faster than the ones I make at the bank.
W-of-M- 3	I suggest my close surroundings to make a transaction at this site.

After the second factor analysis, the KMO value is 0.702 and the significant value is 0.000. Therefore a factor analysis on the data group in hand can be done. According to the result of the analysis, %79 of the variance is explained by 10 factors. (Table 5.43)

Table5. 47 Total variance explained

Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	**11,942**	**31,427**	**31,427**	**11,942**	**31,427**	**31,427**	**9,561**	**25,160**	**25,160**
2	**4,015**	**10,565**	**41,993**	**4,015**	**10,565**	**41,993**	**3,855**	**10,144**	**35,304**
3	**3,438**	**9,049**	**51,041**	**3,438**	**9,049**	**51,041**	**3,342**	**8,795**	**44,099**
4	**2,241**	**5,898**	**56,939**	**2,241**	**5,898**	**56,939**	**3,309**	**8,707**	**52,806**
5	**2,086**	**5,489**	**62,428**	**2,086**	**5,489**	**62,428**	**2,348**	**6,180**	**58,986**
6	**1,629**	**4,287**	**66,715**	**1,629**	**4,287**	**66,715**	**1,805**	**4,750**	**63,736**
7	**1,493**	**3,928**	**70,644**	**1,493**	**3,928**	**70,644**	**1,733**	**4,559**	**68,296**
8	**1,296**	**3,411**	**74,055**	**1,296**	**3,411**	**74,055**	**1,537**	**4,045**	**72,340**
9	**1,126**	**2,964**	**77,018**	**1,126**	**2,964**	**77,018**	**1,503**	**3,956**	**76,296**
10	**1,023**	**2,692**	**79,710**	**1,023**	**2,692**	**79,710**	**1,297**	**3,414**	**79,710**
11	0,849	2,235	81,945						
12	0,813	2,140	84,085						
13	0,688	1,811	85,896						
14	0,611	1,607	87,503						
15	0,600	1,580	89,083						
16	0,551	1,451	90,534						
17	0,414	1,089	91,623						
18	0,399	1,050	92,673						
19	0,340	0,896	93,569						
20	0,329	0,867	94,436						
21	0,293	0,770	95,206						
22	0,255	0,672	95,878						
23	0,239	0,629	96,507						
24	0,201	0,529	97,036						
25	0,169	0,444	97,479						
26	0,144	0,378	97,857						
27	0,131	0,344	98,201						
28	0,128	0,338	98,539						
29	0,103	0,272	98,811						
30	0,097	0,254	99,065						
31	0,076	0,201	99,266						
32	0,060	0,157	99,423						
33	0,055	0,144	99,567						
34	0,049	0,129	99,696						
35	0,042	0,110	99,806						
36	0,034	0,089	99,895						
37	0,029	0,077	99,972						
38	0,011	0,028	100,000						

Table5. 48 Rotated component matrix (Factor load of factor based variables)

Factors	1	2	3	4	5	6	7	8	9	10
TR5	0,885									
Scrty3	0,876									
TR6	0,870									
TR9	0,864									
TR8	0,860									
Prvcy2	0,850									
INT5	0,850									
TR4	0,845									
SD4	0,726									
TR7	0,649									
InfoFrnd1	0,630									
SD3	0,624									
SD2	0,545									
InfoNtrl1		0,870								
InfoMrktr2		0,868								
InfoNtrl2		0,850								
InfoMrktr1		0,838								
L5		0,675								
PInfo3			0,864							
POffer3			0,844							
TS2			0,748							
CSTM3			0,553							
CSTM2			0,497							
S5				0,729						
S2	0,451			0,716						
PEOU7	0,522			0,701						
L1				0,683						
L4				0,503						
S4					0,843					
ACC1					0,818					
PEOU6					0,676					
PU5						0,897				
AC2						0,598				
FAM7							0,749			
TechN3								0,772		
L2								-0,622		
Scrty4									0,767	
RPT2										0,843

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

Table5. 49 The amount of questions for every factor based on constructs

Constructs	**fac1**	**fac2**	**fac3**	**fac4**	**fac5**	**fac6**	**fac7**	**fac8**	**fac9**	**fac10**	**Total**
Access Cost						**1**					**1**
Accuracy					**1**						**1**
Customization			**2**								**2**
Ease of use				**1**	**1**						**2**
Familiarity							**1**				**1**
Info from friends	**1**										**1**
Info from marketers		**2**									**2**
Info from neutral source		**2**									**2**
Intention to use	**1**										**1**
Loyalty		**1**		**2**				**1**			**4**
Privacy	**1**										**1**
Product Info			**1**								**1**
Product Offer			**1**								**1**
Reputation										**1**	**1**
Satisfaction				**2**	**1**						**3**
Security	**1**								**1**		**2**
Site Design	**3**										**3**
Technology Need								**1**			**1**
Transaction Speed			**1**								**1**
Trust	**6**										**6**
Usefulness						**1**					**1**
Total	**13**	**5**	**5**	**5**	**3**	**2**	**1**	**2**	**1**	**1**	**38**

Discluding the dropped questions, the amount of the valid questions that are asked at the site are 44. The total number of questions that explain the %79.7 of the variance that is gathered at 10 factors is 38.

Table5. 50 Questions based on the constructs that form the factors (from fact1 to fact4)

Factor Group	Constructs	Main Group of Constructs	Questions	Mean
fac1	oz-INT5	Intention to use	I want to make my transactions using the e-banking site I use normally.	5,31
fac1	oz-TR5	Trust	I think they are honest to their customers.	5,21
fac1	oz-TR6	Trust	I think they feel responsible towards their customers.	5,17
fac1	oz-TR9	Trust	I believe the e-banking code and password is kept hidden by the bank.	5,37
fac1	oz-TR8	Trust	I believe the product information they give, is dependable.	5,21
fac1	oz-TR4	Trust	I thiink they have the sufficient technological infrastructure to keep the customer information safe.	5,06
fac1	oz-TR7	Trust	I think the site offers a sufficient professional service.	4,91
fac1	oz-Prvcy2	Privacy	I think they abide by the anonimity principle with the info that is given during the transactions.	5,35
fac1	oz-Scrty3	Security	I find the site safe	5,14
fac1	oz-SD4	Site Design	I can easily reach any transaction menu at the site.	5,09
fac1	oz-SD3	Site Design	I find the general composition of the site convenient to use.	4,94
fac1	oz-SD2	Site Design	I can easily reach the info about the products that I seek info on..	4,77
fac1	oz-InfoFrnd1	Info from friends	My friends and family think that it's safe to make transactions at this site.	4,79
fac2	oz-L5	Loyalty	Even if ther are increases in transaction costs compared to other banks, I think I wouldn't prefer another e-banking site because of the high quality service.	3,39
fac2	oz-InfoNtrl1	Info from neutral source	Making transactions over this site is advised according to some consumer reports.	3,72
fac2	oz-InfoNtrl2	Info from neutral source	Positive views about this site take place at TV and radio stations.	3,63
fac2	oz-InfoMrktr1	Info from marketers	I know that this site is safe from the magazine and newspaper ads of the banks.	4,04
fac2	oz-InfoMrktr2	Info from marketers	I know that this site abides by the anonimity principles of the transactions made over this site from the magazine and newspaper ads	3,91
fac3	oz-PInfo3	Product Info	I can reach more product variety info on this site than others.	3,98
fac3	oz-POffer3	Product Offer	I think the service variety they offer is more inclusive than the others.	3,91
fac3	oz-TS2	Transaction Speed	I find the speed of transaction faster than the others.	4,51
fac3	oz-CSTM3	Customization	I'm offered special product variety based on my transactions.	2,94
fac3	oz-CSTM2	Customization	I can personalize the site after I login with my user name and code.	3,60
fac4	oz-S5	Satisfaction	The results that I get from my transactions are as successful as the ones at the branch.	5,29
fac4	oz-S2	Satisfaction	I think it's the right choice to make transactions at this site.	4,85
fac4	oz-PEOU7	Ease of use	I think it's easy to use this site.	5,19
fac4	oz-L1	Loyalty	I don't think I'll start looking for another e-banking site if the service quality continues at the present level.	4,65
fac4	oz-L4	Loyalty	Whenever I want to make an e-banking transaction(other than depositing money) this site is my first choice.	4,88

Table5. 51 Questions based on the constructs that form the factors (from fact5 to fact10)

Factor Group	Constructs	Main Group of Constructs	Questions	Mean
fac5	oz-S4	Satisfaction	I never had any problems during the transactions I made til now.	4,67
fac5	oz-ACC1	Accuracy	I never received an error message during the transaction I made til now.	4,16
fac5	oz-PEOU6	Ease of use	Any problems I face during my transactions are fixed easily.	4,57
fac6	oz-PU5	Usefulness	The reason I prefer this site is the transaction costs of this site is lower than the others.	4,21
fac6	oz-AC2	Access Cost	I find the wire transfer and EFT costs to be reasonable. (or I would think it's reasonable if there was anything like that.)	3,03
fac7	oz-FAM7	Familiarity	How long have you been using the e-banking site you've been using?	2,94
fac8	oz-TechN3	Technology Need	I would prefer a technologically more functional service provider e-banking to my e-banking now.	4,12
fac8	oz-L2	Loyalty	The e-banking site I'm using is my favorite site.	3,95
fac9	oz-Scrty4	Security	I would prefer to have a maximum limit on the transactions regarding security.	5,06
fac10	oz-RPT2	Reputation	The title of the bank played a big role on which e-banking site I use.	4,47

The descriptions in Table 5.48 have been formed by interpreting the constructs that represent each factor.

Table5. 52 Description of factor groups

Factors	Explanation
F1	The group that is eager to use this e-banking site, find it useful and trust the technological infrastructure
F2	The group that is not concerned with the transaction costs, values the title and references of the bank
F3	The group that values product variety, personalization of the site and find the site faster compared to others.
F4	The group that values the ease of use, service and consistency
F5	The group that is happy with the service never encountered a problem but knows it can be solved easily if they did.
F6	The group that prefers e-banking because they think they have a financial advantage
F7	Using it for 2 to 3 years
F8	The group that, points out the e-banking site as their favorite site, can prefer a site with a more advanced technology.
F9	Ones who suggest taking precautions on security.
F10	The group that values the name of the bank.

During the factor analysis, if a person has answered one of the evaluation questions as "I don't know/I have no idea", then a value calculation hasn't been done for that person. Consequently, the factor analysis has been done for only the group that have stated as either they ideally agree or disagree with the questions. So these people are taken into evaluation with the cluster analysis (K-mean cluster) from the emerged factors.

5.2.5. Cluster analysis of e-banking customer

Since 66 out of 141 participants of the survey answered questions with other than, I do not know/I have no idea, in the cluster analysis 75 person have been evaluated as missing and 66 person as valid.

The minimum and maximum values of factors have been set with descriptive analysis to be able to interpret the cluster results. For every factor, min. Value has been set at 0, maximum value at 6 and for mid values the co-efficient is calculated by (maximum value - minimum value)/6. All coefficient values that are calculated for every factor have been calculated by starting from the maximum value and raising it up to the min. value to calculate the mid values. Thus, minimum and maximum value intervals have been equally separated. So, taking minimum and maximum values as basis, intervals have been determined for every factor equivalent to 6 scales.

Table5. 53 Frequency breakdown based on factors

	fac1_1	fac2_1	fac3_1	fac4_1	fac5_1	fac6_1	fac7_1	fac8_1	fac9_1	fac10_1
Valid	66	66	66	66	66	66	66	66	66	66
Missing	75	75	75	75	75	75	75	75	75	75
Mean	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000
Median	-0,1273	0,2489	0,1152	0,1091	0,1440	0,1640	-0,0213	0,0126	0,1327	0,2128
Mode	-4,8946	-2,5426	-2,2488	-3,1412	-3,7104	-2,3816	-3,1747	-2,5493	-3,0950	-3,2337
Minimum	**-4,8946**	**-2,5426**	**-2,2488**	**-3,1412**	**-3,7104**	**-2,3816**	**-3,1747**	**-2,5493**	**-3,0950**	**-3,2337**
Maximum	**1,8346**	**1,8314**	**2,4059**	**1,8916**	**1,8971**	**1,9665**	**1,9089**	**2,4099**	**2,2514**	**1,8597**

Minimum and maximum numbers have been evaluated as 0 and 6, the difference between the minimum and maximum value has been separated by dividing them into 6 equal parts.

Table5. 54 Frequency breakdown

		fac1_1	fac2_1	fac3_1	fac4_1	fac5_1	fac6_1	fac7_1	fac8_1	fac9_1	fac10_1
max	**6**	**1,835**	**1,831**	**2,406**	**1,892**	**1,897**	**1,967**	**1,909**	**2,410**	**2,251**	**1,860**
	5	0,713	1,102	1,630	1,053	0,962	1,242	1,062	1,583	1,360	1,011
	4	-0,408	0,373	0,854	0,214	0,028	0,517	0,214	0,757	0,469	0,162
	3	-1,530	-0,356	0,079	-0,625	-0,907	-0,208	-0,633	-0,070	-0,422	-0,687
	2	-2,652	-1,085	-0,697	-1,464	-1,841	-0,932	-1,480	-0,896	-1,313	-1,536
min	**1**	-3,773	-1,814	-1,473	-2,302	-2,776	-1,657	-2,327	-1,723	-2,204	-2,385
	0	**-4,895**	**-2,543**	**-2,249**	**-3,141**	**-3,710**	**-2,382**	**-3,175**	**-2,549**	**-3,095**	**-3,234**

Table5. 55 Value intervals of every factor value on a 6 scale

	fac1_1		
1	.0-1	-4,895	-3,773
2	.1-2	-3,772	-2,652
3	.2-3	-2,651	-1,530
4	.3-4	-1,529	-0,408
5	.4-5	-0,407	0,713
6	.5-6	0,714	1,835

	fac2_1		
1	.0-1	-2,543	-1,814
2	.1-2	-1,813	-1,085
3	.2-3	-1,084	-0,356
4	.3-4	-0,355	0,373
5	.4-5	0,374	1,102
6	.5-6	1,103	1,831

	fac3_1		
1	.0-1	-2,249	-1,473
2	.1-2	-1,472	-0,697
3	.2-3	-0,696	0,079
4	.3-4	0,080	0,854
5	.4-5	0,855	1,630
6	.5-6	1,631	2,406

	fac4_1		
1	.0-1	-3,141	-2,302
2	.1-2	-2,301	-1,464
3	.2-3	-1,463	-0,625
4	.3-4	-0,624	0,214
5	.4-5	0,215	1,053
6	.5-6	1,054	1,892

	fac5_1		
1	.0-1	-3,710	-2,776
2	.1-2	-2,775	-1,841
3	.2-3	-1,840	-0,907
4	.3-4	-0,906	0,028
5	.4-5	0,029	0,962
6	.5-6	0,963	1,897

	fac6_1		
1	.0-1	-2,382	-1,657
2	.1-2	-1,656	-0,932
3	.2-3	-0,931	-0,208
4	.3-4	-0,207	0,517
5	.4-5	0,518	1,242
6	.5-6	1,243	1,967

	fac7_1		
1	.0-1	-3,175	-2,327
2	.1-2	-2,326	-1,480
3	.2-3	-1,479	-0,633
4	.3-4	-0,632	0,214
5	.4-5	0,215	1,062
6	.5-6	1,063	1,909

	fac8_1		
1	.0-1	-2,549	-1,723
2	.1-2	-1,722	-0,896
3	.2-3	-0,895	-0,070
4	.3-4	-0,069	0,757
5	.4-5	0,758	1,583
6	.5-6	1,584	2,410

	fac9_1		
1	.0-1	-3,095	-2,204
2	.1-2	-2,203	-1,313
3	.2-3	-1,312	-0,422
4	.3-4	-0,421	0,469
5	.4-5	0,470	1,360
6	.5-6	1,361	2,251

	fac10_1		
1	.0-1	-3,234	-2,385
2	.1-2	-2,384	-1,536
3	.2-3	-1,535	-0,687
4	.3-4	-0,686	0,162
5	.4-5	0,163	1,011
6	.5-6	1,012	1,860

A cluster analysis (K-mean cluster) has been done with the 10 factors that explain the %79.7 of the variance as a result of factor analysis.

A recode procedure has been done based on the obtained interval values for every factor at the .sav survey set. In addition, a cluster analysis has been done with the obtained factor values after the recode.

Dual, triple and quadruple cluster trials have been done but in our study, only the quadruple analysis is included.

Table5. 56 Number of cases in each cluster

Cluster	1	36
	2	15
	3	5
	4	10
Valid		66
Missing		75

Table5. 57 Distances between final cluster centers

Cluster	1	2	3	4
1		2,883	4,176	3,496
2	2,883		4,842	3,517
3	4,176	4,842		5,359
4	3,496	3,517	5,359	

Table5. 58 Final cluster centers

	Cluster-I	**Cluster-II**	**Cluster-III**	**Cluster-IV**
Fac1_rec	4,92	5,00	5,00	5,10
Fac2_rec	3,94	3,00	4,00	4,60
Fac3_rec	3,81	2,80	2,80	3,30
Fac4_rec	3,05	4,53	4,40	3,50
Fac5_rec	4,58	4,80	1,04	4,60
Fac6_rec	4,44	3,20	4,80	1,48
Fac7_rec	3,86	4,33	4,40	5,20
Fac8_rec	3,75	2,50	4,60	3,80
Fac9_rec	3,75	4,48	3,40	3,19
Fac10_rec	4,47	3,93	3,60	5,10

5.2.5.1 Definitions of clusters

Every cluster has been interpreted based on the final cluster center table values.

Cluster I - Knowledgeable e-banking customers

Table5. 59 Final cluster centers for cluster I

F1	4,92	82%
F5	4,58	76%
F10	4,47	75%
F6	4,44	74%
F2	3,94	66%
F7	3,86	64%
F3	3,81	63%
F8	3,75	63%
F9	3,75	63%
F4	3,05	51%

The group that, says the title of the bank and its technological infrastructure is important in their preference, do e-banking because it costs less and gives them a financial advantage, never encountered any problems till today, values the product variety and the personalization of the site, find the site faster compared to others, always keep up with the new technologies and make suggestions on them, happy with the service the receive and is likely to continue his transactions with the same bank.

Cluster II - The customers with the "security" priority

Table5. 60 Final cluster centers for cluster II

F1	5,00	83%
F5	4,80	80%
F4	4,53	76%
F9	4,48	75%
F7	4,33	72%
F10	3,93	66%
F6	3,20	53%
F2	3,00	50%
F3	2,80	47%
F8	2,50	42%

The group that, in general, find the bank's technological infrastructure developed, and the site useful, never encountered any important problem, thinks that even if they did, the problem can easily be solved, trusts and loyal to his bank, the title of the bank is important for their preference, prefer e-banking because it costs less and gives them a financial advantage,

partially regard the references, less concerned with the product variety and the personalization of the site, happy with the service the receive but suggest that the site should be developed more, security wise.

Cluster III - Customers that are dissatisfied but can't dare to change

Table5. 61 Final cluster centers for cluster III

F1	5,00	83%
F6	4,80	80%
F8	4,60	77%
F4	4,40	73%
F7	4,40	73%
F2	4,00	67%
F10	3,60	60%
F9	3,40	57%
F3	2,80	47%
F5	1,04	17%

The group that, even though they clearly state that they are dissatisfied with the service they still keep using the site because they trust the bank's technological infrastructure, find the site useful and they have a financial advantage, partially value the bank's title and references, but state that they can change their bank if a more advanced technological service is offered.

Cluster IV - Customers that are loyal and hot looking for more functionality

Table5. 62 Final cluster centers for cluster IV

F7	5,20	87%
F1	5,10	85%
F10	5,10	85%
F2	4,60	77%
F5	4,60	77%
F8	3,80	63%
F4	3,50	58%
F3	3,30	55%
F9	3,19	53%
F6	1,48	25%

The reason for this group's consistency is they have been using this e-banking site since the first years that it has been established. The group that, value the title of the bank and references more than the functionality of the e-banking site, trust the current technological infrastructure and not looking anything more.

5.2.5.2 Distribution based on demographics of clusters

Table5. 63 Distribution based on gender

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
Female	19	53%	2	40%	11	73%	5	50%	37
Male	17	47%	3	60%	4	27%	5	50%	29
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 64 Distribution based on age

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
25 or less	3	8%	0	0%	3	20%	1	10%	7
Between 26-30	15	42%	0	0%	6	40%	1	10%	22
Between 31-35	10	28%	2	40%	4	27%	5	50%	21
Between 36-40	5	14%	2	40%	2	13%	1	10%	10
Between 41-45	1	3%	0	0%	0	0%	1	10%	2
45 years and above	2	6%	1	20%	0	0%	1	10%	4
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

5.2.5.3 The relations of the clusters with e-banking

Table5. 65 How many transactions have you been doing from the internet and the branch?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
No transactions	2	6%	1	20%	0	0%	0	0%	3
1-2 transactions	7	19%	0	0%	6	40%	2	20%	15
3-4 transactions	10	28%	2	40%	4	27%	3	30%	19
5-6 transactions	7	19%	1	20%	1	7%	1	10%	10
7-8 transactions	7	19%	1	20%	1	7%	2	20%	11
9 transactions and above	3	8%	0	0%	3	20%	2	20%	8
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 66 How many transactions have you been doing over the internet?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
No transactions	0	0%	0	0%	0	0%	0	0%	0
1-2 transactions	9	25%	1	20%	4	27%	2	20%	16
3-4 transactions	14	39%	2	40%	6	40%	3	30%	25
5-6 transactions	7	19%	1	20%	1	7%	2	20%	11
7-8 transactions	3	8%	1	20%	1	7%	1	10%	6
9 transactions and above	3	8%	0	0%	3	20%	2	20%	8
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 67 How long have you been making e-banking transactions?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
1 year	0	0%	0	0%	0	0%	0	0%	0
2 years	6	17%	0	0%	1	7%	1	10%	8
3 years	3	8%	1	20%	3	20%	0	0%	7
4 years	6	17%	0	0%	4	27%	1	10%	11
5 years	4	11%	1	20%	3	20%	4	40%	12
6 years and above	17	47%	3	60%	4	27%	4	40%	28
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 68 How often do you use e-banking?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
Once every two months or less	20	56%	3	60%	8	53%	8	80%	39
Once a month	10	28%	2	40%	5	33%	0	0%	17
Once every two weeks	3	8%	0	0%	2	13%	1	10%	6
Once a week	2	6%	0	0%	0	0%	1	10%	3
Twice a week	1	3%	0	0%	0	0%	0	0%	1
Every day	0	0%	0	0%	0	0%	0	0%	0
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 69 How many different e-banking site have you used til today?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
1 site	3	8%	1	20%	1	7%	1	10%	6
2 sites	10	28%	1	20%	8	53%	3	30%	22
3 sites	11	31%	0	0%	4	27%	1	10%	16
4 sites	5	14%	2	40%	0	0%	1	10%	8
5 sites	4	11%	0	0%	1	7%	2	20%	7
6 sites and above	3	8%	1	20%	1	7%	2	20%	7
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 70 How many e-banking sites are you still using?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
1 site	7	19%	1	20%	5	33%	4	40%	17
2 sites	16	44%	2	40%	7	47%	1	10%	26
3 sites	7	19%	1	20%	3	20%	2	20%	13
4 sites	2	6%	0	0%	0	0%	0	0%	2
5 sites	2	6%	0	0%	0	0%	2	20%	4
6 sites and above	2	6%	1	20%	0	0%	1	10%	4
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

Table5. 71 How long have you been using the e-banking site you are using?

	Knowledgeable e-banking customer		Dissatisfied but can't dare to change		With a "security" priority		Loyal customers not looking for functionality		Total
1 year	2	6%	0	0%	0	0%	0	0%	2
2 years	11	31%	0	0%	2	13%	1	10%	14
3 years	11	31%	3	60%	11	73%	2	20%	27
4 years	12	33%	2	40%	2	13%	7	70%	23
5 years	0	0%	0	0%	0	0%	0	0%	0
Total	**36**	100%	**5**	100%	**15**	100%	**10**	100%	**66**

CHAPTER VI: DISCUSSION of RESULTS

6.1 Results

As we have mentioned before, this study consists of two sub-subjects, one of them is "Integrated Customer Loyalty Management Model" and the other is "Customer Loyalty".

In this study, two different surveys were conducted about these subjects, to understand the employees' thoughts on the form of doing business in this bank, and whether this business style is appropriate for 3x3 Integrated Customer Loyalty Management Model or not.

The aim of the customer survey was to reveal, "What the e-banking users think about general e-banking system and this bank's e-banking system".

The bank mentioned in this study is the same bank for both the ICLMM survey and the customer survey. The questions on e-banking focusing on the subject of this study take place in both the ICLMM survey and the customer survey.

With e-banking questions in the ICLMM survey, the aim was to explore "How to evaluate the e-banking system of this bank by employees of this bank", whereas with e-banking questions in the Customer survey the aim was to explore "How to evaluate the e-banking system of this bank by e-banking users of this bank". In addition, we tried to determine if a gap exists between view of employees and expectation of customers. To do this, we tried to find the answers for this question: "How do employees and e-banking users evaluate the e-banking system of this bank?"

Mean values of e-banking questions that have been responded to by workers in ICLMM survey remain in the Table

Table6. 1 Mean values of e-banking questions in ICLMM survey

IMM Field	ICLMM Survey Constructs	Mean	Percentage
Operational structure	Site design	4,88	81%
	Security- privacy	5,19	87%
	Product diversity	4,02	67%
	Transaction speed	4,67	78%
	Perceived ease of use	4,77	80%
	On-line customer support service	4,67	78%
Strategic structure	Customization	3,76	63%

E-banking questions in ICLMM survey consist of 7 constructs. 1 out of 7 constructs represents strategic structure, others represent operational structure.

As it is seen from the Table 6.1, the "customization" representing the strategic structure has got the lowest score, whereas "product diversity" representing the operational structure has got the second lowest score with %67.

On the other hand, when we look at the "security - privacy", it has got the highest score with %87, and the "perceived ease of use" has got the second highest score with %80.

When we examine the customer survey results, we see "how the e-banking customer perceive the e-banking service", in other words, the perception level of e-banking customer on e-banking service.

As we mentioned in Chapter5, the number of valid questions inquiring about e-banking of this bank was 44. After factor analysis, the total number of questions that explain the %79.7 of the variance gathered at 10 factors is 38.

According to K-Mean Cluster analysis results which was done after factor analysis, F1 for all clusters, F5 and F7 for 3 clusters have scored above %70. In other words, we can say that for all respondents;

F1 Eager to use this e-banking site
Find it useful
Trust the technological infrastructure

F5 Happy with the service
Never encountered a problem but knows it can be solved easily if they did.

F7 Using it for 2 to 3 years

When we look at the factor explanation, we can see that "e-banking users of this bank do not have many expectations from this bank, they pay attention to technological substructure and they have been using for 2-3 years".

Comparative results showing how e-banking service is perceive by employees and customers, are given in Table 6.2.

Table6. 2 Comparison of mean values of ICLMM survey and customer survey

IMM Const no	Construct groups in IMM Survey	Questions in IMM Survey	IMM Mean Value	Construct no	Construct groups in IMM Survey	Questions in Customer Survey	Customer Mean Value1	Customer Mean Value2
OS-10	e-banking product diversity	The variety of the transactions that can be done from the e-banking site is the same as the branch..	**4,02**	**oz-POffer3**	product offer	I think the service variety they offer is more inclusive than the others.	**3,91**	**3,91**
OS-11	e-banking online customer support service	Online customer support is provided for transactions made over the e-banking site.	**4,67**	**oz-PEOU6**	perceived ease of use	Any problems I face during my transactions are fixed easily.	**4,57**	**4,57**
OS-12	e-banking transaction speed	The infrastructure regarding the speed of transactions is satisfactory.	**4,67**	**oz-TS2**	transaction speed	I find the speed of transaction faster than the others.	**4,51**	**5,03**
				oz-TS3		I think that the transactions made over the e-banking site is faster than the ones I do at the bank.	**5,54**	
OS-7	e-banking security-privacy	Transactions made over the e-banking site is private and secure.	**5,19**	**oz-Prvcy2**	security-privacy- trust	I think they abide by the anonymity principle with the info that is given during the transactions.	**5,35**	**5,20**
				oz-Scrty3		I find the site safe	**5,14**	
				oz-Scrty4		I would prefer to have a maximum limit on the transactions regarding security.	**5,06**	
				oz-TR4		I think they have the sufficient technological infrastructure to keep the customer information safe.	**5,06**	
				oz-TR5		I think they are honest to their customers.	**5,21**	
				oz-TR6		I think they feel responsible towards their customers.	**5,17**	
				oz-TR8		I believe the product information they give, is dependable.	**5,21**	
				oz-TR9		I believe the e-banking code and password is kept hidden by the bank.	**5,37**	
OS-8	e-banking Perceived ease of use	The e-banking site is easy to use.	**4,77**	**oz-PEOU6**	perceived ease of use	Any problems I face during my transactions are fixed easily.	**4,57**	**4,88**
				oz-PEOU7		I think it's easy to use this site.	**5,19**	
OS-9	e-banking site design	The menus formed for transactions over the e-banking site is easy to perceive.	**4,88**	**oz-SD2**	site design	I can easily reach the info about the products that I seek info on..	**4,77**	**4,93**
				oz-SD3		I find the general composition of the site convenient to use.	**4,94**	
				oz-SD4		I can easily reach any transaction menu at the site.	**5,09**	
SS-15	e-banking Customization	Our customers can personalize the e-banking site.	**3,76**	**oz-CSTM1**	customization	Transactions that require continuity are recorded to make the repeated transaction easier.	**5,13**	**3,89**
				oz-CSTM2		I can personalize the site after I login with my user name and code.	**3,60**	
				oz-CSTM3		I'm offered special product variety based on my transactions.	**2,94**	

"Customer Mean Value1" in the Table 6.2 expresses the mean value based on questions, whereas "Customer Mean Value2" expresses the mean value based on questions groups, in other words based on constructs.

Accordingly, when "ICLMM mean value" and "Customer Mean Value2" are compared, the perceived level of service given by workers of the bank that are providing the e-banking service and the customer's perception level of the execution is very similar. In summary, according to employees, this e-banking site is not the best; their e-banking customers are already aware of this. Therefore, in this Bank, customer expectation is not high.

6.2 Limitations

Although not outside customers, the banks employees who participated in both surveys were not the same individuals. They are all from this Bank. The 2 groups were combined of different employees who did not know each other. The 2 surveys were applied at different times.

6.3 Managerial Implications

A new model has been developed about customer loyalty based on Integrated Management Model to measure the loyalty capability of a company/ bank. This new model is called Integrated Customer Loyalty Management Model. This loyalty capability tool is a diagnostic tool and this model can also be modified for other sectors.

According to the first survey findings, there is an internal communication problem in this Bank. Over 20% of Branch employees answered the 5 out of 9 ICLMM cells as "I do not know/ I have no idea". Over 50% of Head Office and Branch employees answered the questions in the operational goal cell as "I do not know/ I have no idea". It means that 50% of employees are out of touch with the operational goal situation. This management level contains 1-3 years business plan. In this case, the Bank's management should arrange training program to provide internal communication with each department. They could also make more

use of the Bank's intranet system in order to keep employees up to date with the latest information. In order to get employees to read this, the Bank can provide an incentive or award. For example, employees can be asked to answer 5 questions based on what they read and the first person to answer and return would receive a prize. In this way, management supply both information and motivation to employees.

According to the second survey findings, e-banking customers of this Bank give importance to technological structure and the reputation of the Bank. In fact, they accept that this e-banking site is not the best, but they do not want to leave. On this point, to retain their e-banking customers, the Bank's Management should give great importance to their e-banking technological structure and they should make an urgent effort to develop this technology before their competitors. On the other hand, they should continue to work on keeping their reputation positive in the minds of the customers with the right message through advertisement or media campaigns. This is because their e-banking customer profile is firstly interested in technological structure and the reputation of the Bank more than functionality.

6.4 Future Work

With the help of the banking association of Turkey, it is useful to apply to all member Banks to test this model. It is important to repeat this in 2-3 years in terms of a longitudinal study. A longitudinal study if repeated every 2 years would contribute to the understanding of customer lifecycle stops and the related profitability of the company.

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APPENDIX A.

QUESTIONS EXAMINING LOYALTY

A01: Davis's (1989) study focuses on perceived usefulness and perceived ease of use for predicting and explaining user acceptance of computer.

***(7-point semantic differential scale*)**

Perceived Usefulness (Davis, 1989)

1. My job would be difficult to perform without electronic mail.
2. Using electronic mail gives me greater control over my work.
3. Using electronic mail improves my job performance.
4. The electronic mail system addresses my job-related needs.
5. Using electronic mail saves me time.
6. Electronic mail enables me to accomplish tasks more quickly.
7. Electronic mail supports critical aspects of my job.
8. Using electronic mail allows me to accomplish more work than would otherwise be possible.
9. Using electronic mail reduces the time I spend on unproductive activities.
10. Using electronic mail enhances my effectiveness on the job.
11. Using electronic mail improves the quality of the work I do.
12. Using electronic mail increases my productivity.
13. Using electronic mail makes it easier to do my job.
14. Overall, I find the electronic mail system useful in my job.

Perceived Ease of Use (Davis, 1989)

1. I often become confused when I use the electronic mail system.
2. I make errors frequently when using electronic mail.
3. Interacting with the electronic mail system is often frustrating.
4. I need to consult the user manual often when using electronic mail.
5. Interacting with the electronic mail system requires a lot of my mental effort.
6. I find easy to recover from errors encountered while using electronic mail.
7. The electronic mail system is rigid and inflexible to interact with.

8. I find it easy to get the electronic mail system to do what I want it to do.
9. The electronic mail system often behaves in unexpected ways.
10. I find it cumbersome to use the electronic mail system.
11. My interaction with the electronic mail system is easy for me to understand.
12. It is easy for me to remember how to perform tasks using the electronic mail system.
13. The electronic mail system provides helpful guidance in performing tasks.
14. Overall, I find the electronic mail system easy to use.

A02. Hooley, Greenley, Cadogan and Fahy (2005) propose that marketing support resources affect the level and quality of market-based resources of the firm through two routes:

a) By creating superior customer performance (satisfied and loyal customers who are relatively efficient to serve),
b) By creating superior market performance (sales volume and market share) through meeting customer requirements effectively

a Seven-point scale anchored at 1 = not at all and 7 = to an extreme extent.
b Five-point scale anchored at 1 = strong competitors' advantage and 5=our strong advantage.
c Five-point scale anchored at 1 = much worse and 5 = much better.

Market orientation (a) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Our commitment to serving customers is closely monitored
2. Objectives and strategies are driven by creation of customer satisfaction
3. Competitive strategies are based on understanding customer needs
4. Functions are integrated to serve market needs
5. Strategies are driven by increasing value for customers
6. Customer satisfaction is systematically and frequently assessed
7. Managers understand how employees contribute to value for customers

Managerial Capabilities (b) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Strong financial management capabilities
2. Effective human resource management
3. Good operations management expertise

Customer-linking capabilities (b) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Superior levels of customer service and support
2. Relationships with key target customers
3. Good at understanding what customer needs and requirements are
4. Good at creating relationships with customers
5. Good at maintaining and enhancing relationships with customers

Market innovation capabilities (b) (Hooley et al., 2005)

1. Ability to launch successful new products and services
2. Effective new product/service development processes

Human resource assets(c) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Levels of employee job satisfaction compared to competitors
2. Levels of employee retention compared to competitors

Reputational Assest (b) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Company or brand name and reputation assets
2. Credibility with customers through being well established in the market

Customer performance (c) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Levels of customer loyalty compared to competitors
2. Levels of customer satisfaction compared to last year
3. Levels of customer loyalty compared to last year

Market performance (c) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Sales volume achieved compared to competitors
2. Market share compared to competitors

Financial performance (c) (Hooley, Greenley, Cadogan and Fahy, 2005)

1. Overall profit levels achieved compared to competitors
2. Profit margins compared to competitors
3. Return on investment compared to competitors

A03. Gallarza and Saura (2004) discuss the relations between consumer perceptual constructs such as perceived value, satisfaction and loyalty.

A 5-point Liker-type scale

Efficiency (Gallarza and Saura, 2004)

(Adaptated from Holbrook (1999); Heung and Qu (2000)+focus groups)

1. Information received during the trip (maps, timetables,y)
2. Infrastructures at destination were
3. Gastronomy at destination was
4. Shopping facilities at destination
5. Lodging facilities at destination

Service Quality (Gallarza and Saura, 2004)

1. Provide service reliably, consistently and dependently
2. Provide service in a timely manner
3. Competent employees (knowledgeable and skillful)
4. Approachable employees and easy to contact
5. Courteous, polite and respectful employees
6. Employees listen to me and we understood each other
7. Employees were trustworthy, believable and honest
8. Employees make the effort to understand my needs
9. Employees were neat and clean (Cronin et al., 2000, in Gallarza and Saura, 2004)

Social Value (Gallarza and Saura, 2004)

(Adaptated from Sweeney and Soutar (2001)+focus groups Relationship with other tourists outside the group)

1. Reinforce my feeling of belonging to the group
2. A better knowledge of my classmates
3. Being socially accepted in the group
4. Relationship with residents

Play (Gallarza and Saura, 2004)

(Adaptated from Holbrook (1999); Babin and Kim (2001)+focus groups)

1. I enjoyed my free time
2. The leisure was pleasurable
3. I had fun in the destination

Aesthetics (Gallarza and Saura, 2004)

1. I enjoyed the leisure (pubs, bars,y)
2. The beauty of landscapes (mountains, beaches,y) wasy
3. The city, its streets, buildings werey
4. Exhibitions, museums concerts werey
5. The beauty of the art (monuments) wasy

Perceived Monetary Cost (Gallarza and Saura, 2004)

(Adaptated from Dwyer et al. (2000), Cooper et al.(1993)+focus groups)

1. Cost associated with the whole payment
2. Price for return ticket
3. Prices at destination (meals, shopping,y)
4. Opportunity cost for the price paid

Perceived Risk (Gallarza and Saura, 2004)

(Adaptated from Tsaur et al. (1997), So¨ nmezand Graefe (1998),)

Cooper et al. (1993), Seddighi et al. (2001)+focus groups

1. Fear of a terrorist attack during the trip
2. Risk of suffering any delinquency act
3. Fear of suffering any disease or infection
4. Fear of suffering a natural disaster
5. Fear of any kind of accident
6. Fear of any political or social problems
7. Risk of being tricked as a tourist
8. Risk of an inconvenient treatment from residents

Time and Effort Spent (Gallarza and Saura, 2004)

(General tourism literature+focus groups mental effort made for leaving family and friends)

1. Cost of time planning and preparing
2. Time spent in return trip
3. Cost of time losses
4. Cost associated with the time invested in the trip
5. Opportunity cost associated with the trip
6. Effort made for leaving tasks and works to do

Perceived Value (Gallarza and Saura, 2004)

(Zeithaml (1988), Cronin et al. (2000)

1. The experience has satisfied my needs and wants)
2. Overall, the value of this experience is
3. Comparing what I gave up and what I received
4. Satisfaction (3 items) My choice to purchase this trip was a wise one
5. I did the right thing when I purchased this trip
6. Cronin et al. (2000) This experience is exactly what I needed

Loyalty (Gallarza and Saura, 2004)

1. Likelihood to return to same destination in next 5 years
2. Likelihood to return to same area in next 5 years
3. Likelihood to recommend the destination to friends and relatives
4. Likelihood to recommend the agency to friends and relatives
5. Same situation, same choice of agency
6. Same situation, same choice of destination

A04. Srinivasan, Anderson, Ponnavolu, (2002) investigate the antecedents and consequences of customer loyalty in an online business-to-consumer (B2C) context. The main objectives of this research are to identify those managerially actionable factors that affect e-loyalty and investigate the nature of their impact.

(a 7-point Likert type (from strongly agree to strongly disagree) or a 7-point semantic differential scale)

Customization (Srinivasan, Anderson, Ponnavolu, 2002)

1. This website makes purchase recommendations that match
2. This website enables me to order products that are tailor-
3. The advertisements and promotions that this website sends
4. This website makes me feel that I am a unique customer.
5. I believe that this website is customized to my needs.

Contact Interactivity (Srinivasan, Anderson, Ponnavolu, 2002)

1. This website enables me to view the merchandise from different
2. This website has a search tool that enables me to locate products.
3. This website does not have a tool that makes product comparisons
4. I feel that this is a very engaging website.
5. I believe that this website is not a very dynamic one.

Cultivation (Srinivasan, Anderson, Ponnavolu, 2002)

1. I do not receive reminders about making purchases from this website.
2. This website sends me information that is relevant to my purchases.
3. I feel that this website appreciates my business.
4. I feel that this website makes an effort to increase its share of my business.
5. This website does not proactively cultivate its relationship with me.

Care (Srinivasan, Anderson, Ponnavolu, 2002)

1. I have experienced problems with billing with respect to my earlier purchases at this website.
2. The goods that I purchased in the past from this website have been delivered on time.
3. I feel that this website is not responsive to any problems that I encounter.
4. The return policies laid out in this website are customer friendly.
5. I believe that this website takes good care of its customers.

Community (Srinivasan, Anderson, Ponnavolu, 2002)

1. Customers share experiences about the website/product online with other customers of the website.
2. The customer community supported by this website is not useful for gathering product information.
3. Customers of this website benefit from the community sponsored by the website.
4. Customers share a common bond with other members of the customer community sponsored by the website.
5. Customers of this website are not strongly affiliated with one another.

Choice (Srinivasan, Anderson, Ponnavolu, 2002)

1. This website provides a “one-stop shop” for my shopping.
2. This website does not satisfy a majority of my online shopping needs.
3. The choice of products at this website is limited.
4. This website does not carry a wide selection of products to choose from.

Convenience (Srinivasan, Anderson, Ponnavolu, 2002)

1. Navigation through this website is not very intuitive.
2. A first-time buyer can make a purchase from this website without much help.
3. It takes a long time to shop at this website.
4. This website is a user-friendly site.
5. This website is very convenient to use.

Character (Srinivasan, Anderson, Ponnavolu, 2002)

1. This website design is attractive to me.
2. For me, shopping at this website is fun.
3. This website does not feel inviting to me.
4. I feel comfortable shopping at this website.

5. This website does not look appealing to me.

E-Loyalty (Srinivasan, Anderson, Ponnavolu, 2002)

1. I seldom consider switching to another website.
2. As long as the present service continues, I doubt that I would switch websites.
3. I try to use the website whenever I need to make a purchase.
4. When I need to make a purchase, this website is my first choice.
5. I like using this website.
6. To me this website is the best retail website to do business with.
7. I believe that this is my favorite retail website.

(Based on Zeithaml, Berry, and Parasuraman 1996 and Gremler 1995)

Search (Srinivasan, Anderson, Ponnavolu, 2002)

1. I regularly read/watch advertisements to compare competing websites.
2. I decide on visiting competing websites for shopping on the basis of advertisements.
3. I often talk to friends about their experiences with competing websites.
4. I explored many competing websites in order to find an alternative to this site.
5. I conducted an extensive search before making a purchase at this website.

(Based on Urbany, Kalapurakal, and Dickson 1996)

Word-of-mouth (Srinivasan, Anderson, Ponnavolu, 2002)

1. I say positive things about this website to other people.
2. I recommend this website to anyone who seeks my advice.
3. I do not encourage friends to do business with this website.
4. I hesitate to refer my acquaintances to this website.

(Based on Zeithaml, Berry, and Parasuraman 1996)

Willingness to pay more (Srinivasan, Anderson, Ponnavolu, 2002)

1. Will you take some of your business to a competitor that offers better prices?
2. Will you continue to do business with this website if its prices increase somewhat?
3. Will you pay a higher price at this website relative to the competition for the same benefit?
4. Will you stop doing business with this website if its competitors' prices decrease somewhat?

(Based on Zeithaml, Berry, and Parasuraman 1996)

A05. Chiou (2004) examines the antecedents of consumer loyalty toward ISPs.

(5-point scales from ‘‘Very satisfied’’ to ‘‘Very unsatisfied”)

Attributive service satisfaction (Chiou, 2004)

1. Connection speed
2. Email services
3. On-line services (e.g. applications, registration, searching, amendment)
4. Technical support and consulting

Perceived value (Chiou, 2004)

1. The service of the ISP is good value for Money
2. The ISP is a good buy
3. The price of the ISP is economical
4. The service of the ISP is worthwhile

Perceived trust (Chiou, 2004)

1. I feel that the ISP is honest
2. I feel that the ISP is responsible
3. I feel that the ISP understands consumers
4. I feel that the ISP is very Professional
5. I feel that the ISP cares about me

Future ISP expectancy (Chiou, 2004)

1. There are possibilities that I will leave the current ISP because a new ISP
2. I expect that a more valuable ISP is coming to be established
3. I am afraid that a new ISP with better services to be established in the near future

Overall satisfaction (Chiou, 2004)

1. I am happy about my decision to choose this ISP
2. I believe that I did the right thing when I chose this ISP
3. Overall, I am satisfied with this ISP

Loyal intention (Chiou, 2004)

1. If I have to do it over again, I would choose XYZ brand
2. I try to use XYZ brand because it is the best choice for me
3. I consider myself to be a loyal patron of XYZ brand

A06. Shih (2004) suggests that user acceptance is a better indicator of e-shopping intentions than user satisfaction. It is confirmed that both PU and PEOUT determine consumer attitudes toward e-shopping.

(a five-point Likert-type scale (1, strongly disagree; 2, disagree; 3, neutral; 4, agree; 5, strongly agree)

Attitude (Shih, 2004)

1. I feel that shopping on the Internet/WWW is interesting
2. I like to shop on the Internet/WWW

Security (Shih, 2004)

1. I feel that most e-stores are trustworthy
2. I trust current network security

Access Costs (Shih, 2004)

1. I accept the current costs of accessing the Internet/WWW
2. I accept the current network speed of the Internet

Perceived Ease of Use of the Web (Shih, 2004)

1. I feel that most Web sites allow information to be easily accessed on-line
2. I feel that most Web sites allow product/service information to be easily obtained

Perceived Ease of Use of Trading On-Line (Shih, 2004)

1. I feel that most Web sites allow easy ordering on-line
2. I feel that most Web sites allow delivery to be easily taken
3. I feel that most Web sites allow easy payment

Perceived Usefulness (Shih, 2004)

1. Trading on the Internet/WWW will save me time
2. Trading on the Internet/WWW will reduce my costs

User Satisfaction with the Internet/WWW (Shih, 2004)

1. The Internet/WWW enhances my quality of life
2. The Internet/WWW enhances my ability to learning
3. The Internet/WWW enhances my job performance
4. The Internet/WWW enhances my domain knowledge

Perceived Information Quality (Shih, 2004)

1. Accuracy of information will affect my decision to e-shop
2. Completeness of information will affect my decision to e-shop
3. Understandability of information will affect my decision to e-shop
4. Timeliness of information will affect my decision to e-shop
5. Availability of information will affect my decision to e-shop

Perceived System Quality (Shih, 2004)

1. The query supporting function of Web sites will affect my decision to e-shop
2. The functions of search engines will affect my decision to e-shop
3. The reliability of Web sites will affect my decision to e-shop

Perceived Service Quality (Shih, 2004)

1. Delivery timing will affect my decision to e-shop
2. Ease of returning merchandise will affect my decision to e-shop
3. Ease of paying will affect my decision to e-shop
4. Privacy protection will affect my decision to e-shop

User Acceptance (UA) (Shih, 2004)

1. (UA of physical products) I am willing to accept physical products obtained by e-shopping
2. (UA of digital products) I am willing to accept digital products obtained by e-shopping
3. (UA of on-line services) I am willing to accept on-line services obtained by e-shopping
4. (UA of ordering) I am willing to order on-line
5. (UA of post-purchase services) I am willing to request post-purchase services on-line
6. (UA of delivery) I am willing to take delivery on-line
7. (UA of payment) I am willing to pay on-line

A07. Personality, perception, attitude, experience and knowledge were hypothesized to have and influence on determining institution-based consumer trust in e-retailing by **Walczuch and Lundgren (2004).**

(a 5-point Likert scale with extremes being strongly agree/strongly disagree)

Trust (Walczuch and Lundgren, 2004)

1. Generally speaking, e-retailers are not trustworthy (reverse)
2. I feel that after I make a credit card payment, the e-retailer will deny that I paid and thus not send me the ordered product/service (reverse)
3. I am concerned about the technical skills and knowledge with respect to security of most e-retailers (reverse)
4. I expect that most e-retailers will refrain from unfair advantage taking
5. I am comfortable buying something from an Internet store
6. I rather expect a traditional retailer than an e-retailer to carry out his/her contractual agreements (reverse)
7. There exists a lot of unfair and untrustful advertising on the Internet (reverse)
8. I trust e-retailers with respect to my credit card information
9. I am worried that my privacy will be invaded if I buy something from an e-retailer (reverse)

Extraversion (Martinez and John, 1998, referred to in Walczuch and Lundgren, 2004)

I see myself as someone who . . .

1. is talkative
2. is reserved
3. is full of energy
4. generates a lot of enthusiasm
5. tends to be quiet
6. has an assertive personality
7. is sometimes shy, inhibited
8. is outgoing, sociable

Neuroticism (Martinez and John, 1998, referred to in Walczuch and Lundgren, 2004)

I see myself as someone who . . .

1. is depressed, blue
2. is relaxed, handles stress well
3. can be tense
4. worries a lot
5. is emotionally stable, not easily upset
6. can be moody
7. remains calm in tense situations
8. gets nervous easily

Agreeableness (Martinez and John, 1998, referred in to Walczuch and Lundgren, 2004)

I see myself as someone who . . .

1. tends to find fault with others
2. is helpful and unselfish with others
3. starts quarrels with others
4. has a forgiving nature
5. is generally trusting
6. can be cold and aloof
7. is considerate and kind to almost everyone
8. is sometimes rude to others
9. likes to cooperate with others

Conscientiousness (Martinez and John, 1998, referred to in Walczuch and Lundgren, 2004)

I see myself as someone who . . .

1. does a thorough job
2. can be somewhat careless
3. is a reliable worker
4. tends to be disorganized
5. tends to be lazy
6. perseveres until the task is finished
7. does things efficiently

8. makes plans and follows through with them
9. is easily distracted

Openness to experience (Martinez and John, 1998, referred to in Walczuch and Lundgren, 2004)

I see myself as someone who . . .

1. is original, comes up with new ideas
2. is curious about many different things
3. is ingenious, a deep thinker
4. has an active imagination
5. is inventive
6. values artistic, aesthetic experiences
7. prefers work that is routine
8. likes to reflect, play with ideas
9. has few artistic interests
10. is sophisticated in art, music, or literature

Propensity to trust (Mayer and Davis, 1999, referred to in Walczuch and Lundgren, 2004)

1. One should be very cautious with strangers
2. Most experts tell the truth about the limits of their knowledge
3. Most people can be counted on to do what they say they will do
4. These days, you must be alert or someone is likely to take advantage of you
5. Most salespeople are honest in describing their products
6. Most repair people will not overcharge people who are ignorant of their speciality
7. Most people answer public opinion polls honestly
8. Most adults are competent at their jobs

Reputation (some items adapted from Ganesan, 1994, referred to in Walczuch and Lundgren, 2004); some created by Walczuch and Lundgren, 2004)

1. E-retailers have a reputation of being honest
2. E-retailers are known to be concerned about their customers
3. Internet stores have a reputation of not having adequate disclosure requirements, like warranties and guarantees in place (reverse)
4. E-retailers have a reputation of not keeping their contractual promises (reverse)

5. Most people think that buying online is secure
6. Most people think that buying online is not harmful for your privacy
7. E-retailers have a bad reputation in the market. (not included)

Word-of-mouth (consumer dominated sources) (Walczuch and Lundgren, 2004)

1. I know someone who had bad experiences with buying online (reverse)

Information from friends and relatives (consumerdominated sources) (Walczuch and Lundgren, 2004)

1. Most of my friends and relatives think that e-retailers are trustworthy --- Not applicable

Information from neutral sources (Walczuch and Lundgren, 2004)

1. There is a lot of negative information in the media (TV, radio, newspapers, periodicals, etc. about buying online (reverse) ---Not applicable
2. According to consumer reports it is not advisable to buy from an Internet store (reverse)

Information from marketer dominated sources (Walczuch and Lundgren, 2004)

1. E-retailers promote that they are trustworthy Not applicable
2. I know advertisements of e-retailers that argue that it is secure to buy from an Internet store
3. I know of e-retailer advertisements that say privacy will not be invaded when something is bought online

Perceived investment (Jarvenpaa, Tractinsky, 1999, referred to in Walczuch and Lundgren, 2004).

1. E-retailers are mostly small players in the market (reverse) Not applicable

Perceived similarity (Doney and Cannon, 1997, referred to in Walczuch and Lundgren, 2004)

1. I perceive the interests of traditional retailers to be more similar to mine than the interests of e-retailers. (reverse)
2. I perceive the values of e-retailers to be more similar to mine than the values of traditional retailers
3. I perceive e-retailers as being more similar to me than traditional e-retailer

Perceived Normality (Walczuch and Lundgren, 2004)

1. To buy something from an Internet store is not a common thing to do (reverse)
2. Most people do not think that it is normal to buy products from an e-retailer (reverse)
3. It is not commonly accepted to buy something from an e-retailer (reverse)

Perceived Control (Walczuch and Lundgren, 2004)

1. There exist adequate laws that will protect me when I make online purchases
2. Many e-retailers make use of seals of approval like Visa, E-trust and SET, which will protect me when I make online purchases
3. Many e-retailers do not have adequate labeling and disclosure requirement like warrantees, guarantees, product standards and specifications in place (reverse)
4. In my opinion, e-retailers have adequate mechanisms in place that will safeguard me from defective products
5. Most e-retailers do not have conditions of cancellation in place (reverse)
6. If an e-retailer posts a privacy policy on his /her Website, I would trust that e-retailer to follow the policy
7. Most e-retailers have an appropriate refund mechanism in place

Perceived Familiarity (some adapted from Garbarino and Johnson, 1999 referred to in Walczuch and Lundgren, 2004; some created by Walczuch and Lundgren, 2004)

1. I like a feeling of familiarity before I buy something from an e-retailer
2. I know . . . number of e-retailers (ordinal)
3. I use the Internet (how often) (ordinal)
4. I use the Internet since _____(number) months, _____ (number)years

Experience over Time (Walczuch and Lundgren, 2004)

1. Have you made purchases from e-retailers in the past (nominal)
2. How many times did you buy something from an e-retailer (ordinal)
3. I buy things from the Internet since months years (number)

Satisfaction (Walczuch and Lundgren, 2004)

1. My experiences with e-retailers were always positive
2. My experiences with e-retailers were as satisfactory as my experiences with traditional retailers
3. I felt pleased with respect to the outcomes of the last five times I bought something online

Communication Independent of Buying Process (Walczuch and Lundgren, 2004)

1. The e-retailers I have experience with have problems answering my questions (reverse)
2. The e-retailers I have experience with are responsive to my needs of information
3. I always knew what the privacy policy of the e-retailers I have experience with was
4. I always knew what the security policy of the e-retailers I have experience with was

Communication of Expectations (Walczuch and Lundgren, 2004)

1. When I ordered a product from an e-retailer I always knew
2. When I could expect the product to be delivered
3. It was always clear to me what I had to pay for the ordered products or services

Communication of Intentions (Walczuch and Lundgren, 2004)

1. If something was not in stock it was clear to me when it would be replenished
2. It was always clear to me that the seller had really received my order and thus that he would deliver the ordered product
3. It was clear to me when the e-retailer would ship the ordered product

Communication of Retaliation (Walczuch and Lundgren, 2004)

1. The e-retailers I have experience with provided me with information about the conditions with respect to for example cancellation, payback mechanisms and conflict resolution
2. The e-retailers I have experience with provided me with information about the applicable law system to this particular contract
3. It was always clear to me if I had the possibility to return the ordered products
4. It was always clear to what I had to do if something was not as expected
5. If problems such as shipment delays arise, the e-retailers I have experience with are honest about the problems

Communication of Absolution (Walczuch and Lundgren, 2004)

1. If something would not go as expected, the e-retailer will give me the idea this would not happen the next time
2. The e-retailer offered me something extra, like for example a discount, if something would go wrong with the delivery

Knowledge about Information Practices (Walczuch and Lundgren, 2004)

1. I believe that e-retailers can without my knowledge obtain my name and address from Internet usage. (reverse)
2. Third parties can without my knowledge obtain the information that I have given to an e-retailer
3. I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet (reverse)
4. I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage (reverse)
5. I believe that e-retailers can without my knowledge obtain information about my surfing behavior

Knowledge about Security Technology (Walczuch and Lundgren, 2004)

1. I know what SET is
2. A message locked with a certain public key can only be opened with the corresponding public key (reverse)
3. My browser indicates when I enter a secure area
4. All secure servers are technically the same and are equally secure (reverse)

Attitude towards the Internet and Computers (Some adapted from Jarvenpaa and Tractinsky, 1999, referred to in Walczuch and Lundgren, 2004); some created by Walczuch and Lundgren, 2004))

1. Computers make work more interesting
2. I enjoy interacting with computers
3. I use computers for fun
4. I like using the Internet
5. I use the Internet for fun
6. The Internet makes work more interesting

Attitude towards Shopping (Jarvenpaa and Tractinsky, 1999, referred to in Walczuch and Lundgren, 2004)

1. I view shopping as an important leisure activity
2. I dislike shopping (reverse)
3. For me, shopping is a pleasurable activity
4. I would prefer somebody else to do my shopping (reverse)

A08. Kumar, Bohling and Ladda (2003) examine a ***customer's actual behavior*** (duration of stay with a firm) and the ***customer's behavioral intention*** (intention to build a relationship). They conceptualize the effects of both ***purchase intention*** and actual behavior on customer profitability. They propose that a customer with a high ***relationship intentio***n is more profitable for a long time.

(seven-point Likert-type scale)

Involvement (Kumar, Bohling and Ladda, 2003)

1. I/We get involved in the process when I/We buy the product.
2. I/We gain a great amount of satisfaction when I/We buy the product.
3. I/We am emotionally attached with the product.
4. I/We like to be identified with the firm as a customer of the product.
5. If I/We happen to buy similar product from other firm, I/We generally feel guilty.

Expectations (Kumar, Bohling and Ladda, 2003)

1. I/We have my own expectations about the product when I/We buy the product.
2. I/We care about the quality of the product.

Forgivingness (Kumar, Bohling and Ladda, 2003)

1. I/We do not care if the quality of the product is below normal levels.
2. I/We do not care if the quality of the product is below that of the competition.
3. I/We do not care if the price of the product is higher than normal.
4. I/We do not care if the price of the product is higher than that of the competition.

Feedback (Kumar, Bohling and Ladda, 2003)

1. I/We like to provide positive feedback about the product to the firm.
2. I/We like to provide negative feedback about the product to the firm.
3. I/We always provide feedback expecting something in return.

Fear of relationship loss (Kumar, Bohling and Ladda, 2003)

1. When I/We think about stopping buying the product, I/We fear about losing the relationship with the firm name.
2. When I/We think about stopping buying the product, I/We fear about losing the relationships with the people I/We interact with while buying the product.

Intention to build a relationship (for validation) (Kumar, Bohling and Ladda, 2003)

1. I/We really intend to build a positive long-term relationship with the firm for the product.

A09. Lai and Li (2004) discuss the validity of the TAM instrument for internet banking, with a focus on its non-invariance to age, gender, and IT competence. According to their results findings, the relationships between TAMs constructs, PEOU, PU, ATT, and ITO, were positive and highly significant.

(five-point Likert-type scale *-agreed or strongly agreed-***)**

Perceived usefulness (Lai and Li, 2004)

1. PU1 I can accomplish my banking tasks more quickly using Internet Banking.
2. PU2 I can accomplish my banking tasks more easily using Internet Banking.
3. PU3 Internet Banking enhances my effectiveness in utilizing banking services.
4. PU4 Internet Banking enhances my efficiency in utilizing banking services.
5. PU5 Internet Banking enables me to make better decisions in utilizing banking services.
6. PU6 Overall, I find Internet Banking useful.

Perceived ease of use (Lai and Li, 2004)

1. PEOU1 Learning to use Internet Banking is easy for me.
2. PEOU2 It is easy to use Internet Banking to accomplish my banking tasks.
3. PEOU3 Overall, I believe Internet Banking is easy to use.

Attitude (Lai and Li, 2004)

1. ATT1 In my opinion, it is desirable to use Internet Banking.
2. ATT2 I think it is good for me to use Internet Banking.
3. ATT3 Overall, my attitude towards Internet Banking is favorable.

Intention to use (Lai and Li, 2004)

1. ITO1 I will use Internet banking on a regular basis in the future.
2. ITO2 I will frequently use Internet banking in the future.
3. ITO3 I will strongly recommend others to use Internet banking.

A10. Szymanski and Hise (2000) examine the role that consumer perceptions of online convenience, merchandising (product offerings and product information), site design, and financial security play in e-satisfaction assessments. They find that convenience, site design, and financial security are the dominant factors in consumer assessments of e-satisfaction.

Seven-point scale

1. Very dissatisfied (= 1) to very satisfied (= 7) **2.** Very displeased (= 1) to very pleased (= 7)

Convenience: (Szymanski and Hise, 2000)

Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions:

1. Total shopping time
2. Convenience
3. Ease of browsing

Merchandising—Product Offerings (Szymanski and Hise, 2000)

Evaluate Internet storefronts relative to traditional retail stores on each of the following dimensions:

1. Number of offerings
2. Variety of offerings

Merchandising—Product Information (Szymanski and Hise, 2000)

Evaluate Internet storefronts relative to traditional stores on each of the following dimensions:

1. Quantity of information
2. Quality of information

Site Design (Szymanski and Hise, 2000)

In general, how good of a job are Internet store fronts doing on the following dimensions:

1. Presenting uncluttered screens
2. Providing easy-to-follow search paths
3. Presenting information fast

Financial Security (Szymanski and Hise, 2000)

Evaluate Internet storefronts relative to traditional retail stores on the following dimension:

1. Financial security of the transaction

Customer Satisfaction (Szymanski and Hise, 2000)

1. Overall, how do you feel about your Internet-shopping experience?

A11. Liao and Cheung (2002) examine the consumer attitude toward the usefulness of and willingness to use Internet e-retail banking. They state that expectations of accuracy, security, network speed, user friendliness, user involvement and convenience were the most important quality attributes underlying perceived usefulness, whereas willingness to use depended significantly on the first five factors.

(seven-point Likert-type scale)

Transactions Speed (Liao and Cheung, 2002)

1. The expected perceived speed of retail banking through the internet as compared to conventional branches
2. The expected perceived speed of response from e-banks

User-friendliness (Liao and Cheung, 2002)

1. Clear and easy-to follow instructions
2. Simple operating procedures
3. Light hard- and soft-ware requirements
4. Ready availability of help facilities
5. Efficiently-designed websites

Accuracy (Liao and Cheung, 2002)

1. Expectations regarding error-free transactions and recording

Security (Liao and Cheung, 2002)

1. Authorization
2. Confidentiality
3. Transaction limits
4. Security awareness of e-banks

User experience (Liao and Cheung, 2002)

1. To enjoy internet e-banking
2. For it to be low-stress

User involvement (Liao and Cheung, 2002)

1. To be able to terminate transactions any time before confirmation
2. To perform operations at preferred speeds

Convenience (Liao and Cheung, 2002)

1. Round-the clock
2. Round-the-globe
3. To be offered a readily accessible and wide range of financial facilities over the internet

A12. Gefen, Karahanna, and Straub (2003) examine an integrated model of customer purchasing intentions that includes both ***trust***, which is one of the major customer concerns with e-commerce, and perceived usefulness, which is a consistently important predictor of intended IT usage.

(seven-point scale ranging from Strongly Agree (1) to Strongly Disagree (7))

(Assessing web-site)

Perceived Ease of Use of the web-site

1. Amazon.com is easy o use
2. It is easy to become skillful at using Amazon.com
3. Learning to operate Amazon.com is easy
4. Amazon.com is flexible to interact with
5. My interaction with Amazon.com is clear and understandable
6. It is easy to interact with Amazon.com

Perceived Usefulness of the web-site

1. Amazon.com is useful for searching and buying books
2. Amazon.com improves my performance in book searching and buying
3. Amazon.com enables me to search and buy books faster
4. Amazon.com enhances my effectiveness in book searching and buying
5. Amazon.com makes it easier to search for and purchase books
6. Amazon.com increases my productivity in searching and purchasing books

(Assessing the vendor)

Familiar

1. I am familiar with Amazon.com
2. I am familiar with inquiring about book ratings at Amazon.com

Trust

1. Even if not monitored, I'd trust Amazon.com to do the job right
2. I trust Amazon.com
3. I am quite certain what to expect from Amazon.com

Intended to Purchase

1. I would use my credit card to purchase from Amazon.com
2. I am very likely to buy books from Amazon.com

Disposition to Trust

1. I generally trust other people
2. I tend to count upon other people
3. I generally have faith in humanity
4. I feel that people are generally reliable
5. I generally trust other people unless they give me reason not to

CIRRICULUM VITAE

EDUCATION

ISTANBUL UNIVERSITY

ECONOMY FACULTY

ECONOMY

1994 -1998

PROFESSIONAL WORK EXPERIENCE

OYAK BANK A.Ş.

CRM & DATA MINING

IN RETAIL MARKETING BUSINESS LINE

MANAGER

1999 - 2007