

# THE RELATIONSHIP BETWEEN THE PERFORMANCE OF MULTI-CHANNEL BANKING SERVICES AND CUSTOMER SATISFACTION

Farha Zafira Bt Agos Lokman<sup>1</sup> and Abdullah Shaker<sup>2</sup>

*Faculty of Business Finance, Information Technology, and Hospitality*

*MAHSA University, Malaysia*

<sup>1</sup>Email: farhazafira@mahsa.edu.my

<sup>2</sup>Email: abdullahshaker.94@gmail.com

## ABSTRACT

The following is a detailed body of work that comprises research conducted on the Banking industry in Malaysia to understand the effect of multichannel banking services on customer satisfaction. The research explores this relationship using selected multichannel services: e-service performance, office performance, employee performance and telephone performance as independent variables and customer satisfaction as the dependent variable. The research relied on the questionnaire and the randomly selected respondents for its inferential statistics. Telephone service performance was found to have no significant effect on customer satisfaction with banking services. E-service performance, employee performance and office performance were found to be significant. The linear regression model provided a good fit for data as 46.8 percent of variability on customer satisfaction was as a result of the variability in selected multichannel banking services. The research utilizes these findings to give credence to the existing condition of the relationship that exists between customer satisfaction and customer service rendering in banking halls in Malaysia. It is a body of work that is complementary to existing Meta-analytic study on Marketing and business environment

**Key Words:** Employee Performance, E-Service Performance, Multichannel, Office Performance

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## 1. Introduction

Businesses are preoccupied with customer satisfaction as it guarantees survival and continuity. An increase in purchases is subject to customer attitude towards a particular companies product cultivated over first-hand use of the products or the business to consumer relationship that ensues. The experiences cultivated over years through interaction between a consumer and an organization begs the question of how best these experiences can be modified through service provision. Notable e-commerce giants attribute their success solely to their treatment of their customers (Sadq, Nuraddin, & Hama, 2018). Business models follow trajectories that are

influenced by customer perception of the services it provides. Low customer satisfaction infers both short-term and long-term losses.

In the service industry, the interaction between people affects the perception of an organization. Employees in organizations are therefore tasked with taking heed of educating their employees on the need for customer satisfaction (Libai, et al., 2010). Employee awareness of their roles in the creation of customers' sense of satisfaction is a product of utilization of technological advances to ease up interaction with customers and management of a company in accordance with its set goals. The 21<sup>st</sup>-century technological advancement has greatly solved the interaction barriers between customer communications with a business through the vast disposal of communication mechanisms. Telephone use has been overshadowed by other communication services such as mobile and e-service communications.

E-service is the new way of engaging customers perpetuated by the presence of the internet. Online service industry companies have an online platform in which customers are free to make inquiries and help in purchases or rescinding orders. E-service works appropriately when both the respondent and the receiver understand its use (Dębkowska, 2017). It is why it's mostly used by youthful populations (Navarro-García, Barrera, & Moreno, 2013). Communication between consumers to business is largely expected to be cordial but not necessarily give the company guidelines. The collective desire to work under this guideline defines office performance. Office performance certainly affects customer satisfaction given that in most cases business to consumer communication largely depends on office conduct.

The use of employees, office behavior, e-service platforms and telephone service with the idea of enhancing customer experience is regarded as the multi-channel customer services strategies (Stone, Hobbs, & - Khaleeli, 2002) Most multi-national have adopted multi-channel customer service strategies. For consumers, additional service canals may mean improved service efficiency, comfort, reductions in times and reliability, whereas cross-selling, technology improvements, cost reduction, versatility and flexibility are organizational benefits.

## **2. Literature Review**

### **Customer satisfaction**

Customer satisfaction is the measurement of how happy a customer is with the organization they obtain products, services or capabilities (Hanif, Hafeez, & Riaz, 2010). Organizations in

a test to increase customer satisfaction must understand the model of customer satisfaction. According to (Virmani & Dash, 2013) customer satisfaction is based on perceived value. The perceived value of a commodity or a service is a concept that most marketing and branding companies concentrate on. The reason for the concentration of perceived value is that the quality of a product and customer expectations are carried within. Customer expectations are based on the traditional sense about a product cultivated over time either through advertising or customer experience. In the service industry such as banking customer expectation is cultivated on the basis of experience.

Customer complaints and customer loyalty are two pertinent mechanisms to determine the level of customer satisfaction. The assumption is that customer complaints are a result of the failure of an organization to meet the perceived quality of their service and customer expectation (Gruber, Szmigin, & Voss, 2009). Customer complaints are also a checkpoint for the corrective measure to be taken by a company. Customer loyalty means the absence or minimal complaints about a company's product or a service, it is achieved after a company has eliminated all the customer complaints and improved its customer experience. It also means that the company has matched customer expectations with perceived value. In the manner of a product-based company, it means that the company products fully satisfy customers' needs.

In the banking industry, the customer includes checking account holders while the product or service includes securing check handling and funds transaction processing. Customer expectations in the banking industry are therefore based on the history of the bank towards its customers. On the other hand, for the bank to ensure customer satisfaction they have to pay attention to customer complaints. Customer complaints in the banking industry are based on trust issues; is the check processed? Is the transaction complete? Or is the money deposited safely? These concerns are brought forth due to the trust level in the interactions between the bank and the customers.

The need to address these issue include the use of a multifaceted approach. Banks' solution to too many customer complaints is based on convenience and communication. In the matter of customer convenience, the e-commerce principle of putting convenience as a consumer prerogative is very well used in the banking industry. A plethora of service delivery mechanisms stems from complaints. In the sense of convenience in new-age banking e-service has been a pioneer program that solves inadequacies. Chat-bots and online support teams

provide help to internet banking customers. In the matter of remoteness, banks have resorted to the use of telephone, through direct calling and recording of complaints. Employees in the banking industry are trained in customer relations because it is the core model that keeps service delivery upbeat. Office settings also have a role to play in customer satisfaction. It is typical to have comfortable seats at the banks than at the schools, you might also find coded dress codes of employees in a bank in contrast with other businesses; this fits into the office performance, which is the embodiment of office characteristics and projecting the same for customer satisfaction. Multichannel approaches towards customer satisfaction can be digression of two bases; private satisfaction and generation satisfaction.

Private satisfaction with service during specific meetings (such as face-to-face interaction with the service employee), and the second type is general satisfaction with all other services provided (Shankar et al., 2003). A distinction must be made between two types of satisfaction, the first type, and satisfaction with the performance of employees, and the second type, satisfaction with the performance of concrete office facilities (Davis, 1999). It is necessary to distinguish between bank assistance for routine and non-routine services in order to obtain effective customer service. Routine services can have beneficial effects on clients whether the interaction is face-to-face, such as ownership and consulting, while services are not routine, such as bank credit applications cannot have a positive impact, because the services provided are electronic services (Patrício et al., 2003).

### **Employee Performance and customer satisfaction**

(Adsit, London, Crom, & Jones, 1996) Deduced that employee performance is a behavioral trait that is modified by way of remuneration. In the banking industry employee performance is largely based on a participative system and continuous appraisal. The majority of appraisals deal with employee encounters with customers. Most employees in the banking sector are as a result of professional training, and motivation is a result of extrinsic reward systems. In most successful companies, employee performance matches employee satisfaction which translates to customer satisfaction. The relationship between employee performance, employee satisfaction and customer satisfaction is direct in that the end product of employee satisfaction is customer satisfaction.

**Office Performance**

Departmentalization of office functions has been a trait of the banking industry organization structure. The corporate section of the banks deal with the acquisition of new customers, it is also where banks make a decision that impacts their survival (Hans, 2018). Office setup influences performance. Banks have protective features in their setup as an assurance of physical safety. The setup of the offices inspires customer confidence and trust because it envelopes the settings of the transactions accordingly. Office performance may affect customer satisfaction through aesthetics and comfort. Customer experience is enhanced through the valuation process a customer undergoes subliminally. Office performance may also mean the culture in which the bank's employee has put forth as a technique in the interaction of customers.

**E-service performance**

Customers that use the website of a bank to open a saving account for their own convenience, therefore unnecessarily visit the branch unit and replace it. Then the app will supplement conventional content delivery platforms with the ability to provide financial services consumers with details not previously available on a real-time basis (Hong et al., 2015). The growth of internet infrastructure has shifted the relationship between businesses and customers. E-site is structured as an open portal for information, providing a framework to differentiate corporations' offerings and build a comparative edge and earn customer satisfaction (Herington et al. 2014). Most researchers studied E-services in the traditional physical environment and the virtual world and their relation to customer satisfaction (Herington et al., 2014).

**Telephone service and customer satisfaction**

Telephone Service in the banking sector as pertains provision of banking services to customers can be categorized in two forms. The categories are the customer-oriented side and the banking-oriented side. The smartphone technologies as well as the smartphone penetration around the world have fast-tracked the incorporation of telephone services in the banking world. On the customer side, Mobile banking has led the way forward and brought about convenience as well as comfortability in banking. Mobile banking refers to the making of the financial transaction using a handled mobile device such as the telephone or the tablet (Adiabat, Gasaymeh, & Rashid, 2019). The scope to which this mode of banking can be seen as profitable and convenient is evidenced by a research conducted by Statista on M-commerce in America in 2017. It was found that the transactions totaling up to 207.2 billion were a result of M-

commerce (Statista, 2019). The interesting figures that are posed by the use of mobile devices in the market can lead to the need for understanding mobile banking as a branch of the whole mosaic that is Electronic banking. Smartphone penetration is at the heart of the growth in the use of telephone services in banking. In Malaysia, the prevalence of smartphone use is at 96.8 percent and it's estimated to be at 97.4 percent in 2025 (Staista, 2021). Banks remain essential parts of these transactions as money flows from one entity to another entity.

### ***3.1 Underpinning Theory***

#### *Theory of Contrast*

This theory explains consumer perceptions of service. It takes into account that products and services offered by a certain institution, company or business are cues that shape consumer perceptions over time (Oxford Reference, 2021). In the case of the banking sector, the majority of its customers are upbeat on both extrinsic cues; products characteristics such as smell or taste, and intrinsic cues; personal choices and preferences and affection. The service industry in which banks fall in utilizes this cue in maximization of consumer perception. Cue utilization can follow different ways. In our case, cue utilization follows the provision of multichannel services in a bid to control customer perception of the overall bank he or she subscribed. The theory of contrast in marketing suggests that a product brand is an extrinsic cue that directs the perception of shoppers (Levis, 2002).

Multichannel services form part of the brand for any given company. The collective of multichannel form a product brand which is one of the extrinsic cues that shapes opinions. Consumers will utilize their knowledge of the efficiency of these multichannel services to make product inferences. Contrast theory gives incite to understanding the average consumer; how he or she forms perceptions and how these perceptions affect his consumption of a given product or service. It is expected that multichannel services are based on the assumption that consumer perception is based on diverse utility and convenience (Román, 2016).

The theory of contrast explains why certain brands have remained traditional over time (Kokthi & -Erdos, 2000). Continued utilization of techniques inducing consumer loyalty has its precursor; consumer satisfaction.

### **3.2 Empirical Study**

- Employee satisfaction

Employee satisfaction as an independent variable means that it plays a major in customer satisfaction. Customers base their satisfaction with a company based on the service they obtain from company personnel. The interaction between a customer and an employee cannot be overlooked. The research, therefore, formulates the hypothesis through the assumption that employee performance has a direct relationship to customer satisfaction.

- Office Performance

Given that most banks are departmentalized, understanding which department deals with what service is crucial to customers. Office structure falls under office performance because assignments are given on the basis of abilities. The confidence that a customer has in banking employees is based on the general aesthetics, understanding which office offers which service and ample time to address customer issues.

- E-service Performance

E-Service performance looks into the E-Systems placed in a banking setting, the easing of banks transactions through the use of bank application, the ease of utilization, and the application security of banks e system.

- Telephone Service Performance

Telephone services performance means the use of the telephone in sending and receiving cash, feeling of control of personal finances, recommendation of banks input and ability of one to pay for goods using their mobile phone and the direct connection between banks and e-commerce.

### **3.3 Research Model and Hypotheses**

The relationship exhibited by the independent variable on the dependent variable is as follows.

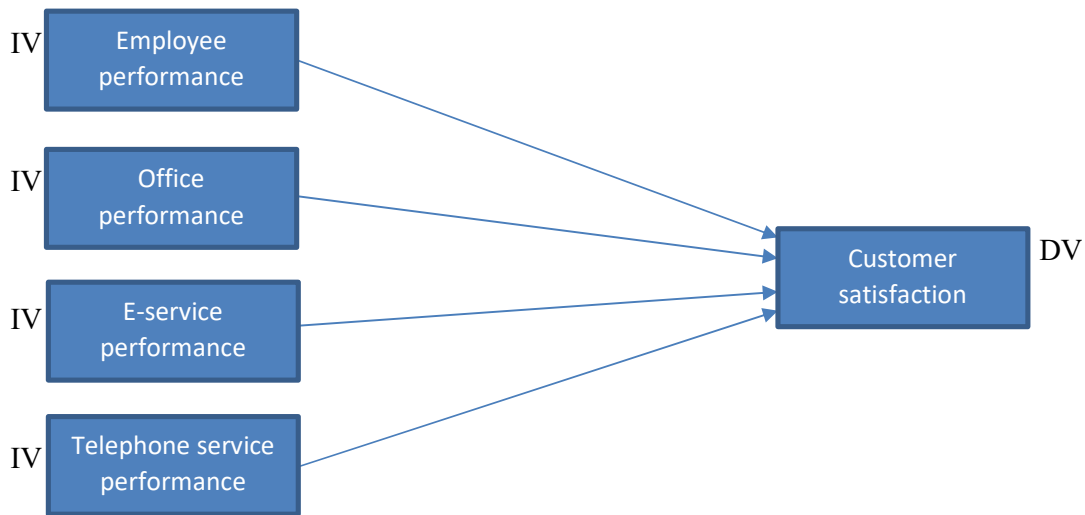


Figure 1. Conceptual Framework

The alternative research hypothesis;

*There is a significant relationship between e-service performances with customer satisfaction.*

*There is a significant relationship between employee performance with customer satisfaction.*

*There is a significant relationship between e-service performances with customer satisfaction.*

*There is a significant relationship between telephone service performances with customer satisfaction.*

#### **4. Research Methodology**

##### ***4.1 Population***

The study population consists of any respondents with a bank account that feels the need to participate in this research. The estimated number of persons with bank accounts in Malaysia outpaces 1000,000 therefore sample size determination shall be based on this assessment.

##### ***4.2 Sample size collected***

The data for this exercise was done through an online survey. Eligible bank account holders in Malaysia were welcomed to partake as respondents. A questionnaire consisted of the demographic data and research objectives questions. The number of respondents was determined as 386 using the (Krejcie & Morgan, 1970). This number corresponds to a hundred thousand estimates of bank account holders in Malaysia.

### 4.3 Items measurement

A questionnaire as an instrument was used for this study which was tailored in accordance with academic guidelines of the university. The first section of the questionnaire was largely to measure the demographics of the respondents. The second section featured questions that were directed to measure dependent and independent variables. The questions were in tandem with a collection of questions from various questionnaires.

Table 1: Measured items and questionnaire sources

VARIABLE	MEASURED ITEMS	SOURCE
CUSTOMER SATISFACTION	<p>I will recommend the Services of my bank to my friends.</p> <p>I will utilize other services offered by my bank.</p> <p>Whenever my colleagues ask for a good bank I direct them to where I bank.</p> <p>I am satisfied with the decision I took to use my current bank services.</p>	<p>Milner, R., &amp; Furnham, A. (2017). Measuring Customer Feedback, Response and Satisfaction. <i>Psychology</i>, 350-362.</p>
E-SERVICE PERFORMANCE	<p>I am able to conduct my business at my bank efficiently because of their E-Systems.</p> <p>The applications used by my bank are secure, I trust them.</p> <p>I can be able to withdraw, transfer and transact conveniently at my comfort.</p> <p>Most E-services offered by my bank are easy to use.</p>	<p>Poon, W. C., &amp; Lee, C. (2012). E-Service Quality: An Empirical Investigation. <i>Journal of Asia-pacific Business</i>, 229-262.</p>
OFFICE PERFORMANCE	<p>My bank has an elaborate office structure.</p> <p>I trust that my files and transactions are managed well.</p> <p>I know which office to seek assistance on my issue at my bank.</p> <p>Office hours are sufficient to get my service adhered.</p>	<p>Roelofsen, C. (2002). The impact of office environments on employee performance: The design of the workplace as a strategy for productivity enhancement. <i>Journal of Facilities Management</i>, 247-264.</p>

EMPLOYEE PERFORMANCE	My bank's helpdesk is very professional when handling complaints. My bank employees are reliable I can always call about any issue concerning my account. I like the different channels I can get help from my bank helpdesk. Follow up on complaints and help is frequently done by my bank.	Diamantidis, A., & Chatzoglou, P. (2018). Factors affecting employee performance: an empirical approach. <i>International Journal of Productivity and Performance Management</i> .
TELEPHONE SERVICE PERFORMANCE	I can withdraw and save money via my phone. I feel in control of my finances through the use of my phone. I would recommend my bank to add the number of services they offer through clients' phones. Paying for goods using my mobile phone is more comfortable than other mediums.	Ahmad, R., & Buttle, F. (2002). Retaining telephone banking customers at Frontier Bank. <i>International Journal of Bank Marketing</i> , 5-16.

**5. Analysis Findings**

**5.1 Reliability result**

The reliability of the respondents was based on the Cronbach alpha test of reliability. The variables listing shows that all the variables exhibited randomness and non-uniformity in the answering of the questionnaires as follows;

Table 4: Reliability test

Variable	Cronbach alpha ( $\alpha > 0.7$ )
Customer Satisfaction	0.795
Eservice performance	0.736
Office Performance	0.761
Employee performance	0.750
Telephone Service	0.787

The desired score of the Cronbach alpha test is 0.7 and above. A scale before the recommended score shows that the questions do not correspond to the same measure being investigated

## 5.2 Descriptive analysis

The demographic analysis shows that majority of bank account holders in Malaysia are male - 68 percent. The majority of these bank holders were 20-30 years old and accounted for 67 percent of the 386 respondents. The level of education exhibited by the respondents was that 85 percent had master's level education. The Majority (54 percent) has less than three years of engagement with their respective banks. The overall level of satisfaction on their respective bank services; 59 percent recorded high satisfaction levels and 9 percent had very high levels of satisfaction, 31 percent had moderate levels of customer satisfaction. Maybank was the most preferred bank among the respondents in Malaysia.

Descriptive statistics consisted of mean, standard deviation and variances. The mean tells the average score for the response and the standard deviation as well as the variance tells the deviation of responses. The summary for responses was as follows;

Descriptive Statistics						
	N	Mean	Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
CUSTOMERSATISFACTIO N	386	4.0078	.58131	.338	-.856	.124
ESERVICEPERFOMANCE	386	4.1548	.55201	.305	-1.005	.124
OFFICEPERFOMANCE	386	4.0194	.56861	.323	-.922	.124
EMPLOYEEPERFOMANCE	386	4.0045	.60017	.360	-.962	.124
TELEPHONESERVICE	386	4.0641	.56689	.321	-.921	.124
Valid N (listwise)	386					

**Table 7:** Descriptive Statistics

The majority of the response coalesce towards an agreement of the statements under e-service performance (mean =4.1548, variance=0.305) Telephone service performance (mean=4.0641, variance=0.321), Office Performance (mean=4.0194, variance=0.323), Customer satisfaction (mean=4.0078, variance=0.338) and Employee Performance (mean=4.0045, variance=0.360).

### 5.3 Regression analysis

The regression analysis consists of the table of coefficients. The table of coefficients gives the research the ability to map out a single formula that can predict customer satisfaction given the independent variable. The regression used the variable entered and removed method with the dependent variable being customer satisfaction. All requested variables entered the model and the results were as follows:

Table 3: Table of coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.748	.185		4.043	.000
	ESERVICEPERFOMANCE	.244	.052	.232	4.687	.000
	OFFICEPERFOMANCE	.227	.066	.222	3.448	.001
	EMPLOYEEPERFOMANCE	.265	.056	.274	4.742	.000
	TELEPHONESERVICE	.067	.059	.066	1.134	.257

a. Dependent Variable: CUSTOMERSATISFACTION

The unstandardized b coefficient is recorded as 0.244, 0.227, 0.265 and 0.067 for e-service performance, office performance, employee performance and telephone performance respectively. Telephone service performance was found to have no significant effect on customer satisfaction of the banking services (P-value =0.257). E-service performance, employee performance and office performance were found to be significant. Therefore, the linear equation is

*CustSatisfaction*

$$= 0.748 + 0.244\text{eserviceperformance} + 0.265\text{employeeperformance} + 0.227\text{officeperformanc}$$

### 5.4 Hypotheses Testing

In the determination of the hypothesis the research found that;

Table 5: Hypothesis determination

Hypothesis	P value	Conclusion
H1. There is a significant relationship between employee performances with customer satisfaction	$P=0.000 < 0.05$	ACCEPTED
H2. There is a significant relationship between office performances with customer satisfaction	$P=0.001 < 0.05$	ACCEPTED
.H3. There is a significant relation between e-service performances with customer satisfaction	$P=0.000 < 0.05$	ACCEPTED
H4. There is a significant relationship between telephone service performances with customer satisfaction	$P=0.247 > 0.05$	REJECTED

## 6. Discussion

From the reliability test performed on all the responses from the questionnaire, it was found that the responses for the research had internal consistency. It, therefore, guarantees that the research uses regression analysis. Under linear regression model analysis, it was found that from the coefficient estimates table it can be deduced that E-service performance, employee performance and office performance are significant predictors for customer satisfaction ( $P\text{-value} \leq 0.000$ ). Therefore, it can be stated that for every unit independent variable there is a 0.712 increase in customer satisfaction. There exists a positive relationship between all the independent variables and customer satisfaction. According to correlation analysis; for a unit increase in telephone service performance there is a corresponding 0.540 unit increase in customer satisfaction. For a unit increase in employee performance, there is a corresponding 0.603 unit increase in customer satisfaction. A unit increase in e-service performance leads to a 0.561 unit increase in customer satisfaction. For a unit increase in office performance, there is a corresponding 0.613 unit increase in customer satisfaction.

Telephone service performance was found to have no bearing on customer satisfaction ( $P=.247$ ). These findings show that there are few services of customer-tailored services that are conducted through the telephone. According to an observation by Ahmad & Buttle (2002), he records that while it has been a good run for telephone banking services, technologies that deliver better options of communications have overtaken it. Whereas telephone services performance now has shifted to customer service only, internet banking is largely dependent on it as well.

Employee service performance was found to be significantly effective in changes that occur in customer satisfaction. Provision of services is largely dependent on its workforce . Bank employees are supposed to be polite, conversant with concerns of the customer and of utmost integrity. While automation has reduced the number of employees in the banking sector, they remain an integral part of service provision. Their input is required in whereas the system fails to act. They are like the default setting of the banking system. This finding is in tandem with those (Khartabiel & Saydam, 2014) that attest to it that employee satisfaction leads to customer satisfaction. Customer satisfaction based on employee performance is therefore both a derivative of intrinsic and extrinsic rewards that an employee receives at the bank.

E-Service performance is mainly used in e-banking. The incorporation of e-banking in traditional banking leads to diversification of service production. (Salamah, 2017) contents that banking has changed due to electronic banking and that there is no limit to both its adaptation and use. In it also raises new concerns about e-service (services that are maintained for e-banking users). It is therefore important for banks to create a customer service that is tailored towards this category of bankers.

## **6. Implications**

The research has both academic contributions in the form of literature and industry contribution where aspects of the findings are outlined pertaining to improvements of customer satisfaction in the service industry: banking sector.

**For academia:** The research highlighted the multichannel service provision of banking as a basis for customer satisfaction. In the research finding it was found that telephone service had no bearing on customer satisfaction. The academia therefore should investigate using other means of data collection as maybe the use of questionnaires might contain biases. The academia should also factor in e-service as a basis for customer satisfaction in banking as opposed to only e-banking. This is because the general public seems to better understand its importance. Nowadays all banks have some form of e-banking and most customers are moving towards e-banking, therefore e-service performance cannot be confined to e-banking only.

**For the industry:** The findings of this research lay emphasis on the enhancement of e-service performance, office performance and employee performance as a basis for increasing customer

satisfaction in the banking industry. Finding that telephone performance has no bearing on customer satisfaction raises concerns over the redundancy of its use as a communication strategy for most banks. The policies that banks should follow based on the findings of this research are to promote employee performance through various means so that they can achieve customer satisfaction. This is because among the variables customer satisfaction variable is largely dependent on employee performance (coefficient =0.265). E-service performance as a basis of customer satisfaction should be enhanced as well given that the world is fast embracing new technology that puts e-service performance as an effective tool of influencing customer satisfaction in the long run.

## 7. Limitation and future research direction

The main data collection tool was the questionnaire and the responses might have been influenced by other factors such as the immediate environment and bias. The assumption of a lack of bias in the responses should be addressed. The questionnaire was confined to the Malaysian public; therefore, the environmental constraints might have led the research finding to be confined to Malaysia.

## 8. Conclusion

The study relied on the questionnaire as the main tool of data collection. A questionnaire cannot capture actual figures for the research and it's fully reliant on personal opinions which might be affected by the bias of the respondent. Therefore, further research should utilize other methods of data collection that can be free from the bias of the respondent. Researchers can also look into the use of telephone services in modern banking.

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