## **REFERENCES**

- ABA (2004). American Bankers Association (ABA) 2004 Bank Marketing Survey. Retrieved from http://www.aba.com.
- Abdul Hamid, M.R., Amin, H., Lada, S. & Ahmad, N. (2007). A comparative Analysis of Internet Banking in Malaysia and Thailand. *Journal of Internet Business*, Issue 4 2007.
- Accenture (2005). Designing Next Generation Internet Banking. Retrieved from http://clanglois.blogs.com/InternetBanking/Accenture-Next\_generation\_Mobile\_and\_Internet\_Banking.pdf.
- Agarwal, R. and Venkatesh, V. (2002). "Assessing a firm's Web presence: A heuristic evaluation procedure for the measurement of usability." *Information Systems Research*, Vol. 13, Iss. 2; pg. 168, 21 pgs
- Ainin, S., Lim, C.H. and Wee, A. (2005). Prospetcs and Challenges of E-banking in Malaysia. *The Electronic Journal of Information Systems in Developing Countries*, 22, 1, 1-11, www.ejisdc.org.
- Aladwani, A.M. (2001). Online banking: a field study of drivers, development challenges, and expectations *International Journal of Information Management*, Vol. 21, pp. 213–225.
- Anderson, Eugene W. (1998). Customer Satisfaction and Word of Mouth. Journal of Service Research, 1(1). 5–17.
- Anderson, R.E. and Srinivasan, S.S. (2003). E-satisfaction and e-loyalty: a contingency framework. *Psychology and Marketing*, 20(2), 123-138.
- Athanassopoulos, A.D., S.Gounaris, and V. Stathakopoulos (2001).

  Behavioral Responses to customer satisfaction: An empirical study. *European Journal of Marketing*, 35(5-6):687-707.
- Auh, S., Bell, S.J., McLeod, C.S. and Shih, E. (2007). Co-production and customer loyalty in financial services. *Journal of Retailing*, 83(3):359-370.
- Babin, B.J., Lee Y.K., Kim, E.Y. and Griffin, M. (2005). Modeling consumer satisfaction and word-of-mouth. *Journal of Services Marketing*, Vol 19, Number 3, 2005, 133–139.
- Bagozzi, R. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18, 1981
- Bank Negara Malaysia (2000). Annual report.
- Bank Negara Malaysia Website. Available at: http://www.bnm.gov.my

- Berens, G. And Riel, C.B.M. (2004). Corporate Associations in the Academic literature: Three Main Streams of Thought in the Reputation Measurement Literature, *Corporate Reputation Review*, Vol.7, No.2, 161-178.
- Barners, S.J., Vidgen, R. (2001). An evaluation of syber-bookshops: the WebQual method. *International Journal of Electronic Commerce*, 6(1),11-30.
- Benbunan-Fich, R. (2001). Using protocol analysis to evaluate the usability of a commercial website. *Information and Management*, 39, 151-163
- Berger S. C. (2007). Online banking customers: Insights from Germany. Journal of Internet Banking and Commerce, 12 (1), 1-6.
- Bhattacherjee, A. and Premkumar, G. (2001). Understanding changes in belief and attitude toward Information Technology usage: A Theoretical Model and Longitudinal Test. *MIS Quarterly,* Vol. 28, No. 2 (Jun., 2004), 229-254.
- Bitner, M.J. and Hubbert, A.R. (1994). Encounter satisfaction versus overall satisfaction versus quality. in Rust, R.T. and Oliver R.L (eds), Service Quality: New Directions in Theory and Practice, Sage, London. pp. 72-94.
- Black, G.S.; Changchit, C.; Changchit, C. (2005). Critical factors affecting the decision to implement an e-commerce Website. *Proceedings of the 6th Annual Global Information Technology Management World Conference*. Anchorage: GITMA, June 05-07, p. 80.
- Bloemer, J., Ruyter, K. d., & Peeters, P. (1998). Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction. *International Journal of Bank Marketing*, 16(7), 276–286.
- Bontis, N. and Fitz-enz, J. (2002), "Intellectual capital ROI: a causal map of human capital antecedents and consequents", *Journal of Intellectual Capital*, Vol. 3 No. 3, pp. 223-47.
- Bontis, N. and Serenko, A. (2007), "The moderating role of human capital management practices on employee capabilities", *Journal of Knowledge Management*, Vol. 11 No. 3, pp. 31-51.
- Bradley, L and Stewart, K. (2003). Delphi Study of Internet banking. *Marketing intelligence and planning*, Vol. 21, No.5, Pp. 272-281.
- Brady, L. and Phillips, C. (2003). Aesthetics and usability: A look at color and balance. *Usability News*, 5.1, Retrieved October 15, 2006, from http://psychology.wichita.edu/surl/usabilitynews/51/aesthetics.htm.

- Buttle, F.A. (1998). Word of mouth: understanding and managing referral marketing. *Journal of strategic marketing*. 6, 241-254.
- Casaló, L.V., Flavián, C. and Guinalíu, M (2008). The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services. *International Journal of Bank Marketing*, Vol. 26 Iss:6, pp. 399-417.
- Centeno, C. (2004). Adoption of Internet Services in the Acceding and Candidate Countries, Lessons from the Internet Banking Case. *Telematics and Informatics*, 21, 293-315.
- Cheng, Edwin.T.C., Lam, David.Y.C. and Yeung, Andy.C.L. (2006). Adoption of internet banking: An empirical study in Hong Kong. *Decision Support Systems*, Volume 42, Issue 3, December 2006, 1558-1572.
- Chu, K. and Thai, K. (2009). Banks try social networking, jump on Twitter wagon. USA Today, 11 May 2009. Retrieved from www.usatoday.com/money/industries/banking/2009-05-11-bankstwitter-economy-recession\_N.htm
- Cisco (2009). Next-gen Web: Tools for Building Strong Customer Relationships in Retail Banking. Retrieved from http://www.cisco.com/web/strategy/docs/finance/NextGen\_Retail\_Banking\_POV.pdf
- comScore (2009). First Public Report of Online Usage in Malaysia, *comScore Press Release*, August 18, 2009. Retrieved from http://www.comscore.com/Press\_Events/Press\_Releases/2009/8/Mayb ank\_Leads\_as\_the\_Most\_Visited\_Local\_Site\_in\_Malaysia/(language)/eng-US
- comScore (2010). The comScore 2010 State of Online Banking Report. May 2010.
- CMO (2010). CMO Council. Jan 25, 2010. Retrieved from http://www.marketwire.com/press-release/Loyalty-Programs-Dole-Out-Rewards-but-Fail-Fully-Connect-With-Consumers-Says-New-CMO-1106360.htm
- Daniel, E. 1999. Provision of electronic banking in the UK and the Republic of Ireland. *International Journal of Bank Marketing*. Vol. 17. No. 2, 72-82.
- Dellarocas, C and Narayan, R. (2006). A Statistical Measure of a Population's Propensity to Engage in Post-Purchase Online Word-of-Mouth. Institute of Mathematical Statistics, 2006, Vol. 21, No. 2, 277–285
- Deloitte (2008). The Tribalisation of Business survey. Collaboration with Beeline Labs and the Society for New Communications Research. http://www.deloitte.com/view/en\_MY/my/myii/d684160ed6c93210VgnVCM200000bb42f00aRCRD.htm

- Diniz, E. (1998). Web Banking in USA. *Journal of Internet Banking and Commerce*, Vol. 3, No. 2.
- Dolen, V. W, Ruyter, K.D. and Lemmink, J. (2004). An empirical assessment of the influence of customer emotions and contact employee performance on encounter and relationship satisfaction. *Journal of Business Research* 57, 437–444.
- Durkin, M., Jennings, D., Mulholland G. and Worthington, S. (2008). Key influencers and inhibitors on adoption of the Internet for banking. *Journal of Retailing and Consumer Services*, 15, 348-357.
- Eshghi, A., Haughton, D., & Topi, H. (2007). Determinants of customer loyalty in the wireless telecommunications industry. Telecommunications Policy 31, 93–106.
- Easingwood, C., Storey, C. (1996). The value of multi-distribution systems in the financial services sector, *Service Industries Journal*, Vol. 16 No.2, pp.223-41.
- Forrester (2007). Retrieved from http://www.marketingcharts.com/direct/consumers-who-search-for-products-online-share-findings-via-wom-5113/bigresearch-online-searchers-word-of-mouth-about-products-purchasedjpg/
- Fox, S. (2005). Online Banking Jumps 47% in 2 Years. *Pew Interenet and American Life Project*. Retrieved from www.pewInternet.org/pdfs/PIP Online banking 2005.pdf
- Gartner (2003). Online Banking Goes Mainstream in US. Nua Internet Survey, Scope Communication Group, 2003b.
- George, D., & Mallery, P. (2003). SPSS for Windows step by step: A simple guide and reference. 11.0 update (4th ed.). Boston: Allyn & Bacon.
- Godes, D., & Mayzlin, D. (2004). Using Online Conversations to Study Word of Mouth Communication, *Marketing Science*, 23 (4), 545-560.
- Guerrero, M. M., Egea, J. M. O. and Gonzalez, M. V. R. (2007). Application of the latent class regression methodology to the analysis of Internet use for banking transactions in the European Union. *Journal of Business Research*, 60, 137-145.
- Goldenberg, J., Libai, B., Moldovan, S. & Muller, E. (2007). —The NPV of Bad News. *International Journal of Research in Marketing*, Vol. 24.
- Guru,B.K., Shanmugam,B., Alam,N., Perera,C.J.(2003). An Evaluation Of Internet Banking Sites In Islamic Countries. *Journal of Internet Banking and Commerce*, November 2003, Vol 8(2). Retrieved from http://www.arraydev.com/commerce/jibc/0311-01.htm

- Hamid, M.R.A, Amin, H., Lada, S. and Ahmad, N. (2007), A comparative analysis of Internet banking in Malaysia and Thailand, *Journal of Internet Business*, Issue 4, pp. 1-19.
- Hair, J.F., Anderson, R.E., Tatham, R.L. and Black, W.C. (1998). Multivariate Data Analysis. *Upper Saddle River*, NJ: Prentice-Hall.
- Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability: An empirical study. *International Journal of Service Industry Management*, 7(4), 27-42.
- Hostrop, A and Akiba, D. (2010). How Digital "Word of Mouth" Engages Customers. *ACCJ Journal*, 15 October 2010. Retrieved from http://accjjournal.com/tapping-into-japan%E2%80%99s-social-media/
- Howcroft, B., Hamilton, R., & Hewer, P. (2002). Consumer attitude and the usage and adoption of home-based banking in the United Kingdom. *International Journal of Bank Marketing*, *20*(3), 111-121.
- Hua, G. (2009). An Experimental Investigation of Online Banking Adoption in China. *Journal of Internet Banking and Commerce*, Vol. 14, No.1.
- IS Auditing Guideline: G24 Internet Banking. Retrieved from http://www.isaca.org/Knowledge-Center/Standards/Pages/IS-Auditing-Guideline-G24-Internet-Banking1.aspx
- Kalakota, *R. and* Whinston, *A. B.* Electronic Commerce: A Manager's Guide. *Reading, MA: Addison-Wesley,* 1997.
- Kim, S. S. and Son, J. (2009) Out of Dedication or Constraint? A Dual Model of Post-Adoption Phenomena and Its Empirical Test in the Context of Online Services, *MIS Quarterly*, 33, 1, 49-70
- Maybank Financial Results 1st Quarter FY2010. Retrieved from http://www.maybank2u.com.my/WebBank/AU03.03\_q1fy10\_analyst\_br iefing.pdf, page 20.
- MCMC (The Malaysian Communications and Multimedia Commission), Communications and Multimedia Publication: Selected Facts and Figures, Q3 2008.
- McKinney, V., Yoon, K. and Zahedi, F. (2002). "The Measurement of Web-Customer Satisfaction: An Expectation and Disconfirmation Approach," *Information Systems Research*, 13 (3), 296-315.
- Mols, N.P. (1999). The Internet and the Banks' Strategic Distribution Channel Decisions. *International Journal of Bank Marketing*, 17(6), 245-300.
- National Census (2000). Department of Statistics Malaysia. 6 November 2000.

- Nielsen, J. Website Usability. Available at: http://www.useit.com/alertbox/20030107.html
- Nielsen, J. (1993). Usability engineering. Morgan Kaufman, New York
- Nielsen, J. (2000). Designing web usability. *New Riders Publishing*, Indianapolis, IN.
- NST (2006). Next wave of Internet Banking. New Straits Time, 290506/13/4/ Internet. Retrieved from <a href="http://www.infosys.com/finacle/pdf/">http://www.infosys.com/finacle/pdf/</a> thoughtpapers/Internet-Banking-Impacting-Retail-Players.pdf
- Oliver, R. L.(1997). Satisfaction: A Behavioral Perspective on the Consumer. New York: *The McGraw-Hill Companies*, Inc.
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(1), 33-44.
- Ong, H.B. and Cheng, M.Y. (2003) "Success factors in e-channels: the Malaysian banking scenario", *International Journal of Bank Marketing*, Vol. 21 lss: 6/7, pp.369 377
- Ortega, B.H., Martínez, J.J and Hoyos, J.M.D. (2007). An Analysis of Web Navigability in Spanish Internet Banking. *Journal of Internet Banking and Commerce*, Vol. 12, No.3.
- Palmer, J. (2002). "Web Site Usability, Design, and Performance Metrics," *Information Systems Research*, 13 (2), 155-167.
- Perumal V and Shanmugan (2004) "Internet Banking: Boone or Bane", Journal of Internet Banking and Commerce, Vol. 19, No. 3, pp. 1-6.
- Poon, W-C. (2008). Users' adoption of e-banking services: the Malaysian perspective. *Journal of Business & Industrial Marketing*, Vol. 23, No.1, Pp. 59–69
- Qureshi, T.M., Zafar, M.K and Khan, M.B. (2008). Customer Acceptance of Online Banking in Developing Economies. *Journal of Internet Banking and Commerce*, Vol. 13, No.1.
- Reichheld, F.F. and Sasser, E.W. (1990). Zero Defections: Quality Comes to Services, *Harvard Business Review*, September-October, 105-11.
- Ribbink, D., van Riel, Allard C.R., Liljander, V. and Streukens, S. (2004). 'Comfort your online customer: quality, trust, and loyalty on the internet', *Managing Service Quality* 14 (6): 446-56.
- Richins, M. L. (1983). Negative word-of-mouth by dissatisfied consumers: A pilot study. *Journal of Marketing*, 47 (winter), 68-78.

- Rogers, E.M. (1983). *Diffusion of Innovations*. Third Edition. New York: Free Press.
- Rotchanakitumnuai, S and Speece, M. (2003). Barriers to internet banking adoption: a qualitative study among corporate customers in Thailand. *International Journal of Bank Marketing*, Vol. 21, No. 6, Pp. 312-323.
- Sathye, M. (1999). Adoption of Internet Banking by Australian consumers: An empirical investigation. International Journal of Bank Marketing, pg 17
- Sciglimpaglia, D. and Ely, D. 2002. Internet Banking: A customer-centric perspective. Proceedings of the 35 Hawaii International Conference on System Sciences. Hawaii: IEEE Computer Society.
- Shah, M.H. Siddiqui, F.A. (2006) Organizational Success Factors in E-Banking at The Woolwich. International Journal of Information Management, Volume 26, pp. 442-456.
- SIMM (2007). BIGresearch: The Consumers' Control of Media Continues to Grow, Jan 18 2007. Retrieved from http://www.bigresearch.com/news/big011807.htm
- Sin Chew Daily, 2010-5-17 Fortune Investment Weekly, Pg 30.
- Sohail S.M. and Shanmugham B. (2003). E-banking and customer preferences in Malaysia: An empirical investigation. *Information sciences*. 150, 207-217.
- Spiteri, J and Dion, P. (2004). Customer value, overall satisfaction, end-user loyalty, and market performance in detail intensive industries. *Industrial Marketing Management*, 33(8): 675-687.
- Szűts, I., Tóth, Z. (2008). Customer Loyalty Problems in Retail Banking. 6th International Conference on Management, Enterprise and Benchmarking May 30-31, 2008. Budapest, Hungary.
- Thulani, D. et. al., (2009). Adoption and use of internet banking in Zimbabwe: An exploratory study. *Journal of Internet Banking and Commerce*. Vol. 14, No. 1, 1-13.
- Tilson, R., Dong, J., Martin, S., and Kiele, E. (1998). Factors and principles affecting the usability of four E-commerce sites. *Proceedings of the 4<sup>th</sup> Conference on Human Factors and the Web*, Basking Ridge, NJ.
- Torkzadeh, G. & Dhillon, G. (2002). "Measuring Factors that Influence the Success of Internet Commerce," *Information Systems Research*, 13 (2), 187-204.
- Turban, E. & Gehrke, D. (2000). "Determinants of E-Commerce Web Sites," Human Systems Management, 19, 111-120.

- Verlegh, W.J., K.A. Peters., A.Th.H. Pruyn., 2003. Turning Shoppers into Sellers: Two Experiments on Member-Get-Member Campaigns. *Advances in Consumer Research*, 30 (1), 346.
- Vijayan, P., Shanmugam, B. (2002). Service Quality Evaluation Of Internet Banking In Malaysia, *Journal of Internet Banking and Commerce*, 8 (1).
- Walsh, G., Heiner E., and Maren W. (2008), "Identification and Analysis of Moderator Variables: Investigating the Customer Satisfaction-Loyalty Link," *European Journal of Marketing*, 42 (9/10), 977-1004.
- Yan, G. and Paradi, J.C. (1999). Success Criteria for Financial Institutions in Electronic Commerce. *Proceedings of the 32nd Hawaii International Conference on System Sciences*. Hawaii.
- Yibin, M.U. (2003). E-Banking: Status, Trends, Challenges and Policy Issues. *Paper presented at CBRC Seminar*, The Development and Supervision of E-banking, Shanghai, Nov. 24-26.