

Bibliography

- Anderson, J. C. And Narus, J. A. (1998), "Business Marketing: Understand What Customers Value", *Harvard Business Review*, Nov-Dec, Pp 5 -15.
- Arndt, J.A. (1968), "Selective Processes In Word-Of-Mouth", *Journal Of Advertising Research*, Vol. 8, Pp. 19-22 In Gremler, D.D. And Brown, S.W. (1998), "The Loyalty Ripple Effect. Appreciating The Full Value Of Customers", *International Journal Of Service Industry Management*, Vol. 10 No. 3, Pp. 271-291.
- Barney, J.B. (1991), "Firm Resources And Sustained Competitive Advantage", *Journal Of Management*, Vol. 17 No. 1, Pp. 99-120.
- Bennett, R. And Rundle-Thiele, S. (2004), "Customer Satisfaction Should Not Be The Only Goal", *Journal Of Services Marketing*, Vol 18 No 7, Pp 514-523
- Birch, E. N. (1990), 'Focus On Value. In Creating Customer Satisfaction', Research Report No. 944. New York : The Conference Board, Pp 3-4.
- Bick, G., Brown, A. B. And Abratt, R. (2004), "Customer Perceptions Of The Value Delivered By Retail Banks In South Africa", *International Journal Of Bank Marketing*, Vol. 22 No. 5, Pp 300-318.
- Bloemer, J., De Ruyter, K. And Peeters, P. (1998), "Investigating Drivers Of Bank Loyalty: The Complex Relationship Between Image, Service Quality And Satisfaction," *International Journal Of Bank Marketing*, Vol 16/7, Pp 276–286.
- Bloemer, J., De Ruyter, K. And Wetzels, M. (1999), "Linking Perceived Service Quality And Service Loyalty: A Multi-Dimensional Perspectives", *Journal Of Marketing*, Vol. 33, Pp. 1082-106.
- Bowen, J.T. And Shoemaker, S., (1998), "Loyalty: A Strategic Commitment", *The Cornell Hotel And Restaurant Administration Quarterly*, Vol 39 (1), Pp.12–25.
- Butcher, K., Sparks, B., O'callaghan, F., (2001), "Evaluative And Relational Influences On Service Loyalty", *International Journal Of Service Industry Management*, Vol 12 (4), Pp 310–327.
- Butz, H.E. Jr And Goodstein, L.D. (1996), 'Measuring Customer Value : Gaining The Strategic Advantage.' *Organizational Dynamics* 24 (Winter): 63-77.
- Calik, N. And Balta, N.F. (2006), "Consumer Satisfaction And Loyalty Derived From The Perceived Quality Of Individual Banking Services: A Field Study In Eskisehir From Turkey", *Journal Of Financial Services Marketing*, Vol. 10 No. 4, Pp. 135-49.

- Caruana, A. (1999), "The Role Of Service Quality And Satisfaction On Customer And Satisfaction On Customer Loyalty", 1999 *Ama Educators' Proceedings: Enhancing Knowledge Development In Marketing*, Vol.10, American Marketing Association, Pp.139-145
- Chan, A.K.K. And Ma, V.S.M. (1990), "Corporate Banking Behaviour: A Survey In Hong Kong", *International Journal Of Bank Marketing*, Vol. 8 No. 2, Pp. 25-31.
- Chen, P.T. And Hu, H. H., (2010) "The Effect Of Relational Benefits On Perceived Value In Relation To Customer Loyalty: An Empirical Study In The Australian Coffee Outlets Industry", *International Journal Of Hospitality Management*, Vol 29, Pp 405–412.
- Cohen, J. (1988), "Statistical Power Analysis For The Behavioural Sciences", Hillsdale, N.J: Erlbaum In Pallant, J. (2005), "Spss Survival Manual (2nd Edition)", Australia: Allen & Unwin, Pg 126.
- Cronin, J.J., Brady, M.K., Brand, R.R., Hightower, R., Shemwell, D.J., (1997), "A Crosssectional Test Of The Effect And Conceptualization Of Service Value", *Journal Of Services Marketing*, Vol 11 (6), Pp 375–391.
- Cronin, J.J., Brady, M.K. And Hult, G.T.M., (2000), "Assessing The Effects Of Quality, Value, And Customer Satisfaction On Consumer Behavioral Intentions In Service Environments", *Journal Of Retailing*, Vol 76 (2), Pp 193–218.
- Dabholkar, P.A., Johnston, W.J. And Cathey, A.S. (1994), The Dynamics Of Long Term Business To Business Exchange Relationships', *Journal Of The Academy Of Marketing Sciences*, Vol 22 (Spring), Pp 130-145.
- Day, G. S. And Wensley, R. (1988), "Assessing Advantage: A Framework For Diagnosing Competitive Superiority." *Journal Of Marketing*, 52 (April): 1-20.
- Denton, L. And Chan, A. (1991), "Bank Selection Criteria Of Multiple Users In Hong Kong", *International Journal Of Bank Marketing*, Vol. 9 No. 5, Pp 23-34
- De Ruyter, K., Wetzels, M. And Van Birgelen, M. (1999), "How Do Customers React To Critical Service Encounters?: A Cross-Sectional Perspective". *Total Quality Management*, Vol.10, No.8, Pp.1131-1145.
- Devlin, J. (2000), "Adding Value To Retail Financial Services", *International Journal Of Bank Marketing*, Vol. 18, Pp. 222-32.
- Dick, A.S. And Basu, K. (1994), "Customer Loyalty: Toward An Integrated Conceptual Framework", *Journal Of Academy Of Marketing Science*, Vol. 22 No. 2, Pp. 99-113.
- Drucker, P. F. (1973), *Management*, New York : Harper & Row

Dusuki, A. W. And Abdullah, N. I. (2007), "Why Do Malaysian Customers Patronise Islamic Banks?", *International Journal Of Bank Marketing*, Vol. 25 No. 3, Pp. 142-160.

Dwyer, R.F, Schurr, P.H. And Oh, S., (1987), 'Developing Buyer-Seller Relationship' *Journal Of Marketing*, Vol 51 (April): Pp 11-27.

Ehrenberg, A.S.C., Goodhardt, G.J. And Barwise, T.P. (1990), "Double Jeopardy Revisited", *Journal Of Marketing*, Vol 54 (3), Pp 82–91.

Gardial, S. F., Clemons, D. S., Woodruff, R. B., Schumann, D. W. And Burns, M. J., (1994), "Comparing Consumers' Recall Of Prepurchase And Postpurchase Product Evaluation Experiences", *Journal Of Consumer Research*, Vol 20 (March) Pp 548-560.

Gerrard, P. And Cunningham, B. (2001), "Singapore's Undergraduates: How They Choose Which Bank To Patronise", *International Journal Of Bank Marketing*, Vol. 19 No. 3, Pp. 104-14.

Gremler, D.D. And Brown, S.W. (1996), "Service Loyalty: Its Nature, Importance, And Implications", *Advancing Service Quality: A Global Perspective*, Isqa, New York, Ny. In Gremler, D.D. And Brown, S.W. (1998), "The Loyalty Ripple Effect Appreciating The Full Value Of Customers", *International Journal Of Service Industry Management*, Vol. 10 No. 3, Pp. 271-291.

Gremler, D.D. And Brown, S.W. (1998), "The Loyalty Ripple Effect. Appreciating The Full Value Of Customers", *International Journal Of Service Industry Management*, Vol. 10 No. 3, Pp. 271-291.

Gronroos, C. (1990), *Service Management And Marketing*, Lexington, Ma : *Lexington Books*.

Haron, S., Ahmad, N. And Planisek, S. (1994), "Bank Patronage Factors Of Muslim And Non-Muslim Customers", *International Journal Of Bank Marketing*, Vol. 12 No. 1, Pp. 32-40.

Hedley, K., White, J., Petit Dit De La Roche, C. And Banerjea, S. (2006), "Banking 2015: A Classic Strategy Battle Of Scale Vs Focus", *Strategy & Leadership*, Vol. 34 No. 3, Pp. 51-8 In "The Retail Banking Industry In 2015 : Trends And Strategies To Focus On And Develop", *Strategic Direction*, *Emerald Group Publishing Limited*, Vol. 23 No. 6 (2007), Pp. 32-34.

Heskett, J.L., Sasser, W.E. Jr And Schlesinger, L.A. (1997), *The Service Profit Chain*, The Free Press, New York, Ny In Gremler, D.D. And Brown, S.W. (1998), "The Loyalty Ripple Effect. Appreciating The Full Value Of Customers", *International Journal Of Service Industry Management*, Vol. 10 No. 3, Pp. 271-291.

Huber, F., Herman, A. And Morgan, R.E. (2001), "Gaining Competitive Advantage Through Customer Value Oriented Management", *Journal Of Consumer Marketing*, Vol. 18, Pp. 41-53.

Iacobucci, D., Grayson, K.A. And Ostrom, A.L. (1994), 'The Calculus Of Service Quality And Customer Satisfaction : Theoretical And Empirical Differentiation And Integration' In Swartz, T.A. Bowen, D.E. And Brown, S.T. (1994), *Advances In Services Marketing And Management*, Vol 3, Jai Press, Greenwich, Ct, Pp 1-67.

Jabnoun, N., Al-Tamimi, H. A. H. (2003), "Measuring Perceived Service Quality At Uae Commercial Banks", *International Journal Of Quality & Reliability Management*", Vol. 20 No. 4, Pp. 458-472

Jayanti, R.K. And Ghosh, A.K., (1996), "Service Value Determination: An Integrative Perspective", *Journal Of Hospitality And Leisure Marketing*, Vol 3 (4), Pp 5–25.

Johnson, D. And Grayson, K. (2003), "Cognitive And Affective Trust In Service Relationships", *Journal Of Business Research*, Vol. 58, Pp. 500-77.

Kahn, B.E., Kalwani, M.U. And Morrison, D.G. (1986), "Measuring Variety-Seeking And Reinforcement Behaviors Using Panel Data", *Journal Of Marketing Research*, Vol 23 (2), Pp 89–100.

Kaynak, E. And Harcar, T. (2005), "American Consumers' Attitudes Towards Commercial Banks", *International Journal Of Bank Marketing*, Vol. 23 No. 1, Pp. 73-89.

Kendrick, A. (1998), "Promotional Products Vs Price Promotion In Fostering Customer Loyalty: A Report Of Two Controlled Field Experiments". *The Journal Of Services Marketing*, Vol.12, No.4, Pp.312-326.

Kim, H.-Y. And Lee, M.-Y, (2010), "Emotional Loyalty And Share Of Wallet: A Contingency Approach", *Journal Of Retailing And Consumer Services*, Vol. 17, Issue 5, Pp 333-339.

Kotler, P. And Levy, S.J. (1969), 'Broadening The Concept Of Marketing', *Journal Of Marketing*, Vol 33, February, Pp 10-15.

Lam, R. And Burton, S. (2005), "Bank Selection And Share-Of-Wallet Among Smes: Apparent Differences Between Hong Kong And Australia", *Journal Of Financial Services Marketing*, Vol. 9 No. 2, Pp. 204-13.

Lam, R., Burton, S. And Lo, H-P. (2009), "Customer Tradeoffs Between Key Determinants Of Sme Banking Loyalty" *International Journal Of Bank Marketing*
Vol. 27 No. 6.

- Lavin, D. And Maynard, D. (2001), 'Standardization Vs Rapport: Respondent Laughter And Interviewer Reaction During Telephone Surveys', *American Sociological Review*, Vol 66, No 3, Pp 453-79.
- Lee, M. And Cunningham, L.F. (2001), "A Cost/Benefit Approach To Understanding Service Loyalty", *Journal Of Services Marketing*, Vol. 15 No. 2, Pp. 113-30.
- Lee, Y.-K., Park, K.-H., Park, D.-H., Lee, K.-A. And Kwon, Y.-J. (2005) "The Relative Impact Of Service Quality On Service Value, Customer Satisfaction, And Customer Loyalty In Korean Family Restaurant Context", *International Journal Of Hospitality And Tourism Administration*, Vol 6 (1), Pp 27–51.
- Levesque, T. And Mcdougall, G. (1996), "Determinants Of Customer Satisfaction In Retail Banking", *International Journal Of Bank Marketing*, Vol. 14 No. 7, Pp. 12-20.
- Licata, J. W. And Chakraborty, G. (2009), "The Effects Of Stake, Satisfaction And Switching On True Loyalty: A Financial Services Study", *International Journal Of Bank Marketing*, Vol 27, No. 4, Pp 252-269.
- Lu, T.P J. And Tang, P. Y. E. (2001), "An Integrated Model Of Service Loyalty", *Academy Of Business Administrative Sciences*, 2001 International Conferences, Brussels, Belgium, 23-25 July, 2001.
- Malhotra, N. K. (1999), *Marketing Research : An Applied Orientation*, Englewood Cliffs, New Jersey: *Prentice-Hall*.
- Makarem, S.C., Mudambi, S.M. And Podoshen, J.S. (2009), Satisfaction In Technology-Enabled Service Encounters, *Journal Of Service Marketing*, 23/3, Pp 134-144
- Mcdougall, G.H.G. And Levesque, T. (2000), "Customer Satisfaction With Services: Putting Perceived Value Into The Equation", *Journal Of Services Marketing*, Vol 14 (5), Pp 392–410.
- Millar, D. (1992) "The Generic Strategy Trap", *Journal Of Business Strategy*, Vol 13, No 1, Jan-Feb, 1992.
- Mittal, B. And Lassar, W.M. (1998), "Why Do Customers Switch? The Dynamics Of Satisfaction Versus Loyalty", *Journal Of Services Marketing*, Vol. 12 No. 3, Pp. 177-94.
- Monroe, K.B. (1991), "Pricing – Making Profitable Decisions", New York: Mcgraw-Hill, In Ravald, A. And Gronroos, C. (1996), 'The Value Concept And Relationship Marketing', *European Journal Of Marketing*, Vol 30, No 2, Pp. 19-30.
- Murray, K.B. (1991), "A Test Of Services Marketing Theory: Consumer Information Acquisition Activities", *Journal Of Marketing*, Vol. 55, January, Pp. 10-25.

- Naser, K., Jamal, A. And Al-Khatib, K. (1999), "Islamic Banking: A Study Of Customer Satisfaction And Preferences In Jordan, *International Journal Of Bank Marketing*, Vol 17/3, Pp. 135-150.
- Ndubisi, N. O., Chan, K. W. And Ndubisi, G. C. (2007), "Supplier-Customer Relationship Management And Customer Loyalty. The Banking Industry Perspective", *Journal Of Enterprise Information Management*, Vol. 20 No. 2, Pp. 222-236.
- Nielsen, J.F., Terry, C. And Trayler, R.M. (1998), "Business Banking In Australia: A Comparison Of Expectations", *International Journal Of Bank Marketing*, Vol. 16 No. 6, Pp. 253-63.
- Nunnally, J. C. (1978), *Psychometric Theory* (2nd Ed.), New York : *Mcgraw-Hill* In Pallant, J. (2005), "Spss Survival Manual (2nd Edition)", Australia: Allen & Unwin, Pg 6.
- Oliver, R.L. (1999), "Whence Consumer Loyalty?", *Journal Of Marketing*, Vol. 63 No. 4, Pp. 33-44.
- Owusu-Frimpong, N. (1999), "Patronage Behaviour Of Ghanaian Bank Customers", *International Journal Of Bank Marketing*, Vol. 17 No. 7, Pp. 335-41.
- O'loughlin, D. And Szmigin, I. (2005), "Customer Perspectives On The Role And Importance Of Branding In Irish Retail Financial Services", *International Journal Of Bank Marketing*, Vol. 23 No. 1, 2005, Pp. 8-27
- Pallant, J. (2005), "Spss Survival Manual (2nd Edition)", Australia: Allen & Unwin
- Panther, T. And Farquhar, J.D. (2004), "Consumer Responses To Dissatisfaction With Financial Service Providers: An Exploration Of Why Some Stay While Others Switch", *Journal Of Financial Services Marketing*, Vol. 8 No. 4, Pp. 343-53.
- Parasuraman, A. (1997), "Reflections On Gaining Competitive Advantage Through Customer Value", *Academy Of Marketing Sciences Journal*, Vol 25 (Spring) (2) , Pp 154.
- Parasuraman, A., Zeithaml, V.A. And Berry, L.L. (1988), "Servqual: A Multiple Item Scale For Measuring Consumer's Perception Of Service Quality', *Journal Of Retailing*, Vol 64, No 1, Pp 12-40.
- Parasuraman, A., Berry, L.L. And Zeithaml, V.A. (1985), "A Conceptual Model Of Service Quality And Its Implications For Future Research", *Journal Of Marketing*, Vol. 49, Pp. 41-50.
- Paswan, A. K., Spears, N., Hasty, R. And Ganesh, G. (2004), "Search Quality In The Financial Services Industry: A Contingency Perspective", *Journal Of Services Marketing*, Volume 18 · Number 5 · 2004 · Pp. 324-338.

Pitta, D.A And Franzak, F. J (2008), "Foundations For Building Share Of Heart In Global Brands", *Journal Of Product & Brand Management*, Volume 17/2, Pp.64–72.

Porter, M. (1980). *Competitive Strategy: Techniques For Analyzing Industries And Companies*. New York: Free Press.

Pritchard, M.P., Howard, D.R., (1997), "The Loyal Traveler: Examining A Typology Of Service Patronage", *Journal Of Travel Research*, Vol 35 (4), Pp 2–10.

Ravald, A. And Gronroos, C. (1996), 'The Value Concept And Relationship Marketing', *European Journal Of Marketing*, Vol 30, No 2, Pp. 19-30.

Reichheld, F.F. (1993), "Loyalty-Based Management", *Harvard Business Review*, Vol. 71 No. 2, Pp. 64-73.

Reichheld, F.F., Markey, R.G. Jr And Hopton, C. (2000), "The Loyalty Effect – The Relationship Between Loyalty And Profits", *European Business Journal*, Vol. 12 No. 3, Pp. 134-9.

Rundle-Thiele, S. And Bennett, R., (2001), "A Brand For All Seasons? A Discussion Of Brand Loyalty Approaches And Their Applicability For Different Markets", *Journal Of Product And Brand Management*, Vol 10 (1), Pp 25–37.

Sekaran. U (2003), "Research Methods For Business, A Skill Building Approach (4th Edition)", New Jersey : John Wiley & Sons.

Shemwell, D. J., Yavas, U. And Bilgin, Z. (1998), "Customer-Service Satisfaction And Relationship-Oriented Outcomes", *International Journal Of Service Industry Management*, Vol.9, No.2, Pp.155-168.

Slater, S. F. And Narver, J. C. (1994), "Market Orientation, Customer Value, And Superior Performance." *Business Horizons*, Vol 37 (March-April) Pp 22-28.

Slater, S. F. (1996), "The Challenge Of Sustaining Competitive Advantage," *Industrial Marketing Management*, Vol 25, Pp 79-86.

Slater, S. F. (1997), "Developing A Customer Value-Based Theory Of The Firm", *Journal Of The Academy Of Marketing Science*, Vol. 25 No.2, Pp. 162-167.

Sobel, R. (1995), "The Discipline Of Market Leaders", *Electonic News*, Vol. 41, Pp. 46-9.

Sufian, F. (2009), "Determinants Of Bank Efficiency During Unstable Macroeconomic Environment: Empirical Evidence From Malaysia", *Research In International Business And Finance*, Vol 23, Pp 54–77.

Surprenant, C.F. And Solomon, M.R. (1987), "Predictability And Personalization In The Service Encounter", *Journal Of Marketing*, Vol. 51, Pp. 86-96.

Ta, H. P. And Har, K. Y., (2000), "A Study Of Bank Selection Decisions In Singapore Using The Analytical Hierarchy Process", *International Journal Of Bank Marketing*, Vol. 18 Iss: 4, Pp.170 – 180.

Tabachnick, B.G., And Fidell, L.S. (2001), "Using Multivariate Statistics (4th Edition)", New York: Happercollins.

Tam, J.L.M., (2004), "Customer Satisfaction, Service Quality And Perceived Value: An Integrative Model", *Journal Of Marketing Management*, Vol 20 (7/8), Pp 897–917.

Trayler, R., Nielsen, J. And Jones, R. (2000), "How Small Business Firms Select A Bank: Comparisons Between The United States And Australia", *Journal Of Financial Services Marketing*, Vol. 5 No. 1, Pp. 73-85.

Treacy, M. And Wiersema, F. (1993), "Customer Intimacy And Other Value Disciplines", *The Harvard Business Review*, Pp. 82-93.

Treacy, M. And Wiersema, F. (1995), *The Discipline Of Market Leaders*, London : Harper Collins In Bick, G., Brown, A. B. And Abratt, R. (2004), "Customer Perceptions Of The Value Delivered By Retail Banks In South Africa", *The International Journal Of Bank Marketing*, Vol. 22 No. 5, Pp 300-318.

Vantrappen, H. (1992), "Creating Customer Value By Streamlining Business Processes", *Long Range Planning* 25 (Feb), Pp 53-62 In Parasuraman, A. (1997), "Reflections On Gaining Competitive Advantage Through Customer Value", *Academy Of Marketing Sciences Journal*, Vol 25 (Spring) (2), Pp 154.

Wirtz, J., Mattila, A.S. And Lwin, M.O (2007), "How Effective Are Loyalty Reward Programs In Driving Share Of Wallet?", *Journal Of Service Research*, Vol. 9 No. 4 327-334.

Woodruff, R.B. (1997), "Customer Value: The Next Source For Competitive Advantage", *Journal Of The Academy Of Marketing Science*, Vol 25 (2), Pp 139–153.

Zeithaml, V.A., Berry, L.L. And Parasuraman, A. (1996), "The Behavioral Consequences Of Service Quality", *Journal Of Marketing*, Vol. 60 No. 2, Pp. 31-46.

Zeithaml, V.A. (1988), "Consumer Perceptions Of Price, Quality, And Value: A Means-End Model And Synthesis Of Evidence", *Journal Of Marketing*, Vol 52 (3), Pp 2–22.

Zeithaml, V.A. (1981), "How Consumer Evaluation Processes Differ Between Goods And Services", In Donnelly, J.H. And George, W.R. (Eds), *Marketing*

Of Services, Ama, Chicago, Il. In Bloemer, J., De Ruyter, K. And Peeters, P. (1998), "Investigating Drivers Of Bank Loyalty: The Complex Relationship Between Image, Service Quality And Satisfaction," *International Journal Of Bank Marketing*, Vol 16/7, Pp 276–286.

Internet Materials :

Asian Banker Research (2010), "Asia's Developing Retail Banking Landscape – Building Sustainable Customer Relationships", Available On The Web And Accessed In August 10, 2010 : <http://Theasianbanker.Com/Bankmetrics/Whitepaper/Asian%20banker%20white%20paper%20-%20asia%27s%20Developing%20retail%20banking%20landscape.Pdf>.

Bank Negara Malaysia (2000), "Consolidation And Rationalisation Of The Domestic Banking Institutions", Press Release Available And Accessed On 26 October 2010 : <http://Www.Bnm.Gov.My/Index.Php?Ch=8&Pg=14&Ac=226>.

Bank Negara Malaysia (2003), Governor's Speech At The Promotion Of Electronic Banking & Payments Launching Ceremony, Electronic Banking: The Way Forward, May 2003 Available And Accessed On 22 July 2010 : <http://Www.Bnm.Gov.My/Index.Php?Ch=9&Pg=15&Ac=131&Print=1>.

Bank Negara Malaysia (2004), "Towards World-Class Banking - Efficient, Effective And Resilient Banking System", Governor's Keynote Address At The: Malaysian Banking Summit 2004, 14 May 2004 Available And Accessed On 23 July 2010 : <http://Www.Bnm.Gov.My/Index.Php?Ch=9&Pg=15&Ac=150>.

Bank Negara Malaysia (2006), "Extending The Boundaries In The New Financial Landscape", Governor's Keynote Address At The: The 10th Malaysian Banking, Finance & Insurance Summit: Liberalisation And Consolidation Of Malaysian Banking & Finance Sector, 9 June 2006 Available And Accessed On 25 July 2010 : <http://Www.Bnm.Gov.My/Index.Php?Ch=103&Pg=456&Ac=530>.

Bank Negara Malaysia (2007), "The Malaysian Banking Industry Reinvention And Transformation", Governor's Keynote Address At The 11th Malaysian Banking Summit, Kuala Lumpur, 19 July 2007 Available And Accessed On 27 July 2010 : <http://Www.Bnm.Gov.My/Index.Php?Ch=9&Pg=15&Ac=254>.

Bank Negara Malaysia (N.D.), "Chapter 2: Vision And Objectives Of The Financial Sector", Retrieved From Bnm And Accessed On July 12, 2010 : http://Www.Bnm.Gov.My/View.Php?Dbindex=0&Website_Id=1&Id=12.

Bank Negara Malaysia (N.D.), "Banking And Financial Institutions Act 1989 (Bafia)", Retrieved From And Accessed On October 29, 2010 : <Http://Www.Bnm.Gov.My/Index.Php?Ch=14&Pg=17&Ac=14&Full=1>.

Chakravarty, S., Feinberg, R. And Rhee, E-Y (2003), "Relationships And Individuals : Bank Switching Behavior", *Journal Of Economic Psychology*, Vol 25 No. 4. Available On The Web And Accessed On June 10, 2010: <Http://Www.Cfs.Purdue.Edu/Csr/Research/Chakravarty-Research/BankswitchingJoep.Pdf>.

Ernst And Young (2010), "Understanding Customer Behaviour In Retail Banking. The Impact Of The Credit Crisis Across Europe". Web Reference And Accessed On 15 April 2010: [Http://Www.Ey.Com/Publication/Vwluassets/Customer_Behavior_Report/\\$File/Customer%20Behavior%20report.Pdf](Http://Www.Ey.Com/Publication/Vwluassets/Customer_Behavior_Report/$File/Customer%20Behavior%20report.Pdf)

Tagline In Advertisements :

Maybank (50 Years Close To You) As Appeared On The Malay Mail 9 August 2010, Front Cover Panel Ad.

Standard Chartered Bank (Here For Good) As Appeared On The Sun, 12 October 2010, Pg 3.

CIMB Bank (Forward Banking) As Appeared In The Star On 22 October 2010, Pg N10.

HSBC (The World's Local Bank) As Appeared In The Sun On 22 October 2010, Pg 10.