



CUSTOMER EXPECTATION ON CALL CENTER REPRESENTATIVES  
AND ITS IMPACT ON WORD OF MOUTH AND PURCHASE INTENTION

MELTEM ÖZDİLEK



JUNE 2019

CUSTOMER EXPECTATION ON CALL CENTER REPRESENTATIVES  
AND ITS IMPACT ON WORD OF MOUTH AND PURCHASE INTENTION

A THESIS SUBMITTED TO

THE GRADUATE SCHOOL

OF

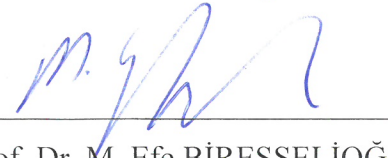
IZMIR UNIVERSITY OF ECONOMICS

BY

MELTEM ÖZDİLEK

JUNE 2019

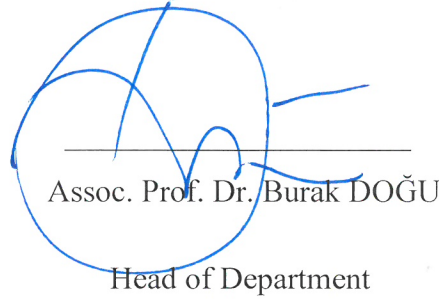
Approval of the Graduate School.



Prof. Dr. M. Efe BİRESSELİOĞLU

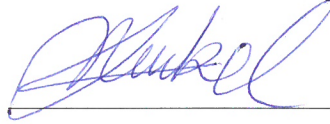
Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Arts.



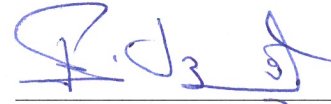
Assoc. Prof. Dr. Burak DOĞU  
Head of Department

This is to certify that we have read this thesis and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts.



Assoc. Prof. Dr. Selin TÜRKEL

Co-Supervisor

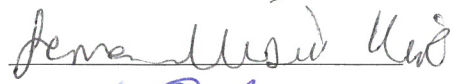


Prof. Dr. Ebru UZUNOĞLU

Supervisor

Examining Committee Members

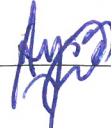
Assoc. Prof. Dr. Sema MİSİCİ KİP



Assoc. Prof. Dr. Ferah ONAT



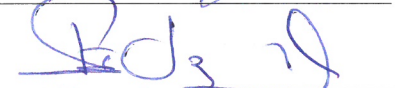
Assoc. Prof. Dr. Ayşen TEMEL EĞİNLİ



Assoc. Prof. Dr. Selin TÜRKEL



Prof. Dr. Ebru UZUNOĞLU



7

## ABSTRACT

### CUSTOMER EXPECTATION ON CALL CENTER REPRESENTATIVES AND ITS IMPACT ON WORD OF MOUTH AND PURCHASE INTENTION

Özdilek, Meltem

Media and Communication Studies

Supervisor: Prof. Dr. Ebru Uzunođlu

Co-Supervisor: Assoc. Prof. Dr. Selin Türkel

JUNE 2019

Creating long-term relationships with customers is important for companies to gain competitive advantage over their competitors. Call centers are vital channels to build and manage sustainable relationships with customers. Call center representatives' behaviors affect this relationship and also enhance customers' desired behaviors such as word-of-mouth and purchase intention. In this study, it is expected that call center representatives' behaviors, which are adaptability, assurance, empathy and authority affect customers' actions. Within the scope of this study, it is aimed to analyze the relation between the customer expectations on call center representatives' behaviors and their effects of creating word-of-mouth and purchase intention. The research, which is carried out in this direction, includes a descriptive study, as well. Total participant number of this study is determined as X banks' 300 customers, who are living in İzmir and have experienced at least one voice-to-voice encounter with X bank's call center. According to the results, customers a greater tendency to have WOM and purchase intention if a call center representative shows empathy towards them.

**Keywords:** Call center, word of mouth communication, purchase intention, integrated marketing communications, customer relationship management, relationship management.

## ÖZET

### ÇAĞRI MERKEZİ TEMSİLCİLERİNE İLİŞKİN TÜKETİCİ BEKLENTİSİ VE BU BEKLENTİNİN AĞIZDAN AĞIZA İLETİŞİM İLE SATIN ALMA NİYETİNE ETKİSİ

Özdilek, Meltem

Medya ve İletişim Çalışmaları Tezli Yüksek Lisansı

Tez Danışmanı: Prof. Dr. Ebru Uzunoğlu

Eş Danışman: Doç. Dr. Selin Türkel

Haziran 2019

Günümüzde şirketler rakiplerine karşı avantaj sağlamak amacıyla müşterileriyle uzun soluklu ilişkiler yaratmaya önem vermektedirler. Çağrı merkezleri şirketlerin müşterileri ile uzun soluklu ilişki geliştirmesi açısından büyük önem taşımaktadırlar. Çağrı merkezi temsilcilerinin davranışları şirketler ve müşterileri arasındaki bu ilişkiyi etkilemekle birlikte müşterilerin pozitif ağızdan ağıza iletişim ve tekrar satın alma niyeti gibi arzu edilen tutum ve davranışları gerçekleştirmelerini teşvik etmektedir. Bu çalışmada çağrı merkezi temsilcilerine ait uyumluluk, güven, empati ve uzmanlık gibi özelliklerin müşterilerin eylemlerini etkilediği umulmaktadır. Bu araştırmanın kapsamında, çağrı merkezi müşterilerinin çağrı merkezi temsilcilerinden beklentileri ile müşterilerin pozitif ağızdan ağıza iletişim ve satın alma niyetleri arasında ilişkinin incelenmesi amaçlanmaktadır. Bu yönde sürdürülen bu çalışma betimsel bir çalışmayı da içermektedir. Bu çalışmanın toplam katılımcı sayısı, İzmir’de yaşayan ve X bankası çağrı merkezi ile en az bir kez görüşme sağlamış olan 300 X bankası müşterilerinden oluşmaktadır. Araştırmanın sonuçlarına göre, müşterilerin kendileri ile empati kurabilen bir çağrı merkezi temsilcisi ile görüşmeleri halinde pozitif ağızdan ağıza iletişim kurma ve tekrar satın alma niyeti ile hareket ettikleri sonucuna varılmıştır.

**Anahtar Kelimeler:** Çağrı merkezi, ağızdan ağıza iletişim, satınalma niyeti, bütünleşik pazarlama iletişimi, müşteri ilişkileri yönetimi, ilişki yönetimi.

To my supportive Mom and Dad...



## ACKNOWLEDGEMENTS

Initially, I would like to express my sincere gratitude to my supervisor Prof. Dr. Ebru Uzunođlu for her academic and emotional guidance during the entire process. I express sincere appreciation to my co-supervisor Assoc. Prof. Dr. Selin Trkel for her academic supports to my thesis.

I would also like to thank my dear parents, who I owe everything to. It is really hard to express my endless gratitude for their invaluable support and existence in my life with a few words. I am grateful to my dear mother Resmiye Hocaođlu, who shares all my love, patience, and beliefs with her exorable and unique heart. I thank her for taking pride in me in all conditions. It is impossible to thank briefly to my real life hero and father İmmet Hocaođlu, who has stood behind me my whole life. I would like to express my sincere gratitude to my dear father for supporting me during my whole education life. I feel so lucky to have them.

I would also like to thank my dear husband Tunç Özdilek, who is my best friend for his support, encouragement, belief and endless love. It is hard to express my gratitude for his invaluable support during the entire process of preparing my thesis. I would also like to express my gratitude to the existence of my unborn two-month baby who makes me feel blessed in this process.

I would like to thank my big family, which consists of my three supportive brothers Ozan Hocaođlu, Orhan Hocaođlu and Onur Hocaođlu and their wives, my lovely seven nephews, and all my friends who have supported me during the process.



## TABLE OF CONTENTS

ABSTRACT.....	iii
ÖZET.....	iv
ACKNOWLEDGEMENTS.....	vi
TABLE OF CONTENTS.....	vii
LIST OF TABLES.....	x
LIST OF FIGURES.....	xi
CHAPTER I: INTRODUCTION.....	1
CHAPTER II: LITERATURE REVIEW AND THEORITICAL FRAMEWORK.....	4
2.1 IMC: From Tactical Interpretation to Relationship Building Approach.....	4
2.1.1 Defining IMC.....	4
2.1.2 Historical Background of IMC.....	5
2.1.3 Features and Implementations of IMC.....	9
2.1.4 The Four Stages of IMC.....	12
2.2 Transition of IMC to Customer Centric and Relationship Orientation Approach.....	14
2.3 Relationship Management in Communication.....	17
2.3.1 Relationship Between Relationship Management and WOM.....	17
2.3.2 Customer Relationship Management.....	19
2.3.2.1 Defining CRM.....	19
2.3.2.2 Historical Background of CRM.....	23
2.3.2.3 Objectives of CRM.....	24
2.3.2.4 Functions of CRM.....	25
2.3.2.4.1 Collaborative CRM.....	26
2.3.2.4.2. Operational CRM.....	26
2.3.2.4.3 Analytic CRM.....	27
2.4 Call Center.....	28

2.4.1 Defining Call Center.....	29
2.4.2 Theoretical Background of Call Center.....	31
2.4.2.1 The Transformation from Cost Orientation to Value Creation Approach.....	32
2.4.2.2 Customer Orientation.....	33
2.4.3 Condition of Call Centers in The World and Turkey.....	34
2.4.3.1 Call Centers in The World.....	35
2.4.3.2 Call Centers in Turkey.....	36
2.4.3.2.1 Call Centers in Turkey’s Banking Sector... 39	
2.4.3.2.1.1 The Numbers and the Features of Call Center Employees.....	39
2.4.3.2.1.2 The Features of Call Center Calls.....	41
2.4.3.2.1.3 Other Statistical Information.....	42
2.5 Call Center Expectations .....	42
CHAPTER III: METHODOLOGY.....	48
3.1 Research Objective.....	48
3.2 Importance of the Research.....	49
3.3 Hypotheses.....	50
3.4 Data Collection and Analysis of Results.....	51
3.4.1 Development of Research Instrument.....	51
3.4.2 Measurements and Procedure.....	53
3.4.3 Sampling Selection.....	54
CHAPTER IV: RESEARCH FINDINGS.....	56
4.1 Pilot Test Findings.....	56
4.2 Descriptive Research Findings.....	56
4.2.1 Sample Qualities.....	56
4.2.1.1 Demographic Characteristics.....	56
4.2.2 Reliability Analysis.....	63

4.2.3 Findings Related to Research Hypotheses.....	64
4.2.4 Findings Summary.....	72
CHAPTER V: CONCLUSION.....	73
REFERENCES.....	77
APPENDIX.....	113



## LIST OF TABLES

- Table 1.** Madhavaram et al.'s (2005) The evolution of IMC
- Table 2.** The Numbers of Call Center Employees
- Table 3.** The Education levels of Call Center Employees
- Table 4.** The Features of Call Center Calls
- Table 5.** Past Researches about call centers
- Table 6.** Sample Size Identification
- Table 7.** Gender Distribution
- Table 8.** Age Distribution
- Table 9.** Marital Status
- Table 10.** Education Level
- Table 11.** Personal Income Level
- Table 12.** Household Income Level
- Table 13.** Occupation
- Table 14.** The years of X Bank Usage
- Table 15.** Reliability Analysis for Question 1
- Table 16.** Reliability Analysis for Question 2
- Table 17.** Correlations Between Adaptability and WOM
- Table 18.** Correlations Between WOM and Assurance
- Table 19.** Correlations Between WOM and Empathy
- Table 20.** Correlations Between WOM and Authority
- Table 21.** Correlations Between Purchase Intention and Adaptability
- Table 22.** Correlations Between Purchase Intention and Assurance
- Table 23.** Correlations Between Purchase Intention and Empathy
- Table 24.** Correlations Between Purchase Intention and Authority
- Table 25.** Summary Findings

## LIST OF FIGURES

**Figure 1.** Kitchen and Shultz's (2001) Four-Stage Model



## CHAPTER I

### INTRODUCTION

Relationship building priority and customer-centric approach of integrated marketing communications (IMC) make every touchpoint including call centers-typical form of direct marketing essential key channels for customer interaction. Companies are moving beyond a traditional understanding of call center services due to the industrial advances (Anton, 2000; Feinberg et al., 2000a) and technological developments (Feinberg et al., 2002). Call centers are no more simple helping and caring services but rather are considered as interaction and communication platforms enabling companies to strengthen their relationships with customers (Valverde, Ryan, and Gorjup, 2007). In addition to becoming an essential channel between customers and the companies, they have also become a source for employment generation (Aksin et al., 2007; Russell, 2008). Accordingly, there is an increasing interest in call center studies among both business professionals and researchers.

Like many other industries, banking industry concluded that the relationship with their customers should not end at the doors of the banks. Bank transactions became more valuable after customers gained access to their banks after the transaction. As a result, in the banking sector call centers services have emerged as a weapon to fulfill the expectations of customers (Anton, 1997; 2000; de Ruyter and Feinberg, 2000a).

Call centers are important in terms of acting as an interaction channel between firms and customers and they are also essential sources of information about customers (Burgers et al., 2000). Call center representative (CCR) is worker of customer contact service who connects people via phone. CCRs are essential element of service organizations because they provide “a link between the external customers and environment and the internal operations of the

organization” (Wilson et al., 2016: p.440). CCRs influence service quality perceptions of customers while they represent the company.

CCRs have become a crucial bridge between firms and their customers, while call centers have come to the surface as a powerful tool for customer relationship management (CRM). Based on their interaction with CCRs, customers evaluate the organizational service quality as a whole. In other words, customer value services of firms based on their experiences on service encounters (Bitner, 1990). CCRs can easily affect the customer evaluation of service quality if they can influence customers’ perceptions through their own attitudes during the call (Bowen and Lawler, 1992). In many firms contact employees are able to distinguish their firms from competitors and gain advantage, which is difficult to be gained through firm oriented services (Pfeffer, 1994).

Call centers can produce and sustain the customer satisfaction (Anton, 2000). It is obvious that if a customer is satisfied after a phone call or Internet connection, he/she is more willing to purchase the product or service again and encourage word of mouth (WOM). Moreover, customers whose problem is solved by CCRs are more willing to buy than the ones that are unsatisfied in this respect (Feinberg et al., 2000b).

It is accepted in literature that call center is the basis on the criticisms of service quality and fulfillment of customers (Parasuraman et al., 1988; Oliver 1993). Even call center industry has grown rapidly around the world and has a considerable influence on customer satisfaction; even so, there is limited guidance in the research literature. Moreover, there not any studies except that of Burgers et al. that aims to measure customer expectations from CCRs (Burgers et al., 2000). Relevance studies show that individuals would lower their expectations when they experience low service quality (Boulding et al., 1993). According to the studies of customer service climate, customer orientation and service quality are conceptually connected with each other in terms of customer orientation (Schneider et al., 1998). Therefore, there are studies that consider the influence of

customer orientation on conceptualization of encounters, as it is a vital factor of the organizational success (Cronin et al., 2000).

Customer evaluation of CCRs is changing with the increase of call centers in the firms. It is clear that companies have figured out the importance of customer expectations from call center encounters; however, there are limited studies in Turkish banks' call centers as to what expectations of customers are related with the employee's behaviors during the voice to voice communications. In addition, there is not a single reported study in Turkey that examines the effect of customer expectations from CCRs on purchase intention and WOM. This study focuses on determining and measuring the customer expectations from CCRs in the banking services' call centers. In this study, surveys are filled by X bank's customers with the aim of finding out their expectations from call center representatives. The X bank is one of the leading banks of Turkey and is indicated as X bank in this study due to the privacy concerns. In order to measure the customer expectations, Boshoff's service recovery scale (RECOVSAT) is used in surveys. In addition, a scale made Yılmaz is used in order to measure the purchase intention and WOM of customers. Firstly, all the literature review will be defined in this study. Then, the descriptive analysis and its results will be presented. Finally, conclusions will be drawn and the study will end with the explanation of limitations and the suggestions for future researches.



## CHAPTER II

### LITERATURE REVIEW AND THEORETICAL FRAMEWORK

#### 2.1 IMC: From Tactical Interpretation to Relationship Building Approach

With the actual improvements on knowledge, communications and technologies over the 20 years, it has become important to manage consumers' needs and expectations. Due to the change in consumers' expectations, the increase in costs, the decrease in the effect of the traditional marketing understanding, it has become obligatory to combine all the marketing elements and transfer them to the consumers through a specific voice and a visual (Çalık et al., 2004). Thus, organizations began to use relationship-building approach through IMC activities for extending their life cycles in the competitive market around the world.

##### 2.1.1 Defining IMC

IMC is described as “one of the most influential marketing management frameworks of our time” (Schultz and Patti, 2009, p.75). The emergence of IMC is accepted as a remarkable sample of development in marketing communications (Kitchen, 2003; 2005). IMC involves the coordination of some promotional elements and other promotional activities, which fosters the communication with the customer.

Marketing communications refers all the functions of communication that are utilized in marketing products and it aims to integrate the value of persuasion into products, for companies and its customers (Yeshin, 1998; Duncan, 2002; Fill, 2002). Schultz's definition shows us the importance of the emergence of the IMC: “IMC is a concept of marketing communication planning that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communications disciplines and combines these disciplines to provide clarity, consistency and maximum communication impact” (Peltier et al., 2003: 93).

Thomas R. Duncan described IMC as a process of communication in which there are strategically controlled messages sent to customers, target audiences, shareholders and the whole society by the employees, product and company brands (Duncan, 2002). Thus, IMC is a mutual, two-sided and long term process between the company and its target groups in which the messages are strategically determined through the needs and wants of a company's target groups (Bozkurt, 2000).

In practical aspect IMC tries to unite, synergize and incorporate the communication mix elements and used to support each other (Hackley and Kitchen, 1998) to create bigger impact for a cost effective manner (Smith, 2002). Integration refers to establishing long lasting relations in a given marketplace. Integration in communications is used by any contacts with the aim of controlling relations with customers and shareholders (Duncan, 2002).

With IMC approach, companies have changed their perspective to a customer-oriented or a customer-driven one (Kitchen, 2005) rather than a sales oriented approach. In the communication-based approach, the communication is mutual with customers (Duncan and Mulhern, 2004). IMC is not only a procedure but also a concept. It is a process, because this approach will contribute to the corporate image of the company in the future. It is a concept, because it will lead all the operations of marketing communication to make a difference and to establish a superiority to have an existence in the market (Yurdakul, 2007).

### **2.1.2 Historical Background of IMC**

Before 1990s, marketing concept was management oriented in which consumers were seen as standard masses and the standardized mass marketing understanding was dominated (Taş, 2004). IMC was considered as the key element of marketing for gaining advantage among the competitors in the market (Kitchen and Schultz, 2001; Weilbacher, 2001) as technologic developments and changes led competition to arise in marketing activities around the world. Then, it became important to know consumers and have information about them to create

long-term relationship and loyal customers. Kotler et al (2001), suggested companies to relate with existing and possible customers through planned communication.

In the 90s the term IMC gained validity (Schultz et al., 1993a, 1993b) with a book on the subject of IMC written by Schultz and others (1993). It is accepted by some authors that IMC has not gained consensus for its scope and description (Schultz and Schultz; 1998; Swain, 2004; Kitchen, 2005; Kliatchko, 2005). There is a dispute over the acceptance of IMC in the literature, as well. Some authors believed that its theoretical and definitional issues are unstable (Kliatchko, 2005), while Kitchen stated that there are several definitions of IMC and the theoretical concepts are unsettled (Kitchen, 2005).

Initial IMC concept was not clear enough. IMC conceptualization progressed among the years, from coordinating the tools of a brand communication to a more strategic conceptualization that is made with different approaches to create messages. Even though scholars have not reached a common consensus for the definition of IMC, there is an agreement on how IMC concerns with the task of value optimizing management through company owned communication actions. The report of Caywood et al. (1999), which was one of the first studies made on IMC, reveals that the concept of integration was emerging but there was no effort made to develop the concept further (Kitchen, 2005).

Many scholars believe that IMC concept emerged with the rise of marketing discipline (Hutton, 1996; Spotts et al., 1998; Hartley and Pickton, 1999). Integration approach of marketing communications came out with the need of effective managing of stakeholder relations by companies through the use of communications channels and messages (Kliatchko, 2005). According to these scholars, IMC has not appeared within the development of marketing communication but rather as a changing thought in marketing era.

Kitchen summarized different scholars' opinions through following trends about the emergence of IMC as a tool for effective marketing (Tedlow, 1990; Gonring, 1994; Jenkinson, 1995; Wood, 1997; McLaughlin, 1997; McGoan, 1998; Kitchen and Schultz, 1999; Schultz, 1999; Eagle and Kitchen, 2000; Durkin and Lawlor, 2001; Reich, 2001; Schultz, 2002; Schwartz, 2001), (Kitchen, 2005: 73):

- Increase in media fragmentation
- Budgets restrictions in mass media advertising
- Increase in the segmentation of consumers' tastes and preferences
- Easy access to computational resources and consumer databases
- Empowerment of consumer loyalty with relationship marketing
- The importance of media-mix decisions in the effectiveness of communication
- Increasing in brand's image based equity

According to Kitchen and Schultz (1999), IMC emerged as a reaction of the “advertising agencies and their clients for new information technology such as development and usage of database, fragmentation of media, the need of synergy and interaction of client” (p.21), and a global and regional coordination (Kitchen, Philip, Schultz, 1999). IMC was developed as the survival strategy for market by advertisers (Spotts et al., 1998).

Caywood et al. indicated three areas, which caused IMC to evolve. First of all, due to the competition and high risks into the market and consumers' different needs and wants, new marketing strategies were needed from corporate and the client. Second, the need for a more impressive and profitable solution for marketing communication over media and market environment arose due to the ineffectiveness of classical strategies of marketing and advertising after the changes in information technologies. Thirdly, advertisers began to develop more detailed and quicker responses for better communication with consumers as a result of fragmented and changeable social environment (1991).

After 2000s, some new alternatives emerged in marketing communication such as Internet and sophisticated customer databases. IMC strategies began to be used very efficiently by marketers so as to better manage their marketing strategies (McGrath, 2005; Duncan, 2002). Companies seek to formulate and improve the factors of brand awareness and brand identity in both organization and personal brand degree. IMC is used for expanding the affectivity of brand awareness and affecting the target audiences (Kitchen et al., 2004).

IMC emerged as a tactical tool of marketing in terms of harmonizing the marketing communications mix elements. Then, it evolved to be a more critical procedure, which is constructing relations with individuals and brand equity. Nowadays, IMC gained aspect of inside-out mechanism for building long-lasting relationships with customers and insuring the sustainability of marketing communications (Garretson and Burton, 2005). Due to the innovations in the market, people and media environment, IMC has differentiated as well (Gould, 2004; Schultz and Patti, 2009). With the development of IMC, the structure of marketing has changed from being adjusted for majorities and center driven to an interactive and complicated paradox in today's digital, co-creation age (Kitchen and Schultz, 2009; Foroudi et al., 2017).

IMC occurred as a reaction of the advertising organizations for new creation of high-tech implementations in database improvement and management, media fragmentation, interaction of clients, globally and regionally coordination (Kitchen, Philip, and Schultz, 1999). American Association of Advertising Agencies in 80s described IMC as a tactical and one-way approach. After the years it began to be described from strategic and customer driven point of view in which all the shareholders are included (Kerr et al., 2008).

**Table 1. The evolution of IMC** (Source: Madhavaram, Badrinarayanan, McDonald, 2005: 71)

IMC has evolved from	To...	Researcher
Tactical orientation	Strategic orientation	Schultz (2004a), McArthur and Griffin (1997), Duncan (2002).
Local	Global	Kitchen and Schultz (2003)
Emerging Development	Major communication development	Kitchen and Schultz (2003)
Inside-out	Outside-in customer-oriented	Kitchen and Schultz (2003)
Managerial fashion	New management paradigm	Schultz and Kitchen (1997, 2000)
Emerging paradigm	Representing a paradigm shift	Gould (2004)
Representing an emic-etic gap	Representing a post structural set of practices and discourses	Gould (2004)
What is it?	How can we do it?	Schultz and Kitchen (1997)
Most basic notion of coordinating all corporate communications	A multistage model incorporating a focus on all contacts with consumers	Swain (2004)
Just a communication process	One associated with management and brands	Kitchen et al. (2004)

### 2.1.3 Features and Implementations of IMC

Kitchen summarizes Shimp's (2000) descriptions of IMC in five points and each reflects different features of IMC (2004: p.23):

1. IMC aims to effect actions of people with controlled communication.
2. IMC method must begin with individuals and back to communication professional.
3. Every side of a brand and touch points of organization must be utilized in IMC for carrying messages.
4. In order to achieve strong brand image with coordination, there is a need for synergy.
5. IMC needs successful marketing communications for building relationship between customer and the brand.

Duncan and Mulhern (2004) point out that IMC should be strategic and it must go above promotional advertising and selling messages. IMC includes two-

way communication flow between firms and customers and should be managed with the results. IMC can be redefined through these information as an interactive and ongoing progress of brand communication plan, implementation and assessment which integrates companies and its customers in order to increase mutual satisfaction of all sides' wants and needs.

In terms of Marketing Communications Mix, each has specific task to achieve and if they supported by other tools in the mix, the message will have a greater impact (Yeshin, 1998). The tools of marketing communications mix are:

- Advertising (Fill, 1995; Ogden, 1998; Ducoffre and Curlo, 2000; Clow and Baack, 2002)
- Public relations (PR) (Kitchen, 1997; Ogden, 1998; Kitchen and Schultz, 2001)
- Direct marketing (Yeshin, 1998; Ogden, 1998)
- Personal selling (Shimp, 2000; Ogden, 1998; Yeshin, 1998)
- Sales promotion (Fill, 1995; Shimp, 2000; Yeshin, 1998)
- Exhibitions (Smith, 2002; De Pelsmacker, 2001)
- Sponsorship (Shimp, 2000; Hoek, 1999)
- Point of purchase communications (De Pelsmacker, 2001)
- Cybermarketing (Smith, 2002; Ogden, 1998)

With the integration of marketing communication mix elements; implementing IMC has become an effective method suitable to influence all the consumers of a brand. Fill summarizes three qualities of the tools as they have ability to communicate, entail costs and maintain control (1995). In terms of the customer-centric perspective, the key point of IMC process is communication. The IMC method is continuing and enhances the value of a brand, increase sales and profitability (Duncan, 2002).

According to Kotler and Armstrong, IMC method requires firms to give a clear, coherent and an attention-grabbing message about brands and organization, with clearly coordinating the communication channels (Kotler and Armstrong,

2010). That's why all the tools of IMC mix should work in collaboration to enhance the message given to customers.

There is an outside-in planning instead of inside-out planning (Kitchen and Szhultz, 2000), which means all the strategic based decisions are made with market base and with the needs and wants of consumers. The outcome-based advantage of IMC is its ability to create synergy in all processes of advertising that produce more capacity, performance and efficiency (Phelps, Harris and Johnson, 1996).

There are some features of IMC that differentiates it from traditional marketing communication (Büyükbaykal, 2001; Bozkurt, 2013):

- The message that consumer receive from promotion activities is important as the message received from the package. Creating effect is possible with analyzing the whole, that's why a horizontal planning needs to be made by organizations.
- There is an effective grouping for purchase behaviors of customers.
- Advertising is made through media in traditional marketing communications with the aim of changing consumer's attitudes through advertisement. IMC focuses on purchase behavior rather than attitude and awareness.
- Another feature of IMC is building relationships with the consumers to influence their purchase behaviors. The relationship with brand is more important than media effectiveness. For example, McDonald's uses many items such as, news, stories, workers, personal experience, public relations and McDonald's characteristics to relate with its consumer.
- Advertisement made not only to be remembered by consumer, but also to create a difference in the perspective of consumer.
- The continuity of the data is important in IMC. For example, product is important with all its design, price, point of purchase and advertisement.



Coherence between brand message and brand image is another important principle of IMC. Corporates should not only use advertising, direct marketing, public relations and sales promotions strategies in a suitable way for target market, but also they should determine strategies coordinated with each other. This way, the messages will be formed emotionally coherent with each other (Harris and Whalen, 2009).

### 2.1.4 The Four Stages of IMC

Kitchen and Schultz (1999) conducted a research that concentrates on the advertising agencies, simultaneously with the American Productivity and Quality Center, which explored the best practice of IMC cases (APQC, 2007). In this study, 22 national organizations such as FedEx, Dow Chemical and Ernst and Young that practice IMC were analyzed and the results were evaluated according to the frame defined as four stages of IMC (McGoon, 1998). The four-stage model provides a better understanding regarding the progress of IMC concept between clients and firms.

**Figure 1. Four-Stage Model** (Source: Kitchen and Schultz, 2001: 108)

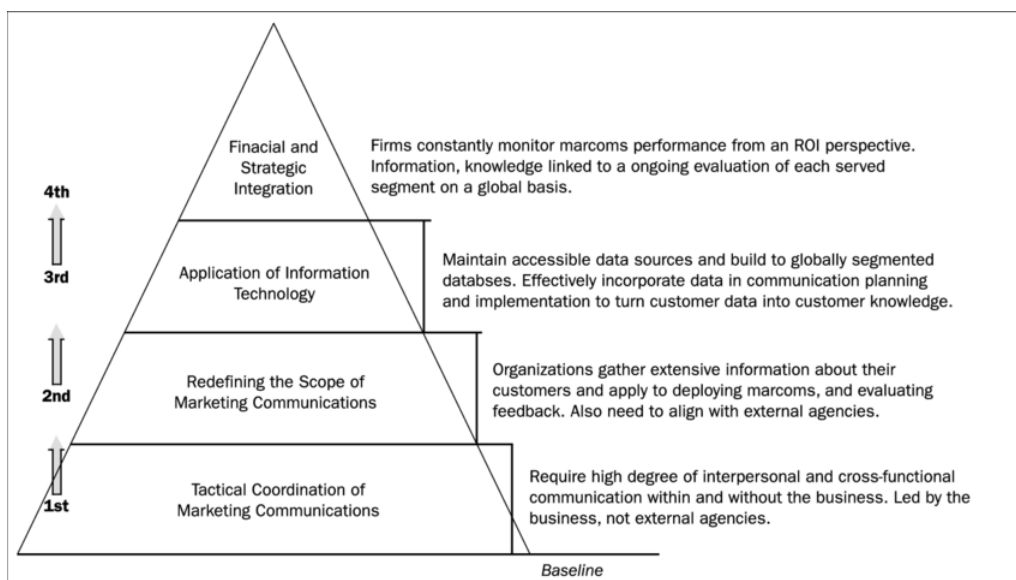


Figure 2 shows that the first stage is the tactical implementation of IMC. There is an interpersonal and cross-functional coordination with external partners

and within the organization (Kitchen and Schultz, 2001). It regulates a company's marketing communication practices to check the consistency of IMC messages and voices with the product, by fulfilling the one-sight, one-sound approach. IMC approach is the external communication of the brand itself in the tactical level, which means the way that a company can reach its strategies or objectives (Pickton and Broderick, 2005). Stage 1 focus on inside-out marketing (Kitchen, 2005) in which communication is controlled by the organizations themselves. In the first stage, the consumer-oriented approach cannot be seen. Furthermore, the next three stages are focusing on the internal departments' actions.

The second stage contains market research usage in planning, developing and implementing of an organization's IMC efforts. In this stage; primary, secondary and relevant data of consumers are used by organizations to customize their IMC efforts. With the aim of gathering information about their consumers, organizations maintain large number of consumer feedback channels (King, 2013). In the second stage, a customer-centric approach is used for the first time by collecting behavioral data in order to understand customers (Kitchen and Schultz, 2001). In this stage companies consider how, when and where their consumers want to see and hear the messages and which media should be used to this end. Stage 2 shows an outside-in marketing directed with the needs and wants of consumers (Kitchen, 2005).

In the third stage organizations increase the flow of information concerning customers, with the aim of maintaining data of customer knowledge. Organizations should use new technology to enhance data exchange between workers and stakeholders. In addition, these new technologies are useful to deliver the wanted messages in wanted locations and time. (Kitchen and Schultz, 2001). According to APQC study (APQC, 2007), there are limited number of organizations, which are able to use the technology for targeting their communication programs more effectively and determining the costs for retaining and attracting consumers (Schultz and Schultz, 2003).

Finally, in the fourth level organizations realize the strategic integration of IMC. In order to become totally customer centric and to achieve measurable return on investment, the marketing and finance departments should work together for the business. Instead of serving only tactical brand and product objectives, companies should focus on corporate goals (Schultz and Schultz, 2003; Fitzpatrick, 2005).

Only in stage 3 and 4 integration goes one-step former and organizations invest resources for creating segmented databases. Communication resources are invested on actual customer behavior. Thus, stage 3 and 4 can be defined as the movement from attitudinal measurement to behavior measurement (Kitchen, 2005).

## **2.2 Transition of IMC to Customer Centric and Relationship Orientation Approach**

Duncan and Moriarty state that in addition to the fact that there are rapid changes in variety of channels and technical developments, consumers have begun to use online devices regularly. Consumers have access to varieties of media and they are able to choose, reject, receive or send the contents or sources they want. Moreover, they can choose to be active or passive in front of the media according to their needs. Also, they are influenced by varieties of social media and interact with other sources' messages (Duncan and Moriarty, 1997). Parallel to these changes, companies have access to the customer data through technical or online devices or other agencies, which can be used in the process of marketing communication planning in a more customer focused way (Braeutigam, 2005; Lee et al., 2007). Due to the changes in the media, market and technology, the orientation of IMC concepts have enriched within the years thanks to an information co-creation paradigm (an outside-in and outside-out view). Companies are able to reach customer-specific data that helps them to plan marketing communications activities.

The older perspective of IMC, namely inside-out view, suggested that IMC messages are sent from a company to its customers with integrated communications activities managed by the company itself. Their aim was to create a cohesive, clear and comprehensible company image that is strategically prepared by company through pushing contents to all communicational passive external stakeholders. Schultz defines company (sender) inside out perspective as the integration controlled by company that convey consistent message to consumer (Schultz, 1996).

Current scholars support customer-oriented approach to IMC (Kliatchko, 2005, 2008; Finne and Grönroos; 2009; Bruhn, 2014). IMC transformed into an outside-in 'customer integrated marketing communications' (CIMC). CIMC is defined as customer driven process (Finne and Grönroos, 2017), in which customer choose what a message is, what is included in it, and what channel to use. With this process company has no access to any of consumer touch points (Finne and Strandvik, 2012).

With outside-in view, IMC becomes customer-centric in which customers are involved in communication activities of companies and integrate into their communications of companies. This view spreads out the way of relationship from company to consumer with the addition of a new direction of relationship from customer to company. According to this, customer is not passive and interacts with the company by searching to satisfy their needs and wants. In other words, there is a two-way communication that is created with outgoing messages of companies and ingoing messages of customers. Customers' needs and wants create and determine the actions of companies.

There is an interaction between inside out and outside in views, in which the messages are sent from customers to companies and vice versa. With the help of social media, customers gain power on deciding what information they get from companies and the information to develop to companies (Kimmel and Kitchen, 2014). Empowerment of customers leads the emergence of a new way of

communication from customer to customer. Indeed, customers can affect each other with their own content that can be created in social media platforms. IMC implementation strategies need to be improved for this new flow of communication (Bruhn and Schnebelen, 2017). IMC has to become more customer-centric after the new conditions of markets, the technological improvements such as Internet, and the customers' empowerment thanks to the use of social media.

The extension of IMC is widening in terms what is being integrated by whom (Kitchen et al., 2008; Kitchen and Schultz, 2009). Nowadays, companies have to find touch points to interact, listen, and understand customers in order to define their message context to address the customer value and meaning. With today's technological opportunities, customers can actively send messages on Facebook and search something on Google and Wikipedia, while they passively sit and watch a TV commercial. With the meaning-based communication model (Mick and Buhl, 1992), active customers can be put at the center of relationship processes. Therefore, meaning-based models can be also defined as customer-driven process, in which customers determine all range of messages.

IMC should be free to constituted in coordination and interactive in order to be consumer driven. The success clue for IMC is to integrate with customer and their contents, meanings and needs (Finne and Grönroos, 2009; Porcu et al., 2012). Relationship orientation needs to be adopted in IMC concept, rather than just creating integration within communication mix.

Relationship orientation is the core of IMC concepts and it is one of the central rules of customer driven IMC. Multiple scholars agreed with the aim of IMC's relationship approach, which includes managing customers and build relationship through social media environment (Kaplan and Haenlein, 2010; Henning-Thurau et al., 2010) IMC has to be relationship oriented in social media with communications activities to have long-term relations with stakeholders (Shin, 2013; Duncan, 2002). Thus, IMC needs to obtain customer database about

customer behavior to plan its communication strategy (Mulhern, 2009) through the information gathered about needs, wants and desires of all internal and external stakeholders.

Companies understand that relationship with stakeholders and customers is their most precious asset (Duncan and Moriarty, 1998). Shrimp points out that relationship is a link between a customer and a brand, and IMC is a process that builds relationships by adopting a relational approach (Shrimp, 2003).

### **2.3 Relationship Management in Communication**

IMC has been changing in last few decades as a result of the merging of advertising channels and advanced marketing with more traditional communication media (Sasser et al., 2007; Zigmond and Stipp, 2010), for the need of measuring simultaneous and ongoing interactive buyer-seller relationship (Vence, 2002; Schultz and Patti, 2009; Hipperson, 2010; Acker et al., 2011). Thus, IMC aims to enhance the effect of its marketing objective with a coherent message that is transmitted by the channels in order to achieve maximum customer commitment (Assael, 2011; Stewart and Hess, 2011). As the relationship have become an important tool for the success of companies to reach their objectives; companies need to combine their IMC methods with the data collected through the process of CRM so as to understand the needs of their consumers and create competitive advantage in the market.

#### **2.3.1 Relationship Between Relationship Management and WOM**

WOM is described as verbal statements about a brand, product and services among individuals (Arndt, 1967). In addition, WOM can be explained as the expressions about products and services officially away from organization declaration (Maisam and Mahsa, 2016; Silverman, 2001). However, the key issue about these speeches is that they are expressions of the people who gain advantage from encouraging others for using products (Sweeny et al., 2007). Mangold stated that WOM is more effective than any other references on customer buying choices sources (Mangold, 1987), because people trust

individual references (Murray, 1991). WOM influences decisions and expectations during the information-gathering period of buying processes and affects the attitudes during the evaluation of alternatives before buying.

WOM refers the interpersonal communication between individuals. Customers continuously seek experiences of other customers or overhear their experiences of consumption circumstances. WOM is the most powerful communication in industries that do not formally use any part of communication mix (Lewis, et al., 1995). In marketing literature, WOM marks a strong input into the decision-making process. Even consumers are exposed to many marketer-produced communications; WOM still stays as a highly trusted source of information (Herr et al., 1991; Ng et al., 2011). Money points out that WOM is four times more effective than personal selling (2004), seven times more effective than print media (Herr et al., 1991; Money, 2004) and nine times as effective as advertising on transforming neutral and negative tendency to positive opinion (Day, 1971).

The effect of WOM on decisions can be positive or negative. Negative WOM means transmitting negative thoughts or complaints about a product or service to environment (Singh and Pandya, 1991; Balaji, Khong and Chong, 2016), while positive WOM is defined as suggesting a product or service to friends and family (De Matos and Rossi, 2008). A further point is that positive WOM is an element that helps to reduce the cost of marketing. If positive WOM influence new customers, profits may be increased. On the other hand, negative WOM reduces reliability that offered in advertisements of a company (Reichheld and Sasser, 1990). It is stated that negative WOM is more powerful and effective than positive WOM (Arndt, 1967). Smith and Vogt pointed out that negative WOM decreases trust of consumers in advertisements, purchase intention and brand preference and it affects purchase intention, commodities and professional services (Smith and Vogt, 1995).

According to the above literature, WOM has significant effects on purchase decisions (Leonard-Barton, 1985), trust and purchase intention of customers. Hass states that the more similar preference consumers have, the more effective they are for each other (Hass, 1981). Hence, relationship management activities such as WOM can be created by organizations according to the characteristics of the consumers that will be more effective and reliable than advertising activities.

In terms of relationship management perspective, with the initial aim of marketing management that is keeping existing customers to make more profits, WOM communication appears naturally thanks to relationship marketing. Thus, relationship communication activities help companies to gain more loyal customers; at the same time they provide trustworthy publicity for their organization through WOM marketing. Thanks to WOM, organizations have more loyal customers with less effort, while customers make easier purchase choices with lower risks.

### **2.3.2 Customer Relationship Management**

CRM, consumer relationship management, is a consumer oriented communication philosophy toward the perception of IMC. It benefits information managements technologies in which all the accessible consumers' data are gathered and loaded in a systematic database for protecting current consumers, increase business relationships and communicating in the right place and at the right time (Taşpınar, 2005). In order to achieve customer-oriented marketing, organizations use CRM activities in their strategies to reach required competitive advantages in the market.

#### **2.3.2.1 Defining CRM**

CRM has evolved in marketing literature during the recent years. It is the decision that is made with the help of information processes tools and computer programs about how to use the data of customers against them (Kotler et al.,



2006). The aim is to create special relationship programs for every customer who is also seen as separate individual.

Actually, marketing departments' desire to know the customers let the CRM to emerge. The only way to know the customer is to collect information and create a database of them. According to Kotler and Keller, customer database can be defined as the creation of marketing strategies by collecting necessary and current information about customers, using them in each sale transaction to create long term customer relations (Kotler and Keller, 2006).

Since the beginning of 1990's, CRM has defined in many ways throughout its increasing popularity. McKenzie defines CRM as the combination of strategy and information systems with the aim of focusing the firm's efforts on empowering the serving ways to consumers (McKenzie, 2001). Other authors define CRM as a mechanism of integrated, customer-oriented strategy that improves communication with customers (Chen and Popovich, 2003). In another definition, authors view CRM as a strategic approach in which the targeted customers are identified to be served profitably and positively communicated for achieving the profits of governmental practices (Kumar and Reinartz, 2006). Moreover, Abdullateef et al. describe CRM as a method of building long term communication with consumers with the help of technology that make possible to create strategies through computer data about customers, which results customer fulfillment and organizational profitability (Abdullateef et al., 2011).

Lindgreen and Antioco point out that customer is an important shareholder that commits companies to increase their market share and profits by increasing loyalty of customers. Shareholders are composed of loyal customers created by WOM, suppliers, possible workers, and individuals that affects company directly and indirectly, organizations and institutions, and all employees of a company. Therefore, the most important shareholder is a customer that plays an essential role for the success of companies. If a company creates customer value, it can reach the planned profit and market share (Lindgreen and Antioco, 2005). With

the capability of proficiency and managing communications of customers, organizations can be successful in today's competitive business environment (Brandy, 2001; SQM, 2007). CRM strategies make possible these communications to be accomplished in a planned way (Abdullateef et al., 2009).

The definitions of CRM are generally separated into two categories that reflect the technologic and relationship features. According to an accepted and process summarizing definition, CRM is a concept that affects and understands behaviors of a company's customers with meaningful relationship to create customer loyalty and increase the profits, customer acquisition and keep existing customer in hand (Swift, 2001).

CRM concept is customer-oriented as a way of thinking. Nowadays, companies seek to differentiate themselves from their competitors by having competitive advantages. Technological developments and changes do not continue for a long time, that's why companies concentrate on differentiating themselves among the customer relationship. A good relationship with customer can create loyalty that makes customer intention to buy and make the company to have advantage among the competitors (Rozzett and Demo, 2010).

In traditional marketing it was enough to create a target audience to whom all the marketing elements such as production, price, distribution and sales development are planned and implemented. In recent years it has been understood that the concept of target audience is composed of individuals who have different features. Companies, which do not give importance to every customer's satisfaction and after sales services, began to lose their market share (Taşkın, 1995). Nowadays, over competition and changeable structure of the economy make impossible to have new customers and it became obligatory to keep existing customers in hand. That's why CRM is developed to help to create strategies for existing customers with the new ones.

CRM is a concept that aims to reach the objectives of a company by putting the customer at the center of all activities. One of the definitions of CRM, which indicates the innovation and technologic equipment it brought to marketing, states that CRM is an innovative marketing strategy and an extensive management and technology methodology (Fang, Ma, 2009).

As mentioned before CRM executions can be managed successfully if the integration of people and planned strategies are merged with technology (Bohling et al, 2006). Thus, it can be concluded that employees can play essential roles in achieving organizational objectives in firms in which CRM implementations are used in their functional or organizational actions such as call centers.

The system of CRM ensures technological infrastructure for implementing CRM strategies (Hendricks et al., 2007; Schwetz, 2007). Most CRM system is used to support to enhance the customer related processes in the business environment (Schumacher and Meyer, 2004; Neckel and Knobloch, 2005). The aim of CRM is to collect detailed information from customers, analyze them correctly and use them while building relationship with their customers to make them feel special.

In the challenging global market there are some important subjects for companies to keep their customers in hand or to gain new customers (Odabaşı, 2000: 30):

- It is more important what the customers' buy; rather than what the companies sell to the customers.
- Although customers like to buy products on their own, they act negatively when companies try to sell some products or services to them. Unlike traditional marketing in which there are no services after sale is completed, nowadays it is believed that customer satisfaction increases the profits.
- It is important to produce the highest quality product or service due to the detailed and current information collected about customers.

- The mentality and communication style of employees are essential for a better customer relation that create customer loyalty.

### **2.3.2.2 Historical Background of CRM**

In 1954, famous management consultant and educator Peter Drucker pointed out the importance of customer by saying that the real job of companies is to gain and hold customers in their hands (Bozgeyik, 2001). Therefore, within the years, the industrial revolution led the mass production and mass marketing to emerge, and one-to one-relationship with customer has forgotten by companies (Ersoy, 2002). Due to a fiercer competition environment and rise in the cost, the importance of one to one relationship began to be understood again.

CRM implementations were seen as effortless activities because of improvements in technology with the years passing (Englbrecht et al., 2004). Therefore, the complexity of the CRM software functions for businesses and information systems (Schwetz, 2001), CRM processes failed or could not fulfill the requirements (Ahearne et al., 2007; Coltman, 2007; Richards and Jones, 2008).

Companies tried to begin using CRM with the improvement of technology during 90s (Peppers et al., 1999; Xu et al., 2002). They could not use this method on account of the challenges of performing operations with it. With the developments on technology that enabled to restore data and do operations easily during 90s, they began to use CRM method. Thanks to the increase in Internet usage, companies began to use this method and make research on it to secure a place in the global market (Peppers et al., 1999).

According to Gel; "creating satisfied customer", 'technology', 'high competition' and 'high product differentiation' led the CRM to be emerged (Gel, 2002). Creating new customers and hold the existing ones became very important. That's why companies have to use technology to answer every customer's needs and wants.

Client server architecture, database management techniques and high performance computers made the decision support system stronger. A further significant point is that reaching information easily from different channels such as Internet, and being able to use information for different aims, led the information requestor environments to develop faster (Rajola, 2003).

In 90s when CRM began to be spread, the focus of companies was to create service channel for customers. More often than not, it was observed that this channel occurred as call centers. Later, the focus of companies shifted towards the usage of new automation tools and the subject of more effective and efficient sales activities. In the mid-90s, CRM began to communicate with customers through the channels and make sales by means of Internet use, e-mail and short messages. As a result of the need for standardization among customer behaviors and collecting the customer data gathered from multiple channels at the same place, many companies began to use analyzing tools to understand the choice of customer and data storage. Many developments have been made out of the need for managing the customer relations (Ramsey, 2003).

### **2.3.2.3 Objectives of CRM**

The main objective of CRM is to know every customer individually and deal with them. CRM aims to maximize the customer relationships by combining the elements of CRM that are human, process and technology. To attain this objective, all the activities should be done coordinately to find new customers and impress existing customers by serving new products or services, and to increase the shopping, communication and relations with customers (Finnegan and Willcocks, 2007).

To put it all in simple terms, the aim of CRM is to find customers. Companies can use databases and CRM programs to determine a target audience for their new product and find customers from the target audience that are the potential buyers of the product. Furthermore, CRM is used to decide to which customer they will make special offers like special coupons or special call for the

new products which firms launch. In addition, CRM aims to increase loyalty of customers by sending small gifts for Christmas or birthdays according to their interests recorded in customer database. CRM aims to create rebuy tendency among customers by using database information, sending them cards, mails and short messages in their special days such as birthdays and by offering special products for those special days. CRM aims to reduce mistakes about customers in databases. For example, one bank gave huge penalty rate to its customer for a delay of mortgage payment. Later, they understood that the customer was one of the most valuable customers who invested so much money on their bank. As expected after this predicament, they lost the customer. These types of mistakes are eliminated after the usage of CRM (Kotler and Keller, 2006).

The main aim of CRM department established to determine the needs and wants of customers and manage customer relations correctly is to help company to make profits. CRM aims to have competitive advantage in terms of differentiating the company from others by focusing the needs and wants of customers (Kostecki, 1994). Instead of finding new customers to increase market share, CRM aims to increase profit share from existing customers by finding more products or services for them (Kırım, 2009).

In terms of making long-term profit from existing customers, companies use CRM that creates also loyalty of customer. Others can imitate products and services, but companies do not lose competitive advantage since they have archival storage about customers that the competitors do not have (Payne, 1993: 47).

#### **2.3.2.4 Functions of CRM**

The functions of CRM can be categorized under three major domains: collaborative, operational and analytical CRM. All three CRM functions are interrelated with each other via a learning system (Hirschowitz, 2001; Greenberg, 2002; Teo et al., 2006). The basis of all CRM activities is generally operational because it deals with CRM procedures in front office (Bamberger, 2003).

#### **2.3.2.4.1 Collaborative CRM**

Collaborative CRM includes all channels of communications between company and its customers (Neckel, 2005; Teo, 2006). An ongoing relationship can be built among customers and organizations through customer touch points. According to Reinecke, the dialogue with customer in contact point is vital for a collective discover how to relate in the sense of relationship management (Reinecke, 2002).

Collaborative CRM includes organizational collaboration administration which is a system allowing a bigger customer responsiveness all over the supply chain (Alexander, 2004). Organizational collaboration ends up with productivity enhancement that offers higher profitability by upsizing cross-functional effectiveness.

#### **2.3.2.4.2. Operational CRM**

This element of CRM structure works on planning, implementation and design of operations. With using customer relations methods, operational CRM supports sales, marketing and service professions (Greenberg, 2002; He et al., 2004; Tanner et al., 2005; Mendoza et al., 2007). In many cases during the solution of CRM data, operational and analytical components are unified in a closed-loop system that reveals consumer data (Hirschowitz, 2001; Link, 2001).

Basically, operational CRM consists of marketing, sales, and service implementations. These implementations are mainly actualized upon call centers. The place of operational CRM implementations is call centers and its elements (Taşpınar, 2006).

Operational CRM is the phase of gathering data about customers from the contact points where there is communication with customers. Collecting new customers' data and updating existing customers' information can be made in this phase. It creates resource for the phases of customer relations. In addition, it supports back office implementations (order and supply chain management) and

front office implementations (automation of service, marketing, and sales) via gathered data. In this phase, it is important to take the right data, from the right channel, right time and with the right method (Rajola, 2003).

Operational CRM includes the automation of the business processes that are horizontally integrated. Additionally, it includes process management technologies over a firm's diversified activities, which is the reason why channel integration is essential for this system (Payne, 2005).

#### **2.3.2.4.3 Analytic CRM**

Analytic CRM provides an analysis of necessary data acquired or gathered from operational part and the data that is necessary for defining the behaviors and attitudes of customers. Analytic CRM provides opportunities for companies to better manage and develop the relations with customers. The most important element for a company is enhancing the mutual interaction with customers. Analytic CRM enables the services below to be effective (Demirel, 2007: 115):

- Customer segmentation
- Communication with customer
- Customer retention
- Customer royalty
- Customer directivity
- Creating customer database

In analytic CRM the reason of customer segmentation is to give special services to small customer groups. Analyzing behaviors of customers can be helpful to define their needs and wants to use them efficiently. Customer relationship avails to choose the right channel to send message to them. Companies hold the profitable customers in their hands by implementing special programs. In terms of keeping existing customers to prefer them to supply their needs and wants, companies struggle to create loyal customers. Customer directivity means to create strategies according to the needs and expectations of customers. Creating customer database is important for the creation of strategies to reach customers of a company.



The components of analytic CRM are data warehouses that are unified, subject driven, time sensitive, created from consisted data; data marts that are small warehouses created for certain work problems; data mining used to interpret the relations between data and used for solutions of certain problems; implementations used for reporting and scanning; marketing automation from where marketing activities and campaigns can be watched (Rajola, 2003).

Analytical CRM is capable of analyzing customer data for tactical and strategic aims that are important to enhance the data of customer and the value of firms (Buttle, 2004). It assists decision making by using tools that are changing between simple spreadsheet analysis and complicated data mining (Tanner et al., 2005). Organizational decision making processes can be enhanced through the prediction of consumer behavior and identification of consumer segments.

#### **2.4 Call Center**

The telephone is one of the most effective channels of creating and continuing close relationships with customers (Anton and Gustin, 2000; Anton, 2000; Peppers et al., 1999). More individualized form of customer communications have occurred due to the technological developments (McCartan-Quinn et al., 2004, Wickham and Collins, 2004). Call center is an essential part of CRM in order to improve the dialogue between firms and their customers with working in collaboration and become a strategic customer-marketing center (So, 2007).

Call center is the main subject of this study, which is a critical element of customer loyalty and useful in CRM activities. In a similar vein, Jack et al. point out that call center representatives' empathy, helpfulness, courtesy, telephone etiquette and assurance has also an important role in effectiveness of call centers (Jack et al., 2006).

### 2.4.1 Defining Call Center

Call center that has emerged as the outcomes of the huge technological developments, are defined as a system in which calls are directed to one center point and a wide range of employees are working. Call center gives opportunity to firms to relate with the groups who they want to reach such as customers, retailers and dealers via telephone, internet (emails, online chat), fax and mail (Wiedner, 2000; Dean, 2002; Ferreira and Saldiva, 2002; Tuten and Neidermeyer, 2002; Işığışok, 2002; Chaudhry and Chua, 2004). There are three features that all call centers should have (Downey, 2002; Dean, 2004):

- There are employees working in call centers.
- The employees use telephone and computer.
- All the calls are controlled in automatic distributor system.

Call centers were used for the first time in finance sector due to the high cost of face-to-face relations (Marry and Parry, 2004). In their first period, these call centers gave the opportunity to bank customers to do their banking activities out of working hours from their homes. Travel agents, airports, hospitals, cosmetic firms, after sale services and computer support services are some examples of the sectors that also use these call center system (Özsan, 1999; Malhotra and Mukherjee, 2004).

Call centers can be also described as “a place where calls are placed, in high volume for the purpose of sales, marketing, customer service, telemarketing, technical support or other specialized business activity” (Bodin and Dawson, 1999: 45). It also has an important role in the strategy of a successful CRM (Mitchell, 1998). These missions of call centers are often implemented in practices of businesses. Indeed, cost effectiveness is accepted as a vital objective and dominant criteria in evaluation of call centers in practice (Backett, 2004), which narrows their roles in terms of the potential of creating relationship with customers (Peppers et al., 1999).

Call centers are reachable 7 days 24 hours in a week and 365 days in a year to solve consumers' problems quickly, learn about customers and answer their questions with the aim of creating sustainable and manageable long-term relations (Prahbakar et al., 1997). The increase in call centers' sector and their implementations are related with the increase in life standards and education level of people around the world. Call centers are directly proportional with the development level of countries. The increase in education level of people let the customer consciousness and the need for high quality service and product to emerge. That's why organizations give importance to call centers (Sariyer, 2007a).

There are two types of call centers that have distinct goals. Inbound call centers are handling incoming calls and focuses mainly on product and service issues of customers. On the contrary, outbound call centers are handling outgoing calls. In addition, organizations such as telemarketing use outbound call centers to attract new customers (Nash, 2000; Culbert, 2010). In both inbound and outbound call centers firms and customers can communicate through some media such as call, email, live chat and fax, which means that contact center is an important part in CRM of any company (Sin et al., 2005; Yim et al., 2005; Soon, 2007).

For a better service quality, cost operation and customer satisfaction, firms began to use call centers to maximize customer interaction (McNally, 2007; Nguyen et al, 2007). Nowadays, contact centers are seen as the most effective way for firms that focus on building long term relations with existing and possible customers (Timothy et al., 2006; Levin, 2007a; Dean, 2009). The companies of 'Fortune 500' can be one of the good examples that operates 30 separate call centers (SQM, 2005). Therefore, the call center sector grows rapidly in terms of its economic area and labor force.

Banking sectors depend on call centers that seek to gain more profits from current customers (McDaniel, 2006). In banking industry, CCRs are used to do *cross-selling* that is selling additional service or product or *up-selling* that means

enhancing the customer's current product or service when they are communicating on the phone (Culbert, 2010). To sum up, call center agents' traditional role of supplying information about the customer's product or solving technical product problems have shifted to producing revenue from calling customers.

#### **2.4.2 Theoretical Background of Call Center**

The existing literature addressed different perspectives about call centers. Some scholars study call center system as an emergent phenomenon instead of theoretical concept and they mostly study on classification and managerial control (Russel, 2008). In contrast, other scholars see call centers as a theoretical unit or an object and they use them as a context of observation to test some theoretical concepts (Russell, 2008; Piercy and Rich, 2009a, 2009b).

Generating long-term relationships with customers become more and more vital for the companies. According to CRM perspective; customer satisfaction, affective commitment and trust are the base of long-term relationships with customers (Henning-Thurau et al., 2002). When gained benefits from an organization exceed the customer initial expectations, customer satisfaction is emerged (Oliver, 1980; Yi, 1990). Affective commitment occurs when customer have sense of attachment to a company and cares about future success of it (Garbarino and Johnson, 1999). Trust refers to a company's gained trust and generosity from its customers (Doney and Cannon, 1997). Customer loyalty concentrates on the customer's future intentions that emerge by WOM and purchase intention (Zeithaml et al., 1996). As many studies suggests, loyal customers can be created through customer satisfaction, loyalty and credibility (Morgan and Hunt, 1994; Garbarino and Johnson, 1999). Thus, call centers have essential role in creating value, long-term relationships, customer satisfaction, affective commitment and trust.

Empirical studies of existing literatures show that call center services should contain CRM dimensions to be efficient (Feinberg et al., 2000a; SQM,

200; Dean, 2007; Yueh et al., 2010). Additionally, All dimensions of CRM are related with call centers operational abilities that are caller fulfillment, first call solution and perceived service quality (Yim et al., 2005; Sin et al., 2005).

Some researches such as Feinberg et al (2002), Dean (2004), Ronald and Warner (2005) and McNally (2007) argued in the light of industrial reports of Callcentre.net (2003; 2008) and SQM (2005), which criticize the call centers as excessive focus on the aspects that can be measured easily, which are average call and handling time, call per time period, service level, average answer speed, worker turnover rate, rather than measuring more essential things as caller satisfaction, service quality, employee job satisfaction (Feinberg et al., 2002; Dean, 2004; Ronald and Werner, 2005; Soon, 2007).

Call center industry has generated remarkable growth in last two decades (Feinberg et al., 2000a; Aksin et al., 2007). This growth is created mostly by the development of e-commerce and advances in information technology (Burgers et al., 2000). Due to the deregulation of telecommunication sector and the widespread use of electronic payment that makes transactions to be cheaper and more reliable, companies have expanded their horizons by offering lower costs to similar services or products. The problem was to figure out how to keep service quality and customer satisfaction high while reducing costs. Thus, call centers became more important with their crucial role in the operations of companies, being the key point in communication between the provider and customer (Anton, 1997; Aksin et al., 2007; Cheong et al., 2008). In order to accomplish customer satisfaction, managers need to make plans to avoid unnecessary expenses on items that are related.

#### **2.4.2.1 The Transformation from Cost Orientation to Value Creation Approach**

In the middle of 80s, call centers emerged as cost centers. Their primary objective was handling customers with the aim of saving money for their organizations (Gans et al., 2003). Call centers' perspectives have changed due to

the increase in customer expectations and some changes in the context of service industry. It is understood that customer fulfillment is not related with the buying achievement indicators. Also, focus on more economical and short term buying agreements is needed (Feinberg et al., 2000a; Marr and Parry, 2004). Organizations must implement relationship-oriented performance indicators that are trust, affective commitment and customer satisfaction to create long-term customer relationship (Morgan and Hunt, 1994; Alexander and Colgate; 2000). Thus, organizations should implement relationship oriented performance indicators through the buying indicators to achieve a long-term customer communication.

With the beginning of 2000s, call centers' evolution from cost center to value center began to come into view (Burgers et al., 2000; Ruyter and Wetzels, 2000). Buying oriented point of views of the past that was focused of efficiency had troubles like handling time, forecasting, queuing and employment (Whitt, 1999; 2006; Avramidis et al., 2004; Marr and Perry, 2004; Bassamboo et al., 2006). Hence, it is understood that these achievement indicators about price are not affecting customer fulfillment (Marr and Perry, 2004). To sum up, organizations need to use value center approach rather than cost center approach to create long-term relationship with their customers.

#### **2.4.2.2 Customer Orientation**

Customer orientation refers to the degree to which firms are focusing on meeting their customers' expectations and needs (Kohli and Jaworski, 1990) for service quality (Schneider et al., 1998) and positive experience of customers (Dobni, Richie and Zerbe, 2000). It is the main component of service climate which is "employee perceptions of the practices, procedures, and behaviors that get rewarded, supported, and expected with regard to customer service and customer service quality" (Schneider et al., 1998, p. 151). According to studies conducted on banking industry, Schneider and his colleagues repetitively made connection between measuring employees' perceptions on service climate and customers' perception of service quality (Schneider et al., 1992; 1997; Schneider

and Bowen, 1993; 1995; Schneider, 1990). As a result, customer orientation can have connection with service quality. In addition, as the customer expectations can influence the evaluation of service quality, it can be derived that customer orientation is linked to the customer expectations.

Customer orientation is a component of market orientation (Lukas and Ferrell, 2000), and it is believed that market orientation can result in customer-centered companies (Narver and Slater, 1990). Customer orientation, market orientation, and market-driven organizations began to be used to define organizational orientation types in which organizations make their strategies according to needs of their customers (Lukas and Ferrell, 2000; Yueh et al, 2010). The organizations that used these concepts and customer orientation approach have started to be very successful in creating required customer quality, increasing customer satisfaction and achieving their objectives more effectively than their competitors over the last twenty years (Roland and Werner, 2005; Yueh et al., 2010).

Many literatures accept that consumer orientation includes both customer feedback and commitment to the needs of customer (Dean 2007). Some authors still believe that customer orientation can be achieved through call centers (McNally, 2007). Some scholars suggest a positive connection between customer orientation, inbound first call resolution, caller satisfaction and perceived service quality (Ronald and Werner, 2005; Dean, 2007; Yueh et al., 2010).

#### **2.4.3 Condition of Call Centers in The World and Turkey**

Traditional call centers were generally working during weekdays in working hours, aimed to know their customers and they were established to fulfill the requirements and expectations of the customers. Nowadays, new call centers are transformed and become interaction centers (Bozgeyik, 2005). Thus, call centers continuously evolve around the world and Turkey and traditional applications replaced with more contemporary applications.

### **2.4.3.1 Call Centers in The World**

Nowadays call center market is becoming a huge international market around the world.

Call service understanding first began in 1920s in the USA with the aim of explaining the features and usage of firms' products. The modern call center concept appeared in 1967 when the American telecommunication firm AT&T developed the 800 lines that was announced by AT&T with the slogan of 'Phone Power'. AT&T firm initiated the appearance of first call centers and after 40 years call centers became a million-dollar sector. Those days in the USA, toll free numbers began to be used by many firms and served as a service status. ACD (Automatic Call Distributor) technology is known as one of the best developments in the sector and Continental Airlines supplied it in 1970s. This technology is very costly and less functional in contrast to today's technologies (Topalak, 2014).

The USA call center market industrial sales are 20.9 billion dollars as of 2018. The industry has 4,5% annual growth rate for three years. There are 4.151 call center companies in the US industry (Marketresearch Website). Market sizes of the call center market worldwide by 2018 are as follows; in US 45.5 billion dollars, in Europe 49 billion dollars, in Southeast Asia 49 billion dollars, in India 41.5 billion dollars, in Japan 11.5 billion dollars and in China 15.5 billion dollars (Statista Website). According to the findings of International Customer Contact Benchmark report, there are more than 40.000 call centers in Europe and this number has been increasing over the years. Economic Clout is over 69 billion. There are 2,9 million positions in call center industry and annual market growth is 3,02%. The call center representatives' number of Europe is 3.848.860 (Bossche, 2006).

There are top takeaways according to the key findings of the latest CCW Market Study that reflects the future of the contact centers in 2019 (Customercontactweekdigital Website):



- 64% of organizations believe that customers want to contact with a real person of agent, despite the hype-surrounding self-service.
- In summer 2018 CCW Survey it is stated that customers prefer ‘easy’ experiences rather than personalized ones. On the other hand, personalization increase is seen more important than reducing customer effort by organizations.
- 60% of organizations believe that artificial intelligence should complement rather than replacing human agents.
- Increase in digital engagement capabilities is the number one priority for 2019.
- Popular investment areas are the solutions of customer feedback, live chat and coaching.
- Top agent experience priority is empowerment to provide unique solutions to customers.

#### **2.4.3.2 Call Centers in Turkey**

The establishment of call centers in Turkey began in 1990s. According to the Journal of Pc Week, in Turkey, Pamukkale brand used call center for the first time in 1988 with the name of ‘Alo 24’. Customers could reach ‘Alo 24’ by calling ‘0212 288 24 24’ (2000). Moreover, in 1995 Aygaz company create their call center called ‘Aygaz Counselling Line’, from which customer could get information about the products (Tselentis, 2016). In the same year, Tofaş and Renault companies established their customer assistance centers that were giving service via 0800 telephone numbers. In 1996, Citibank’s ‘Cityphone’ and Yapı Kredi Bank’s ‘Teletel’ established as the first examples of call centers in Turkish finance sector (Gümüş, 2002). In 1997, Pamukbank constituted the first call center in Turkish banking sector called ‘Dialogue’ that was providing information to every customer via telephone and the next year it gained IOS document (Milliyet Newspaper Website).

Call centers in banking sector became popular and gained momentum in 2000s. During this period, the call center services sector continued to improve in

different areas with the progression of the Internet technologies. Turkish Call Center Association's annual reports which have been conducted upon leading firms in the sector since 2007 point out that call center sector is one of the most improving employment sectors in Turkey.

According to the data of Turkish Call Centers Association; in 2018 the market size of call centers in Turkey increased with the grow rate of 21,5% and 6.2 billion Turkish Liras, which was 5.1 billion with 13.3% rate of growth in 2017 and 4.5 billion with 25% rate of growth in 2016. The employment number in call centers representatives (CCR) is 96.000 with 5,5% increase and this number reaches to 108.000 with the total number of directors and team leaders in 2018. The predicted employment number of CCR in 2019 is 99.000 that will reach 112.000 with total employment number of directors and team leaders. The 44% of the employment is provided in Istanbul, Ankara and Izmir and the other 56% of the employment rate is actualized in other cities, which shows the importance of call centers in terms of attributing the economic and employment growth in Turkey. In addition, in 67 cities of Turkey there is at least one call center organization (Call Center Association, 2018).

The leading three sectors are telecommunication, finance and communication. 26% of the employment is provided in telecommunication sector, 13% in finance sector and 11% in community, which account for 50% of the total. Total annual call numbers are reaching to 3.2 billion with an increase of 28%, which was 2.5 billion in 2017 with an increase rate of 11%. The inbound calls are generally made to get information about a product or service and the outbound calls are made to sell and do marketing. 38% of inbound calls are made for service and product information. 59% of outbound calls are made to sell and do marketing. Finally, in terms of the call center channels telephone is the leading one (100%) and the social media is the second with a huge peak as 47%, which shows the firms' integration with social media usage. The other usage rates of call center services are e-mail (45%) that was ranked the third, online chat (32%) ranking the fourth, and SMS (19%) as the last one. These call center types are

important for reflecting the high number of channel varieties used in the call center sector in Turkey (Call Center Association, 2017; 2018).

The women call center representatives' percent is 66% with the average age of 26.5 and 62% of the CCR are university graduates. The average age number of CCR is 27 and 26% of them are gaining minimum wage. Due to the growth in the employment rate and economic value, call centers are becoming more and more important in years with continuous technological developments and sectorial encouragements. It is predicted that in the upcoming years the employment numbers will rise by at least 5%. Call centers are not improving in terms of the usage intensity of technologic activities. Rather, the technologies such as 'Performance management Systems' and 'Labor force Activity Systems' have increasing popularity and progress in call center sector. 46% of Turkish CCRs are working for at least 3 years and more. Moreover, 8.500 CCRs are talking foreign languages with the increase rate of 49% (Call Center Association, 2018).

The structure of call centers in Turkey are separated into two that are in house call centers that are established in the firms and outsource call centers in which firms are dealing with a call center firm. Factories prefer in house call centers in technical support and customer services, whereas they prefer outsource call centers in the sectors of telecommunication, finance and media (Call Center Association, 2015).

The report of Call Center Association defines the strength sides of call centers that are (2018):

- Call centers are contributing the young and women population in terms of employment.
- It contributes the regional and national development.
- It uses the advanced technology in customer experience.
- It has the huge potential in foreign language knowledge of CCR.

### 2.4.3.2.1 Call Centers in Turkey's Banking Sector

Turkish Banks Association conducted reports that analyze the periodic developments of Turkish banks' call centers activities by March 2019, in which the employee numbers of Turkish banks' call centers and their features, features of call center calls and sectorial information are examined (Turkish Bank Association, 2019).

#### 2.4.3.2.1.1 The Numbers and the Features of Call Center Employees

Call center employee number in Turkish bank sector is close to 9.000 by March 2019. In December 2018 – March 2019 period, call center employee number in Turkey banking sector was 8.752. The 7.208 of this number is composed of part-time and full-time call center employees, while the number of supporting services employees is 783, and the director number is 761. Additionally, 2819 CCRs are working for banks' outsource call centers (Turkish Banks Association, 2019).

**Table 2: The Numbers of Call Center Employees** (Source: Turkish Banks Associations. Call Center Statistics, March, 2019)

	December 2018				March 2019				Net of Changing
	Female	Male	Total	Average age	Female	Male	Total	Average age	
Customer Representative Number	5.373	1.830	7.203	27	5.352	1.856	7.208	27	5
Supporting Services Employee Number	550	242	792	32	533	250	783	32	-9
Director Number	465	346	811	34	451	310	761	34	-50
Total Call Center Employee Number	6.388	2.418	8.806	-	6.336	2.416	8.752	-	-54
Outsource CCR Numbers			2.805				2.819		14

As it is shown in Table 2, the call center employee number between December 2018 and March 2019 has declined to 54 people. Moreover, customer representative number has increased by 5 people, supporting services employee number declined to 9 people, whereas director number has declined to 50 people. Outsource CCRs number has increased by 14 people. Between the periods of December 2018 and March 2019, 72% of the employees at call centers were women. This rate is 74% in terms of women customer representatives, 68% is the rate of the supporting services women employees, and 59% is the rate of the women working as director in Turkish banking sector. The average age in customer representatives is 27, in supportive services employees are 32 and in directors is 34. In addition, 54% of call center representatives are living in Istanbul and İzmit and 55% of the CCRs university graduates (Turkish Bank Association, 2019).

**Table 3. The Education levels of Call Center Employees** (Source: Turkish Banks Associations. Call Center Statistics, March, 2019)

	December 2018					March 2019				
	High School	2 Year Degree	Degree	Graduate	Total	High School	2 Year Degree	Degree	Graduate	Total
Customer Representative Number	867	2.582	3.692	62	7200	862	2.522	3.755	69	7.208
Supporting Services Employee Number	120	196	428	48	761	111	196	429	47	783
Director Number	67	172	487	85	847	59	151	473	78	761
Total Call Center Employee Number	1.054	2.950	4.607	195	8.808	1.032	2.869	4.657	194	8.752

Table 3 represents that 12% of call center representatives in Turkish banking sector are high school graduate, 33% of them are two-year degree graduate, 53% have bachelor's degree and 2% have graduate degree. In addition, 88% of call center representatives have higher education degrees. This rate is 85% for supporting services employees and 92% for directors. Beside these statistics,

208 people from call center employees have license of Stock Exchange Commission and 447 call center employees have knowledge of foreign languages.

#### 2.4.3.2.1.2 The Features of Call Center Calls

By March 2019, total incoming call number is 122 million that has fallen by 1 million (1% reduced) compared to the previous period. Similarly, total outgoing call number has gone down 3 million (9% reduced) compared to the previous period. The average speaking time in Turkish banks' call centers is 148 seconds. The 63% of inbound calls are received by interactive voice response and 37% of inbound calls are received by CCRs. Average recovery time after calls is 4 seconds, average ringing time is 2 seconds, average answering time is 62 seconds, and average missing call time is 117 seconds (Turkish Bank Associations).

**Table 4. The Features of Call Center Calls** (Source: Turkish Banks Associations. Call Center Statistics, March, 2019)

<b>Transactions</b>	<b>September-December 2018</b>	<b>April-March 2019</b>
<b>Inbound Calls</b>		
Total Inbound Call Number (million)	123.1	122.2
Call Number Coming to Call Center Representatives (million)	44.4	45.0
Call Coverage Ratio (%)	94	93
Average Speaking Time (sec)	166	166
<b>Outbound Calls</b>		
Total Outbound Call Number (million)	28.9	26.2
Reaching Number (%)	47	47
Average Speaking Time (sec)	144	148
<b>Inbound e-mail Number (thousands)</b>	232.5	246.0
<b>Inbound Fax Number (thousands)</b>	2.6	2.8
<b>Other Options' Number (chat 7 co-browsing, etc.) (thousands)</b>	69.2	57.2

According to the findings of Table 4. between September and December 2018 period, Turkish banks' call centers received over 124 million calls. Their

call cover ratio is 94%, which means they could answer 94% of the incoming calls. The total inbound call number decreased between July and September 2018. On the other hand, total outbound calls increased by 88% as of December 2018. Also, reaching number of outbound calls is 47, and the average speaking time is 144 seconds. The inbound e-mail number is 232.482 and the fax number is 2.561.

#### **2.4.3.2.1.3 Other Statistical Information**

According to the reports of Turkish Banks Associations, by March 2019 period, the seating capacity of call center representatives is 8.737, the call number utilized for one representative is 18, and the representative number for one manager is 19. The preparing time of a call center representative is 176 hours. The daily break time is 39 and the daily lunchtime is 51 minutes for both inbound and outbound call center representatives. In terms of the financial transactions by March 2019, total transaction unit number is 2.5 million and the total transaction volume is 13 billion (Turkish Banks association, 2019).

### **2.5 Call Center Expectations**

One of the most important issues in call center sector is enhancing confidence in terms of the usage of customers' private data by firms (Downing, 2011). Ramsey and Sohi point out the statement; "there is a significant indirect effect of perceived listening on satisfaction through trust . . ." (1997: 133). Thus, examining the basic personality attributes and behaviors of CCRs is important for the long-term success of the firms with competitive advantage.

#### **Self-efficacy**

Self-efficacy refers the belief of employee that she or he feels suitable to accomplish actions that are needed for a work (Bearden et al., 1998). Hartline and Ferrell discovered that high self-efficacy of a worker impacts customers' sense of service quality (1996). Due to the technologic work place, high self-efficacy of CCRs will be the determinant of their job performances. Accordingly, the CCRs who feel comfortable with using technological devices will work more efficient than others.

### **Adaptability**

Adaptability that also can be referred as flexibility (Zeithaml and Bitner, 2000) shows CCR's "ability to adjust behavior and to handle interpersonal situations" (Bearden et al., 1998, p.804). An essential determinant of customer satisfaction is perceived adaptive behavior of employee to the needs of customer (Weitz et al., 1986; Hartline and Ferrell, 1996). If a call center script that is used to help CCRs' conversations with customers is very constant and CCRs are just reading it to the customer, customers' sense of adaptability can reduce in terms of service quality degree.

### **Empathy**

Empathy is the talent of CCRs to treat customers with personal concentration and a sense of responsibility (Parasuraman et al., 1988; Zeithaml et al., 1990). Empathy is a talent of showing CCRs' personal involvement in customer relations and the level of taking care of them. Responsiveness and assurance of CCRs can create personal involvement in the process that is deemed valuable by the customers especially in long and high level of contact service experiences. Empathy becomes more important, if the rate of personally managed contact relations is high (Bearden et al., 1998).

### **Time**

Time refers to the resolving speed of the customer complements. Trust is regarded as an essential part of the relations between sellers and buyers (Wilson, 1995). Time is seen important variable in call center context. In terms of measuring the performance of CCRs, talk time, handle time, queue time, wrap-up time and hold time are used as measurement system (Anton, 1996).

### **Communication style**

Communication style is defined as the way of CCRs handle the needs of their customers. There are two types of communication style. The first is convergence in which voice-to-voice encounters adjust their tone of voice according to the customers. The second is maintenance in which encounters make



no effort to satisfy the needs of customers (Boshoff, 1999). Communication style is important for succeeding in fulfillment of customer expectations with adjusting the languages according to the customers, for instance communicating in a more sophisticated way with a practiced customer or talking merely with a new customer (Parasuraman et al., 1985).

### **Reliability**

Reliability means that CCRs keep their words for customers (Parasuraman et al., 1988; Boshoff, 1999; Zeithaml and Bitner, 2000). In other words, a reliable CCR should keep his/her promises and be trustworthy (Crosby et al., 1990; Boshoff, 1999). Trust is an essential factor for the quality of relationship (Wilson, 1995). Moreover, for CCRs, commitment is an important element for fulfillment of customer expectations.

### **Perceptions of commitment to service quality and customer satisfaction**

This behavior of CCRs refers to customers' perceived trust to CCR's service quality and the level of satisfying the customers (Boshoff, 1999). Trust is vital element in building and maintaining long-term customer relationship between voice-to-voice service encounters and customers (Zeithaml et al., 1990).

### **Empowerment**

Empowerment can be defined as having skills, desire, authority and tools as a CCR to serve the customer (Zeithaml and Bitner, 2000). Burgers et al., summarizes Bowen and Lawler's (1992) four components of employees (Burgers et al., 2000):

1. data of the company's performance;
2. awards depending on the performance of the company;
3. cognition of the workers enables them to figure out and commit to performance of the organization;
4. strength to generate influential decisions for company performance and direction.

Technology can constrain empowerment in call centers (Bowen and Lawyer, 1992). Managers should encourage CCRs and call centers should be managed carefully to execute the elements that are expected by customers, to avoid the complexity of insufficient access to the accurate information about the product and customer and too rigid scrip together.

### **Staff attitude**

Staff attitude is defined as CCR's friendly and considerate attitudes while they are dealing with customers (Boshoff, 1999). Experiences like being tired and having bad day can affect service quality. CCRs have limited time to make calm a nervous customer before talking the next customer on the phone. This pressure can influence the next call negatively, thereby lowering the performance.

### **Explanation**

As the frontline employees, service encounters have a critical duty that is responding to a complaint of a customer. In a similar manner, customers want to hear the truth about their situation or complaint. The explanation determines customers' satisfaction level (Bitner et al., 1994). Transparency and telling the truth is crucial for customers (Boshoff, 1999). If CCR gives inadequate information due to limited technology and resources, the image of the firm would be affected negatively. As a result, it is important to educate the CCRs about all the services of the firm to provide accurate information to customers.

### **Competence**

Competence refers to CCR's needed ability to accomplish the service presentation (Zeithaml and Bitner, 2000). CCRs have to know enough information about their company's products and at the same time they have to possess the required work abilities. Burgers et al. summarizes the skills that all CCRs should have as follows: "listening to the customer, searching for information, and putting the customer information into the database" (Burgers et al., 2000: 159). Some of the abilities should be improved by training CCRs.

## **Security**

Security is the ability to be free during the problematic situations (Parasuraman et al., 1985). Customers must feel confident when they are dealing with the organization. They know the importance and the dimensions of the information firms are collecting about themselves and CCR should be aware of this and act for clearing the uncertainties or any doubts for the customers. This is especially important in the finance or banking sectors that have sensitive data about the customers. In addition, security also refers that customers want to feel safe about the accuracy of the information they gather from the CCRs. Otherwise, they can feel insecure and this will cause trouble about the sense of the service quality.

## **Knowing the customer**

Knowing the customer refers that CCRs are making effort to understand needs of specific customers. In other words, they should be able to predict the needs of their customers, their demands from them as a CCR and make them feel special, while adjusting the service they should give to differentiate the ones who are important for the company (Parasuraman et al., 1985). This can also be fulfilled with the database gained from the technology. CCRs can use historical databases to help them during the call, despite the fact that databases are not enough to solve the current situation or complement.

The past researches, which were conducted in literature about call centers, are listed in Table 5 below.

**Table 5. Past Researches about call centers**

Burgers et al., (2000)	Customer expectation dimensions of voice-to-voice service encounters: a scale development study	The aim of this study is to develop a measurement instrument that identifies key customer expectation dimensions with regard to call center representative (CCR) behavior.
De Ruyter and Wetzels, (2000)	The impact of perceived listening behavior in voice-to-voice service encounters.	The study focused on call center agents' active listening skills. De Ruyter and Wetzels conceptualized three components of an agent's listening behavior: attentiveness, perceptiveness and responsiveness.
Pontes and Kelly, (2000)	The identification of inbound call center agents' competencies that are related to callers' repurchase intentions.	The purpose of this research is to identify the customer relationship management and oral communication competencies of inbound call center agents that have a significant influence on callers' repurchase intentions.
Dean, (2004)	Rethinking Customer Expectations of Service Quality: Are Call Center Different?	This study aimed to establish whether customers expected (predicted) low levels of service from a call center, how this level compared to the minimum level they considered adequate, and whether the perceived customer orientation of the call center was related to service quality expectations.
Higgs, (2004)	A study of the relationship between emotional intelligence and performance in UK call centres.	This research explores the relationship between the EI of call centre agents using the EIQ measure developed by Dulewicz and Higgs, and ratings of their performance. Higgs referred to communication processes simply as "interpersonal sensitivity" (p. 445). He then reported that interpersonal sensitivity was related to agents' effectiveness.
Clark et al., (2012)	Is Empathy Effective for Customer Service? Evidence From Call Center Interactions	This study examines the nature and value of empathic communication in call center dyads. Examining calls revealed that agents and customers have conflicting organizational, service, and efficiency needs that undermine communication. CCRs must use both diagnostic and enactment skills to perform empathic communication effectively.
Korkmaz, (2014)	A research on identifying the customer expectations of call center representatives' behaviors in health sector	This study focuses on the characteristics of call center employees (CTRs) and tries to highlight the customer satisfaction level related to CTR performance. Consequently, the results of the study show that female respondents are more favorable and confident towards CTR employees than the male respondents.
Kocabaş, (2017)	The role of the call center representatives' image on consumer satisfaction.	The research aims to reveal how the image of call center customer representatives plays a role on customer satisfaction. According to the results of the research, the calm and responsive behavior of a representative against an angry customer have an important role on customer satisfaction.
Taşkın and Taşkın, (2018)	The Measurement of the Influence of Customer Expectations' Dimensions on Customer Satisfaction in Call Center Services with PLS-Sem.	The aim of this study is to explore the influence of customer expectations' dimensions (adaptiveness, assurance, empathy, authority) on customer satisfaction and to propose strategies for companies in their customer relationship management. The results show that all the dimensions except empathy have positive influence on customer satisfaction.
Yavuz and Leloğlu, (2011)	The Place of Call Centers in Customer Relationship Management: The Sample of Call Center.	In the theoretical part of this study the concept of call center and customer relationship management are mentioned and in the execution part customers' tendency of using call centers and other self-service networks is rated through the data taking from one of GSM Company in Turkey.

## CHAPTER III

### METHODOLOGY

After the literature review, research method will be discussed in methodology chapter. The phases such as the purpose of the research, importance of the research, hypotheses, research design, data collection and analysis of the results will be given in this chapter.

#### 3.1 Research Objective

Several innovations are noted in service industry. For instance, organizations operate contact centers in their frontline services. In past decade, firms in especially bank sector have adopted call centers to reach people (Sergeant and Frenkel, 2000). Service quality context is getting important in call center services. Mattson indicates that scholars in marketing management focus on relationship communication between individuals and organizations' frontline representatives (Mattson, 1994). In voice encounters, service quality of CCRs is evaluated through authority, assurance, empathy, and adaptability (Zeithaml and Bither, 2000). During telephone service encounters, CCR has a fundamental duty that is fulfilling the customers' expectations. Accordingly, CCRs have power to influence customers for desired organizational goals. In this study, the importance of the behaviors and attitudes of CCRs and their effects on customer's action is investigated.

There is a relationship between positive behaviors of service provider and attitudes of customers such as commitment and loyalty (Allen and Meyer, 1990) that are attached to customers' positive behaviors (Allen and Meyer, 1990; Bansal et al., 2004). Thus, this study intends to find out how the requirements of people (adaptability, assurance, empathy, authority) from CCRs affect their WOM and purchase intention. The study tests descriptively the relationship between CCR attitudes that are adaptability, assurance, empathy and authority and customers' WOM and purchase intentions after the phone service encounters.

### **3.2 Importance of the Research**

Call centers that were seen as a little more than a lower cost channel for customer problem resolution, are now becoming a powerful service delivery means with a potential for significant revenue generation (Dorf, 1997; Hamblen, 1997). Organizations started to continue their relationship with customers after the sale that increases the effect of their transactions (Marsico, 1996). It has been understood that the satisfactions of customers is possible with call centers (Anton, 1997; Dawson, 1998). Moreover, organizational call centers construct, continue and direct relationships with people and help them with their questions and troubles about organization, inform them and keep on being available the whole time period (Prahabkar et al., 1997). Thus, they are one of the most important elements of customer satisfaction and help management issues.

Requirements of customers are placed in researches in which customer satisfaction judgments and service quality are formed (Parasuraman et al., 1988; Oliver, 1993). Furthermore, researchers mark roles of these requirements or expectations and their importance in customer relationships and managing service delivery (Boulding et al., 1993; Pitt and Jeantrout, 1994; Hamer et al., 1999; Zabava Ford, 2001). However, despite the growth of call center industry around the world, there is a scale of Burgers et al. that can be seen intensively in the literature, which measures the customer expectations from call center representatives (Burgers et al., 2000). In Turkey, this scale was used for analyzing call centers in health sector (Korkmaz, 2014), and in the study that measures the effect of CCRs' image on customer satisfaction (Kocabaş, 2017). Therefore, this research is important for the reason that the scale was not used in Turkish bank sector's call centers studies before. The results of call center service studies point out that customers, who experience low level of service quality, afterwards lowered their expectations (Boulding et al., 1993; Pitt and Jeantrout, 1994).

In addition, call center services are important in banking sector in terms of managing customers' satisfaction levels (Anton, 2000). Eventually, this research is important to broaden the scope of the literature in terms of analyzing customer

expectations on call center services. Additionally, there is no study on customer expectations from CCRs of bank. There are two studies in Turkey about call centers; the first one studies the burnout level of a bank's call center employee and affecting factors (Erol, et al., 2014), and the second research studies the segmentation of call centers market in bank sector (Sarıyer, 2007b). That's why this study has importance in research literature to present the call center customers' expectations from CCRs during voice-to-voice encounters.

### 3.3 Hypotheses

The hypotheses of the research aim to test the relationship between the customer expectations on CCRs' behaviors, which are adaptability, assurance, empathy and authority, and WOM and purchase intention. This part of the study includes the research hypotheses.

<b>H1:</b> There is a relationship between adaptability of CCRs and WOM.
<b>H2:</b> There is a relationship between assurance of CCRs and WOM.
<b>H3:</b> There is a relationship between empathy of CCRs and WOM.
<b>H4:</b> There is a relationship between authority of CCRs and WOM.
<b>H5:</b> There is a relationship between adaptability of CCRs and purchase intention.
<b>H6:</b> There is a relationship between assurance of CCRs and purchase intention.
<b>H7:</b> There is a relationship between empathy of CCRs and purchase intention.
<b>H8:</b> There is a relationship between authority of CCRs and purchase intention.

### 3.4 Data Collection and Analysis of Results

This part of thesis study contains development of research instrument, measurement and procedure and selection of the sample.

#### 3.4.1 Development of Research Instrument

In this thesis that aims to measure the relationship between customers' expectations from X Banks's CCRs and WOM, and customers' purchase intentions; and accordingly the survey was used as a measuring tool.

The scale of the first question of this study that is measuring the customer expectations from CCRs' behaviors is taken from the research of Burgers et al., and the formation of the scale is depicted below (Burgers et al., 2000).

Burgers et al. summarize the attributes of CCRs that define their personality are coming from the studies listed below (Burgers et al., 2000):

1. Parasuraman et al. (1985);
2. Bearden et al (1998); and
3. Boshoff (1999).

In their study, Bearden et al. states that CCRs should have *self-efficacy*, *adaptability*, and *empathy* characteristics that soften the connection of contact degree and sensed service satisfaction (Bearden et al., 1998). Also, Boshoff (1999) who defines call centers as a key agent to improve customer service recovery, developed a scale (RECOVSAT) that is composed of eight attributes that are (Burgers et al., 2000);

1. time;
2. communication style;
3. empathy (already included from the study of Bearden et al. (1998);
4. reliability;
5. perceptions of commitment to service quality and customer satisfaction;
6. empowerment;



7. attitudes of the staff;
8. explanation.

In addition to the attributes from the studies of Bearden et al. (1998) and Boshoff (1999), Parasuraman et al. (1999) contribute three additional attributes that are suitable for CCRs and also affect the service quality, namely (Burgers et al., 2000);

1. competence;
2. security; and
3. knowing or understanding the customer.

To sum up, there are 13 potential attributes of CCRs in the literature review. In this study, the scale of Burgers et al. (2000) made with these attributes will be used to measure the customer expectations from CCRs. In order to measure customers' purchase intention and WOM a scale made by Yılmaz in 2015 is used in this study.

In this study, a special attention was paid to questionnaire that was conducted on Turkish customers, who had previously contacted X bank's call center. This was important for the research to contribute accurate information about the behaviors, which people would like to experience from X bank's CCRs.

In finance sector, X bank is one of the first banks that established a call center department in Turkey (Gümüş, 2002). In 2010, X bank call center was the first Turkish bank that gained three golden awards in Contact Center World Website's World Awards (X Bank Website). X bank call center won championship in 2014 in Quality League organized by Telephone Doctor (Dunya website). In the year 2015, X bank was chosen the most awarded bank in the last 10 years in Customer Communication Center Awards (X Bank Website). Moreover, in 2017, X bank call center won bronze award for the category of 'the best implementations of customer insight' in Europe Call Center and Customer Services Awards coordinated by Call Center Management Association (Aa

Website). In 2018, X bank call center was awarded as the most liked in-house call center of Turkey by the Journal of Call Center Life (Callcenterlife Website). Moreover, X bank call center won ‘the best customer analytics’ award in Europe Call Center and Customer Services Awards (Fortuneturkey Website). As X bank call center was one of the most powerful call centers of Turkey, it is used in this research to learn more about the relationship between customers’ expectations from CCRs’ and WOM and purchase intention. Thus, X bank call center was used in this descriptive study because of the fact that it is in accordance with the purpose of the study.

### **3.4.2 Measurements and Procedure**

In this thesis study survey was used as a measurement tool. The features of scales will be explained below in details.

The first question of the survey is emerged from the scale of Burgers et al. (2000) that is used to measure the expected behaviors of CCRs. All the items went along with a Likert-type scale classified from 1 (completely disagree) to 5 (completely agree). Some questions scored were reversed to find out response bias. There are 16 items in the first question that measures the attributes of CCRs needed from customers; the first 6 of them measure adaptability, the other 5 measure assurance, 3 of them measure empathy, and the last 2 of them measure authority (Burgers et al., 2000).

The second question of the survey was also a Likert- type scale that is rated from 1 (completely disagree) to 5 (completely agree). The scale developed by Yılmaz (2005) is used in order to measure the relation between customers’ expectations on CCRs’ behaviors and WOM and purchase intention. The second question contains 11 items; the first 5 items measures WOM and the other 6 items measures purchase intention of customers.

In accordance with the objective of descriptive study, 1 question was added to find out for how many years respondents have been using X bank.

Finally, 7 questions were added in order to obtain respondents' demographic information, which involves gender, age, marital, personal income, home income, education and occupation.

SPSS 25.0 (Statistical Package For Social Sciences) package program has been used to analyze obtained data. The relationship between the items in the survey was analyzed with correlation analysis that aims to examine the relationship between two variables. To this end, this research is descriptive because it describes the relation between two variables. Also, it is a simple analysis due to the reason of examining the relation between two variables. The differences between the groups were examined by nonparametric technique that is spearman correlation, because the data in the study were not normally distributed and significance level was accepted as 0.01.

### **3.4.3 Sampling Selection**

In this descriptive research, the main group is composed of customers who are living in İzmir and have experienced X bank call center services. According to the research findings of Turkish Bank Association among 25 Turkish banks; there are approximately 26.5 million people in Turkey who has made at least one phone call with Turkish banks' CCRs in last three months (March, 2019). In addition, according to the report taken from X bank's İzmir call center management, it is stated that the mean of 1.735.177 customers make phone calls in one month, from İzmir (G. Yılmaz, personal communication, June 10, 2019). Thus, in this research researcher reached 300 respondents who are living in Izmir and experienced at least one voice-to-voice encounter with CCR of X bank. 38 of the surveys are remote from sample due to the respondents' filling errors such as too many digits of blanks. At the end, there are 262 convenient surveys, which structured the sample. The sample number is determined with the calculation shown in Table 6.

**Table 6. Sample Size Identification** (Source: Yazıcıoğlu and Erdoğan, 2004: 50)

Population Size	0.03 sampling error (d)			0.05 sampling error (d)			0.01 sampling error (d)		
	p=0.5	p=0.8	p=0.3	p=0.5	p=0.8	p=0.3	p=0.5	p=0.8	p=0.3
	q=0.5	q= 0.2	q=0.7	q=0.5	q= 0.2	q=0.7	q=0.5	q= 0.2	q=0.7
100	92	87	90	80	71	77	49	38	45
500	341	289	321	217	165	196	81	55	70
750	441	358	409	254	185	226	85	57	73
1000	516	406	473	278	198	244	88	58	75
2500	748	537	660	333	224	286	93	60	78
5000	880	601	760	357	234	303	94	61	79
10000	964	639	823	370	240	313	95	61	80
25000	1023	665	865	378	244	319	96	61	80
50000	1045	674	881	381	245	321	96	61	81
100000	1056	678	888	383	245	322	96	61	81
1000000	1066	682	896	384	246	323	96	61	81
100 million	1067	683	896	384	245	323	96	61	81

Convenience sampling is used in this study with the purposes such as being the least time consuming and the cheapest sample technique (Wrenn et al., 2007), which aim to collect materials from participants who can easily be contacted by researchers (Palinkas et al., 2013). The researcher prefers convenience sampling because it is difficult to find customers of X bank, who have experienced its call center services.

## CHAPTER IV

### RESEARCH FINDINGS

#### 4.1 Pilot Test Findings

The pilot test consists of 104 surveys in which customer expectations from call center representatives and their effects of WOM and purchase intention are aimed to be examined. According to the measured results of the pilot test surveys it is understood that the survey items are understandable. The reliability analysis results for the first question that measures the 16 items of customer expectations from CCR shows that the Cronbach's Alpha rate is 0,847 and for the second question that measures the 11 items of customer expectations' effects on WOM and purchase intention, the Cronbach's Alpha rate is 0,910. As it is seen from the Cronbach's Alpha numbers that are between  $0.80 < \alpha < 1.00$ , shows that the scale is extremely reliable (Kalaycı, 2008). Based on the results obtained from reliability analysis, the first scale question with 16 items and the second scale question with 11 items, which are explained in the literature review above, were put in the final survey.

#### 4.2 Descriptive Research Findings

##### 4.2.1 Sample Qualities

##### 4.2.1.1 Demographic Characteristics

This section contains statistical tables about the demographic characteristics of the sample.

**Table 7. Gender Distribution**

	Frequency	Percent	Valid Percent	Cummulative Percent
Male	132	50,4	51	51
Female	127	48,5	49	100
Total	259	98,9	100	
Missing	3	1,1		
Total	262	100		

As is seen from Table 7, 51% of the participants are male and 49% of the participants are female that means the gender distribution of the sample is similar. According to Fink and May, a good sample is a miniature version of the population. A sample can be representative if the characteristics of the sample are distributed similarly with their distribution in larger population (May, 2001; Fink, 2002). Thus, the equality of the sample' gender distribution shows the representativeness of the study.

**Table 8. Age Distribution**

	Frequency	Percent	Valid Percent	Cummulative Percent
18-25	47	17,9	17,9	17,9
26-30	66	25,2	25,2	43,1
31-40	79	30,2	30,2	73,3
41-50	49	18,7	18,7	92
50 and above	21	8	8	100
Total	262	100	100	

People under the age of 18 are not allowed to participate in this survey. 17,9% of the participants are between the ages of 18-25, 20,5% are between the ages of 26-30, 30,2% are between the ages of 31-40, 18,7% are between the ages of 43-50 and finally 8% are above the age of 50.

**Table 9. Marital Status**

	Frequency	Percent	Valid Percent	Cummulative Percent
Married	110	42	42,5	42,5
Single	149	56,9	57,5	100
Total	259	98,9	100	
Missing	3	1,1		
Total	262	100		

It is apparent from Table 9 that, percentage of marital status indicates that %42,5 of participants are married and %57,5 are single.

**Table 10. Education Level**

	Frequency	Percent	Valid Percent	Cummulative Percent
Illiterate-Literate-Primary School	7	2,7	2,7	2,7
Secondary School	8	3,1	3,1	5,7
High School	87	33,2	33,3	39,1
Graduate	124	47,3	47,5	86,6
Master's Degree	21	8	8	94,6
Doctoral Degree	14	5,3	5,4	100
Total	261	99,6	100	
Missing	1	0,4		
Total	262	100		

In the study in which each level of education is represented, it can be seen that 2,7% of participants are illiterate, literate and primary school graduate, 3,1% are secondary school graduate, 33,3% are high school graduate, 47,5% are graduate level, 8% are master's degree level, and 5,4% are doctoral degree level.

**Table 11. Personal Income Level**

	Frequency	Percent	Valid Percent	Cummulative Percent
0-1500 TL	74	28,2	28,6	28,6
1501-3000 TL	95	36,3	36,7	65,3
3001-4500 TL	49	18,7	18,9	84,2
4501-6000 TL	26	9,9	10	94,2
6001 TL and Above	15	5,7	5,8	100
Total	259	98,9	100	
Missing	3	1,1		
Total	262	100		

According to acquired findings, 28,6% of the participant's personal income is between 0-1500 TL, 36,7% have personal income between 1501-3000TL, 18,9% have personal income between 3001-4500 TL, 10% have personal income between 4501-6000 TL, and 5,8% of the participants have personal income between 6001 TL and above.



**Table 12. Household Income Level**

	Frequency	Percent	Valid Percent	Cummulative Percent
0-3000 TL	18	6,9	7	7
3001-6000 TL	82	31,3	32	39,1
6001-9000 TL	78	29,8	30,5	69,5
9001-12000 TL	42	16	16,4	85,9
12001 TL and Above	36	13,7	14,1	100
Total	256	97,7	100	
Missing	6	2,3		
Total	262	100		

Based on the findings from Table 12, 7% of the participants have between 0-3000 TL household income, 32% have 3001-6000 TL, 30,5% have 6001-9000 TL, 16,4% have 9001-12000 TL, and 14,1% participants have at least 12001 TL home income Level.

**Table 13. Occupation**

	Frequency	Percent	Valid Percent	Cumulative Percent
Public Officer	52	19,8	19,8	19,8
Public Worker	36	13,7	13,7	33,6
Self-employed	3	1,1	1,1	34,7
Salaried Employee	26	9,9	9,9	44,7
Self-employment (Small Scale Trade)	14	5,3	5,3	50
Self-employment (Big Scale Trade)	8	3,1	3,1	53,1
Senior Manager	6	2,3	2,3	55,3
Middle Level Manager	10	3,8	3,8	59,2
Athlete, Artist, etc.	7	2,7	2,7	61,8
Farmer, Livestock	7	2,7	2,7	64,5
Retired	7	2,7	2,7	67,2
Housewife	14	5,3	5,3	72,5
Student	60	22,9	22,9	95,4
Jobseeker	12	4,6	4,6	100
Total	262	100	100	

As is seen from Table 13, 19,8% of participants are public officer, 13,7% are public worker, 1,1% are self-employed, 9,9% are salaried employees, 5,3% are self-employed in small scale trade, 3,1% are self-employed in big scale trade, 2,3% are senior manager, 3,8% are middle level manager, 2,7% are athlete, artist, etc., 2,7% are farmer and livestock, 2,7% are retired, 5,3% are housewife, 22,9% are student, 5,6% are seeking for a job.

**Table 14. The years of X Bank Usage**

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Year and Below	40	15,3	15,4	15,4
1-3 Years	78	29,8	30	45,4
4-6 Years	77	29,4	29,6	78
6 Years and Above	65	24,8	25	100
Total	260	99,2	100	
Missing	2	0,8		
Total	262	100		

It is apparent from Table 14, 15,4% of the participants are using X bank for 1 year and below, 30% are using between 1 and 3 years, 29,6% are using between 4 and 6 years, and finally 25% of the participants are using X bank since 6 years and above. According to the results, there is a balanced distribution of respondents' bank usage.

#### 4.2.2 Reliability Analysis

Cronbach's alpha coefficient method is used to identify the internal reliability of first two questions in survey that are five points likert scale. When the Cronbach's Alpha Coefficient is between 0 and 1, and the number is closer to 1, the reliability of the scale is high. The scale is not reliable if the alpha is between  $0.00 < \alpha < 0.40$ ; the scale reliability is low if the alpha is between  $0.40 < \alpha < 0.60$ ; the scale is reliable if the alpha is between  $0.60 < \alpha < 0.80$ ; and the scale is highly reliable if the alpha is between  $0.80 < \alpha < 1.00$  (Kalaycı, 2008).

**Table 15. Reliability Analysis for Question 1**

Scale	Cronbah's Alpha	Numer of Scales
Adaptability	0,747	6
Assurance	0,774	5
Empathy	0,676	3
Authority	0,631	2
Total	0,852	16

**Table 16. Reliability Analysis for Question 2**

Scale	Cronbah's Alpha	Numer of Scales
WOM	0,853	5
Repurchase Intention	0,935	6
Total		

The internal consistency of the scales was calculated by the Cronbach's Alpha Coefficient method within the questionnaire directed to the participants. In Table 15 and Table 16 above, the reliabilities of adaptability, assurance, empathy,

authority, WOM and purchase intention are given independently, for question 1 and 2. As is seen from tables, the reliability values acquired from all items of question 1 and 2 are within the accepted limits in social sciences (Dursun, 2011) and change between 0,631 and 0,935, that can be clarified as some of the attributions have average reliability rate and some of them have high reliability rate (Nunnally, 1967; 1978; Kalaycı, 2008).

#### 4.2.3 Findings Related to Research Hypotheses

As mentioned in the methodology section, eight hypotheses have been developed in this study. Since the data of the study does not have a normal distribution, hypotheses have been tested with Mann-Whitney U Test that is used for nonparametric data (Kasuya, 2001).

The first four hypotheses (H1, H2, H3, H4) of the research predict that there is a relationship between customer expectations from the behaviors of CCRs (adaptability, assurance, empathy and authority) and WOM. The nonparametric correlations were performed to determine whether there is a significant relation between customer expectations of CCRs and WOM. The results are shown in Table 17, Table 18, Table 19, and Table 20.

**Table 17. Correlations Between Adaptability and WOM**

			Total Adaptability	Total WOM
Spearman's rho	Total Adaptability	Correlation Coefficient	1	-0,041
		Significance (2-tailed)	.	0,517
		N	259	257
	Total WOM	Correlation Coefficient	-0,041	1
		Significance (2-tailed)	0,517	.
		N	257	259

According to the results of Table 17, the 2-tailed significance level (0,517) is bigger than 0,01 there is not any relation between adaptability and WOM. Researches who study adaptability emphasize the importance of adaptability for CCRs. Adaptability in career has gained momentum for positively solving chaotic problem situations (Savickas 2011; 2012). Adaptability of CCRs during calls is effective to manage the conversation with consumer. Nevertheless, in this study customers do not need adaptability of CCRs. Moreover, adaptability of CCRs is not affecting the customers' WOM according to the results of the study.

**Table 18. Correlations Between WOM and Assurance**

			Total WOM	Total Assurance
Spearman's rho	Total WOM	Correlation Coefficient	1	-0,008
		Significance (2 tailed)	.	0,892
		N	259	258
	Total Assurance	Correlation Coefficient	-0,008	1
		Significance (2-tailed)	0,892	.
		N	258	261

The results of Table 18 depicts that there is not any relation between assurance and WOM, since the 2-tailed significance number (0,892) is bigger than 0,01. CCRs can control assurance directly (Zeithaml and Bitner, 2000). Past studies point out the effect of assurance to CCRs' relations with customers. The assurance ability of CCRs can affect positively the service quality understanding of customers. However, assurance of CCR's does not wanted from customers according to the results of this study.

**Table 19. Correlations Between WOM and Empathy**

			Total WOM	Total Empathy
Spearman's rho	Total WOM	Correlation Coefficient	1	0,196
		Significance (2-tailed)	.	0,002
		N	259	255
	Total Empathy	Correlation Coefficient	0,196	1

According to the results of Table 19, there is a relationship between empathy and WOM, since the 2-tailed significance number (0.002) is smaller than 0,01. There is positive relationship between empathy and WOM due to the correlation coefficient number (0.196), which is between 0 and 1. Also, the correlation coefficient number (0.196) shows that the relationship between empathy and WOM is weak since the number is between 0.0 and 0.50.

The ability of empathizing with customers is accepted as an essential competency for CCRs (Burgers et al., 2000; Pontes and Kelly, 2000; D'Cruz and Noronha, 2008). Berry and Parasuraman (1991) suggest that WOM is important for service provider's success. Therefore, the relationship between empathy and WOM creates a major impact to customers' WOM tendency and also loyalty to brand or service that has been proven in this study.

**Table 20. Correlations Between WOM and Authority**

			Total WOM	Total Authority
Spearman's rho	Total WOM	Correlation Coefficient	1	-0,039
		Significance (2-tailed)	.	0,534
		N	259	257
	Total Authority	Correlation Coefficient	-0,039	1
		Significance (2-tailed)	0,534	.
		N	257	260

Table 20 illustrates that there is not any relation between authority and WOM, because the 2-tailed significance number is bigger than 0,01. Some researchers discovered that the importance of CCRs' authority can influence customers positively. Bansal and Voyer points out that customers' buying decisions can be influenced by WOM (Bansal and Voyer, 2000). Authority levels of CCRs increase if they are trained (Valle et al., 2000) the aim of affecting customers' capacity of WOM and purchase decisions. However, the results of this study depicts that X bank customers do not expect authority from CCRs.

The last four hypotheses (H5, H6, H7, H8) of the research predict that there is a relationship between customer expectations from the behaviors of CCRs (adaptability, assurance, empathy and authority) and purchase intention communication. The Nonparametric Correlations was performed to determine whether there is a significant relation between the total customer expectations of CCRs and purchase intention. The results are shown in Table 21, Table 22, Table 23, and Table 24.



**Table 21. Correlations Between Purchase Intention and Adaptability**

			Total Repurchase Intention	Total Adaptability
Spearman's rho	Total Repurchase Intention	Correlation Coefficient	1	-0,137
		Significance (2-tailed)	.	0,029
		N	257	254
	Total Adaptability	Correlation Coefficient	-0,137	1
		Significance (2-tailed)	0,029	.
		N	254	259

According to the results gathered from Table 21, the 2-tailed significance number (0.029) that is bigger than 0,01 that means there is not any relation between adaptability and purchase intention. Researchers of previous studies have found that adaptability of CCRs is an important factor for call center organizations. CCRs' operability expertise defines CCR's adaptability (De Guzman and Choi, 2013) that make them influence customers' purchase decisions. Nevertheless, according to this study's results respondents do not give importance to CCR's adaptable behaviors.

**Table 22. Correlations Between Purchase Intention and Assurance**

			Total Repurchase Intention	Total Assurance
Spearman's rho	Total Repurchase Intention	Correlation Coefficient	1	-0,087
		Significance (2-tailed)	.	0,164
		N	257	256
	Total Assurance	Correlation Coefficient	-0,087	1
		Significance (2-tailed)	0,164	.
		N	256	261

Table 22 shows that, since the significance level is bigger than 0,01 there is not any relation between assurance and purchase intention. Some studies point out the importance of assurance in terms of customers' needs from CCRs. Assurance produces more personal ambiance that is appreciated by customers, especially during long calls (Bearden et al., 1998) and this can influence customers to purchase the product. Therefore, in this study customers of X bank are not affected by assurance of CCRs to purchase the service.

**Table 23. Correlations Between Purchase Intention and Empathy**

			Total Repurchase Intention	Total Empathy
Spearman's rho	Total Repurchase Intention	Correlation Coefficient	1	0,165
		Significance (2-tailed)	.	0,008
		N	257	253
	Total Empathy	Correlation Coefficient	0,165	1
		Significance (2-tailed)	0,008	.

It is apparent from Table 23 that there is a relationship between empathy and purchase intention, as the 2-tailed significance number (0.008) is smaller than 0,01. In other words, customers intend to purchase if CCRs shows empathy during voice-to-voice calls. The correlation coefficient number (0.165) is between 0 and 1, which means there is a positive relationship between empathy and purchase intention. Also, the correlation coefficient number (0.165) shows that the relationship between empathy and purchase intention is weak, because the number is between 0.0 and 0.50.

Since encouraging others is one of the most determinant features of an emphatic listener, CCRs can encourage customers to purchase product or service. Researches state that in order to increase customer purchase decisions and to create financial benefit, centralized call center should implement effective complaint resolution (Oetting, 1997; Stuller, 1999).

**Table 24. Correlations Between Purchase Intention and Authority**

			Total Repurchase Intention	Total Authority
Spearman's rho	Total Repurchase Intention	Correlation Coefficient	1	-0,113
		Significance (2-tailed)	.	0,072
		N	257	255
	Total Authority	Correlation Coefficient	-0,113	1
		Significance (2-tailed)	0,072	.
		N	255	260

According to acquired findings, the 2-tailed significance number (0.072) is bigger than 0,01 that means there is not any relation between authority and purchase intention. Past researches illustrate that authority is vital for the relationship between customers and CCRs. Customer perceptions of a firm are affected by the interpersonal interactions they experience during voice complaints (Tax et al., 1988). If a CCR is rude and unsympathetic, firms are fail to take return on investment (Carlzon, 1987; Tax and Brown, 1998). Authority is an important attitude of CCRs that has impact on consumers' purchase decisions, but the respondents of this study are not affected from CCR's authority in order to purchase the product or service.

#### 4.2.4 Findings Summary

Findings summary related to hypotheses of the research are given in Table 25.

**Table 25. Summary Findings**

<i>Hypotheses</i>	<i>Result</i>
<b>H1:</b> There is a relationship between adaptability of CCRs and WOM.	<b>Rejected</b>
<b>H2:</b> There is a relationship between assurance of CCRs and WOM.	<b>Rejected</b>
<b>H3:</b> There is a relationship between empathy of CCRs and WOM.	<b>Accepted</b>
<b>H4:</b> There is a relationship between authority of CCRs and WOM.	<b>Rejected</b>
<b>H5:</b> There is a relationship between adaptability of CCRs and purchase intention.	<b>Rejected</b>
<b>H6:</b> There is a relationship between assurance of CCRs and purchase intention.	<b>Rejected</b>
<b>H7:</b> There is a relationship between empathy of CCRs and purchase intention.	<b>Accepted</b>
<b>H8:</b> There is a relationship between authority of CCRs and purchase intention.	<b>Rejected</b>

## CHAPTER V

### CONCLUSION

Service sector's importance is increasing nowadays. This increase brings about a rise in the number of service organizations accordingly. Therefore, competition in the sector has become fiercer with the increasing number of service organizations. As a result, organizations have to give importance to their customers' expectations to be able to survive in this competitive environment.

In terms of service quality, expectations are customers' desires and wants from service delivery. Firms that meet their customers' expectations and make them to be satisfied can have long-term relationship with customers, which in turn help them to have loyal customers.

At the end of the four chapters, the final part of the study contains conclusion of the study, limitations of the study and recommendations for the future researches. Firstly, the results of research hypotheses and the limitations of the thesis are discussed. Results of the research hypotheses are explained in detail in the third chapter. A brief summary related to the hypotheses results are also included below.

In this descriptive thesis study, it is anticipated that attitudes of CCRs, which are expected by customers are important for managing customers' buying or consuming behaviors such as consuming or re-consuming the products or services. Starting from this, this research aims to test the relationship between customer expectations from CCRs and their creation potential of WOM and purchase intentions. Customer expectations from CCRs are determined to be adaptability, assurance, empathy and authority, which are derived from the main source of the study Burgers, et al. (Burgers et al., 2000). The second part of this study includes the measurement of the relation between these attitudes of CCRs and their power to create customers' actions of WOM and purchase intentions.

These two aspects are measured in the thesis with the scale of the second main source from study of Yılmaz (Yılmaz, 2015).

In total, there are eight hypotheses put forward in this survey. The first four of them measure the relationship between adaptability, assurance, empathy, authority and the first desired customer behavior, which is creating WOM. The second four of them measure the relationship between adaptability, assurance, empathy, authority and the second desired customer behavior, which is purchase intention. Survey is the measurement tool of this study. 300 X bank's customers who experienced phone encounter with X bank's CCRs are chosen to take part in the survey.

According to the results of the research hypotheses, it is concluded that the respondents expect from CCRs to show empathy towards them. The results of two the accepted hypotheses show that there is a relationship between empathy that is one of the customer expectations from CCRs and WOM and purchase intention. According to Tax and Brown, the power of call centers is related to the fact that a written apology letter is less effective than a voice communication that transmits empathy (Tax and Brown, 1998). However, all other six hypotheses are rejected according to the result of the study. According to the X bank's respondents of this research survey, there are not any relationships between the customer expectations on CCRs' attitudes, which are adaptability, assurance and authority and WOM and purchase intention. Only the empathy of CCR's affects customers' WOM and purchase intentions.

In Burgers and his colleagues' research, which the scale of the first survey question is taken from, it is concluded that customers want CCRs to have adaptability, assurance, empathy and authority during voice-to-voice encounter (Burgers et al., 2000). Moreover, the second scale of this study's survey is taken from Yılmaz whose study concludes that the customers of bank sector tend to have WOM and purchase intention if they are satisfied from the service they experienced (Yılmaz, 2014). However, in this study participants only give

importance to empathy level of CCRs to have WOM and purchase intention in future.

Stein and Book states that empathy is an important gift for create and maintain long-term relationship with people (Stein and Book, 2003) that's why CCRs' empathy is necessary for companies to create loyal customers. In order to have successful interpersonal communication between a sales person and customer, sales person must be an empathic listener (Comer and Drollinger, 1999). However, in this study it is resulted that all three customer expectations on CCR's (adaptability, assurance, authority) except empathy, do not encourage customers to have WOM and purchase intention of customers.

When it is taken into account all the researches that analyze call centers in Turkey and especially in Turkey's bank sector, there is not any research that examine the relationship between customer expectations from CCRs' attitudes and its effects on WOM and purchase intention. Thus, the most significant contribution of this study to the literature is the fact that it has reached customers who have experienced voice encounter of X bank call center.

This study is compelling in terms of its sample selection. Indeed, it is difficult to find customers who have made phone call with X bank's CCRs. Another limitation of the study was the fact that it was carried out in the banking sector in İzmir because X bank has huge numbers of customers from all around Turkey. In addition to the limitations of the study, conducting survey on a large number of people took a long time.

In this study, survey is used as the measurement tool. Thus, the use of other measurement tools such as interviews is recommended for future studies. An interview can give more specific results if it is done after a specific encounter experiment. The effect of customer expectations from CCRs' behaviors to customers' WOM and purchase intention is examined in this study. The evaluation of another type of customer reaction such as customer loyalty can be



recommended for future studies. Finally, as this research is done in İzmir, future study is recommended to be done among X bank's customer all around the Turkey.



## REFERENCES

Aa Website Available from: <  
<https://www.aa.com.tr/tr/sirkethaberleri/finans/yapi-kredi-cagri-merkezine-uluslararasi-odul/635906>> (24.05.2019)

Abdullateef, A. O., S. S. Mokhtar, and R. Z. Yusoff. 2011. *The Strategic Impact of Technology Based CRM on Call Centers' Performance*. Journal of Internet Banking and Commerce, Vol. 16 (1).

Acker, O., F. Groñne, A. Blockus, and C. Bange. 2011. *Inmemory analytics – Strategies for real-time CRM*. Journal of Database Marketing & Customer Strategy Management, Vol. 18(2): 129–136.

Ahearne, M., D. E. Hughes, and N. Schillewaert. 2007. *Why sales reps should welcome information technology: Measuring the impact of CRM-based IT on sales effectiveness*. In Intern. J. of Research in Marketing, Vol. 24: 336-349.

Aksin, Z., M. Armony, and V. Mehrotra. 2007. *The Modern Call Center: A Multi-Disciplinary Perspective on Operations Management Research*. Production and Operations Management, Vol. 16(6): 665–688.

Alexander N. and M. Colgat. 2000. *Retail financial services: transaction to relationship marketing*. Eur J Mark, Vol. 34(8): 938-953.

Alexander, K. H. and M. D. Quinn. 2004. *Collaborative Customer Relationship Management Taking CRM to the Next Level*. Berlin Heidelberg, NY: Springer Verlag.

Allen, N. J. and P. J. Meyer. 1990. *The Measurement and Antecedents of Affective, Continuance and Normative Commitment to the Organization*. Journal of Occupational Psychology, Vol. 63: 1-18.

Anton, J. 1996. *Call Center Management by the Numbers*. Press on Regardless, Santa Maria, CA.

Anton, J. 1997. *Call Center management by the numbers*. Purdue University Press, West Lafayette, Indiana.

Anton, J. 2000. *The Past, Present and the Future of Customers Access Centers*. International Journal of Service Management, Vol. 11: 120-30.

Anton, J. and D. Gustin. 2000. *Call Center Benchmarking*. Purdue University Press, West Lafayette.

APQC. 2007. *American Productivity Quality Center*. Official Homepage. Accessed 10 May 2007.

Arndt, J. 1967. *Word of Mouth Advertising: A Review of the Literature*, Advertising Research Federation. New York, NY.

Assael, S. 2011. *From silos to synergy: A fifty-year review of cross-media research shows synergy has yet to achieve its full potential*. Journal of Advertising Research, Vol. 51(1): 42–58.

Association of Call Centers. (2017), *Türkiye çağrı Merkezi pazarı 2017 Verileri*. Available from: <https://www.cagrimerkezleridernegi.org/Public/Upload/Catalog/UX87F28RGA1SJ7R.pdf> (20 June 2019)

Avramidis A. N, A. Deslauriers, P. LiEcuyer. 2004. *Modeling daily arrivals to a telephone call center*. Manag Sci, Vol. 50(7): 896-908.

Balaji, M. S., K. W. Khong, and A. Y. L. Chong. 2016. *Determinants of negative word-of-mouth communication using social network sites*. Information and

Management, Vol. 53: 528-540. Available from:<  
<https://www.sciencedirect.com/science/article/pii/S037872061500141X>> (25 May  
2019).

Bamberger, R. 2003. *Customer Relationship Management als Basis für den Aufbau und Betrieb von Customer Care Centern, in Customer Care Center professionell managen*. Bullinger, H.-J., Bamberger, R., König, A., Ed. Wiesbaden: Gabler Verlag, 13-22.

Bansal, H.S. and P. A. Voyer. 2000. *Word of mouth processes within a services purchase decision context*. Journal of Service Research, Vol. 3(2): 166-77.

Bansal, Harvir S., P. Gregory Irving, and Shirley F. Taylor. 2004. *A Three-Component Model of Customer Commitment to Service Providers*. Journal of the Academy of Marketing Science, Vol. 32(3): 234-250.

Bassamboo A., J. M. Harrison, and A. Zeev. 2006. *Design and control of a large call center: asymptotic analysis of an LP-based method*. Oper Res, Vol. 54(3): 419-435.

Bearden, W. O., M. K. Malhotra, and K. H. Uscategui. 1998. *Customer Contact and the Evaluation of Service Experiences: Propositions and Implications for the Design of Services*. Psychology and Marketing, Vol. 15 (8).

Beckett, A. 2004. *From branches to call centres: new strategic realities in retail banking*. Service Industries Journal, Vol. 24(3): 43-62.

Belch, G.E. and M.A. Belch. 2004. *Advertising and promotion: An integrated marketing communications perspective: International edition*. New York: McGraw-Hill.

Berry, L.L. and A. Parasuraman. 1991. *Marketing Services: Competing through Quality*, The Free Press, New York, NY.

Bitner, M. J. 1990. *Evaluating service encounters: the effects of physical surroundings and employee responses*. Journal of Marketing, Vol. 54: 69-82.

Bitner, M. J., B. H. Booms, and L. A. Mohr. 1994. *Critical service encounters: the employee's viewpoint*. Journal of Marketing, Vol. 58: 95-106. Available from: <<https://journals.sagepub.com/doi/abs/10.1177/002224299405800408>> (12.01.2018)

Blythe, J. 2001. *Pazarlama İlkeleri*. (Çev. Y. Odabaşı), Bilim Teknik Yayınevi, İstanbul.

Bodin, M. and K. Dawson. 1999. *The Call Center Dictionary*. Telecom Books, New York, 45.

Bohling, T., D Bowman, S. LaValle, V. Mittal, D. Narayandas, G Ramani and V Varadarajan. 2006. *CRM Implementation Effectiveness Issues and Insights*. Journal of Service Research, Vol. 9(2): 184-194.

Boshoff, C. 1999. *RECOVSAT: An Instrument to Measure Satisfaction with Transation-Specific Service Recovery*. Journal of Service Research, Vol. 1(3): 36-49.

Bossche, V. V., 2016. *International Customer Contact Benchmark*. Luxembourg: Call Communications.eu

Boulding, W., A Kalra, R. Staelin and V. A. Zeithalm. 1993. *A Dynamic Process Model of Service Quality: From Expectations to Behavioral Intentions*. Journal of Marketing Research, Vol. XXX No. February, 7-27.

Bowen, D.E. and E. E. Lawler. (1992). *The empowerment of service workers: what, why, how, and when*. Sloan Management Review, Vol. 33: 31-9.

Bozgeyik, A., 2001. Active Bankacılık ve Finans Dergisi. *Yerde Aramayın*, Vol. 17: 135.

Bozgeyik, A. 2005. *Rekabet Avantajı İçin Müşteri İlişkileri Yönetimi*. İstanbul: Hayat Yayınları, 136.

Bozkurt, İ. 2000. *Bütünleşik Pazarlama İletişimi*. Ankara: MediaCat Kitapları.

Bozkurt, İ. 2013. *Pazarlama İletişiminde Sihirli Dokunuşlar*. İstanbul: Mediacat Yayınları.

Braeutigam, S. 2005. *Neuroeconomics-from neural systems to economical behavior*. Brain Research Bulletin, Vol. 67(5): 355-360.

Bruhn, M. 1997. *Integrated marketing communications: the German perspective*. Journal of Integrated Marketing Communications, Vol. 8: 37-43.

Bruhn, M. S. Schnebelen. 2017. *Integrated marketing communication – from an instrumental to a customer-centric perspective*. European Journal of Marketing, Vol. 51(3): 464-489.

Burgers, A., K. de Ruyter, C. Keen and S. Streukens. 2000. *Customer expectation dimensions of voice-to-voice service encounters: A scale development study*. International Journal of Service Industry Management, Vol. 11: 142-161.

Buttle, F. 2004. *Customer Relationship Management: Concepts and Tools*. Oxford: Elsevier Butterworth Heinemann.

Büyükbaykal, G. 2002. *Pazarlama Halkla İlişkileri Nedir?* İstanbul Üniversitesi İletişim Fakültesi Dergisi, 552.

Callcentre Website, (2003), *The 2003 Malaysia Contact Centre Industry Benchmarking Study*.

Callcentre Website, (2008), *White papers and Case Studies*.

Call Center Association (2015), *Türkiye Çağrı Merkezi Pazarı 2015 Verileri*. Available from:

<<https://www.cagrimerkezleridernegi.org/Public/Upload/Catalog/WQ179EYYCQ4CX2R.pdf>> (29 April 2019)

Call Center Association (2017), *Türkiye Çağrı Merkezi Pazarı 2017 Verileri*. Available from:

<<https://www.cagrimerkezleridernegi.org/Public/Upload/Catalog/UX87F28RGA1SJ7R.pdf>> (29 April 2019).

Call Center Association (2018), *Türkiye Çağrı Merkezi Pazarı 2018 Verileri*. Available from:

<<https://www.cagrimerkezleridernegi.org/Public/Upload/Catalog/CG6TJAF7SNOIW6M.pdf>> (29 April 2019)

Callcenterlife Website. Available from: <<https://www.callcenterlife.com.tr/en-begenilen-cagri-merkezleri-odulleri-sahiplerini-buldu/>> (24.05.2019)

Carlzon, J. 1987. *Moments of Truth*. New York: Bal-ligen.

Caywood, C., D. E. Schultz, and P. Wang. 1991. *Integrated Marketing Communications: A Survey of National Consumer Goods Advertisers*. Medill School of Journalism, Northwestern University, June.

Chaudhry, A. S. and J. Chua 2004. *Call Center for Enhanced Reference Services: A Comparison of Selected Library Call Center and The Reference Point At National Library of Singapore*. *Library Review*, Vol. 53(1): 7-49.

Chen, I. J. and K. Popovich. 2003. *Understanding customer relationship management (CRM): People, process and technology*. *Business Process Management Journal*, Vol. 9(5): 672-688.

Cheong, K.J., J. J. Kim, and S. H. So. 2008. *A study of strategic call center management: Relationship between key performance indicators and customer satisfaction*. *European Journal of Social Sciences*, Vol. 6(2): 268–276.

Clark, C. M., U. M. Murfett, P. S. Rogers and S. Ang. 2012. *Is Empathy Effective for Customer Service? Evidence From Call Center Interactions*. *Journal of Business and Technical Communication*, Vol 7(2): 123-153.

Clow, K. E. and D. Baack. 2002. *Integrated advertising, promotion and marketing communications*. New Jersey: Pearson Education, Inc.

Coltman, T. 2007. *Why build a customer relationship management capability?* *Journal of Strategic Information Systems*, Vol. 16: 301-320.

Comer, L. B. and T. Drollinger. 1999. *Active Empathetic Listening and Selling Success: A Conceptual Framework*. *Journal of Personal Selling and Sales Management*, Vol. 19: 20.

Cronin, J. J. J., M. K. Brady and Gt. T. M. Hult. 2000. *Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral*.



Crosby, L.A., K. R. Evans, and D. Cowles. 1990. *Relationship quality in services selling: an interpersonal influence perspective*. Journal of Marketing, Vol. 54: 68-91.

Culbert, K. 2010. *Telemarketing & call centers in the US* 56142. Available from <<http://www.ibisworld.com/industry/default.aspx?indid=1468>> (23 April 2019).

Customercontactweekdigital Website (2018), *The Future of the Contact Center in 2019*. Available from: <<https://www.customercontactweekdigital.com/customer-insights-analytics/whitepapers/ccw-market-study-the-future-of-the-contact-center-in-2019>> (29 April 2019)

Çalık, M., R. Altunışık, and N. Sütütemiz. 2013. *Bütünleşik Pazarlama İletişimi, Marka Performansı ve Pazar Performansı İlişkisinin İncelenmesi*. Uluslararası Yönetim İktisat ve İşletme Dergisi, Vol. 9(19): 140.

D’Cruz, P. and E. Noronha. 2008. *Doing emotional labour: The experiences of Indian call centre agents*. Global Business Review, Vol.9: 131–147.

Dawson, K. 1998. *The Call Center Handbook. The Complete Guide to Starting, Running and Improving Your Call Center*. Miller-Freeman, New York, NY.

Day, G. S. 1971. *Attitude change, media and word of mouth*. Journal of Advertising Research, Vol. 11(6): 31–40.

De Matos, C. A. and C. A. V. Rossi. 2008. *Word-of-mouth communications in marketing: a meta-analytic review of the antecedents and moderators*. Vol. 36 (4): 578-596. Available from:< <https://link.springer.com/article/10.1007/s11747-008-0121-1>> (03 June 2019)

De Ruyter, K. and R. Feinber. 2000. *Introduction to the special issue*. International Journal of Service Industry Management. Vol. 11, pp. 118-19.

De Ruyter, K. and M. G. M. Wetzels. 2000. *The impact of perceived listening behavior in voice-to-voice service encounters*. Journal of Service Research. Vol. 2: 276-284.

De, K. and M. G. M. Wetzels. 2000. *The impact of perceived listening behavior in voice-to-voice service encounters*. Journal of Service Research, Vol. 2: 276-284.

De Pelsmacker, P., M. Geuens, and J. Van den Bergh. 2001. *Marketing communications*. Essex: Pearson Education Limited.

Dean, A. M. 2002. *Service Quality in Call Centers: Implications for Customer Loyalt*. Managing Service Quality, Vol. 12(6): 414-423.

Dean, A. M. 2004. *Rethinking Customer Expectations of Service Quality: Are Call Center Different?* Journal of Service Marketing, Vol. 18(1): 60-77.

Dean, A. M. 2007. *The Impact of the Customer Orientation of Call Center Employees on Customers' Affective Commitment and Loyalty*. Journal of Service Research, Vol. 10(2): 161-173.

Demirel, Y. 2007. *Müşteri İlişkileri Yönetimi ve Bilgi Paylaşımı*, 115-116.

Dobni, D., J. R. B. Ritchie, and W. Zerbe. 2000. *Organizational Values: The Inside View of Service Productivity*. Journal of Business Research, Vol. 47: 91-107.

Doney P M, J. P. Cannon. 1997. *An examination of the nature of trust in buyer-seller relationships*. J Mark, Vol. 61(2): 35-51

Dorf, B. 1997. *Phone-to-phone marketing: telephone call centers are an underappreciated means to that elusive grail of one-to-one marketing*. Brandweek, Vol. 38(33): 25.

Downey, B. 2002. *It's Not an Option Anymore: Bring Multiple Channels to Your Call Center*. Available from: <http://www.tmcnet.com> (12 May 2019)

Downing, J. R. 2011. *Linking communication competence with call center agents' sales effectiveness*. *Journal of Business Communication*. Vol. 48(4): 409-425. Available from: < <https://journals.sagepub.com/doi/full/10.1177/0021943611414539>> (5 June 2019)

Ducoffe, R. H. and E. Curlo. 2000. *Advertising Value and Advertising Processing*. *Journal of Marketing Communications*, Vol. 6(4): 247-262.

Duncan, T. and S. Moriarty. 1997. *Driving Brand Value*. McGraw-Hill, New York, NY.

Duncan, T. and S.E. Moriarty. 1998. *A communication-based marketing model for managing relationships*. *Journal of Marketing*, Vol. 62(2): 1-13.

Duncan, T. R. 2002. *IMC: Using Advertising and Promotion to Build Brands*. McGraw-Hill Companies.

Duncan, T. and F. Mulhern. 2004. *A White Paper on the status, scope and future of IMC*. McGraw Hill, New York, 9.

Dunya Website (2019), Available from: <<https://www.dunya.com/finans/haberler/yapi-kredi-cagri-merkezine-birincilik-odulu-haberi-279009>> (03 May 2019)

Durkin, M. and M. A. Lawlor. 2001. *The implications of the Internet on the advertising agency-client relationship*. *The Service Industries Journal*, Vol. 21(2): 175-190.

Dursun, S. 2011. *Güvenlik Kültürünün Güvenlik Performansı Üzerine Etkisine Yönelik Bir Uygulama*. PhD Thesis. Uludağ University, 111.

Eagle, L. C. and P. J. Kitchen. 2000. *IMC, brand communications, and corporate cultures: client/advertising agency co-ordination and cohesion*. European Journal of Marketing, Vol. 34(5/6): 667-686.

Edell, J. A. 1993. *Advertising Interactions: A Route to Understanding Brand Equity*. In A. A. Mitchell (Ed.), *Advertising Exposure, Memory and Choice*, 195-208, Hillsdale, NJ: Lawrence Erlbaum Associates.

Englbrecht, A., H. Hippner, and K. D. Wilde. 2004. *Marketing Automation – Grundlagen des Kampagnenmanagements*. In *IT-Systeme im CRM – Aufbau und Potentiale*, Hippner, H., Wilde, K. D., Ed. Wiesbaden: Gabler Verlag, 333-372.

Erdoğan, T., 1995. *İşletmelerde Müşteri İlişkileri*. Politik ve Ekonomik Bülten Gazetesi, 6.

Erol. S., K. Gur, S. Ergun and I. Yalcın. 2014. *Burnout level of a bank's call center employee and affecting factors*. Journal of Marmara University Institute of Health Sciences. Vol. 4(4): 216-225. Available from: <<https://dergipark.org.tr/marusbed/issue/17861/187299>> (29 May 2019)

Ersoy, N. F. 2002. *Finansal Hizmetlerde Müşteri İlişkileri Yönetimi (CRM) Kavramı*. Pazarlama Dünyası Dergisi, Vol. 93: 4–11.

Fang, B. and S. Ma. 2009. *Data Mining Technology and its Application in CRM of Commercial Banks*. First International Workshop on Database Technology and Applications, 243-246.

Feinberg, R. A., I. S. Kim, L. Hokama, K. De Ruyter and C Keen. 2000a. *Operational determinants of caller satisfaction in the call center. International Journal of Service Industry Management*, Vol. 11(2): 131–141.

Feinberg, R. A., I. S. Kim, L. Hokama, K. De Ruyter and C Keen. 2000b. *Anytime, anywhere, anyhow. In Anderson Consulting (Ed.), Defying the Limits*, Montgomery Research, San Fransisco, CA, 297–303.

Feinberg, A. R., I. S. Kim, L. Hokama, K. De Ruyter and C Keen. 2002. *Operational determinants of caller satisfaction in the banking/financial services call center. International Journal of Bank Marketing*, 174-180.

Ferreira, M. Jr. and H. N. Paulo Saldiva. 2002. *Computer-Telefone Interactive Tasks: Predictors of Musculoskeletal Disorders According to Work Analysis and Workers' Perception. Applied Ergonomics*, (33): 148-152.

Fill, C. 1995. *Marketing communications: Frameworks, theories and applications*. London: Prentice Hall International.

Fill, C. 2002. *Marketing communications: Contexts, strategies and applications*. Issue no: 3. Edinburgh Gate Essex: Pearson Prentice Hall.

Fink, A. 2002. *How to Sample in Surveys* (2<sup>nd</sup> edn) Thousand Oaks: Sage.

Finne, A. and C. Grönroos. 2009. *Rethinking marketing communication: From integrated marketing communication to relationship communication. Journal of Marketing Communications*, Vol. 15(2-3): 179-195.

Finne, Å. and T. Strandvik. 2012. *Invisible communication: a challenge to established marketing communication. European Business Review*, Vol. 24(2): 120-133.

Finne, A. and C. Grönroos. 2017. *Communication-in-use: customer-integrated marketing communication*. European Journal of Marketing, Vol. 51(3): 445-463.

Finnegan, D. J. and L. P. Willcocks. 2007. *Implementing CRM: From Technology to Knowledge*. John Wiley & Sons Ltd.

Fitzpatrick, K. R. 2005. *The Legal Challenge of Integrated Marketing Communication (IMC)*. Journal of Advertising, Vol. 34 (4): 93-102.

Foroudi, P., K. Dinnie, P. J. Kitchen, T. C. Melewar and M. M. Foroudi. 2017. *IMC antecedents and the consequences of planned brand identity in higher education*. European Journal of Marketing, Vol. 51 Issue: 3, pp.528-550. Available from: <<https://doi.org/10.1108/EJM-08-2015-0527> (22 April 2019)

Gans N, G. Koole G, and A. Mandelbaum. 2003. *Telephone call centers: tutorial review and research prospects*. Manuf Serv Oper Manag, Vol. 5(2): 79-141.

Garbarino E., M. S. Johnson, 1999. *The different roles of satisfaction trust and commitment in customer relationships*. J Mark, Vol. 63(2): 70-87.

Garretson, J.A. and S. Burton. 2005. *The role of spokescharacters as advertisement and package cues in integrated marketing communications*. Journal of Marketing, Vol. 69: 118-132.

Gel, O. C. 2002. *CRM Yolculuğu*. İstanbul: Sistem Yayıncılık, pp. 38-42.

Gonring, M. P. 1994. *Putting Integrated Marketing Communications to Work Today*. Public Relations Quarterly, Vol. 39): 45-48.

Gould, S.J. 2004. *IMC as theory and as a poststructural set of practices and discourses: a continuously evolving paradigm shift*. Journal of Advertising Research, Vol. 44(1): 66-70.

Greenberg, P. 2002. *CRM – Customer Relationship Management at the Speed of Light*. 2nd ed., Berkeley: McGraw-Hill/Osborne.

Gümüř M. 2002. *Günümüzün Geliřen Sektörü Çađrı Merkezleri*. SAU Fen Bilimleri Enstitüsü Dergisi, Vol. 6: 134-141.

Hackley, C. and P. J. Kitchen. 1998. *IMC: A consumer psychological perspective*. Marketing Intelligence & Planning, Vol. 16(3): 229-235.

Hamer, L.O., L. B. Shaw-Ching, and D. Sudharsan. 1999). *The effects of intraencounter changes in expectations on perceived service quality models*. Journal of Service Research, Vol. 1(3): 275-89.

Hamblen, M. 1997. *Bank call center system pays dividends*. Computerworld. Vol. 31(45): 55-56.

Harris, Thomas L. and T. W. Patricia. 2009. *21. Yüzyılda Pazarlama Profesyonelinin Halkla İliřkiler El Kitabı*. İstanbul: Rota Yayınları.

Hartline, M. D. and O. C. Ferrel. 1996. *The management of customer-contact service employees:an empirical investigation*. Journal of Marketing, Vol. 60: 52-70.

Hass, R. G. 1981. *Effect of source characteristics on cognitive responses and persuasion*. In R. E. Petty, T. M. Ostrom, & T. C. Brock (Eds.), *Cognitive responses in persuasion*. Hillsdale, NJ: Lawrence Erlbaum Associates.

He, Z., J. Z. Huang, X. Xu and S Deng. 2004. *Mining class outliers: concepts, algorithms and applications in CRM*. In *Expert Systems with Applications*, Vol. 27: 681-697.

Hendricks, K. B., V. R. Singhal, and J. K. Stratman. 2007. *The impact of enterprise systems on corporate performance: A study of ERP, SCM, and CRM system implementations*. In *Journal of Operations Management*, Vol. 25: 65-82.

Hennig-Thurau T., K. P. Gwinner, D. D. Gremler. 2002. *Understanding relationship marketing outcomes: an integration of relational benefits and relationship quality*. *J Serv Res*, Vol. 4(3): 230-247.

Hennig-Thurau, T., E. C. Malthouse, C. Frieger, S. Gansler, L. Lobschat, A. Rangaswamy and B. Skiera. 2010. *The impact of new media on customer relationships*. *Journal of Service Research*, Vol. 13(3): 311-330.

Herr, P.M., F. R. Kardes, and J. Kim. 1991. *Effects of word-of-mouth and product attribute information on persuasion: an accessibility-diagnostics perspective*. *Journal of Consumer Research*, Vol. 17: 454–62.

Higgs, M. 2004. *A study of the relationship between emotional intelligence and performance in UK call centres*. *Journal of Managerial Psychology*. Vol. 19: 442-454.

Hipperson, T. 2010. *The changing face of data insight – And its relationship to brand marketing*. *Journal of Database Marketing & Customer Strategy Management*, Vol. 17(4): 262–266.

Hirschowitz, A. 2001. *Closing the CRM loop: The 21st century marketer's challenge: Transforming customer insight into customer value*. In *Journal of Targeting, Measurement and Analysis for Marketing*, Vol. 10: 168-178.

Hoek, J. 1999. *Sponsorship*. In Kitchen, P. J. (Ed.). *Marketing communications: Principles and practice*. London: International Thomson Business Press.



Hogan, R. 1975. *Empathy: A conceptual psychometric analysis*. Counseling Psychologist, Vol. 5: 14–18.

Hutton, J.G. 1996. Integrated marketing communications and the evolution of marketing thought. *Journal of Business Research*, Vol. 37: 155-162.

Ilchul K, D. Han, and D. E. Schultz. 2004. *Understanding the Diffusion of Integrated Marketing Communications*. Hanyang University, The Journal of Advertising Research, March, 31-35

International Customer Contact Benchmark Report (2016), Available from:

<<https://www.altitude.com/downloads/international-customer-contact-benchmark-2016-infographic.pdf>>

<<https://www.escda.fr/mailling/1612/Benchmark-Altitude-Europe-2016-Exec-Summary.pdf>> (30 April 2019)

Işığışok, Ö. 2002. *Telefonla Danışma Merkezleri: İşlevleri Faaliyet Alanları ve Bu Merkezlerde Çalışanların Genel Özellikleri*. Uludağ Üniversitesi İ.İ.B.F. Dergisi, Vol. 19(1-2): 89-92.

Jason, T. 2016. *Geleceğe Dönüş*. Journal of Yazılar. Available from: <<http://gmk.org.tr/uploads/news/file-1478096707456975435.pdf>>(02 April 2019)

Jefkins, F. 2000. *Advertising*. (4th Ed.). Essex: Pearson Education Limited.

Jenkinson, A. (1995). *Valuing your customers*. London: McGraw Hill.

McGrath, J. M. 2005. *A Pilot Study: Testing Aspects of the Integrated Marketing Communications Concept*, *Journal of Marketing Communications*. University of Pittsburgh, at Johnstown, Vol. 11(3): 191–214.

Journal of Pc Week (2000), January, Vol. 3: 28.

Kalaycı, Ş. (2008). SPSS Uygulamalı Çok Değişkenli İstatistik Teknikleri (3.Baskı). Ankara: Asil Yayınları.

Kaplan, A.M. and M. Haenlein. 2010. *Users of the world, unite! the challenges and opportunities of Social Media*. Business Horizons, Vol. 53(1): 59-68.

Kasuya, E. (2001). Mann-Whitney U test when variances are unequal. *Animal Behavior*, Vol. 61: 1247-1249.

Keller, K. L. 1993. *Conceptualizing, Measuring, and Managing Customer-Based Brand Equity*. *Journal of Marketing*. Vol. 57: 1-22.

Keller, K. L. 2001. *Mastering the marketing communications mix: Micro and macro perspectives on integrated marketing communication programs*. *Journal of Marketing Management*. Vol. 17(7-8): 819-47.

Keller, K. L. 2001. *Mastering the Marketing Communications Mix: Micro and Macro Perspectives on Integrated Marketing Communication Programs*. *Journal of Marketing Management*. Vol. 17: 823.

Kerr, G., D Schultz, C. Patti and I. Kim. 2008. *An inside-out approach to integrated marketing communication: an international analysis*. *International Journal of Advertising*, Vol. 27 (4): 511-548.

King, L. A. 2013. *Integrated Marketing Communications (IMC) Variables that Influence Perceived Return on Investment (ROI) in higher education: Chief Marketing Officers' Perceptions*. West Virginia.

Kitchen, P. J. and D. E. Schultz. 1997. *Integrated marketing communications in US advertising agencies: An exploratory study*. *Journal of Advertising Research*, Vol. 37(5): 7-18.

Kitchen, P. J. and D. E. Schultz. 1999. *A multi-Country Comparison of the Drive for IMC*. Journal of Advertising Research, Vol. 39: 21-38

Kitchen, P.J. and D. E. Schultz. 2000. *A response to 'Theoretical concept or management fashion*. Journal of Advertising Research, Vol. 40(5): 17-21.

Kitchen, P. J. and D. E. Schultz. 2001. *Raising the corporate umbrella: Corporate communications in the 21st century*. Basingstoke: Palgrave.

Kitchen, P. J. 2003. *Critical times; an integrated marketing communication perspective*. The First International Conference on Business Economics, Management and Marketing. Athens.

Kitchen, P. J., J. Brignell, T. Li and G. S. Jones. (2004). The emergence of IMC: a theoretical perspective. *Journal of Advertising Research*. Vol. 44(1): 19–30.

Kitchen, P. J. 2005. *New paradigm – IMC – under fire*, Competitiveness Review: An International Business Journal, Vol. 15(1): 72-80.

Kitchen, P., I. Kim, and D. Schultz. 2008. *Integrated marketing communications: practice leads theory*. Journal of Advertising Research, Vol. 48(4): 531-546.

Kitchen, P. and D. Schultz. 2009. *IMC: New horizon/false dawn for a marketplace in turmoil*. Journal of Marketing Communications, Vol. 15(2/3): 197-204.

Kitchen, P. J. and I. Burgmann. 2010. *Integrated Marketing Communication*. Wiley International Encyclopedia of Marketing. Vol. 4.

Kliatchko, J. 2005. *Towards a new definition of integrated marketing communications (IMC)*. International Journal of Advertising, Vol. 24 (1): 7–33.

Kliatchko, J. 2008. *Revisiting the IMC construct: a revised definition and four pillars*. International Journal of Advertising, Vol. 27(1): 133-160.

Kocabaş, İ. 2017. *The role of the call center representatives' image on consumer satisfaction*. İletişim Fakültesi Elektronik Dergisi. Vol. 5(1): 110-147. Available from:< <https://dergipark.org.tr/e-gifder/article/291783>> (29 May 2019)

Kohli, A. K. and B. J. Jaworski. 1190. *Market orientation: the construct, research propositions, and managerial implications*. J. Mark, Vol. 54(2): 1-18. Available from: <<https://journals.sagepub.com/doi/10.1177/002224299005400201>> (05 June 2019)

Korkmaz, S. 2014. *A research on identifying the customer expectations of call center representatives' behaviors in health sector*. Pazarlama ve Pazarlama Araştırmaları Dergisi, Vol. 13: 45-67. Available from:< <http://pazarlama.org.tr/dergi/yonetim/icerik/makaleler/66-published.pdf>> (12.01.2016)

Kostecki, M. 1994. *Marketing Strategies for Services*. WA, UK: Emerald Group Publishing Ltd.

Kotler, P. 2003. *Marketing Management – Analysis, Planning, Implementation and Control*. 11<sup>th</sup> edn. Prentice Hall.

Kotler, P. and Keller, K. L. 2006. *Marketing Management*. 12<sup>th</sup> edn. Prentice Hall, 162-409.

Kotler, P. and G. Armstrong. 2010. *Principles of Marketing*. 13.Baskı, PractiseHall International, 429.

Kumar, C. and W. Reinartz. 2006. *Customer Relationship Management: A Database Approach*. New York: John Wiley.

Lee, N., A. Broderick, and L. Chamberlain. 2007. *What is 'neuromarketing'? A discussion and agenda for future research*. International Journal of Psychophysiology, Vol. 63(2): 199-204.

Leonard-Barton, D. 1985. *Experts as negative opinion leaders in the diffusion of a technological innovation*. Journal of Consumer Research, 11(4): 914–926.

Mattila, A. S., G.

Lewis, R. C., R. E. Chambers, and H. E. Chack. 1995. *Marketing leadership in hospitality* (2nd ed.). New York: Van Nostrand Rienhold.

Lindgreen, A. and M. Antioco. 2005. *Customer Relationship Management: The Case of a European Bank*. Marketing Intelligence and Planning, 23(2): 136-154.

Link, J. 2001. *Grundlagen und Perspektiven des Customer Relationship Management*. In *Customer Relationship Management*, Link, J., Ed, Berlin/Heidelberg/New York: Springer Verlag.

Lukas, B. A. and O. C. Ferrell. 2000. *The effect of market Orientation on product innovation*, Journal of Academy of Marketing Science, 28(2): 238 – 246.

Madhavaram, S., V. Badrinarayanan, and R. E. McDonald. 2005. *Integrated Marketing Communication and Brand Identity As Critical Components of Brand Equity Strategy*. A Conceptual Framework and Research Propositions, Journal of Advertising, Vol. 34(4): 71.

Maisam, S. and R. Mahsa. 2016. *Positive Word of Mouth Marketing: Explaining the Roles of Value Congruity and Brand Love*. Journal of Competitiveness, 8(1): 19-37.

Mangold, G.W. 1987. *Use of commercial sources of information in the purchase of professional services: what the literature tells us*. Journal of Professional Services Marketing, Vol. 3(1/2): 5–17.

Marketresearch Website, 2019. *US 2019 market research*. Available from: <https://www.marketresearch.com/Kentley-Insights-v4035/Telephone-Call-Centers-Research-12350224/> (30 April 2019)

Marry, B. and P. Stephen. 2004. *Performance Management in Call Centers: Lessons, Pitfalls and Achievements in Fujitsu Services*. *Measuring Business Excellence*, Vol. 8(4): 55-62.

Marsico, K. 1996. *Call centers: today's new profit centers*. *AT&T Technology*, Vol. 10(4): 14-18.

May, T. 2001. *Social Research: Issues, Methods and Process*. (3<sup>rd</sup> edn.) Buckingham: Open University Press.

McCartan-Quinn, D., M. Durkin, and A. O'Donnell. 2004. *Exploring the application of IVR: lessons from retail banking*. *Service Industries Journal*, Vol. 24(3): 150-168.

McDaniel, C. 2006. *2006 call center employment outlook*. Available from: <<http://www.justcareers.com/PressReleases/2006CallCenterEmployment.pdf>> (14 April 2019)

McGoon, C. 1998. *Cutting-edge companies use integrated marketing Communication*. *Communication World*.

McKenzie, J. 2001. *Serving Suggestions*. *Financial management (CIMA)*, 26-27.

McLaughlin, J. P. 1997. *Why is IMC taking so long? Blame it on the clients*. *Marketing News*, 31(19): 27-30.

McNally, R., 2007. *An exploration of call centre agents' CRM software use, customer orientation and job performance in the customer relationship maintenance phase*. *Journal of Financial Services Marketing*, Vol.12(2): 169 – 184.

Mendoza, L. E., A. Marius, M. Perez and A. C. Griman. 2007. *Critical success factors for a customer relationship management strategy*. In *Information and Software Technology*, Vol. 49: 913-945.

Mick, D. and C. Buhl. 1992. *A meaning-based model of advertising experiences*. Journal of Consumer Research, Vol. 19(3): 317-338.

Milliyet Newspaper Website (2018), *Gazete Arşivi*. Available on: <<http://gazetearsivi.milliyet.com.tr/Arsiv/1997/12/>> (23 December 2018)

Mitchell, P. J. 1998. *Aligning Customer Call Centers for 2001*. Telemarketing and Call Center solutions, Vol. 16(10): 64-69.

Money, R. B. 2004. *Word-of-mouth promotion and switching behavior in Japanese and American business-to business service clients*. Journal of Business Research, 57, 297- 305. Available from: <[http://dx.doi.org/10.1016/S0148-2963\(01\)00325-3](http://dx.doi.org/10.1016/S0148-2963(01)00325-3)> (02 May 2018)

Morgan R. M. and S. D. Hunt. 1994. *The commitment-trust theory of relationship marketing*. J Mark, Vol. 58(3): 20-38.

Mulhern, F. 2009. *Integrated marketing communications: from media channels to digital connectivity*. Journal of Marketing Communications, Vol. 15(2/3): 85-101.

Murray, K. B. 1991. *A test of services marketing theory: consumer information acquisition activities*. Journal of Marketing, Vol. 55, 10–25.

Nash, E. 2000 *Direct marketing*. (4<sup>th</sup> edn.), McGraw Hill, New York.

Neckel, P., B. Knobloch. 2005. *Customer Relationship Analytics*. Heidelberg: dpunkt Verlag.

Ng, S., M. E. David, and T. S. Dagger. 2011. *Generating positive word-of-mouth in the service experience*. Managing Service Quality, 21(2), 133- 151. Available from: <<http://dx.doi.org/10.1108/09604521111113438>> (13 March 2019)

Nguyen T. H., S. S. Joseph, and Michael, N. 2007. *Strategies for successful CRM implementation*. Journal of Information Management & Computer Security, Vol. 15(2): 102-115.

Nunnally, J. C. 1967. *Psychometric Theory*. 1st edn., McGraw-Hill, New York, NY.

Nunnally, J. C. 1978. *Psychometric Theory*. 2nd edn., McGraw-Hill, New York, NY.

Odabaşı, Y. 2000. *Satışta ve Pazarlamada Müşteri İlişkileri Yönetimi*. İstanbul: Sistem Yayıncılık, 30.

Oetting, R. 1997. *IOS, RTS, QOS: Customer Perception of Call Center Contact and Its Impact on Long-Term Relationships*. Insider, Fall, 44 – 46.

Ogden, J. R. 1998. *Developing a creative and innovative integrated marketing communication plan: A working model*. London: Prentice-Hall, Inc.

Oliver, R. L. 1980. *A cognitive model of the antecedents and consequences of satisfaction decisions*. J Mark Res, Vol. 17(4): 46-469.

Oliver, R. L. 1993. *A conceptual model of service quality and service satisfaction: compatible goals, different concepts*. Advances in Services Marketing and Management Research and Practice. T. A. Swartz, D. E. Bowen and S. W. Brown. JAI Press Inc, Connecticut, Greenwich, 65-85.

Palinkas, A. L., C. A. Green, J. P. Wisdom, & K. E. Hoagwood. (2013). *Purposeful Sampling for Qualitative Data Collection and Analysis in Mixed Method Implementation Research*. Research Gate.

Pamukçu, D. 2002. *Kuyruk Teorisinin Bir Bankanın Çağrı Merkezi için Uygulaması*. Master's Thesis, Marmara University, Social Scientist Institute,



Major of Econometrics. Istanbul, 53.

Parasuraman, A., V. A. Zeithaml, and L. L. Berry. 1985. *A Conceptual Model of Service Quality and Its Implications for Future Research*. *Journal of Marketing*, Vol. 49: 41-50.

Parasuraman, A., V. A. Zeithaml, and L. L. Berry. 1988. *SERVQUAL: a multi-item scale for measuring consumer perceptions of service quality*. *Journal of Retailing*, Vol. 64(1): 12-40.

Payne, A. 1993. *The Essence of Servicing Marketing*. New Jersey: Prentice Hall In.

Peltier, J. W., J. A. Schibrowsky, and D. E. Schultz. 2003. *Interactive Integrated Marketing Communication: combining the power of IMC, the new medias and database marketing*. *International Journal of Advertising*, Vol. 22(1): 93-115.

Peppers, D., B. Dorf, and M. Rogers, M. 1999. *The One to One Fieldbook: The Complete Toolkit for Implementing a 1 to 1 Marketing Program*. New York: Currency and Doubleway, 26.

Phelps, J., T. E. Harris, and E. Johnson. 1996. *Exploring Decision-Making Approaches and Responsibility for Developing Marketing Communications Strategy*. *Journal of Business Research*, Vol. 37(2): 23-217.

Piercy, N. and N. Rich. 2009a. *Lean transformation in the pure service environment: the case of the call service centre*. *International Journal of Operations & Production Management*, Vol. 29(1): 54–76.

Pfeffer, J. 1994. *Competitive Advantage Through: Unleashing the Power of the Work Force*. Harvard Business School Press, Boston, MA.

Piercy, N. and N. Rich. 2009b. *High quality and low cost: the lean service centre*. European Journal of Marketing, Vol. 43(11): 1477–1497.

Pickton, D. and A. Broderick. 2005. *Integrated Marketing Communications*. Harlow, Prentice Hall.

Pitt, L.F. and B. Jeantrout. 1994. *Management of customer expectations in service firms: a study and checklist*. The Service Industries Journal, Vol. 14(2): 170-80.

Prahabkar, P. R., M. J. Sheehan, and J. I. Coppett. 1997. *The Power of Technology In Business Selling: Call Centers*. Journal of Business and Industrial Marketing, Vol. 12: 222.

Pontes, M. C. F. and O. C. Kelly. 2000. *The identification of inbound call center agents' competencies that are related to callers' repurchase intentions*. Journal of Interactive Marketing, Vol. 14: 41–49.

Rajola F. 2003. *Customer Relationship Management: Organizational and Technological Perspectives*. Springer.

Ramsey, R. P. and R. S. Sohi. 1997. *Listening to your customers: The impact of perceived salesperson listening behavior on relationship outcomes*. Academy of Marketing Science Journal, Vol. 25, 127-137. Available from: <<https://link.springer.com/article/10.1007/BF02894348>> (31.04.2019)

Ramsey S. S. 2003. *Strategy First, Then CRM*, John G. Freeland, McGraw-Hill.

Reich, K. 2001. *Some things still work don't they?* Communication World, Vol. 18(3), 26-29.

Reichheld, F.F. and W. E. Jr. Sasser. 1990. *Zero defections: quality comes to services*. Harvard Business Review, Vol. 68(5): 105-11.

Reinecke, S. and K Sausen. 2002. *CRM als Chance für das Marketing*. In *Thesis*, Vol. 1: 2-5.

Richards, K. A. and E. Jones, E. 2008. *Customer relationship management: Finding value drivers*. In *Industrial Marketing Management*, Vol. 37: 120-130.

Roland, K. and H. K. Werner. 2005. *Managing overall service quality in customer care centers*. *International Journal of Service Industry Management*, 135-151.

Rozzett, K. and G. Demo. 2010. *Desenvolvimento E Validação Fatorial Da Escala De Relacionamento Com Clientes (ERC). Development and Factor Validation Of The 'Customer Relationship Scale' (CRS)*, 50: 384-395.

Russell, B. 2008. *Call centres: A decade of research*. *International Journal of Management Reviews*, Vol. 10(3):195–219.

Sarıyer, N. 2007a. *Çağrı Merkezleri ve CRM İlişkisi (Bir Bütün Mü Yoksa Bir Symbiyoz Mu? 1*.

Sarıyer, N. 2007b. *Banka Çağrı Merkezi Pazarının Bölümlendirilmesi. Yozgat İl Merkezinde Bir Uygulama*. *ZKÜ Sosyal Bilimler Dergisi*, Cilt 3, Sayı 6, 2007, ss. 149–162. Available from:< <http://ijmeb.org/index.php/zkesbe/article/view/160>> (23 May 2019).

Sasser, S.L., S. Koslow, and E. A. Riordan. 2007. *Creative and interactive media use by agencies: Engaging an IMC media palette for implementing advertising campaigns*. *Journal of Advertising Research*, 47(3): 237–256.

Savickas, M. L. 2011. *New questions for vocational psychology: Premises, paradigms, and practice*. *Journal of Career Assessment*, 19(3): 251–258.

Savickas, M. L. and E. J. Porfeli. 2012. *Career Adapt-Abilities Scale: Construction, reliability, and measurement equivalence across 13 countries*. Journal of Vocational Behavior, Vol. 80: 661–673.

Schneider, B. 1990. *The Climate for Service: An Application of the Climate Construct*. Organizational Climate and Culture. B. Schneider. Jossey-Bass Inc, San Francisco, California, 383-412.

Schneider, B., J. K. Wheeler and J. F. Cox. 1992. *A Passion for Service: Using Content Analysis to Explicate Service Climate Themes*. Journal of Applied Psychology, Vol. 77(5): 705-716.

Schneider, B. and D. E. Bowen. 1993. *The Service Organization: Human Resources Management Is Crucial*. Organizational Dynamics, 39-52.

Schneider, B. and D. E. Bowen. 1995. *Winning the Service Game*. Harvard Business School Press, Boston, Massachusetts.

Schneider, B., S. White and M. Paul. 1997. *Relationship Marketing: An Organizational Perspective*. Advances in Services Marketing and Management. T. A. Swartz, D. E. Bowen and D. Iacobucci. JAI Press Inc, Greenwich, Connecticut, 1-22.

Schneider, B., S. S. White, and M. C. Paul. 1998. *Linking Service Climate and Customer Perceptions of Service* 172 JOURNAL OF SERVICE RESEARCH / November 2007 *Quality: Test of a Causal Model*. Journal of Applied Psychology, Vol. 83(2): 150-163.

Schultz, D.E., S. I. Tannenbaum, and R. F. Lauterborn. 1993a. *Integrated Marketing Communication*. NTC Business Books, Lincolnwood.

Schultz, D.E., S. I. Tannenbaum, and R. F. Lauterborn. 1993b. *Integrated Marketing Communications*, NTC Publishing Group, Chicago, IL.

Schultz, D. E. 1996. *The inevitability of integrated communications*. Journal of Business Research, Vol. 37 No. 3, pp. 139-146. Available from: <<https://www.sciencedirect.com/science/article/pii/S014829639600063X>>

(30.04.2019)

Schultz, D. E. 1996. *View of Integrated Marketing Communications*. Agora, Inc. and Northwestern Univ. Has Become a Global Concept, Ad Age, February.

Schultz, D.E. and H. F. Schultz. 1998. *Transitioning marketing communication into the twenty-first century*. Journal of Marketing Communications, Vol. 4 (1): 9–26.

Schultz, D. E. 1999. *Manage customers, not loyalty programs*. Marketing News, Vol. 33(1): 35-36.

Schultz, D.E. 2002. *New systems make China next shot pot*. Marketing News, Vol. 36(1): 5.

Schultz, D. and H. Schultz. 2003. *IMC the next generation: Five steps for delivering value and measuring returns using marketing communication*. New York, NY: McGraw-Hill.

Schultz, D.E. and C. H. Patti. 2009. *The evolution of IMC: IMC in a customer-driven marketplace*. Journal of Marketing Communications, Vol. 15(2/3): 75–84.

Schultz, D., C. H. Patti, and P. J. Kitchen. 2013. *The Evolution of Integrated Marketing Communications: The Customer-driven Marketplace*, Routledge.

Schwartz, M. 2001. *IBM adopts new agency model, B to B*. Chicago, Vol. 86(16): 21.

Schumacher, J. and M. Meyer. 2004. *Customer Relationship Management strukturiert dargestellt*. Berlin/Heidelberg/New York: Springer Verlag.

Schwetz, W. 2001. *Customer Relationship Management*. (2nd edn.). Wiesbaden: Gabler Verlag.

Schwetz, W. 2006. *Marktspiegel CRM 2007*. (15th edn.). Karlsruhe: Schwetz Consulting.

Shimp, T. A. 2000. *Advertising promotion: Supplemental aspects of integrated marketing communications*. (5th edn.). Fort Worth, TX: The Dryden Press. Available from: <[https://openlibrary.org/books/OL57631M/Advertising\\_promotion\\_supplemental\\_aspects\\_of\\_integrated\\_marketing\\_communications](https://openlibrary.org/books/OL57631M/Advertising_promotion_supplemental_aspects_of_integrated_marketing_communications)> (10 April 2018)

Shimp, T. and J. C. Andrews. 2013. *Advertising Promotion and Other Aspects of Integrated Marketing Communications*. (9th edn.). South Western Cengage Learning, Mason.

Shin, K.Y. 2013. *The Executor of Integrated Marketing Communications Strategy: Marcom Manager's Working Model*. Springer Science & Business Media, Heidelberg, NY, Dordrecht, London.

Silverman, D. 2001. *Interpreting Qualitative Data*, 2nd ed., Sage, Thousand Oaks, CA.

Sin, L. Y., C. T. Alan, and H. Y. Frederick. 2005. *CRM: conceptualization and scale Development*. *European Journal of Marketing*, Vol. 39(11/12): 1264 – 1290.

Singh, J. and S. Pandya. 1991. *Exploring the effect of consumers' dissatisfaction level on complaint behaviors*. *European Journal of Marketing*, Vol. 25(90): 7-21.

Smith, P. R. 2002. *Marketing communications: An integrated approach*. (3rd Edn.). London: Kogan Page.

Smith, R.E. and C. A. Vogt. 1995. *The effects of integrating advertising and negative word-of-mouth communications on message processing and response*. Journal of Consumer Psychology, Vol. 4(2): 133-51.

So, S. 2007. *An Empirical Analysis on the operational Efficiency of CRM call centers in Korea*. International Journal of Computer Science and Network Security, Vol. 7(12): 171-178.

Soon H. S., 2007. *An Empirical Analysis on the operational Efficiency of CRM call centers in Korea*; Call center Industry Research Center.

Spotts, H.E., D.R. Lambert, and M.L. Joyce. 1998. *Marketing deja vu: The discovery of integrated marketing communications*. Journal of Marketing Education, Vol. 20(3): 210–219.

SQM, G. C, 2007. *First Call Resolution Revisited: Why it still matters most, and how to improve it*. Industry Reports.

SQM, G. C. 2005. *Call Center Employee Satisfaction and Customer Satisfaction Link*. Industry Reports.

Statista Website (2019), *Call center market sizes worldwide*. Available from: <<https://www.statista.com/statistics/881054/projected-call-center-market-size-region/>> (28 April 2019)

Stein, S. J. and H. E. Book. 2003. *Duygusal Zeka Ve Başarının Sırrı*. Translator: Müjde Işık, Özgür Yayınları, İstanbul.

Stewart, D.W. and M. Hess. 2011. *How relevancy, use, and impact can inform decision making the uses of quantitative research*. Journal of Advertising Research, Vol. 51(2): 195–204.

Stuller, J. 1999. *Making Call-Center Voices Smile: A Business Case for Better Training*. *Training*, Vol. 36(4): 26 –32.

Sweeny, J. C., G. N. Soutar, and T. Mazzarol, T. 2007. *Factors influencing word of mouth effectiveness: receiver perspectives*. *European Journal of Marketing*, Vol. 42(3/4): 344-364.

Swift R. S. 2001. *Accelerating Customer Relationships*. Prentice Hall.

Tanner, J. F., M. Ahearne, T. W. Leigh, C. H. Mason and W. C. Moncrief. 2005. *CRM in sales-intensive organizations: A review and future directions*. In *Journal of Personal Selling and Sales Management*, Vol. 25: 171-182.

Tanner Jr. 2005. *CRM in sales –intensive organizations: A review and future directions*. *Journal of Personal Selling and Sales Management*, Vol. 25 (2): 169 – 180.

Taş, M. 2014. *Pazarlama İletişiminde Sosyal Medya Kullanımı: Sigorta Pazarına Bir Uygulama*. Yüksek Lisans Tezi, İstanbul Ticaret Üniversitesi Sosyal Bilimler Enstitüsü İşletme Anabilim Dalı İşletme Yüksek Lisans Programı, İstanbul.

Taşkın, D. and Ç Taşkın. 2018. *The Measurement of the Influence of Customer Expectations' Dimensions on Customer Satisfaction in Call Center Services with PLS-Sem*. *İşletme Araştırmaları Dergisi*. Vol. 10(1).

Taşpınar, H. 2005. *Bilişim Altyapısıyla CRM*. Seçkin Yayıncılık, Ankara, 17.

Taşpınar, H. 2006. *Bilişim Altyapısıyla CRM Teknik Alt Yapısı&İşlevsellikleri*. Seçkin Yayıncılık, 59-70.

Tax, S. S., W. W. Brown, and M. Chandrasekharan. 1988. *Customer Evaluations of Service Complaint Experiences*. *Journal of Marketing*, Vol. 66 (2): 60 –76.



Tax, S., and S. Brown. 1998. *Recovering and learning from service failure*. Sloan Management Review, 75-88. Available from: <  
[https://journals.sagepub.com/doi/abs/10.1177/109634800002400406?casa\\_token=MMen2wupua8AAAAA:8dWozqs4722nsp5ZC3tFPugDyNpjV2xb5DIS\\_LwVe3FHZ-RhDESNe5DSywG9Xgl1VmumVD1paksM](https://journals.sagepub.com/doi/abs/10.1177/109634800002400406?casa_token=MMen2wupua8AAAAA:8dWozqs4722nsp5ZC3tFPugDyNpjV2xb5DIS_LwVe3FHZ-RhDESNe5DSywG9Xgl1VmumVD1paksM)> (28.05.2019)

Tax, S. S. and S. W. Brown. 1998. *Recovering and Learning from Service Failures*. Sloan Management Review, Vol. 40 (1): 75– 88.

Tedlow, R. S. 1990. *New and improved: The story of mass marketing in America*. New York.

Tek, O. B. 2006. *Pazarlama Değer Yaratmak, Pazarlamada Değer Çağı, Türkiye’de Değer Pazarlaması*. İstanbul: Hayat Yayıncılık, 292.

Teo, T. S. H., P. Devadoss, and S. L. Pan. 2006. *Towards a holistic perspective of customer relationship management (CRM) implementation: A case study of the Housing and Development Board, Singapore*. In *Decision Support Systems*, Vol. 42: 1613-1627.

Topalak, A. M. 2014. *Çağrı Merkezinde Müşteri Memnuniyetini Artırma Çalışmaları Ve Bir Uygulama*. Yüksek Lisans Tezi, İstanbul: Bahçeşehir Üniversitesi SBE.

Turkish Banks Associations. 2019. *Call Center Statistics, March, 2019*. March, 2019. Available from:<  
[https://www.tbb.org.tr/Content/Upload/istatistikraporlar/ekler/1117/Cagri\\_Merkezi\\_Istatistikleri-Mart\\_2019.pdf](https://www.tbb.org.tr/Content/Upload/istatistikraporlar/ekler/1117/Cagri_Merkezi_Istatistikleri-Mart_2019.pdf)> (31 May 2019)

Turkish Statistical Institute (2018), *İllerin Aldığı, Verdiği Göç, Net Göç ve Net Göç Hızı, Genel Nüfus Sayımları-ADNKS*. Available from: <  
<http://tuik.gov.tr/UstMenu.do?metod=temelist>> (15 April 2019)

Tuten, T. L. and P. E. Neidermeyer. 2002. *Performance, Satisfaction and Turnover in Call Centers. The Effects of Stress and Optimism*. Journal of Business Research, Vol. 56: 1-9.

Valverde, M., G. Ryan, and M. T. Gorjup. 2007. An examination of the quality of jobs in the call center industry. *International Advances in Economic Research*, Vol. 13(2): 146-156.

Vence, D. 2002. *Marketers will always rely on the Transactional Angle*. Marketing News, Vol. 36(13): 1, 9.

Weilbacher, W. M. 2001. *Point of view: Does advertising cause a 'hierarchy of effects'?* Journal of Advertising Research, Vol. 41(6), 19-26.

Weitz, B.A., H. Sujan, and M. Sujan. 1986. *A framework for improving selling effectiveness*. Journal of Marketing, Vol. 50: 174-91.

Whitt, W. 1999. *Dynamic staffing in a telephone call center aiming to immediately answer all calls*. Oper Res Lett, Vol. 24(5): 205-212.

Whitt, W. 2006. *Staffing a call center with uncertain arrival rate and absenteeism*. Prod Oper Manag, Vol. 15(1): 88-102.

Wickham, J. and G. Collins. 2004. *The call centre: a nursery for new forms of work organisation?*. Service Industries Journal, Vol. 24(1): 1-18.

Wiedner, J. 2000. *The Role of Logging and Monitoring in Customer Relationship Management*. Call Center CRM Solutionship Online Exclusive, May. Available from: <<http://www.tmcnet.com/ccs/oe0500.htm>> (22.08.2018)

Wiele, T. V. D., M. Hesselings, and J. V. Iwaarden. 2005. *Mystery Shopping: A Tool to Develop Insight into Customer Service Provision*. Total Quality Management & Business Excellence, 16(4), 529-541. Available from: <<https://doi.org/10.1080/14783360500078433>> (13.01.2018)

Wilson, D. T. 1995. *An integrated model of buyer-seller relationships*. Journal of the Academy of Marketing Science, Vol. 23(4): 335-45.

Wilson, A., V. Zeithaml, M. J. Bitner, D. D. Gremler. 2016. *Services Marketing. Integrating Customer Focus Across The Firm*. (3<sup>rd</sup> edn.). London: McGraw Hill Education.

Wood, M. B. 1997. *Clear IMC goals build strong relationships*. Marketing News, Vol. 31(13): 11-15.

X Bank Website (2019), *News about X Bank*. Available from: <<https://www.yapikredi.com.tr/yapi-kredi-hakkinda/haberler/detay/5760> (23 May 2019)

X Bank Website (2019), *Awards*. Available from: <<https://www.yapikredi.com.tr/sinirsiz-bankacilik/odullerimiz/> (24 May 2019)

Xu, Y, D. C. Yen, B. Lin and D. C. Chou. 2002. *Adopting customer relationship management technology*. Industrial Management & Data Systems, Vol. 12(8): 442-452.

Yavuz, U. and H. Lelođlu. 2011. *The Place of Call Centers in Customer Relationship Management: The Sample of Call Center*. Atatürk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi, Vol. 15(1): 11-24.

Yazıcıođlu, Y. and S. Erdoğan, 2004. *Spss uygulamalı bilimsel araştırma yöntemleri*. Ankara: Detay Yayıncılık, 50.

Yeni Haberden Gazetesi (2019), *18 Yaş ve Üzeri Nüfusun Oranı*. Available from: <<http://www.yenihaberdan.com/turkiye18-yas-ve-uzeri-nufusun-orani-713-268490h.htm>> (26 May 2019)

Yeshin, T. 1998. *Marketing communications strategy*. Oxford: Butterworth-Heinemann.

Yi, Y. 1990. *A critical review of consumer satisfaction*. In: Zeithaml VA (ed) *Review of marketing*. American Marketing Association, Chicago, pp 68-123

Yim, F. H., R. E. Anderson, and S. Swaminathan. 2005. *Customer Relationship Management: Its Dimensions and Effect on Customer Outcomes*. *Journal of Personal Selling & Sales Management*, Vol. 24(4): 265–280.

Yueh, C. L., Y. Lee, and F. B. Barnes. 2010. *The effects of leadership styles on knowledge-based customer relationship management implementation*. *International journal of management and marketing research*, Vol. 3(1): 1-19.

Yurdakul, N. B. 2007. *Bütünleşik Pazarlama İletişiminde Stratejik Planlamanın Önemi*. Ege Üniversitesi, İletişim Fakültesi, *Yeni Düşünceler Dergisi*, Vol. 2: 309-324.

Zabava Ford, W.S. 2001. *Customer expectations for interactions with service providers: relationship versus encounter orientation and personalized service communication*. *Journal of Applied Communication Research*, Vol. 29(1): 1-29.

Zeithaml, V.A., L. L. Berry, and A. Parasuraman. 1990. *Delivering Quality Service: Balancing Customer Perceptions and Expectations*. Collier-Macmillan, New York, NY.

Zeithaml, V.A., L. L. Berry, and A. Parasuraman. 1996. *The behavioral consequences of service quality*. *J Mar*, Vol. 60(2): 31-46.

Zeithaml, V.A. and M. J. Bitner. 2000. *Services Marketing*. McGraw-Hill, Boston, MA.

Zigmond, D. and H. Stipp. 2010. *Assessing a new advertising effect: Measurement of the impact of television commercials on internet search queries*. *Journal of Advertising Research* Vol. 50(2): 162–168.



## APPENDIX

Değerli Katılımcı,  
Doldurmanız rica edilen bu anket formu, İzmir Ekonomi Üniversitesi Sosyal Bilimler Enstitüsü Medya ve İletişim Yüksek Lisans Programında yürütülen bir tez çalışmasında kullanılmak üzere yüksek lisans öğrencisi Meltem Özdilek tarafından hazırlanmıştır. Cevaplarınız bu araştırmanın başarısı için son derece önemli olmakla birlikte tamamen kişisel rızanıza bağlıdır. Formda belirteceğiniz kişisel bilgi ve görüşleriniz araştırma amacı dışında hiçbir kurum ya da kuruluş ile paylaşılmayacaktır. Ankette kişisel bilgileriniz istenmemektedir. Katılımınız için çok teşekkür ederiz.

**X Bankası çağrı merkezi hizmetinden yararlandım.**

[ ] [ ]

**1. Aşağıda, müşterilerin çağrı merkezi personelinden beklentilerini anlatan bir takım yargılar bulunmaktadır. Aşağıdaki ifadelerle sizin düşünceleriniz ne kadar uyuyor? Lütfen her satırda sadece bir seçeneği işaretleyin.**

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
Çağrı merkezi müşteri temsilcisi, kendisine yönelttiğim farklı sorulara cevap vermek zorundadır.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, karşılaşılabileceği değişik her duruma uyum sağlayabilmelidir.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, sorularımı cevaplandırırken bilgi seviyemi dikkate almalıdır.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, sinirlendiğim anlarda bile sakin olmalı ve arkadaşça davranabilmelidir.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, sorun yaşadığım her durumda bana yardımcı olabilmelidir.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, kendisine yönelttiğim soruların her birine özgün çözümler üretebilmelidir.	[ ]	[ ]	[ ]	[ ]	[ ]
Şikayetim olduğu zaman, çağrı merkezi müşteri temsilcisinin şikayetimin nereden kaynaklandığını açıklamasını isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Sorduğum soruya cevap verirken, çağrı merkezi müşteri temsilcisinin attığı her adımı açıklamasını isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi beni başka bir yere aktarmak durumunda kaldığı zaman, kendisinden bunun nedenini açıklamasını isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisi, verdiğim bilginin gizli tutulacağı konusunda beni ikna edebilmelidir.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisinin, bilgilerimin kullanılacağı her durumdan beni haberdar etmesini isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Şikayetim nedeniyle aradığım zaman, çağrı merkezi müşteri temsilcisinin benim neler yaşadığımı düşünebilmesini isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisinin, özel bir müşteri olduğumu bana hissettirmesini isterim.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisinin, sorumu önemseydiğini fark ettiğimde sevinirim.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi müşteri temsilcisinin, sorduğum soruyu yetkisi dışında olduğu gerekçesiyle cevapsız bırakması beni rahatsız eder.	[ ]	[ ]	[ ]	[ ]	[ ]
Çağrı merkezi temsilcisinin sorduğum soruyu cevapsız bırakması durumunda tekrar başka bir yeri aramak zorunda kalmam beni sinirlendirir.	[ ]	[ ]	[ ]	[ ]	[ ]

**2. Aşağıda, X Bankası Çağrı Merkezi hizmetinden faydalanmış kişilerin, hizmet sonrası firma hakkında oluşabilecek yargılarını içeren bir takım cümleler bulunmaktadır. Aşağıdaki ifadelerle sizin düşünceleriniz ne kadar uyuyor? Lütfen her satırda sadece bir seçeneği işaretleyin.**

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
İnsanlara, X Bankası hakkında olumlu şeyler söylerim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankası hakkında söyleyebileceğim hepsi olumludur.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Başkalarına, X Bankası Bankacılık hizmetinden faydalandığımı söylemekten gurur duyarım.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankası Bankasını, arkadaşlarıma ve çevremdekilere öneririm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankası hakkında, başka bankalar hakkında konuştuğumdan daha fazla konuşurum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bankacılık hizmetine ihtiyaç duyduğumda, X Bankası ilk tercihim olacaktır.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bir dahaki bankacılık hizmeti ihtiyacımda, X bankasını tercih edeceğim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankası, diğer bankacılık hizmeti veren markalara göre daha fazla tercih ettiğim bir markadır.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankacılık hizmetini kullanmaya devam edeceğim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X Bankacılık hizmetini değiştirmeyi düşünmüyorum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bankacılık hizmetleri ilgili tüm ihtiyaçlarımı gidermek için, X Bankasını tercih etme niyetindeyim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**3. X Bankası Bankacılık hizmetinden ne kadar zamandır faydalanıyorsunuz?**

1 yıldan az     1 - 3 yıl arası     4 - 6 yıl arası     6 yıldan fazla

**4. Cinsiyetiniz**

Erkek     Kadın

**5. Yaşınız**

18-25     26-30     31-40     41-50     50 ve üstü

**6. Medeni durumunuz**

Bekar     Evli

**7. Aylık kişisel geliriniz**

0-1500 TL     1501-3000 TL     3001-4500 TL     4501-6000 TL     6001 TL ve üzeri

**8. Aylık hane geliriniz**

0-3000 TL     3001-6000 TL     6001-9000 TL     9001-12000 TL     12001 TL ve üzeri

**9. Eğitim Durumunuz (En son mezun olduğunuz okul)**

- Okuma - yazma bilmiyor  
 Okuma - yazma biliyor ama okul bitirmemiş / diplomasız  
 İlkokul mezunu (5 yıl)  
 İlköğretim mezunu (8 yıl)  
 Genel ortaokul mezunu  
 Mesleki ortaokul mezunu  
 Genel lise mezunu  
 Mesleki lise mezunu  
 Üniversite veya yüksekokul mezunu  
 Master derecesi sahibi  
 Doktora derecesi sahibi

**10. Mesleğiniz**

- Kamu yada özel sektörde memur
- Kamu yada özel sektörde işçi
- Kendi hesabına çalışan - uzmanlık gerektiren meslekler (konusunda üniversite mezunu, doktor, mühendis, avukat, vb.)
- Maaş karşılığı çalışan - uzmanlık gerektiren meslekler (konusunda üniversite mezunu, doktor, mühendis, avukat, vb.)
- Kendi hesabına çalışan - küçük / orta ticaret, serbest meslek (alım - satım, bakkal, esnaf, vb.)
- Kendi hesabına çalışan - büyük ölçekli ticaret (ithalat - ihracat, fabrika sahipleri, vb.)
- Kamu yada özel sektörde üst düzey yönetici
- Kamu yada özel sektörde orta düzey yönetici
- Sporcu, sanatçı, vb.
- Tarımla / hayvancılıkla uğraşanlar
- Emekli
- Ev kadını
- Öğrenci
- İş arıyor

Ankete katılımınız için TEŞEKKÜR EDERİZ.