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IMPACT ON JOBSATISFACTION OF INNOVATION IN EMERGING TECHNOLOGIES OF BANK BANKSTAFF

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Abstract

With increasing competition and decreasing use of advanced technology for cost reasons banks are closer to their customers. In this case, given the sector's importance to customer satisfaction has led to increase with each passing day. new products and distribution channels with the use of technology in the Turkish banking sector has begun to be used. Experienced all these changes and advances; It has developed their banking services in banks and accelerated the banks to take new decisions in this context.

banks in today's competitive environment, it is difficult to increase their profitability and to continue to find new products and methods. In parallel with the bank in product innovation, it is also increasing the range of services offered by the bank. Today, many banks; consulting services, individual banking, corporate and individual factors such as banking or Internet banking has begun to focus. The purpose of this study, in the framework of major developments observed in recent years in banking services; to measure the impact of product innovation in this sector in ensuring customer satisfaction.

Keywords: Banking, Technology, Bank staff, job satisfaction

Introduction

We were in intense competition experienced in the media, the banks, as in all businesses also reveals that underlying the success of one of the most important aspects of customer satisfaction. Banks, more customer-oriented businesses from operating in other sectors to pursue their activities are obliged to carry out an activity. The purpose of this customer-oriented activities, providing customer satisfaction identify customers' needs and expectations by bringing forward the plan should be to try to provide quality services.

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The banking sector created as ensure the establishment and development of other sectors, funding opportunities, open new horizons to other sectors with new products and services. With the advancement of technology has increased in recent years, branchless banking channels, altered and renewed. Technological advances have facilitated the use of alternative delivery channels. Depending on the increase in the number of users and the volume of banks it has accelerated investment in alternative distribution channels. Consequently, the diversification of the products offered through these channels, the regeneration takes place.

In this study, it has been discussed with the technological product innovation, service concept experienced in the bank and the people who benefit from the service as a result of these changes and innovations are evaluated in terms of customer satisfaction.

1. Definition of Customer

The most valuable asset in today's competitive environment where clients who have started to become the customer has started to conduct extensive studies on the recipe. Intersectoral distinctions are lost, businesses are working to expand the scope and potential customers are increasingly united intersectoral (Annex A, 2004, 23). of customers for businesses that dislikes of what their own business, it's how they wanted to change, what they need to, pushing to exchange them motives and way of ensuring their loyal customers is through defining the customer (Gerson, 1997, 17). to identify the customer, as is done by traditional demographic information. Age, gender, occupation, lifestyle beyond their variables such as income, habits, preferences, expectations are trying to learn in detail so as to pass the fore.

Indeed, the customer's name, age, occupation, marital status, education, which is when products and services, from which the purchase price, preferred media channels, hobbies, information such as the most likely to purchase the product or service to him more closely to identify and monitor it is required (Tenekecioğlu et al., 2003, 295). There are two important elements in this

information. First, these customers' expectations and tastes change constantly. Secondly, it is possible to learn a whole new previously unknown information about your customers shopping in every relationship. Therefore, at this stage of your customers in each of the transactions "individual" or "person" can be defined as a dynamic system is necessary. "Customer identifiable information"; birth certificate serial number is not a concept or mother's maiden name, such as for detecting identity. "Customer identifiable information"; for distinguishing a client to the other, this enables tracking relationships with customers over time, or consists of information which will allow to take one-to-one contact with the customer. (Name, in order of importance in the business, address, phone, e-mail address, such as title, position, etc.) (Crimea, 1998, 157).

2. Creativity and Innovation

Starting with the industrial revolution and modern economic growth accelerated, quickly gained continuity with the progress of scientific knowledge and technology. Technological innovation is the main force behind being able to make the long-term economic growth and competitiveness constantly. Economic growth occurring in technology sudden, slow, or which arises from the knowledge gained to the physical and human capital have gradually emerged improvements.

It can not develop anything that can not renew itself and disappear. Previously, only scientists and engineers or artists reveal the perceived innovation as a deal subject, do a good job anymore and has become everyone's attention who want to improve themselves (Sarihan, 1998, 131).

In recent years, it faced intense competition among enterprises, technological change, socio-cultural development, social motives, contemporary international economic trends and the role of multinational enterprises has become the factors pushing companies to innovation. In this respect, today's innovation, the creation of a competitive environment in the economy, the creation of new markets, rapid technological progress, the level of consumption-has significant impact in improving the standard of living has come to a position.

Emerging and various definitions about the concept of innovation has become one of the most important competitive tool in today's changing economy is maintained. Innovation (innovation), the Latin word "innovatus" is derived from. "Social, cultural and introduction of new methods in the regulatory environment" means. as a means Innovation, before undergoing applications and new ideas that are commercially expressing no way intended to increase the competitiveness of the company as a term alien is encountered. to explore or do something that's not been done before and is meant to provide increased profits thanks to these innovations (Onaga, 2009, 1).

Change and development is closely related to the concept of innovation. Change, the emergence of something new, and implies that the positive development of these innovations. Innovation, from scientific research to invent, develop and commercialize up to all the activities are in creating a new product or production process (The www.rekabet.gov.t. 10.08.2009).

3. The Difficulties Of Bringing Innovation To The Bank's Employees

How do we offer innovations produce varying banks in the world in dealing with the problem of how to do pre-marketing efforts now occurred. Therefore, banks are in better understanding to provide services to customers, he is trying to win the trust of customers in changing conditions. For that employees are the most important factors. Employees are able to satisfy their customers and feel confident, but it depends on their happiness and satisfaction with their work. In short, job satisfaction depends on being caught. For this, the government must stand on this issue.

4. Methodology of Research

The innovations made primarily of bank employees to adopt and then to adopt it inevitably your customer base is composed of employees of the need of psychological pressure.

When we examine what should be done to prevent this from hypothesis

H1: innovation at the Bank of bank employees can take time to adopt

H2: it can change the immutable rules of the bank made innovating for bank employees.

4.2. The Sampling and Boundaries of Research

rather theoretical and general or specific sample is fed from the funds of the practical work, mainly research literature and constitute the limits of the sample of the research.

4.3. Collection and Analysis of Research

The literature on the subject is made. Theoretical framework has been prepared. How impressed with the theory that the behavior of the staff of the bank for innovation and research will be set forth in the evaluation of the practical work done.

5. Results

In parallel with the increasing use of the internet banking service to our country is an important factor in creating customer satisfaction in moving to the internet bank. Internet banking application minimizes the loss of time, saving customers from waiting in line at the bank, simultaneously offering an important service is fast and virtually all banking services. This application is another application that supports phone banking applications. especially some small problems, such as long waiting times on the phone banking applications, though, and takes into account the customer's security is as important as internet banking application. Current studies of banking services to the bank's employees in order to improve the quality level of concern is emerging to be open to these innovations and knowledgeable.

6. CONCLUSIONS

Service and product innovation in bank applications like every business is inevitable. Every change affects different sectors of the economy because the technology. In other words, the changes in today's ever-increasing speed with the

impact of technological developments; business, creative, entrepreneurial and innovative approach makes it necessary. The need to adapt to change and to be as well as principles of change, creative ideas must be found to resolve the problems, these solutions must be developed with entrepreneurship and innovation should be implemented as products and services. These innovations are improvements made to the bank's employees should be adopted before realizing the benefits of these innovations and telling the disadvantage. This creates a pressure on the bank's employees.

Bank employees are accustomed to innovations made over time and observed in our evolving understanding of innovative bank in adapt o syo made depending on theseminar'sconcerns sufficiently formed in that bank employees decreased by research seminars.

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