

SUMMARY

Telephone banking, new generation Automated Teller Machines (ATM), kiosk, web banking and electronic banking are represent the new form of banking today. Today, the branches of banks have been changing their physical appearances, organizational structures, and alternative distribution channels, which are quite different from past ones.

Decreasing profit margins due to increasing competition in the market have led the banks to try to benefit from novel technologies in order to protect their market shares from competitors. Both increase in population and increase in work load caused by newly emerged products of novel technologies have forced the braches of banks to use their office spaces optimally. Therefore, the banks have differentiated their services and restructured their braches by focusing on automation.

The aims of the new structure in the braches of banks can be summarized as follows:

Using line up systems based on productivity, to select the best productive customers from the daily crowded and to give them priority.

Dividing the branches into services, to become an expert for a specific transaction, will increase the flow of jobs and supply the service for the needed customer. This will make the branches as an active marketing center.

The branches will always survive in the system to circulate flow of the physical money. People will still need to make their transactions in the braches in the future. Therefore, managers of the banks will continue to develop new strategies and bring new technologies for them.

In this study, the effects of the changes in physical and organizational structure on the preferences of customers are investigated. According to a survey conducted with 351 bank customers, it is concluded that the availability of the ATM, the availability of desk transactions, operations, individual and commercial marketing and the availability of communication with the authorized people are emphasized as important factors. On the other hand, sex of the bank's employee, the size of the branch and the availability of the lining up system based on productivity are not important factors based on the conducted study. The results of the variance analysis have concluded that the physical and organizational factors in restructuring the banks are significantly related to customer's age, occupation, education level, use of computer and internet and income level.