

REFERENCES

- Allen, C., "Personalization vs. Customization," *Allen.Com*,
http://www.allen.com/cgi-bin/gt/tpl_page.html,template=1&content=26&nav1=1&
- ABA Bank Marketing, "A new way of segmenting customers," *ABA Bank Marketing*, Vol. 34, Iss. 8, Oct 2002, p. 40
- Berg, T., Janowski W., and Sarner, A., "Personalization: customer value beyond the web," *Gartner*, 10 Sep 2001.
- Bernstein, M. and Claps, C., "Web personalization – possibilities, problems, and pitfalls," *Gartner*, 17, Sep 1999.
- Best's Review, "Customers want less data, more value, observer says," *Best's Review*, Vol. 101, Iss. 12, pp.18.
- Bodie, Z., Kane, A., and Marcus, A.J., Perrakis, S., Ryan, P.J., *Investments*, 3rd Canadian edition (Tronoto: McGraw-Hill Ryerson Limited, 2000): pp. 27-56.
- Bookbinder, J.H., Imada, S.J., Lynch, M., "The future of logistics in Canada: A Delphi-based forecast," *Logistics & Transportation Review*, Vol.30, Iss.1, pp.95-112.
- Brown, S. A., *Customer Relationship Management: A Strategic Imperative in the World of e-Business*, (Ontario: John Wiley & Sons Canada, Ltd., 2000): pp. 24-27.
- Bruno, M. "At last, banks get top marks," *U.S. Banker*, Vol. 111, Iss. 2, Feb 2001, p. 22.
- Cingil, I. and Dogac, A., "A broader approach to personalization," *Communications of the ACM*, Vol. 43, Iss. 8, Aug 2000, pp. 136-142
- Ciulli, R. and Giltner, R., "Rx for segmentation," *Banking Strategies*, Vol. 75, Iss. 6, Nov/Dec 1999, pp. 43-50.
- Clarke, S., "How to apply IT to CRM projects." *Marketing*, Jan 25, 2001, p. 35
- Colkin, E., "Personalization tools dig deeper," *Information Week*, Iss. 852, Aug 27, 2001, pp. 49-50
- Coner, A., "Personalization and customization in financial portals," *Journal of*

American Academy of Business, Vol. 2, Iss. 2, Mar 2003, pp. 498-504.

Cooley, R., Mobasher, B., and Srivastava, J., "Automatic personalization based on Web usage mining," *Communications of the ACM*, Vol. 43, Iss. 8, Aug 2000, pp. 142-152.

Dalton, Gregory, "Personalizing online data raises privacy concern," *InformationWeek*, Iss. 686, p.40.

Delbecq, A.L., Gustafsson, D.H., Van de Van, A.H., *Group Techniques for Program Planning: A Guide to Nominal Group and Delphi Processes* (Scott-Foreman and Co., Glenview, Illinois. USA, 1975).

Drucker, P. F., *Managing in the next society* (New York: St. Martin's Press, 2002).

Famulla, R., "Centering on Service," *Banking Strategies*, Vol. 75, Iss. 6, Nov/Dec 1999, pp. 98-106

Fruin, J., "What is CRM?" *Infotech Update*, Iss. 2, Mar/Apr 2001, pp.5-6.

Green, P. L., Johnson, M., and Williams, A. "The world's best banks 2002," *Global Finance*, Vol. 16, Iss. 9, Oct 2002, pp. 24-48.

Grzywacz G., Jacques, P., "Banking on middle America," *LIMRA's MarketFacts Quarterly*, Vol. 21, Iss. 3, Summer 2002, pp. 110-115.

Harney, J., "The value of personalization in customer management," *E-Doc*, Vol. 16, Iss. 2, May/Apr 2002, pp. 24-26.

Helle, M.R., Reijonwn, M., Mannermaa, J.P., "Using a Delphi survey to assess the value of pharmaceutical process validation part 1: Survey methodology," *Pharmaceutical Technology Europe*, Apr 2003, Vol.15, Iss. 4, pp. 43

Janowski, W., Sarner, A., "Personalization: Process vs. Technology," *Gartner*, 27 Feb. 2001.

Jensen, R.E., Xiao, J.Z., "Customized financial reporting, networked databases, and distributed file sharing," *Accounting Horizons*, Vol. 15, Iss. 3, pp.209-222

Jiang, P., "Customization value in the electronic marketplace," PhD dissertation, Southern Illinois University at Carbondale, 2002.

Kambil, A. and Nunes, P.F., "Personalization? No thanks," *Harvard Business Review*, Vol. 79, Iss. 4, Apr 2001: pp. 32-34.

Kemp, T., "Personalization isn't a product – new emphasis on biz processes," *Internet Week*, Iss. 864, Jun 4, 2001: pp. 52

King, M., Linden, A., MacMillan, D., Sarner, A., "Wireless web data services: personalize or perish," Gartner, 20 March, 2001.

Klinkerman, S. "Segmentation's Elusive Payoff," *Banking Strategies*, Vol. 77, Iss. 1, Jan/Feb 2001, p. 56.

Kramer, J., Noronha, S., Vergo, J., "A user-centered design approach to personalization," *Communications of the ACM*, Vol. 43, Iss. 8, Aug 2000, pp. 44-49

Landolt, S. C., "Preemptive service," *Credit Union Management*, Vol. 25, Iss. 6, Jun 2002, pp. 26-30

Linden, A., "Where should web-usage mining and personalization stop?" *Gartner*, 29 Nov 2002.

Levinson, M., "Getting to know you," *CIO Magazines*, Vol. 15, Iss. 9, Feb 15, 2002, p. 76.

Maoz, M., "Personalization Strategies are critical to reassure wary customers," *Gartner*, 4 Oct 2001.

Malhotra, P., "More Bankers Expressing A Distaste for CRM Concept," *American Banker*, Vol. 167, Iss. 185, Sep 26, 2002, p.12.

Middlemiss, J., "IT challenges," *Wall Street & Technology*, Mar 2003, p.45.

New York Times, "Think Rich, Vote Rich, Get Rich" Late Edition (East Coast) New York, N.Y.: Jan 15, 2003, Section A, p. 20.

Personalization Consortium, "Survey finds few consumers unwilling to provide personal information to web marketers in exchange for better services," *Personalization consortium*, <http://www.personalization.org/>, April 5, 2000.

Reichheld, F. F., Rigby, D. K., Schefter, P., "Avoid the four perils of CRM," *Harvard Business Review*, Vol. 80, Iss. 2, Feb. 2002, pp. 101-109.

Rice, V., "Online banking: the new deal," *PC Week*, Vol. 16, Iss. 45, Nov 8, 1999, p. 59.

Riecken, D., "Personalized views of personalization," *Communications of the ACM*, Vol. 43, Iss. 8, Aug 2000, pp. 26-29.

Riecken, R.C., Wells, N., Wolfers, J., "Finance with a personalized touch," *Communications of the ACM*, Vol. 43, Iss. 8, Aug 2000, pp. 31-34..

SAS, *Implementing the Customer Relationship Management Foundation – Analytical CRM*, 2000.

Saunders, L., "Follow the Money," *Forbes*, Vol. 150, Iss. 10, Oct 26, 1992, pp. 138.

Schneider, I., "Getting to know you," *Bank Systems & Technology*, Vol. 38, Iss. 10, Oct 2001, pp. 20-24.

SIGIA-L, Archives of the SIG Discussion Group,
<http://www.info-arch.org/lists/sigia-l/0012/0005.html>, Fri Dec 01 2000

Stoneman, B., "Mixed signals," *Banking Strategies*, Vol. 75, Iss. 6, Nov/Dec 1999, pp. 33-40.

Trotsky, J., "One and done," *Banking Strategies*, Vol. 75, Iss. 6, Nov/Dec 1999, pp. 16-22.

方琇怡, "金控公司資訊整合-幫你賺錢還是賺你的錢?" *TechVantage*, Iss. 23 November 2002, pp. 40-49.