



How does online banking influence the account manager's job? Cases of Tunisian and Romanian banks

Amira Sghari, Adriana Schiopoiu Burlea, Jamil Chaabouni

IN **RECHERCHES EN SCIENCES DE GESTION** 2021/4 No 145, PAGES 243 TO 267
PUBLISHER **ISEOR**

ISSN 2259-6372

DOI 10.3917/resg.145.0243

Article available online at

<https://shs.cairn.info/journal-recherches-en-sciences-de-gestion-2021-4-page-243?lang=en>



Discover the contents of this issue, follow the journal by email, subscribe...
Scan this QR Code to access the page for this issue on Cairn.info.



Electronic distribution Cairn.info for ISEOR.

You are authorized to reproduce this article within the limits of the terms of use of Cairn.info or, where applicable, the terms and conditions of the license subscribed to by your institution. Details and conditions can be found at cairn.info/copyright.

Unless otherwise provided by law, the digital use of these resources for educational purposes is subject to authorization by the Publisher or, where applicable, by the collective management organization authorized for this purpose. This is particularly the case in France with the CFC, which is the approved organization in this area.

**How does online banking influence the account manager's job?
Cases of Tunisian and Romanian banks**

Amira Sghari
Assistant Professor
Faculty of Economics and Management
Laboratory PRISME, LR18ES24
University of Sfax
(Tunisia)

Adriana Schiopoiu Burlea
Professor
Faculty of Economics and Business Administration
University of Craiova
(Romania)

Jamil Chaabouni
Honorary Professor
SESAME University Tunis
(Tunisia)

The article explores the question of the influence of the use of mobile banking on the activities and skills required by the account managers. A qualitative approach based on semi-structured interviews with 35 account managers in 3 Tunisian banks and 3 Romanian banks is adopted. The results show that the customers' use of online banking has not a substantial impact on account manager's job in Romanian banks. Contrariwise, some Tunisian account

managers claim that the emergence of online banking requires the development of the « stress management skill ».

Keywords: *Mobile banking - Account manager – Skill – Activity – Tunisia - Romania.*

L'article explore l'impact de l'usage de la banque mobile sur les activités et les compétences requises des chargés de clientèle dans les banques. Une approche qualitative basée sur des entretiens semi-structurés auprès de 35 chargés de clientèle appartenant à 3 banques tunisiennes et 3 banques roumaines est adoptée. Les résultats montrent que l'usage de la banque en ligne n'a pas d'effet substantiel sur le métier du chargé de clientèle dans les banques roumaines. Au contraire, certains chargés de clientèle tunisiens affirment que l'apparition de la banque en ligne nécessite le développement de la compétence « gestion du stress ».

Mots-clés : *Banque en ligne - Chargé de clientèle – Activité – Compétence – Tunisie - Roumanie.*

El artículo explora la cuestión de la influencia del uso de la banca móvil en las actividades y habilidades requeridas por los gestores de cuentas. Se adopta un enfoque cualitativo basado en entrevistas semiestructuradas con 35 gestores de cuentas en 3 bancos tunecinos y 3 bancos rumanos. Los resultados muestran que el uso de la banca en línea no tiene un impacto sustancial en el trabajo de gestor de cuentas en los bancos rumanos. Al contrario, algunos gestores de cuentas tunecinos afirman que la aparición de la banca en línea requiere el desarrollo de la "habilidad de manejo del estrés".

Palabras-clave: *Banca móvil - Gestor de cuentas – Habilidad – Actividad – Túnez - Rumania.*

Introduction

Digital technologies are fundamentally reshaping traditional business strategy (Bharadwaj et al., 2013) and transforming the structure of social relationships between consumer and enterprise

(Susarla and Tan, 2012). In the banking sector, Schuchmann and Seufert (2015) affirm that retail banking is affected by the implications of digital transformation. In this context, mobile technologies allow advanced access to Internet-based services through multiple functions (Lien et al., 2015). Its use, rapidly growing even in developing countries, has improved the interaction of customers with their banks (Lien et al., 2015).

In Tunisia and Romania, most banks have set up online banking services to allow their customers to carry out several transactions (Nasri and Charfeddine, 2012 ; Stoica et al., 2015). As the bank offer intangible services, customer attitude is based on personal contact (Nguyen and Leblanc, 2002). Berry and Parasuraman (1993) state that service satisfaction derives from the relationship-based interaction between the frontline employee and the customer. In this context, the relationship behavior is necessary and has a decisive impact on the success of the bank (Durif et al., 2013). However, changing customer behavior due to the appearance of online banking is not without incidents on the activities and skills of bankers. Thus, the customers' use of the Internet requires employees' new skills (Värlander and Julien, 2010; Goldkind and Wolf, 2015).

Previous researches have focused on the study of consumers' resistance and motivational factors affecting the intention of using mobile financial services (Chemingui and Ben lallouna, 2013), the determinants of mobile banking adoption (Nasri and Charfeddine, 2012), the impact of the latter on the quality of service (Fourati Ennouri and Chaabouni, 2018) and on the performance (Ghammam and Gharbi, 2005; Stoica et al., 2015), the effects of differences in the quality of online banking services on customer perception (Abualsauod and Othman, 2020), the impact of online convenience on the intent to adopt mobile financial services (Shankar and Rishi, 2020) and the exploration of customer's mobile banking experiences and expectations among generations X, Y and Z (Shams et al., 2020). However, to our knowledge only a study conducted in a single case in the Tunisian context has focused on the effects of the customers' use of mobile banking on the activities and skills of a bank account manager (Sghari et al., 2019).

This research explores the relationship between the use of mobile banking and the activities and skills required by the account managers in banks. Particularly, we seek to answer the following

question: Does the use of mobile banking influence the job of an account manager?

For this purpose, in-depth interviews are conducted with 20 account managers belonging to three bank leaders in the Tunisian market and 15 account managers belonging to three bank leaders in the Romanian market to explore the activities and skills required to their jobs following the customer use of mobile banking.

1. – Theoretical framework

The theoretical framework of this research is divided into two sections. In the first section, the account manager's job is defined. The second one deals with the development of the customers' use of mobile banking.

1.1. The account manager's job

The description of account manager job and the determination of his required skills is somewhat complicated by the number of different terms used to describe the job (Davies and Ryals, 2013). According to Guenzi et al. (2009), several authors use the terms "strategic account manager", "key account manager", "account manager", "key account salesperson", "key account representative" or "simply salesperson" interchangeably. So, we are based on all these researchs in order to determine the activities and skills of account manager.

The account manager refers to a person who is in charge of managing the relationships with customers (Homburg et al., 2000). Boles and Barksdale (1996) note the importance of the role of the account manager in building a customer relationship. Levitt (1983) asserts that forging close relationships between selling firms and customers begins with an initial contact with an account manager. Thus, the account manager's role in creating and nurturing relationships is growing in importance (Ingram et al., 1992).

According to Davies and Ryals (2013), the account manager has three roles: planning, adapting to customers, and internal management. The literature shows that the account manager has several activities:

- Informing customers about the availability of products and services (Weitz and Bradford, 1999);
- Selling banking products and services (Weitz and Bradford, 1999);
- Opening and analysis of accounts (Ojasalo, 2001);
- Studying the changing needs of its customers (Weitz and Bradford, 1999; Davies and Ryals, 2013);
- Developing appropriate sales strategies (Weitz and Bradford, 1999);
- Managing relationship with customers who have different profiles (Boles and Barksdale, 1996; Ojasalo, 2001).

In order to succeed in his activities, the account manager must have required skills. On the basis of the literature review, the skills of account manager are presented in table 1.

Table 1. Summary of skills required by account managers

Skills	Authors
Selling orientation	Saxe and Weitz (1982) Churchill et al. (1985) Weitz et al. (1986) Ford et al. (1987) Spiro and Weitz (1990) Biong and Selnes (1995) Rentz et al. (2002) Guenzi et al. (2009) Singh and Koshy (2011)
Customer orientation	Saxe and Weitz (1982) Weitz et al. (1986) Weitz and Bradford (1999) Retour et al. (2006) Franke and Park (2006) Guenzi et al. (2009) Värlander and Julien (2010) Singh and Koshy (2011) Miao and Wang (2016)

Conflict resolution	Castleberry and Shepherd (1993) Biong and Selnes (1995) Weitz and Bradford (1999) Comer and Drollinger (1999) Cheung and Tsang (2005) Haukka (2011) Fruhen et al. (2014) Gounaris and Tzempelikos (2014)
Product/service knowledge	McDonald et al. (1997) Rentz et al. (2002) Retour et al. (2006) Haukka (2011)
Technical skills	Rentz et al. (2002) Haukka (2011)
Social skills	Cheung and Tsang (2005) Värlander and Julien (2010) Fruhen et al. (2014)
Integrity	McDonald et al. (1997)
Communication	Biong and Selnes (1995) McDonald et al. (1997) Weitz and Bradford (1999) Sengupta et al. (2000) Haukka (2011) Gounaris and Tzempelikos (2014)
Strategic ability	Sengupta et al. (2000)
Relational skills	Guenzi et al. (2009) Davies and Ryals (2013)
Emotional skills	Värlander and Julien (2010)
Trust	McDonald et al. (1997) Paulin et al. (1998) Durif et al. (2013)
Planning and organizing skills	Haukka (2011)
Strategic planning	Sengupta et al. (2000) Ojasalo (2001) Guenzi et al. (2009) Davies and Ryals (2013)

The account manager is meant to make decisions independently and to choose solutions for his customer who comes to the bank to carry out simple transactions (ask for advice, product, service, information, explanation, etc.) or complex transactions (real estate financing, stock market investments, insurance contracts, etc.). The emergence of online banking has changed consumer behaviour, as explained in the next section.

1.2. Customers' use of mobile banking

The banking sector is among the leading sectors in adopting the Internet and mobile technologies for consumer markets (Laukkanen, 2005). Currently, customers are using mobile technologies in order to carry out several transactions such as account consultation and online payment. Thus, the mobile banking has changed the business of retail banks (Laukkanen and Lauronen, 2005). Indeed, mobile technologies have reshaped the sociotechnical interaction between the account manager and the customer (Luo et al., 2010), who has become less willing to visit traditional branches and more receptive to new electronic channels (Suoranta et al., 2005).

Mobile banking is an innovative method that offers a great deal of promise in its ability to provide banking services anywhere, anytime (Luo et al., 2010). With mobile banking, customers and decision-makers can access multiple banks, accounts, and financial services (Ahluwalia and Varshney, 2009). In Romania, banks "offer a relatively limited number of operations, including account examination, national and international transfer of funds between accounts, payment of invoices to a series of merchants and public utility services, and in some cases, the creation of time deposits" (Stoica et al., 2015, p. 613). In Tunisia, most banks have introduced mobile banking services to enable their customers to perform multiple transactions such as retrieving account balances and extract accounts, cheque-book request, opposing cheque and credit card payments, consulting accounts, paying bills, etc. (Nasri and Charfeddine, 2012; Ennouri Fourati and Chaabouni, 2018). Despite its numerous advantages, the relationship between internet banking and banks performance has not been demonstrated in the Tunisian and Romanian contexts (Ghammam and Gharbi, 2005; Stoica et al., 2015). Recently, Ennouri Fourati and Chaabouni (2018) have observed that the effects

of the use of online banking by Tunisian firms on the service quality are varied. Indeed, some service quality indicators have improved (e.g., responsiveness, ease of use), while others are deteriorated (e.g., data security, updating). This is explained by the fact that the Tunisian and Romanian banks are still at the beginning of the process of Internet Banking services compared to other countries (Anghel, 2015; Ennouri Fourati and Chaabouni, 2018).

The objective of this article is to study the influence of the use of online banking on the account manager's job.

2. – Research Methodology

The qualitative approach by case studies is the appropriate research strategy to achieve the objective of this exploratory research. This research is carried out in three Tunisian banks and three Romanian banks¹.

2.1. Presentation of the cases of Tunisian banks

- Alpha Bank is founded in 1976 and is one of the leading bank establishments in the Tunisian market. It has a network of 200 branches and offers its customers a comprehensive and innovative range of products for its activities in Tunisia and abroad.
- Founded in 1968, Beta Bank, a subsidiary of a Moroccan financial group, has the first banking network in Tunisia with 206 branches and business centers. It offers its customers an array of products and supports them in their international development.
- Zed, subsidiary of a leading bank on the French market, is a Tunisian commercial bank founded in 1961. Currently, Zed bank has a network of 111 branches operating in the heart of the main economic centers of Tunisia.

In Table 2 below, we summarize the number of interviewees in Tunisian banks.

¹ All bank names are fictional with respect to confidentiality rules.

Table 2. Number of Tunisian interviewees

Name of the bank	Number of interviewees
Alpha Bank	11
Beta Bank	6
Zed Bank	3
Total	20

2.2. Presentation of the cases of Romanian banks

- Basic Bank, an international financial institution providing banking and asset management services for individual clients, companies, and institutions in over 40 countries in Europe, North America, Latin America, Asia and Australia.
- Prowess, a member of the most important financial group in Romania, providing universal banking operations and covering specialty companies working on the leasing market, private pensions and housing banks. Prowess uses a network of 551 branches to provide a full range of financial products and services.
- The Pioneer is the Bank for entrepreneurs in Romania. Its mission is to support the development of the business environment, through innovative products and services. It is formed by 550 branches in Romania and Italy.

In Table 3 below, we summarize the number of interviewees in Romanian banks.

Table 3. Number of Romanian interviewees

Name of the bank	Number of interviewees
Basic Bank	5
Prowess Bank	3
Pioneer Bank	7
Total	15

The websites of all Tunisian and Romanian banks show that the customer can directly access his accounts and execute some transactions remotely.

2.3. Data collection and coding

According to Gael (1988), "job analysis interview", whereby data are collected via in-depth interviews with job incumbents or supervisors, can be used to conduct a job analysis. The interview guide is structured in three parts:

- First, the interviewee is asked to describe his/ her tasks and activities before the online applications begin allowing customers to make transactions remotely, the skills required for these tasks and the training that they have followed.
- Then, the interviewee is asked to quote the various services that his bank currently offers online for customers, their impact on the activities of account managers, the difficulties encountered in the exercise of their job and the training they wish to follow.
- Finally, the interviewee is invited to reflect on the evolution of his job.

All interviews were conducted with account managers in bank branches. Each one lasted between one and two hours and was immediately recorded and transcribed. The collected data were subjected to content analysis.

The condensation of data was carried out by thematic coding (Miles et al., 2013). We established a code starting list before any access to the field from a literature review. The coded information is that relating to the skills, the activities of the account managers as well as their relation with the customers' use of the end devices. The chosen unit of analysis is a sentence extract or even a paragraph of the transcript.

Two coding types have been performed (Miles et al., 2013):

- A multiple coding performed by the researcher to ensure the internal consistency of coding. All interviews were subjected to a second coding two months after the first one. The confrontation between the first coding and the second one has defined a reliability coefficient of 95 percent.
- A multiple coding performed by a second researcher to check the reliability of coding: extracts randomly taken from interviews are coded by a second researcher in management

science. The reliability coefficient calculated between encoders is 89 percent.

The coefficients found are above 80 percent. They provide good reliability of results (Miles et al., 2013).

3. – Search results and discussion

This section is devoted to the results' presentation and their discussion. It is divided into two subsections. In the first one, we present the results related to the study of the effect of the customers' use of mobile technologies on the activities of account managers. The second one is dedicated to studying this effect on their skills.

3.1. Effects of customers' use of mobile banking on the activities of an account manager

Tunisian and Romanian banks offer several online services. We summarize in Table 4 below the different banking operations that can be done remotely and via other means as well as the tasks of the account managers.

Table 4. Banking transactions and the means of their execution

Banking transactions	Execution				
	Online	ATM	Counter	Account manager	Others
Extract account	×	×	×	×	× high-end customers
Search operations	×				
Account statements	×	×	×	×	× high-end customers
Loading prepaid cards	×	×	×	×	× (only in Prowess bank)
Opposition on card	×		×	×	Monetic service banking (Alpha and

					Beta bank) Call center (Zed Bank)
Certificate of travel assistance					Insurance agency
Transfers	×		×	×	high-end customers
Debit Notice/Credit Notice	×	×	×	×	high-end customers
Printing the RIB / IBAN	×	×	×		
Downloading transactions and documents	×				
Cheque-book order	×	×	×	×	high-end customers
Messaging for Claims Processing	×				Call center (Beta bank, Zed Bank and Basic bank)
Request information or make an appointment with an agency advisor	×		×		Call center (3 Tunisian banks and Basic bank)
Account opening				×	
Customer prospecting				×	
Sale of products	×			×	
Credits	×			×	
Advice	×			×	

All the Tunisian and Romanian interviewees say that the account manager is primarily a sales manager who is supposed to sell the bank products. He is also responsible for customer prospecting, opening accounts and credits. The account manager is also called upon to advise his clients. Thus, “customer prospecting”, “opening

accounts”, “selling products”, “granting credits” and “advising” constitute the core job of an account manager. Both activities “customer prospecting” and “customer advice” can only be exercised in face-to-face.

17 Tunisian interviewees and 11 Romanian interviewees say that the use of mobile technologies by customers has facilitated essentially three key activities of account managers: products selling, account opening, and credits granting.

- For the “products selling” activity, all the interviewees state that there is only a simple presentation of the different products on the bank's website, which allows the customer to have a general idea about the products. In order to choose the best product, the customer must contact his manager to advise and help him make the best choice.

“I think that the presentation of our products on the website of the bank facilitated the explanation to customers during the face-to-face sales” (account manager in Prowess bank).

- For the “account opening and credit granting”, customers find all information about these activities, such as the paperwork requested and the procedure to follow, which gives them better visibility and understanding. Furthermore, all the banks offer their customers an online credit calculator that allows them to determine the amount of credit they can claim and their ability to repay them.

Thus, customers become better informed without however purchasing products, obtaining credits or opening accounts completely online. Indeed, it is imperative to consult their branch account managers. This is mainly explained by the Tunisian and Romanian administrative and regulatory complications that prevent the realization of these activities completely online. Indeed, to grant credit, purchase products or opening an account, the law requires originals of papers and original signatures. 16 Tunisian interviewees and 9 Romanian interviewees emphasize the importance for face-to-face-contacted customers so as to negotiate and discuss which products to buy, what account to open and which credit simulations to be proposed by their account manager.

Only 4 Tunisian account managers claim that their workload is reduced following the appearance of online services. This is

explained by the fact that just low value-added activities for the bank are therefore available online. Their remote execution can lighten up a little bit of the work of the account manager. Indeed, the account manager rarely does such operations for high-end customers who come to their office to ask for such a service when there are many people lining up at the counter.

Regarding the other effects of the customers' use of mobile banking on the activities of account managers, the data allowed to determine five categories of answers:

- 8 Tunisian account managers and 1 Romanian account manager affirm the lack of change following the offer of a range of online services.

"The queues are the same. The majorities of customers are equipped with cards and come to the bank to withdraw money from the counter. Despite the existence of a number of customers who make transactions remotely, the impact is not important" (Account manager in Alpha bank).

- 18 Tunisian account managers and 14 Romanian account managers say that the change is perceived by some customers who have benefited from the reduction of costs (displacement, time) and the quality of service.
- 13 Tunisian account managers and 4 Romanian account managers claim that the change affects the counter staff rather than the account managers. Indeed, the execution of certain online services by customers has reduced the queues at the bank counter.

"The impact of remote services has mainly affected the counter staff. For example, there are people who come in line every day to request an account statement" (Account manager in the Basic bank).

- Only 4 Tunisian account managers say the queuing is decreasing at their desk because sometimes, due to the length of the queue at the counter staff, their customers ask for certain services that have now become online such as statement account, transfers, etc.
- 6 Tunisian account managers focus on customers lining up to claim, for example, the inability to access their account online due to blocked connection settings following mishandling.

“We receive complaints mainly because of the passwords that become non-functional after several connection attempts” (Account manager in Beta bank).

The effects of the use of mobile banking on the activities of account managers are presented in Table 5 below.

Table 5. Effects of customers' use of mobile banking on account manager activities

Effects on account manager activities	Number of interviewees in Tunisian banks	Number of interviewees in Romanian banks
No change	8	1
Change perceived by customers	18	14
Change affecting the counter staff (Reduced queues)	13	4
Decreased workload	4	-
Reclamation on online account blockages	6	-

In the 6 Tunisian and Romanian banks, the results show that the use of mobile banking has little effect on the job of an account manager who keeps his main activity namely the management of the customer-bank relationship since the account opening. Thus, we find that the account manager performs the same roles cited in the literature regardless of the digital transformation, such as the role of creating and managing the relationship with customers (Boles and Barksdale, 1996), the role of the salesperson who must convince customers to buy the products offered by the bank and develop sales strategies (Weitz and Bradford, 1999) and the role of the advisor who offers his clients plans for the future (Guenzi et al., 2009). However, it is worth mentioning that a Romanian account manager emphasizes the importance of the adoption of an aggressive selling behaviour.

“I think that an account manager has a target pressure and, somehow, this makes him adopt an aggressive selling behaviour” (Account manager in the Prowess bank).

According to Biong and Selnes (1995), aggressive sales behavior is defined as continuous attempts by the salesperson to emphasize sales, and thus trying to convince the customer to order differently than originally planned.

The customers' execution of the online services rather affects the work of the counter staff who receive fewer customers for the operations such as transfers and consultation of the accounts. This result can be explained by the fact that the majority of the branches visited are located in modest neighborhoods in Sfax in Tunisia and in Craiova in Romania. Their customers are not upmarket and do not carry out, therefore, remote transactions especially that some services are paid.

“In developed cities (Bucharest, Cluj) it is more visible and the account managers have been replaced by ATMs” (Excerpt from an interview with an account manager in Prowess bank).

3.2. Effects of customers' use of mobile banking on the required skills of account managers

Romanian and Tunisian interviewees emphasize the importance of certain skills necessary for the exercise of their job. These skills are listed in Table 6 below.

Table 6. The required skills of Tunisian and Romanian account managers

Number of account mangers Skills	Number of interviewees in Tunisian banks	Number of interviewees in Romanian banks
Selling orientation	20	15
Communication	20	13
Product knowledge	20	12
Technical skills	14	15
Relational skills	14	14
Planning and organizing skills	10	14

knowledge of regulation	13	7
Strategic ability	8	6
Problem solver	2	1
Stress management	12	-

“Selling orientation” skill is considered important by all Tunisian and Romanian interviewees. The importance of this skill lies in building lasting relationships with clients (Guenzi et al., 2009). 20 Tunisian account managers and 13 Romanian account managers say that “communication” is a skill required for their job. This corroborates the results of Biong and Selnes (1995); McDonald et al. (1997); Sengupta et al. (2000); Haukka (2011) and Davies and Ryals (2013), and highlights the importance of this competence for the account manager’s job.

20 Tunisian account managers and 12 Romanian account managers claim that “product knowledge” is the core competency for account managers. 14 Tunisian account managers and 15 Romanian account managers also note the importance of “technical skills”. This corroborates the results of McDonald et al. (1997) who assert that the account manager has to master the products and services as well as their technical aspects. In this context, the research work of Rentz et al. (2002) emphasize the importance of the account manager’s technical skills.

14 Tunisian account managers and 14 Romanian account managers also emphasize the importance of “relational skills”. They are important because they allow proposing products adapted to the needs of the customers (Guenzi et al., 2009). In this context, Fruhen et al. (2014) and Cheung and Tsang (2005) highlight the importance of the account managers’ social skills and Värlander and Julien (2010) focus on emotional skills. Moreover, Durif et al. (2013) and McDonald et al. (1997) emphasize the importance of trust between the account manager and the customer.

Planning and organizing skills are necessary according to 10 Tunisian account managers and 14 Romanian account managers. This confirms the work of Haukka (2011) which emphasizes the importance of planning and organization. This also corroborates the results of Sengupta et al. (2000), Ojasalo (2001), Guenzi et al. (2009) and Davies and Ryals (2013) which emphasize the importance of

strategic planning skills that helps develop long-term plans with clients.

13 Tunisian account managers and 7 Romanian account managers also highlight the importance of “knowledge of regulation”. In this context, Cheung and Tsang (2005) and Durif et al. (2013) state that the account manager must master all the knowledge necessary for the job.

8 Tunisian account managers and 6 Romanian account managers say that “strategic ability” is a skill required for their job. This skill is defined by Sengupta et al. (2000) as the ability to analyze customer organizational and business problems and to focus on their long-term interests. This corroborates the results of Sengupta, Krapfel and Pusateri (2000) and Davies and Ryals (2013) that emphasize the importance of this skill.

2 Tunisian account managers and 1 Romanian account manager highlight the importance of the “problem solver” skill. This skill is also proposed in the works of Weitz and Bradford (1999), Cheung and Tsang (2005), Guenzi et al. (2009), Haukka (2011), Gounaris and Tzempelikos (2014) and Fruhen et al. (2014) who define it as the ability of the account manager to understand problems and generate ideas to solve them. Likewise, Biong and Selnes (1995) present the “conflict handling” skill and Cheung and Tsang (2005) propose the “conflict prevention” skill. They are defined as the ability of account managers to resolve conflicts before they occur.

“Stress management” is considered as a skill required for the job by 12 Tunisian account managers. This competence is not mentioned in the consulted research works.

The use of mobile banking has not so far affected the skills of the majority of Tunisian account managers and all of the Romanian account managers. These latter keep the same skills mentioned in the literature regardless the appearance of online banking transactions. This is explained by the fact that the use of online banking by Tunisian and Romanian customers is still in an embryonic phase (Anghel, 2015; Ennouri Fourati and Chaabouni, 2018). The number of customers using online banking and the volume of transactions do not seem to have reached a critical mass to encourage banks to look into the issue of analyzing data that are specific to this type of customer. With the introduction of mobile banking destined also for the younger generations, whose resources would be rather limited, at least initially,

the number of clients is expected to increase over the next few years. With a critical mass of customers and transactions, account managers would be called upon to develop massive data analysis skills to better understand this clientele, to know how to target it and to offer personalized banking services.

According to several Tunisian account managers, the customer can have only some basic information, or on the contrary, know all the information (e.g., market rates, different credit terms, etc.) via consulting Internet banking sites or reading specialized magazines. Knowledgeable customers collect the necessary information and make comparisons between competitors. In front of an autonomous and independent customer, the account manager loses some of his prerogatives and his power which leads to decrease communication preventing him from developing a strong relationship with his client and complicates his work. This complication increases with the development of the use of mobile banking, which explains the importance of "stress management".

The emergence of the skill "stress management" can be explained also by the fact that the account managers anticipate an upheaval in their job which can make their current skills obsolete, and that requires training. It can be explained by fear of being unable to learn new skills, adapt to change, and lose power.

Conclusion

This research focuses on the exploration of the effects of clients' use of mobile banking on the activities and skills required by account managers in banks. To this end, qualitative research by case studies is conducted in three Tunisian banks and three Romanian banks. We conducted thirty-five in-depth interviews with account managers from 15 branches located in Sfax, Tunisia, and 12 branches located in Craiova, Romania. The results show that, up to now, the use of mobile banking has not a substantial impact on the majority of Tunisian account managers and all of the Romanian account managers who continue to perform the same tasks with the same skills required for the job. Contrariwise, some Tunisian account managers claim that the emergence of online banking requires the development of the

stress management skill. This could be explained by the cultural difference between the two countries.

On the theoretical level, we note the existence of a gap between the results found in the 6 banks that show the absence of a remarkable change and the electronic press on the digital transformation of banks which announced the change in the banking professions.

Based on the results relating to the existence of transactions that can only be done face to face (Table 4), it is recommended that the bank's decision-makers introduce other online services that are currently being handled by account managers, such as direct sales of products. It is also recommended to introduce the "online credit granting". This is possible only with the regulation change which requires signatures on original papers by a law that allows electronic signatures in credit agreements.

Beyond these contributions, we mention that the data collection was carried out before the COVID-19 health crisis which disrupted the business in all industries. In an attempt to control the spread of this pandemic, Tunisia and Romania, like many other countries, have imposed a period of total containment. This context has forced account managers as well as customers to develop digital skills. Research during this post-COVID period would be interesting in order to identify the new skills developed by the account managers. Also, it would be interesting to analyze the bank's digitalization strategy by interviewing the senior management. Indeed, as banks operate in an uncertain environment that heralds the appearance of future health crises, senior management is forced to review the required skills, especially digital, of all jobs and provide intensive training for bankers as part of a strategic plan.

REFERENCES

- ABUALSAUOD E. H & OTHMAN A. M., "A study of the effects of online banking quality gaps on customers' perception in Saudi Arabia", *Journal of King Saud University - Engineering Sciences*, vol. 32, n°8, Decemeber, 2020, p. 536-542.
- AHLUWALIA P & VARSHNEY U., "Composite quality of service and decision making perspectives in wireless networks", *Decision Support Systems*, vol. 46, n°2, January, 2009, p.542-551.
- ANGHEL M. G., "Model of Analysis of Electronical Instruments Services in Romania", *Theoretical and Applied Economics*, vol. 12, n°4, Winter, 2015, p.113-120.
- BERR L. L & PARASURAMAN A., "Building a new academic field-The case of services marketing", *Journal of Retailing*, vol. 69, n°1, Spring, 1993, p.13-60.
- BHARADWAJ A., EL SAWY O. A., PAVLOU P. A & VENKATRAMAN V. N., "Digital Business Strategy: Toward a Next Generation of Insights", *MIS Quarterly*, vol. 37, n°2, June, 2013, p.471-482.
- BIONG H & SELNES F., "Relational selling behavior and skills in long-term industrial buyer-seller relationships", *International Business Review*, vol. 4, n°4, 1995, p.483-498.
- BOLES J. S & BARKSDALE H. C., "What national account decision makers would tell salespeople about building relationships", *Journal of business and industrial marketing*, vol. 11, n° 2, April, 1996, p.6-19.
- CASTLEBERRY S & SHEPHERD D., "Effective Interpersonal Listening and Personal Selling", *Journal of Personal Selling and Sales Management*, vol. 13, n°1, Winter, 1993, p.35-49.
- CHEMINGUI H & BEN LALLOUNA H., "Resistance, motivations, trust and intention to use mobile financial services", *International Journal of Bank Marketing*, vol. 31, n°7, October, 2013, p.574-592.
- CHEUNG C. C. L & TSANG W. H. H., "Factor structure of essential social skills to be salespersons in retail market: implications for psychiatric rehabilitation", *Journal of Behavior Therapy and Experimental Psychiatry*, vol. 36, December, 2005, p.265-280.
- CHURCHILL G. A Jr., FORD N. M., HARTLEY S. W & WALKER O. C Jr., "The Determinants of Salesperson Performance: A Meta-Analysis", *Journal of Marketing Research*, vol. 22, May, 1985, p.103-18.
- COMER L. B & DROLLINGER T., "Active Empathetic Listening and Selling Success: A Conceptual Framework", *Journal of Personal Selling and Sales Management*, vol 19, n°1, Winter, 1999, p.15-29.

- DAVIES L. A & RYALS L. J., "Attitudes and behaviors of key account managers: Are they really any different to senior sales professionals?", *Industrial Marketing Management*, vol. 42, August, 2013, p.919-931.
- DURIF F., GEAY B & GRAF R., "Do key account managers focus too much on commercial performance? A cognitive mapping application", *Journal of Business Research*, vol 66, September, 2013, p.1559-1567.
- FORD N. M, ORVILLE C. W. Jr, GILBERT A. C. Jr & STEVEN W. H., "Selecting Successful Salespeople: A Meta-Analysis of Biographical and Psychological Selection Criteria", Houston, M.J., (Ed.) ; *Review of Marketing*, American Marketing Association, Chicago, 1987, p.90-131.
- FOURATI ENNOURI M & CHAABOUNI J., « Usages de l'Internet banking par les entreprises et effets sur la qualité de service », *Management & Avenir*, vol. 103, n°5, Septembre, 2018, p.15-42.
- FRAZIER G. L & RODY R. C., "The use of influence strategies in interfirm relationships in industrial products channels", *Journal of Marketing*, vol 55, January, 1991, p.52-69.
- FRUHEN L. S., MEARNS K. J., FLIN R & KIRWAN B., "Skills, knowledge and senior managers' demonstrations of safety commitment", *Safety Science*, vol. 69, November, 2014, p.29-36.
- GHAMMAM M. R & GHARBI K., "Emergency of Electronic Banking in Tunisia", *International e-business conference (IEBC 2005)*, June 23-25, 2005, Hammamet, Tunisia.
- GOLDKIND L & WOLF L., "A digital environment approach: Four technologies that will disrupt social work practice", *Social Work*, vol. 60, n°1, January, 2015, p. 85-87.
- GOUNARIS S & TZEMPELIKOS N., "Relational key account management: Building key account management effectiveness through structural reformations and relationship management skills", *Industrial Marketing Management*, vol. 43, October, 2014, p.1110-1123.
- GUENZI P., GEORGES L & PARDO C., "The impact of strategic account managers' behaviors on relational outcomes: An empirical study", *Industrial Marketing Management*, vol. 38, April, 2009, p.300-311.
- HAUKKA S., "Education-to-work transitions of aspiring creative", *Cultural Trends*, vol. 20, n°1, March, 2011, p.41-64.
- HOGG G., LAING A & WINKELMAN D., "The professional service encounter in the age of the Internet: An exploratory study", *Journal of Services Marketing*, vol. 17, n°5, September, 2003, p.476-494.

- HOMBURG C., WORKMAN J. P & JENSEN O., "Fundamental changes in marketing organization: The movement toward a customer-focused organizational structure", *Journal of the Academy of Marketing Science*, vol. 28, n°4, October, 2000, p.459-478.
- INGRAM T. N., SCHWEPKER C. H & HUTSON C. H., "Why salespeople fail", *Industrial Marketing Management*, vol. 21, August, 1992, p.225-230.
- LAUKKANEN T & LAURONEN J., "Consumer value creation in mobile banking services", *International Journal of Mobile Communications*, vol. 3, n°4, May, 2005, p.325-338.
- LAUKKANEN T., "Comparing Consumer Value Creation in Internet and Mobile Banking", *International Conference on Mobile Business*, Sydney, August, 2005, IEEE.
- LEVITT T., "After the sales is over", *Harvard Business Review*, vol 61, September, 1983, p.95-102.
- LIEN J., HUGHES L., KINA J & VILLASENOR J., "Mobile money solutions for a smartphone-dominated world", *Journal of Payments Strategy and Systems*, vol. 9, n°3, July, 2015, p.341-350.
- LUO X., LI H., ZHANG J & SHIM J. P., "Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services", *Decision Support Systems*, vol. 49, May, 2010, p.222-234.
- MCDONALD M., MILLMAN T & ROGERS B., "Key account management: Theory, practice and challenges", *Journal of Marketing Management*, vol. 13, n°8, 1997, p.737-757.
- MIAO, F.C & WANG, G., "The differential effects of functional vis-à-vis relational customer orientation on salesperson creativity", *Journal of Business Research*, vol. 69, Decembre, 2016, p.6021-6030.
- MILES M B., HUBERMAN A M & SALADANA J M., *Qualitative data analysis: A methods sourcebook*, Sage Publications, London, 2013.
- MZOUGH N & M'SALLEM W., "Predictors of internet banking adoption", *International Journal of Bank Marketing*, vol. 31, n°5, July, 2013, p.388-408.
- NASRI W & CHARFEDDINE L., "Factors affecting the adoption of internet banking in Tunisia: An integration theory of acceptance model and theory of planned behavior", *Journal of High Technology Management Research*, vol. 23, n°1, August, 2012, p.1-14.
- NGUYEN N & LEBLANC G., "Contact personnel, physical environment and the perceived corporate image of intangible services by new clients", *International Journal of Service Industry Management*, vol. 13, n°3, August, 2002, p.242-262.

- OJASALO J., "Key account management at company and individual levels in business-to-business relationships", *Journal of Business and Industrial Marketing*, vol. 16, n°3, June, 2001, p.199-321.
- PAULIN M., PERRIEN J., FERGUSON R. J., ALVAREZ SALAZAR A. M & SERUYA L. M., "Relational norms and client retention: External effectiveness of commercial banking in Canada and Mexico", *International Journal of Bank Marketing*, vol. 16, February, 1998, p.24-31.
- RENTZ J. O., SHEPHERD C. D., TASHCHIAN A., DABHOLKAR P. A & LADD R. T., "A Measure of Selling Skill: Scale Development and Validation", *Journal of Personal Selling and Sales Management*, vol. 22, n°1, Winter, 2002, p.13-21.
- RETOUR D., DUBOIS M., & BOBILLIER-CHAUMON M.E., « Les professionnels de la banque Le cas des chargés de clientèle », *Revue Française de Gestion*, n°168, Septembre, 2006, p.205-219.
- SAXE R & WEITZ B. A., "The SOCO scale: A measure of the customer orientation of salespeople", *Journal of Marketing Research*, vol. 19, August, 1982, p.343-351.
- SCHUCHMANN D & SEUFERT S., "Corporate Learning in Times of Digital Transformation: A Conceptual Framework and Service Portfolio for the Learning Function in Banking Organizations", *International Journal of Advanced Corporate Learning*, vol. 8, n°1, March, 2015, p.31-39.
- SENGUPTA S., KRAPFEL R. E & PUSATERI M. A., "An empirical investigation of key account salesperson effectiveness", *Journal of Personal Selling and Sales Management*, vol. 20, March, 2000, p.253-261.
- SGHARI A., CHAABOUNI J & SCHIOPOIU BURLEA A., "Effets de l'usage des technologies mobiles par les clients sur le métier des chargés de clientèle dans les banques", *Revue de Recherches en Sciences de Gestion*, n°130, 2019, p. 147-177.
- SHAMS G., REHMAN M. A., SAMAD S & OIKARINEN E. L., "Exploring customer's mobile banking experiences and expectations among generations X, Y and Z", *Journal of Financial Services Marketing*, vol. 25, n°1, May, 2020, p.1-13
- SHANKAR A & RISHI B., "Convenience matter in mobile banking adoption intention? *Australasian Marketing Journal*", vol. 28, n°4, November, 2020, p. 273-285.
- SINGH R & ABRAHAM K., "Does salesperson's customer orientation create value in B2B relationships? Empirical evidence from India", *Industrial Marketing Management*, vol. 40, January, 2011, p.78-85.
- SPIRO R. L & WEITZ B. A., "Adaptive Selling: Conceptualization, Measurement, and Nomological Validity", *Journal of Marketing Research*, vol. 27, February, 1990, p.61-69.

- STOICA O., MEHDIAN S & SARGU A., "The impact of internet banking on the performance of Romanian banks: DEA and PCA approach", *Procedia Economics and Finance*, vol. 20, December, 2015, p.610-622.
- SUORANTA M., MATTIL M & MUNNUKKA J., "Technology-based services: a study on the drivers and inhibitors of mobile banking", *International Journal of Management and Decision Making*, vol. 6, n°1, January, 2005, p.33-46.
- SUSARLA A., OH J. H & TAN Y., "Social Networks and the Diffusion of User-Generated Content: Evidence from YouTube", *Information Systems Research*, Vol 23, N° 1, March, 2012, p.123-141.
- VÄRLANDER S & JULIEN A., "The Effect of the Internet on Front-line Employee Skills: Exploring Banking in Sweden and France", *Service Industries Journal*, vol. 30, n° 8, July, 2010, p.1245-1261.
- WEITZ B. A & BRADFORD K. D., "Personal selling and sales management: A relationship marketing perspective", *Journal of the Academy of Marketing Science*, vol 27, n°2, March, 1999, p.241-254.
- WEITZ B.A., HARISH S & MITA S., "Knowledge, Motivation, and Adaptive Behavior: A Framework for Improving Selling Effectiveness", *Journal of Marketing*, vol. 50, October, 1986, p.174-91.