



International Journal of Multidisciplinary Research and Growth Evaluation.

Critical success factors and their impact on achieving the quality of banking service for banks in Basra

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Article Info

ISSN (online): 2582-7138

Volume: 04

Issue: 04

July-August 2023

Received: 06-05-2023;

Accepted: 26-05-2023

Page No: 14-21

Abstract

This study seeks to showcase the effect of critical success factors and their respective dimensions, namely (support of senior management, communication, training and learning, change management, and reputation of the organization), on the quality of banking service and its dimensions, including (reliability, trust, speed of response, and tangible aspects). The primary instrument employed by the researchers for data collection was a questionnaire. Data, the present study endeavours to examine the perceptions of a select group of individuals, namely (managers, heads of department, and divisional officials), in a sample of surveyed banks. The sample size consists of 80 respondents, and the study aims to analyses their responses to the variables and sub-dimensions of the research, as well as test the study's hypotheses through the application of descriptive and inferential statistical methods. Additionally, the study employs personal interviews Statistical software, namely (16. SPSS V.25 and Excel V), was utilized for data analysis. The primary instrument employed for data collection in this study was a questionnaire. The objective was to obtain relevant data and information to facilitate the attainment of the study's outcomes. The researcher aimed to evaluate two primary hypotheses to ascertain the correlation and influence between the two principal research variables. The researcher suggests that the involvement of individuals possessing expertise and familiarity within the banking industry is imperative in devising a strategy that focuses on enhancing the awareness of employees regarding the significance of documented information. This approach is deemed necessary to ensure optimal utilisation of the information.

DOI: <https://doi.org/10.54660/IJMRGE.2023.4.4.14-21>

Keywords: Critical success factors, quality of banking service, banks in Basra

Introduction

The contemporary work environment has undergone notable transformations, exerting significant pressure on companies to operate with optimal efficiency and effectiveness in order to remain competitive in the market. As a result, restrictions have been lifted, exposing companies to rapid and ongoing technological changes, while marketing gaps have become a pressing concern. Consequently, senior leaders have resorted to formulating meticulous strategies that are implemented with great precision, as even minor errors can precipitate a severe crisis and jeopardise the company's success. The aforementioned errors may stem from a set of factors that are deemed critical to the elimination of failure, commonly referred to as critical success factors. These factors have been established and disseminated over the years and have garnered the attention of scholars and researchers alike due to their function as a warning signal and an alert to the potential hazards that a bank may face. It is imperative that senior management be presented with a report outlining the critical success factors and the requisite information sources necessary to prevent collapse. This report is also essential for ensuring the provision of high-quality banking services. This naturally requires that these services that raise the quality of banking services be embedded in the behavior of people when they use their money

to deal with banks, which is the tendency to meet their desires and satisfy their goals in order to reach a higher quality of life for themselves. Therefore, in order to reach a high degree of customer satisfaction, we must That the added value of the services is commensurate with the customers' preferences in order to reflect on them by concluding transactions with banks, saving money and investing in it (Hani, 2021) ^[12]. The quality of banking services is a crucial aspect in the realm of strategic management, which surfaces when discussing companies and their management towards success and excellence. Banking services are a significant factor in achieving the goals that companies aspire to, as well as the ability to utilize resources effectively. In recent years, there has been a significant shift in the future-oriented perspectives and strategies adopted by banks, in response to the swift transformations occurring in both their internal and external environments. One of the critical success factors in banks is the strategic flexibility that directly affects achieving banking quality and thus improving the services provided by banks (Mohsin *et al.*, 2022) ^[19]. The study comprised of four sections with the aim of determining the nature of the relationship between critical factors that contribute to the success and quality of banking services.

Problem of the study

The advent of the twenty-first century has witnessed the emergence of sustainable competition as a formidable challenge to markets and resources. This phenomenon has transcended its regional character due to the global development of information systems, communication technology, and accelerating environmental changes. Consequently, companies have been compelled to undertake extensive research and analysis to develop a more profound philosophy and a comprehensive vision that would enable them to provide high-quality banking services. This approach is critical for banks to remain competitive and maintain their market position. Therefore, identifying and diagnosing the critical factors for success has become an urgent necessity for banks operating in highly competitive environmental conditions. The need for quality banking services becomes increasingly pressing in times of rapid environmental change, which renders it a temporary concept. Consequently, there is a need to develop sources for quality banking services, with critical success factors emerging as a crucial variable for sustaining the core capabilities of banks. This involves integrating skills and tangible and intangible resources to achieve the desired quality of banking service.

Given the circumstances, the research gap can be delineated with the aim of addressing the subsequent inquiries

1. What is the extent of critical success factors present in the banks being examined?
2. What extent do banks exhibit service quality, and at what

degree of proficiency do they operate?

3. Is there a statistically significant relationship between the critical success factors and the quality of banking service? What is the degree of association between the entities in question?
4. Is there a causal relationship between critical success factors and the quality of banking services? What is the degree or extent of the relationship?

Objectives of the study

1. The aim is to establish a cognitive framework that delineates the variables of the study being investigated, incorporating perspectives articulated by scholars and researchers, and interrelating them within a unified cognitive framework.
2. This study aims to investigate the identification of critical success factors that exert a substantial influence on the surveyed banks and explore how managers can effectively utilize them to mitigate their impact.
3. This study aims to examine the correlation between critical success factors and the quality of banking services in commercial banks.
4. The objective of this study is to identify the primary dimension of critical success factors that exert the greatest impact on the quality of banking service within commercial banks.

Important of the study

1. The present investigation holds significance as it represents one of the initial Arab inquiries, to the best of the researcher's knowledge that has addressed the matter of critical success factors and its associated variables, including senior management support, change management, communication, organizational reputation, learning, and training. This study thus provides ample opportunities for exploring this concept in diverse directions.
2. The study involves an understanding of the conceptual and theoretical dimensions of the critical success factors and the quality of banking service as they pertain to the sample banks under investigation.
3. The significance of this study lies in its contemporary and high-quality nature, particularly given the limited literature on critical success factors and the quality of banking services.

Hypothesis outline

The hypothesis diagram was formulated to depict the fundamental concept underlying the research and to explicate the dimensions of the research variables, its problem and the attainment of its objectives. Its purpose was to elucidate the nature of the association between the research variables. Financial services provided by banks.

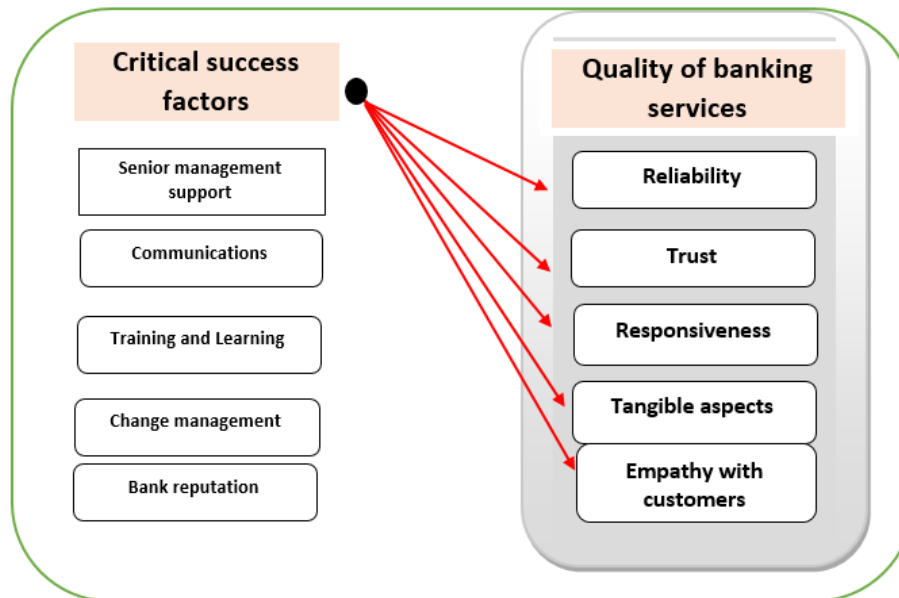


Fig 1: Hypothesis outline

Hypotheses of the study

Two fundamental assumptions form the foundation of the research:

1. There is a statistically significant positive link between the important success indicators and the level of banking service in Basra Governorate's commercial banks.
2. In commercial banks in the Basra Governorate, important success characteristics and service quality have a statistically significant beneficial impact.

The concept of critical success factors

Critical success factors the approach (entrance) that was developed and made popular by a number of researchers and writers over the years is now being used more frequently by consultants and different departments as a way to support strategic planning, which has increased and greatly stoked interest in it. They (Markard) were described by analysts and researchers (Attaran, 2012) ^[12] as precise, dependable elements that can be used in every situation and boost the chance that an organization will succeed in the face of change. To the success of the organization, certain variables are more crucial than others. They are, according to Edmondson (2012) ^[9], the elements that determine how well a strategy and its execution are measured, and they often forecast any potential risks brought on by cyclical changes in the economy, the competitive landscape, and customer preferences.

Dimensions of Critical Success Factors:

Top management support

Upon analysing two organizations, it is evident that one organization outperforms the other. The organization that emerges victorious is the one whose managers exhibit superior decision-making skills. The controversy surrounding a failed organization is a topic of discussion (Chatterjee *et al.*, 2022) ^[7]. The efficacy of management programmers and their methodology is contingent upon the degree of conviction and belief held by higher authorities within the organization regarding their benefits and necessity, with the ultimate aim of attaining sustained enhancement (Amezcuca *et al.*, 2013) ^[11].

Communications

Research suggests that individuals who engage with the conventional lexicon of everyday existence are involved in diverse forms of communication (Wagner, 2007) ^[26]. According to Halme *et al.* (2012) ^[11] the aforementioned adage is not exclusive to human beings, but rather encompasses all types of organizations, entities, and structural frameworks.

Training and learning

The acquisition of knowledge is a dynamic process that necessitates a comprehensive review of the learning process as a preliminary step. The term "learning" refers to the exchange of knowledge through experience, resulting in a modification of behavior. Alternatively, it can be defined as a social production of organizational rules based on experience, which subsequently influences organizational behavior (Kamkhaji & Radaelli, 2017) ^[14].

Change management

It is widely recognised that any process or method is susceptible to ongoing modification, including the devices, tools, and materials utilised in production processes, as well as production volumes. These changes are driven by market competition, technological advancements, and evolving consumer preferences and demands. As a result, organizations may be exposed to various risks, some of which can be identified. The emergence of change management as a discipline is attributed to the need to effectively manage change in order to mitigate its negative effects, whether it is a straightforward or challenging process (Cameron & Green, 2019) ^[5]. According to Campbell and Tutan (2008) the individual made reference to the concept of change as being either a radical or gradual alteration of entities. Organizational change refers to a protracted endeavour aimed at enhancing an organization's problem-solving capacity and revitalizing its operations. This process entails a comprehensive development of the prevailing organizational climate, with particular emphasis on augmenting the efficacy of its work groups. A change consultant or expert is often engaged to introduce novel concepts and persuade organizational members to adopt those (Beer & Nohria,

2000)^[4].

The reputation of the organization

In recent times, the intangible asset of an organization that has garnered significant attention is its reputation. The rationale behind this phenomenon can be attributed to the notion that a favorable reputation of an organization serves as a safeguard against its potential downfall. This is due to the significant influence that customer loyalty and trust hold, particularly during challenging circumstances (Pollock *et al.*, 2015)^[22]. Lange *et al.* (2011)^[16] defined the reputation refers to the standing and market position of an organization within its respective industry, or it can be characterized as the comprehensive evaluation or stakeholder perception of the organization over a period of time.

Quality of banking service

The concept of banking service quality

The notion of service quality is centered on the notion that the assessment of the service is contingent upon the customer's evaluation, and it typically reflects the customer's perceptions of the service encounter. Prior research has largely affirmed that customers are the most suitable participants in appraising service quality, as opposed to internal customers who may lack the ability to anticipate the outcomes of delivering their own services to these external clients (Hasan *et al.*, 2008)^[13]. The term "service" was defined as a type of work or performance that is provided by one party to another party. This work or performance is intangible in nature and does not confer any ownership or possession of tangible assets (Maglio *et al.*, 2009)^[17].

Dimensions of banking services

Reliability

From a customer's perspective, bank serviceability refers to the bank's capacity to deliver services promptly and in a manner that meets the customer's expectations. Thus, it indicates the degree to which the bank satisfies its responsibilities to the client (Katarachia, 2013)^[15]. From a customer's perspective, bank serviceability refers to the bank's capacity to deliver services promptly and in a manner that meets the customer's Banking service performance refers to the capacity of a financial institution to deliver the promised services with precision and dependability. The assessment of an organization's adherence to its customer commitment is based on a set of five variables. The term "service quality" refers to the capacity of a service provider to perform their duties with a high degree of autonomy and precision, or the degree to which a customer can place trust in the service provider. Reliability can be defined as the degree of fulfilment and commitment to delivering services with a high level of dependability and consistency expectations. Thus, it indicates the degree to which the bank satisfies its responsibilities to the client (Katarachia, 2013)^[15].

Trust

Trust refers to the degree to which a customer places confidence in a banking service's ability to fulfil its promises. Trustworthiness can be assessed by evaluating factors such as the provision of bank guarantees, the calibre of banking services, the reliability of commitments made, the conduct of personnel towards clients, and the bank's dedication to its customers (Peng & Moghavvemi, 2015)^[21]. The provision of

a secure and trustworthy environment for customers involves not only the implementation of safety and security measures, but also the cultivation of knowledgeable and courteous staff who can instill confidence in customers. This is particularly important given that customers may be hesitant to deposit their assets in a bank due to the increased risk of fraud and theft (Claycomb *et al.*, 2001)^[8].

Trust can be defined as the process of instilling confidence and providing assurance to service providers without any errors, while also communicating psychological or material reassurance to customers. The reputation of a bank has consistently been a crucial factor in customers' decision-making process. Therefore, it is imperative for banks to invest in perpetuating and strengthening their reputation through various promotional strategies (Barlow & Maul, 2000)^[3].

Responsiveness

Customer service proficiency refers to the capacity to adeptly address the diverse needs of customers, promptly and efficiently resolve their grievances, and effectively communicate a sense of appreciation and respect towards them, thereby fostering a positive perception of the bank. Together with them (McNally, 2007)^[18]. The level of preparedness of organizational departments to aid customers and satisfy their requests by promptly providing accurate information and efficient service is a crucial determinant of customer satisfaction. Delays in service provision may lead to negative perceptions of service quality, which can be detrimental to customer satisfaction (Selvakumar, 2015)^[24]. The level of preparedness of organizational departments to cater to customer needs and provide prompt and accurate information is a crucial determinant of customer satisfaction. Efficient service delivery reduces customer waiting time and minimizes negative perceptions about service quality (Pakurár *et al.*, 2019)^[20].

Tangible aspects

The term refers to the tangible resources that are closely associated with the delivery of a service, including equipment, personnel, and communication tools. Financial institutions frequently employ tangible elements to enhance their reputation and maintain consistent communication with their clientele. The financial institution in question lacks automated machinery and auditing tools, as well as facilities catering to the needs of both employees and clients. The customer's assessment of the services provided by the individual in question is unsatisfactory, despite the presence of amenities such as air conditioning units, adequate lighting, seating arrangements, and other similar facilities (Santos, 2002)^[23]. It Describes how things including buildings, goods, people, and messages look to the naked eye. All of these things help us visualise how the consumer really feels and thinks about the service, particularly the new customer who will use it to gauge quality. Most financial institutions utilise tangibles with other criteria to determine quality. To think of and implement a plan to improve the bank's service quality (Veloutsou *et al.*, 2004)^[25].

Empathy with customers

This factor considers five factors: the employees' genuine care for the organization's customers, the employees' familiarity with the customers' needs, the businesses' willingness to accommodate customers' schedules, the businesses' emphasis on the customers' ultimate interests, and the businesses level

of customer awareness (Fida *et al.*, 2020) ^[10].

The practical side of study

First: the characteristics of the research sample

Table (3) represents the distribution of the study sample by gender, age, educational qualification and number of years of service.

Table 1

Properties	Variable Categories	Frequency	Percentage %
Gender	Male	46	47,9
	Female	34	52,1
	Total	80	100
Age	Less than 25 Yesrs	27	32,3
	From 26 to 35 years old	17	29,9
	From 36 to 45 years old	25	21,2
	More than 45	11	16,6
	Total	80	100
Qualification	institute	9	8,9
	Bachelor degree	41	45,7
	diploma	11	12,2
	Master degree	15	27,7
	Ph.D	4	5,5
Total	80	100	
Years of Experience	Less than 5 years	19	22,2
	From 6 to 10 years old	20	32,3
	From 11 to 15 years old	22	25,5
	More than 15 years	19	20
	Total	80	100

Source: Prepared by the researcher

The data presented in Table 3 indicates that the proportion of male participants (47.9%) is in close proximity to that of adult female participants (52.1%) within the overall sample.

The data reveals that the majority of respondents fall under the age category of less than 25 years, accounting for 32.3% of the total sample. Conversely, the age group ranging from 26 to 35 years represents a smaller proportion of the respondents, at 29.9%. The age cohort ranging from 36 to 45 years exhibited the highest proportion, accounting for 21.2% of the sample. Conversely, the age group comprising individuals over 45 years of age demonstrated the lowest percentage, with a value of 16.6%. The findings indicate that a significant proportion of the participants possess academic qualifications, with the majority (45.7%) holding a bachelor's degree. This was followed by individuals with a master's degree (27.7%), higher diplomas (8.9%), and diplomas

(8.9%). The attainment of a doctorate degree is achieved by a small percentage of individuals, specifically 5.5%. The survey results indicate that a significant proportion of the respondents had varying levels of experience. Specifically, 22.2% of the total respondents had less than 5 years of experience, 32.3% had 6-10 years of experience, 25.5% had 11-15 years of experience, and 20% had 15 years or more of experience.

The second objective of this study is to conduct testing and analysis of the correlation between critical success factors and the quality of banking services in commercial banks. The aim is to determine the acceptance or rejection of the main hypothesis, which posits that there exists a significant correlation between critical success factors and the quality of banking service in the surveyed banks. This is illustrated in Table 3.

Table 2: Correlationship Critical success factors and quality of banking service

Dependent variable/The independent variable	Quality of banking service	
Critical Success Factors	The degree of engagement	0.720**
	Significance level (sig.)	000
	sample size	80

It is clear from Table (1) that there is a strong and positive correlation between the critical success factors, the quality of banking service, amounting to (0.71**) at a significant level, (0.01). (**0.71) leads to a change in the same direction and the quality of banking service. Every increase in the independent variable leads to an increase in the dependent variable, and vice versa. The correlation value reflects the importance of adopting the critical success factors by The researched banks that contribute to achieving the quality of banking service.

Second: Testing and analyzing critical success factors and quality of banking service

There is an effect of the critical success factors in the quality of banking service in commercial banks at the aggregate level. The main hypothesis was tested, which states (there is a significant effect relationship of the dimensions of the critical success factors in the quality of banking service). The linear regression equation was as follows: Critical success factors 0.387 + 0.838 (banking service quality).

Table 3: Analysis of the impact of critical success factors on the quality of banking service

Independent Variable	Regression Coefficient	T	Sig	R ²	F	Sig	Dependent Variable	
critical success factors	A	0.378	1.161	0.249	0.604	112.12	0.000	Quality of banking service
	B	0.838	10.542					

Indicates a statistically significant relationship between the critical success factors and the quality of banking service in the surveyed banks as the value of (sig) is less than (0.05). This finding is supported by the fact that the calculated F value of (112.12) exceeds the tabular F value of (3.97). The aforementioned suggests the presence of noteworthy disparities, and that alterations in the critical success factors will result in a commensurate degree of modification in the banking service quality, owing to the existence of a causal relationship between the two. The value of 0.378 suggests the existence of banking service quality, despite the absence of critical success factors. Regarding the parameter (b), it attained a value of (0.838), signifying that a unitary increment

in the critical success factors will result in an equivalent increase in the quality of banking service. The R² coefficient is a descriptive metric utilised to elucidate the efficacy of the regression equation in approximating values. The value obtained was 0.604, which denotes the degree of variability in the banking service quality that can be accounted for by the critical success factors. The findings presented in Table (4) indicate that the critical success factors have a discernible effect on the quality of service. The obtained T-value of (10.541) suggests the presence of statistically significant differences among the study variables and their significance in the research model. Achieving critical success in the realm of banking service quality.

Table 4: Analysis of the impact of the combined critical success factors dimensions on the quality of banking service

Independent variable	Regression coefficient	T	Sig	R	F	Sig	dependent variable	
Senior management support	a	0.126	0.371	0.712	0.646	25.233	0.000	Quality of banking service
	b	(0.063)	(0.728)	0.472				
communications	b	0.359	3.889	0.000				
Training and learning	b	0.208	2.727	0.008				
Change management	b	0.274	2.792	0.007				
Bank reputation	b	0.139	1.607	0.112				

- According to Table 2, the sub-independent variable of senior management support does not exhibit any significant impact on the primary dependent variable of banking service quality. This is evidenced by the negative value of b (0.063) and the smaller value of T (-0.0728) in comparison to its tabular value of 1.66 at a significant level of 0.472.
- The study found a significant and positive relationship between the sub-independent variable of communications and the main dependent variable of quality of banking service. This was evidenced by the significant value of b at 0.359 and the T value of 3.889, which exceeded the tabular value of 1.66 at a significance level of 0.05.
- The impact of the sub-independent variable, specifically training and education, on the primary dependent variable, namely the quality of banking service, was found to be statistically significant. This is evidenced by the significant value of b, which was 0.208, as well as the calculated T value of 2.727, which exceeded the tabular value of 1.66. This statement lacks context and clarity. Please provide more information or context for me to rewrite it academically. The aforementioned observation can be elucidated by the statistical significance denoted by the p-value (Sig) of 0.008, which is below the conventional threshold of 0.05.
- The study found that the sub-independent variable of change management had a statistically significant impact on the main dependent variable of quality of banking service. This was evidenced by the significant value of b at 0.274 and the calculated T value of 2.792, which exceeded the tabular value of 1.66. Could you please provide more context or information about the topic you are referring to? The statistical significance of the observed phenomenon is supported by the calculated (Sig) value of (0.007), which falls below the predetermined level of significance (0.05).
- Table 2 does not provide evidence of a relationship between the sub-independent variable of organised reputation and the dependent variable of quality of banking service. This conclusion is based on the non-significant value of b, which is 0.139, as well as the calculated T value of 1.607. The significance value (Sig) of 0.112 is also greater than the accepted threshold of 0.05.
- Based on the findings of the multiple regression analysis, it can be concluded that the second primary hypothesis, which posits that the amalgamation of critical success factor dimensions has an impact on the quality of banking service, is supported. This is evidenced by the significant and positive influence of the majority of independent variable dimensions (critical success factors) on the primary dependent variable J (quality banking service).

Conclusion

Among the most important critical success factors that control the future of the surveyed banks are the changes taking place in the modern business environment, which are represented by the development of many sectors within the organization, such as communications, support for senior management, change management, the reputation of the organization, and learning and training. Banks should periodically identify the essential success elements in each bank in order for the organization to sustain its high performance as a result of the continual development and renewal in the business management environment. It was found that by zeroing down on the most important variables, businesses may save money that would have been spent on gathering irrelevant or duplicate information and instead use that money into working toward their primary mission. Banks

have access to a wide variety of resources, but their expertise is their greatest competitive advantage. As a result, the bank's market value will suffer if it lacks the necessary information. According to the findings, staff feedback on issues impacting the classroom setting helps the bank recover and keeps difficulties at bay. The bank should prioritize the learning dimension because of its high importance, followed by the communication dimension and the bank's reputation. Senior leadership buy-in comes in at No. 4, followed by the ability to adapt to new circumstances as the last change management factor. Many suggestions for further progress in the banking sector can be gleaned from the results presented; this is especially true for future research, in which banks will do well to incorporate the insights of their employees into a comprehensive strategy for improving their familiarity with the data they collect. By establishing a central hub to receive customers, listen to suggestions and complaints, and connect it to banking applications able to serve customers to the fullest extent possible, the company is taking a fresh approach to the management of its relationships with its clientele in an effort to save time, money, and resources.

The findings suggest that financial institutions should use fresh approaches to altering people's outlooks in order to impress upon them the significance of change and aid in gaining a competitive edge.

Job rotation is suggested as a way to offer workers with exposure to different roles and responsibilities within an organization. Also, a key suggestion is to provide banks' regulatory and supervisory institutions more leeway in carrying out follow-up and enacting plans.

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