

A COMPARATIVE STUDY ON SERVICE QUALITY IN SBI AND ICICI BANKS IN ANDHRAPRADESH, INDIA – A SEM TECHNIQUE WITH AMOS

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ABSTRACT

Purpose:

The aim of this research is to examine the service quality levels provided by SBI, a public sector bank, and ICICI, a private sector bank, in the YSR Kadapa district of Andhra Pradesh (AP).

Theoretical Framework:

This study will focus on finding a cognitive dimension that contributes to clarifying the concept of Service Quality and its dimensions (namely tangibility, dependability, responsiveness, assurance, and empathy) and its impact on the customer satisfaction.

Design/Methodology/ Approach:

The researcher used a multi-stage random sampling technique to select the sample of customers from the ten clusters of YSR Kadapa district, such as Kadapa, Rayachoty, Pulivendula, Mydukur, Yerraguntla, Rajampet, Railway kodur, Badvel, Jammalamadugu and Proddatur. The sample size is 432. The study included a time frame spanning from May 2019 to May 2020, during which data was gathered. The SERVQUAL model was used to find the cognitive aspects of the customers.

Findings:

The results of the Structural Equation Model analysis revealed that that dependability, assurance, empathy, and tangibles emerged as the primary factors affecting service quality. Conversely, responsiveness was identified as a detrimental factor impacting customer satisfaction on SBI and ICICI Banks within the YSR Kadapa district of Andhra Pradesh.

Research, Practical & Social implications:

The study helps the banking industry, academicians and research scholars to understand the impact of service quality to improving employee performance. It will also help the employees realize the effect of quality of service on their performance.

Originality/Value:

The value of the study is represented in being the first study to be applied on the employees of SBI and ICICI banks in the Kadapa district of Andhra Pradesh. Therefore, it is a contribution to the

Human Resource/Training Department to understand the impact of service quality on improving employee performance.

Keywords: SEM (structural Equation Modelling), Perception, Expectation, Service Quality, SERVQUAL model.

Introduction:

Adam Smith posited the notion that services lack productivity. However, it is imperative to acknowledge that the contemporary landscape has seen significant transformations. Consequently, the pivotal determinant of a nation's economic progress is now attributed to the services rendered by its populace. The economic activity associated with providing services has overtaken manufacturing as the sector that expands quickly. The percentage of GDP that was contributed by total services in India was 1950-1951 to 31.8% in 1970-1971 and then to 53% during 2021-2022 (at constant prices). Retailing and distribution, healthcare, financial services such as banking and insurance, hospitality, leisure, recreation, and entertainment, as well as professional and consulting services are all examples of service industries.

There is a total of 93,550 rural cooperative banks and 12 public sector banks in India. Additionally, there are 21 private sector banks, 43 foreign banks, 1,589 urban cooperative banks, and 56 regional rural banks. Financial institutions are the cornerstones of both progress and economic growth.

In India, the market share of deposits that were held by PbSBs was 59.7%, while the share that was held by PvSBs was 37.3%, and foreign banks held the rest of the market share. The availability of high-quality services is a good indicator of how effectively the service industry is operating. Service marketers are tasked with effectively managing the experiential aspects of the service product.

The introduction of e-services has revolutionized a variety of service industries, providing a competitive advantage over tangible products. “The concept of services has been defined by researchers in a variety of different ways and from a variety of vantage points. Services are those separately identifiable, essentially intangible activities that provide want satisfaction and are not necessarily tied to the sale of tangible goods,” as stated by Shostack (1977) and Nibras. K., Islam. M. K.(2022). Goods are typically thought of as being things, objects, or devices, whereas services are more along the lines of deeds, efforts, or performances. Acquiring the necessary knowledge is necessary in order to develop environmentally responsible marketing practices for services.

Servqual Model:

Parasuraman et al.'s servqual (service quality) model is widely regarded as the gold standard for gauging service quality in business. The servqual model captures the discrepancy between what customers anticipate and what they actually experience in order to provide an accurate evaluation of service quality. The servqual model summarised below.

Tangibles: such as personnel look, physical facilities, and equipment.

Reliability: Their capacity to provide services consistently and correctly.

Response: The staff's readiness to assist and address consumer needs.

Assurance: The staff's capacity to engender trust and confidence.

Empathy: The level of consideration and personalized service provided.

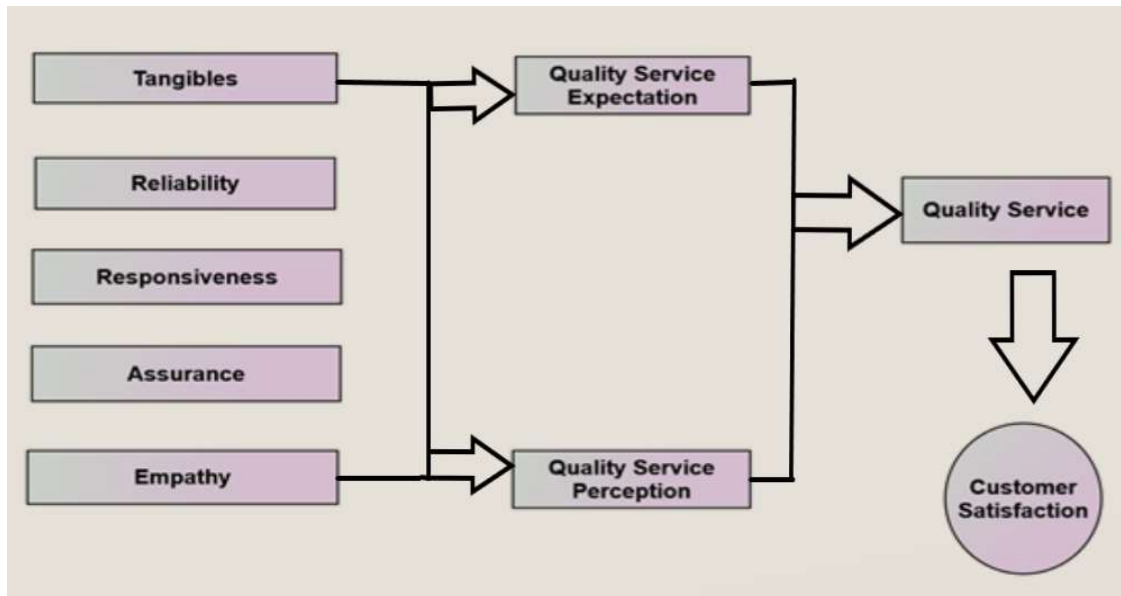


Figure 1.1 SERVQUAL model of the five key dimensions

This research study uses the SERVQUAL model to compare and contrast the quality of service provided to clients of the State Bank of India (SBI) and the Industrial Credit and Investment Corporation of India (ICICI) in the YSR Kadapa District of Andhra Pradesh. The investigation is centred on the fundamental question of what banking customers expect and how they perceive those services, as well as which aspects of service quality. The researcher establishes the relationship between the primary constructs by evaluating the gap between the customers' expectations and their perceptions of the banking services they receive. The literature review serves as the basis for the construction of a hypothesised conceptual model, and figure 1.1 provides the variables that will be used in the measurement of the concept.

Review of literature:

Suresh Chandra et al., 2002; Guru, 2003, and Majid, M. Z. A., Wakimin, N. F., Kasavan, S.(2023) and a number of other studies found that it is likely an increase in one will lead to an increase in the other, as customer satisfaction and service quality are closely related but nonetheless distinct concepts (Parasuraman et.al., 1988). Consumers are helped in formulating a revised opinion regarding their “perception of the quality of the service” by their level of satisfaction (Cronin & Taylor, 1992).

According to Zeithaml and Bitner (2003), and Mossa R (2023) the underlying causal principles that are responsible for customer satisfaction and service quality could not be more different from one another. Customer satisfaction & service quality are not the same, even if they have certain similarities. One aspect of consumer happiness is service quality.

Amin muslim and isa zaidi (2008), using the “structural equation modeling (sem) approach along with the servqual and carter scales, they investigated the relationship between service quality perception and customer satisfaction in the malaysian islamic banking sector. According to the findings of the study, the vast majority of customers were pleased with the overall level of service provided by banks, and the study also found that there was a significant relationship between the two variables.”

Mengi (2009) carried out a study to determine how “customers of public and private banks in jammu and kashmir, india, rate the quality of service they receive from their respective institutions. The servqual scale was utilized in order to determine the various dimensions of service quality (tangibility, reliability, responsiveness, assurance, and empathy), and chi-square analysis was utilized in order to understand the influence that servperf (service performance) on customer satisfaction. It was discovered that customers of public sector banks are more satisfied with the quality of the services they receive than customers of private sector banks.”

Patidar and verma (2013) used the five dimensions of “the servqual model to measure and compare the service quality offered by government and private banks in indore city of india.” According to the gap score, private sector banks have a higher level of satisfied customers “compared to their government counterparts. On the other hand, the assurance component of the services offered by government banks is superior to that of private banks.” The services offered by private and public banks are equally dependable to those offered by the government.

Sharma jyotsna, et al. (2020) study that it is difficult for service providers to identify the factors that affect the quality of the service. To ensure that the customer's needs are met, they can adjust their strategy and participate in some brainstorming sessions.

Research gap

Although there are some parallels between consumer satisfaction and service quality, they are not the same thing. Service quality is a factor in customers' satisfaction. Vallanthara J. (2013) makes the case for conducting a comparative study using the SERVQUAL model in order to fill in the gap that has been left in the previous research. This study aims to conduct a side-by-side comparison of the levels of service quality and overall customer satisfaction offered by SBI and ICICI commercial banks in the YSR Kadapa district in the state of AP by using SERVQUAL model and Structural Equation Modelling (SEM).

It will provide answers to the following research questions while adhering to the parameters of the current study: which factors “have an impact on the overall quality of the service,” what expectations do retail customers have of the banks that they choose to do business with, how do actual customers of retail stores evaluate it, is there really a gap there, how does the level of service quality relate to “the level of satisfaction experienced by the customer,” and what subsequent behavioural responses do individuals exhibit?

Objectives of the study

1. To comprehend the underlying factors that influence customer expectations and perceptions of service quality in SBI and ICICI banks in YSR Kadapa District of AP.

2. To determine the difference between customers' expectations and their perceptions of service quality offered by SBI and ICICI in YSR Kadapa district of AP.

Need for the study:

Because of the onset of international banks, causing cut-through competition among public, private sector, and foreign banks and hence there is great need for the improvement in the service quality of indigenous banks must be improved to have survival and growth and to sustain market share. Hence, the present study is conducted taking SBI and ICICI bank as sample to explore the profile of service quality and suggest the possibilities of keeping one head ahead of foreign banks.

Hypothesis of the study:

H01: The determinants of service quality have no effect on customer’s expectations and perceptions of service quality.

H1: The determinants of service quality have effect on the customer’s expectations and perceptions of service quality.

Type of test	Minimum Sample	Maximum Sample
t-test	19	203
ANOVA	51	241
Correlation	17	432
Chi-square	26	78
Required sample size (maximum of all four alternatives)	432	
Actual sample taken	700	

Table 1.1: Sample Size on Power and Effect Analysis

Source: Field study

The Power and Effect analysis (SPSS v21) shows a sample size of 432 or more would be adequate for the study. The significance level was set at 5%, and the power was set at 90%. Tabular form is used to present the findings of the investigation. However, in order to compensate no-response rate and to have a holistic view of the opinion, 700 is taken as sample, as shown in Table 1.1.

Sample Design

“A multi-stage non-random sampling technique was used for selecting the sample customers for the study.” In the first stage, YSR Kadapa district was selected through convenience sampling, while no sampling was used in selecting clusters within it as all the ten clusters were selected. In the third stage, “random sampling method was used to select the respondents, i.e., customers to the bank, were selected. For research purpose of the current study,” the YSR Kadapa district was geographically divided into ten clusters, namely Kadapa, Rayachoty, Pulivendula, Mydukur, Yerraguntla, Rajampet, Railway koduru, Badvel, Jammalamadugu, Proddatur.

Table 1.2 : Sample selection of banks

Cl us ter s	Kada pa		Rayac hoty		Pulive ndula		Myduk ur		Yerra guntla		Rajam pet		Railwa y koduru		Badvel		Jammal amad u gu		Prodda tur	
	N o. of B s	N o. of R s	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs	N o. of B s	N o. of Rs
S BI	1	4 5	1	45	1	45	1	45	1	45	1	45	1	45	1	45	1	45	1	45
IC IC I	1	2 5	1	25	1	25	1	25	1	25	1	25	1	25	1	25	1	25	1	25
To tal	2	7 0	2	70	2	70	2	70	2	70	2	70	2	70	2	70	2	70	2	70

Sample selection

*Bs = Branches of the bank; *Rs = Respondents (customers to the bank)

Period of the study:

The data for the exploratory study were collected from May 2019 to May 2020 using an online survey tool of google.doc. Primary data was collected through both questionnaires and schedules from July 2019 to March 2021. Secondary data and other background information for the study were collected from 2022 to 2023.

Statistical tools used:

The IBM SPSS v21 is used for primary data analysis, with statistical procedures such as the Kolmogorov-Smirnov Test for Normality, Cronbach Alphas coefficient, and an expert panel. Inferential and multivariate analyses were carried out using “Path Analysis and Structural Equation Modelling (SEM), Confirmatory Factor Analysis (CFA),” and Regression analysis.

Data analysis:

This section examines the factors that influence the service quality of banks in the YSR Kadapa district of Andhra Pradesh. It uses the Gap model of SERVQUAL, developed by Parasuraman et al (1985, 1986, 1988, 1991, 1993, and 1994), to measure two different constructs: expectations and perceptions of the respondents towards service quality of SBI and ICICI in YSR Kadapa district of AP. The researcher then analyses the five-dimensions of service quality, such as tangibility, reliability, responsiveness, assurance, and empathy, using 28 statements each for expectation and perception. Analysis of the relationship between the two primary constructs,

expected service and perceived service, and the five-dimensions of service quality is accomplished with the help of SEM. The researcher began by employing a CFA measurement model to determine an estimate of the reliability and validity of the constructs (model fit indices). Next, they conducted a multiple regression analysis to determine the extent of the relationship between them.

In order to make CFA more accessible, hypotheses are formulated for each of the five dimensions of SQ as well as their respective constructs. “The SEM model is used to present the magnitude of the relationship between the independent variables and the dependent variable.” The regression coefficients (r-values) and significance levels (p-values) are used “to rank the factors in order to” determine the order in which the factors affecting SQ should be considered. This pattern of analysis is used to determine how these five dimensions of SQ collectively impact customer perception. When “there are both direct and indirect effects between the model variables,” it is appropriate to make use of the SEM technique.

The path model shown in the figure 1.1 should be read as: The larger oval represents the latent, independent, or unobserved variable, which in this case are the expectation, perception of SQ, depending on the category of analysis. The effect of the latent variable on the observed variable is depicted as a rectangle, and the effect is indicated by a single-headed arrow that points away from the latent variable.

This section examines the SERVQUAL model's five dimensions, tangibility, reliability, responsiveness, assurance, and empathy, to determine how customer expectations and perceptions of quality service in the YSR Kadapa district of Andhra Pradesh. are influenced by these factors. Tangibles are the physical components of a service, such as physical facilities, equipment, the appearance of personnel, and other tangible material. The table provides a coding breakdown for the two primary constructs that fall under these dimensions of expectation and perception. The regression coefficient of the observed constructs is used to determine whether or not the hypotheses are correct. If the regression coefficient is greater than 0.40, it is presumed that the observed constructs have a positive effect on Tangibles Expectation.

This section examines the effect of the SERVQUAL dimensions “on service quality in retail commercial banking in YSR Kadapa district of AP.” SEM is employed to analyze and validate the five-factor service quality parameters, while regression analysis is performed to assess its ability to predict service quality, and fit indices are used to evaluate the congruence between the research model and primary data. Expected Service Quality (ESQ) is the independent variable used to comprehend what a customer expects from a banker, while “Perceived Service Quality (PSQ) is the dependent variable.” For this purpose, the following hypothesis is developed:

H0: Tangibles, Reliability, Responsiveness, Assurance and Empathy have no significant impact on service quality expectation.

H1: Tangibles, Reliability, Responsiveness, Assurance and Empathy have significant impact on service quality expectation.

Table 1.3 : Hypothesized CFA Model fit Service Quality Expectations

Service Quality Expectation	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
	50.35	5	.000	35.32	.972	.916	.940	.851	.945	.077	.114

Where,

“GFI=Goodness of fit index; AGFI=Adjusted GFI; NFI=Normal Fit Index; TLI= Trucker Lewis Index; SRMR= Standardised Root Mean Residual; RMSEA=Root Mean Square Error Approximation.”

On the latent constructs, each attribute was significantly loaded. The value of the “fit indices indicates that the measurement model fits the data reasonably well.” Table 1.4 displays the regression analysis results.

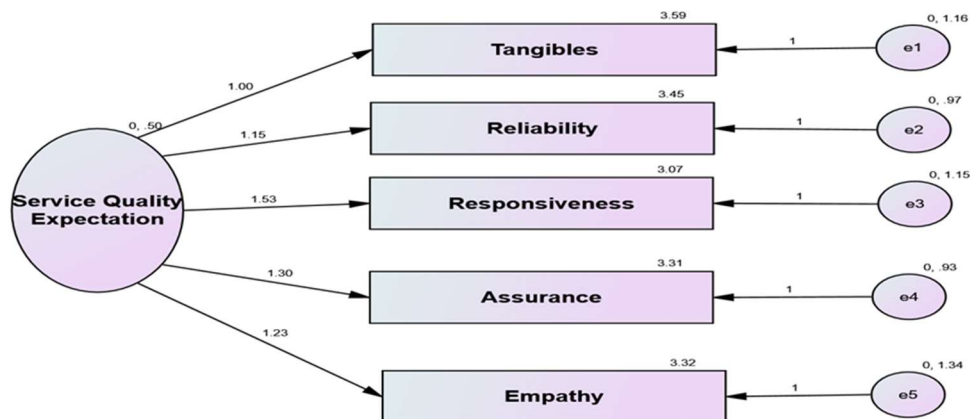
Table 1.4 : Regression Analysis - Service quality expectations

Dependent variable	Independent variables	Reg. Coeff	C.R.	P-Value	Variance (%)
Service Quality Expectation	Tangibles	1.000	6.908	0.000	116.3
	Reliability	1.152	11.432	0.000	97.0
	Responsiveness	1.531	12.055	0.000	115.0
	Assurance	1.304	11.911	0.000	93.2
	Empathy	1.227	11.047	0.000	133.7

Source: Field study

Table shows that each dimension of SERVQUAL has a significant effect on the quality of service that customers of banks in YSR Kadapa District are anticipating receiving from those institutions. “The p-value is less than 0.05, meaning that the null hypothesis cannot be accepted and the alternative hypothesis must be accepted.” Figure displays the SEM path model used for this investigation.

Figure 1.2 : CFA Model - Expected service quality



According to the model, the variables that were observed “have a significant impact on the quality of service” that was anticipated (as shown in Figure 1.2). Table 1.5 provides a ranking of the factors based on the regression coefficient that is associated with each factor.

Table 1.5 : Ranking of the factors that affect service quality expectation

Constructs	R - value	Rank
Tangibles	1.000	5
Reliability	1.152	4
Responsiveness	1.531	1
Assurance	1.304	2
Empathy	1.227	3

Source: Field study

Responsiveness is the most important factor influencing customer expectation of SQ, followed by Assurance, Empathy, Reliability, and Tangibles.

Quality Service Perceived (QSP) is the impression that a consumer is left with after using a product or service. It is determined by the customer's subjective evaluations of the actual service experiences, which are measured in relation to expectations. To investigate whether these five dimensions have an impact on SQ, hypotheses were developed.

H₀ : *Tangibles, Reliability, Responsiveness, Assurance, and Empathy have no effect on the perception of service quality.*

H₁: *Tangibles, Reliability, Responsiveness, Assurance, and Empathy have positive impact on the perception of service quality.*

Table 1.6 : CFA Model on the perception of service quality

	χ^2	DFP	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Service quality- Perception	61.15	.000	12.23	.788	.363	.597	.196	.598	.273	.417

Source: Field study

“The fit indices indicate that the measurement model is a good fit for the data, and the regression coefficient indicates the perceived quality of the service.”

Table demonstrates “that all five dimensions of SERVQUAL have a significant impact” on the Quality Service Perceived (QSP) of banking customers in YSR Kadapa District, with r-values greater than 0.4 and p-values smaller than 0.05. Figure illustrates theoretical path model.

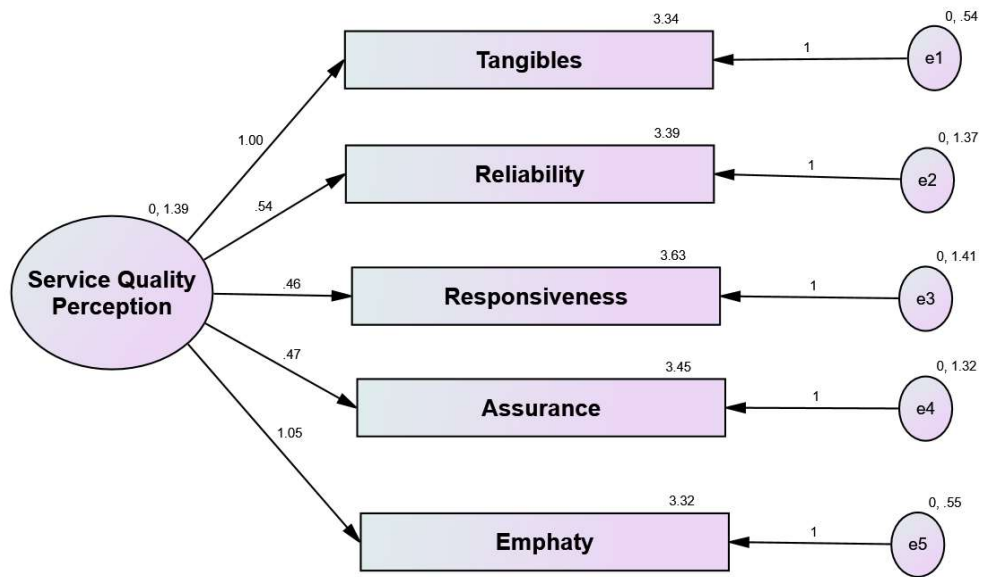
Table 1.7 : Regression Analysis on the perception of service quality

Dependent	Independent	Reg.	C.R.	P-value	Variance
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Variable	Variable	Coeff			(%)
Service Quality Perception	Tangibles	1.000	8.482	0.000	54.1
	Reliability	.538	12.139	0.000	137.1
	Responsiveness	.457	10.434	0.000	141.1
	Assurance	.471	11.033	0.000	131.8
	Empathy	1.047	19.863	0.000	55.4

Source: Field study

Figure 1.3 : CFA Model - Quality Service Perceived (QSP)



The CFA measurement model shows that each of the five dimensions of SQ has a significant impact on the way customers in YSR Kadapa District evaluate it.

Table 1.8: Ranking of perception of service quality dimensions

SQ dimensions	R-value	Rank
Tangibles	1.000	2
Reliability	.538	3
Responsiveness	.457	5
Assurance	.471	4
Empathy	1.047	1

Source: Field study

Results showed that each dimension of SERVQUAL “has a significant impact on the quality of service that” customers of SBI and ICICI banks in YSR Kadapa District are anticipating receiving from those institutions. Based on the r-value of factors, it is inferred that the most influencing factor is Responsiveness, followed by Assurance, Empathy, Reliability, Tangibles, and Quality Service Perceived (QSP) factors. The variance percentage also showed that there is a difference in the responses of different samples.

“The study found that all the five dimensions of SERVQUAL have a significant impact on the Service Quality Perceived (QSP)” of banking customers in YSR Kadapa district. The most important factor in determining QS perception is empathy, followed by tangibles (1.047), reliability (0.538), assurance (0.471), and responsiveness (0.457). The multivariate analysis of the study found that each of the five dimension has a significant impact. The Gap analysis showed that the perceived quality of service does not match the expected level of service performance, leaving a significant gap between SQE and SQP. The z-test also indicates that the Gap is statistically significant because $P < 0.05$.

Conclusion:

The present research has identified dependability, assurance, empathy, and tangibles as the primary determinants of customer satisfaction in the banking sector within the YSR Kadapa area of Andhra Pradesh. The findings of the current study contradict with the findings of Joseph Antony K. (2011) and Aloysius (2013) in a similar way that the private sector banks provide superior “service quality, and hence the customer satisfaction is high among private sector banks.”

Suggestions:

The researcher suggests that providing satisfactory service to a customer to ICICI does not necessarily lead to situation where the satisfied customer remaining as a loyal patron. Both SBI and ICICI need to undergo training and develop their customer service skills, redesign physical facilities to meet the preferences and expectations of Generation Y customers, and focus on the three components of “the service marketing mix: process elements, people elements, and physical environments.”

Customers should be treated with warmth and hospitality; service staff should put them at ease; communication brochures should provide a clear explanation of the various aspects of each product; service should be provided in a timely manner; and the reason for the delay should be communicated to the customer in a clear and concise manner. Additionally, marketers in YSR Kadapa district can benefit from implementing a customer loyalty programme.

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