Journal of Contemporary Issues in Business and Government Vol. 27, No. 3, 2021
https://cibg.org.au/

P-ISSN: 2204-1990; E-ISSN: 1323-6903
DOI: 10.47750/cibg.2021.27.03.320

An Investigation of Client Evaluation of Banking Service Quality in Iraq Banking Business

SHAYMAA DHAFER HASHEM

Institute of Genetic Engineering and Biotechnology for Post Graduate Studies, University of Baghdad, Ministry of Higher Education and Scientific Research, Iraq

Abstract: This study is a comprehensive analysis that aims to access and explain the preferences and perceptions of customers of service quality in Iraq banking and then define the aspects of service quality that lead to the perception of customer service quality in Iraq's banking industry. Customers of universal banks in Iraq were the target demographic of the study. In all 100 universal banks customers, the study was chosen. Reliability, responsiveness, and empathy are three most significant in determining the efficiency of universal banks in Iraq, according to the report. Customers have poor expectations of the overall service levels of universal banks. However, consumers' understanding of the physical dimensions of excellence and durability was found to be the perceptions of customers. The results of the study have shown that the empathy factor is the most influent aspect that determines consumers' understanding of overall service quality. Context factors such as gender, age, income level, and academic skills were found to affect consumer understanding and experience of quality of service. Empathy should be put greater importance since it is found to be the most important aspect of the overall perception of service quality by customers of universal banks in Iraq. Policymakers of universal banks can control the context characteristics of consumers when designing policies to increase quality of service. Future analysis is urged to carry out a cross-country comparison and to compare the findings of the current study in other African countries.

Keywords: service quality

INTRODUCTION

Services have been the determinants of market growth in the past. The most profitable businesses that have continued to manufacture goods of good quality. In reality, quality goods continue to be key to the growth of industry today. However, quality issues in the past vary greatly from today's quality issues. In the past consistency was described and calculated from the viewpoint of suppliers or service providers with little or no account of consumer needs and preferences. It was considered that consumers do not know what they want and instead tolerate what is available. That was the age of mass commercialization. The mass marketing strategy was then successful because competition was smaller and customers were not as sophisticated and aware as they are today. The consumer has been the subject of all company decisions in today's marketing world from the product creation to the product distribution. Really relevant are customer-centered marketing practices and procedures. The precedents of the new marketing and business status of consumers are extreme global competition, the advent of markets dominated by service, growing consumer knowledge and maturity, and developments in information technology. It is now well recognized that any business organization's success depends on how 2 of them serve their customers and how they judge and view those services. The quality of the service does not matter, but the priority put by consumers is of critical significance for the acquisition and preservation of the customer. Marketing experts and researchers have gained a high degree of recognition from customer-centric theory. Company companies have adopted and follow this ideology today. Kotler (2006) also noted that businesses now aim to consider their clients, so they can establish profitable partnerships with them on a long-term basis. In academia, several consumer loyalty surveys were performed, customer retention and service efficiency perceived by consumers in diverse contexts. Most analysts recommend integrating consumers into the whole chain of development perceptions of what they like, expect and hate (complaints). This proposal is commendable and it is easier to learn from consumers than to worry about them. The ultimate goal of all marketing practices in the business world today is to attract and maintain productive clients. In reality, maintaining current clients is believed to be six times cheaper than attracting new customers in today's dynamic market climate. It has been shown in several studies that retention of customers is decided by three interconnected factors: According to Thompson (2004), consumer satisfaction and service quality contribute to

customer loyalty, while the latter drives customer loyalty. Holding existing clients is much less expensive than getting new ones, but continuous improvement to the former is critical to any company's long-term success. In the above illustration, the relationship between these variables is shown.
Recent competition has intensified the need for customer acquisition and new customers are very difficult to obtain. The value for sustainability, profitability and development of high quality service, consumer happiness, customer engagement and retention of consumers is therefore crucial for companies in the field. The rising degree of competition has undeniably increased the standard of service for banking customers. Most bank managers have increased their service efficiency in terms of faster processing times, reputable facilities and comfort for consumers. This is basically what your own trumpet is called. On the basis of the topic above, what do consumers think about the efficiency of banking services?

Dimensions of Service Quality
In service marketing literature various people perceived standard of service differently in terms of its dimensionality. However, the standard of service is widely recognized as a multidimensional system. The standard of service is without doubt made up of overt and implied qualities. It is therefore fair to consider it (service quality) as a feature of many components instead of monostructures.

Table 1: There are five broad dimensions of service quality to consider (Source: Zeithaml et al. 1990)

Dimension	Description
Tangibles	Physical installations, supplies, staff and written documents are available
Reliability	Ability to have the promised value with consistency and accuracy.
Responsive	Ability to assist consumers to offer timely support.
Assurance	Employee awareness and courtesy, as well as their willingness to encourage confidence and trust, are both factors to consider.
Empathy	Careful, quick access, strong contact, knowledge of the consumer and customer care.

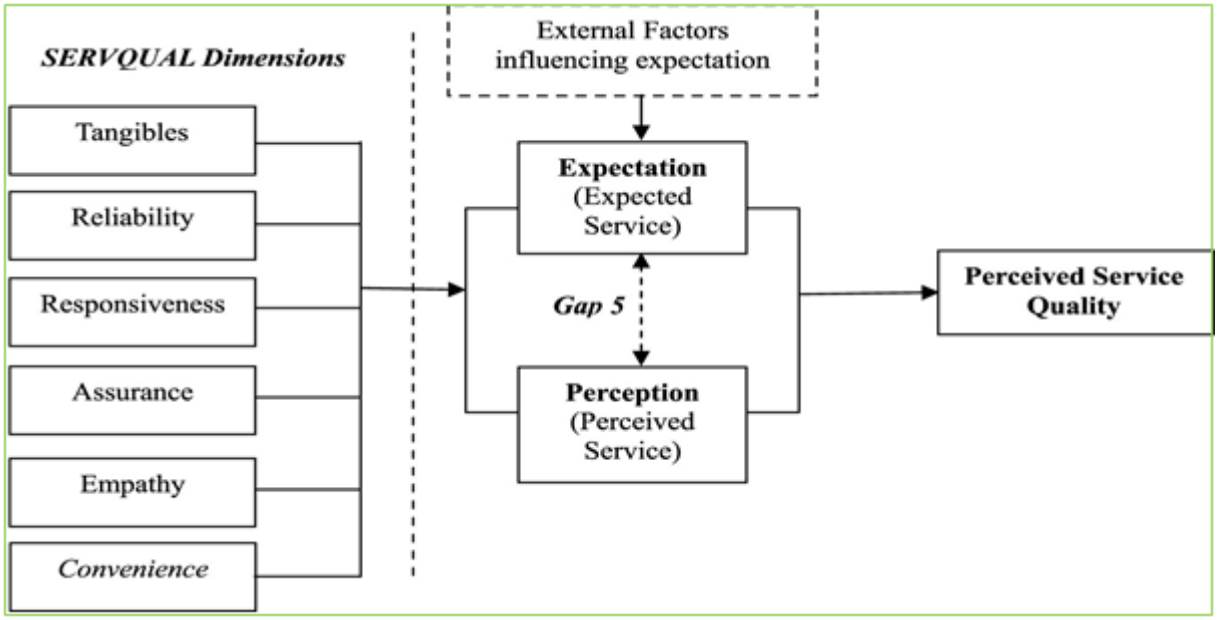

Fig.1: The Modified SERVQUAL Model (Source: Kumar, Kee and Manshor, 2009)

The two-dimension suggested by Gronroos (1984) has been introduced only by Brady and Cronine (2001). Their construction considers the consistency of facilities as a three-dimensional assessment, often measured at three subcomponent stages. Figure 2 displays the Brady and Cronin 3 order categorized and multidimensional model (2001).

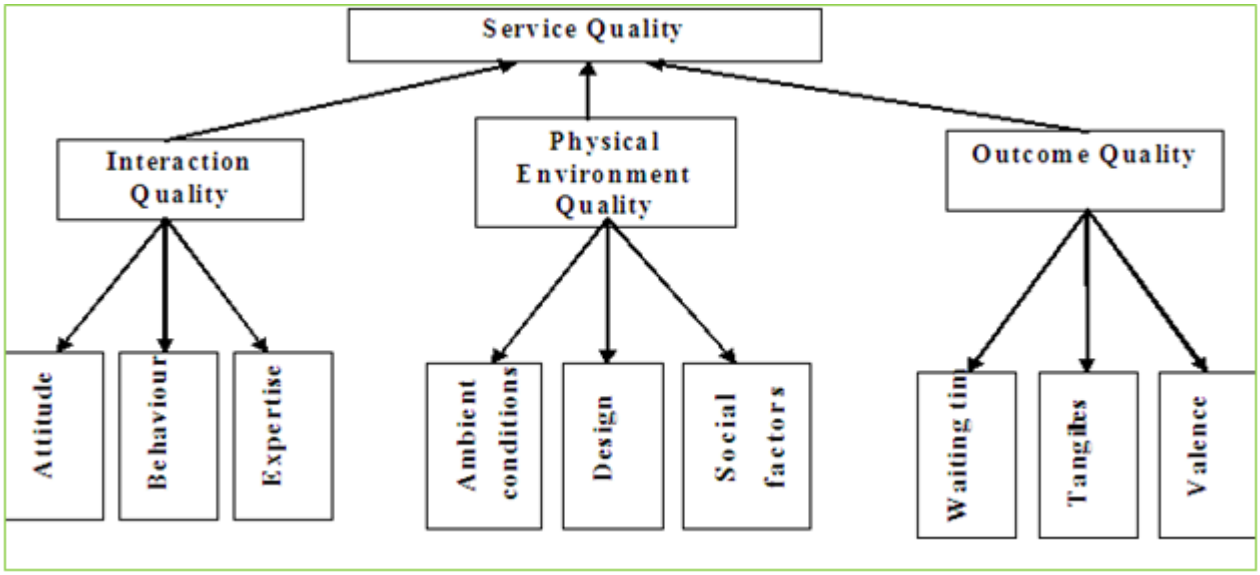

Fig.2: Brady and Cronin hierarchical and multimodel (2001) (Brady and Cronin, 2001)

Methodology

Population

The study community comprises all erudite clients of universal banks in the Iraqi banking industry. A universal bank is a bank authorized to participate in different financial transactions. They normally act as both a commercial bank and an investment bank. The universal banks execute the wholesale (investment finance) and retail functions of banking (commercial banking) services. Their correlation is that the daily store sells wholesale and discount services. Accordingly, all other types of banks in the banking industry in Iraq are performed by universal banks and are thus qualified as a strong representation of the whole banking field. Universal bank customers comprise all the different types of banking customers. This makes our analysis special for universal banks. Other types of Iraqi banks are commercial banks (retail banking), investment banks (providing full sales banking services) and are fundamentally different from commercial banks because rural citizens do not need the same kind of amenities or services offered by urban citizens. They can provide direct loans in addition to capital, but can't charge overdraft fees or assets for safety or charge higher interest rates (providing retail services in remote areas where there are no commercial banks). A population characteristics include age, ethnicity, level of education, and occupational history.

Sample Size

A sample size of 100 universal banks customers in Iraq was chosen with easy sampling due to financial and time restrictions. After the number of customers to be chosen from each branch, customers were met at the separate banks and asked that the questionnaires be completed. In order to achieve the number of respondents needed by each universal bank, more and more universal bank customers are asked to complete the questionnaire before the stratified survey for that bank is depleted.

Sampling Technique

In selecting the sample size of the analysis, the researchers used a mixture of stratified simple random sampling methods and functional sampling techniques. This was achieved using a three-step approach. Firstly, each of the 07 universal banks was considered as a stratum within the target population. Second, for each stratum the overall sample size was divided by the number of branches of any stratum of banks in the sector as a whole. Finally, the goal bank branches in (Your District name) Iraq area were chosen for convenience. (Your District name) the area was easily chosen from the ten Iraqi regions. The researchers know more cities and towns in the area than any other region in Iraq since they live in the region. This will benefit the processing of data. Furthermore, the regional city (Your District name) (City name). In addition, all universal banks in the country have branches. All the universal bank branches in the sampled field have been considered because the researchers conclude that data can be obtained financially and economically. The respondents were chosen for each bank using a convenient sampling process.

Data Collection Procedures

One of the most fascinating features in Iraq's banking halls is long queues of customers expecting services, particularly in cities with more powerful universal banks. We have taken advantage of this in the processing of consumer data. Data have been obtained by visiting the banks and asking customers who wait for service to complete the questionnaires during business hours. In either event, the banking authorities are allowed to sort the questionnaire. This method allows us to approach as many consumers as possible to fulfill the quota for a specific universal bank.

Data Collection Instruments

The whole questionnaire consists of three parts. The first segment gathered data on the respondents' profile. The second section includes 26 elements relating to the customers' perceptions of banks' performance in terms of service quality under any of the above four variables. The third section included 26 items on client views of the banks' level of service in any of the four above variables.

Variables/Indicators of Service Quality

To calculate service quality accurately, a definition of four backgrounds as defined by Kee and Manshor has been designed (2009). Relevant statements calculate these measurements. Kee and Manshor (2009), in addition to the 22 SERVQUAL Parasuraman et al. (1985) instruments, have made special statements to calculate the level of service dimensions of the sample. Table 2 displays the dimensions and unique assessed products of service quality as described in the Kee and Manshor report (2009).

Table 2: Measuring service efficiency dimensions

TB	**TANGIBILITY**
1.	To appear new equipment
2.	To entice physical facilities
3.	To give the employees a tidy look, the fabrics
4.	Material is helpful
RE	**RELIABILITY**
1.	Employees must keep their promises.
2.	Sincere role in resolving consumer issues
3.	Overall, the workforce provides excellent support the first time.
4.	To offer programs as they say they will
5.	To insist on archives that are free of errors
COM	**COMPETENCE**
1.	Customers are told precisely when services will be performed by the workers.
2.	To show prompt service
3.	The ability of workers to support
4.	Staff replied immediately.
5.	Staff attitudes instill confidence in consumers.

Data Analysis

In tables, the data would be shown quantitatively. Descriptive statistics (mean, standard and median deviations) are used for the analysis of the data collected. ANOVA, correlation, and regression analysis will also be used to find out what the most significant aspect is that affects the overall level of performance.

RESULTS AND DISCUSSION

In brief, this section deals with data processing. The data analyzes are based on the background characteristics of respondents, the reliability of the scale posts, the extraction of crucial factors in bank quality, the commitment of the primary conductors of banks' overall service quality and the impact of respondents'/customers' background characteristics on the perception of service quality. The following chapter will address the review of the research results, conclusions and recommendations.

Table 3. The Respondents Background

Variable	Category	Frequency	Percent	Cum. Percent
GENDER	MALE	50	50.0	50.0
	FEMALE	50	50.0	100.0
	Total	100	100.0	
AGE	BELOW 20 YEARS	200	20.0	20.0
	From 20-29 YEARS	42	42.0	62.0
	From30-39 YEARS	20	20.0	82.0
	From 40-49 YEARS	16	16.0	98.0
	From 50 AND ABOVE	20	2.0	100.0
	Total	100	100.0	
OCCCUPATION	CIVIL SERVANT	20	20.0	20.0
	STUDENT	38	38.0	58.0
	BUSINESSPERSON	14	14.0	72.0
	PUBLIC SERVANT	28	28.0	100.0
	Total	100	100.0	
MONTHLY	BELOW GHC 100	16	16.0	16.0
INCOME	GHC 100-200	14	14.0	30.0
	GHC 200-300	16	16.0	46.0
	ABOVE GHC 300	54	54.0	100.0
	Total	100	100.0	
ACADEMICS	WASSCE	32	32.0	32.0
	POST SECONDARY	10	10.0	42.0
	DIPLOMA/HND	16	16.0	58.0
	BACHELOR DEGREE	38	38.0	96.0
	POST GRADUATE	40	4.0	100.0
	Total	100	100.0	

The distribution of qualifications in terms of academic qualifications shows in Table 3 that 42 percent have a bachelor's qualification or post-graduate qualification, 16 percent have an HND diploma, and the remaining 42 percent hold a WASSCE or post-secondary qualification. Figure 12 displays the Bar Charts of the respondents' context characteristics

Table 3 suggests that half of those interviewed were male and the other half were female. This was done on purpose to ensure that the research had a gender balance. About half (82%) were under 40 years of age, 16% were between 40 and 50 years of age, and the other 2% was over 50 years of age. The bulk of respondents thus belonged to the middle class. As regards job distribution, 38% of workers, 20% of public workers, 28% of employees and 14% of employees were employees. This suggests that most respondents were working. The income distribution reveals the majority of respondents working that more than half (54 percent) of those polled receive monthly revenue over $ 300. Table 4 indicates that 24% of respondents receive between $ 100 and $ 300 a month and 16% earn monthly income below $ 100.

Reliability of Scale Measures

The alpha of Cronbach was used to test the level of reliability of the scale products and the outcomes are seen in Table 4. If the alpha value of cronbach is 0.7 or higher, a scale object is accurate.

Table 4 Reliability of Scale Measures

Variable	**EXPECTATION**			**PERCEPTION**		
	Count Mean	**St. Dev**	**Cronbach 's Alpha**	**Count Mean**	**St. Dev**	**Cronbach's Alpha**

Modern looking equipment	4.82	1.57	0.7576	5.56	1.54	0.7537
Appealing physical facilities	5.16	1.68	0.7613	5.2	1.46	0.7558
Neat appearance of staff	5.94	1.05	0.7601	5.76	0.88	0.7568
The look of materials related to the service are elegant	5.3	1.3	0.7572	6.02	10.28	0.7722
Employees keep their commitment	3.86	1.93	0.7586	4.7	1.45	0.7568
Sincere engagement in addressing consumer complaints	4.08	2.06	0.7535	4.72	1.5	0.754
Employees who deliver outstanding service the first time	4.1	2.01	0.7554	5.1	1.4	0.753
Provide programs as they say they can.	4.74	1.96	0.7563	5.1	1.32	0.7535
Ensures that all documents are error-free.	4.46	2.26	0.7601	3.38	1.99	0.7578
Customers are told precisely when services will be undertaken by staff.	6.14	0.94	0.7623	5.06	1.58	0.7565
Prompt service	6.04	1.1	0.7589	5.64	7.25	0.7968
Staff willingness to help	5.92	1	0.7589	4.78	1.49	0.7557
Prompt response from staff	4.52	2.17	0.7601	4.32	1.63	0.7526
Behaviors of staff instill confidence in customers	5.7	1.45	0.7592	4.6	1.61	0.7511
Customers' transactions are risk-free	5.7	1.54	0.7571	5.52	1.47	0.7558
Friendliness and courtesy of staff	6.12	1.03	0.7618	5	1.6	0.7544
Staff having knowledge to answer questions	6.04	1.06	0.757	5.2	1.31	0.7567
individual focus would result in better service	5.66	1.18	0.7583	4.76	1.39	0.7526
Convenient operating hours	5	1.69	0.7574	5.22	1.68	0.7592
Staff bountiful customers best interest at heart	5.74	1.29	0.758	4.98	1.63	0.7585
Personal attention given	5.62	1.41	0.7599	4.8	1.56	0.7535
Understand the precise needs of customers	5.96	0.85	0.7618	5.18	1.41	0.7546
Get 'over' in a limited amount of time, as soon as possible	5.58	1.53	0.7556	5.1	1.78	0.754
ATM conveniently located	6.04	1.22	0.7582	5.54	1.46	0.757
We provide special care for elderly/disabled customers	4.72	2.03	0.7601	3.6	1.82	0.7635
Comprehensive guide to make the best of banks' operation and facility.	6.04	1.13	0.7568	5.42	1.53	0.7564
Overall Reliability	269.26	33.03	0.7616	134.23	17.2	0.7645

Table 4 indicates that all reliability measurements were satisfactory, as the alpha value of Cronbach for each item of a scale was considerably higher than the 0.7 threshold.

Critical Factors of Service Quality

The research was based on the updated Kumar, Kee and Manshor (2009) SERVQUAL model, which identified four main service quality drivers including tangibility, reliability, competence and convenience with 26 items in size. The following findings as seen in Table 5 were discovered by a component analysis of 26 statements of the four factor model.

Table 5: Review of Service Efficiency Important Factors

Variable (factors)	Eigen value	% of Variance	Cumulative % of Variance
1	6.05	23.25	23.25
2	3.4	13.1	36.35
3	2.07	8.95	44.29
4	1.82	7.98	51.28
5	1.59	6.71	59.99
6	1.23	4.84	
7	1.2	4.6	
8	1.06	4.07	
9	0.99	3.8	
10	0.91	3.49	
11	0.81	3.13	
12	0.74	2.84	
13	0.66	2.53	
14	0.55	2.11	
15	0.48	1.83	
16	0.42	1.6	
17	0.36	1.38	
18	0.3	1.15	
19	0.29	1.13	
20	0.27	1.03	
21	0.21	0.81	
22	0.19875	0.76	
23	0.14139	0.54	
24	0.11929	0.46	
25	0.0918	0.35	
26	0.05257	0.2	

In the updated model introduced in the report, Table 5 shows that, according to the four factors (tangibility, durability, skill and convenience), five factors were taken from the model's 26 scale items. These considerations are designated as the physical environment, reliability, openness, assurance and empathy depending on the characteristics for each of the variables derived. Competence and relaxation in the updated model are not used as part of the dive considerations. Three new factors were found in the scale elements that constituted this factor: reaction, assurance and empathy. The average proportion of variance of these five factors is 60%, meaning that these five factors account for 60% of the variance in the 26 elements of the scale. The factors derived and their respective scale elements are shown in Table 6.

Table 6: Service quality variables (with respect to their relative importance)

	LOADING	Communality	Reliability estimate (α)
PHYSICAL ENVIROMENT	**0.534**		**0.875**
State of the art appliances	0.645	0.685	
Tempting physical facilities	0.855	1	
The material is physically enticing	0.516	0.964	

RELIABILITY	**0.604**		**0.911**
Employees hold their promise	0.72	0.882	
Genuine engagement in addressing consumer complaints	0.765	0.937	
Staff who deliver outstanding support the first time	0.842	0.939	
They offer programs as they say they can.	0.609	0.999	
Insists on archives of errorsless.	0.535	0.718	
Prompt response from staff	0.61	1	
Provider counters for elderly/disabled	0.563	0.922	
RESPONSIVE	**0.704**		**0.855**
Customers are informed as to when services will be performed.	0.712 0.925		
Prompt service	0.567	0.897	
Willingness of staff to support	0.544	0.833	
Recognize the unique requirements of consumers.	0.669	0.831	
Neat appearance of staff	0.481	0.719	
ASSURANCE	**0.653**		**0.878**
Acts that instill trust	0.704	0.909	
Customers are happy with their investments.	0.58	0.754	
Friendliness and courtesy of staff	0.582	0.794	
Staff having knowledge to answer questions	0.394	0.942	
One on one focus to customer	0.641	0.849	
Personal attention given	0.755	0.911	
Able to conduct transaction immediately or in a short waiting period	0.62	0.943	
EMPATHY	**0.725**		**0.856**
Convenient operating hours	-0.389	0.635	
Concern of staff to customer	0.715	1	
ATM conveniently located	0.616	0.866	

Table 6. reveals that all the 26 products with the exception of "comfortable hours of operation" were greatly loaded on the five dimensions as their loads amounted more to 0.4 thresholds. Table 4.4 also shows that 20 out of 26 items had a communal score of between 0.8 and higher suggesting 80% or more of the variation of these 20 items in size being clarified by the five variables. The lowest frequency score is 0.635. This shows that the scale elements are usually accurate as their respective variables are calculated. The cronbach alpha was used to measure the reliability of the 5 parameters. The Cronbach alpha calculations of the 5 variables demonstrate that the 5 scopes are very accurate in their level of operation.

Service Quality Measurement (Expectation, Perception and GAP)

The difference between the average experience score and the average expectation score obtained from the 26 scale elements is used to calculate the overall service level score. Table 7 provides a description of the conclusions from the data review.

Table 7 Service quality Expectation, Perception and Gap

VARIABLE	EXPECTATION		PERCEPTION		GAP
	Mean	Std. Deviation	Mean	Std. Deviation	
Modern looking equipment	4.82	1.57	5.56	1.54	0.74
Appealing physical facilities	5.16	1.68	5.2	1.46	0.04
Neat appearance of staff	5.94	1.05	5.76	0.89	-0.18
The materials associated with the service are pleasing to the eye.	5.3	1.3	6.02	10.28	0.72
Staff keeping promise	3.86	1.93	4.7	1.45	0.84
Sincere interest in solving customers' problems	4.08	2.06	4.72	1.5	0.64
Staff performing service right the	4.1	2.01	5.1	1.4	1
Get your services done on schedule.	4.74	1.96	5.1	1.32	0.36
Insists on error free records	4.46	2.26	3.38	1.99	-1.08
letting consumers know in advance that we have finished with our staff's services	6.14	0.94	5.06	1.58	-1.08
Prompt service	6.04	1.1	4.69	2.3	-1.35
Staff willingness to help	5.92	0.99	4.78	1.49	-1.14
Prompt response from staff	4.52	2.17	4.32	1.63	-0.2
Behaviors of staff instill confidence in customers	5.7	1.45	4.6	1.61	-1.1
Customers feel safe in their transactions	5.7	1.54	5.52	1.47	-0.18
Friendliness and courtesy of staff	6.12	1.03	5	1.6	-1.12
Staff having knowledge to answer questions	6.04	1.06	5.2	1.31	-0.84
Individual attention given by staff	5.66	1.18	4.76	1.39	-0.9
Convenient operating hours	5	1.69	5.22	1.68	0.22
Staff giving customers best interest at heart	5.74	1.29	4.98	1.63	-0.76
Personal attention given	5.62	1.41	4.8	1.56	-0.82
Understand the specific needs of customers	5.96	0.85	5.18	1.41	-0.78
Able to conduct transaction immediately or in a short waiting period	5.58	1.53	5.1	1.78	-0.48
ATM conveniently located	6.04	1.22	5.54	1.46	-0.5
For senior citizens or handicapped people special counter	4.72	2.03	3.6	1.823	-1.12
Documented and oral information on how to navigate the financial institutions and equipment	6.04	1.13	5.42	1.53	-0.62
Average Physical Env. score	5.1	1.16	5.13	1.22	0.03
Average Reliability score	4.36	1.47	4.42	0.9	0.06
Average Responsive score	6	0.68	5.08	0.93	-0.92
Average Assurance score	5.78	0.87	5	1.13	-0.77
Average Empathy score	5.7	0.79	5.28	1.12	-0.42
Overall Service Quality score	5.39	0.68	4.98	0.85	-0.4

Table 7 offers a total service quality of 5.358, while the total perception is 4.983. This means that a service efficiency difference of -0.4 remains. This indicates that average impressions of the level of service offered by banks in Iraq are below standards.

Table 4.5 indicates that three of the five dimensions had a negative service quality difference and two had a good service quality gap. No sensitive assumptions or inferences may be made, however, before it is known if

the gaps are considerably different from none. A comparison of one sample was conducted to see whether the gaps vary dramatically from none.

CONCLUSIONS

The following results were taken from the findings of the report. First of all, the 26 elements used in the study are significantly reliable in their quality and dimensions of service measurement. Secondly, the general standard of service of universal banks in Iraq is a five-dimensional construct, i.e. physical climate, durability, responsiveness, protection and empathy. Third, universal banks' overall service level in Iraq does not meet consumer standards. The physical dimension of the atmosphere and the efficiency of the complete level of operation of banks are however the standards of customers. Moreover, the standard of service of all universal banks in Iraq has a significant positive impact on the overall quality of service. Yet empathy is the most critical component of the overall standard of service. Last but not least, the background factors such as sex, age, income levels and academic abilities of universal banks customers have a huge impact on the experience of customers and on service quality perceptions.

REFERENCES

1. S. Ulusoy, A. Batıoğlu, and T. Ovatman, "Omni-script: Device independent user interface development for omni-channel fintech applications," Comput. Stand. Interfaces, 2019, doi: 10.1016/j.csi.2019.01.003.
2. S. Kasiewicz, "New trends in the system regulating the market of bank services," Kwart. Nauk o Przedsiębiorstwie, 2017, doi: 10.5604/01.3001.0010.7450.
3. L. Ensslin, S. Ensslin, A. Dutra, A. Longaray, and V. Dezem, "Performance assessment model for bank client's services and business development process: A constructivist proposal," Int. J. Appl. Decis. Sci., 2018, doi: 10.1504/IJADS.2018.088636.
4. S. Fitz-Gerald, "Management information systems: managing the digital firm, 8th Edition," Int. J. Inf. Manage., 2004, doi: 10.1016/j.ijinfomgt.2003.12.006.
5. T. T. Lawal, N. A. Lawal, and A. A. Akanbi, "An Evaluation of the Legal and Regulatory Challenges of Electronic Banking System in Nigeria," Pyrex J. Bus. Financ. Manag. Res., 2018.
6. S. Chinwuba Moguluwa and O. Egene, "Evaluating Customer-Perceived Service Quality and Customer Satisfaction in the Nigerian Banking Industry," Knowl. Rev., 2012.
7. H. H. ; Bauer, M. ; Hammerschmidt, T. Falk, and H. H. Bauer, "Measuring the quality of e-banking portals: an empirical investigation Measuring the quality of e-banking portals," emerald.com, 2005.
8. F. Taherikia and B. Shamsi, "Evaluation and Ranking of the Factors Influencing the Quality of E-Banking Service," Kuwait Chapter Arab. J. Bus. Manag. Rev., 2014, doi: 10.12816/0018701.
9. F. Pop, M. V. Grigoras, C. Dobre, O. Achim, and V. Cristea, "Load-balancing metric for service dependability in large scale distributed environments," Scalable Comput., 2011, doi: 10.12694/scpe.v12i4.748.
10. I. S. Omar, Faradillah Iqmar; Hassan, Nor Azlili, and Sallehuddin, "Role of Social Media in Disseminating Dawah," in Islamic perspectives relating to business, arts, culture and communication, 2015.
11. W. L. Koe, O. Roaimah, and A. M. Izaidin, "Bumiputra Entrepreneurs' Perception and Propensity to Sustainable Entrepreneurship," in Islamic perspectives relating to business, arts, culture and communication, 2015.
12. Dr. J. Kannan, "A STUDY ON SERVICE QUALITY TOWARDS BANKING SERVICES WITH SPECIAL REFERENCE TO TAMIL NADU," Rev. Res., 2018.
13. 279–307. https://doi.org/10.2307/256884 Park, S. H., & Ungson, G. R. (1997). The effect of national culture, organizational complementarity, and economic motivation on joint venture dissolution. Academy of Management Journal, 40(2) et al., "Cultural differences are more complicated than what country you're from," Harv. Bus. Rev., 2016.
14. Mathew et al., "Using error training to enhance adaptive performance in firefighter decision-making," Aust. J. Psychol., 2003.
15. 18(2): 232–247. Mathew, R. V., & Panchanatham, N. 2016. An exploratory study on the development of women entrepreneurs: Indian cases. Journal of Research in Marketing and Entrepreneurship et al., "Gender Dimension of Labour Market Discrimination: Evidence from Punjab," Econ. Aff., 2011.
16. Q. Zhao, P. H. Tsai, and J. L. Wang, "Improving financial service innovation strategies for enhancing China's banking industry competitive advantage during the fintech revolution: A hybrid MCDM model," Sustain., 2019, doi: 10.3390/su11051419.
17. P. D. Dozier and T. A. Montgomery, "Banking on Blockchain: An Evaluation of Innovation Decision Making," IEEE Trans. Eng. Manag., 2020, doi: 10.1109/TEM.2019.2948142.