

# **Application of SERVQUAL model to measure the customer satisfaction: A study of Digital payment companies in India**

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## **INTRODUCTION**

In this chapter, we will discuss the service quality concept, its importance for practitioners and academicians. We will relate service quality to other quality concepts such as product and image quality. Also, we will discuss how the concept is being measured and outline various models of service quality and introduce the SERVQUAL model in particular. We will discuss about its attributes and gaps. We will discuss about its attributes and gaps, in what contexts has the model been used and the pros and cons when using this model in measuring service quality. Also, we discuss customer satisfaction and how it is related to service quality. Furthermore, we will introduce our empirical context by highlighting why it is of particular interest to study service quality and customer satisfaction in grocery stores and why we choose to use the SERVQUAL model for our research. These will then lead us to clearly stating our research questions and research purpose in order to have a roadmap for our study.

**1.1 Conceptual Discussion in General** According to Asubonteng, service quality has evolved into a key component of businesses' marketing strategies as a result of fierce rivalry and hostile environmental variables. This underlines how crucial it is for organizations to increase service quality if they want to survive and develop because doing so may enable them to overcome the difficulties they encounter in fiercely competitive markets. This means that in order to maintain a sustained competitive edge, service-based businesses must offer their clients outstanding services. However, in order for these organizations to achieve their goals, they must comprehend what service quality is. The degree to which a service meets a customer's needs or expectations is generally considered to be a measure of service quality in the literature on service marketing. Another definition of service quality is "the discrepancy between consumers' perceptions of services offered by a particular firm and their expectations about firms offering such services." Consumers view quality as low if what they perceive falls short of their expectations, and they perceive high quality if what they perceive meets or exceeds their expectations. Consumer expectations, or what they believe a service provider should give, are a critical component of service quality assessed. What consumers perceive as performance is what they experience. In general, it is fascinating to investigate customer

expectations and experiences in a variety of scenarios. It is especially interesting to explore these topics in the context of grocery shops since grocery stores play an important role in people's lives, and it is critical for businesses to understand what consumers expect and perceive from these stores. As a result, in this study, we will define consumer expectation as what consumers believe the ideal grocery shops should supply, but consumer perception will be defined as what customers experienced in the grocery stores, and this will be analyzed after the performance. Furthermore, service quality is primarily concerned with meeting the needs of the consumer as well as how good the service is. The intangible elements of a service (inseparability, heterogeneity, and perishability) are significant drivers influencing consumer perception of service quality. This means that a service must be clearly described by the provider in terms of its qualities in order for the provider to understand how consumers evaluate service quality. A service can be defined as an industry, a performance, a product, an offering, or a process, and it varies by service industry. Service industry disparities are based on service qualities such as intangibility, heterogeneity, perishability, and inseparability. Intangibility implies that there is no tangible object that can be touched, tasted, smelled, or heard before purchase, making it impossible for consumers to understand the nature of the product.

As an example, consider a telecommunications corporation that provides mobile services to consumers; in this case, the consumer only makes calls and receives no physical product. It is extremely difficult to measure intangibility in grocery stores because their activities are based on tangible objects. This means that service providers must endeavor to establish the level of intangibility of their services and incorporate physical features that can improve understanding of consumer expectations. Heterogeneity refers to differences in service delivery caused by differences in the human behavior of those providing services and the consumer.

When a salesperson assists one customer at the counter, that same person cannot offer the same assistance to the next customer due to behavioral variations. This is why determining the quality and degree of service provided is challenging since consumers and service providers differ; the same consumer may behave differently with the same service provider. Perishability suggests that because services are generated and used simultaneously, they cannot be preserved for later use. If the service is not used at that time, it will not be available again. This is not true in every service industry.

When a person books a hotel room for a night and does not use it, no one else can use it at the same time. Because services are inseparable, they are consumed as they are acquired. When a consumer makes a telephone call, he or she utilizes the service while paying the expenses. This indicates that the consumer is active in the manufacturing and delivery processes.

The service provider means that he or she pays close attention to what is actually generated by the service provider. Because of the above-mentioned elements of service, it is exceedingly difficult to quantify service quality, as opposed to product quality, which is measured objectively using factors such as durability and number of flaws because of its physical nature. He identified three components of service quality: technical quality, functional quality, and image quality. Technical quality is concerned with what is delivered (outcome), functional quality is concerned with the process of service delivery (how it is delivered), and image quality is identified as the corporate image of the company resulting from both technical and functional qualities of service components. In contrast to services, the technical quality component of items is easy to judge because they are tangible.

The SERVQUAL model takes care of this. Because of the unique characteristics of services (intangibility, perishability, inseparability, and heterogeneity), servicescape plays a significant role in influencing customers' evaluations of other factors determining perceived service quality such as empathy, reliability, responsiveness, and assurances. To summarize, servicescape is critical in the delivery of services because it influences perceived service

quality, which leads to either client satisfaction or dissatisfaction.

These characteristics are primarily concerned with the human components of service delivery (responsiveness, dependability, assurance, and empathy) as well as the tangibles of service. It is recommended that the SERVQUAL model be used when measuring service quality in various specific industries, but that the most important dimensions of this model that fit to the specific service being measured be chosen in order to ensure reliable and valid results. In this regard, we will use this model because it considers customers' expectations of a service as well as perceptions of the service, which is the best way to measure service quality in the service sector makes mentions of several researchers who have used the SERVQUAL model in various industries (retailing, restaurants, banking, etc.).

According to, service quality and customer happiness have gained a great deal of attention from both scholars and practitioners due to their relevance and relationship, and the fundamental rationale for focusing on these issues is enhancing overall organizational performance. Customer satisfaction is described as a function of the customer's expectations and perceptions of performance based on the expectancy - Some believe that quality leads to satisfaction, but the SERVQUAL model struggles to assess it. They consider customer satisfaction to be transactional, implying that consumers are satisfied with a specific aspect of service, whereas perceived service quality is a global judgement or attitude toward a service, emphasizing that overall service quality is significantly associated with and contributes to mobile subscribers' overall satisfaction. Customer

This demonstrates that there is some relationship between service quality and customer satisfaction, emphasizing the importance of consumer satisfaction when defining quality. These studies all confirm a relationship between service quality and customer satisfaction, but there is no agreement on the exact type of relationship between the two constructs, according to (Asubonteng et al.) and points out that most researchers agree that service quality and customer satisfaction have measurable attributes. This is why we will utilize the SERVQUAL instrument with its dimensions to measure these concepts (service quality and customer satisfaction), and we will make the assumption in our research that service quality leads to customer satisfaction in order to quantify customer satisfaction.

**1.2 The Study's Necessity** Service organizations have begun to focus on customer perceptions of service quality since it aids in the development of customer satisfaction strategies. There has been a change from a focus on goods with little emphasis on services to a focus on services with a focus on things. This emphasizes the significance of service marketing in the majority of service sectors. This is why retailing, like most other services, has piqued the interest of scholars. Our research focuses on grocery stores, which are stores that engage in retailing activities since they sell items and also provide services to their consumers.

Retailers provide facilitating services, which may include sales help and direct selling of items. Grocery stores play an important role in everyone's lives since they supply a widerange of goods and services to meet their needs. We believe that grocery stores in Sweden face significant rivalry, which may be related to the fact that they provide identical items and services to their clients. Because of the rivalry these grocery stores face, retailers must obtain a better understanding of the grocery consumer.

Because of the competition they encounter, many retail enterprises are looking for ways to remain profitable by differentiating themselves in their activities. This is why retailers must monitor service quality since certain customers consider the quality of goods and services while making purchases. This will also allow service providers to discover the important items of service quality by measuring consumer views and determining which things or dimensions require improvement in the event of any shortcomings. After carefully analyzing numerous research studies completed to date using the SERVQUAL model, we discover that many research works have been carried out in various service industries such as communications, education, restaurants, banking, health care, and soon, but only a

limited empirical study has been conducted.

They assessed service quality using the performance only scale rather than the SERVQUAL methodology. As a result, we believe that utilizing the SERVQUAL model would contribute to existing studies on grocery store environment. This is our research gap, and to fill it, we will attempt to quantify service quality and customer satisfaction from the consumer's perspective using the SERVQUAL model in order to learn about their perceptions.

**1.3 Research Objective** The primary goal of this research is to put the SERVQUAL model to the test in the setting of grocery stores in order to determine its usefulness for measuring service quality and customer happiness. This will be accomplished by studying the SERVQUAL model's reliability and validity in a grocery store setting.

This will be a theoretical contribution to the SERVQUAL model's comprehension. This study also aims to determine the total service quality reported by grocery store customers and to find the factors that bring customers happiness. This will allow grocery merchants to identify the most effective methods of closing service quality gaps and to prioritize which gaps to work on. This will be accomplished by examining the gap scores acquired between the consumer's expectations and perception of service received by measuring customer expectations and performance on the various SERVQUAL criteria. This will also allow us to determine the strengths and shortcomings in grocery store service quality. To summarize, our purpose is to identify and quantify client expectations and perceptions.

### **SERVQUAL Overview**

Valerie, Parasuraman, and Leonard created the SERVQUAL instrument to research service quality. They said that services, unlike things, are intangible. They are more like performances and experiences than objects. Services, unlike goods, are heterogeneous in that their performance varies from producer to producer, customer to client, and day to day (Zeithaml, Parasuraman, & Berry, 1990). SERVQUAL researchers conducted an exploratory study that included 12 customer focus group interviews with customers from the retail banking, credit card, securities brokerage, and product repair and maintenance businesses. They chose these service industries because they believed they differed along important parameters used to describe services, and they were looking for service quality insights that would help them improve service quality.

The focus group makeup was modified to ensure that the findings could be applied in a range of contexts. According to the SERVQUAL creators, if a customer has an expectation of what makes outstanding service quality before receiving service and the actual service exceeds the expectation, the consumer will rate the service quality as exceptional. On the other hand, if the actual service falls short of expectations, the consumer will rate the service quality as less than great. Consumers' perceptions of service quality were described as "the extent to which customers' expectations or desires differ from their perception."

From their focus group interviews, the SERVQUAL developers selected 10 dimensions: tangibles, dependability, responsiveness, competence, courtesy, trustworthiness, security, access, communication, and customer understanding. These ten dimensions were represented by 97 objects. Each of these 97 things was combined into a pair of 22 assertions. Thus, the SERVQUAL customer perception instrument included 22 statements to determine customers' general expectations and 22 matching statements to measure consumers' judgment of a given business within the service industry. A 7-point Likert Scale was used to elicit responses to these assertions.

To determine the gap, the difference between customer perception and expectation was calculated. Following several statistical studies, overlapping elements were deleted and the remaining items were regrouped into five dimensions. Following that, the dependability and validity of these 22 items and 5 dimensions were established. These five dimensions are as follows: 1) Tangibles—physical buildings, equipment, employee look, and so on. 2) Reliability—

the ability to perform independent and correct service. 3) Responsiveness—willingness to assist and respond to the needs of customers. 4) Assurance—staff's capacity to instill confidence and trust in customers. 5) Empathy—the level to which individuals provide caring individual service.

1. The term "tangibility" refers to physical facilities, equipment, representatives, and specialized instruments.
2. Reliability refers to the ability to keep promises successfully and without question.
3. Responsiveness refers to the specialized co-op's goal and eagerness to aid clients and plan prompt administrations.
4. Assurance refers to the workers' learning and humility, as well as their ability to pass on trust and earnestness.
5. Empathy refers to accommodating individual care and consideration for the client.

## **Literature Review**

### **Customer Satisfaction and Service Quality**

Service quality is mostly important for financial service providers, who often provide homogeneous commodities. Customer satisfaction is the feeling that customers have when they receive a benefit that meets or exceeds their expectations. In marketing, contentment is defined as the overall appraisal of a firm's connection fulfillment or the decidedly impacted state that results from the evaluation of the firm's working relationship. pleasure is also one of the most important factors in explaining any type of link between members and a purchaser's pleasure reaction. Customer satisfaction is known as a result of service quality, which means that it is associated with the quality of the items or administrations provided to the client in a positive way. The findings revealed that the four characteristics, tangibility, dependability, responsiveness, and empathy, substantially correlated with satisfaction. However, the assurance element has no bearing on consumer pleasure.

### **2.2 Client Satisfaction**

Banking has paid more attention to service quality, and greater efforts have been made to achieve a high level of service quality in order to please clients. The definition of service varies from person to person. It is an ambiguous and difficult concept due to the varied, intangible, and perishable qualities of services in terms of production and consumption. There is no universally accepted definition, however service quality can be defined as a comprehensive customer review of a specific service and the amount to which it meets their expectations and offers satisfaction.

The rapid expansion of Jordan's banking sector has generated a competitive atmosphere and new thinking for banks in order to understand client perceptions of service quality in order to attract customers in a competitive market. Banks provide a variety of services, including corporate banking, individual banking, investments, treasury, and electronic services. Managers must be willing to grasp the gap between client perceptions and expectations in order to build service standards and approaches. Customers are concerned about service quality as a result of their enhanced awareness—should they stay with their present bank or switch to another bank based on their degree of satisfaction. In today's competitive market, banks must develop ways to increase service quality and to systematically achieve, monitor, and maintain this quality in order to achieve optimal customer satisfaction. Furthermore, the adoption of Corporate Social Responsibility (CSR) concepts is emphasized. Indeed, Jordanian banks must shed light on a variety of issues that worry customers and are pertinent to their banking demands. It will be worthwhile to advise banks on how to design the best approach for satisfying existing customers and attracting new consumers.

Banks attempt to please consumers by improving perceived service quality; in this regard, Parasuraman et al. emphasized the necessity of a strong association between service quality and customer satisfaction. In other words, the most important aspect is that the consumer be at the center of attention. Furthermore, a negative disparity between perceptions and expectations—referred to as a 'performance-gap'—causes unhappiness, whereas a positive discrepancy leads to consumer satisfaction.

Customer satisfaction assesses an organization's performance in relation to its customers' needs. This also serves as a gauge of service quality. Customers can remark on products and services by offering feedback on service characteristics.

In today's economy, firms that fail to provide high-quality products and services lose clients to competitors. Consumers are getting more demanding, and their quality expectations are rising; as a result, firms must be customer-focused, provide higher value to customers, create relationships, and concentrate on market engineering. Companies today monitor their customers' expectations, their own performance, customer happiness, and even their competitors.

Over the last decade, the business environment in the international banking sector has transformed fast and radically. Banks bear some of the blame, and various studies have examined the impact of the global financial crisis on consumer views and behavior. The banking industry is very essential to the economy. We can plainly see the issues resulting from greater market rivalry as a result of technological advancements, changing customer expectations, and governmental restrictions and policies. Banks' primary focus is to meet the needs of its clients, and they keep a careful eye on the degree of consumer satisfaction. This method assists banks in retaining customers for a longer period of time. The expense of acquiring new consumers is greater than the cost of retaining existing customers.

Jordanian banks offer both classic and non-traditional services, such as retail banking, individual bank loans, corporate banking, and electronic services. In Jordanian banks, there is an urgent need to investigate the impact of service quality on customer satisfaction.

According to Sharmin et al., satisfaction is the customer's reaction to the outcome of an evaluation process that compares what the client received from the service and the commodity to expectations. Satisfaction refers to the customer's assessment of whether the goods and services meet his or her expectations and needs, and give a satisfactory level of consumption-related fulfillment. Koutsothanassi et al. investigate the conceptual framework that integrates physical services and interactive elements, as well as their impact on consumer loyalty.

Several aspects are related to consumer loyalty and satisfaction, as shown in Figure 1. Financial metrics, loans, deposits, and a variety of other services used by clients are among these factors.



**Figure 1.** Service profit chain. Source: Authors' own analysis, 2018.

client loyalty generates profit and growth; also, loyalty is a direct effect of client happiness. Customer satisfaction is determined by the services supplied to them. Organizations seek long-term profitability, therefore they conduct a service-profit chain audit to understand what drives profit rises and to generate suggestions for developing strategies. Managers work hard to define what constitutes a loyal consumer.

Banks confront difficulties in providing financial services to businesses due to a lack of acceptable rules and regulations, lending capacity and techniques, an appropriate enabling environment, and inadequate financial and information technology and infrastructure. Some businesses may lack the management abilities required to improve operations. Furthermore, banks collaborate with businesses to promote financial transparency; additionally, banks must be equipped to provide clients with sustainable products and services. Customer risk management and satisfaction and loyalty are intimately tied to service quality.

The Central Bank released "instructions on dealing with customers fairly and transparently" in 2012, which were implemented in 2013. The instructions addressed a number of issues, including retail portfolio transparency and credit controls, limitations on certain commissions and fees for banking services, protecting consumers' dormant accounts, and successfully resolving consumer complaints.

### 2.3. Service Excellence

Quality corresponds to satisfaction in a user-based approach: the highest quality is the best satisfaction of consumers' preferences. Organizations have understood that providing high-quality services provides a long-term competitive edge. Service quality and customer happiness are essential success elements for businesses seeking market competitiveness, development, and growth. Researchers have presented various definitions of service quality, all of which state that it entails conforming to standards.

According to Rauch et al, in order to undertake a thorough evaluation of a firm, management must compare its performance to the expectations of its consumers as well as the performance of other companies in the same industry. Service quality is defined as how well organizations meet or surpass their customers' expectations. According to researchers, service quality is defined as the ability of service delivery to coordinate with, match, or override the wishes of customers. Customer satisfaction improves when service quality improves, and cost management enhances profit.

SERVQUAL is a service quality approach that measures the gap between what customers expect and their impressions. Dimensions of service quality include tangibles,

dependability, responsiveness, competence, civility, trustworthiness, security, access, communication, and customer understanding. Recently, there has been a surge in the number of researchers seeking to develop service quality as a tool in banks. Service quality is seen as a multidimensional phenomenon, with most academics employing the SERVQUAL model to assess service quality and customer satisfaction in banks. The SERVQUAL approach divides service quality into five dimensions: dependability, responsiveness, assurance, empathy, and tangibles.

Intangibility indicates that services cannot be touched, tasted, or smelled, making it impossible for customers to assess their quality. The intangible side influences customer happiness through service performance. Heterogeneity suggests that no two services will be identical, which poses a challenge to service quality. Simultaneity denotes the production and consumption of services at the same time, and is thus established through the interaction of staff and clients. The service is perishable since it cannot be saved, stored, resold, or returned.

There were Likert-type items in the initial SERVQUAL model to measure the perceived level of service supplied and the desired level of service quality. The original ten SERVQUAL dimensions were reduced to five as the model

matured. According to Mauriet al. [26], service quality is "a multidimensional concept assessed and perceived by consumers based on a set of essential parts classified into five categories: tangibility, reliability, responsiveness, assurance, and empathy."

#### 2.4. Service Quality Dimensions

This study specifically considers eight dimensions of service quality that have an impact on customer satisfaction (tangibles, responsiveness, empathy, assurance, reliability, access, financial aspects, and employee competencies) in order to identify each factor's potential impact on the Jordanian banking sector. These characteristics include the SERVQUAL model's five dimensions as well as three additional issues to satisfy the specific demands of Jordanian banks. The extra three diminutions were chosen based onthe literature.

#### 2.5. Compassion

Customers must believe that the entity delivering services prioritizes them. Caring, paying personal attention, and delivering services to consumers are all examples of empathy. The essence of empathy is conveying the impression that the consumer is one-of-a-kind and special. Empathy has been measured using the recognized service quality model aspects of security, credibility, and access.

#### 2.6. Service Access

The service is easily available by phone, the wait time to obtain the service is short, the hours of operation are convenient, and the service facility is at a convenient location. The simplicity and comfort with which clients can use the services provided by banks is referred to as access. The two most significant aspects of accessibility are approachability and ease of interaction. According to studies, greater accessibility to services leads to higher customer satisfaction. Accessibility, as one of the elements of service image, may have a substantial direct or indirect impact on a bank's client happiness and loyalty.

#### 2.7. Financial considerations

Interest policy is a factor that refers to bank pricing policies. Banks strive to provide competitive interest rates on loans and deposits to their customers. Customers, too, examine the fees charged by other banks and factor in factors such as financial penalty as part of their happiness quotient. As a result, financial considerations have a beneficial influence on customer behavior, and customer satisfaction reflects on bank profitability. Marketers can evaluate client profitability through numerous sources. While many bankstrack customer satisfaction, only a handful track individual client profitability.

#### 2.8 Employee Competencies

An optimal service is the outcome of various interconnected aspects such as individual service, staff competencies, and organizational tactics that match relevant skills. Human competency is one of the most common aspects of people management at work. It is difficult to enjoy life without productive labor, and any activity of such importance must elicit strong and positive or negative feelings, which reveal how content or dissatisfied

one is with one's work. Competences, according to Haddad, comprise knowledge, skills, abilities, values, motivation, initiative, and self-control.

#### 2.9. India's Banking Sector

India's geographical location has provided the country with a number of significant issues, including wars in Iraq, Syria, and Palestine. However, relative security ensures a safe working atmosphere. These, together with low labor costs, are important reasons attracting investment to Jordan. Currently, the Central Bank of Jordan controls the financial operations of Jordanian banks and institutions. By 1964, the Central Bank of Jordan had been founded as an autonomous legal body with capital controlled entirely by the government of India. The Central Bank of Jordan is responsible for regulating and supervising all banks, issuing banknotes and coins in Jordan, providing required liquidity to licensed institutions, managing bank reserves, and preserving monetary stability.

The Indian banking system is made up of the Central Bank of India and all licensed banks that operate in the country. All banks (commercial and Islamic) and non-Jordanian banks are licensed to operate in. All Jordanian banks and branches of non-Jordanian banks operating in Jordan must have a licensed membership.

#### 2.10 Performance of the Company, Sustainability, and Customer Satisfaction

Companies nowadays employ the idea of capital maintenance to create their financial accounts, which is seen as a profit measure. According to Jianu et al., the notions of capital maintenance offered by the international accounting standard board (IASB) framework allow for the choice of financial or physical capital.

- (1) They are unsure of the significance of capital maintenance ideas and the impact they have on income measurement.
- (2) Because of the legal framework unique to each country, financial capital is mostly held in nominal monetary units.
- (3) The IASB Framework has yet to produce a reliable model for physical capital maintenance.

Financial capital maintenance and the concept itself benefit from the direction of both IFRS and IASB, international financial reporting standards. The rationale for this is that profit may be assessed using the notion of financial capital maintenance. We understand and value the concept of profit. Profit has numerous connotations in business, based on individual perspectives. In an inflationary economy, the steady rise in prices has an impact.

#### **Hypotheses for Research**

H0: Customer are satisfied with digital payment service in India. H1: Customer are dissatisfied with digital payment service in India.

Service quality is universally acknowledged as a predictor of an organization's competitiveness. In the service sector, service performance is regarded as a strategic weapon that leads to client pleasure. As a result, firms might gain a competitive edge by providing greater service quality. According to Parasuraman et al., customers assess service quality discrepancies between what they are seeking for based on their requirements and expectations, on the one hand, and the actual perceived services that they obtain, on the other. SERVPERF originated in reaction to criticism of the SERVQUAL model's gap, because the SERVQUAL model only measured customer happiness after.

The SERVQUAL model, on the other hand, is the most widely used to assess and evaluate service quality around the world, including in the banking sector. As a result, despite the expanding use of SERVQUAL, there are varying views on its operation and usefulness. As a result, researchers changed the SERVQUAL model and added new variables, including access, financial aspects, and personnel competencies.

The link between service quality dimensions and client satisfaction

In the literature, authors are convinced of the intimate relationship between service quality and customer satisfaction, and they point out that the higher the service quality, the higher the levels of customer satisfaction, particularly in the banking sector used to assess the effect of the quality of the banking service on customer satisfaction in the Jordanian banking sector. The following section discusses the sub-hypotheses.

The connection between tangibleness and consumer happiness

The tangibility component becomes important in service quality in the banking sector, according to the tangible features of the servicescape, such as equipment, physical facilities, and visual appeal. As a result, in the banking industry, there is a major influence of tangibility on client satisfaction.

The presentation of the management team and professional personnel, as well as brochures and booklets, will have an impact on client satisfaction.

The connection between dependability and client satisfaction

Researchers have shown that the reliability dimension of service quality has a favorable impact on customer satisfaction. Reliability is defined as the organization's capacity to tool up the service, both dependently and independently. Customer happiness is significantly influenced by reliability as a service quality criteria. defined reliability as the ability to execute and provide the essential service for clients dependably, accurately, and on time, as well as the ability to treat customer concerns. It is vital to take action to address problems, execute required services on the first occasion, or provide services at the appropriate time. Keeping an error-free record is the paradigm of dependability in terms of service quality, and it has a significant impact on customer satisfaction.

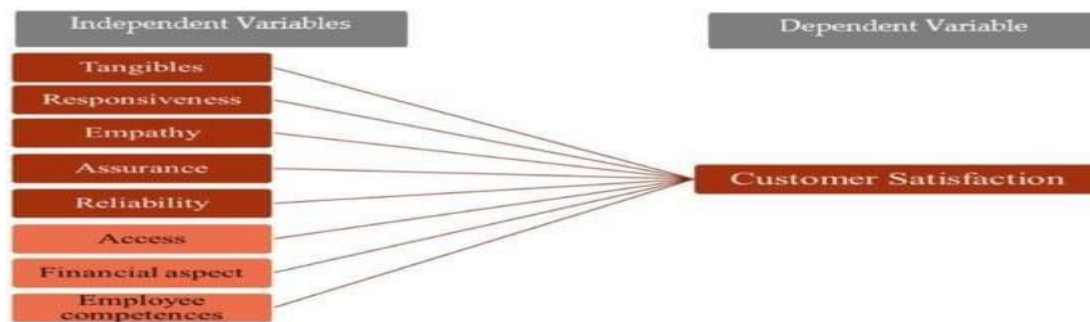
The connection between confidence and customer satisfaction

The assurance component of service quality denotes personnel' expertise, knowledge, and kindness, as well as their capacity to develop trusting relationships with consumers. Employee knowledge and good manners or courtesy are defined as assurance. Furthermore, it is described as employees' ability to inspire trust and confidence via the use of their knowledge, which has a substantial influence on the level of customer satisfaction. In the banking industry, assurance refers to the sense of security that a consumer has when executing banking operations. Providing polite customer service, precision in order completion, simple access to account details, ease within the bank, maintaining correct records and quotations, employing an experienced professional team, and fulfilling orders The connection between accessibility and customer happiness

Access refers to whether the service is handy, easy to reach, and easily accessible. It features convenient office hours as well as times when transactions can be completed. This construct's four measurement components were acquired from The simplicity and comfort with which clients can use the services made available by banks is referred to as access to service. The two most significant aspects of accessibility are approachability and ease of interaction. According to research, increased service accessibility leads to increased customer happiness. Accessibility, as one of the elements of service image, may have a substantial direct or indirect influence on bank customers' satisfaction.

### 3.1. Conceptual Framework

**Figure 2** shows a model that represents the effects of service quality dimensions on customer satisfaction using the modified SERQUAL model. Three new dimensions were added to the original SERQUAL model, which consisted of five factors. The new added factors are financial aspect, employee competences, and access



**Figure 2.** The service quality dimensions of customer satisfaction. Source: Authors' own analysis,

### 3.2. Research Variables and Operational Definitions

The operational definition developed below is based on the literature review, and clarify the effect of service quality dimensions on customer satisfaction in the Jordanian banking sector. It provides a theoretical foundation and develops research hypotheses.

#### 3.2.1. Independent Variables

Service quality includes a number of dimensions that have an influence on customer satisfaction from a customer's perspective. The model shows the improved service quality model with the following dimensions: tangibles, responsiveness, empathy, reliability, assurance, financial aspect, access, and employee competences

#### 3.2.2. Dependent Variable

Customer satisfaction is a measure of how services are supplied to customers. In order to develop service standards and techniques, managers have to be willing to understand the gap between the perceptions and expectations of customers.

Customers' decisions are affected by the service support available after delivery of the service. Delivery of high-quality service helps to build and maintain long-term relationships with bank customers. As a result of this, banks try to work on customer retention and market share by aiming at special target markets. How service quality in Jordanian banks affects customer satisfaction is the main core of the present study. The rapid growth of the Jordanian banking sector creates a competitive environment and makes banks understand customer perceptions of the quality of service in order to attract customers in a competitive market. Four questions are related to customer satisfaction.

### 4. Mobile Payments Adoption

According to the literature, technology plays a critical role in the rise of mobile payment systems for purchasing goods and services. A lot of ideas have been employed in current literature while adopting any technology-facilitated service, and adoption is one of the most prominent areas in the information systems field. Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Diffusion of Innovation (DOI), Theory of Interpersonal Behaviour (TIB), Unified Theory of Acceptance and Use of Technology (UTAUT), Model of Adoption of Technology in Households (MATH), and Motivational Model are the dominant theories in the technology adoption literature. Over the years, several research have attempted to add more constructs to better explain adoption behavior.

Adoption literature focusing on electronic payments reveals that simplicity of use, perceived quality of such services, and satisfaction over a period of sustained usage have significant effects on use (Jun and Cai 2001; Rana et al. 2013; Slade et al. 2015; Teoh et al. 2013). According to these studies, in order to encourage electronic payments, it would be important to investigate the frameworks that assess the quality of such digital services. The country's environment, culture, technology, and government all influence future adoption of electronic payment services (Berthon et al. 2012). According to reviews of research on the consumption of mobile application services, characteristics such as perceived quality, usefulness, social impact, and flexibility have had a significant role in raising its adoption rate (Chhonker et al. 2017).

These adoption theories are sometimes investigated using service science theories such as SERVQUAL and WEBQUAL, which consider aspects such as responsiveness, tangibility, reliability, assurance, and empathy (Parasuraman et al. 1988). These models are extensively used to assess consumer perceptions of service quality: a gap between what the customer expected and what they received, especially in technology-enabled services (Parasuraman et al. 1988; Loiacono et al. 2007). Further research (Dahlberg et al. 2008; Zhou 2011) emphasizes the significance of risk, security, usefulness, social impact, information privacy, trust, and usefulness as essential service quality aspects. These frameworks, such as SERVQUAL and WEBQUAL, are extremely valuable for assessing consumer expectations and perceptions of businesses.

in terms of service provision (Loiacono et al. 2007). Furthermore, reviews of the literature (Chhonker et al. 2018; Southard and Siau 2004; Hong and Tam 2006) found that factors such as assurance, confidentiality, usefulness, trust, security, customer attitude, credibility, reliability, ease of use, cost, tangibility, performance, responsiveness, social influence, and information-risk could significantly affect the perceived quality of services based on a single service encounter, influencing the adoption of digital services. Table 2 depicts an overview of these characteristics. The literature indicates that there are many other aspects, but we have quickly highlighted 15 criteria that have been discovered as being relevant in our study by looking at data gathered via summarizing of user written texts.

#### 4.2 Social Media Service Consumption Discussion

In this digital age, seventy percent of customers used social media sites to access information, forty-nine percent of customers used social media sites to make any purchase decision based on information present in the social media sites, sixty percent users only used social media sites to share their views with others, and forty-five percent users only used social media sites for word-of-mouth (Kim and Ko 2012 ; Tan and Lee 2019). Electronic word of mouth associated with service interactions and internet access influence intention to employ a technology enabled service (Chaudrie and Dwivedi 2005; Ismagilova et al. 2019). In current digital environment, social media platforms such as Facebook and Twitter play a vital role in information exchange.

#### 3 Theory Formation

Our assessment of the literature on digital service science in general, and mobile payments in particular, uncovered the following summary and gaps, which we try to fill:

- Although several studies have sought to uncover antecedents to technology adoption in existing literature, the link with usage experience is missing.
- Studies in the service science literature have extensively focused on the service delivery process and service quality as an outcome.

- Studies show that service quality literature is also linked to adoption and that positive opinions of service quality enhance adoption.
- However, there is no study that connects these two sets of literature to quantify digital service consumption experience, particularly via mining user provided content.
- There is also no attempt to establish the antecedents of service consumption.

Twitter is a prominent microblogging network with the ability to capture mutual intelligence from a large number of users (Grover et al. 2019a). A sophisticated theoretical model can also be built using this methodology, which would be impossible to test using survey-based methods because the survey instrument would be too long to collect responses without causing stress or bias among respondents. We established our hypotheses using theoretical models derived from various technology adoption and service quality models, and we supplemented them with specific constructs to augment the already existing theories surrounding adoption. We begin by debating fifteen possibilities relating to mobile payment services. Usage satisfaction is the dependent variable (extracted from Venkatesh et al. 2003; Lin and Sun). Because he is pleased with a service encounter, it is assumed that his tweet will have a negative polarity in terms of mood.

"Empathy, Reliability, Assurance, Responsiveness, and Tangibility" were the variables utilized in the SERVQUAL model's multiple-item scale for measuring service quality.

The SERVQUAL model was used to approximate service quality and customer satisfaction in Malaysia, and "Empathy, Reliability, Assurance, Responsiveness, and Tangibility" were significant characteristics influencing service quality. The airline sector demonstrated that service quality is dependent on "Empathy, Reliability, Assurance, Responsiveness, and Tangibility," with "Reliability" being the most essential component, followed by "Responsiveness" and "Empathy." "Empathy, Reliability, Assurance, Responsiveness, and Tangibility" have considerable weights in evaluating educational service quality, indicating that the SERVQUAL model is being used in educational institutions.

#### SERVQUAL Dimensions

**Tangibles:** This element refers to everything tangible and affects the quality of service to customers. For example, clean and tidy customer waiting rooms, facilities for customers, physical staff and employee, room ambiance, decoration, interior, etc.

**Reliability:** This element refers to the company's ability to provide services accurately to its customers. At this stage, the company's products and services can be accessed by customers anytime and anywhere. The company offers itself at all times to customers. For example, cellular operator companies provide signals in various areas where their customers are located.

**Responsiveness:** This element refers to the company's actions in responding to customers promptly. This level of responsiveness can be tested with questions, such as how much the company's curiosity is at the level of difficulty experienced by its customers, how capable the companies to help customers get out of the problem, how responsive the company is to complaints and customer complaints, and so on.

**Assurance:** This element refers to the company's ability to foster trust in the customer's eyes through the friendliness and knowledge of the staff in service.

**Empathy:** This element refers to the company's attention to its customers. The practice of corporate understanding can be realized by listening to customers, helping customers find solutions, understanding what becomes anxieties and anxieties of customers,

solidarity with customers, not leaving customers, etc.

### Customer's Satisfaction

Tight competition business environment today, the organization must be oriented to the consumers, or it could be fatal. Only the consumers-oriented organizations and those who could provide superior value to the consumers will be able to survive in the very tight competition business arena. Also, consumers who are satisfied tend to have been less affected by the competitors, less sensitive to the price, and their loyalty lasts longer (Ramlawati & Putra, 2018) and (Murdifin, Pelu, Putra, Arumbarkah, Muslim, & Rahmah, 2018). Consumer Satisfaction is the feeling of being happy or disappointed someone who appears after comparing the performance of the product that is thought of the expected return (Armstrong, Adam, Denize, & Kotler, 2014). Customer or consumer satisfaction relates to the quality of the products offered by them. The achievement of consumers has their respective levels.

### Hypothesis Development

This instrument has been applied in many studies on the dimensions of SERVQUAL need to be adjusted to particular cultures and should not be viewed as generic dimensions. Such aspects as tangibility, reliability, and assurance are still used, yet the responsiveness and empathy dimensions are replaced with Muslim culture-based dimensions which are imbued by the religion of the population majority in His object studies, such as sincerity, formality, and personalization. Sanders revealed that under PAR-SERV is a valid measurement for measuring service quality, including dimensions of SERVQUAL which consist of assurance, tangibility, reliability, responsiveness, and empathy. On the contrary, other researchers such as (Tan & Kek, 2004) use unmodified SERVQUAL instrument in their research on the gap between expectation and perception of private university's service quality in Singapore. The same is applied by (De Oliveira & Ferreira, 2009) in his research at São Paulo State, Brazil. Tan and Kek (2004) and De Oliveira and Ferreira (2009), both of them, state the same thing that SERVQUAL has a significant effect on satisfaction.

The SERVQUAL model is one of the most underlying used tools to evaluate service quality. SERVQUAL comprises a rundown of 10 measurements (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibility) to gauge service quality. Later in 1988, these 10 dimensions were cut down to five: tangibility, reliability, responsiveness, assurance and empathy. According to Parasuraman,

five principal dimensions that customers use to judge service quality include tangibility, reliability, responsiveness, assurance and empathy as shown below:

1. *Tangibility* alludes to physical facilities, equipment, representatives and specialized instruments.
2. *Reliability* alludes to the capacity to satisfy the promises effectively and without a doubt.
3. *Responsiveness* alludes to the specialist co-op's aim and eagerness to help the clients and to diagram the prompt administrations.
4. *Assurance* alludes to the workers' learning and humbleness and capacity to pass on trust and earnestness.
5. *Empathy* alludes to accommodating individual care and thoughtfulness regarding the client.

### Service Quality and Customer Satisfaction

Service quality is predominantly for financial service providers who typically offer items that are homogeneous in nature. Customer satisfaction is the feeling that clients get when they encounter benefit that satisfies or outperforms their

desire. Primarily in marketing, satisfaction is characterized as the worldwide assessment of relationship fulfilment by a firm or the decidedly influenced state coming about because of the evaluation of firm's working relationship. Satisfaction is likewise a standout among the most imperative components to clarify any kind of relationship among members and a purchaser's satisfaction reaction. Customer satisfaction is known as a result of service quality, which implies that it is identified with the nature of the items or administrations gave to the client in a positive way

Amiri Aghdaie and Faghani used the SERVQUAL model for measuring the customer satisfaction in m-banking services in Iran. The results showed that the four variables, tangibility, reliability, responsiveness and empathy, would correlate with satisfaction significantly. Though, the assurance factor would have no relationship with customer satisfaction. The ANOVA test of the study found that there exists a high correlation between m-banking services and customer satisfaction.

Overall satisfaction level of clients of mobile financial services (MFS) in Bangladesh is somewhat satisfactory. The outcomes likewise demonstrate that there are critical contrasts in fulfilment levels among the MFS client bunches as far as specialist organizations' dedication, speed and truthfulness are concerned, and these distinctions are inconsequential as far as administration of clients' pay and comfort are concerned.

Aiming to investigate the market status for online/m-banking in China. The outcomes demonstrated that the clients of web and m-banking of whole china were dominant by males, not really youthful and instructed, compared with e-banking clients in the west. There were no mindfulness and comprehension of the advantages to manage the obstructions of m-banking account appropriation which was given by portable keeping money.

Research aiming empirically to examine the motivators that influence a consumer's goals to utilize m-banking. The discoveries demonstrate that for Australian buyers, perceived easiness, perceived usefulness (PU) and perceived risk (PR) were the primary elements of accepting m-banking. For Thai buyers, the principle factors were PU, PR and social impact. National culture was found to affect key predecessors that prompt selection of m-banking account.

SERVQUAL dimensions and its influence on customer satisfaction of m-banking in Bangladesh. The results revealed that there are four variables, that is, tangibility, reliability, responsiveness and empathy that have significant positive impact on customer satisfaction. Furthermore, the assurance has no significant influence on customer satisfaction. Therefore, these findings also suggested that firms should improve tangibility, reliability, responsiveness and empathy to increase customer satisfaction of m-banking.

Based on the above literature review, no research works have been found which analysed directly customer satisfaction of m-banking using the SERVQUAL model in Bangladesh. Therefore, an initiative has been taken to address the issue which will furthermore support the decision-makers to take decision on the basis of these research findings.

## **OBJECTIVE OF THE STUDY**

The objectives of this empirical study are twofold. First, this study was conducted to examine the relationship between the constructs of service quality and overall satisfactions of customers of m-banking in Bangladesh. Second, this study was developed to provide some remarkable suggestions to raise service quality of m-banking.

## **Theoretical Framework**

Quality has arisen to be established as a strategic means for attaining operative efficiency and developed business

execution This is not only true for the goods sector but also for service sectors at the same time. The increasing market share and rapid development of the service sector lead the competitors to rethink about the existing service delivery framework which forced the service providers to check out the gaps in the marketplace not only for retaining customers but also for improving the service provision. For determining service quality, different academicians and managers in the service industry use different models. Among different models, the SERVQUAL model is dominant, fit and widely accepted model for evaluating service quality in the service industry. All over the world in different industries, both the academicians as well as the industry practitioners use SERVQUAL scale for measuring the operational efficiency and effectiveness especially in the service sector. In 1980s, Parasuraman et al. developed the SERVQUAL model and methodology which is used to achieve maximum expectations and perceptions score. The higher level of service quality leads to achieve highest satisfaction of the customers.

Based on the above literature review, the five dimensions of SERVQUAL model of m- banking are given in [Table 1](#)—tangibility, reliability, responsiveness, assurance and empathy. Service quality has enhanced the customer satisfaction of m-banking which developed hypothesis through reviewing literature.

**Table 1.** The Definition of the SERVQUAL Dimensions

Dimension	Definition
Tangibility	The presence of physical offices, hardware, work force and correspondence materials
Reliability	The capacity to play out the guaranteed benefit constantly and precisely
Responsiveness	The eagerness to encourage clients and to give provoke benefit
Assurance	The information and cordiality of workers and their capacity to pass on trust and certainty
Empathy	The arrangement of minding individualized consideration regarding client.

**Source:** Prepared by the authors for the purpose of study.

### **Tangibility: Customer Overall Satisfaction**

Tangibility concern to the appearance of the establishments, physical facilities, equipment and personnel. Thus, tangibles are used by service providers to provide best services as well as to communicate by their equipment, personnel and other facilities to customers.

On the other hand, intangibles of m-banking services are difficult to measure. Finally, it can measure the degree of customer satisfaction.

### **Reliability: Customer Overall Satisfaction**

Reliability involves to the capability of service provider to offer committed service dependably and accurately. In general sense, reliability means that an organization delivers on its promises, such as promises about service provision, pricing, delivery and problem solving . There is a certain effect of service quality on customer satisfaction.

### **Responsiveness: Customer Overall Satisfaction**

Responsiveness refers to the willingness of the service holders to help clients and to give instant service. This measurement accentuates mindfulness and instantaneousness in managing client questions, solicitations, issues and protests Responsiveness is imparted to clients by the length of time they have to wait for assistance, answers to inquiries or thoughtfulness regarding issues. In other words, this service quality might be improved through responsiveness.

### **Assurance: Customer Overall Satisfaction**

Assurance includes to the information and cordiality of employees and furthermore their capacity to express certainty and trust. This measurement winds up imperative when benefactors feel dubious about administration contributions of a particular restaurant. Assurance ensures for service provider if patrons are able to develop trust and confident about m-banking services without fear of rudeness or recrimination. Customers can also be satisfied by this assurance dimensions.

### **Empathy: Customer Overall Satisfaction**

Empathy is caring for developing individualized attention to provide its customers. The essence of empathy is conveying through personalized service so that customers are special and unique. Clients need to feel critical and comprehended by the associations that give services to them. Employees working in the m-banking industry may show empathy to customers by sound behaviour, sympathetic and politely.

### **Service Quality and Customer Satisfaction**

Service quality is predominantly for financial service providers who typically offer items that are homogeneous in nature. Customer satisfaction is the feeling that clients get when they encounter benefit that satisfies or outperforms their desire. Primarily in marketing, satisfaction is characterized as the worldwide assessment of relationship fulfilment by a firm or the decidedly influenced state coming about because of the evaluation of firm's working relationship. Satisfaction is likewise a standout among the most imperative components to clarify any kind of relationship among members and a purchaser's satisfaction reaction Customer satisfaction is known as a result of service quality, which implies that it is identified with the nature of the items or administrations gave to the client in a positive.

The SERVQUAL model for measuring the customer satisfaction in m-banking services in Iran. The results showed that the four variables, tangibility, reliability, responsiveness and empathy, would correlate with satisfaction significantly. Though, the assurance factor would have no relationship with customer satisfaction. The ANOVA test of the study found that there exists a high correlation between m-banking services and customer satisfaction.

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easiness, perceived usefulness (PU) and perceived risk (PR) were the primary elements of accepting m-banking. For Thai buyers, the principle factors were PU, PR and social impact. National culture was found to affect key predecessors that prompt selection of m-banking account.

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Tight competition business environment today, the organization must be oriented to the consumers, or it could be fatal. Only the consumers-oriented organizations and those who could provide superior value to the consumers will be able to survive in the very tight competition business arena. Also, consumers who are satisfied tend to have been less affected by the competitors, less sensitive to the price, and their loyalty last longer and Consumer Satisfaction is the feeling of being happy or disappointed someone who appears after comparing the performance of the product that is thought of the expected return. Customer or consumer satisfaction relates to the quality of the products offered by them. The achievement of consumers has their respective levels. The use of Internet banking in India is more developed in urban areas than in rural areas. Currently customers are using internet banking, and it is one of the preferred modes of digital payment. Increased use of Internet banking will enhance customer expectations and perceptions regarding the quality of this new delivery channel. In this regard, it is vital to understand how to measure the service quality of Internet banking in India, as well as customer satisfaction with it. Awareness of how customers perceive service quality is essential to understanding what customers' value in an online transaction. It is also essential to attracting new customers and retaining existing customers. Limited studies are there in the literature which embraces a rural and urban population of India measuring the service quality dimensions of internet banking. This study aims to identify the e-service quality dimensions and determine their impact on customers' satisfaction with internet banking.

The structure of the paper is as follows. The first section describes the literature review which discusses the e-service quality, e-service quality of internet banking and customer satisfaction. Next, the second section explains the hypotheses development and the third section describes the research methodology used in this paper. The fourth section mentions

the findings of this study and the fifth section discusses the theoretical and practical implications of this study. Finally, the limitations and future research directions are discussed.

The target population identified for this study was the bank customers who have operational bank accounts from various public, private, co-operative and foreign banks in India. The population group of bank centers was classified as rural, semi-urban, urban and metropolitan, based on the population of the centers was available in the 2001 census of India. This research study used convenience sampling, a non-probability sampling method, as the choice for selecting the respondents to collect the sample elements. Convenience sampling was chosen as a method of collecting responses from the survey questionnaire because of the unavailability of the total banking customer list and the expense and time required to collect responses from every bank customer.

In the online environment, the customer expects an accurate response and personalized attention during and following internet banking transactions. It is imperative to give accurate, friendly and helpful customer service to internet banking users. The banking operations carried through internet banking might vary for individual customers, depending on their needs. Internet banking at present primarily facilitates traditional banking operations. Banks need to provide more comprehensive range of services through internet banking to attract more customers to use internet banking.

Customers' opinion for each dimension by the service they perceive is presented in the following description. For reliability dimension, what customers most care about is that the retail's supervisor can give satisfactory service since the first time. What they least care is that the supervisor can give certain service as scheduled previously.

For assurance dimension, what customer most appreciate is the assurance that the salesclerks at the relevant retail can and be willing to serve customers as best as they can. What they least appreciate is the salesclerk's ability to give answers to all questions asked by customers. For tangible dimension, what customers appreciate the most is that the building, product display, and parking facility at the retail are good and adequate. What they appreciate the least is lighting in the building. What is important for them is that they can shop conveniently and the products can be seen well. For the responsiveness dimension, what the customers are the most is the salesclerk's agility to provide the best service at the relevant retail. What they are the least is that the salesclerk never thinks they are too busy to provide services.

it showed that the key to ensuring good service quality is meeting or exceeding what customers expect from the service and that judgment of high and low service quality depend on how customers perceive the actual performance in the context of what they expected. Parasuraman et al., (1988), later developed the SERVQUAL model which is a mult item scale developed to assess customer perceptions of service quality in service and retail businesses. The scale decomposes the notion of service quality into five constructs as follows: Tangibles, Reliability, Responsiveness, Assurance and empathy. It bases on capturing the gap between customers expectations and experience which could be negative or positive if the expectation is higher than experience or expectation is less than or equal to experience respectively

Service quality is about overall assessment and discernment by customer regarding the importance of service delivery. Today's competitive atmosphere is totally differentiated and dependent on excellent service delivery. There are numerous examples where loyalty is being attained by providing perpetual and uniform services to the customers. Customer satisfaction as quoted by Philip Kotler: "person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectation". Researchers also verified that service quality is helpful in long run to maintain good relations with customers and getting good business in long term.

Researcher explain the use of Internet as a new alternative channel for the distribution offinancial services has become a competitive necessity instead of just a way to achievecompetitive advantage with the advent of globalization and fierce competition. Online banking is the fastest growing service that banks can offer in order to gain and retain new customers. The rise of Internet Banking is also due to its number of benefits for both theprovider and the customer as well

The study mainly focuses on examines the impact of various factors of online shopping platforms (i.e., perceived content applicability, accessibility, ease of use, tangibility, responsiveness, assurance & attentiveness, credibility and security) on customer serviceexperience. The researcher concluded that the online retailers can improve their quality and by changing in their E service quality dimensions that can lead to customersatisfaction and loyal customers. The result of the study shows that all the dimensionshave significant effect on customer service.

The research successfully identified customer satisfaction with mobile banking. The study findings show that time, accessibility, ease to use factors that make customers embrace mobile banking.Many consumers have been optimistic about the above reviews, mobile banking content is very easy to understand that mobile banking offers faster services. Having transfer funds is easy and having a survey of the balance in the use of mobile banking is easy. Eventually in this report, finding out that customer faced the issue of mobile banking services as a network and request solution. This study therefore indicates that bank will provide training and create awareness of the technical aspects certainly more customers will adapt the Mobile banking services.

Researcher analyzed that digital technologies are very fast and the transaction will happen within nanoseconds. So the skilled workers prefer to operate their transactions through e-banking services either for payments or to check the balance. Out of all digitaltechnologies in e-banking services the first rank is given to ‘ATM’ service. It is evident that respondents can transact money from anywhere, at anytime and it works for round the clock. As and when time permits the respondents could operate their transactions.Adding to that to handle ATM service it is simple and to convenient to handle.

## **Research Methodology**

The research methodology for analyzing customer attitudes toward digital payment companies in India entails a systematic approach to data collection and analysis in orderto understand perceptions, preferences, and behaviors in the AI product recommendationindustry.

Firstly, a comprehensive literature review is conducted to gain a deep understanding of previous studies, theories, and frameworks related to digital payment service. This helps in identifying research gaps and formulating research objectives.

Next, a quantitative research design is employed to collect data from a representative sample of e-commerce customers. The survey will include questions regarding the frequency of online shopping, exposure to product recommendations, perceptions of recommendation accuracy and relevance, and the influence of recommendations on purchase decisions.

Moreover, in this research paper I have used quantitative data as my main method and gathered information by creating a structured questionnaire.

**Research Design:**

A quantitative research design is employed to collect data from a representative sample of e-commerce customers. The survey will include questions regarding the frequency of online shopping, exposure to digital payment service, perceptions of recommendation accuracy and relevance, and the influence of recommendations on purchase decisions. Throughout the research process, ethical issues will be observed, including taking informed permission and protecting data privacy and confidentiality. The research design aims to provide useful insights on the customer satisfaction on digital payment service in India. .

**Questionnaire:**

A questionnaire is the most visible method of data collection, i.e. contains a collection of questions related to the digital payment service. This method is very simple it is easier in case data will be collected from different people. It covers mainly a set of printed questions, open or closed, which are questions answered who need to respond on the basis of their knowledge and experience on the subject matter.

**Sample Design and Sampling:**

This study's sample design was divided into two parts: Primary data collection through a questionnaire and secondary data collection from articles, newspapers, journals, and websites. Primary Data: The primary data has been obtained from the selected customers and potential customers through questionnaires. Secondary Data: The secondary data has been obtained from published and unpublished literature on the topic and from the journal, newspaper, books, website, magazines, or any other relevant source.

Throughout the research process, ethical issues will be observed, including taking informed permission and protecting data privacy and confidentiality. The research design aims to provide useful insights on the customer satisfaction regarding digital payment service in India.

This study's sample design was divided into two parts: Primary data collection through a questionnaire and secondary data collection from articles, newspapers, journals, and websites.

Primary Data: The primary data has been obtained from the selected customers and potential customers through questionnaires.

Secondary Data: The secondary data has been obtained from published and unpublished literature on the topic and from the journal, newspaper, books, website, magazines, or any other relevant source.

TOOL: A structured questionnaire has been used to collect the information concerned to form the opinion.

METHOD: Google Form has been used to collect the data and have it easily accessible to the public. It is an easy and affordable way to collect primary data.

**Some of the questions in the questionnaire are:**

Name

---

Your Age Group? \*Under 18 years

18-24 years

25-34 years

35-44 years

45 and above Your Gender? \*

Male Female

Prefer not say Education Level?

High School or below

Some college or vocational training Bachelor's degree

Master's degree or above

Where do you live

\_\_\_\_\_

1. Do store employees possess the necessary knowledge to assist with digital payments services?

1 (very dissatisfied)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

2. Is the store committed to handling returns and exchanges related to digital payments reliably?

1 (very dissatisfied)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

3. Are employees genuinely interested in resolving issues or questions regarding digital payments?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

4. Is communication from store employees about digital payment services firm and understandable?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

5. Is prompt service provided to customers using digital payment methods?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

6. Does the store respond to digital payment-related complaints in a timely manner?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

7. Are repair and alteration services for digital payment equipment performed on time?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

8. Does the store offer high-quality merchandise for digital payment transactions? 1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

9. Are digital payment transactions conducted safely and accurately?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

10. Do customers receive individual attention when using digital payment services in the store?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

11. Are store employees courteous when assisting with digital payments?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

12. Do employees show patience in addressing customer queries related to digital payments?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5. (very satisfied)

13. Does the store have modern-looking equipment and fixtures for digital payments services?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

14. Is there enough parking space available for customers using digital payments services?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

15. Do you consider the availability of food courts important when using digital payment services in the store?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

16. Is the store's environment clean and welcoming for customers using digital payments services?

1 (very disagree)

2 (dissatisfied)

3 (neutral)

4 (satisfied)

5 (very satisfied)

17. Are all facilities inside the store well-maintained for customers using digital payments services?

1 (very disagree)

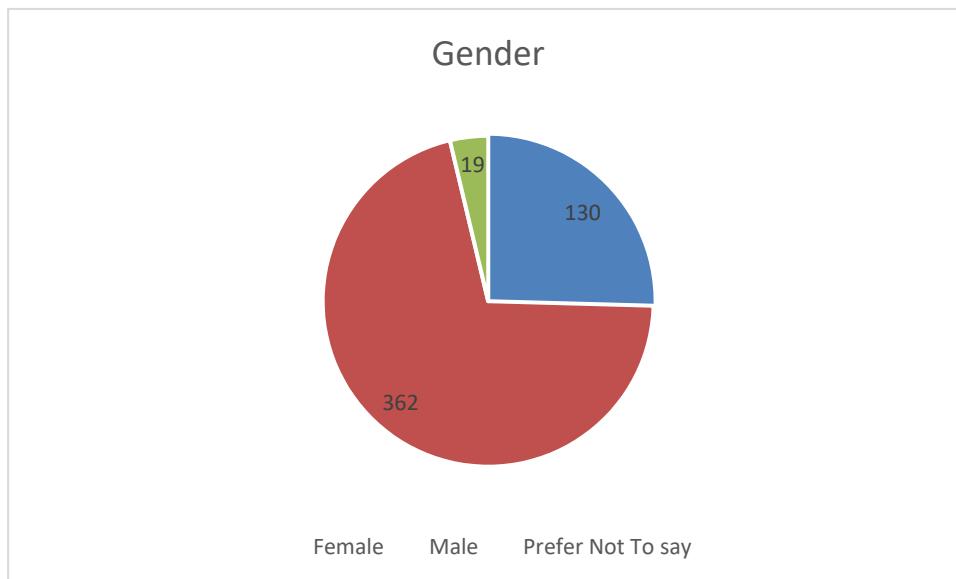
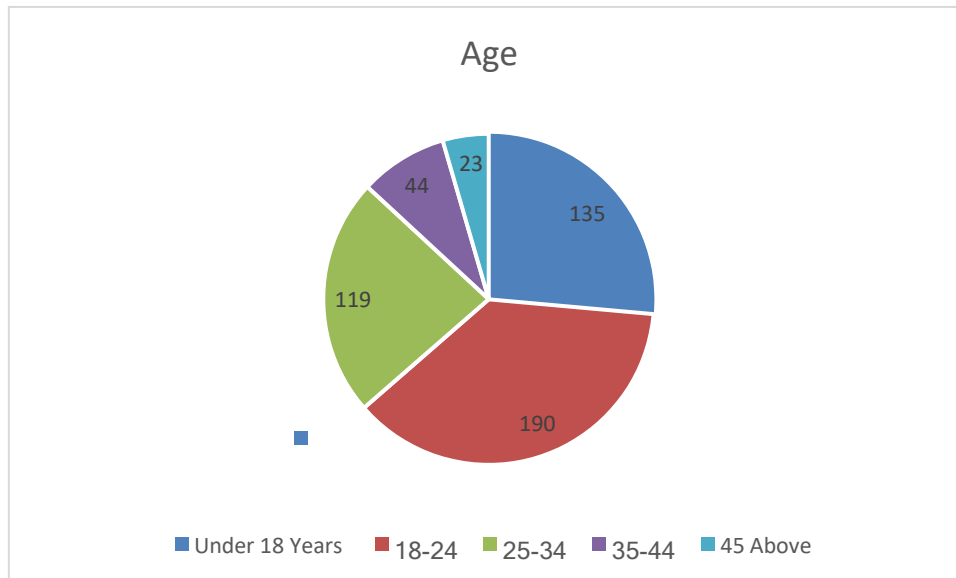
2 (dissatisfied)

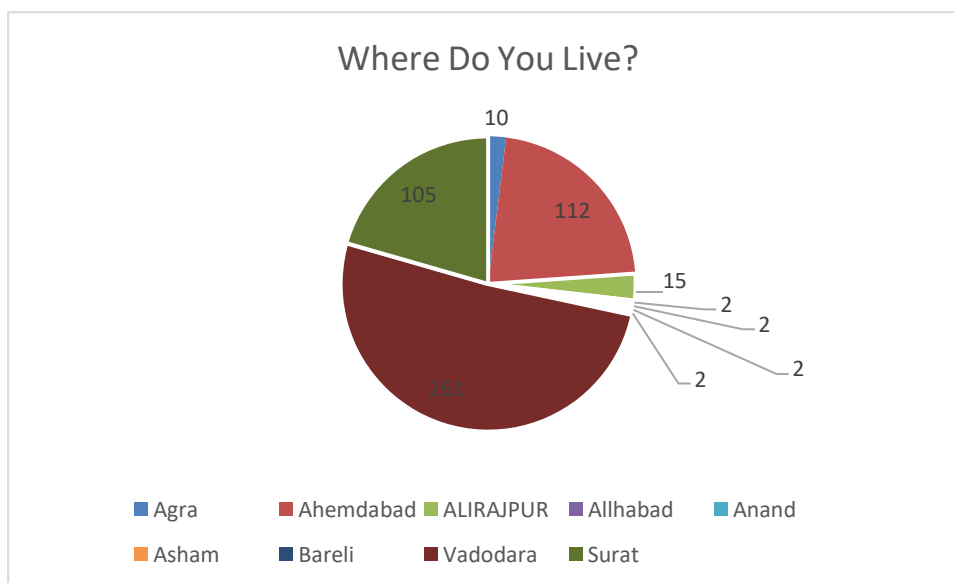
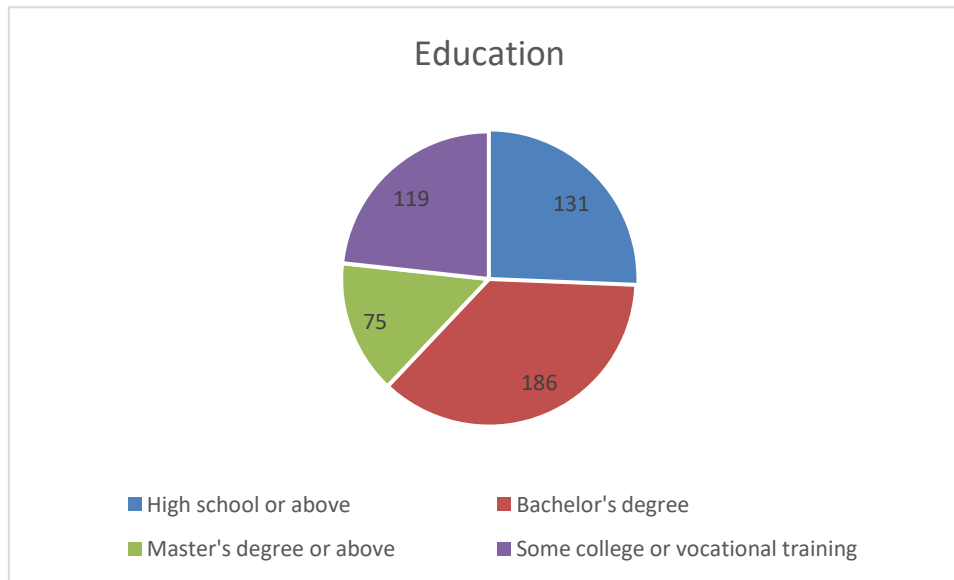
3 (neutral)

4 (satisfied)

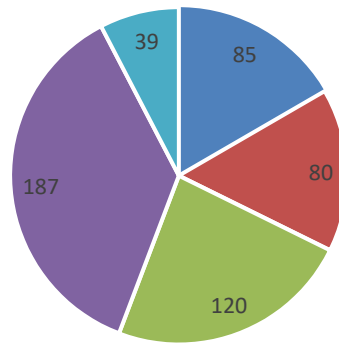
5 (very satisfied)

## RESEARCH DATA ANALYSIS ( Advance Excel )



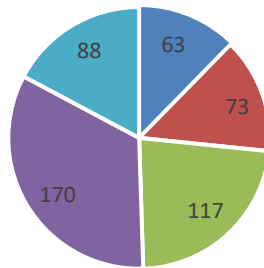


1. Do store employees possess the necessary knowledge to assist with digital payment services?



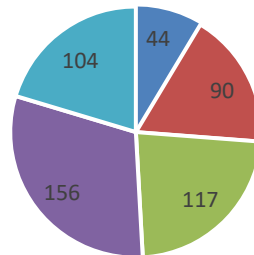
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

2. Is the store committed to handling returns and exchanges related to digital payments reliably?



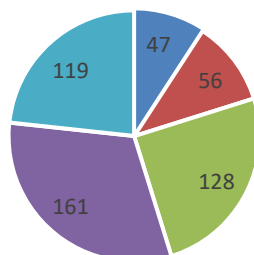
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

3. Are employees genuinely interested in resolving issues or questions regarding digital payments?



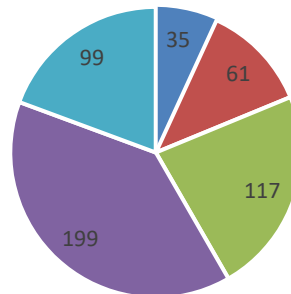
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

Char4. Is a communication from store employees about digital payment services firm and understandable?



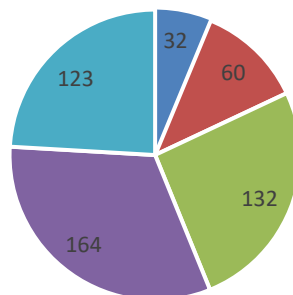
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

5. Is prompt service provided to customers using digital payment methods?



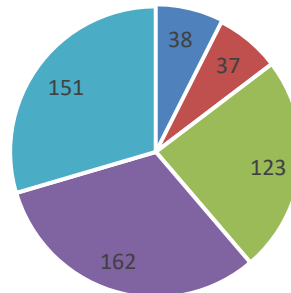
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

6. Does the store respond to digital payment-related complaints in a timely manner?



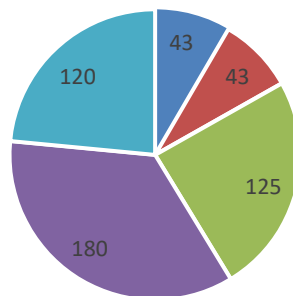
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

7. Are repair and alteration services for digital payment equipment performed on time?



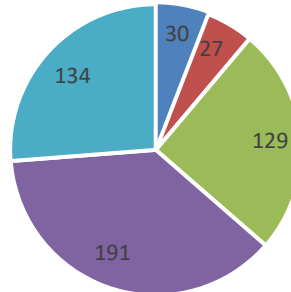
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

8. Does the store offer high-quality merchandise for digital payment transactions?



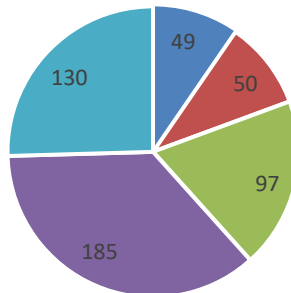
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

9. Are digital payment transactions conducted safely and accurately?



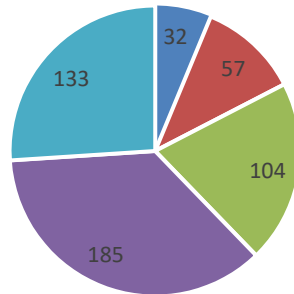
Very Dissatisfied   Dissatisfied   Neutral   Satisfied   Very Satisfied

10. Do customers receive individual attention when using digital payment services in the store?



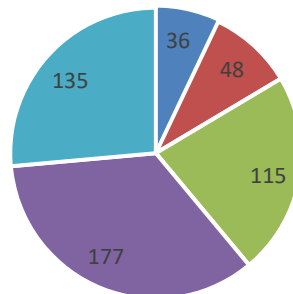
Very Dissatisfied   Dissatisfied   Neutral   Satisfied   Very Satisfied

11. Are store employees courteous when assisting with digital payments?



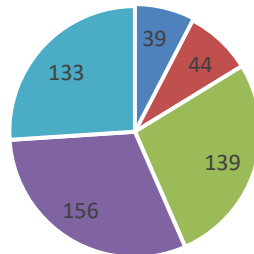
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

12. Do employees show patience in addressing customer queries related to digital payments?



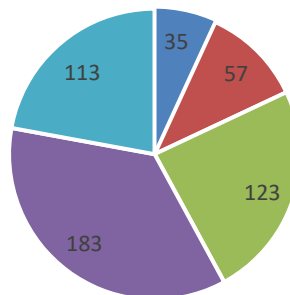
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

13. Does the store have modern-looking equipment and fixtures for digital payment services?



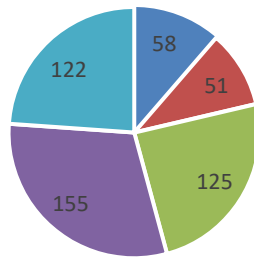
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

14. Is there enough parking space available for customers using digital payment services?



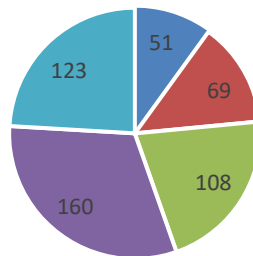
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

15. Do you consider the availability of food courts important when using digital payment services in the store?



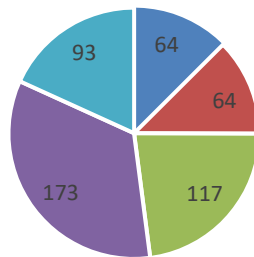
■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

16. Is the store's environment clean and welcoming for customers using digital payment services?



■ Very Dissatisfied ■ Dissatisfied ■ Neutral ■ Satisfied ■ Very Satisfied

17. Are all facilities inside the store well-maintained for customers using digital payment services?



Very Dissatisfied Dissatisfied Neutral Satisfied Very Satisfied

#### ANOVA Analysis By Advance Excel:

ANOVA Analysis: Gender-Based Variation in the customer satisfaction with Digital payment service:

#### ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	4762.944444	5	952.5888889	0.739173169	0.608588168	3.105875239
Within Groups	15464.66667	12	1288.722222			
Total	20227.61111	17				

- I have used analysis of variance (ANOVA) Test.
- I get the P-value as 0.608588168 by using the statical analysis
- The crucial value is 0.05
- Since the P-value is Greater than the crucial value (0.05)

So, for this test we have the P-value is greater than 0.05 ( $0.608588168 > 0.05$ ) by this we can Accept the Null Hypothesis ( $H_0$ ) and Reject the Alternative Hypothesis ( $H_a$ )

In our test we get p-value result is Greater than that alpha value so we can Accept the Null Hypothesis in 2 scenarios

#### Conclusion

The application of the SERVQUAL proved that until now it was still relevant to measure the extent of customer satisfaction concerning implementing service quality. The managerial implication, of course, is that the results of this study are useful for retail industry players, especially for the national-scale retail industry in Indomart, to pay attention to several important aspects in improving service quality. Besides this research, it also provides an overview of the academic world in the field of marketing concerning developing conceptual models and varied testing from the results of previous studies. This study led us to three essential principles in improving service quality to strengthen customer satisfaction in a retail company in Indonesia further. First Priority, improve the handling of aspects related to tangible and empathy dimensions. The Tangible element is an element that can be seen and felt directly. This element is the first awareness for consumers, but the empathy element is an element that can be said as an intangible element, which is an elusive element but can form a particular paradigm for consumers whether they are satisfied or dissatisfied. Mastery of information about products and also the readiness of salespeople in overcoming every problem for consumers is an essential aspect as a force for the retail industry in an increasingly fierce era of competition. The second Priority, improve the achievement in the responsiveness dimension, despite the current result having been as what the customers expect, and the third priority, maintain the aspects related to reliability and assurance dimensions. The attention is focused on the effort of maintaining what has been achieved to prevent them from being more impoverished than they currently realize. The current achievement is thought to have exceeded customers' expectation.

This study recommends bankers improve online distribution strategies to capitalise on payment app adoption. Priority should be developing a high-value payment app. Effective, productive, reliable, and user-friendly describe the payment app. A payment app should be user-friendly. Perceived ease of use was a key indicator of customer satisfaction with the app. Banks and payment companies should develop a user-friendly digital payment app that simplifies customer qualification. Strategies include visible navigation buttons, captivating images, and easy-to-use transfer payment engines. Customers view online reviews as a source of information that contributed to their satisfaction with an application, so banks must take them seriously. The average online review rating correlates strongly with revenue, according to research.

The results of the study showed that the new dimensions "Assurance", "Empathy", "Responsiveness", "Tangibles" have a significant impact on "Service quality". In addition, a significant relationship between "Service quality" and "Customer loyalty" is observed. Customers prefer a bank and stay loyal to them because of the trustworthy behavior, sense of assurance while making a transaction; the individual attention is given to them at the bank and a clear understanding that the bank has the best interest of the customer. Prompt response, willingness to help the customer, and suitable operating hours of the bank hold significant importance in measuring the service quality. The use of visually appealing modern appliances, ease of using self-service options is among other factors that enhance the banking experience for the customer. The modified SERVQUAL model proved to be an effective tool for gauging the relevant factors for measuring service quality with a substantial  $R^2$  value (0.843). Indian public sector banks must try to bring innovation in the abovementioned parameters to improve the overall banking experience. These innovations can be brought majorly in the self-service provisions, the faster response rate to customer queries using artificial intelligence, and implementing intelligent machines in the bank.

## **LIMITATION AND FUTURE RECOMMENDATION**

The research is subject to numerous limitations. This study only utilized the traditional five factors of the SERVQUAL tool along with two additional factors, namely tangibles, reliability, responsiveness, assurance, empathy,

convenience, and charges. There are still other factors and tools that can be considered using in this type of study, thus limiting the findings of this study. Future researchers can explore these factors using other applicable models.

Further, the impact of ongoing technological innovations in the banking sector can also be studied to understand their impact on service quality. As the study focuses only on public sector banks in India, future studies can be conducted for the private sector and cooperative sector banks in India and other developing countries.

The service quality model has never been tested on startups or Institutions might be a major limitation to the study. Other limitations might include scarcity of funding and limited geographic coverage. Also, the noisy environment and unpredictable data.

Finally, the data being collected within four months' time might not help any perceptual adjustments customers' mindset to reveal. It is possible.

The outcomes of the study are confined to the Indian taxi aggregator service users. The study used cross-sectional data for analysis; therefore, causality may not be confirmed. The focus on taxi-aggregator service users could be another limitation of this study. In future, applicability of the proposed model may be checked for mobile application users of delivery applications and payment applications (like GooglePay and Paytm).

This study has not investigated the mediating role of perceived value and moderating role of other variable (like service used). Possible mediator and moderators may be identified, and role of such variables on the various relationships may be examined.

Insights gained through future studies will help in enhancing the predictability and generalizability of the models proposed and validated in this study. Another limitation could be the lesser emphasis on the real-life scenarios as these applications are used in day-to-day activities. To enhance the theoretical and practical relevance of the study, the researchers are planning to conduct focus group discussions with practitioners as a future scope of the study.

## FINDINGS

According to the findings of the Welch analysis of variance performed on service quality, customer satisfaction, and the number of bank accounts held, there was no significant difference in the latent variables in connection to the number of bank accounts kept. When consumers had a higher perception of the service quality when using the digital payment application, there was a higher possibility that they were satisfied with the application and anticipated using it again in the near future. The purpose of this study was to investigate the factors influencing the intention of customers to utilise a digital payment application by utilising a combination of prior theories and frameworks. Specifically, the focus of this investigation was on the factors influencing the intention of customers to use a digital payment application. Customers' awareness, perception, the quality of the service provided, and level of contentment with the payment application all had a role in determining whether or not they intended to use a digital payment application for transactions.

The SRVQUAL model, developed by Parasuraman, Zeithaml, and Berry in the late 1980s, is a widely used framework to assess and measure service quality and customer satisfaction. It is based on five dimensions:

1. **Tangibles:** The physical appearance of facilities, equipment, personnel, and communication materials.
2. **Reliability:** The ability of the company to consistently deliver accurate and dependable services.

3. **Responsiveness:** The willingness and ability of the company to help customers and provide prompt service.
4. **Assurance:** The competence, courtesy, credibility, and ability to inspire trust and confidence in employees.
5. **Empathy:** The company's ability to provide personalized attention and care to customers.

### Application to Digital Payment Companies in India:

When applying the SERVQUAL model to digital payment companies in India, you would typically do the following:

1. **Define the Service Attributes:** Identify specific attributes or service aspects within each of the five SERVQUAL dimensions that are relevant to digital payment companies. For example, in the tangibles dimension, this could include the design and user-friendliness of the mobile app or website.
2. **Collect Data:** Use surveys, questionnaires, or interviews to collect data from customers regarding their perceptions of the digital payment services.
3. **Gap Analysis:** Analyze the gaps between customer expectations and their perceptions of the actual service received. This is a key step in the SERVQUAL model.
4. **Findings and Recommendations:** Based on the application of SERVQUAL to digital payment companies in India, you might find the following:
  - **Service Quality Gaps:** Identify gaps between customer expectations and their actual experiences. This can help pinpoint areas where the company is falling short in meeting customer expectations.
  - **Key Areas for Improvement:** You can identify specific areas within the five dimensions of SERVQUAL where improvements are needed. For instance, if responsiveness is an issue, the digital payment company might need to enhance its customer support services.
  - **Customer Satisfaction Levels:** Measure the overall level of customer satisfaction and its variations across different dimensions and segments. This can help in understanding which aspects of the service are most critical to customer satisfaction.
  - **Competitive Benchmarking:** Compare the results with competitors in the digital payment industry to see how the company stands in terms of service quality.
  - **Recommendations for Improvement:** Based on the findings, make recommendations for how the company can enhance its service quality and improve customer satisfaction. This could include changes in technology, staff training, or communication strategies.

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