Innovations

Service Quality-Customer Satisfaction Nexus in Guaranty Trust Bank (GTB): An Assimilation Theory Adoption

[1]Chinwe A. Olelewe(Ph.D),[2]Okolo, Victor Onyebuchi (Ph.D),
[3]Nnenna G. Nwonye (Ph.D),[4]Wali, Kemkamma,
[5]Obikeze, Chinedum Okey(Ph.D),
[6]Oranusi, Ifeanyichukwu Nwadiogo(Ph.D),[7]Ikpo, Kobi Pamela,
[8]Deborah Ngozi Umah(Ph.D)
[1,3]Department of Banking and Finance, University of Nigeria Nsukka, Enugu Campus, Nigeria
[2,6] Department of Marketing, University of Nigeria Nsukka, Enugu Campus, Nigeria
[3]Department of Marketing, Ken Saro Wiwa Polytechnic Bori, Nigeria
[4]Department of Marketing, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus - Nigeria
[5]Department of Marketing, Nnamdi Azikiwe University, Awka, Nigeria
[7]Department of Accountancy, Federal University of Allied Health Science Enugu, Nigeria
Corresponding Author: **Deborah Ngozi Umah**

Abstract: *This research investigated the influence of service quality on customer satisfaction in the banking industry with special focus on Guaranty Trust Bank plc in Enugu metropolis. The specific research objectives were to ascertain the influence of service reliability on customer satisfaction in the banking industry and to determine the influence of service responsiveness on customer satisfaction in the banking industry. Convenience sampling technique was used and Using Cochran's formula, the sample size of 384 was obtained. For the validity of the instrument, the research questionnaire was vetted and modified by professors from both Banking and Finance, and Marketing Departments. A pilot survey was conducted and out of the 25 copies of questionnaire that were distributed, 20 were returned and subjected to reliability test using Cronbach's Alpha, and 0.779 was obtained. Further, survey method was adopted and copies of structured questionnaires were distributed to 384 respondents who returned adequately filled 250 copies which were collected, sorted and used in data analysis. The findings revealed that service reliability has a significant and positive influence on customer satisfaction in the banking industry. Similarly, it was found that service responsiveness has a significant and positive influence on customer satisfaction in the banking industry. Consequently, bank managers must train and retrain their staff to equip them with the tenets of reliability and responsiveness so that they would offer customers the expected excellent service experience they deserve at all times.*

Keywords*: Service, reliability, responsiveness, service quality, customer satisfaction, assimilation theory, GTB*

Introduction

The intricacies that surround servicesare unquantifiable and that is why services differ from physical goods. Okolo et al. (2024) emphasized that service delivery can never be hundred percent (100%) because of the characteristics service possesses such as immeasurability (Okolo et al., 2024), ownership (Palmer, 2006), and other traditional service traits such as intangibility, perishability, variability, inseparability (Zeithaml et al., 2018). Truly, employees' deliberate display of service quality rudiments such as empathy, responsiveness, assurance, tangibles and reliability in the banking and other industries are untenable and unsatisfying. Apparently, customers/consumers are advocated to make a paradigm shift in the way they build their product and service expectations. Unfortunately, customers maintain their status quo given that they persist in handing down their grievances through the complaints they lodge over employees' ineptitude and inaptitude to deliver absolute service experience and satisfaction.

Service quality has been a key concept for centuries that had been touted in many industries however, it came into the spotlight in the 1980s with the growth of the service economy (Polyakova et al., 2015). Service quality is a label or mark of excellence that consumers attribute to service (Khoo, 2022).Regrettably, despite the installation of customer-driven designs and standards, service gaps (Kakouris& Finos, 2016) continue to widen because of the ineptitude on the part of the frontline bank personnel (human resources elements). Indeed, bank customers want quality service at all times, and in absence of that, customers will on complaining about service delays, lack of credible and accurate information, unwarranted money deductions, ineffectiveor malfunctioning ATM (it should be functional 24/7), insouciant bank employees, mobile/internet banking channels' failure, inability to effectively communicate with frontline employees when they encounter any form of service distortion, inopportune to interactively participate in the service delivery process (from initiating the service to the service outcome), etc. Unfortunately, their yearningstomakethingswork in their favourmost times elude them entirely. Maybe they fail to reckon with the fact that the customersarethe management's beacon of hope for success and survival in the banking industry, as well as across other industries (customer is the king). If the customer embarks on negative word-of-mouth for unfulfilled bank promises and switches to competitors, such bank will cease to prosper and may even go under.

As a matter of fact, something has to be done to stop this laxity on the part of management and salvage the banks fromexperiencing customer churn/attrition. Interestingly, the SERVQUAL model is universally employed in measuring service fineness (Wider et al., 2024). This framework if rationally initiated and implemented in the banking servicescape and entire industrywill lead to a paradigm shift to the right where service quality and customer satisfaction is paramount. More so, customer satisfaction is the crux of marketing and every business activity (Okolo et al., 2024). Customer satisfaction is customer assessment of a company's capacity to deliver quality service in line with his pre-purchase evaluation. It is a customer's perception of actual product performance and service experience against customer prior expectation. If customer expectation matches performance or experience, he gains satisfaction, if not he experiences cognitive dissonance (dissatisfaction). In the Nigerian bankingsector,which canopies GTB, the story of customer neglect and servicefailures abound. Much disappointment had begot inveterate complaints by customers. Sincerely speaking, more has to be done by bank managementin terms of manifesting quality service, resolving customer complaints and overall service failure, building and sustaining relationships with customers to regain their confidence, and to reassure them that their money is in safe hands.

Furthermore, a whole lot of contributions have been made in the literature concerning the effect of SERQUAL model implementation on customer satisfaction, and how it is being applied to boost and resolve service issues in the banking and other sectors of a nation's economy (Sedkaoui, 2024; Setiono & Hydayat, 2022; Gabrow, 2021; Goumairi et al., 2020; Karsh & Harb, 2021; Rita et al., 2019; Sima & Ruda, 2019). However, specific studies have not been conducted on GTB in Enugu and on that backdrop, this study seeks to determine service quality nexus with customer satisfaction in GTB, in Enugu metropolis.

Literature Review

Service Quality Delivery in the Banking Sector

Service has no generally accepted definition (Rijal, 2024), however, Kotler et al. (2018) defined service as act or performance which one person exchanges with another and which is essentially intangible and does not lead to any transfer of title or ownership. Service quality on the other hand is a customer's subjective assessment and comparison of expected service with actual service delivery or experience. Expatiating this, Kubeyinje and Omigie (2022) concluded that service quality is the gap between the actual service rendered and customer perception/expectation of service. Thus, for survival in today's highly dynamic and competitive banking industry (Hoang & Nguye, 2022), quality service delivery to customers is sine qua non.So, providing high quality service is indubitable in building and sustaining long-term customer relationships which will catalyse goodwill, repeat purchase, loyalty, positive word-of-mouth marketing (Okolo et al., 2024) and competitive advantage (Obafemi, 2021).

Generally speaking, it is wrongto assume that customer complaints have been truly mitigated in many services sectors, call it banking, hospitality, telecommunication, travel, health, insurance, education, energy/power, professional services, artisan etc. Obafemi (2021) suggested that banks should resolve customer complaints by initiating a complaint resolution process that can track and scrutinise customer complaints. Indeed, to deliver quality service and customer satisfaction is to initiative and implement a policy that is rooted in an organisation's corporate culture aimed at meeting customer expectation (Okolo et al., 2024). Unequivocally, delivering customer satisfaction in the banking sector requires sacrifice being made on the part of the bank employees and the bank customers, who must interact effectively with one another to provide services; since services is coproducedinseparably. Evocatively, sales training is needed to enhance customer satisfaction through the identification of customer needs and adequate provision of solutions. In line with this, Moguluwa and Egene (2012) advocated for effective customer-orientation training by marketing managers to foster customer satisfaction.Service quality dimensions (SERVQUAL) trigger customer satisfaction in the banking industry, so, the attention of management must be directed towards itsfulfilment (Modupe, 2021).

Aside SERVQUAL, Mohammed and Bashir (2019) identified other factors that propel service quality. Moguluwa and Egene (2012), noted that all components of service quality such as empathy, reliability, tangibles, responsiveness, and assurance must be fully initiated and executed to satisfy customers. In their study,MoguluwaandEgene(2012) found that service quality elements have positive but no significant relationships with customer satisfaction. Specifically, reliability has a negative effect in that study. Similarly, Kubeyinje and Omigie (2022) found that the correlation between tangibles and reliability, and customer satisfaction were not significant. The implication of these results indicate that bank management has to do more in training their staff on how to identify customer needs and how to give adequate attention to those needs.

Service Reliability

Reliability simply means management's absolute and adequate delivery of expected services promises (Akbar & Wadud, 2024). Service promise is one of the major links in the services triangle (Zeithaml et al., 2018). Reliability refers to the accuracy, dependability, timely and consistency delivery of quality service to customers, aimed at meeting exact customer expectation of promised service (Ayozie, 2022; Safwan et al., 2010). Kotler et al. (2018) defined it as the ability to consistently deliver the expected service standard, handle customer service problems effectively, perform services correctly the first time, provide services within the promised timeframe, and maintain an error-free record. Reliability refers to timely delivery of service given that service customers are equally business-oriented and as such, do not play with their time since time is of high essence. Underpinning this, Jobber et al. (2019) reinforced that since salespeople's visit to a customer is business-focused, they must not waste time but rather pay attention to details. By so doing, the service employee is simply exhibiting customer-oriented traits (Okolo et al., 2024). It is the capacity to address customer needs promptly and adaptively.

Islam and Ali (2011) observed that the reliability of any service segment is regarded as consistently high in quality or performance and should be dependable at all times. Abiodun et al. (2022) re-emphasized that service employee reliability means consistency in meeting customer expectation via delivering service promises that are enabled by management (Zeithaml et al., 2018). Despite that, Okolo et al. (2024) reiterated that no service delivery can be 100% hence, the concept of reliability reinforces that even when things go wrong and services fails, a dynamic mechanism must be put in place as part of a company's service/corporate culture of ensuring service recoverability. This ensures that all hope is not lost in handing customer quality and deluxe service.

Moreover, reliability is just as important as a good first impression because every customer wants to know if their supplier is reliable and can fulfill the set requirements satisfactorily. It is purported to be the most important service quality element. It means that an organization delivers on its promises, particularly regarding service outcomes and core service attributes and values.In addition, research done by Abiodun and Sarkindaji(2022) found that customer satisfaction was significantly and positively impactedby service employees' reliability. Similarly, in a related study, the relationship between customer satisfaction and service reliability was revealed to be significant and positive (Ayozie, 2022). With these submissions, we hypothesise that:

H1: Service reliability has a significant influence on customer satisfaction in the banking industry.

Service Responsiveness

Bank employees' responsiveness disrupts services (Rahmasari&Mazaya, 2023; Negassa & Japee, 2023; Noor et al., 2023) especially when customers become stranded in the banking hall. It reduces time waiting/wastingby reducing queues when rationally applied in the banks (Yusuf et al., 2024). Responsiveness simply means someone doing the right thing by performing what is expected of him as at when due. It refers to employee willingness to address customer concerns timely and promptly (Wider et al., 2024; Fida et al., 2020). It is the readiness and disposition of bank employees to provide speedy service, entertain complaints, resolve and recover service, provide information (Rubogora, 2017), and encourage relevant feedback from customers in an attempt to make them delighted.Responsiveness refers to employee traits such as knowledge,promptness, civilityand assistancerequiredin understanding customer needs as well as the efficiency ofeliminatingqueues and waitingtime in discharging roles and responsibilities (Islam et al., 2013).

Incontestably, immediate attention to customer confusion and complaints must reign supreme in the banking platforms; be it online or offline. Employee service responsiveness means an employee's ability, capacity and disposition to render service in accordance with customer expectation by circumventing cognitive dissonance. Employees are responsive when they lend customers listening ear and help them navigate through the service delivery process. It is an employee's willingness to offer unalloyed assistance to bank customers in time of need. Certainly, frontline bank staff must be adept in identifying and providing lasting solution to customer needs. Unfortunately, some bank employees display nonchalant attitude toward their discharge of service to customers. Many customers have experience embarrassment from bank staff who simply uncouthly refuse to respond to their inquiry over service incongruity. While some frontline staff of banks are shrewd, polite, courtly and urbane in handling customer problems, other arecrass, rude and cheeky in their approach to customer problems.

Furthermore, responsiveness of frontlinestaffhas a significant and positive impact on the level of customer satisfaction in the baking industry(Akbar & Wadud, 2024; Yusuf et al., 2024). In support of this, Ayozie (2022) revealed that customer satisfaction was significantly and positively influenced by service employee's responsiveness. Underscoring this, Abiodun andSarkindaji(2022) revealed that customer satisfaction was significantly and positively impacted by service employees' responsiveness. With these contributions, we hypothesise that:

H2: Service responsiveness has a significant influence on customer satisfaction in the banking industry.

Customer Satisfaction in the Banking Industry

Customer satisfaction is pivotal to organizational growth and success (Obikeze et al., 2017). In other words, to achieve remarkable success in any business engagement, customer satisfaction is sacrosanct. This is consequent upon customers' most highly revered position of kingship in all business operations as noted by many scholars (Okolo et al., 2024; Andriessen et al., 2020; Kim & Aggarwal, 2016). As a matter of fact, customer sovereignty is indisputable and cannot be put aside in achieving growth and success in all business endeavours. Obeta et al. (2024) observed that customer satisfaction is a precursor to customer loyalty. Then, customer loyalty which is driven by customer satisfaction is built on assurance, reliability, empathy, tangibles, responsiveness (Parasuraman et al.,1985) and trust, and can successfully propel favourable word-of-mouth and repurchase intention (Okolo et al., 2021). Vinnarasi et al. (2022) concluded that customers surely embark on repeat patronage when they are satisfied with initial purchase experience.

Indeed, service quality (SERVQUAL) is the parameter used in measuring quality of service and customer satisfaction in the banking sector (Jadeja& Shinde, 2024; Islam & Ahamed, 2023; Bhatt &Bhanawat, 2016). Thisconnotes the disposition of frontline service employees to sagaciously deliver reliability, responsiveness, assurance, empathy and tangibles.However, providing effective service that is embedded in SERVQUAL is dependent on the talents and skills garnered by frontline employees through adequate training. Nonetheless, satisfying customerssimply entail matching customer expectation with customer anticipated product/service benefits (Okolo et al., 2015).

Usually, customers build expectation (Obeta et al., 2024) prior to making critical product and service decisions. It was highlighted that when product performance and service experience fall within the purview or threshold of customer expectation, an equilibrium occurs and the customer will experience satisfaction (Okolo et al., 2024; Millicent et al., 2022; Mmamel& Okolo, 2022). Ayozie (2022) submitted that when employees are responsive by providing relevant help or assistance, as well as delivering service promise by providing services in an accurate, dependable and timely manner in the banking servicescape, customers are bound to experience satisfaction. Ezeh and Ugochukwu (2015) found that while responsiveness significantly had a positive effect on customer satisfaction, reliability failed to manifestpositive result. Also, research done in Damaturu, Yobe State – Nigeria (Kaigama &Kachalla, 2023), revealed that each of reliability and responsiveness had a significant relationship with customer satisfaction in select commercial banks in that state.

Assimilation Theory of Customer Satisfaction

This theory was originated by Anderson (1973) and advocates for balance of power, where the consumer has to downplay his or her expected product performance or service experience with actual or perceived product performance or experience of service. It is a paradigm shift from high expectation to expectation at par with performance or experience (performance is attributed to product while experience is attributed to service). So, what happens is that the consumer lowers his or her expectation to up performance or experience and then earn utmost satisfaction. It is all about a consumer's psychological disposition to make a shift by striking a balance or equilibrium between expectation and performance or experience.

However, the marketer possesses a whole arsenal needed to make the consumer come to terms with this reality of lowering expectations. In this theory the consumer tends to diminish the discrepancy between expectation and actual product cum service performance in order to quickly attain satisfaction (Isac & Rusu, 2014). What plays is that for assimilation to manifest, it means that athough product performance or service experience may fall short of consumer expectation as they lie within the consumer's domain ofrejection, the expectation-performance or experience discrepancy is disregarded (Simon & Thomas, 2016). This in in contrast with the contrast theory propounded by Hoveland et al. (1957) where the difference between product/service performance is magnified, and dissatisfaction of the consumer occurs (Suyanto et al., 2019).

In the context of performance of excellent service by service employee by adopting SERQUAL skill in GTB to enhance satisfaction, the bank customers naturally possess their levels of expectations of service experience and post-service experience. Okolo et al. (2024) who noted that service cannot be delivered 100%, advocates in this context that the GTB customers must lower their expectations of employee display of reliability, responsiveness, tangibles, empathy and assurance to move toward latitude of acceptance and so gain satisfaction of service rendered to themin the bank.That is, bankcustomers have to disregard any discrepancy between expected display of SERVQUAL by bank employees and actual display of SERVQUAL in order to gainunwavering satisfaction.

Methodology

The survey method was adopted in this study and a structured questionnaire was administered to customers of GTB in Enugu metropolis to gather primary data. These customers make up the population of the study. This bank was chosen because only a few research has been carried out using it as a case study in Enugu. However, Cochran's formula for sample size determination for a non-finite population was used to determine the sample size of 384. The convenience sampling method was adopted in selecting the respondents and out of the 384 copies of the questionnaire distributed, 250 copies were returned. The choice of convenience sampling was premeditated by the fact that customers can be approached easily in their various locations insofar as they have an account with GTB. For the validity of the instrument, face and content validity was adopted in which marketing and management research experts edited and modified the wordings and tenses of the research instrument. For the reliability test, a pilot survey was conducted by distributing 25 copies of the research instrument to respondents who were purposefully targeted. After two weeks, the copies of the questionnaire were duly collected and subjected to Cronbach's alpha test, where 0.779was obtained, indicating that there is an internal consistency of the research instrument. However, those 25 respondents that were used in conducting pilot survey were not used in the actual study. Moreover, hypotheses were tested using the simple linear regression analytical technique with the aid of Statistical Package for Social Sciences (SPSS: Version 22). The simple linear technique was used because it requires minimum data preparation and can deal with missing data. It is also easy to compute, interpret, and explain, given that it contains one independent and one dependent variables.

Results

The data obtained from the field study were presented and analysed with descriptive statistics to provide answers to the research questions while the corresponding hypotheses were tested with simple linear regression at 0.05 alpha levels.

Hypothesis One

H1: Service reliability has a significant effect on customer satisfaction in the banking industry.

Table 1: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.970[a]	.940	.940	.31086	.116

a. Predictors: (Constant), Reliability

b. Dependent Variable: Customer Satisfaction

Table 2: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1142.114	1	1142.114	11819.191	.000[b]
	Residual	72.281	748	.097		
	Total	1214.395	749			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Reliability

Table 3: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.236	.040		-5.896	.000
	Reliability	1.049	.010	.970	108.716	.000

a. Dependent Variable: Customer Satisfaction

Interpretation

Table 1, 2 and 3 show that the regression sum of squares (1142.114) is greater than the residual sum of squares (72.281), indicating that more of the variation in the dependent variable is not explained by the model. The significance value of the F statistics (0.000) is less than 0.05, meaning that the variation explained by the model is due to chance. R- the correlation coefficient, having a value of 0.970 indicates that service reliability has a significant and positive influence on customer satisfaction in the banking industry. R^2- the coefficient of determination shows that 94.0% of the variation in customer satisfaction is explained by the model. With reference to the linear regression model, the error of the estimate is low, having a value of 0.31086. The Durbin-Watson statistics of 0.116, is less than

2 indicating that there is no autocorrelation. However, service reliability of 0.970 indicates that there is a significant and positive influenceof service reliability on customer satisfaction, which is statistically significant (with t = 108.716). The hypothesis is hence accepted.

Hypothesis Two

H2: Service responsiveness has a significant effect on customer satisfaction in the banking industry.

Table 4: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.968[a]	.937	.936	.32266	.108

a. Predictors: (Constant), Responsiveness

b. Dependent Variable: Customer Satisfaction

Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1148.800	1	1148.800	11034.774	.000[b]
	Residual	77.872	748	.104		
	Total	1226.672	749			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Responsiveness

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.331	.041		-7.967	.000
	Responsiveness	1.052	.010	.968	105.047	.000

a. Dependent Variable: Customer Satisfaction

Interpretation

Table 4, 5 and 6 show that the regression sum of squares (1148.800) is greater than the residual sum of squares (77.872), indicating that more of the variation in the dependent variable is not explained by the model. The significance value of the F statistics (0.000) is less than 0.05, meaning that the variation explained by the model is due to chance. R- the correlation coefficient, having a value of 0.968 indicates that service responsiveness has a significant and positive influence on customer satisfaction in the banking industry. R^2- the coefficient of determination shows that 93.7% of the variation in customer satisfaction is explained by the model. With reference to the linear regression model, the error of the estimate is low, having a value of 0.32266. The Durbin-Watson statistics of 0.108, is less than 2 indicating that there is no autocorrelation. However, service responsiveness of 0.968 indicates that there is a significant and positive influence of service responsiveness on customer satisfaction, which is statistically significant (with $t = 105.047$). The hypothesis is hence accepted.

Discussion

This study first revealed that service reliability has a significant and positive influence on customer satisfaction in the banking industry, specifically, GTB Enugu. However, Nautwima and Asa (2022) exposed that in literature, there have been mixed findings concerning the impact of SERVQUAL constructs on customer satisfaction, not only in the banking sector but across many industries. This finding is consistent with Yusuf et al. (2024) who in their study revealed that customer satisfaction significantly impacted reliability.This is consistent with the findings of Sedkaoui (2023), Kaigama and Kachalla (2023), Hoang and Nguyen (2022). Nguyen et al. (2020), and Aremu et al. (2017). All these findings indicate that whenever frontline bank staff improve on delivering the SERVQUAL elements, customer satisfaction will be boosted. In contrast, Fida et al. (2020), revealed that service reliability has no significant effect on customer satisfaction. That is, the more frontline bank personnel try to enhance SERVQUAL components, the less they translate to increased customer satisfaction. Also, Ronny (2022) found that service reliability has an insignificant but positive effect on customer satisfaction in the banking sector.

Similarly, this research revealed that service responsiveness has a significant and positive influence on customer satisfaction in the banking industry; specifically, GTB Enugu.This study corroborates Yusuf et al. (2024), who found that customer satisfaction was significantly influenced by service responsiveness. Similarly, Fida et al. (2020) found that there is a significant relationship between service reliability and customer satisfaction in the banking sector. Underscoring this, Hoang and Nguyen (2022) and Nguyen et al. (2020) revealed that customer satisfaction was significantly influenced byresponsiveness. What these findings indicate is that the more SERVQUAL is implemented in the banking sector, especially GTB in Enugu, the more customer satisfaction will be boosted. In contrast, Kaigama and Kachalla (2023) revealed a non-significant relationship between customer satisfaction and responsiveness. Similarly, Ronny (2022) revealed that the effect of service responsiveness was insignificant on customer satisfaction in the mobile banking sector. Both contradicting findings indicate that an improvement in rendering the elements of SERVQUAL do not result in improvement in customer satisfaction construct.

Conclusion

Across industries, customer satisfaction is difficult to achieve since services consistently fail without any corresponding service recovery mechanism leading torising customer complaints. However, the findings of this study clearly indicate that service reliability and responsiveness each has a positive and significant influence on customer satisfaction in GTB Enugu metropolis. Accordingly, this shows that GTB frontline staff in Enugu have tried immensely in closing service gaps by delivering the rudiments of SERVQUAL, thus enabling quality service and keeping customer satisfaction promise. Nevertheless,since no service can be delivered hundred percent, there is still room for continuous service delivery improvement to align with the evolving business environment andtechnological advancements. On this background,the management of GTB is encouraged to keep delivering excellent and out-of-the-box services by deploying SERVQUAL key elements (reliability and responsiveness) to sustain their quality service and customer satisfaction promises.

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[1]ORCID: 0000-0001-6565-6738, [2]ORCID: 0000-0002-075, [3]ORCID: 0009-0000-6936-4468,[4]ORCID:0009-0006-2351-1307,[5]ORCID: 0009-0000-7277-6439, [6]ORCID: 0000-0002-0755-7069