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Determining the Dimensions of Service Quality Redundancy in Banking

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Abstract

Today, banks and credit institutions are among the most important sectors of the economy, responsible for organizing the transfer of funds. In the current situation, where all Iranian banks offer similar products, what can lead to customer attraction, loyalty, and satisfaction is being a leader in providing innovative banking services and maintaining effective and rapid interaction. Therefore, defining the dimensions of service quality redundancy in banking is crucial for the success of banks. This study aims to determine the dimensions of service quality redundancy in banking through the method of meta-synthesis. Based on the research findings, the dimensions of electronic service quality include website appearance, ease of use, reliability, security, and other factors related to the provision of electronic services. The factors influencing banking service quality are: reliability, responsiveness, empathy, security, and continuous improvement. These factors ultimately lead to functional, geographical, and technological and informational redundancy.

Keywords: *Redundancy, banking service quality, dimensions of redundancy*.

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1. Introduction

The dynamic evolution of the marketing landscape in the 21st century requires strategic adaptation to changes in customer behaviors, patterns, and preferences. In fact, meeting and satisfying customer needs through product quality, innovation, and research and development has become an integral part of organizational strategies. This necessitates the use of existing and emerging technologies, as well as new methods and ideas, to attract more advanced and intelligent customers. To survive in the market and within the global economic space, companies must adapt. Customer satisfaction is a crucial metric that indicates how well products, services, and the overall customer experience meet expectations. This metric reflects the level of satisfaction or dissatisfaction a person feels when comparing the perceived performance of a product to their expectations. High customer satisfaction is essential for attracting new business, increasing customer retention, and boosting sales among current customers [1, 2].

Today, banks and credit institutions are among the most important sectors of the economy, responsible for organizing fund transfers and facilitating commercial exchanges, thus expanding markets. As key players in directing and managing funds to production units and regulating cash flow, they hold a significant position in the economic growth of societies. Occasionally, circumstances arise that present new challenges to the economic system and, consequently, to the banking system. In such cases, the banking system, with its internal capabilities and by adopting sound policies, strives to address issues and resolve financial and economic crises [3, 4].

In the current situation, where nearly all Iranian bank products are similar, what can attract and create loyalty and satisfaction among customers is being a leader in offering modern banking services and maintaining effective and rapid interaction with customers through various channels, such as in-person, telephone, or via websites. On the other hand, adopting the right strategy in the competitive arena, in order to achieve appropriate added value from the services offered and avoid wasting resources, as well as, in some cases, reducing customer dissatisfaction due to receiving unnecessary services (service redundancy), can be other important factors in the success of marketing systems in banks. Therefore, studying service redundancy in banks is essential for several reasons [5, 6].

Redundancy refers to the existence of multiple services or processes that perform similar functions. While redundancy can create a sense of security and backup, it can also lead to inefficiency and increased costs. There are several key reasons why addressing redundancy in banking services is important. Additional services can result in unnecessary costs for banks. Maintaining multiple systems, processes, and teams to perform similar functions can be expensive in terms of infrastructure, resources, and operational costs. By identifying and eliminating redundant services, banks can streamline their operations, reduce costs, and allocate resources more efficiently. Redundancy often leads to inefficiencies in processes and workflows. When several services perform similar functions, it can result in redundant efforts, overlapping responsibilities, and complex decision-making structures. By examining redundancy, banks can identify opportunities to optimize, automate, and standardize processes. Simplifying operations leads to greater efficiency, fewer errors, and improved overall productivity [7-9].

Moreover, redundancy can negatively impact the customer experience. When customers must navigate through multiple services that offer similar features or have overlapping functions, it can cause confusion and frustration. Streamlining service delivery and eliminating redundancy can lead to a more straightforward and intuitive customer experience. This allows customers to more easily access the services they need, reduces friction, and improves satisfaction. Finally, redundancy can pose greater risks for banks. Multiple systems and processes increase operational complexity and make managing and controlling risks more challenging. Reducing redundancy helps simplify risk management by integrating systems, centralizing controls, and improving monitoring. This enables banks to have a clearer view of their risk exposure and implement stronger risk mitigation strategies [10-12].

Several studies have been conducted in the field of banking service quality. For example, Peyghami (2021) examined factors affecting customer satisfaction at Bank Ansar in Maragheh, using survey data from 350 customers. The results, analyzed with simple linear regression, indicated that all five factors—employees, services, products, image of the bank, and accessibility—affected customer satisfaction, with accessibility, employees, and services being the most influential [13]. Badpa et al. (2019) conducted a comparative study on factors influencing customer satisfaction at public and private banks, specifically Bank Melli and Bank Eqtesad Novin, using the Kano model. They categorized these factors into basic, performance, and motivational needs. The study found that for Bank Eqtesad Novin customers, timely response from branch managers and staff, as well as customer support policies, were considered performance needs, while loan conditions were seen as basic needs. In contrast, for Bank Melli customers, timely response from branch staff was considered a basic need, and interest on investment deposits was a performance need [14].

Failure to address service redundancy in banks can lead to multiple damages, affecting both operational efficiency and customer satisfaction. Therefore, identifying the dimensions of service redundancy in banking is of high importance. Thus, the present study aims to determine the dimensions of service redundancy in banking.

2. Methodology

In this study, several stages were conducted to determine the dimensions of redundancy in the quality of banking services. After systematically reviewing the literature and selecting appropriate texts, results and analyses were derived. Therefore, this study is a documentary and library-based research, and the data was collected using library and documentary methods, along with meta-synthesis. Meta-synthesis, a qualitative research method based on a systematic review of library studies, is used to gain a deeper understanding of the phenomenon under investigation. This method uses data collection tools from those library studies and examines the research background to synthesize and infer from the existing theoretical foundations. In fact, this method includes meta-analysis, meta-synthesis, meta-methodology, and meta-selection. Meta-synthesis evaluates other research and is known as research about research. In other words, meta-synthesis is a systematic study and review of past research.

3. Findings and Results

The results of the documentary studies indicate that service quality dimensions, whether traditional or electronic, play a significant role in shaping and improving customer perceptions of banking services. The existing literature has examined various dimensions of service quality, providing valuable insights for both managers and researchers. The dimensions of electronic service quality include factors such as the appearance of websites, ease of use, reliability, security, and other elements related to the delivery of electronic services. These dimensions are critical for organizations to measure, understand, and improve the quality of the services provided to customers. They offer a framework for assessing different aspects of the service experience and identifying areas for improvement, which ultimately contributes to enhancing customer satisfaction and loyalty [15, 16].

According to the findings of this research, there are several factors that affect the quality of banking services. The first category is service quality dimensions, which include several key elements that contribute to the overall customer experience. One such element is reliability, which refers to the bank’s ability to consistently and accurately deliver promised services. Customers expect that their transactions will be completed correctly and on time, and this consistency is essential in building trust and fostering loyalty. Another important dimension is responsiveness, which pertains to the willingness of bank employees to assist customers and provide prompt service. When bank employees respond quickly to customer inquiries and issues, it significantly increases customer satisfaction and the likelihood of retaining loyal clients.

Assurance is another critical factor, defined as the knowledge and courtesy of employees and their ability to instill confidence in customers. When customers perceive that the bank’s staff are knowledgeable and trustworthy, they are more inclined to use services such as mobile banking. Similarly, tangibles, which include the physical facilities, equipment, and the appearance of staff, play a role in customer perception. Well-designed user interfaces in banking applications and the professional appearance of employees can positively influence how customers perceive the quality of services offered. Empathy is also essential, referring to the personalized and attentive care that staff provide to customers. When banks show understanding of customer needs and offer customized services, it can enhance satisfaction and strengthen customer loyalty.

Convenience, which refers to how easily customers can access banking services through various platforms, is another important factor. A user-friendly banking application that enables easy navigation and quick access to services significantly enhances the overall quality of service. Security is another critical dimension, as it involves the measures taken to protect customer data and ensure that transactions are secure. High levels of perceived security are essential for gaining customer trust in mobile banking services and directly influence their loyalty intentions. Finally, continuous improvement, which refers to the ongoing efforts to enhance service quality based on customer feedback, is essential. Banks that actively seek to improve their services based on user experiences are more likely to retain their customers and meet their evolving needs [9].

In addition to service quality dimensions, macroeconomic factors also play a role in banking service quality. For example, interest rates can have a significant impact on the profitability of banks and their lending activities. Changes in interest rates can affect the cost of loans, with higher rates leading to increased borrowing costs, while lower rates may stimulate loan demand. Inflation is another economic factor that can affect banks by reducing the value of assets they hold and influencing operational costs and pricing strategies. The broader economic stability of a country also affects customer confidence in banking services. For example, an economic recession can reduce demand for banking products, negatively impacting the banking sector [2, 17].

Technological factors have become increasingly important in the modern banking landscape. The shift to electronic banking has transformed how customers interact with banks. Factors such as ease of use, perceived usefulness, and security significantly influence customers' willingness to adopt electronic banking services. Moreover, the availability and reliability of digital infrastructure play a crucial role in ensuring that customers can access online banking platforms. If a bank's online services are unreliable or difficult to access, customers are less likely to engage with them.

The regulatory environment is another influencing factor. Government policies related to banking regulations, capital requirements, and consumer protection can shape the operational environment for banks. Regulatory compliance is essential for maintaining customer trust and ensuring the stability of the banking system. Consumer protection laws also play an important role, as effective consumer protection measures enhance customers' trust in using banking services.

Finally, customer awareness and education are crucial in enhancing service quality. Customers' understanding of banking products directly affects their usage patterns. Educational initiatives by banks can help improve customer engagement, which in turn can enhance satisfaction and loyalty [17].

Service quality refers to the comparative result that customers derive by comparing their expectations of services with their perception of how the services are performed. Initially, there was no model to measure quality based on service quality. Typically, customer satisfaction studies are conducted to determine the level of customer satisfaction with a particular service. Later, Leonard Berry and his colleagues developed the SERVQUAL tool (Service Quality), which is essential for measuring service quality from the customer perspective. The relationship between customer satisfaction, customer loyalty, and service quality is examined based on complaints from dissatisfied customers [18, 19].

Thus, consumer complaints are explored through customers' expectations and perceptions regarding service goods. The perceived value by consumers depends on the expectations and outcomes of the customer evaluation process. Furthermore, service quality has a meaningful relationship with customer satisfaction, which directly influences customer loyalty. Therefore, retailers must focus on these factors to enhance the relationship between customer satisfaction and loyalty in this highly competitive global retail market [6, 14].

Product quality is another key factor in customer satisfaction and loyalty. Product quality refers to the set of obvious features and characteristics of a brand's product that play a role in meeting specific demand. Product quality also has various dimensions, such as features, performance, reliability, durability, services, and the perceived quality by customers. Among these dimensions, five primary factors—product durability, product variety, product freshness, product appeal, and product equity—are primarily used to measure customer satisfaction and loyalty (Lennin Kumar, 2017).

Product variety helps retailers understand customer purchasing behavior because perceptions of quality differ among products. Due to product variety, companies have the opportunity to focus on customers and increase the variety of their products. This significantly boosts product growth and volume, as well as customer satisfaction and loyalty. Consequently, companies begin developing customer satisfaction and loyalty by offering high-quality goods and services [10, 20].

According to Kevin (1986), there are two critical thresholds that impact the connection between customer satisfaction and customer loyalty. On the one hand, when satisfaction reaches a certain level, loyalty increases significantly. At the same time, when satisfaction decreases to a particular point, loyalty also declines significantly. Customer satisfaction is linked to business success. Both satisfaction and customer loyalty should be integrated into a company's long-term goals. Customer satisfaction is a key element for any organization that seeks to increase customer loyalty and achieve better business results. The role of satisfaction in loyalty largely indicates that the former is a key determinant of the latter. "Satisfaction" is an attitude, while loyalty is described as a behavior. Chen and Wang (2009) propose that the customer satisfaction perspective is a type of evaluation of the consistency between previous expectations and perceived service performance. Accordingly, a positive evaluation of a product or service that the customer obtains is the main reason for continuing the relationship with the company's products or services and is a crucial factor in maintaining loyalty. Therefore, satisfied customers are more likely to repurchase, reduce price sensitivity, engage in positive word-of-mouth recommendations, and become loyal customers [10].

In fact, service quality in an organization is considered a vital aspect of organizational culture and reflects the values, regulations, and standards set by the organization. The quality in each organization depends on various parameters, including customer attitude, speech formulas, vocabulary, gestures, facial expressions, environment, response time, and security. Moreover, both external and internal factors play an essential role in the development of service quality. For example, the characteristics of target customer groups, locations, and human rights norms can contribute to the appreciation of service quality. Additionally, the organization's mission, vision, values, and the features of the goods and services it provides also impact service quality. Organizational standards also play a significant role in service quality. These standards define the roles of employers, employees, and customers, facilitating coordination among these three groups. Furthermore, standards can promote the improvement of internal processes, enhance organizational efficiency and effectiveness, and improve customer satisfaction. Given the importance of service quality, organizations should continuously focus on improving and enhancing it. This can be achieved through process improvements, employee training and development, the use of appropriate technologies, conducting market research, and gathering customer feedback. Moreover, creating an organizational culture that promotes quality values and strengthens commitment to quality at all levels of the organization is crucial. Ultimately, service quality should be treated as a strategic priority within organizations, relying on quality management approaches such as ISO 9001. These approaches can help organizations achieve international quality standards, increase customer satisfaction, boost customer trust, and improve competitiveness in the market. In summary, service quality is a critical aspect of organizational culture determined by the values, regulations, and standards of the organization. Internal and external factors, standards, and the organization's mission also influence service quality. The improvement and enhancement of service quality can be achieved through process improvements, employee training and development, the use of technology, market research, and customer feedback. Furthermore, creating a culture of quality and adhering to international quality management standards is of paramount importance [21]. Therefore, the duties of organizational standards among the three main groups in society are as follows:

Employers: Setting and conveying expectations, providing resources and support, and evaluating performance based on established standards. Employees: Understanding and adhering to the established standards, optimally utilizing resources, and assisting in achieving service quality. Customers: Expecting and receiving services that align with defined standards, providing feedback, and influencing continuous improvement of service quality (Padma et al., 2010).

In the context of improving the management of banking service quality, especially through the lens of international standards like ISO 9001, several key service management standards are relevant. These standards provide a structured framework for banks to increase operational efficiency, customer satisfaction, and overall service quality. Below is an overview of significant service management standards related to banking services:

1. **ISO 9001: Quality Management Systems (QMS)** Overview: ISO 9001 is the most widely recognized quality management standard globally. It creates a framework for organizations to ensure consistent quality in their products and services. Application in Banking: For banks, implementing ISO 9001 involves establishing a formal QMS, defining customer satisfaction goals, conducting regular internal audits, and continuously improving operational processes. This standard helps banks streamline their services and ensure that customer expectations are consistently met.
2. **ISO 27001: Information Security Management** Overview: This standard focuses on establishing, implementing, maintaining, and improving an Information Security Management System (ISMS). Importance for Banks: Given the sensitive nature of financial data, ISO 27001 is crucial for banks to protect customer information against breaches and cyber threats. Implementing this standard increases

customer confidence in the security of their financial transactions.

3. **ISO 22301: Business Continuity Management** Overview: ISO 22301 provides a framework for organizations to prepare for, respond to, and recover from disruptive incidents. Relevance in Banking: For banks, having a business continuity plan ensures they can maintain essential operations during crises (such as natural disasters or cyberattacks). This capability is vital for maintaining customer trust and operational stability.
4. **ISO 14001: Environmental Management** Overview: This standard provides a framework for organizations to systematically manage their environmental responsibilities. Application in Banking: While ISO 14001 primarily focuses on environmental aspects, it can help banks improve their sustainability practices. By integrating environmental considerations into their operations, banks can enhance their corporate image and meet regulatory requirements.
5. **ISO 50001: Energy Management Systems** Overview: This standard provides a framework for organizations to manage energy efficiently. Importance for Banks: Implementing ISO 50001 can help banks reduce energy costs and improve sustainability, which is increasingly important in today's environmentally conscious market.

Benefits of implementing service management standards are determined as follows:

- **Increased Customer Satisfaction:** By adhering to these standards, banks can improve the consistency of service delivery, leading to higher levels of customer satisfaction.
- **Operational Efficiency:** Standardizing processes reduces errors and simplifies operations, resulting in cost savings and better resource utilization.
- **Regulatory Compliance:** Adhering to international standards helps banks meet local and international regulatory requirements, reducing legal risks.
- **Enhanced Reputation:** ISO certifications demonstrate a commitment to quality and continuous improvement, boosting the bank's reputation among customers, stakeholders, and regulatory bodies [21].

The redundancy of service quality in banking refers to the unnecessary repetition of services or functions, which can lead to inefficiency and increased operational costs. This redundancy can manifest in various forms and affect both the bank's performance and customer satisfaction. The following dimensions of service redundancy are discussed:

1. Functional Redundancy

Definition: This dimension refers to the repetition of services that perform similar tasks within an organization. Functional redundancy occurs when multiple services or processes achieve the same results without adding unique value.

Impact: It can lead to inefficiency and customer confusion about which service to use, potentially impacting overall satisfaction.

2. Geographical Redundancy

Definition: Geographical redundancy involves having multiple service locations that offer the same services in close proximity.

Impact: While intended to increase accessibility, excessive geographical redundancy can result in underutilization of resources and increased operational costs.

3. Process Redundancy

Definition: This dimension relates to the unnecessary repetition of processes in service delivery. It happens when similar processes are implemented in different departments or branches without clear differentiation.

Impact: Process redundancy can slow down operations and increase costs, as resources are wasted on overlapping procedures.

4. Service Channel Redundancy

Definition: This refers to having multiple channels (e.g., online, mobile, in-person) that deliver similar services without offering distinct benefits or features.

Impact: While offering different channels may increase customer convenience, excessive redundancy can confuse customers and dilute brand messaging.

5. Workforce Redundancy

Definition: Workforce redundancy occurs when the number of employees exceeds the requirement for delivering a specific service, often due to overlapping roles in various departments or branches.

Impact: If not managed properly, it can lead to higher labor costs and inefficiency.

6. Information Redundancy

Definition: Information redundancy arises when customers receive repetitive or contradictory information about services from different sources or channels.

Impact: This can cause confusion and frustration among customers, negatively impacting their overall experience with the service provider.

7. Technological Redundancy

Definition: Technological redundancy involves the use of multiple systems or platforms that perform similar functions within an organization.

Impact: While some level of technological redundancy may provide backup and reliability, excessive repetition can lead to increased maintenance costs and operational complexity.

Furthermore, the dimensions of banking service quality redundancy also refer to the implementation of multiple protective and potential layers to minimize service disruption risks and maximize the flexibility of financial institutions. The goal of redundancy is to ensure continuous access to deposits, scheduled payments, and other critical functions in the event of technological failures, external shocks, or organizational challenges [11]. Key aspects of banking redundancy include:

- **Multiple Banking Partnerships**: Working with diverse financial institutions helps diversify risk and ensures access to various services and products.
- **Geographical Dispersal**: Partnering with banks located in different regions reduces vulnerability to regional disasters or political instability.
- **Product and Service Mix**: Offering a combination of traditional and innovative financial solutions enables flexibility and adaptability to changing customer demands and market trends.
- **Scalability and Capacity Planning**: Ensuring adequate capacity and scalability allows financial institutions to manage demand fluctuations and unexpected increases in activity.
- **Integration with Multiple Payment Networks**: Connecting to multiple payment networks enhances the likelihood of seamless transactions and minimizes service disruption risks.
- **Strong IT Infrastructure**: Implementing advanced technology solutions, such as cloud computing, AI, and machine learning, enhances system flexibility and agility.
- **Strategic Cash Management**: Maintaining adequate cash reserves across multiple banks helps mitigate the impact of service disruptions and ensures liquidity during crises.
- **Comprehensive Risk Assessment**: Continuously assessing risk exposure and developing appropriate mitigation strategies helps optimize redundancy and ensure financial service stability.

The benefits of banking redundancy extend both to financial institutions and their customers. By maintaining multiple defensive layers, financial institutions can enhance their resilience and reduce the likelihood of catastrophic failures. Simultaneously, customers enjoy better access to financial services and increased confidence in the stability of their financial assets [13, 15, 16, 22, 23].

4. Conclusion

Overall, the results obtained from this research, which aimed to identify the dimensions of redundancy in banking service quality, show several key findings. These findings are as follows:

The quality of services directly impacts customer experience.

Paying attention to details in the service delivery process and training staff is of paramount importance.

Banks should continuously assess and improve the quality of their services.

Intense competition pressures banks to enhance their services.

This competition contributes to improving quality and innovation in offering new services.

Banks must update their services by monitoring the market and adopting modern technologies.

Technology is a key factor in improving the quality of banking services.

The use of electronic systems and digital tools facilitates and accelerates service delivery.

This leads to increased customer satisfaction and reduced costs.

Staff training and upgrading their skills in customer service is crucial.

Employees must be capable of addressing customer needs effectively.

Regular training programs and skill-building workshops are effective in this regard.

Continuous monitoring and evaluation help identify strengths and weaknesses and implement improvements.

This process includes gathering feedback from customers, analyzing data, and comparing it with industry standards.

Banks should regularly review results and develop improvement strategies based on those findings.

The following suggestions are made to enhance redundancy in banking service quality:

- **Employee Training**: Conduct training courses for staff to enhance their communication and technical skills.
- **Adoption of Modern Technologies**: Implement digital and automated systems to streamline services and reduce human errors.
- **Service Diversification**: Offer a variety of services, such as specialized accounts for businesses and individuals.
- **Customer-Centric Events**: Organize workshops and seminars to increase customer engagement and gather feedback.
- **Competitor Analysis**: Examine and analyze competitors' services and performance to identify strengths and weaknesses.

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Authors equally contributed to this article.

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Declaration of Interest

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Ethical Considerations

All procedures performed in this study were under the ethical standards.

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