

Service Quality Improvement of Bank of China in Linyi City*

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Abstract

The purposes of this research were 1) to identify the current level of service quality at Bank of China Linyi Branch; 2) to find the main factors affecting the service quality of Bank of China Linyi Branch; and 3) to investigate the best way to improve the quality of services provided by Bank of China Linyi Branch. This study adopts a quantitative design, distributing electronic questionnaires to employees from Bank of China Linyi Branch. The quantitative research methods primarily include literature review, questionnaire survey, descriptive statistics, etc., for data collection and analysis. The main theoretical framework utilized in this research is the Service Quality Theory.

The results revealed that:

1. China Bank Linyi Branch has obvious deficiencies in service quality, especially in communication, transparency and service implementation. In order to solve these problems, banks should give priority to strengthening communication mechanism, improving service transparency, and improving response speed to enhance customer satisfaction and trust.

2. Customers believe that reliability, responsiveness, assurance, empathy and tangible assets are the key factors affecting service quality. Although the bank has performed well in personalized loan products and some service quality dimensions, there is still room for improvement in convenient network layout and reliability. By learning from the successful experience of competitors and adjusting the strategy accordingly, the bank can strategically improve the service quality, thus improving customer satisfaction and

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enhancing competitiveness.

3. The survey results also show that there are significant differences in customers' attitudes towards different dimensions of service quality, indicating that expectations and cognition are diverse. In order to cope with these differences and improve the overall service quality, banks should focus on strengthening the professional skills training of employees and pay more attention to customer feedback. These strategies are helpful to improve the ability of employees, better meet customer needs, and ultimately improve service quality and customer satisfaction.

Keywords: Bank clients; service quality; Lack of quality of service; improvement

1. Introduction

In recent years, the Linyi Banking Association has actively played a leading and organizational role in the industry, focusing on inclusive financial services to support the construction of the Rural Revitalization Reform Pilot Zone. With an emphasis on key areas such as industrial revitalization, cultural revitalization, and talent revitalization, the association has strengthened organizational efforts, enhanced service innovation, and increased support to promote rural revitalization, achieving tangible results. As of the end of June 2024, the loan balance for small and micro enterprises in banks within the Linyi jurisdiction reached RMB 364.67 billion, an increase of RMB 35.53 billion since the beginning of the year, representing a growth rate of 10.8%. The loan balance for

inclusive small and micro enterprises stood at RMB 218.9 billion, an increase of RMB 16.76 billion since the beginning of the year, with a growth rate of 8.3%. The number of inclusive small and micro enterprises reached 258,700, an increase of 13,000 from the beginning of the year.

In recent years, the Bank of China Linyi Branch has closely followed national and local development strategies, aligning with major economic trends and focusing on the regional economic structure. The bank has adhered to its core mission, providing key support to critical links in the industrial chain and underserved areas by innovating financial products and optimizing financial services to promote local economic development. In the first half of the year, the Bank of China Linyi Branch saw an increase of RMB 5 billion in RMB and foreign



currency loans, representing an 11% growth rate, both record highs. This progress marks a new stage in the bank's financial services for the high-quality development of Linyi's economy and society. Despite the significant progress made by the Bank of China Linyi Branch in supporting local economic development and rural revitalization, it still faces several challenges. Firstly, while the loan balance for small and micro enterprises and the number of inclusive small and micro enterprises have significantly increased, maintaining a high growth rate and meeting the continuously growing financing needs remain a pressure point. Secondly, as the economic structure adjusts, the bank needs to continuously innovate financial products and optimize services in providing financial support to key links in the industrial chain and underserved areas, posing higher demands on resource allocation, risk management, and innovation capabilities. Additionally, in promoting inclusive financial services for rural revitalization, the bank must address challenges such as insufficient coverage of rural financial services and difficulties in financial product innovation, further deepening supply-side financial reforms to adapt to an increasingly

complex market environment.

In recent years, the quality of service to customers at Bank of China Linyi Branch has affected the efficiency of the local Bank of China's services, and the Chinese banking industry has become increasingly competitive with the entry of new players and the expansion of existing players. On the surface, the service quality problem is a corporate issue. It has become a central issue in the period of social transformation. In this paper, the main problem is to find the best way to improve the service quality of Bank of China Linyi Branch (No. 228, Yimeng Road, Lanshan District), and the main research objective is to find the effective strategies and suggestions to improve the service quality of Bank of China Linyi Branch (No. 228, Yimeng Road, Lanshan District). The main research objectives. 1. The question of this paper is: What is the best way to improve the service quality of Bank of China Linyi branch?. 2. The purpose of this paper is to find out the best way to improve the service quality of Bank of China Linyi branch. In short, the lack of service quality of banks will make customers easily have a lot of conflicts with banks, which will lead to the loss of a large number of customers,



and then affect the commercialization of banks and their competitive position in the market. Therefore, finding the best way to improve the service quality of banks has become a common concern for the government, media, community, and society.

The unique contribution of this study to the field of bank service quality is reflected in the following aspects. First, by integrating Service Quality Theory, Customer Relationship Management Theory, and Total Quality Management Theory, a comprehensive framework was established to systematically analyze the multidimensional factors affecting bank service quality, providing a theoretical foundation for future research. Second, the study employed a sampling survey method, conducting empirical analysis based on large-sample data, ensuring the wide applicability and credibility of the findings. Lastly, through the combination of questionnaire design and the Likert scale, the study revealed in detail customers' attitudes and perceptions towards bank services, offering practical directions for service quality improvement, especially in enhancing customer satisfaction and loyalty.

Literature Review. McClatchey used a structural equation model to sample 200 respondents from 4 banks, with an average

of 50 respondents per bank. The study found that to provide better service to customers, the quality of the customers themselves must be improved. Additionally, as consumers' knowledge increases, their commitment also rises. In order to spark consumer interest in deposits and encourage decision-making, banks need to communicate the benefits of deposits to the public, thereby promoting economic development (McClatchey et al., 2024, pp. 1-18). Chaudhry, based on electronic customer relationship management (E-CRM), which is information system-based, integrated all business processes of customer interactions. The study introduced the significance of E-CRM in enhancing customer service quality, explained the implementation status of customer relationship management, and explored the role of customers in the E-CRM process, as well as the quality of work involved. E-CRM functions to facilitate navigation in two different languages, improve information quality, enhance service quality, integrate marketing channels, meet customer needs, elevate the level of personalized services, reward customers through online social media communities, and promote website security, among other features (Chaudhry, Saeed, & Ahmed, 2021).



Meijuan, Qiaowen, & Huangfu (2022, pp. 89-92) conducted an empirical analysis of the relationship between service quality, customer satisfaction, and loyalty in the Chinese banking industry. The study found that customer satisfaction directly affects customer retention. Zhao Na (2021, pp. 126-128) used the Service Quality Gap Model (SERVQUAL) in her research to analyze the path for improving bank service quality. This model identifies the weak points in bank service quality by assessing the gap between customer expectations and actual perceptions. The main service quality gaps in banks include response speed, understanding customer needs, and the attitude of service personnel. Through enhancing staff training, optimizing business processes, and improving communication with customers, banks can effectively narrow these gaps and boost customer satisfaction. The study concluded that in addition to maintaining technological innovation, banks must also focus on improving the professional skills of service staff to increase customer loyalty and enhance service experience. Wang Jingwu (2021) explored how to systematically improve bank service quality from the perspective of Total Quality Management

(TQM). The improvement of bank service quality not only depends on technological and product innovation but also requires the participation of all employees and the optimization of internal organizational management. Banks can comprehensively enhance service quality by strengthening quality culture, optimizing management processes, and establishing service quality evaluation systems. TQM can effectively enhance the service awareness of bank employees and improve internal management systems, allowing banks to maintain consistency and continuous improvement in customer service. Additionally, banks should particularly emphasize establishing customer feedback mechanisms to promptly identify and address service issues.

2. Research Objectives

1. To assess and evaluate the current level of service quality at Bank of China Linyi Branch (228 Yimeng Road, Lanshan District).
2. To identify and analyze the main factors contributing to the service quality at Bank of China Linyi Branch (228 Yimeng Road, Lanshan District).
3. To propose effective strategies and recommendations for enhancing the



service quality at Bank of China Linyi Branch (228 Yimeng Road, Lanshan District) based on the findings and analysis.

3. Methods

This study identifies the factors affecting service quality in banks by reviewing the research on service quality theory, customer relationship management theory and total quality management theory, thus establishing a conceptual framework for designing the questionnaire. The questionnaire was mainly based on a Likert scale, where each set of statements had five responses "strongly agree, agree, neutral, disagree and strongly disagree or always, often, sometimes, rarely and never", which were recorded as 5, 4, 3, 2 and 1 respectively, and the total score for each respondent's answer was the sum of the scores obtained from his/her answer to each question, which could indicate the strength of his/her attitudes, which could then be analyzed in terms of the main status quo, influencing factors and This can then be analyzed in terms of the main current situation, influencing factors and ways of improvement.

The Bank of China Linyi Branch has over 850 employees. Due to the large

number of staff, a sampling questionnaire survey was conducted. According to common statistical sampling requirements, the sample size should represent a certain proportion of the total population, typically ranging between 10% and 50%. In this case, the sampling ratio was set at 0.47, meaning that 420 people were surveyed. The questionnaire distribution period was from August 20 to August 25, 2024, and the questionnaires were distributed through platforms like Wenjuanxing and corporate WeChat. A total of 420 questionnaires were distributed, with 410 returned and 400 valid responses, resulting in a response rate of 97.6% and an effective rate of 95.2%.

This study adopts quantitative research design. It mainly includes literature review, questionnaire survey, statistical analysis and other methods for data collection and processing. Its data collection mainly uses the sampling method, in this study, in order to obtain more information, the authors conducted a survey by means of questionnaires to all the employees and customers of Bank of China Linyi Branch (No. 228, Yimeng Road, Lanshan District), a total of 400 questionnaires were distributed to conduct the survey. After the data collection, the reliability test was conducted using SPSS26



statistical software, and the Cronbach's alpha coefficient value of the test was 0.732, which indicated that the reliability of the study was high. Then, descriptive statistics, frequency statistics and mean value analysis were performed on the data using SPSS26 and Excel software. Finally, Excel software was used to display the results supplemented with different graphs and charts.

4. Results

According to the data in Table 1, when customers have conflicts with banks, they mainly focus on bank fee disputes, account management fund disputes, loans and credit disputes. Among them, the average score of loan and credit disputes is the highest (5.62), and the standard deviation is also the largest (1.52), which indicates that customers' perception of conflicts related to loans and credit issues is relatively strong and scattered. The average value of bank expense disputes and account management fund disputes is relatively high, 5.27 and 5.49 respectively, indicating that these two types of problems are also the main sources of customer dissatisfaction. The average value of other types of conflicts is relatively low (5.23), and the standard deviation is also small,

which shows that the conflict perception of these problems is low and concentrated. The data in Table 2 shows that in terms of customer trust, the average score of customers who show high trust is 5.26, and the average score of customers who show medium trust is 5.59, and the overall trust is at the upper-middle level. However, customers with low trust and no trust have reached the average of 5.15 and 5.29 respectively, indicating that banks still have some challenges in winning the complete trust of some customers. This is consistent with Han Junwei's research results, which focuses on the application of electronic customer relationship management (E-CRM) in banking services. The research object is the customers of many banks, and the research methods include the collection and analysis of quantitative data, and the use of questionnaires to evaluate the role of E-CRM in improving bank customer relations and service quality. The research results show that by using E-CRM, banks can effectively integrate the business processes of customer interaction, thus improving service quality, especially in responding to customer needs, improving personalized service level and improving customer loyalty (Junwei, 2022, pp. 66-68).

**Table 1** Types of conflicts

Conflict Type	Average	Standard deviation	Skewness	Kurtosis
Bank fee disputes	5.27	1.36	-1.09	1.23
Account management fund disputes	5.49	1.44	-1.22	1.47
Miscommunication or misunderstanding between bank and customer	5.16	1.39	-0.73	0.78
Loans and credit disputes	5.62	1.52	-0.62	2.41
Other types of conflicts	5.23	0.95	-1.11	2.39

Table 2 Customer Trust

Customer Trust	Average	Standard deviation	Skewness	Kurtosis
high confidence	5.26	1.39	-1.06	0.84
moderate confidence	5.59	1.45	-1.43	1.70
low confidence	5.15	1.50	-0.88	0.44
Total mistrust	5.29	1.54	-0.99	0.48

Table 3 Factors affecting trust

Factors affecting trust	Average	Standard deviation	Skewness	Kurtosis
Policy clarity and transparency	5.93	1.31	-1.88	3.93
Ongoing delivery of promised services	6.03	1.21	-1.98	4.82
Responding to customer needs	5.64	1.23	-1.63	3.60
Bank's reputation and history	5.22	1.31	-1.05	1.31
Other factors	5.70	0.97	-1.29	2.87

According to the data in Table 3, all the factors affecting trust show a high average

value, indicating that these factors have a significant impact on customer trust.



Specifically, the "service that keeps its promise" (mean 6.03, standard deviation 1.21) has the greatest impact on customer trust, indicating that customers attach great importance to the bank's ability to fulfill its promise. The "clarity and transparency of policies" (average 5.93, standard deviation 1.31) also has an important impact on trust, reflecting the importance of transparent policies in building trust. Although the average value of "reputation and history of banks" is relatively low (5.22), it is still an important factor affecting customer trust. In addition, the negative skewness and high peak of the data show that customers generally have high evaluation of these factors, but the distribution is concentrated, reflecting a more consistent cognitive attitude. This is consistent with Selman's research results, which focuses on the

relationship between bank service quality and customer satisfaction. Through a questionnaire survey of 500 customers, she found that customer satisfaction is mainly affected by the bank's service attitude, response speed and accuracy of information transmission. The data shows that 60% of customers think that the poor service attitude of banks is the main reason for the decline in satisfaction, and another 30% think that inaccurate information transmission is the core of service quality problems. The research conclusion shows that banks should strengthen staff training, improve their communication skills and service attitude, and ensure customers get timely and accurate service information by improving the information transmission mechanism, thus improving the overall service quality (Selman, 2020).

Table 4 The source of conflict between the Bank of China and its customers

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Poor quality of service	15%	20%	25%	25%	15%
The account formalities are complicated	15%	10%	30%	20%	25%
Long wait times	15%	27%	16%	17%	25%



Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Lack of transparency	15%	20%	27%	23%	15%
The attitude of the bank staff	15%	10%	25%	25%	25%

Table 5 The frequency of conflicts between Chinese banks and customers

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Frequently (at least every few months)	22%	23%	20%	10%	25%
Occasionally (once a year or less)	1%	25%	23%	26%	25%
Rarely (every few years or less)	15%	20%	17%	23%	25%
never	15%	10%	10%	10%	55%

Table 6 Dimensions of service quality in the banking sector

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
reliability	15%	22%	23%	25%	15%
Responsiveness	15%	10%	23%	20%	32%
guarantee	15%	20%	15%	15%	35%
empathy	5%	20%	23%	22%	30%
Tangible assets	15%	20%	20%	20%	25%

**Table 7** SERVQUAL Customer ratings in the Quality of Service dimension

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
reliability	22%	23%	20%	10%	25%
Responsiveness	1%	25%	23%	26%	25%
guarantee	15%	20%	17%	23%	25%
empathy	15%	10%	10%	10%	55%
Tangible assets	15%	20%	20%	20%	25%

Table 8 Customer ratings in the Quality of Service dimension

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
reliability	15%	20%	25%	25%	15%
Responsiveness	15%	10%	30%	20%	25%
guarantee	15%	27%	16%	17%	25%
empathy	15%	20%	27%	23%	15%
Tangible assets	15%	20%	20%	20%	25%

Table 9 The source of conflict between the bank and the customer

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Transaction processing delays	22%	23%	20%	10%	25%
The bill is incorrect	1%	25%	23%	26%	25%
Poor communication	15%	20%	17%	23%	25%



Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
channels					
Inadequate dissemination of information	15%	10%	10%	10%	55%
Tangible assets	15%	20%	20%	20%	25%
Other types of conflicts	15%	20%	20%	20%	25%

Table 10 The importance of public services in enhancing service quality

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Microfinance	22%	23%	20%	10%	25%
Mobile Banking	1%	25%	23%	26%	25%
community development	15%	20%	17%	23%	25%

Table 11 Comparison of the performance of U.S. community banks with large banks

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Customer satisfaction	15%	20%	20%	20%	25%
Personalized loan products offered	15%	20%	25%	25%	15%
Competitive interest rates are available	15%	10%	30%	20%	25%
Dimensions of Quality of Service in the SERVQUAL	15%	20%	27%	23%	15%



Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
model					
Reliability The degree to which a service provider provides services accurately and reliably	15%	10%	25%	25%	25%
Tangible The physical aspect of the offer/ service provided by the service provider	22%	23%	20%	10%	25%
Empathy is the personalized attention that the service provider provides to its customers responsiveness	1%	25%	23%	26%	25%
The speed and agility with which service providers respond to customer requests	15%	20%	17%	23%	25%

Tables 12 answer question 3 very well that the best way to improve the service quality of Bank of China Linyi Branch is to improve the professional skills of the staff and to make the staff pay more attention to the comments made by the customers. The study shows that there are subtle differences in customers' attitudes

towards various aspects of service quality, so according to the theoretical model of service quality, it is concluded that the best way to improve the bank's services should be to train and improve the professional skills of the employees, and to provide exclusive services to each and every customer.

**Table 12** Examples of attitudes towards the five dimensions of service quality

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
The staff did the job correctly and avoided mistakes	1%	25%	23%	26%	25%
I was very impressed with the professionalism and competence of the staff	15%	20%	17%	23%	25%
The facilities and equipment used in the provision of services are attractive and modern	15%	20%	20%	20%	25%
The service provider understands my needs and personalizes their services accordingly	15%	20%	20%	20%	25%
The service provider responds quickly to my request	15%	20%	20%	20%	25%

Table 13 solution

Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Allocate adequate resources and budget for capacity-building activities	22%	23%	20%	10%	25%



Issue	Strongly Disagree (5)	Disagree (4)	Neither agree nor disagree (3)	Consent (2)	Strongly agree (1)
Implement innovative learning models	22%	23%	20%	10%	25%
Encourage best practices based on co-creation	15%	20%	17%	23%	25%
Combine diverse skill-building programs with individualized capacity-building programs tailored to specific sectors	22%	23%	20%	10%	25%

5. Discussion

The discussion of the survey results delves into a comprehensive exploration of the multifaceted dynamics that shape the customer-bank relationship with the Bank of China in Linyi. This discussion aims to illuminate key findings, their implications, and potential strategies for the bank to consider as it navigates the complex terrain of customer satisfaction, service quality, and conflict resolution.

In elucidating the importance of service quality dimensions and their impact on customer loyalty, the findings coincide with those reached in previous literature.

Cecilio argues that reliability is the cornerstone of service quality and has a profound effect on customer satisfaction and loyalty (Cecilio, Carlos, & Begona, 2007, pp. 31-37). Similarly, in this study the key role of reliability in shaping customers' perceptions and promoting their trust in banking services was found. Specifically, responsiveness, communication skills, empathy and tangibles were identified as key determinants of customer satisfaction and loyalty, which coincide well with the dimensions identified in the survey, in line with this view.

Research on service quality in the banking sector can be enriched by drawing



from the literature on customer satisfaction and service excellence. Researchers such as Parasuraman, Parasuraman, Zeithaml, & Berry (1985, pp. 41-50) emphasize the SERVQUAL model as a comprehensive framework for assessing service quality and identifying areas for improvement. By utilizing the SERVQUAL dimensions of reliability, responsiveness, assurance, empathy, and tangibility, the Bank of China can align its services with customer expectations and improve overall satisfaction. In addition, Oliver's study emphasized the importance of exceeding customer expectations in order to gain customer satisfaction and loyalty. Similarly, this study found that: by striving for excellence in service quality, Chinese banks can stand out from the fierce competition in the banking industry and build strong, long-lasting relationships with their customers.

In delving into customer attitudes and preferences, the literature provides valuable insights into the drivers of consumer behavior and decision-making processes. A study by Kotler & Armstrong (2016) emphasized the importance of understanding customer needs and preferences in developing effective marketing strategies. By conducting comprehensive market research and

segmentation analysis, companies can gain insights into customers' attitudes towards various aspects in order to tailor their product and communication strategies. Furthermore, research by Schiffman, Kanuk, & Kumar (2010) emphasized the importance of psychographic segmentation, which takes into account customers' values, lifestyles and preferences. However, in the current study, it was found that by using psychological segmentation methods, Chinese banks can gain a deeper understanding of customers' underlying motivations and preferences, but it is not possible to accurately understand customers' attitudes and preferences if employees are not adequately trained in this area; therefore, the researcher argues that enhanced employee training is a significant improvement in the quality of bank services.

The variety of recommendations for improving service quality, ranging from rigorous staff training to facility upgrades and innovative learning models, highlights the multifaceted nature of improvement measures. Implementing these recommendations in combination can create a synergistic effect, resulting in an overall enhancement of the overall customer experience. These findings demonstrate the dynamic growth of the Linyi banking sector, which also



presents challenges and opportunities for Bank of China. Recognizing the importance of continuous improvement, Chinese banks must not only meet but also anticipate their customers' changing expectations. This requires banks to be agile, adaptive, and adhere to a customer-centric philosophy. In conclusion, the discussion of the survey results reveals the richness of customer perceptions and experiences of Bank of China in Linyi. By delving into the nuances of service quality, conflict resolution, and customer attitudes, banks can develop targeted strategies that resonate with the diverse needs of their customers. As the financial industry continues to evolve, the insights gained from this survey will enable Bank of China to take its decision-making and strategy refinement to the next level, thus ensuring its continued relevance and success in the highly competitive banking industry. These findings collectively underscore the dynamic nature of the banking landscape in Linyi and present both challenges and opportunities for the Bank of China. Recognizing the importance of continuous improvement, the bank must not only meet but anticipate evolving customer expectations. This requires agility, adaptability, and a commitment to a

customer-centric ethos.

Finally, the bank can formulate targeted strategies that resonate with the diverse needs of its clientele. As the financial landscape continues to evolve, the insights gleaned from this survey position the Bank of China on a trajectory of informed decision-making and strategic refinement, ensuring its sustained relevance and success in the competitive banking sector.

6. Suggestions

The study did not explore government policies and regulations that could impact the banking sector and customer satisfaction levels at the Bank of China Linyi Branch. Ignoring this aspect may overlook significant external factors influencing customer experiences. Future research should include an analysis of government policies and regulations affecting the banking sector, particularly those related to customer protection, financial inclusion, and digital banking initiatives. Understanding the regulatory environment can provide valuable insights into how government interventions may shape customer preferences and banking practices. Collaboration with government agencies or regulatory bodies can facilitate access to relevant data and



insights into policy developments impacting the banking industry.

7. Knowledge Assets

This study on the improvement strategies for the service quality of Bank of China Linyi Branch has certain limitations. Firstly, the research primarily relies on questionnaire survey data and does not comprehensively consider the impact of external factors such as government policies and industry regulations on bank service quality and customer satisfaction. These policies and regulations could significantly influence service quality and customer satisfaction, but this study did not delve into these aspects. Secondly, although a large sample size was obtained through the questionnaire survey, the regional and structural characteristics of the sample might affect the generalizability of the research results. In practice, issues related to bank service quality may be influenced by regional economic development levels

and socio-cultural backgrounds, suggesting that future research should consider a more diverse sample and broader geographic scope to enhance the applicability and practicality of the findings.

Future research should expand its perspective by integrating factors such as government policies, industry regulations, and market environment to analyze their impact on bank service quality. Additionally, mixed research methods, including both quantitative and qualitative analyses, could be employed to gain a comprehensive understanding of customer needs and potential issues in bank services. Future studies should also focus on specific measures for employee training and service process optimization, and explore successful examples of service quality improvement through case studies. This will help banks develop more precise and effective service quality enhancement strategies, providing strong support for increasing customer satisfaction and competitiveness.

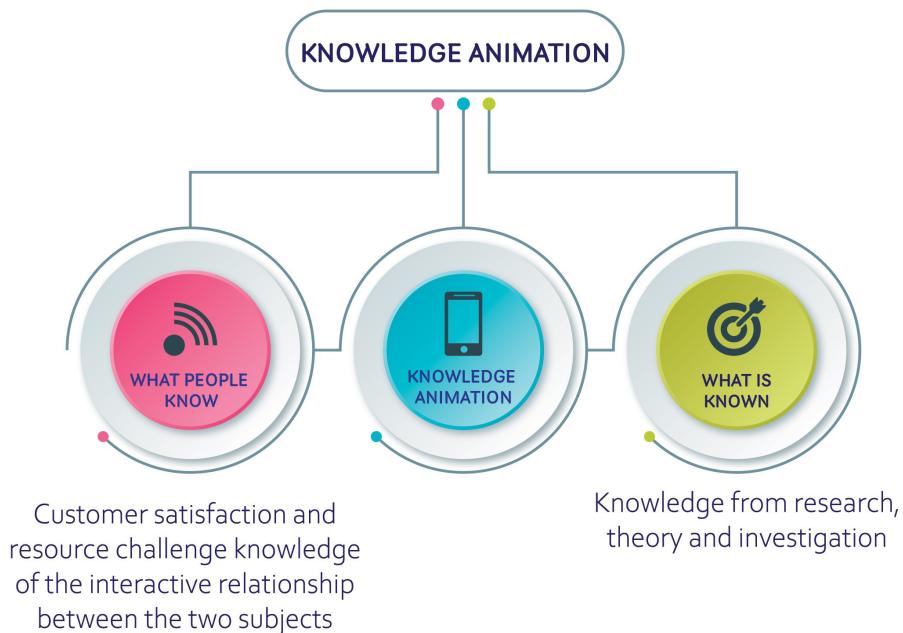


Figure 1 New knowledge

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