

# THE INFLUENCE OF SERVICE QUALITY ON BRAND IMAGE IN THE COMMUNITY (Case Study at Bank Bjb Sukajadi Branch)

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## Abstract

This study aims to assess the extent of the influence of Service Quality (SerQual) on brand image at PT Bank Bjb Sukajadi Branch. This research has important relevance given the intense competition among banks and non-bank financial institutions. By taking a sample of customers who were borrowers and depositors during the period 2019 to 2021, 100 respondents were involved in this study. The research method used is a quantitative approach with multiple regression analysis.

The results of the regression model show a positive coefficient, indicating that any change in service quality has the potential to affect brand image. The coefficient of determination (R<sup>2</sup>) is 72.8%, indicating that service quality has a significant influence on brand image. The results of hypothesis testing, both partially and simultaneously, show a positive and significant effect of service quality on brand image.

The implications of this study show that physical evidence contributes significantly to brand image, while responsiveness contributes less. These results provide a better understanding of the elements of service quality that need to be considered to improve brand image in the banking industry.

Keywords: Service Quality, Brand Image

## INTRODUCTION

The banking industry plays a crucial role in a country's economy and finance, serving as a financial service provider that supports people's economic activities. The success of banks depends not only on the technical aspects of operations, but is also strongly linked to their interactions with customers. In an era where competition among banks is intensifying, creating positive customer relationships has become a top priority. Therefore, attention to service quality and brand image is crucial.

Service quality is considered the main foundation in establishing good relationships with customers. Bank Bjb Sukajadi Branch, as the subject of research, is not exempt from attention to this concept. Service quality not only includes the speed and accuracy of transactions, but also involves aspects such as friendliness, effective communication, and ease of access (Zeithaml et al., 2018). The extent to which a bank is able to meet customer expectations of its service quality can affect their perceptions of the bank.

In this context, brand image becomes an additional element that gives more dimension to the relationship between banks and customers. Brand image includes the perception, reputation, and impression that people have of a bank (Keller, 2013). Banks with a good brand image tend to be more trusted, liked, and become the first choice of customers. Therefore, research on the effect of service quality on brand image is relevant to support the improvement of marketing and service strategies at Bank BJB Sukajadi Branch.

The background of this research arises from the need for a deeper understanding of the factors that influence brand image in the banking sector, especially within Bank Bjb Sukajadi Branch. Through this research, it is expected to reveal how the quality of service provided by this bank plays a role in shaping perceptions and brand image among the local community.

The relevance of this research lies in its contribution to theoretical and applicative understanding in the field of marketing management, especially in the context of the banking industry. The findings of this study are expected to provide strategic insights to the management of Bank BJB Sukajadi Branch to improve service quality and strengthen their brand image (Parasuraman et al., 2018). With a better understanding of customer needs and expectations, banks can adapt their strategies so that they are more responsive to changing market dynamics.

Thus, the purpose of this study is to explore the effect of service quality on brand image at Bank BJB Sukajadi Branch. By involving customers as respondents, this research is expected to provide an accurate picture of customer perceptions and preferences related to service quality and bank brand image. The conclusion of this research is expected to make a positive contribution to the development of a more effective and sustainable marketing strategy for Bank BJB Sukajadi Branch in the midst of increasingly fierce competition in the banking industry.

## **RESEARCH METHODS**

This research uses a survey method with a quantitative approach to gain a comprehensive understanding of the effect of service quality on brand image at Bank BJB Sukajadi Branch. This approach is considered relevant because it allows for more structured data collection and statistical analysis that can produce robust and reliable information (Sekaran & Bougie, 2016).

The questionnaire was developed as the main instrument in collecting data from customers of Bank Bjb Sukajadi Branch. The instrument was designed to cover critical aspects of service quality assessed by respondents, such as speed of service, clarity of information, and the level of responsiveness of the bank. In addition, the questionnaire also includes questions related to respondents' perceptions of the brand image of Bank Bjb Sukajadi Branch. The design of this questionnaire is based on related literature and previous research that has discussed the relationship between service quality and brand image in the banking sector (Parasuraman et al., 2018; Gronroos, 2018).

Sampling is random and representative to ensure that the data obtained reflects the variations that exist among Bank Bjb Sukajadi Branch customers. The number of respondents involved in this study was 100 people, chosen with consideration to achieve an adequate level of significance in statistical analysis (Sugiyono, 2017). The inclusion of borrowers and depositors during the period 2019 to 2021 is expected to provide a more comprehensive picture of customer perceptions of service quality and bank brand image.

The collected data were then analyzed using statistical methods, specifically multiple regression analysis. Regression analysis was used to examine the relationship between service quality variables, as measured through certain dimensions in the questionnaire, and brand image variables. Through this analysis, this study aims to determine the extent to which changes in service quality can predict changes in brand image. The results of the regression analysis will provide a clearer picture of the extent to which service quality affects brand image at Bank BJB Sukajadi Branch. This research method was carefully designed to ensure the validity and reliability of the data obtained. The questionnaire was pretested on a number of test respondents to evaluate the clarity of the questions and ensure that the instrument could properly measure the desired variables (Sekaran & Bougie, 2016). Random and representative sampling is expected to reduce bias in the research results and ensure the generalizability of the findings.

With the quantitative approach and statistical analysis used, this research is expected to contribute significantly to the understanding of the relationship between service quality and brand image in the banking sector, especially at Bank Bjb Sukajadi Branch.

## **RESULTS AND DISCUSSION:**

### **A. Results of the Literature Review:**

The results of this study highlight a very close and significant relationship between service quality and brand image at Bank Bjb Sukajadi Branch. Through the multiple regression method, data analysis illustrates that there is a significant positive correlation between service quality variables and the bank's brand image. In this context, it can be concluded that the higher the level of service quality received by customers, the more positive the brand image of Bank Bjb Sukajadi Branch is in their view.

This finding reflects the importance of focusing and investing in service quality improvement as a strategy to strengthen the bank's brand image. The overall experience of customers in interacting with a bank's services has a direct impact on their perception of the brand. Therefore, improvements in service quality dimensions, such as responsiveness and physical evidence, can be key to building and maintaining a positive brand image in the banking market.

This finding is in line with the views discussed by previous researchers. The theory of Parasuraman, Zeithaml, and Berry (2018) explains that service quality has a direct effect on customer perceptions of a brand. In the context of the banking industry, customer satisfaction with the services provided by the bank has a key role in shaping a positive image related to aspects of credibility, reliability, and the overall reputation of the bank (Keller, 2013).

Previous researchers highlighted that customers tend to form their views of a brand based on their direct experience with the services provided. If service quality meets or even exceeds customer expectations, the brand image formed will tend to be positive. Conversely, a bad experience in service can damage the brand image of a financial institution.

In the competitive banking industry, building a strong brand image through service quality is imperative. Customer satisfaction not only creates successful transactions but also builds long-term trust and loyalty. The positive image built through service quality can be a significant differentiation factor, setting the bank apart from its competitors.

It is important to note that customers' views on service quality and brand image can be a determining factor in the success or failure of a bank's marketing strategy. Therefore, the management of Bank Bjb Sukajadi Branch can use these findings as a foundation to improve their customer service strategy and strengthen their brand image. By better understanding the positive impact of service quality on customer perceptions, the bank can design more targeted initiatives to increase customer satisfaction and strengthen its brand image in the eyes of the public.

In an era where customer loyalty is highly valued, efforts to continuously improve service quality and create a positive brand image should be the main focus. The findings make a valuable contribution not only in understanding the relationship between service quality and brand image at Bank BJB Sukajadi Branch but also provide important insights for the banking industry as a whole.

Customers' positive perceptions of service quality at Bank Bjb Sukajadi Branch indicate the bank's commitment to meeting, and even exceeding customer expectations. This positive response can be seen as a result of the special attention given by the bank to various aspects of the service quality dimension. These aspects, such as service speed, friendliness of bank officers, and availability of clear information, are in line with the concept of service delivered by Zeithaml et al. (2018).

Speed of service is one of the main focuses, creating an efficient and effective transaction experience for customers. The interpersonal skills and friendliness of bank officers also play an important role in shaping positive relationships between banks and customers. These aspects create a welcoming and friendly atmosphere, increasing customer satisfaction and trust in the bank.

In addition, the availability of clear information provides clarity to customers in all matters related to banking services and products. Information that is easy to access and understand creates a transparent environment and increases customer trust in the bank. Thus, the investment and attention given by Bank BJB Sukajadi Branch to these aspects in the service quality dimension plays an integral role in creating a positive experience for customers.

The success of Bank Bjb Sukajadi Branch in building this positive perception can be interpreted as a smart long-term investment. Customer satisfaction created through good service quality can be the main driver of customer retention, increase loyalty, and support customer portfolio growth. In addition, the positive image created among customers can also be an effective marketing tool, helping the bank attract new customers and strengthen its position in the banking market.

In this context, Bank Bjb Sukajadi Branch needs to continue to maintain and improve service quality standards that have been proven to have a positive impact on customer perceptions. Continuous measurement of customer satisfaction, listening to their feedback, and adapting to changes in customer preferences can be an ongoing strategy to ensure that the bank continues to provide satisfactory services and maintain its positive image..

Overall, the investment and attention given by Bank Bjb Sukajadi Branch to service quality has yielded significant positive results in the form of positive customer perceptions. These measures not only create a strong relationship between the bank

and its customers, but also enhance the bank's competitiveness and reputation in a competitive banking market.

It is important to emphasize that the positive relationship between service quality and brand image at Bank BJB Sukajadi Branch is not just a statistical phenomenon, but also carries very important strategic implications. A good brand image becomes a valuable asset for the bank, as it not only creates customer satisfaction in the present, but also forms the basis for long-term growth and competitiveness in the market.

By building a strong brand image, Bank Bjb Sukajadi Branch can secure and strengthen its existing customer base. Customers who are satisfied and have a positive perception of the brand have a tendency to remain loyal to the bank. In addition, a positive brand image can also be an attraction for new customers who are looking for reliable and quality banking services.

This concept is in accordance with the theory from Keller (2013), which states that brand image is not only about the current customer experience, but also about building a long-lasting positive impression in the customer's mind. In a dynamic banking environment, where competition is getting tougher, a positive brand image is key to differentiating Bank Bjb Sukajadi Branch from its competitors.

Thus, the efforts taken by Bank Bjb Sukajadi Branch in improving service quality not only provide customer satisfaction, but also lead to the creation and maintenance of a strong brand image. This strategy can be a solid foundation to face challenges and opportunities in the banking market, strengthen the bank's position in the minds of customers, and expand market share through positive brand appeal.

The results of data analysis provide valuable insights into the specific elements of service quality that have the most significant influence on the brand image of Bank BJB Sukajadi Branch. Emphasis on the weight of the regression coefficient for each dimension of service quality provides a clearer picture of the relative contribution of each aspect to the formation of brand image.

For example, the dimensions of responsiveness and physical evidence may have a greater impact than the other dimensions. The bank's responsiveness to customer needs creates a fast and efficient service experience, which can increase customer satisfaction. Similarly, physical evidence in the form of physical branch facilities and the presence of branch buildings can give a positive and real impression to customers..

This finding is in line with the theory expressed by Parasuraman et al. (2018), which emphasizes that responsiveness and physical evidence are key aspects in creating a positive customer experience. Responsiveness creates closer relationships with customers, while physical evidence provides visual confirmation of the bank's commitment to quality service.

The implication is that Bank Bjb Sukajadi Branch can optimize efforts and resources to strengthen the dimensions of responsiveness and physical evidence. This can be done through training employees to respond quickly to customer needs and through investing in the maintenance and improvement of the branch's physical facilities. By prioritizing these aspects, banks can maximize the positive impact on brand image and meet customer expectations for service quality.

By understanding the most influential dimensions of service quality, Bank Bjb Sukajadi Branch can design more targeted and effective strategies to improve its brand image. Responsiveness and physical evidence are not just additional elements, but the main keys in building and maintaining positive relationships with customers, which in turn, support long-term success in a competitive banking market.

The implications of these findings have strategic significance for Bank Bjb Sukajadi Branch in improving their brand image. As a concrete step, improving responsiveness to customer needs can be achieved through training employees to respond more quickly to customer queries and complaints. By improving response time to customer needs, banks can provide a better service experience, strengthen connections with customers, and increase customer satisfaction.

Investment in physical evidence, such as maintenance and upgrading of physical branch facilities, is also a strategic move. Good facilities give a positive impression to customers, create a comfortable environment, and strengthen trust in the bank. This maintenance and improvement creates concrete "proof" of Bank BJB Sukajadi Branch's commitment to service quality, which can form a strong and positive brand image in the eyes of customers.

Through these steps, Bank Bjb Sukajadi Branch not only responds to current customer expectations but also designs the foundation for long-term growth. An enhanced brand image will provide a competitive advantage in a dynamic banking market, helping the bank retain existing customers, attract new customers, and increase loyalty levels. Therefore, this strategy can be considered as an ongoing investment in building positive customer relationships and strengthening Bank Bjb Sukajadi Branch's position in the banking industry. .

Within this framework, the findings provide opportunities for Bank BJB Sukajadi Branch to improve their marketing and brand management strategies. The bank can utilize the research results as a basis for designing more targeted employee training programs, improving the physical infrastructure of the branch, and developing more focused marketing campaigns. These efforts aim to maximize the bank's competitive advantage in a competitive banking market

Training programs for employees can focus on improving interpersonal skills, responsiveness to customer needs, and a deeper understanding of brand values. This not only improves service quality but also creates a more positive experience for customers. Meanwhile, improvements to the physical infrastructure of the branch, such as upgrading the facilities and appearance of the branch, can give a better impression to customers, supporting a positive brand image.

In addition, the development of a more focused marketing campaign can help the bank build a strong and relevant brand narrative. This campaign can highlight the unique values of Bank Bjb Sukajadi Branch, emphasizing service excellence and positive engagement with customers. With this approach, the bank can strengthen its position in the minds of customers and attract the attention of potential customers.

The implementation of these measures is not only a response to the research findings but also a long-term investment in building and maintaining good customer relationships. By streamlining marketing strategies and brand management based on the research findings, Bank Bjb Sukajadi Branch can optimize its brand appeal in the ever-evolving banking market.

Even so, keep in mind that brand image is dynamic and can change over time. Therefore, Bank Bjb Sukajadi Branch must continue to prioritize maintaining and improving their service quality so that a good brand image can be maintained and strengthened. Changes in consumer trends, technological developments, and shifts in customer preferences should also be part of the considerations in designing long-term strategies. By remaining responsive to market dynamics and continuing to innovate in services, Bank BJB Sukajadi Branch can ensure that their brand image

remains relevant and positive in the eyes of customers.

Overall, the results of this study confirm that service quality has a significant impact on brand image at Bank BJB Sukajadi Branch. The implication is that this finding is an important foundation for banks in improving and strengthening relationships with customers, as well as enhancing their brand image in a dynamic banking market. By understanding the positive correlation between service quality and brand image, Bank Bjb Sukajadi Branch can design further strategies to maintain and improve their service standards. This improvement not only creates customer satisfaction but also opens up opportunities to attract new customers, increase loyalty, and maintain competitiveness in the growing banking industry.

## **B. Discussion:**

### 1. Implications of the Findings for Service Strategy in the Banking Industry

#### a. Improved Service Responsiveness

The research findings showing that service responsiveness has a significant impact on brand image at Bank Bjb Sukajadi Branch consistently reinforce the urgency of the importance of this factor in shaping positive customer perceptions. Responsiveness, as emphasized in the abstract, is not just an additional element, but a key factor that can make a major contribution to the bank's brand image.

In this context, strategic measures to improve service responsiveness should be implemented as a top priority in the bank's service strategy. This effort will not only strengthen relationships with customers, but will also form a sustainable positive impression, which in turn can improve the brand image of Bank Bjb Sukajadi Branch. This is in line with the views of Parasuraman et al. (2018) which underlines that effective service responsiveness can be a key pillar in building customer trust and loyalty, making a positive contribution to the brand image of a financial institution.

#### b. Physical Quality and Physical Evidence Improvement

Physical evidence, such as branch facilities and the presence of bank buildings, is not only a supporting element, but also plays a central role in shaping the brand image of Bank Bjb Sukajadi Branch. The research findings confirm that physical evidence has a significant impact on customers' perceptions of the bank. The positive contribution of physical evidence to brand image, as highlighted in the abstract, provides further confirmation that this aspect plays a strategic role in the overall customer experience.

In this context, the maintenance and improvement of the physical facilities of the branch was identified as a necessary strategic measure. These actions not only serve to create a positive experience for customers, but also provide concrete support to the bank's overall brand image. A view reinforced by reference to Keller (2013) emphasizes that physical evidence, such as branch facilities and layout, has a direct impact on creating a lasting positive impression on customers. Therefore, continuous improvement and enhancement in the physical aspects of the branch are key to building and maintaining a strong brand image in the eyes of customers.

#### c. Employee Training Program Development

Physical evidence contributes substantially to brand image, but the research also highlights the important role of employees in shaping a positive brand image. The discussion confirms that the contribution of physical evidence, although significant,

needs to be balanced with serious attention to the active role of employees in creating and maintaining a good brand image. This point reflects that employees are not only task performers but also key agents in exuding brand identity and values.

In this context, the emphasis on developing employee training programs is very important. These programs should not only focus on improving technical skills, but also on reinforcing brand values and customer service. The discussion highlights that engaging employees as effective brand ambassadors can have a positive impact on the impression formed on customers and support the achievement of the desired brand image. Reference to Aaker (2017) also confirms that the role of employees is not just about performing tasks, but also about creating experiences that are consistent with the brand identity carried by the financial institution.

## 2. Comparison with Previous Research

The findings of this study are consistently in line with several previous studies that emphasize the positive relationship between service quality and brand image in the context of the banking industry. Aaker's (2017) study provides additional confirmation that good service quality is a key foundation in building and maintaining a strong brand image. This finding not only reinforces the relevance of previous research results, but also underscores the importance of service quality as a key element in brand image building strategies.

Within this framework, this study provides empirical support for the concept that improving service quality can have a significant positive impact on brand image in the banking industry. This is in line with Aaker's (2017) view which emphasizes that focusing on service quality can be a solid foundation for strengthening brand image. Therefore, the implication of this finding is a valuable guide for financial institutions, especially Bank BJB Sukajadi Branch, to design a more effective service strategy in order to build and maintain a positive brand image in the eyes of customers and the wider community.

The importance of service responsiveness in shaping customers' positive perceptions of brands, as emphasized in previous studies, is again validated by the results of this study. This concept has been emphasized by Kotler et al. (2016), which underlines that service responsiveness is not only limited to responding to complaints, but also includes the ability to understand and meet customer needs quickly.

The findings of this study consistently confirm that service responsiveness has a significant impact on brand image at Bank Bjb Sukajadi Branch. In this context, this study not only provides support for similar previous research findings, but also reinforces the urgency of the importance of service responsiveness as a key element in brand image formation strategies. Therefore, for Bank Bjb Sukajadi Branch, efforts to improve service responsiveness can be considered as an essential strategic step to shape positive customer perceptions and strengthen the bank's brand image in the market.

The concept that physical evidence is a key factor in creating a positive brand image, as recognized by Keller (2013), is reinforced by the findings of this study. This study validates previous views that emphasize that elements such as the bank's physical environment and facilities have a central role in forming a strong impression on customers

In this context, the findings of this study are in line with previous views and provide confirmation that physical evidence, such as branch facilities and the presence of bank buildings, plays a crucial role in shaping customer perceptions of the brand image of Bank Bjb Sukajadi Branch. Therefore, for Bank Bjb Sukajadi Branch,

understanding and continuously improving these physical aspects is not only necessary to meet customer expectations but also as a strategy to maintain and strengthen a positive brand image in the eyes of consumers.

### 3. Practical Considerations for Bank Management

#### a. Human Resources

The importance of human resource development is highlighted in this discussion. The management of Bank Bjb Sukajadi Branch needs to pay special attention to this aspect, in accordance with the findings of this study and the views of Parasuraman et al. (2018). Employee training and development programs should be carefully designed to improve interpersonal skills, product knowledge, and brand awareness. Investment in human resources will not only have a positive impact on service quality, but will also be a strong pillar in building a strong brand image. In this context, reference to Parasuraman et al. (2018) highlights the urgency of employee training as a key step towards achieving responsive and quality services. Thus, Bank Bjb Sukajadi Branch can utilize this investment as a long-term strategy to improve employee competencies and skills, which in turn will support efforts to strengthen brand image and increase customer satisfaction.

#### b. Physical Facility Management

The importance of maintaining and improving the physical facilities of the branch was highlighted in this discussion. Bank BJB Sukajadi Branch's management strategy should include continuous maintenance and improvement of the branch's physical facilities as an integral part of efforts to create a positive brand image. A comfortable, modern and clean physical environment plays an important role in enhancing customer experience and creating a positive impression of the bank's brand.

In a practical perspective, Bank Bjb Sukajadi Branch needs to regularly evaluate and update their physical facilities to remain relevant to the evolving needs and expectations of customers. This practical implication is in line with Keller's (2013) view on the importance of physical evidence in creating a positive brand image. By prioritizing the maintenance and improvement of physical facilities, banks can strengthen the attractiveness and positive impression on customers, which in turn will support the brand image desired by Bank Bjb Sukajadi Branch in the market.

#### c. Technology Integration

The integration of modern banking technology plays a key role in service strategy and brand image building, according to the findings of this study. Banks, including Bank Bjb Sukajadi Branch, must ensure that they continue to innovate in digital banking technology, such as sophisticated ATMs and online banking platforms. The use of the latest technology is a strategic step to create the impression that banks always strive to provide the best to customers.

The implications of this technology integration not only create a positive customer experience, but also support an innovative and sophisticated brand image. Reference to Zeithaml et al. (2018) emphasizes the importance of technology in creating a positive customer experience. Thus, Bank Bjb Sukajadi Branch can utilize technology as a tool to strengthen a modern brand image, increase customer satisfaction, and compete effectively in the ever-changing banking market.

In this discussion, it is seen that the research findings consistently support and deepen the information that has been outlined in the abstract. Service responsiveness, physical evidence, and employee development all play a key role in shaping a positive brand image at Bank BJB Sukajadi Branch. By detailing the practical implications and linking them with: This study aims to assess the extent of the influence of Service Quality (SerQual) on brand image at PT Bank Bjb Sukajadi Branch. This research has important relevance given the intense competition among banks and non-bank financial institutions. By taking a sample of customers who were borrowers and depositors during the period 2019 to 2021, 100 respondents were involved in this study. The research method used is a quantitative approach with multiple regression analysis.

The results of the regression model show a positive coefficient, indicating that any change in service quality has the potential to affect brand image. The coefficient of determination ( $R^2$ ) is 72.8%, indicating that service quality has a significant influence on brand image. The results of hypothesis testing, both partially and simultaneously, show a positive and significant effect of service quality on brand image.

The implications of this study show that physical evidence contributes significantly to brand image, while responsiveness contributes less. These results provide a better understanding of the elements of service quality that need to be considered to improve brand image in the banking industry.

## **CONCLUSION**

The conclusion of this discussion provides a comprehensive overview of the practical and strategic implications of the research findings for the banking industry, especially for Bank Bjb Sukajadi Branch. The linkage of findings with previous research strengthens the validity of the results of this study, making the conclusions a solid foundation for the development of strategies to improve brand image and bank competitiveness.

In relation to service responsiveness, the research findings highlight the importance of improving responsiveness as a key bank service strategy. Effective responsiveness can strengthen relationships with customers, form positive impressions, and improve the bank's brand image (Parasuraman et al., 2018). Therefore, the management of Bank Bjb Sukajadi Branch should pay special attention to improving employee training in responding to customer needs more quickly and effectively.

Physical evidence, such as branch facilities and the presence of bank buildings, is also recognized as a key element in shaping a positive brand image (Keller, 2013). Therefore, the discussion recommends a strategy of maintaining and improving the physical facilities of the branch as a strategic step to create a positive experience for customers. Bank Bjb Sukajadi Branch needs to continuously evaluate and update their physical facilities to remain relevant to the evolving needs and expectations of customers.

Employee development, as emphasized in the discussion, is also an important aspect of creating a good brand image. Well-trained employees will not only improve service quality, but also become effective brand ambassadors (Aaker, 2017). Therefore, Bank Bjb Sukajadi Branch should design training programs that not only improve technical skills, but also strengthen brand values and customer service. This conclusion provides clear direction for the management of Bank Bjb Sukajadi Branch to optimize its brand image and competitiveness. Service responsiveness,

maintenance of physical facilities, and employee development should be the main focus in the service strategy. By implementing these measures, Bank Bjb Sukajadi Branch can strengthen its position in the banking market, increase customer satisfaction, and build a positive and strong brand image. The findings are not only an important contribution to the academic literature, but also provide valuable practical guidance for the banking industry in the face of increasing competition.

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