

# RESEARCH ON THE RELATIONSHIP BETWEEN INTELLIGENT BRANCHES, SERVICE INNOVATION, PERCEIVED SERVICE QUALITY AND RETAIL FINANCIAL PERFORMANCE OF BANKS

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## Abstract

This study aims to explore the relationship between intelligent branches, service innovation, perceived service quality, and retail financial performance of banks. This article is divided into four dimensions for research, namely perceived service quality, banking retail financial performance, service innovation, and intelligent branch. This article adopts both quantitative and qualitative research methods. A questionnaire survey was conducted on 480 staff members from 80 commercial banks in cities across the country as the specific research population. The research results indicate that intelligent branches, service innovation, and perceived service quality will have an impact on the retail financial performance of banks.

**Keywords:** perceived service quality; banking retail financial performance; service innovation; intelligent branch

## Introduction

With the growth of China's economic strength and the increasing diversity of residents' needs, financial technology has become a hot topic in recent years. In short, financial technology is an organic combination of finance and technology, and an innovative way to promote the optimization and upgrading of the financial industry. Baidu, Alibaba, Tencent, JD and other Internet giants are leveraging technology intelligence to promote the continuous development of financial technology, build financial ecosystems around various consumption scenarios in daily life, quickly seize the customer resources of traditional retail banks, and become aggressive cross-border competitors. Chinese commercial banks used to focus on traditional models such as corporate finance and offline retail business, but the lack of timeliness and convenience is a problem. The joining of Internet giants has provided more efficient and convenient services for the existing customers of the bank, met their needs and improved the customer experience. At the same time, they quickly took away a large number of retail customers from commercial banks, leading to a significant decline in the overall profits of traditional commercial banks.

Specifically, the impact of financial technology on the retail business of commercial banks is mainly reflected in three aspects: first, payment and settlement functions. With the emergence of WeChat and Alipay as mainstream payment methods, the traditional cash payment method is not convenient enough. Especially with the popularity of smartphones, it has changed the payment concepts and habits of young consumers, and has had an impact on the payment and settlement business of traditional commercial banks, resulting in a significant decline in settlement income. The second is customer management. Although traditional commercial banks have a certain number of branches, due to insufficient information technology and a lack of complete and accurate understanding of customer needs, they are unable to carry out differentiated and targeted marketing for different customer needs, which

weakens the stickiness of retail customers. The application of big data, cloud computing and other functions in financial technology can quickly and accurately process customer data, differentiate and personalize customer needs, and support Tianhong Fund of Yu'e Bao as a typical example. The third is debt business. As the main source of funding for commercial banks, the main source of liability business is RMB deposits. However, the low yield and lack of flexibility of traditional bank deposit products have not met customers' expectations. Taking Yu'e Bao launched by Alipay as an example, there are more and more flexible deposit and withdrawal products of financial technology companies in the market, attracting a large number of users. Its high yield and flexible deposit and withdrawal characteristics are superior to traditional commercial banks. These products have advantages such as low purchase threshold, high efficiency, and ease of use, which traditional commercial banks cannot match. Customer churn has become an inevitable trend.

At present, different types of intelligent devices have gradually been installed and applied in banks. The business model of the branch hall has shifted from "customer application+counter processing" to "customer self-service+on-site review". New equipment such as Zhiyitong and cash flow machines in the intelligent service area of branch offices have gradually become the main channels for business processing. A smart machine is a service counter, and in the system of each smart machine, customers are not facing traditional tellers, but a self-service machine with facial recognition, identity verification, and various service modules. The intelligent transformation of branches has brought customers a different service experience, and at the same time, customers have higher requirements for these new equipment, new functions, new processes, and new products. Faced with fierce competition and higher customer demands, how to grasp and expand limited customer resources has become the key to the future development of banks. Therefore, from the perspective of customers, customer-centric approach, strengthening customer relationship maintenance, and improving customer satisfaction have become a major trend in the development of banks.

## **Objective**

The main purposes of this study are as follows:

Objective 1: To study the level of the current development status of commercial banks, reveal the main problems faced by commercial banks in the current development process, and provide corresponding solutions.

Objective 2: To identify the impact of the connotation and characteristics of service innovation, as well as the model for measuring service innovation.

Objective 3: To develop a model of the specific content of the perceived service quality measurement model.

## **Literature Review**

Through literature review and comparative analysis, it is found that foreign scholars have continuously conducted, improved, and enriched research on perceived service quality. The concept of perceived service quality originated in the 1980s. Gronroos (2021) first proposed the concept of perceived service quality and defined it as a subjective category, defining perceived service quality as the comparison between an enterprise's service expectations and actual service experience. The PZB (2024) Service Quality Research Group in the United States proposes to commercialize service research. However, unlike ordinary tangible goods, it cannot fully and accurately understand consumers' service preferences and comprehensively and meticulously evaluate the service itself. The main way to describe services is through observation, and the SERVQUAL service quality measurement model is proposed. This model has been widely recognized and praised in the service marketing

industry, and has also been promoted and improved by many scholars in the later stage. Zeithaml (2022) proposed that a service itself is a product, and product comparison includes both price comparison and intrinsic value comparison. Cronin and Taylor (2021) re optimized and reviewed the 22 indicators of the SERVQUAL model, and proposed different perspectives on the "service quality attitude theory".

A review of research on perceived service quality among banking customers. The development stage of foreign banking industry is faster than that of domestic banking industry, and the industry competition is also more intense. The banking industry has a higher demand for services, and research on customer service quality perception predates that of China. Avkiran (2022) believes that observing and describing banking customers' perception of service quality should start from multiple dimensions such as employee behavior, service credibility, communication quality, and employee attitudes. Aldelaigan (2022) proposed that dimensions such as employee daily behavior, service attitude, professionalism, and communication effectiveness are key factors in describing the perceived service quality of banking customers. Liassides (2021) believes that the perceived service quality of bank customers has a significant impact on the operational status of banks, and the two are positively correlated. Usually, banks with better service evaluations have a higher market share. Chai B (2022) also believes that the quality of banking services will affect the operational performance of banks, and increasing service investment is the lowest cost investment that banks need to make in maintaining existing customers and expanding new customers. Hossain and Leo (2023) analyzed the customer perceived service quality of bank retail business and believed that bank retail business should take measures and increase investment in the tangible and reliable dimensions that customers value the most. Strandberg (2022) improved the measurement model of perceived service quality for bank customers by adding indicators such as quality, proportion, and pleasure to measure the perceived service quality of high-end customers. They have reached a consistent conclusion with other scholars that higher quality services are more attractive to high-end customers.

Through literature review, it can be found that the concept of perceived service quality is a multidimensional construction that has reached consensus. Most studies use the four dimensions of support, responsiveness, care, and ease of use to measure perceived service quality, as this classification captures perceived service quality. By examining the four dimensions of perceived service quality, we can analyze the impact of different perceived service qualities on bank retail performance in a more refined manner, thereby gaining a deeper understanding of the relationship between perceived service quality and bank retail performance.

Osirim M (2020) and others believe that retail banking refers to the financial products and services provided by banks to small and medium-sized customers, including urban and rural residents, households, and small and micro enterprises. Per HG S (2020) pointed out in the research process that the definition of retail banking business should not be limited to individuals and companies, but should be based on the scale of transaction funds. Banks' financial services to small and micro enterprises should also be included in their retail business category, as compared to large and medium-sized enterprises, the transaction scale between small and micro enterprises and banks is relatively small. Therefore, the financial services provided by commercial banks to individuals and small and micro enterprises can be referred to as retail business. Yu Yuejun et al. (2023) pointed out that bank retail business is a financial business that directly serves individual and small and medium-sized enterprise customers through multiple service channels, with characteristics such as large demand differences, decentralization, and frequent transactions. Yan Ran (2020) believes that banking business mainly includes two aspects: personal business and corporate business. As long as it is targeted at individual customers, it can be called retail business, such as resident credit card

business, deposit and loan business, etc. From the discussions of multiple scholars, it can be seen that the retail business of banks is mainly divided into two categories: one is classified according to the scale of transaction funds, and the other is classified according to business. However, the overall concept of retail banking business is defined as financial services provided to individuals and small and medium-sized enterprises. Many scholars have reached a consensus on the definition of retail banking business, which mainly targets retail customers and provides them with services such as deposit and withdrawal, payment, and loans (Xie Hejun, 2023; Chen Siqing, 2022). As research deepens, scholars believe that the retail business scope of commercial banks is gradually expanding and deepening. Scholars have proposed that retail banking services also include small business financial services (Wu Zhifeng, 2022). From the specific business scope, Xie Hejun (2023) pointed out that according to relevant German laws, the business scope of retail business mainly includes deposit and withdrawal business, payment business, loan and fund product sales, etc. With the development of Chinese commercial banks, Wu Zhifeng (2022) believes that retail banking includes business categories such as personal banking and private banking, involving general consumer finance services and VIP wealth management.

In short, commercial bank retail business refers to financial services and products provided to individuals, households, or small and medium-sized enterprises, and is therefore also known as personal banking or retail financial business. According to the different service targets, retail business can be divided into narrow and broad categories. Among them, narrow retail business limits the products and services provided by banks to ordinary individuals and households, while broad retail business not only covers narrow content, but also includes private banking services for high net worth customers and financial services for small and micro enterprises. This study applies the concept of retail business of commercial banks in a broad sense.

At present, the concept of retail financial performance evaluation for banks is a multidimensional construction that has reached consensus. Most studies use the three dimensions of liquidity, profitability, and profitability performance to measure the retail financial performance evaluation of banks.

Domestic and foreign scholars generally believe that Schumpeter's (2024) concept of innovation, which has broad significance, is the starting point for studying innovation. The reverse product cycle theory proposed by Baras (2024) is the earliest theory related to service innovation and the first systematic study of service innovation, laying the foundation for other scholars to explore service innovation research in the future. Due to the fundamental difference between service and technology: service is non-material and the service process is very complex, there is significant controversy among scholars regarding the connotation of service innovation.

The concept model of service innovation integration proposed by scholars such as Bilderbeek (2022) is a four-dimensional model that divides service innovation into four aspects: conceptual innovation, interface innovation, organizational innovation, and technological innovation. Xu Qingrui (2023) believes that service innovation mainly refers to the application of new technologies and ideas in the service process, improving and transforming existing service processes and products, enhancing service quality and efficiency, and ultimately forming a competitive advantage for service enterprises. The first half of this paragraph describes the possible contents of service innovation, namely service concept innovation and service process innovation, while the second half expresses the impact of service innovation on enterprises. Deng Hetao (2010) proposed a six dimensional model for service innovation based on the four-dimensional model, which includes six aspects: service concept innovation, customer interaction innovation, partner innovation, profit model innovation, organizational innovation, and technological innovation.

The banking industry is one of the important components of the service industry, and research on service innovation in the banking industry is actually the application of service innovation research in specific industries of the banking industry. He Dexu and Wang Chaoyang (2022) believe that financial service innovation not only includes the innovation of financial instruments and channels that can be traded in different financial markets, but also includes the innovation of various financial institutions providing service products to customers. Shen Jing and Zhang Liang (2022) believe that service innovation in commercial banks refers to the investment of personnel, technology, and other research and development capabilities to improve the quality of financial services, expand service scope, obtain financial product patents, increase operating income, and create new value for customers through new service behaviors and activities. According to Luo Jiaju (2020), service innovation in commercial banks refers to the restructuring of various elements in order to avoid risks, meet regulatory requirements, adapt to the financial environment, and meet customer needs in their business activities. Based on this, banks design new service products or service delivery methods for customers to establish their own competitive advantages. Di Rong&Xu Ming (2022) believe that service innovation in commercial banks is the process of using new thinking, methods, and technologies to carry out innovative activities in commercial banks, ultimately achieving innovation in service methods and content, meeting different customer needs, and enhancing competitiveness.

With the in-depth research of domestic and foreign scholars on the dimensions of service innovation, more and more scholars have incorporated various factors of service innovation into the dimensions. Most studies use the four dimensions of service product innovation, service delivery innovation, customer interface innovation, and service concept innovation to measure service innovation.

With the progress of society and technological innovation, the development direction of banking channels is gradually shifting from physical branch services to digital banking services, and financial services are gradually evolving into intelligent devices and online services as the main channels; Shorter business processing time, higher business processing efficiency, and wider channels for obtaining product information; Banks and financial institutions have higher technological capabilities, faster recognition speed, and more accurate identification of customer identities. They also have greater scalability in terms of customer service time and space, and their dependence on physical branches and business representatives is gradually decreasing. The evolution process of the global banking industry varies, and the four stages of banking evolution from Bank 1.0 to Bank 4.0 still exist simultaneously. When choosing and developing mainstream banking business models, the banking industry must adapt to the innovation and progress of modern and future technologies, assess how to better meet customers' financial needs, adapt to the positive trend of the times, strengthen its own management reforms, rather than sitting idly by and drowning out the financial wave of technological innovation.

The hardware of bank smart devices mainly includes: smart counters, mobile counters, portable mobile counters, mobile authorization PADs, smart POS machines, etc; The bank's intelligent device software mainly includes: intelligent business operating system, lobby marketing interactive system, intelligent evaluation system, precision marketing system, customer management system, mobile banking APP, etc.

The concept of intelligent branch is a multidimensional construction that has reached consensus. Most studies use four dimensions to measure the intelligence branch: intelligent terminal data analysis, full self-service processing, intelligent terminal data collection, and differentiated configuration management.

## Methodology

This article aims to systematically analyze the current development status and main problems faced by commercial banks in the current development process, conduct in-depth research on the factors that affect the retail financial performance of banks, clarify the key factors for the growth of bank retail financial performance, and analyze the roles of perceived service quality, service innovation, and intelligent branch in this process. This study further clarifies the direction of commercial bank development and reveals the key foundations in the process of commercial bank development.

### Participants

This study is divided into two parts. The quantitative study focused on 480 staff members from 80 commercial banks in cities across the country as the specific research population. Qualitative research focuses on employees of a city commercial bank as the specific research population. Five individuals were selected for the interview.

### Instruments and Procedures

This study mainly collected data through questionnaire surveys, supplemented by interviews as a supplement.

Firstly, a questionnaire was distributed to 480 staff members from 80 urban commercial banks across the country, and then five employees from one urban commercial bank were selected for interviews.

### SPSS statistical analysis software was used for analysis.

SPSS (Statistical Package for the Social Sciences) is a statistical analysis software widely used in the field of social sciences, developed by IBM. It provides comprehensive data analysis solutions, including data management, statistical analysis, chart analysis, output management, and other functions, suitable for multiple fields and industries such as communication, healthcare, banking, securities, insurance, manufacturing, business, market research, scientific research, education, etc. The features of SPSS include an intuitive user interface, powerful statistical analysis capabilities, compatibility with multiple data formats, and integration with open-source programming languages.

The basic functions of SPSS include descriptive statistics, mean comparison, general linear modeling, correlation analysis, regression analysis, logarithmic linear modeling, cluster analysis, data simplification, survival analysis, time series analysis, and many other categories. In addition, SPSS also supports the implementation of complex sampling design schemes, as well as the description and statistical modeling of corresponding data. The features introduced in the new version, such as the Complex Samples module and Classification Tree module, further expand SPSS's capabilities in data processing and analysis.

### Descriptive Statistics

Descriptive statistics is a statistical method used to summarize, organize, and simplify data. In this research questionnaire, five descriptive statistical questions were designed to ask and analyze participants' basic personal information, including gender, age, and education level. Descriptive statistics mainly include statistical methods such as frequency allocation and percentages. Use statistical analysis to explain the distribution of demographic variables and further understand the correlations between variables. This study mainly uses frequency distribution and percentages from demographic data for statistical analysis.

### Reliability Analysis

Reliability analysis is mainly used to determine whether a questionnaire is stable and reliable. It is generally believed that the testing procedure for quantitative variables is as follows: (1) After questionnaire collection, the load of each factor should be above 0.5, and p

should only be less than 0.05. (2) Cronbach alpha should be greater than 0.7. (3) The combination reliability should be greater than 0.7. Use the above three criteria to test the reliability of the scale. Qiu Haozheng (2006) believes that the higher the reliability, the more stable the measurement of the same concept by the scale.

### **Factor Analysis**

The main goal of factor analysis is to study the internal connections between numerous variables and identify hidden variables, elucidating the highly complex relationships between variables. Although these variables cannot be directly observed, they can have a profound impact on the variables. Finally, by extracting several latent variables to represent the basic structure between variables, also known as exploratory factor analysis.

The main purpose of exploratory factor analysis is dimensionality reduction, which means explaining and summarizing the observed maximum facts with the least number of factors. Exploratory factor analysis mainly includes seven steps: (1) collecting observed variables; (2) Obtain covariance matrix; (3) Determine the number of factors; (4) Extract factors; (5) Rotation factor; (6) Explain the structure of elements; (7) Factor score.

### **Effectiveness Analysis**

The effectiveness mainly tests whether the scale has validity, accuracy, and correctness. The commonly used effectiveness indicators include surface effectiveness, content effectiveness, relevance effectiveness, structural effectiveness, aggregation effectiveness, and discriminative effectiveness. There are many indicators of effectiveness, and generally speaking, the effectiveness of a scale depends on three aspects: surface, content, and structure.

### **Correlation Analysis**

Correlation is a statistical method used to measure and describe the relationship between two variables that typically exist naturally in the environment without attempting to control or manipulate the variables. At present, the most commonly used method for measuring correlation coefficient is Pearson correlation, which measures the direction and degree of linear relationship between two variables.

### **Structural Equation**

Structural Equation Modeling (SEM): This study used Mplus editor 6.12 to analyze data, which can perform variance analysis and SEM. This advanced statistical method was used in the final conceptual framework of the study to analyze the causal relationships between determining factors and their relationships. In these assumptions, the determining variable and the determining variable are linked together. This method has helped researchers form their theories. This study also achieved success. The effectiveness of any testing or measuring equipment is crucial in terms of credibility. It directly affects the accuracy of test interpretation.

## **Results**

From the objective of the research was to find out:

Service Innovation of commercial banks has a positive impact on Banking Retail Financial Performance; The Intelligent Branch of a commercial bank branch has a positive impact on the Banking Retail Financial Performance of the bank; Perceived Service Quality has a positive impact on Banking Retail Financial Performance of commercial banks; The Service Innovation of commercial banks has a positive impact on Perceived Service Quality; The Intelligent Branch of commercial bank branches has a positive impact on Perceived Service Quality.

## Conclusion and Future Work

(1) In terms of enhancing perceived service quality, urban commercial banks can conduct sufficient research to improve service effectiveness. This includes enhancing the foresight of services, conducting online and offline service research, focusing on customer service needs, soliciting service opinions, determining high-frequency business types and service development methods, conducting service prediction analysis and developing supporting plans and process measures, making reasonable service planning based on customer characteristics and the actual situation of the branch, designing and implementing corresponding service management improvement mechanisms, and striving to build a multi-scenario, precise, and personalized customer service system. Secondly, in the service process, urban commercial banks should pay attention to service quality and efficiency. This includes emphasizing service standardization, service diversity, and service public welfare. Strictly implement civilized and standardized service standards in personnel configuration, service requirements, and service timeliness; Through organic linkage of online and offline, business and service, etc., enrich service levels, meet service needs, and improve service quality and efficiency; Respect and protect the consumer protection rights and interests of proxy customers, carry out publicity based on key content, increase attention and services to key customer groups, and highlight the social responsibility and public welfare of bank services. Finally, after providing services, urban commercial banks should conduct multi-level evaluations to enhance the long-term effectiveness of their services. By continuously optimizing the service environment, expanding service channels, and innovating service methods, with customer satisfaction as the goal, we simplify cumbersome procedures and processes, improve service efficiency, and ultimately enhance customer experience. At the same time, maintain a good communication relationship with customers, patiently listen to their opinions and suggestions, respond to their concerns and demands in a timely manner, combine the bank's products and services, provide personalized services to customers, and improve their trust in the bank.

(2) In terms of strengthening banking retail financial performance. Urban commercial banks should continue to optimize their retail business system, with the goal of increasing the scale of retail asset management and achieving double-digit growth. Secondly, adapting to the adjustment of industrial structure and changes in consumer attitudes is also an important way to improve retail financial performance. With the continuous adjustment of industrial structure and the continuous iteration of consumer concepts, urban commercial banks need to consider how to adapt to the financial needs of "new formats" and "new generations". Finally, accelerating digital transformation is the only way to improve retail financial performance. Urban commercial banks should combine their own characteristics, clarify the key points of digital transformation, fully leverage their own advantages, and actively carry out digital transformation based on regional characteristics, internal resource allocation, and customer attributes. By deeply binding with the region, we aim to create the brand concept of a citizen bank and our own bank. At the same time, we combine financial digitization with online services, breaking through geographical and customer limitations, connecting scenarios with financial services, and fully tapping into shareholder value.

(3) In terms of strengthening service innovation. Deepening the transformation of branches is one of the important means for urban commercial banks to enhance service innovation. Through energy-saving renovations of physical spaces and the application of intelligent lighting systems, banks can not only improve energy efficiency, but also automatically adjust brightness according to the environment, enhancing customer experience. In addition, while promoting the green transformation of service environment in business outlets, banks vigorously support green industries to provide financial support for green



enterprises. This approach not only promotes green development, but also reflects the bank's sense of social responsibility. Secondly, innovative financial products and services are the core of enhancing service innovation. Finally, utilizing digital technology to enhance service efficiency is an important direction for modern banking service innovation.

(4) In terms of strengthening the intelligent branch. Urban commercial banks should increase investment in technology information systems, optimize and transform existing systems, ensure system stability and compatibility, and meet the needs of cross regional operations. At the same time, accelerate the upgrading and replacement of core systems, shift from supporting single city operations to supporting cross regional operations, and enhance the technological level of risk management. Actively introducing advanced technologies such as artificial intelligence, big data, and cloud computing to promote the construction of smart banks. For example, utilizing technologies such as smart devices, remote monitoring, and biometric recognition to enhance customer experience, enabling self-service and fast processing of simple businesses and remote processing of complex businesses. Emphasize the cultivation and introduction of scientific and technological talents, establish a high-quality scientific and technological team, and provide strong technical support for the development of intelligent branch institutions.

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