

Influence of Service Quality on Muslim Customers' Satisfaction towards Islamic Banking: A Study on Malaysian Islamic Banks

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ABSTRACT

The purpose for this study is to explore the connection between consumer loyalty and five measurements of service quality in Islamic banks of Malaysia. This examination utilizes an example of 270 clients of Islamic banks; 175 reactions have been taken from every city like Kuala-Lumpur and Zohur Baru and Penang. Organized poll procedure has been utilized to gather information. The paper's discoveries uncover that Malaysian Islamic banks clients consider Trust, responsiveness, assurance as critical variables for consumer loyalty, then again, the elements of the service quality as the substantial is not emphatically noteworthiness as a measurements of fulfilment. Constraint of this examination is test size of the respondents. For the scholarly perspective, there is an incredible hugeness too an as professionals, administrators and approach creators can be discover the examples of consumer loyalty in the terms of administration quality for Islamic banks in Malaysia. The estimation of the present examination is specific since it is a measuring investigation of consumer loyalty and service quality measurements of Islamic banks in Malaysia.

Key Words: Trust, assurance, tangibility, responsiveness, empathy, customer satisfaction, customer loyalty, Islamic banking, Malaysia

INTRODUCTION

The aspect of service quality has emerged as a vital strategic element for organizations trying to prosper as well as attain long term survival in the competitive business environment of modern time (Hume, 2008; Chaker and Jabnoun, 2010). Under such circumstances, research has shown that service quality that is offered to the customers play a vital role enhancing customer satisfaction as well as loyalty through retention (Camarero et al., 2007; Solvang, 2007). In order to ameliorate the number of satisfied along with loyal customers, it has become important for management to gain a clear understanding of the factors that give rise to customer satisfaction so that, appropriate actions can be executed for coming up with improvements and eventually increasing value for their respective

customers (Muhammad Awan *et al.*, 2011). As competition has intensified in the banking sector, banks are striving toward expanding their customer base through the means of providing superior quality services to secure long term gains (Muhammad Awan *et al.*, 2011). This has, in turn, increased the importance of an understanding of the relation that takes place between the aspects of service quality and customer satisfaction in the setting of the sectors of the service industry including the banking sector (Chaker and Jabnoun, 2010).

One of the crucial ways through which different types of organizations as well as Islamic banks can expand their base of loyal customers is through offering superior quality service (Wong and Sohal, 2003). As the level of customer awareness increases so does the importance of the association between service quality and satisfaction (Sureshchandar *et al.* (2002). Therefore, it is of utmost importance for banking institutions to enhance the quality of service that is provided by them to ameliorate the degree of customer satisfaction and eventually retain their loyal customers (Razak *et al.*, 2007). The development of superior service quality leads to the attainment of a long term relationship with customers (Zeithmal *et al.*, 2002). In line with this, to sustain long term success and profitability, it is essential for Islamic banks to continuously improve their service quality for satisfying their customers (Rehman and Wang, 2012).

As competition between Islamic and conventional banks has increased at an accelerating pace, retention of loyal customers has evolved as an essential criterion for long term survival in this intensely competitive banking industry. Despite the fact that much effort is being invested by researchers along with academicians toward understanding the concept service quality regarding Islamic banking, however, less is known about service quality and customer satisfaction as well as loyalty regarding Islamic banking compared to its conventional counterpart. Moreover, researchers have also claimed that the application of SERVQUAL is at an initial stage in the Islamic banking sector (Amirzadeh and Shoorvarzy, 2013). This calls for further investigation of service quality in the context of Islamic banking. Taking into account this issue, it has become ardently necessary to gain further insights about the how the various dimensions of service quality effect Muslim consumers' satisfaction and ultimately their loyalty toward Islamic banking. Henceforth, the current study attempts to conduct a comparative study between two pre-dominantly Muslim populated nations in Malaysia to gain a clearer understanding regarding the effects of service quality on Muslim customers' loyalty toward Islamic banking.

LITERATURE OF THE STUDY

Islamic Banking in Malaysia

Malaysia is known to the world as the first country to initiate a dual banking which comprises of Islamic as well as commercial banks (Amat Taap *et al.*, 2011; Abdullah Saif Al Nasser and Muhammed, 2013). Islamic banking industry in this country consists of full-fledged, along with Islamic windows that are part of the conventional banks (Mokhtar *et al.*, 2008; Ismail *et al.*, 2013). Malaysian Islamic banking comprises a total of 15 Islamic banks which include a total of 9 dual window banks along with two national full-fledged Islamic banks, as well as four foreign commercial banks (Sufian, 2007, Echchabi and Aziz, 2014). The Islamic banks offer similar products when compared to the conventional banks which include a wide range of Islamic products and services (Sufian, 2007, Echchabi and Aziz, 2014). Research has indicated that in Malaysia Islamic banking is used by both Muslim along with Non-Muslim customers. This is because the study conducted by Haque *et al.* (2010) taking into consideration a sample of respondents that include the three races of Malaysia namely, Malay, Chinese and lastly Indians, disclosed that a total of 48 per cent of the respondents uses Islamic banks.

From a historical perspective, the concept of Islamic banking in the country of Malaysia was first introduced with the inception of Tabun Haji in the year 1963, in order to provide the Malaysian citizens a way that would provide with a way to save money so that they can perform Hajj (Mokhtar et al., 2008, Echchabi and Aziz, 2014). Later on, in the year 1983, the first local full-fledged Islamic bank was established which is known as Bank Islam Malaysia. Bank Islam was the only Islamic bank in the country for 10 years (Ismail et al., 2013). However, later on the government allowed other banks to open Islamic windows as it was believed that, it is one of the most efficient as well as effective methods that can be applied in order to increase the number of banks providing Islamic financial services in terms of cost as well as time (Ismail et al., 2013). This would also make the Malaysian banking industry more competitive and in turn improve the performance and result in higher efficiency for the Islamic banking sector as a whole (Kaleem, 2000). Thus, the second local full-fledged Islamic bank, named Bank Muamalat Berhad, was established in the year 1999 (Mokhtar et al., 2008). At the same time, the government also permitted some foreign Islamic banks to set up their operations in the country namely, Kuwait Finance House, Alrajhi Banking and Investment Corporations and Qatar Islamic Bank (Abdullah Saif Al Nasser and Muhammed, 2013).

Service Quality and Islamic Banking in Malaysia

Several studies have been undertaken in order to understand how service quality is perceived by Malaysian consumers' when it comes to Islamic banking institutions (Haron et al., 1994; Shafie et al., 2004; Amin and Isa, 2008; Amat Taap et al., 2011; Abedinya and Zaeim, 2011). A study was undertaken by Amat Taap et al. (2011) with the main purpose to measure as well as compare the quality of the services that are offered by both the conventional as well as Islamic banks situated in Malaysia. In this study service quality was measured through the SERVQUAL model and at the same time, a new dimension of trust was added to the model. The findings of the study demonstrated the presence of a substantial as well as a significant difference in the participants' perceptions and expectations toward service quality of the two groups of banks. Regarding expectations, there was a significant difference when it came to the competence and convenience factors. On the other hand, the findings also indicated that, regarding perceptions there exists significant differences between the two groups of banks, specifically for tangibility as well as trust towards of the Islamic banking services.

A study conducted by Amin and Isa (2008) to determine the association between Malaysian customers perception towards service quality and their level of satisfaction with Islamic banks. The findings of the study revealed that in comparison to the non-Muslim customers, Muslim customers were more aware of the products as well as services that are offered by the Islamic banks. Additionally, it has been further noted by them that a large proportion of the customers of the Islamic banks were satisfied with the quality of service that they received from the banks. From a similar perspective, Abedinya and Zaeim (2011) undertook a study focusing on Malaysian customers with the ultimate purpose of gauging service quality of Islamic banks through gaining an understanding of customers' expectation and perception. It has been demonstrated by them that all the dimensions of the CARTER model have a significant impact on Malaysian customers' perception toward service quality provided by the Islamic Banks. Another study indicated that customers' perception toward Islamic banking in Malaysia is the result of a combination of different elements such as efficiency levels of all the various services that are provided by the bank, the friendly behaviour of the personnel, their ability to maintain confidentiality as well as the promptness of the transactions (Haron et al., 1994).

Customer loyalty

Customer loyalty refers to a commitment of current customer in respect to a particular store, brand, and service provider, when there are other alternatives that the current customer can

choose for. The ability to understand the determinants of customer loyalty is vital, since it will lead to the higher profitability of the business. The purpose of the research of Osman et al (2014) is to develop a conceptual framework for bank customer loyalty in Malaysia based on previous studies. The study has found five factors that influence customer loyalty, mainly are service quality, customer satisfaction, customer trust, bank image and corporate social responsibility. This study provides additional knowledge and approach into the factors influencing customer loyalty in Malaysian Islamic banking industry.

The purpose of the conceptual paper of Rahman and Padavettan (2012) is to study the effect of service quality towards customer's satisfaction under the perspective of SERVQUAL and Gronroos service quality model. The proposed model focuses on the relationship between service qualities, of the Islamic banks in Malaysia mediated by customer satisfaction customer's loyalty. The model of Rahman and Padavettan (2012) also tries to build the relationship between perceived prices by the customers on customer's satisfaction when service quality plays a mediating role. At the end, the researchers provide some suggestions for managers are given on implementing the core concepts from the model.

HYPOTHESES

Considering the findings of the previous studies the following hypotheses are established:

- H₁ : Trust has a significant positive effect on customer loyalty toward Islamic banking.
- H₂ : Assurance has a significant positive effect on customer loyalty toward Islamic banking.
- H₃ : Tangibility has a significant positive effect on customer loyalty toward Islamic banking.
- H₄ : Empathy has a significant positive effect on customer loyalty toward Islamic banking.
- H₅ : Responsiveness has a significant positive effect on customer loyalty toward Islamic banking.

The framework has been created with the primary objective of measuring Muslim customers' loyalty toward Islamic banking in Malaysia based on six independent variables which are namely Trust, assurance, reliability, tangibility, empathy, responsiveness, and one dependent variable that is customer's loyalty toward Islamic banking. Figure 1 illustrates the conceptual framework that has been developed mainly for this study.

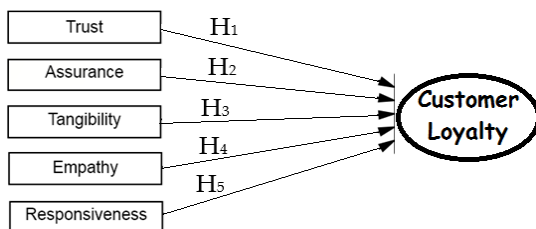


Figure 1: Conceptual framework of the study

METHODOLOGY OF THE STUDY

The study at hand has been developed following a quantitative research method furthermore, tries to accomplish additionally understanding about the measuring the influential factors of service quality towards customer loyalty of the Muslim customers in the perspective of Malaysia. Therefore, the target population of this study is made up of the customers of the different Islamic banks in Malaysia. 270 respondents were selected

randomly by using convenience nonprobability on sampling procedure. This method is seen as feasible due to the time and costs constraints to attain sufficient numbers of respondents. The respondents are the clients of the Islamic banks as Muslims clients' who mainly live in Kuala Lumpur, Johor Baru, and Penang. This is because the majority of the employed people with higher incomes seem to have the ability to conduct a bank account of the three urbanized cities. Data were collected following a random sampling method for the reason that, this method enables researchers to collect data that gives an appropriate representation of the entire population (Hair et al., 2009). At the same time, it also provides a way for gathering data by ensuring randomness as well as preventing researcher's bias (Hair et al., 2009). From now on, the required essential information were gathered by following a survey strategy through giving out self-administered questionnaires to a group of 350 customers at various halal cosmetics products users in the country Malaysia.

For the data collection purpose, a self-administered questionnaire was created. Respondents were asked to fill up questionnaires on a 5 point Likert scale ranging from 1 to 5 where the value 1 indicated strong disagreement with the statement; on the other hand the value 5 represented a strong agreement with the particular statement. The questionnaire included 2 sections whereby, the first segments were enthusiastic to each of the variables, and the last section consisted of questions about to the respondents' demographic characteristics. The questionnaire was established by adapting items from previous studies, and they were adapted to suit the study at hand. It was done to confirm the validity issues about convergent, construct as well as face validity (Zainudin, 2012).

After the primary data that are essential for the study were collected, they were analysed through two statistical tools namely, SPSS and SEM. in the beginning, descriptive analysis were conducted which comprised of several statistical tests particularly percentage, frequency, mean and standard deviation. Afterwards, SPSS was also used by the researchers to run EFA. Finally, the conceptual model of the current study along with the hypotheses was verified thorough SEM.

RESULT AND DISCUSSIONS

Exploratory factor analysis (EFA)

Hair et al. (2009) have mentioned that it is important to conduct factor analysis, as it helps researchers in summarizing the information collected from a specific set of numbers. Nevertheless, before happening with EFA, two tests, namely, Kaiser–Meyer–Olkin (KMO) and Bartlett's Test of Sphericity, should be verified by checking the factorability of data (Pallant and Tennant, 2007). Tabachnick, Fidell, and Osterlind (2001) have indicated that the value of the first test (KMO) ranges from 0 to 1, what's more, for a fitting investigation it is imperative to have no less than an estimation of 0.6, and for the last mentioned (Bartlett's Test of Sphericity) it is critical to accomplish a noteworthy p esteem ($p < .05$). Subsequent to running both of these separate tests through SPSS, it was watched that the aftereffects of both fell inside the worthy range, showing that the specialist can run EFA. The results of the tests are appeared beneath in Table 1. From EFA, 30 things have been inferred, and every one of the things are thought to be critical as they figured out how to stack with an esteem more prominent than 0.50, and any stacking over this esteem is thought to be for all intents and purposes noteworthy by Hair et al. (2009). It shows that four components account for approximately 17% of the variance and total variance accounted for approximately 71.704% percent which is highly adequate. A higher variance is explained when four components are retained. Cronbach's alpha has also been calculated for all the items of the four variables. It can be seen that all items under each of the variables are reliable as they all have surpassed the minimum value of .60 suggested by Hair, Black, Babin, and Anderson (2010).

Table 1: Kaiser-Meyer-Olkin (KMO) & Barlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.843
Bartlett's Test of Sphericity	Approx. Chi-Square 4681.760
	Df
	Sig. .000

Table 2: Result of Exploratory Factor Analysis (EFA)

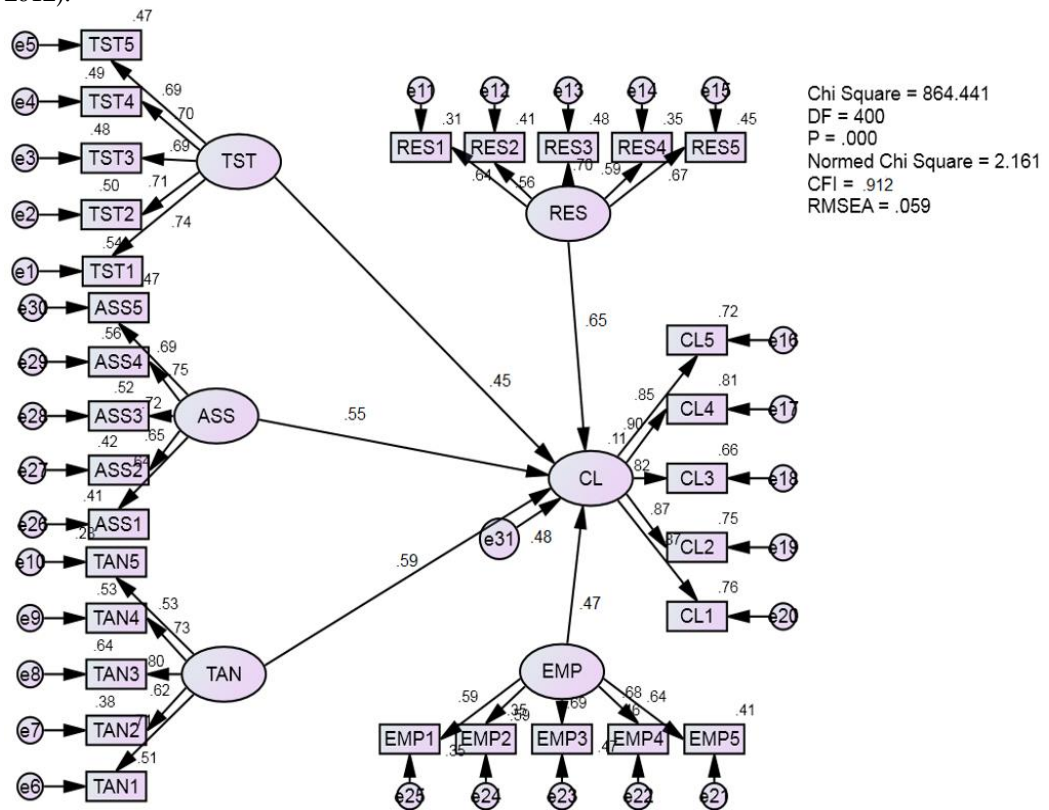
Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
Trust						
TST1	.851					
TST2	.881					
TST3	.798					
TST4	.785					
TST5	.854					
ASSURANCE						
ASS1		.751				
ASS2		.695				
ASS3		.751				
ASS4		.766				
ASS5		.754				
TANGIBILITY						
TAN1			.821			
TAN2			.733			
TAN3			.858			
TAN4			.784			
TAN5			.746			
EMPATHY						
EMP1				.854		
EMP2				.751		
EMP3				.761		
EMP4				.884		
EMP5				.762		
RESPONSIVENESS						
RES1					.851	
RES2					.712	
RES3					.765	
RES4					.621	
RES5					.823	
CUSTOMER LOYALTY						
						.951
						.812
						.865
						.721
						.856

Table 3: Goodness of Fit Indices

Name of category	Indices	Required value	Comments
Absolute fit	χ^2	$p > .05$	Sample size > 200
	RMSEAa	<0.08	Acceptable range 0.5 to 0.10
	GFIa	>0.90	>0.95 indicates a good fit
Incremental fit	AGFI	>0.90	>0.95 indicates a good fit
	CFIa	>0.90	>0.95 indicates a good fit
	TLI	>0.90	>0.95 indicates a good fit
	NFI	>0.90	>0.95 indicates a good fit
Parsimonious fit	χ^2/df a (normed χ^2)	<3-5	<3 indicates a good fit

Note. RMSEA = root mean square error approximation; GFI = goodness-of-fit index; AGFI = adjusted goodness-of-fit index; CFI = comparative fit index;

These indices are suggested as these are profoundly detailed in the literature (Zainudin, 2012).



Evaluation of the Structural Equation Model

The result of the model revealed that the model is acceptable as it attained the required values for each of the indices as follows: root means square error approximation (RMSEA) = .059, comparative fit index (CFI) = .912. Normed $\chi^2 = 2.161$ (Table 5, Figure 2).

Table 4: Fitness Assessment of the Structural Model

Name of category	Required value	Obtained Value	Comments
Absolute fit	RMSEA ≤ 0.08	0.059	The required value is attained
Incremental fit	CFI ≥ 0.90	0.912	The required value is attained
Parsimonious fit	$\chi^2/df \leq 3$	2.161	The required value is attained

Source: Byrne et al (2010); Hair, Black, Babin, and Anderson (2010); Kline (2011); Sarwar (2013); Zainudin (2012).

Note. RMSEA = root mean square error approximation; GFI = goodness-of-fit index; CFI = comparative fit index.

Validity Testing

Other than the benchmark show, the examination needs to consider the general estimation model to test the legitimacy of the investigation. To affirm develop legitimacy of the investigation, it requires surveying focalized, discriminant, and confronting legitimacy. The greater part of the factor loadings for each loaded (more than .70), Average variance extraction (AVE; more than .50), and develop dependability (more than .50) demonstrate the nearness of united legitimacy, while discriminant legitimacy is affirmed with the positive contrast amongst AVE and squared relationship (r²) of the builds. Here, in all cases AVE is greater than squared different relationship esteem and gives the proof of uniqueness for each develop. Furthermore, hypothetical help of the writing demonstrates the face legitimacy of the developments (See table 5).

Table 5: Validity Testing

Construct	Cronbach's α	CR	AVE
Trust	.847	4.997	0.578
Assurance	.813	5.345	0.545
Tangibility	.753	4.565	0.654
Empathy	.745	5.427	0.575
Responsiveness	.834	4.214	0.642

Table 6: Result of hypothesis testing

Structural path		Estimate	SE	CR	P	
Consumer loyalty	←	Trust	.476	.083	5.520	***
Consumer loyalty	←	Assurance	.318	.070	3.423	.026
Consumer loyalty	←	Tangibility	.396	.112	2.597	.012
Consumer loyalty	←	Empathy	.286	.075	1.862	.045
Consumer loyalty	←	Responsiveness	.312	.085	3.456	.032

CONCLUSION AND MARKETING IMPLEMENTATIONS

The hidden elements that have an effect in benefit quality on Islamic banks in the point of view of Malaysia have been recognized by this study. All things considered, the part of the, trust, assurance, tangibility, responsiveness and empathy on consumer loyalty is the indispensable as the administration nature of the banking sectors. In agreement to this investigation the client's impression of administration nature of the Islamic banks in the field of the Malaysia positively affects the consumer loyalty and consumer loyalty has likewise a positive effect to the client dedication. Henceforth, it is vital to change the administration as substantial quality in agreement to the view of clients regarding the consumer devotion, and client devotion. In this way, that the correct administration quality message is given to the objective client to get as a client's.

The current specialist organizations can likewise profit by it by enhancing the administration offices that is as of now given in making a picture as a consumer loyalty client reliability of the administration

segments in the Islamic banks in Malaysia. Understanding why customers pick Islamic banks as a bit of their dealing with a record helps in keeping up the trade in the standard preface and using the parts that adds to twist up evidently fulfilled customer and furthermore enduring the customers in the uncommon campaigns and relating it to the customers that convince as a never-ending customer would be more imperative way to deal with make a course among the clients.

Despite the way that this examination adds to the speculative consequences in understanding the relationship among advantage nature of Islamic banks, shopper steadfastness and customer commitment; it has a couple of restrictions that ought to be tended to. The examination simply has information from the clients who are using the organizations of most generous urban communities groups. Future examiners should consider this and lead the examination among the two social affairs of customers in order to consider the similitudes and qualifications from the ordinary banks.

LIMITATIONS AND FUTURE RESEARCH

The primary impediment of this examination is that it entirely focuses on Malaysian customers'; hence, its discoveries can't be summed up to buyers from different nations. Consequently, it is exceptionally prescribed that later on the generalizability of the aftereffects of the present investigation is tried by concentrate the proposed display in the setting of another nation where it has not been considered yet and with a bigger example estimate. Moreover, the present investigation has contemplated shoppers' devotion of Islamic banks items when all is said in done; it didn't concentrate on a specific classification of items. In the future, researchers can study this phenomenon by taking into account specific product category. Moreover, as the proposed model of the current research stops at loyalty, the researcher greatly encourages future researchers to extend the proposed framework by adding customer satisfaction to the framework, along with other new mediating and moderating as gender variables.

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