

Factors Affecting Customer Satisfaction in Islamic Banking in Pakistan

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Abstract

Purpose of this study is to find out the relationship between customer satisfaction with service quality and customer loyalty in Islamic banking sector in Pakistan. There is positive or significant result between customer satisfaction with service quality or also positive or significant relationship between customer satisfaction and customer loyalty. In this research customer satisfaction is dependent variable and service quality or customer loyalty is independent variable. For data collection questionnaire method used. 150 questionnaire distributed and 120 questionnaire collected. This research is conducted in Okara, Renala Khurd and depalpur. Finding of this study, there is weak relationship between variables. I suggested further researchers should change variables or can change population or area of this study. In this study some variables used for research next research should increase variables for furthermore research.

Key Words: Customer Satisfaction, Service Quality, Customer Loyalty, Bank.

Introduction

Competition is very high among Islamic banks with conventional banks. Aim of this study to find out the relationship, service quality and service product with customer satisfaction. This study tell us why a customer choose Islamic bank. Result of this study is indirectly effect of service quality and service product on customer satisfaction (Bashir). Study is conducted in Cairo-Amman bank through its customers, aim of this study find out the relationship between service qualities with customer satisfaction. Result of this study service quality have positive relationship with customer satisfaction. Or Cairo-Amman bank improve his quality with the help of this study (Alkayed, 2014). Customer satisfaction means industry full fill the need of customer. Or quality means which standard, customer wants. If a bank provide good service then customer become loyal. Loyalty means when customer buy one product on one place, next time customer return and use this place again. In this study data collected from 100 customers. Result is significant of this study (Kishada, 2015). Switching behavior and customer satisfaction in Islamic banks in Saudi Arabia are discussed in this study. In this study the researcher shows imperative relationship between behavior of banks with customer satisfaction. Questioner method are used for this study and 216 customer of Islamic banks in Saudi Arabia are involve in this research. There are many ways which Islamic banks can use for customer satisfaction like location of ATM service, car parking and staff performance or staff handling (Altwijry, 2013).

Service quality have direct and positive relationship with customer satisfaction. Service quality is key factor for compete the competitor, a survey conducted for this study in Malaysia and result is positive of this study because service quality directly affected on customer satisfaction (Noradiva Hamzah, 2015). Banks play a vital role in economic growth and Islamic banks are top on the list. In this study data was collected from banks o Bangladesh. More than 380 samples are used which is collected from six full pledged Bangladesh Islamic banks. With the help of this finding policy maker can satisfy customer use core product or system service (Shohrowardhy, 2015). Islamic banks have a great importance in bank industry. This importance not only limited in Pakistan, Islamic banks also have value all over the world. This stud is conducted in city of Pakistan Bahawalpur. Questioner method were used for results, 200 questioner distributed and 157 was collected. Result is positive of this finding, customer satisfaction positively impact on customer loyalty and customer trust. because if customer satisfy then loyalty increase or customer comes again and again, trust of customer is depend on service of banks if service is good then customer satisfaction fulfill (author) M. R., 2014). Islamic banks are establish in Pakistan last three decades. In 2001 first bank was certificated. Islamic banks have low market due to awareness or some customer think Islamic perspective, there for Islamic banks have low market share in Pakistan. Aim of this study find out customer perception. A survey conduct for this study in some city of Pakistan. Result is significant or positive about customer (Tara, 2014).

This study is conducted in rural and urban areas in Malaysia. Islamic banks comes in Malaysia in back 1983. but the market share of Islamic banks is rapidly low. it is the aim of this study why market share low of Islamic banks in Malaysia. A method used and 537 respondent find out. Result is very use full for enhance the market share of Islamic banks, market share is low due to service, information, service charges and overdraft facilities .if leader change strategies then market share increase in Malaysia (author) S. T., 2011). Aim of this study find out the relationship between service qualities with customer satisfaction. Service quality shows tangibility, responsiveness and empathy. Study is conducted in Libyan. 366 samples collected from three banks which used Islamic rules in banks. As result most of customers are not know about key factors of Islamic banks like Mudharabah, Musharakah, Murabahah, Ijarah financing and interest rates of Islamic banks. Result of this study is positive and with the help of this finding banks can improve his services and they should inform its customers (Shafii, 2013). This study is conduct in Turkey. In Turkey market share of Islamic banks are five percent. Aim of this study improve market share of Islamic banks in Turkey. For this data collected in 2004 and 2009, two sets used for result. Result is positive, and researcher fined some variables, with the help of these variables, shares were increase like customer selection criteria and perception of customer is finding variables (Okumuş, 2015) .

Service quality and customer loyalty have a great relationship with customer satisfaction. Study is conducted in Pakistan and six banks used for data collection, 180 active account customer response, result of this study is most power full, because there are great relationship between three variables (Masood Ul Hassan, 2013). Every industry wants to increase its customers and profits with full fill he needs and demands of customers. Also banks wants to increase their customers. All over the world severer find out the relationship between customer satisfactions with customer loyalty. Study is conducted in banks of Pakistan and result of finding is positive (Saeed, 2013). This study is conducted in some cities of Pakistan. Aim of study find out relationship between customer satisfaction with customer loyalty. 160 customers help for data collection, these all having active account. Customer satisfaction have directly or positive relationship with customer loyalty (Mohsan, 2011). In all over the world companies struggle for increase. A company should know how its customer satisfy. And how fulfill the demand of customer. There are many strategies used for increase or satisfy the customer like conventional strategy is based on needs of customer, Islamic marketing strategy based on religion. Conventional strategy only fulfill needs of customer, rather than Islamic strategy based on Islamic point of view. There are others many strategies which is used for customer satisfaction (Ahmed, 2015).

Problem Statement

Main problem of Islamic banks is low market share. Because a customer think about Islamic banks as religion perspective. Islamic banks also have limited customer, therefor research is difficult on Islamic banking. Service quality, awareness, product quality, management and trust are main variable of banking. All above factors are weakness of Islamic banks because mostly customer have not how now about interest policy of Islamic banking system. These problems are not only in Pakistan, these problems are all in the world. In Islamic banks service quality is very low due to management, managers cannot makes strategies for service. In other hand customers not know about interest rates, therefor customer not make investment In Islamic banks. There are many researchers research on this problem and find out many results, with the help of these results Islamic banks improve its market shares. These researches find out many strategies, with the help of these strategies Islamic banks can enhance its service quality. When Islamic banks improve their service quality, then customer satisfy from Islamic banks, or make loyalty with Islamic banks, Islamic banks should advertise their packages, in this way customer awareness increase or customer can know about Islamic banks, in this way customer trust increase or customer can make investment with Islamic banks.

Research Objectives

- To find out the relationship between service quality and customer satisfaction.
- To find out the relationship between customer loyalty and customer satisfaction.

Research Questions

- What is the relationship between service quality and customer satisfaction?
- What is the relationship between customer loyalty and customer satisfaction?

Significance of Study

Purpose of this study is find out the importance of customer. Customer is main variable all of industry also in banking industry. Every bank wants enhance their customers any way. For this banks make many policies, some of them fail or some of them work. For Islamic banks customer have most importance because Islamic banks have low customer ratio. Market share of Islamic banks low due to low customer satisfaction. Every organization wants profit and first aim of every industry earn profit, main variable of profit is customer. Is customer invest in banks then profit increase and in this way market share also

increase. Other banks focus on profit enhancing, but Islamic banks focus on customer satisfaction. Service quality impacts directly on customer satisfaction, service quality of Islamic banks is very low therefore customer is not satisfied from Islamic banks, in other hand customer not know about Islamic bank policies or interest rates, therefore customer not satisfy or not make an investment in Islamic banks. Islamic banks should focus on service quality or service product, Islamic banks should introduce new packages for customers like other banks and all researchers focus on customer satisfaction or service quality. These researches find many of strategies for improving the customer satisfaction. Some of banks adopted these strategies and took advantage from these strategies.

Literature Review

Customer Satisfaction

Customer is a person who purchase the product and sometime use product. All of industry makes product for customer, or improve quality of product for customer. Cycle of business or strategies is all for customer. Bank staff services is also for customer satisfaction. Satisfaction is a concept, in which service customer wants that service fulfilled by industry. If industry in which banks also include cannot fulfill needs of customer, then banks lost customer trust. This study is conducted in Oman banking system. Aim of this study find out customer preference, customer level of satisfaction and motivational factors in Islamic banks or conventional banks. Conventional banks play a vital role in banking system but due to some drawbacks conventional banks emerge in Islamic banks (Begum, 2014). Present study conducted in London. Loan is an important part which effect on customer satisfaction. There are many variables use in this study, service quality, demographics, satisfaction. Questionnaire method used in this study. Commercial banks focus on loan because customer loyal with the help of loan packages (frangos, 2012). Study is conducted in Kuwait. Aim of this study enhance customer awareness and customer satisfaction. Mostly products and services which Kuwait finance house introduce currently, customer are not aware about these products and services. Purpose of this to aware customer about these products. Questionnaires method used for this study, 650 questionnaires were distributed between 15 April and 15 May 2011 to KFH customers and 429 were collected. Result is positive and significant. Customer are not know about new products or services. There are some need of improvement, improve staff training, furniture, internal design (naser, 2013).

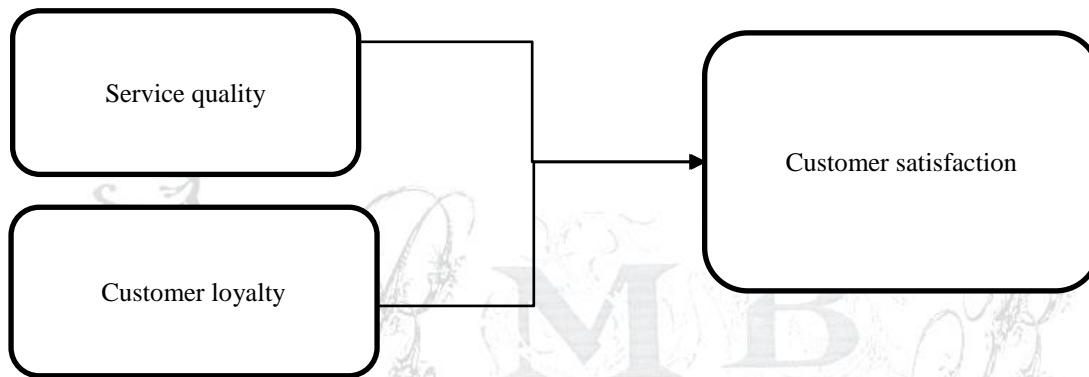
Service Quality

Present study is conducted in Islamic banks of Pakistan. Service quality is most important tool which directly effect on customer satisfaction. Main purpose of study is to measure the service attitude and service quality in Islamic banks of Pakistan. Five Islamic banks used for data collection, 250 customers, 100 management trainee officers 25 branch managers are include in data collection (Ijaz, 2013). In this study we discussed about the main intention of any business firm. Customer satisfaction is the main intention of banks in Pakistan. Service quality is main tool for enhance the customer satisfaction. In this study about increase service quality for customer satisfaction in Islamic banks of Pakistan. AMOS.18 and SPSS used for get results. 191 sample data was collected from Bahawalpur, Sahiwal, Rahimyar Khan, Lahore and Sialkot (Saeed D. R., 2014). Aim of this study to motivate customers for deal with Islamic banks. Also find out customer perception. Study is conducted in Jaiz bank of Nigeria. A survey conducted for this finding and CARTER tool through questionnaire use in this study (K.K, 2013). Purpose of the study find out the relationship between service quality and customer satisfaction. Study is conducted in Royal Jordanian. Questionnaire method used for data collection in this study, 120 samples use of customers for data collection (Alqeed, 2013). Present study is conducted in EAST JAVA. Purpose of study find out the relationship between customer satisfaction and service quality. Predetermined number of samples were used for data collection. Service quality and customer satisfaction have direct relationship (Hidayat, 2015). Purpose of study to measure the service quality in Islamic banks. 235 respondent sales data collected from seven location use to research hypotheses. Sampling technique used in the present study for data collection (Hendryadi, 2014).

Customer Loyalty

Study is conducted in Meezan and bank Islami of Pakistan. Purpose study find out how customer are effected by services quality and how they accept Islamic banks. Questionnaire survey method used in this study for data collection and data collected from 149 customers of Meezan and bank islami (Hamdan, 2014). Customer loyalty is complex and critical issue in current market. And market have a great competition in banking sector. Study is conducted in Kargaran city of Iran. Questionnaire method were used for this study. 284 questionnaire consist 20 questions distributed among bank Refah Kargaran. To get result SPSS 16 and correlation method used (Kokand, 2013). Study is conducted in Indonesia. Total 276 Islamic banks customer include I data collection. Survey method used for results. Purpose of study find out quality of Islamic banks (Abduh, 2011). Study is conducted in Malaysia. Purpose of study to investigate factors influencing customer loyalty internet banking website. Questionnaire method used for data collection. Some important factors investigated: service quality, perceived value, trust, habit and reputation of bank. Result is significant of present study (Yee, 2010).

Research Model



Research Hypotheses

In the literature view customer satisfaction effect on customer loyalty and service quality. There are many researcher find out relationship between customer satisfaction with customer loyalty and service quality. Customer satisfaction have positive relationship with service quality and there is significant result. In other hand customer satisfaction also have positive or significant relationship with customer loyalty.

H1: There is positive relationship between customer satisfactions with service quality.

H2: There is positive relationship between customer satisfactions with customer loyalty.

Methodology

Research Design

Questionnaire method used for data collection. Questionnaire has been designed on the base of previous study (Sabir, 2014). Questionnaire is best method for this study. This research is descriptive nature. Basic purpose of this research is to find out relationship between customer satisfaction with customer loyalty and service quality.

Population

Population of this research is customer of Islamic banks in which include Dubai Islamic bank, bank alflah, allied bank in Islamic branch, Islamic bank, mezan bank in Okara, Renala Khurd, depalpur, because my future recommendation is research is conducted in Lahore or other cities in Pakistan.

Sampling Techniques

In this study population is unknown. There are many sampling techniques, but in this study non probability sampling techniques used. Simple random sampling techniques used for data collection.

Research instruments

Questionnaire method used for data collection. And this questionnaire is adopted from past studies, which is also base paper of this study. There are three parts of questionnaire first is based on customer satisfaction, second is based on service quality and third part is based on customer loyalty.

Data Analysis

Survey method used for data collection. Questionnaire used as instrument in the data collection, find out the result with the help of questionnaire. There are many tools used for find out the results, but in this study spss20 used for find out the results. Also find out regression in this study.

Statistical Result Analysis

Reliability statistics

In this study there are three variables customer satisfaction, service quality and customer loyalty. For question related to service quality, customer satisfaction and customer loyalty the value of Cronbach alpha is .672 show the results of question are perfect. Reliability of items of the variables is measured by Cronbach alpha.

Reliability Statistics

Cronbach's Alpha	N of Items
.672	17

Correlation statistics

		Customer satisfaction	Service quality	Customer loyalty
Customer satisfaction	Pearson Correlation	1	.231*	.200*
	Sig. (2-tailed)		.011	.029
	N	120	120	120
Service quality	Pearson Correlation	.231*	1	.312**
	Sig. (2-tailed)	.011		.001
	N	120	120	120
Customer loyalty	Pearson Correlation	.200*	.312**	1
	Sig. (2-tailed)	.029	.001	
	N	120	120	120

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation is the technique which measure the strength of association between among variable. The above results indicates that there is moderate positive and significant relationship between service quality and customer satisfaction ($r = 0.231$, $p < 0.05$). These results proved research hypothesis h1 that is there moderate positive and significant relationship between service quality and customer satisfaction.

The above result indicates that there is moderate positive and significant relationship between customer loyalty and customer satisfaction ($r = .200$, $p < 0.05$). These results proved research hypothesis h2 that is there moderate positive and significant relationship between customer loyalty and customer satisfaction.

Analysis of hypothesis through regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.231 ^a	.053	.045	.65894
2	.200 ^a	.040	.032	.66351

Predictors: (Constant), service quality.

Predictors: (constant), customer loyalty.

In the above table model 1 indicates results regarding to first h1 and model 2 shows results regarding to h2. the value of R in both tables are normal and value of R square are also normal and between 0 to 1, that is shows the fitness of all models. The fitness all research questions of variables service quality, customer loyalty and customer satisfaction is conform.

ANOVA Results:

Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.876	1	2.876	6.624
	Residual	51.235	118	.434	.000
	Total	54.112	119		
2	Regression	2.162	1	2.162	4.911
	Residual	51.950	118	.440	.000
	Total	54.112	119		

a. Dependent Variable: customer satisfaction

H1: attitude to word service quality as a significant impact on customer satisfaction.

Significance of ANOVA model is less than .01 that shows that the result are significant. Means of square is less which indicates that the respondents respond is error free against questions of hypothesis h1. The F value is normal in model 1 which also prove significance of hypothesis h1. Due to ANOVA results it is prove that h1 is accepted.

H1: attitude to word customer loyalty as a significant impact on customer satisfaction. Significance of ANOVA model is less than .01 that shows that the results are significant. Means of square is less which indicates that the respondents respond is error free against questions of hypothesis h2. The F value is normal in model 2 which also prove significance of hypothesis h1. Due to ANOVA results it is prove that h2 is accepted.

Coefficients of Correlation:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.034	.434		6.984	.000
Service quality	.264	.103	.231	2.574	.011
2 (constant)	3.048	.497		6.129	.000
Customer loyalty	.261	.118	.200	2.216	.029

a. Dependent Variable: customer satisfaction

According to statistical analysis in this section the results indicates that service quality and Customer loyalty has been influential on customer satisfaction and also positive relationship between service quality and customer loyalty with customer satisfaction in the context of the research study sector.

Conclusion

Quality of service play an important role in Islamic banking sector. If the staff of bank give good service its directly impact on customer behavior.in this way customer is satisfy.in this study impact of service quality is positive on customer satisfaction.in other hand customer loyalty have positive impact on customer satisfaction because customer loyal when he satisfy from bank, in this way customer advice to other account holders for use this bank services.

Future Recommendation

This study is conducted in only some cities of Pakistan Okara, Renala Khurd and depalpur due to limitation of time and money, or there is limited factors use, in future researcher can change area of research and can change factors and apply same model.

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