

Measuring Service Quality in Islamic Banking: Importance-Performance Analysis Approach

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Abstract

Since the introduction of Islamic bank, the intense competition in the banking industry has been increased exponentially. Islamic banks are not only competing among other Islamic banks providers but also with conventional banks which have offered Islamic windows as an alternative to their customers. As many banks started to offer Islamic banking services/products to the customers, one of the important factor distinguishes those banks in maintaining the sustainability competitive advantage in the industry is service quality. Therefore, the objective of this study is to determine the key dimensions of service quality of Islamic banks by using Important-Performance Analysis. Structured self administered questionnaire were used and a total of 276 usable questionnaires were obtained. Factor analysis was carried out to uncover the key dimensions of Indonesian Islamic banking service quality while the Importance Performance Analysis (IPA) was employed to evaluate its level. Factor analysis uncovers five key dimensions including reliability, bank-customer relationship, tangibles, shariah issues and rates and charges. The IPA has plotted reliability, rate and charges, and bank-customer relationship dimensions in possible overkill quadrant which reflects low importance but over-performed by the bank. The dimension of shariah and tangibles are placed at the critical quadrant and thus vital attention from the bank is required. This means that shariah and tangibles are perceived important by customers but very low in performance. Based on this finding, service quality of Islamic banks is still perceived unoptimal by their customers. This implies that Islamic banks should improve their service quality management, particularly on the dimensions of shariah and tangibility.

Keywords : Service Quality, Islamic Banking, Important-Performance Analysis

Introduction

The year of 1992 was marked as the inception of Indonesian Islamic banking industry with the establishment of the first Islamic bank in Jakarta. The bank has been

named as Bank Muamalat Indonesia. It remained the only Islamic commercial bank until the financial crisis 1997, which caused massive instability to the financial systems of many governments, particularly Indonesia. In 1999, the Islamic banks grew in numbers. They were two of Islamic Commercial, one of Islamic Window and 78 of Islamic Rural banks.

Although the development is very slow, it is very convincing for local as well as foreign banks to open their Islamic branches in Indonesia due to the huge number of Muslim population. About 10 Islamic commercial banks with 1,113 branches and 23 Islamic windows of the conventional banks with 251 branches have been established till the year of 2010. The total number of Islamic rural banks also increased significantly from 105 in 2006 to 146 in July 2010. As a result, there are 1,640 branches of Islamic banks spreading in the country as shown in Table 1.

Table 1 : Indonesia Islamic Banking Networks

Type of Islamic Bank/ Year	1992	1999	2002	2006	2010
Islamic Commercial	1	2	2	3	10
Islamic Window	0	1	6	20	23
Islamic Rural	9	78	83	105	146
Number of Branches	1	40	127	637	1640

Source: Various Issues of Bank Indonesia Monthly Statistics

The consequence of this development is that Indonesian Islamic banks have faced with strong competition not only from other Islamic banks but also from its conventional counterparts. Moreover, a large number of conventional banks have been offering Islamic window. Some established banks have turned their Islamic wings into a full-fledged Islamic banking (i.e., Bank Central Asia Syariah, Bank Syariah Mandiri, BNI Syariah and Bank Rakyat Indonesia Syariah). When competition intensifies and banks started to offer more or less similar products and services, it is the customer's satisfaction on service quality that can influence the performance of an Islamic bank and determines its competitiveness and success (Kamal *et al.*, 1999). Therefore, it is very important for Islamic banks and scholars to evaluate and to improve their service quality. This study, therefore, is aimed at evaluating the service quality of Islamic banking using Importance Performance analysis.

Literature Review

Service Quality

The success and endurance of banking industry nowadays is really depend on the quality services to customers and Islamic banks are not exception to this. This is due to the fact that Islamic banking industry is facing very strong competition due to technological advancement and improved communication systems. As financial services provided by banks are generally undifferentiated products, one of the strategy that banks can differentiate themselves is on the basis of improved service quality which is critical for expansion of market share (Shafie, Azmi and Haron, 2004).

Islamic Banking

Islamic Banking has been regarded as a noninterest based financial institution following guided by Islamic Laws in its operations (Haque, Usman and Ismail, 2009). It can be distinguished (Ebrahimi and Moghadam, 2012) from Non-Islamic Banking on three important grounds:

- No earning of extra interest (Riba)
- Interest rates should be calculated on the basis of Islamic principle
- Banking facilities should be controlled to be spent based on Islamic principles.

The Islamic banking industry is considered as one of the fastest growing industry in the world of finance and received recognition by both Muslims and non-Muslims alike (Bhatti, Zafarullah, Awan and Bukhari, 2011). Islamic banking is not merely of awareness to Muslim customers, but non-Muslim customers see benefits from the system (Amin and Isa, 2008). Many Islamic financial institutions in different countries do not have Muslims majorities but conventional banks have provided banking facilities to attract Muslims customers. The Citibank, HSBC, OCBC and Standard Chartered are examples (Taap, Chong, Kumar and Fong, 2011).

Islamic Banking Service Quality and Customer Satisfaction

In recent studies, Al-Mutawa and Ibrahim (2013) tried to match front-desk employees' personality traits with the customers' assessment of Islamic Bank's service quality in the UAE using Mini-Markers instrument. The SERVPERF instrument and regression analysis have been used to determine the relationship between them. They have found that personality traits do not have interdependent effect on customers' service quality.

Misbach, Saruchman, Hadiwidjojo and Armanu from Indonesia (2013) have applied Structural Equation Model (SEM) to investigate Islamic bank service quality, trust and satisfaction. They found that responsiveness is the strongest influence factor of Islamic bank service quality. Butt and Aftab from Malaysia (2013) also used SEM to test the relationships among e-service quality, e-satisfaction, e-trust and e-loyalty. They found that attitude towards Halal banking positively influences perceived e-service quality.

Bhatti, Zafarullah, Awan and Bukhari (2011) have examined key determinants using internal organizational Service Quality Orientation Factors (abbreviated as ISQF) from an employees' perspective. They studied relationship between ISQFs (employees' service performance, service concept, employees' service competence, employees' training and employees' customer service orientation) which being critical to improve service quality performance.

Few other service quality models that have been used by researchers include Logit model (Haque, Osman and Ismail, 2009). Logit model is a mathematical model which guarantees that probabilities calculated from Logit model lie within the logical bounds of 0 and 1. They found a positive relationship of quality of service, availability of service, religious perspective and confidence in bank with perception of customers about Islamic banks.

Customer satisfaction has been a critical concept in contemporary marketing thought (Kamal *et al.*, 1999). It is a measure of how organization's total product performs in relation to a set of customer requirements (Nigel and Jim, 2006). In the banking industry, as competition is becoming tougher, banks are now focusing on increasing customer satisfaction and retention through their improved quality of services (Goode and Moutinho, 1996; Levesque and McDougall, 1996).

Customer satisfaction is very essential for retail banks as it has an impact on the organization's profit (Levesque and McDougall, 1996). Moreover, in today's competitive environment, providing quality service is an essential strategy for success and survives (Chiung-Ju and Wen-Hung, 2004; Sadek *et al.*, 2010) because many researches had identified direct and strong relationship between customer loyalty and profitability in retail banking (Trubik and Smith, 2000; Garland, 2002), while other studies found that long-term growth and profitability of banks relies on banks ability to attract and retain loyal customers (Wisskirchen *et al.*, 2006).

Service Quality Model/Dimension

The dimensions of service quality revealed in related with customer satisfaction are vary. Parasuraman has identified eleven dimensions of service quality. They are reliability, responsiveness, competence, access, courtesy, communication, credibility, security, competence, understanding the customer and tangibles (Parasuraman *et al.*, 1985). (Berry *et al.*, 1985; Zeithaml and Bitner, 1996) have been identified that service quality consists of five dimensions: tangibles (appearance of physical facilities, equipment, personnel and written materials), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence) and empathy (caring and individual attention the firm provides its customers).

While a large number of studies have been carried out in the framework of conventional banking, studies attempted to study customer satisfaction within the Islamic banking framework are limited. Most studies have been discussing the bank selection criteria instead. Although it is connected to customer satisfaction, the focus of the discussion is not specific to the evaluation on service quality but factors determine their intention to patronize an Islamic bank.

Service quality is the main factor which has influenced people to patronize Islamic bank (Haque *et al.*, 2009). However, customers of Islamic banking have shown considerable degrees of satisfaction and dissatisfaction from many Islamic bank's facilities, services and products in various countries. The customers are aware of specific Islamic banking products such as murabaha, musharakah and mudarabah; however, they have indicated that they do not deal with them (Kamal *et al.*, 1999; Okumuş and Şaduman, 2005).

In terms of rating the service quality dimensions, many studies from different countries have presented different results. For instance, in UAE (Al-Tamimi *et al.*, 2003) and Qatar (Hossain *et al.*, 2009; Kader and Norizan, 2009) it is found that tangibles and empathy are the most important dimensions. In Iran (Golmohammadi

and Jahandideh, 2010), it is found that reliability is the most important dimension and tangible is the least important dimension for Iranian customers.

However, those studies seem to ignore one of the most critical dimension for customers in dual banking system countries which is “*shariah*-issues”.

Therefore, by including some items related with *shariah*-issues in Islamic banking, the three research questions (RQ) have been developed:

- RQ1: What are the fundamental dimensions of service quality in Indonesian Islamic banking?
- RQ2: Can “*shariah*-issues” survive as one of the fundamental dimension in Indonesian Islamic banking service quality?
- RQ3: How is the performance of those service quality dimensions from the perspective of Indonesian customers?

Methodology

Data Collection

This study used quantitative methods and is mainly based on primary data collected through a self-administered questionnaire. The items have been adopted from many articles. Although the questionnaire has been distributed to more than 300 individual customers of Islamic banks in Jakarta, Indonesia, only 276 questionnaires were usable for analysis.

Factor Analysis

Exploratory factor analysis have been carried out to uncover the key dimensions of Indonesian Islamic banking service quality.

It is used due to its dimension reduction function which can help researcher to find fundamentals factors out of long listed questions in the questionnaire. Factor analysis is employed for three main purposes (Bryman *et al.*, 2001). Firstly, it assesses the degree to which items are tapping the same concept. For example, if the respondents have answered question A in similar ways as they responded to question B, this implies that these two concepts are not seen as being conceptually distinct by them. Secondly, if we have a large number of variables, it determines the degree to which they can be reduced to a smaller set. Thirdly, it is aimed to make sense of bewildering complexity of social behavior by reducing it to a more limited number of factors.

For factor analysis to work, we need some relationship between variables and if the R-matrix were an identity matrix, then all correlation coefficients would be zero. Therefore, we want this test to be significant. In this study, we use Bartlett’s measure to test the null hypothesis that the original correlation matrix is an identity matrix. The Kaiser-Meyer-Olkin (KMO) measure is utilized in order to measure whether factor

analysis yields distinct and reliable factors. The rotation method used is varimax method.

Importance-Performance Analysis

Importance and Performance Analysis (IPA) is used in this study in order to provide a visual analysis of customers' assessment on Islamic banking service quality. Customers' views are plotted onto importance-performance grids. It will offer banking strategists a straightforward, graphic illustration of service dimension that patrons considered to be salient and well-addressed by current installations of Islamic bank services. The points will fall into one of the four quadrants labeled "keep up the good work", "possible overkill", "low priority" and "concentrate here" (Fig. 1). The general understanding of "keep up the good work" is when one point is plotted within the area of high importance and high performance. When one point is viewed less important but too high in performance, it will be plotted in "possible overkill" quadrant, while "low priority" quadrant signifies area with low importance and low performance. Finally, items rated high in importance but low in performance in "concentrate here" quadrant implies that overkill has occurred.

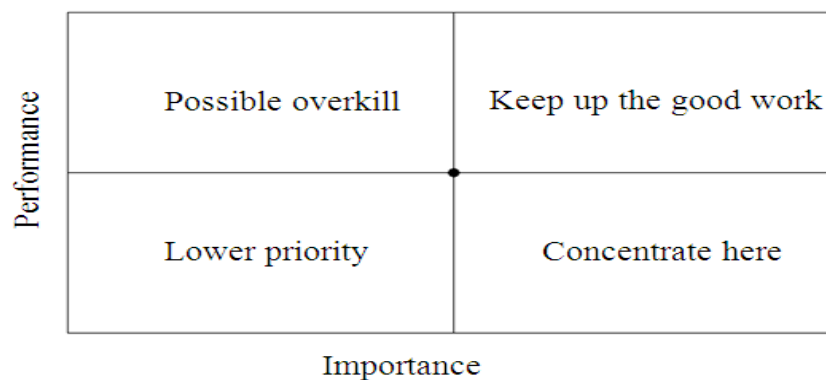


Fig. 1: IPA Matrix

Results

Descriptive Analysis

The analysis started by exploring the demography of respondents using simple descriptive techniques of frequency and percentage. It engages 276 respondents, consisting of 180 (65.2%) males and 96 (34.8%) females. Most of the respondents hold undergraduate degree (56.5%), followed by postgraduate degree (37.7%) and high school (5.8%). In addition, 209 (75.7%) respondents are bi-account (Islamic and Conventional) holders and 67 (24.3%) respondents are holding only Islamic bank account. Thus, this survey is believed to represent the educated customers with good knowledge in banking, good experience and high frequency of dealing with Islamic banks.

With regards to their job and income levels, most are working in private sectors (43.5%) and in government linked companies (21.4%). In addition, respondents working area is mostly in the industry of education (32.2%) and financial institutions

(14.1%) with monthly income levels varying from less than 1 million rupiah (9.1%) to more than 10 million rupiah (15.2%). Most of the respondents have monthly income level between 1 and 7 million rupiah (67.4%). Despite the higher level of education, the fact is Indonesian Islamic banking customers are still dominated by middle and low income (Table 2).

Table 2 : Characteristic of the Samples

Gender

<i>Variable</i>	<i>Frequency</i>	<i>Percentage</i>
Male	180	65.2
Female	96	34.8
Total	276	100.00

Age

<i>Years</i>	<i>Frequency</i>	<i>Percentage</i>
18-25	75	27.2
26-35	154	55.8
36-45	36	13.0
46-55	10	3.6
Above 55	1	0.4
Total	276	100.00

Education

<i>Level of Study</i>	<i>Frequency</i>	<i>Percentage</i>
High school	16	5.8
Undergraduate	156	56.5
Postgraduate	104	37.7
Total	276	100.00

Income (Million Rupiah)

<i>Level</i>	<i>Frequency</i>	<i>Percentage</i>
Below 1	25	9.1
1-2.9	94	34.1
3-6.9	92	33.3
7-10	23	8.3
More than 10	42	15.2
Total	276	100.00

Job Type

<i>Type</i>	<i>Frequency</i>	<i>Percentage</i>
Government Employee	59	21.4
Private Sectors	120	43.5
Entrepreneur	18	6.5
Others	79	28.6
Total	276	100.00

Job Industry

<i>Industry</i>	<i>Frequency</i>	<i>Percentage</i>
Financial Institutions	39	14.1
Education	89	32.2
Trades	20	7.2
Others	128	46.4
Total	276	100

Bank Account Held

<i>Type</i>	<i>Frequency</i>	<i>Percentage</i>
Islamic bank only	67	24.3
Both Islamic and Conventional	209	75.7
Total	276	100

Factor Analysis

Factor analysis has been applied in this study in order to identify the fundamental dimensions underlying the original 24 service quality attributes in Indonesian Islamic banking using 0.5 cut point of loading value. Factor 1 incorporates attributes pertaining to bank reputation, confidentiality, new products, promptness in giving responses to customers' requirements and technological advancement. Hence, factor 1 can be identified as "Reliability" dimension. Factor 2 seems to suggest a "bank-customer relationship" dimension. Attributes loaded to this factor are frontline friendliness, staff clarity in giving explanation, promptness in clarifying problems, social responsibility, accuracy of bank statement and staff's compassion in handling complaints from customers. Since attributes of building appearance, convenience parking area, ATM location and accessibility of bank's office are loaded to factor 3, it clearly depicts the "tangibles" dimension. Factor 4 is reflecting the "*shariah*" dimension in Islamic banking products and practices. It contains attributes such as *shariah* compliance of the products, appropriate attire of female employees and the bank's type whether fully Islamic bank (full-fledged) or subsidiary of conventional bank (window). Lastly, attributes of Saturday banking, banking hours, cost of services and rate of return are loaded to factor 5. Hence, factor 5 is likely to reflect the "rates and charges" dimension (Table 3).

The KMO value is 0.923 and the Bartlett's test is significant, which is confidently says that factor analysis is appropriate for the data and it is expected that some relationships between the variables can be included in the analysis. The total variance explained by these five dimensions is 56.864%.

Table 3: Rotated Factor Matrix

Item of services	Factor				
	1	2	3	4	5
Shariah Compliance products				.587	
Appropriate attire of female staff				.603	
Saturday banking					.553
Bank's type (Full-fledged Islamic bank– Islamic window)				.658	
ATM Location			.669		
Parking			.537		
Building			.634		
Cost of Services					.656
Banking Hours					.560
Routinely offering new products/services	.596				
Frontline friendliness		.634			
Staff's compassion in handling complaints from customers			.735		
Staff clarity in giving explanation		.770			
Promptness in clarifying problems		.707			
Promptness in giving response for what customers need		.526			
Staff understanding in Islamic contract		.747			
Accuracy of bank statement		.664			
Social responsibility		.594			
Confidentiality	.696				
Using new technology	.764				
Bank reputation	.728				
Rate of return					.686
Access to bank location				.512	

Kaiser-Meyer-Olkin measure of sampling adequacy is 0. 923. Bartlett's test of sphericity (Approx. Chi-Square) is 2615.580 (sig. = 0.000). Total variance explained is 56.864%.

Importance-Performance Analysis (IPA)

In order to confirm which of the 5 dimensions are important and non-important, initial mean importance rating were computed for each dimension. For example, for *shariah* dimension, we have computed the mean importance rating from items: *Shariah* compliance products, appropriate attire of female staff and bank's type (full-fledged or window). The mean scores were summed across the five dimensions and divided by 5 in order to get the grand mean. The dimensions which averages have exceeded the grand mean were designated as "high importance". The one that had lower means compared with the grand mean were labeled as "low importance" dimension. Similar procedures applied to determine the higher and the lower performance.

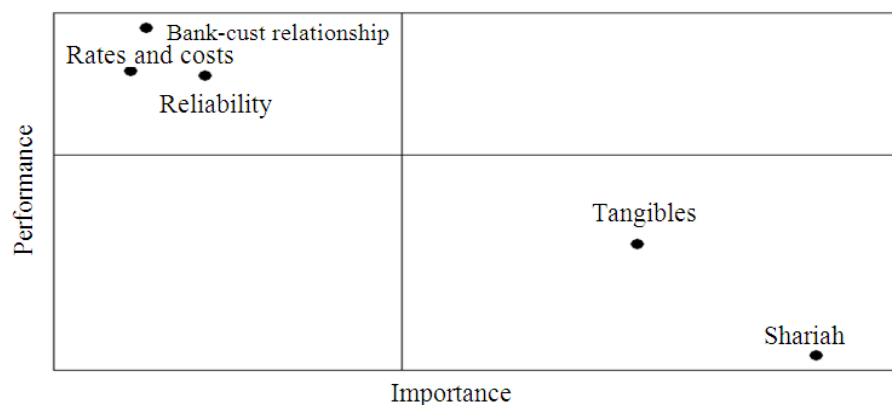


Fig. 2: IPA for overall respondents

This study has divided IPA visual analysis into five categories; (i) overall respondents, (ii) respondents who have account in both Islamic and conventional banking or bi-account, (iii) respondents who only have account in Islamic banking, (iv) male respondents and (v) female respondents. Overall respondents' view have indicated that some dimensions being given too much attention by the bank, while these dimensions are not considered important by the bank's patrons. These dimensions are bank-customer relationship, rates and charges and reliability. On the other hand, banks have neglected dimensions that are considered very important i.e., tangibles and *shariah* issues in products and practices (Fig. 2).

Discussions

The results have shown that *shariah*, tangibles, rates and charges, reliability and bank-customer relationship are the fundamental dimensions of service quality in Islamic banking. The finding has indicated that *shariah* is an important additional dimension in the banking service quality particularly in Islamic banking.

Based on IPA results, Indonesian Islamic banks should strictly adhere to compliance with the *shariah* principles particularly with respect to their banking products, management practices and operations. This is due to the fact that Islamic banks' customers in Indonesia are mostly religious people who concern about the *shariah*. They are not so much concern on the rates, costs of services and customer relationship.

The separation of respondents based on the type of account possessed (Islamic bank account only and bi-account holders) did not change the position of each dimension in the perception map. Both types of respondents still view that “tangibles” and “shariah values” in Islamic banks are very important while the banks performances are very poor.

Nevertheless, gender factor has an effect towards the importance and performance map. While male respondents have indicated a similar view with the previous maps, female respondents have shown that “tangibles” dimension has already achieved the target. Moreover, female didn’t view that rate of return and costs of services as something with high importance. Nevertheless, despite the high level of importance of “shariah” dimension, female respondents have also perceived that its performance is very poor (see Table 4).

Table 4: Averages for Importance-Performance Analysis

Classification	Axis	Service Quality Dimension					Grand Mean
		Reliability	Tangibles	Rates & Charges	Bank-Cust. relationship	Shariah	
Overall	Importance	2.58	2.69	2.57	2.57	2.73	2.63
	Performance	2.53	2.41	2.53	2.56	2.33	2.47
	Strategy	Possible overkill	Concentrate here	Possible overkill	Possible overkill	Concentrate here	
Bi-Account	Importance	2.58	2.65	2.56	2.53	2.69	2.60
	Performance	2.50	2.40	2.54	2.56	2.32	2.46
	Strategy	Possible overkill	Concentrate here	Possible overkill	Possible overkill	Concentrate here	
Islamic only	Importance	2.60	2.81	2.58	2.69	2.85	2.70
	Performance	2.63	2.43	2.51	2.54	2.39	2.50
	Strategy	Possible overkill	Concentrate here	Possible overkill	Possible overkill	Concentrate here	
Male	Importance	2.56	2.68	2.56	2.54	2.70	2.61
	Performance	2.52	2.35	2.56	2.52	2.32	2.45
	Strategy	Possible overkill	Concentrate here	Possible overkill	Possible overkill	Concentrate here	
Female	Importance	2.64	2.70	2.58	2.61	2.80	2.67
	Performance	2.53	2.52	2.47	2.64	2.35	2.5
	Strategy	Possible overkill	Keep up the good work	Low priority	Possible overkill	Concentrate here	

Islamic banks has distinguished themselves from their conventional counterpart by promoting shariah compliance banking products and practices. This would increase the customers’ expectation on dealing with Islamic banking especially for Muslim customers. The violation upon shariah principles could enable customers to switch to other banks. The results in this study shown that Islamic banking still not able to achieve its best performance with regard to shariah compliance issues. Consequently, it is suggested that Islamic bankers and regulators to be attentive to improve the service quality of Islamic banking.

Conclusion

This study aimed is to determine the key dimensions of service quality of Islamic banks by using Important-Performance Analysis after its many years of establishment in Indonesia. Through an empirical survey method, this study reveals that there are five underlying dimensions in Islamic banking services namely reliability, bank-customer relationship, tangibles, shariah, rates and charges. Customers have decided “shariah” as the most important dimension. The violation on this factor by Islamic bank could lead the customer switching or withdrawing. The other important dimensions are “tangibles” and “rates and charges”. Customers hope that Islamic banks would be able to compete with other Islamic or conventional banks regarding these factors.

With regard of customers’ assessment on Indonesian Islamic banking service quality, there is no difference between the view of Islamic and the bi-account holders in terms of placing those five dimensions in IPA quadrants. The “shariah” and “tangibles” are the only two dimensions which have been placed in the critical quadrant.

However, differences occurred based on the respondents’ gender. While male respondents have given similar response to all categories, female respondents perceived that tangibles dimension has achieved the target. Nonetheless, despite the high level of importance viewed by female respondents, shariah dimension is still perceived as poor in performance. At this situation, the most potential risk to be anticipated by Islamic banks is when customers switch to other banks.

Based on the results of this empirical study, it is revealed that “shariah” dimension performance is very poor and hence could lead customers to switch to other banks. Therefore, below are policy recommendations for Islamic banks and all related parties in order to mitigate the switching consequence from customers and maintaining the profit for the bank:

- Islamic banks should strictly adhere to shariah compliance for their banking products, management practices and operations. This is very important in order to maintain the trust and positive expectation of depositors.
- Since Islamic banks have gained much popularity in recent times, Islamic banks should formulate competitive strategies via educating broader coverage of people about shariah issues in financial system.
- Islamic banks should give a lot more attention to issue perceived minor by them but considered as highly important by customers. For example, the dress code for female staff (as in the negative image that indecent outfit may portray), promptness in giving responses to any matters that arise and outstanding interpersonal communication skills.

Future research is still required in this broad area of Islamic banking. Some recommendations are: implement the same methods and objectives of this study for different countries, utilize more sophisticated statistical methods in order to obtain

more comprehensive views and compare the level of customer satisfaction in Islamic banking service quality between countries which applying dual and fully Islamic banking system.

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