

Customers' Tendency towards Acceptance of Islamic Banking in Bahawalpur, Pakistan

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Abstract

The main purpose of this study is to find out the tendency of customers towards the acceptance of Islamic banking. The major questions of this study are what factors have major influence on customer's bank choice and whether Religion, Banks reputation, Service quality, and Convenience etc. have an influence on acceptance of Islamic banking. This is a descriptive study and sample size of this study is 30 Findings of this study indicate that the effect of religious belief on acceptance of Islamic banking is positively significant and this study shows important contribution towards the factors that affect acceptance of Islamic Banking. Customers of Islamic banking particularly in Bahawalpur region Punjab, Pakistan. The conclusion of this study indicates that this study is beneficial for Islamic banks to determine the factors that affect the customer selection criteria. Further study will also help the institutions to improve their performance in order to increase customer loyalty.

Key Words: Bank's Good Will, Convenience, Shariah/Religious Belief, Islamic Banking

Introduction

Islamic Banking is a financial activity that is consistent with the concepts of shariah and religious principles. Shariah prevents from taking extra charges on loans known as riba. Investing money in businesses that offer services or products against the Islamic rules is also haram or sinful. Islamic banking is a sort of creative idea that has been tried now a day. The Islamic banking system in the whole world was designed on the model of western banking that was inconsistent with Islamic shariah. So basically it is the prevention of interest from financial activities and in return it leads to interest free banking which is known as Islamic banking. Islamic banks have gripped the whole world with loyalty and excitement. Islamic banking offers different types of financing methods like Musharaka, Mudarbah and Ijarah etc. Islamic banking has a competition not only with conventional banks but also among different Islamic banks that are increasing in numbers with the time. To maintain the position in the market, Islamic banks need to provide high quality services and goods to fulfill their client's needs and attract more customers (Rehman, 2012). Islamic banks need to put more effort for analyzing the customers' preference investment and then applying the strategies according to customers (Chong & Liu, 2009). Islamic banks mainly execute the same functions as performed by conventional banks, but the point of difference is that Islamic banking transactions are according to the Islamic law and free from interest (Iqbal and Mirakhor, 2007).

Statement of the Problem

This research has been conducted to determine the tendency of customers toward the acceptance of Islamic banking in Pakistan particularly in Punjab Bahawalpur region. Study also focuses on factors which motivate customers to accept the Islamic banking, Many researcher have explore the tendency of customers toward the acceptance of Islamic banking in different countries, but this research focuses to explore the impact of

factors on tendency of customers toward the acceptance of Islamic banking : an empirical investigation in Division Bahawalpur.

Purpose of Study

The purpose of this study is to find out the tendency of customers towards the acceptance of Islamic banking. This study is beneficial for Islamic banks to determine the factors that affect the customer selection criteria. The major questions of this study are what factors have major influence on customer's bank choice and have Shariah, Good will of bank, Service quality, and Convenience etc. influence on acceptance of Islamic banking.

Research Objective

Following are the research objectives of study:

1. To find out tendency of customer toward the acceptance of Islamic banking Pakistan.
2. To identify the current preferences of customers toward the acceptance of Islamic banking in Pakistan.
3. To suggest the mechanism and improvement on the basis of data collection and analysis on acceptance of Islamic banking in Pakistan.

Research Questions

There are some questions that are being answered in this study. The main aim of this study is to basically find out the answers of some questions that are given bellow:

1. What are the major factors that affect the customers' tendency towards the acceptance of Islamic banking?
2. What are the current preferences of customers toward the acceptance of Islamic banking?

Significance of the study

The proposed survey on tendency of customers toward Islamic banking will help the customers and also Islamic banks to understand the factors that are affecting the acceptance of Islamic banking in Pakistan. This study helps the stakeholders of the

Islamic banks to identify the customer acceptance of their respective Islamic banks. The finding of this study would help to identify the impact of different factors on acceptance of Islamic banking and evaluate the changes that will need to consider for Islamic banks.

Literature Review

Islamic Banking

The main principal offered by Islamic law prevents from Riba in the money transaction. The Islamic banking system works according to the rules of Islamic law as provided by Sunnah (Gait and Worthington 2007). Islam provides complete guideline to its followers for every aspect of life. Islam also provides brief teaching on business transaction and concept of Islamic banking which means interest free banking system or the system which is in accordance with the sharia rules (Haroon & Azim, 2005). A study conducted on Malaysian's consumers confirms that there is positive relationship of service quality, service availability, religious perspective and customer's preference toward Islamic banking. This study shows that customers give more importance to the quality of services of Islamic banking and these factors have great role to influence the customer's intention toward Islamic banking (Haque, Osman, & Hj Ismail, 2009). According to the study of Malaysian customers, it uses two approaches quantitative and qualitative. The qualitative approach analyze that customers are moving toward Islamic banking due to religious belief. On the other side of study quantitative approach reveals the factors that influence on the preference of customer toward Islamic banking; factors are service quality, personnel friendliness and convenience associated with it. Findings of the study suggest that religious belief is not the main factor for selection of Islamic banking rather needs to enhance the quality of services of Islamic banks (Echchabi & Olaniyi, 2012).

Shariah/Religious Belief

The Islamic banks operating in the rule of Shari ah, the Shari ah is a Islamic legal code, Shari ah board to get way to grow up and improves performance and try to win in an

financial way. Islamic banks govern according to the Shariah principles that come from the sources of “Holy Quran, Hadith, Sunna, Ijma, Qiyas and Ijtihad”. These principles prohibit the Riba (interest), financing in the activities considered as sinful act such as gambling and also prohibition from debt based financing. Islamic banks also offer variety of product and services according to sharia rules/religious belief (Gait & Worthington, 2007). There is some evidence from hadith that shows the status of Riba/interest According to Hazrat Abu Hurayrah (May Allah be pleased with him): Our Prophet (P.B.U.H) said: “On the night of Ascension I came upon people whose stomachs were like houses with snakes visible from the outside. I asked Gabriel who they were. He replied that they were people who had received interest (Narrated in Ibn Majah, Kitab al-Tijarat, Bab al-taghlizi fi al-riba; also in Musnad Ahmad)”. The Islamic banking also provides different modes of financing in compliance with Sharia principles such as Ijrah and Musharaka used for car financing and home financing of customers respectively (Gait & Worthington, 2007). The basic of the Islamic bank is to share profit and also loss with its customers when occurs because it is not allowed in Islam to give a fix rate of return and people who are religious always prefer interest free banking.

Service Quality

Services quality means the difference between the expectations of customers and actually received the service. Service means the way in which the bank can help the customers by opening account, transfer money and paying orders. Quality can be supposed differently by different people. Business Dictionary (2010) “Quality is a measure of excellence observable and interpretable attributes; or the adherence to measurable and verifiable standard”. But we cannot understand the quality service until it relates to users and customers’ requirements (Praxiom Research Group, 2010). Service quality considered important factor for banks and every bank trying to improve their service quality to attract more customers for their long term benefit (Awan, 2003). The findings of the research on Islamic banking in Makassar Indonesia were that service quality of banks increase the customer satisfaction, the most appealing factors was responsiveness of Islamic bank services (Misbach, Surachman, Hadiwidjojo, &

Armanu, 2013). Research on Malaysian customer's preference indicate that Customer perception and High service quality increase the customer satisfaction toward Islamic banks and findings shows that positive relationship among these factors(Haque, Osman, & Hj Ismail, 2009). Results show that positive relationship between service quality and customer satisfaction. Furthermore, according to the SERVQUAL model service quality can be measured in five dimensions include tangible, reliability, responsiveness, assurance and empathy. Tangible means physical facilities; reliability is capacity to execute the service consistently further more responsiveness is willingness to help customers. Therefore assurance means knowledge of employee and their ability to arouse trust and empathy includes understanding the customers (Iwaarden et al, 2003). According to study it is suggested that SERVQUAL model is a scale which is used to measure the service quality in important dimensions of model that fit to achieve the valid result of particular industry or bank (Ladhari, 2009). Following are the SERVQUAL dimensions:

Assurance

Findings shows that assurance has positive impact and there are two possibilities of assurance firstly, customers start thinking that there is no problem of safety in dealing with bank so the banks should provide customer proper care and security. Secondly, when the customers give up bank due to the level of safety then Islamic bank should improve service assurance and it is the way to retain the customers (Munusamy, Chelliah, & Mun, 2010).

Responsiveness

Responsiveness is measured in terms of employee willingness to provide help to their customers. Responsiveness must be important and serious alarm for Islamic banks. Bank employees must improve their responsiveness to the customer needs and help customers in filling form and quickly handling their complaints (Misbach, Surachman, Hadiwidjojo, & Armanu, 2013). Study stated that responsiveness was very essential not

only as an assess of service quality, but also as a investigative tool to disclose the service quality (Yeh and Li, 2009).

Tangibility

The main benefits of services provided to customer can not at all be alternate by imagine facilities. On other hand, in developed countries customers are satisfied only when they will get extra benefits with services. These benefits must be tangibles (Bitner, 1992; Scheinder and Bowen, 1999). Tangibles dimension means factors such as physical appearance of facilities and employees. In Pakistan the banking environment of national and international banks are not same and up to date according to the requirements of customers. So, they should more focus on customer oriented environment. Management should focus more on improving auditory services and physcial (furniture, equipment and machinery) dimension of environment in their branches because today costumers put more attention towards these features (Malik, 2011).

Reliability

It means that banks should fulfill the needs of customers, that what they want and expect from them. Relibility can be measured in terms of how much accurately handle the customer problems, providing services assured and accurately in first time and also have the employees responsibilities to maintain error free records (Parasuraman et al., 2006). The customers of Islamic banks will become satisfied when bank employees will give them accurate information of customer accounts and provide reliable services (Misbach, Surachman, Hadiwidjojo, & Armanu, 2013). Results illustrates that the most imortant dimension of service quality in selecting Islamic banks is reliability (Osman, Ali, Zainuddin, Wan Rashid, & Jusoff, 2009). There is a positive relationship between relibility and customer satisfaction. If the bank provides more reliable and supportive services that fulfill the demand and expectations of customers. As a result customer will be more confident and loyal to the bank. which proves good reputre for the bank (Mohammad, Muzaffar, & Hussain, 2011).

Empathy

It is loving, separate attention to individual which Islamic bank gives to their customers (Othman & Owen). Empathy basically deals with whether or not the bank provides individual attention to their customers and identify the needs of customers. In this study relationship between empathy and consumer complaint found, that shows bank should address the customers complaint. Moreover, customer's satisfaction makes sure by compliant process. Conversation to customers indicates that less privacy while in discussion of personal banking matters was a major reason of less customer satisfaction so bank should improve this concern and confirm to customers that bank is really interested in giving one on one attention (Yavas, Bilgin, & Shemwell, 1997).

2.3 Relative, Family and Friends influence:-

It was found that there is strong influence of relatives, family and friends on the decision of selecting Islamic banking. Findings of research study on Malaysian customers reveal that religion do not have much impact on selection of Islamic banking but factor influence by relatives and friends is main determinant of selection criteria and has significant relationship with the acceptance of Islamic banking (Marimuthu, Jing, Gie, Mun, & Ping, 2010).

Convenience

Study indicates that convenience is also an important factor for the selection of Islamic banking. Convenience includes the factors like no shutdown in ATM services, Wide branch network and convenient location near home. Mostly unusual delays in banking transaction affect the customer selection criteria (Haron, Ahmad, & Planisek, 1994). Study revealed that in other selection criteria that used by customer, convenient location is highly ranked against other factors such as friendliness and influence of relatives (Mason & Mayer, 1974). A study on comparison between Islamic Banks and conventional Banking sector in Pakistan indicates that there are several factors other than religious factor like Customer interaction and convenience which are basic for banking customers (Quresh, Hussain, & Ur Rehman, 2012). Different factors that

include location of bank, ATM location and other factors that reduce customer's tension and provide convenience have significant relationship with acceptance of Islamic banking (Balachandher, Santha, Norhazlin, & Rajendra, 2000).

Bank's Good Will

Study on Turkish customers indicates the factors of Islamic banking selection based on 161 sample size. Findings revealed that Turkish customers give more importance to the religious belief and image of bank (Okumus, 2005). In the study researcher found that educated, middle and lower income group customer select Islamic banks. The factors that discovered from this study are Bank reputation and knowledge of bank staff (Dusuki and Abdullah, 2007). A study on comparison between Islamic Banks and conventional Banking sector in Pakistan indicates that there are several factors other than religious factor like Customer interaction, convenience and also reputation which are basic for banking customers (Quresh, Hussain, & Ur Rehman, 2012). Young customers give more importance to factors like friendly bank staff, parking facility and banks reputation. Banks consider these factors while developing strategies. Study indicates important factor that is bank reputation and preferences also differs of each gender in the selection of Islamic banking. (Almossawi, 2001).

Methodology

Research Design

Research design is important because it includes sources of data and type of data used to respond the research problem. It also consists of the variable framework which explains its relationship (Rozieana, 2009). This study is based on "Cause and effect relationship" and used to recognize the cause and effect relationship between variables (Rozieana, 2009).

Population

Population of this research study is the customers of Islamic banks within the Bahawalpur region in Punjab, Pakistan.

Sample

According to Comery and Lec (1992).The sample of 300 respondent is considered to be a good. Therefore, the sample of this study includes 300 respondents and includes both male and female respondents. Primary source of data is used to respond the problem statement. Total 300 questionnaires have been distributed to customers and analysis will do on 300 questionnaires. Data collected from Bahawalpur region, in which include religious mind population friends & family, banking services knowledge up customers etc.

Research instrument

This study has collected data by research instrument adapted from .In this Study the researcher try to obtain the response of customers by Self administrated questionnaire that is given to the customers of Islamic banks in Bahawalpur City. Five point likert scale is used in this study ranging from strongly agree to strongly disagree. Total questions of questionnaire are 38 and pilot study also conducted from 15 customers in order to ensure the correct feedback from customers. Descriptive analysis is done on data collected by questionnaire. In Probability sampling techniques random sampling method is used to collect the data for analysis purpose.

Data Analysis

Descriptive Analysis

In this study collected sample 300 from Bahawalpur region in which sample include Phd, master bachelors, Inter , Metric, Government jobs holders ,private jobs ,students, self Employed, in total frequency of gender 300, Male frequency 222, Female frequency 78,

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	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	222	74.0	74.0	74.0
FEMALE	78	26.0	26.0	100.0
Total	300	100.0	100.0	

Academic Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
intermediate or Equivalent	142	47.3	47.3	47.3
Graduation	91	30.3	30.3	77.7
Master	62	20.7	20.7	98.3
PhD	5	1.7	1.7	100.0
Total	300	100.0	100.0	

	Frequency	Percent	Valid Percent	Cumulative Percent
Government Employee	43	14.3	14.3	14.3
private employee	102	34.0	34.0	48.3
Self Employed	142	47.3	47.3	95.7
Student	13	4.3	4.3	100.0
Total	300	100.0	100.0	

Reliability

According to Uma Sekaran (2003), reliability mean items in the research instrument are error free and have consistent measurements over the time. Reliability is measured through a coefficient Alpha. Overall cronbach's Alpha of the tendency of customers towards the acceptance of Islamic Banking questionnaire items were **0.905** that is more than standard and acceptable value 0.5 by Nunnally (1970). This value indicates that all

the items in the questionnaire were reliable to measure the tendency of customers towards the Islamic banking.

+Reliability Statistics

Cronbach's Alpha	N of Items
.750	10

Validity

Validity is the ability to measure the theory, idea or concept with accuracy (2000) (Sekaran, 2003). Cooper and Schindler planned that the validity of the content in the considered instrument will be indomitable through previous studies and with the help of experts. Therefore, knowledge management experts, One from UTM and Two experts from The Islamia University of Bahawalpur, Pakistan were consulted to check that the instrument is correctly designed and have the accuracy to describe the determinants of economic competitiveness. The preparation of survey questionnaire with the help of experts and the improvement of questionnaire items and variables increased the validity of the instrument. Validity can further be categorized as external and internal validity.

Normality Test

There are different methods used to identify the normality of the distribution. Meyers *et al.* (2006) proposed that skewness and kurtosis can be used as indicator to check the deviation. Data is said to be normally distributed if the range of skewness and kurtosis lies within + 1.0 and + 3.00 respectively.

INDEPENDENT VARIABLE	SKEWNESS	KUTOSIS
	STATISTICS	STATISTICS
IB	0.87	3.944
BR	0.78	3.88
RB	.0755	4.39
CON	0.97	4.55
SQ	0.63	3.35

Multicollinearity Test

To measure the strength of correlation, in the regression model, between two or more variables, a multicollinearity test will be applied. Multicollinearity among the variable (the independent variables) will be calculated using Tolerance and Variance Inflation Factor (VIF). A tolerance value nearer to 1 will show that multicollinearity among the variables is less, on the other hand the value near to 0 shows that multicollinearity can be a problem. According to Meyers *et al.* (2006) there exists multicollinearity among the variable if the value of tolerance becomes less than 0.01. Variance Inflation factor (VIF), which is the reciprocal of the tolerance, shows the impact of multicollinearity on variance of the coefficient estimate. In other words, the value of VIF close to Zero shows that there is no correlation between the variables. Hence, smaller value for VIF is desirable to detect the multicollinearity. Scholars are, however, indecisive regarding the desired value of VIF as an indicator of multicollinearity among the independent variables (IVs). According to Hair *et al.* 149 (2006) VIF value of 5.0 could be considered as a value indicating the non-existence of multicollinearity. Whereas Meyers *et al.* (2006) suggests this value as 10.0. Therefore, in our research we will adopt the proposition of Hair *et al.* (2006) as it more inflexible in nature.

Independent variable	Collinearity statistics	
	TOLERANCE	VIF
AIB	0.35	2.85
RB	0.71	1.40
RFF	0.78	1.28
RES	0.70	1.40
SQ	0.55	1.81
CON	0.74	1.351
TAN	0.81	1.23
EMP	0.86	1.16
REL	0.86	1.16
BR	0.71	1.41

Correlation Analysis

Correlation analysis is the method to detect the association among the independent variables how much the variables are linked with each other. In table below results of correlation analysis is given and results shows that all the variables are at their best and have no association with other independent variables.

Regression

Regression analysis is a method which is used to test the hypothesis and find out their acceptance or rejection. Regression analysis is explained through the interpretation of Standardized coefficient (β) and R square which present facts whether to accept or reject the hypothesis.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.471 ^a	.65	.64	.28

a. Predictors: (Constant), RFF, REL, EMP, SQ, CON, RB, BR, RES

Coefficient of determination is denoted by R square that measures the part of total variation in dependent variable cause by variations in independent variables. Tables show the results of linear regression. The linear regression test indicates that R square of regression model is .65 which means that 65% variations in dependent variable is explained by the variations in Independent variable like Religion, Bank reputation, Convenience, Family influence and service quality but remaining variation in Dependent variable cannot be explained by variation in Independent variables.

H1: There is significant relationship between religious belief and Acceptance of Islamic banking.

Analysis of variance results shows that overall the model is fit and accurate as value of F is 59.983 which is significant.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.656	9	3.914	59.983	.000 ^b
	Residual	23.206	292	.206		
	Total	75.862	296			

a. Dependent Variable: Acceptance of Islamic Banking

b. Predictors: (Constant), Convenience, Relatives Friends and Family, Bank Reputation, Religious Belief

Table 4.5.1

IV	DV	β Coefficient	P- Value
Religious Belief	Acceptance of Islamic Banking	0.225	0.000

The findings indicate that H1 is accepted because value of standardized coefficients beta is 0.225 .P value < 0.05 that is 0.000 so p value also give evidence about the relationship between religion and Acceptance of Islamic banking. It is concluded that there is significant positive relationship between religious belief and acceptance of Islamic banking.

H2: There is relationship between Bank's reputation and acceptance of Islamic banking.

Table 4.5.2

IV	DV	β Coefficient	P- Value
Bank's reputation and image	Acceptance of Islamic Banking	0.436	0.000

The above mentioned findings indicate that H2 is accepted because value of standardized coefficients beta is 0.436 and P value is 0.000 which is less than 0.05. So it is concluded that there is significant relationship between bank reputation and acceptance of Islamic banking.

H3: There is relationship between relative, friends and family influence and acceptance of Islamic banking.

Table 4.5.3

IV	DV	β Coefficient	P- Value
Relative, Friends	Acceptance of	0.044	0.177

and influence	Family	Islamic Banking		
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The results of above given table shows that value of standardized coefficient (β) is 0.044. The conclusion is that there is positive relationship between relative, friends and family influence and acceptance of Islamic banking.

H4: There is relationship between convenience and acceptance of Islamic banking

Table 4.5.4

IV	DV	β Coefficient	P- Value
Convenience	Acceptance of Islamic Banking	0.095	0.010

The above mentioned findings indicate that H4 is accepted because value of standardized coefficients beta is 0.095 and P value is 0.010 which is less than 0.05. The beta value shows that there is positive relationship between two variables. So it is concluded that there is significant positive relationship between bank Convenience and acceptance of Islamic banking.

H5: There is significant relationship between service quality and acceptance of Islamic banking.

Table 4.5.5

IV	DV	β Coefficient	P- Value
Service quality	Acceptance of Islamic Banking	0.813	0.000

The results of above given table shows that H5 is also accepted and value of standardized coefficient (β) is 0.813. P value also give proof that H5 is accepted

because p value is less than 0.05. The conclusion is that there is significant positive relationship between Service quality and acceptance of Islamic banking.

Conclusion

Main objective of this study is to find out the factors that effect on customer selection criteria of Islamic banking. Study is based on independent variables (like religious belief, Bank image, and convenience and service quality) and dependent variable. In this study data is collected by distributing 300 questionnaires among customers of Islamic banking in Bahawalpur region in Punjab, Pakistan. From the analysis of this study conclusion of findings states that Overall cronbach's Alpha of the tendency of customers towards the acceptance of Islamic Banking questionnaire items was 0.905 that is more than standard and acceptable value 0.5 by Nunnally (1970). Coefficient of determination is denoted by R square that measures the part of total variation in dependent variable cause by variations in independent variables. Analysis of study concluded that the entire hypotheses are accepted. All the hypotheses have positive significant relationship except bank reputation and image because its beta value is negative which shows that relationship is significant negative.

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