BANK SERVICE QUALITY ON CUSTOMER SATISFACTION, LOYALTY: A STUDY BASED ON ISLAMIC BANKS IN PAKISTAN

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Abstract: **This research is about the effect of service quality dimension on customer satisfaction and loyalty. In this paper a sample of 250 respondents were collected from the Islamic Banking customers in Karachi, Pakistan. SERVPERF model were used to measure the service quality in banking sector. The analysis includes Regression analysis, factor analysis, reliability analysis and T-Tests were used to calculate the results. Finding shows that tangibility's reliability, responsiveness and empathy has a significant effect on customer satisfaction and loyalty whereas the assurance has no significant effect on customer satisfaction and loyalty. The researcher recommends that the bank should focus on the tangibility dimension because it affects the most in the research.**

Keywords: **SERVPERF, Customer Satisfaction and Loyalty, Islamic banking.**

1. INTRODUCTION

As the Islamic banking has recently introduced in Pakistan a decade ago and increasing its market size every year from 1% to 20% in the banking industry(dawn/news/1217506).As many studies(Raza2015,ahmed 2010), have done on the relationship between service quality and customer satisfaction and loyalty on banking industry in Pakistan, but there is still a need of more research on the rapidly growing industry, because in today's highly competitive corporate environment, quality of services is an essential element for increasing customer satisfaction and customer loyalty. These are important factors in improving the performance of banks and in determining their success i.e. better profitability and a bigger market share, as the central banks wants to convert its entire banking system from conventional to Islamic for this purpose the central bank give license to the conventional banks for Islamic banking window operation. In window operation the conventional bank may operate as Islamic bank.

Baking sector is a significant sector in Pakistan's economy and has seen unprecedented growth and raging competition during the last decade and has resulted service quality as the main contributory factor towards customer satisfaction and customer loyalty (Munawar khan and Mariam Fasih, 2014).

The service quality has been regarded as the key factor in order to succeed and have endurance in banking industry especially when there has been continuously growing pressure from other institutions working in the same industry and demanding customer requirements and has resulted there is a positive and significant relationship between customer satisfaction and constructs of service quality like Compliance,Assurance,Empathy and representativeness and further concludes that compliance and representativeness influence more on customer satisfaction in Pakistani Islamic banks.(Naeem Akhter,Imran Hunjra,shabbier khan, Waqar Akbar and Kashif-Ur-Rehman,2011)

Privatization of banking sector in Pakistan during the past few decades has resulted in higher customer expectations. Now customers demand better quality services from financial institutions. It has boosted the competition among various commercial banks particularly those in private sector. This motivates them to deliver premium quality services to their customers in order to gain competitive advantage i.e. more satisfied and loyal customers (Wisniewski, 2001; and Graack, 1996).

The premise of "service quality" as a tool for gaining competitive advantage and lead in a market-driven system has been well recognized by the financial institutions. However in current highly competitive corporate environment it has become increasingly important to not only become the market leader but also to maintain that top position (Zeithaml et al., 1996; and Boltan & Drew, 1991).

Researchers all over the globe claim that offering quality services give a sustainable competitive advantage to any business. It enables them to fulfil not only the present needs of their customers satisfactorily but also to anticipate their future needs. This ability to anticipate the future needs of customers allows them to delight their customers through quality services on consistent basis. Subsequently it enhances customer satisfaction and customer loyalty level towards these organizations (Gantasala & Prabhakar, 2010; Wisniewski, 2001; Naik et al., 1988; Zeithaml, 1988).

Banks must consider various antecedents (tangibles, reliability, assurance and empathy) of service quality in order to have delighted customers (B. Sharp, & A. Sharp, 1997) and to enhance their performance and profitability (Hackl et al., 2000; Andereson et al., 1994;Lewis, 1993).

Although much empirical evidence could be found in the literature worldwide investigating the relationship between service quality and customer loyalty, this domain has not been much considered in Pakistan's context. A lot of research on service quality and its association with customer satisfaction and loyalty have been conducted in developed countries. Therefore this study contributes to the literature by studying this phenomenon in the Islamic banking sector of a developing country i.e. Pakistan. For this purpose this report covers the recent data of Islamic banking customers about their satisfaction and loyalty by using SERVPERF model of measuring service quality.

SERVQUAL scale, developed by Parasuraman et al., (1988), is the most famous measure of service quality. It classifies and measures service quality in five dimensions. We have taken of these i.e. tangibles, reliability, assurance and empathy and responsiveness.

SERVQUAL scale has been the most widely used measure of service quality. In many private research studies SERVQUAL has been constructively deployed (Parasuraman et al., 1991). Moreover several published research studies have positively discussed the SERQUAL framework (Crompton & Machay, 1989; Webster, 1989; Woodside et al., 1989; and Johnson, 1988) and have assessed the validity and reliability of this measure (Babakus & Boller, 1991; Brensinger & Lambert, 1990; and Finn & Lamb, 1991).Furthermore following the criticism on SERVQUAL scale, proper refinements were made to it (Parasuraman et al., 1991, pp. 115-117).

Despite existing research, little attention has been paid to the study of service quality in the Pakistani banking industry. While a great deal of research has been conducted regarding service quality, to date few studies have been conducted relative to the dimensions of service quality in the context of the Pakistani banking industry. In order to address the exiting research gap, this study aims to:

1. Identify various dimensions of service quality from the customers' perspective and to establish the relationship is between service quality and customer satisfaction in Islamic banking sector in Pakistan.

2. Examine how the quality of services affects the customer satisfaction. It can be believed that this study will provide a platform for discussing the issues on service quality and customer satisfaction in the Pakistani banking industry.

The following paper consists of the parts literature review; which consist of theoretical and empherical background followed by methodology and data analysis after that conclusion and recommendation.

2.   LITREATURE REVIEW

2.1. THEORATICAL BACKGROUND:

2.1.1. CUSTOMER SATISFACTION AND LOYALTY:

Horstmann(1998) founds that a satisfied customer is more likely to share his experience with five to six people and there is a chance of six times that he will repurchase the product.

Heskett(1997) states that customer loyalty brings growth in profit .

Zairi (2000) states that an unsatisfied customer can banish business from a firm which is equivalent to ten highly satisfied customer.

Ndubisi (2005) figured out that the cost of serving a loyal customer is five to six times less than a new customer.

Nasserzadeh (2008) founds that a negative advertising is lead to when one of our dissatisfied customer switches to another brand.

2.1.2. SERVICE QUALITY:

Berry & Thompson (1982) investigates that there is a strong relationship between service quality of a bank and customer satisfaction and loyalty, service quality gives a competitive advantage to the banks.

Buzell & Gale (1987) researched that, In long run or going on concern the performance of a company is dependent on the quality of a good product and services. By improving quality of goods and services a business can grow in terms of market share and market expansion as well.

Cronin & Taylor (1992) finds that, for a service providing business, issues related to customer's experience and timely delivery of service are the key factors to improve the service quality.

Mahoney (1994) finds that to gain customer satisfaction the bank should focus on service excellence; service excellence is listening, innovation, empowerment and allowing customers to be a part of action.

Ahmed(2010) founds that in Pakistan the customers of Islamic bank has a better perception of service quality, the reason is that Islamic banks created the awareness to their customers about Islamic banking, which is new to them, and one of the reason is that Islamic bank works on a spectrum of Shariah guidelines which satisfies the customers in Pakistan.

Raza (2015) investigates about the relation of service quality and customer satisfaction and found that customer satisfaction can be better understandable by service quality dimensions.

2.2. EMPHERICAL STUDIES:

Madsen (1993) suggested a brief definition of service excellence that companies by giving service excellence can maximize customer satisfaction and also loyalty by retaining them. He explains the service excellence as listening, innovation, empowerment and allowing customers to be a part of action. Similarly Mahoney (1994) finds that the bank should focus on service excellence in order to gain customer satisfaction.

Parasuraman, Berry & Zeithaml (1994) finds that there are two dimensions of service quality. The first dimension is considered as the core aspect of the service (Reliability), whereas the second dimension is considered as the process aspect (responsiveness, assurance, empathy and tangibility), the service outcome is mainly associated with the reliability and the deliverance is associated with the tangibility, assurance, empathy and responsiveness. This research suggests that both aspects of service quality are necessary and directly related to customer satisfaction.

Jamal & Anastasiadou (2009) finds that there is a positive relation between reliability, tangibility, and empathy with customer satisfaction.

Sulieman (2011) researched that there is a significant and positive relationship between reliability assurance, responsiveness and tangibility with customer satisfaction. And empathy has a negative and significant impact on customer satisfaction.

Shanka (2012) researched about the service quality dimension in Ethiopia, research found that reliability has no significant effect on customer satisfaction and loyalty, while tangibility, assurance, responsiveness and empathy has a significant effect on customer satisfaction and loyalty

Kumar (2013) founds that the reliability is given priority by customer. In reliability dimension customer gives more attention that how bank fulfill their promise and how much bank show interest while doing work. Responsiveness of the bank employees comes second priority by customer; responsiveness includes various services like promptness in giving service, willingness to help customers etc. Assurance is given third preference by the customer, assurance include safety while doing transaction within the bank.

2.3. Hypothesis Development:

Building on their review of previous empirical research the paper introduces a model to find out the interrelationships between service quality, customer satisfaction and customer loyalty in Pakistan Islamic bank.

The SERVQUAL five dimensions are suggested by Parasuraman (1998), Jabnoun andHassan Al-Tamimi (2003) and Othman and Owen (2001, 2002), which are further modified and adapted by this study. Questionnaire items were modified and substituted carefully in the service industry, specifically Islamic banks of Pakistan.

The research is based on the following factors shown in the diagram below:

- H1: There is relationship between Tangibility dimension and customer satisfaction and loyalty in banking services.

- H2: There is relationship between Reliability dimension and customer satisfaction and loyalty in banking services.

- H3: There is relationship between Assurance dimension and customer satisfaction and loyalty in banking services.

- H4: There is relationship between Responsiveness dimension and customer satisfaction and loyalty in banking services.

- H5: There is relationship between Empathy dimension and customer satisfaction and loyalty in banking services.

3. METHODOLOGY

After review of theoretical and empherical literatures, following model is being extracted for this study.

CSnL=α+β1T+ β2R+ β3A+ β4RR+ β5E+e

In this model first independent factor is tangibility second is reliability then assurance after that responsiveness and the last one is empathy.

- Tangibles: the physical surroundings or appearance of the bank which is represented by objects (for example, interior design) and subjects (for example, the appearance of employees).

- Reliability: the service provider's ability to provide accurate and dependable services.

- Assurance: diverse features that provide confidence to customers (such as the firm's specific service knowledge, polite and trustworthy behavior of employees).

- Responsiveness: a firm's willingness to assist its customers by providing fast and efficient service performances.

- Empathy: the service firm's readiness to provide each customer with personal

This research is conducted in Karachi, Pakistan. There are 06 Islamic banks operating in Pakistan. In this study both primary and secondary sources of data were used to collect the information. The primary data were collected through questionnaire from Islamic banking customers. In this study, the SERVPERF scale is used to measure to service quality in Islamic banking. In order to get the answer for questions, multiple questionnaires were distributed to customers of Islamic banks in Karachi. From the questionnaires, 267 responses were received. In the screening process resulted in excluding of 17 responses from the study because of missing data items. The questionnaire has two sections consisting of 28 questions. The first part of the questionnaire concerned with the questions used to assess service quality of the Islamic banks. The research instrument designed is based on the five dimensions of service quality and the 22 service items of the SERVPERF model. The developed questionnaire includes four items correspond to the tangible dimension; five items correspond to the reliability dimension, four items correspond to the assurance dimensions, five items to the responsiveness and four items to empathy. Five point based likert scale were used to indicate the degree of agreement of respondent. In this research customer satisfaction was measured with one question on overall satisfaction on services offered by the bank. It was also measured by five point likert scale. Customer loyalty was measured with three questions adapted from Zeithaml et al.(1996). It comprised of questions that can be used to measure the passengers' willingness to recommend the service to other people, their future commitment and intention of repurchase. It was also measured using a five-point likert scale.

The second part of the questionnaire is consists of information regarding respondent, like gender and frequency of using banking service.

3.1. CHARACTERISTICS OF THE RESPONDENTS:

Table 3.1

GENDER	USERS	PERCENTAGE
MALE	171	68.40
FEMALE	79	31.60
TOTAL	250	100

Table 3.2

FREQUENCY OF USE	FEMALE USERS	MALE USERS	TOTAL
DAILY	4	36	40
WEEKLY	11	60	71
MONTHLY	59	64	123
OTHERS	5	11	16
TOTAL	79	171	250

From the above table we understand that from our sample there is 171 males and 79 females who were using Islamic banking .number of males that are using daily Islamic banking are of 36 while there were only 4 females who were using daily Islamic banking .weekly customer of Islamic banking were 60 male users and 11 female user. There are 64 male users and 59 female users who were using monthly Islamic banking, and there are 11 male users and 5 female users who were using Islamic banking other than the above.

4. DATA ANALYSIS

4.1. RELIABILTY ANALYSIS:

Reliability analysis use to measure the internal consistency of the items that how much an item of the factors relates with each other. In this study we calculate that tangibility items are related by 0.833 with each other, reliability items are related by 0.854 with each other, assurance items are related by 0.863 with each other, responsiveness items are related by 0.840 with each other, empathy items are related by 0.832 with each other and customer satisfaction and loyalty items are related by 0.911 with each, whereas overall items are related by 0.951 with each other. **Table 4.1**

FACTORS	CRONBACH'S ALPHA	NO. OF ITEMS
Tangibility	0.833	4
Reliability	0.854	5
Assurance	0.863	4
Responsiveness	0.840	5
Empathy	0.832	4
Customer Satisfaction and Loyalty	0.911	4

Table 4.2

CRONBACH'S ALPHA	NO OF ITEMS
0.951	26

4.2. FACTOR ANALYSIS:

4.2.1. KAISER MEYER OLKIN (KMO) AND BARTLETT'S TEST ANALYSIS:

The KMO test measures the adequacy of the sample that the respondent gives the response with adequacy or not. The acceptable value of KMO will be close or greater than 0.5. In our study the

KMO is calculated by 0.879 and Bartlett's indicated the strength of the variable among them. In our study there is a significant Bartlett as the significant value of Bartlett is 0.000.

Table 4.3

KMO-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY (KMO)	BARTLETT'S TEST OF SPHERICITY
0.879	Sig .000

4.2.2. ROTATED COMPONENT MATRIX:

By using factor analysis we can obtain rotated component matrix which helps the researchers to obtain the result that either the items of the variable are related to each other or not. In this research all the questions or items of the variable are related with each other.

Table 4.4

Rotated Component Matrix						
	1	2	3	4	5	6
T1(1. The bank has modern looking equipment.)				.622		
T2(The bank's physical features are visually appealing.)				.461		
T3(The bank's reception desk employees are neat appearing.)				.764		
T4(Materials associated with the service (such as pamphlets) are visually appealing at the bank.)				.774		
R1(When the bank promises to do something by a certain time, it does so.)		.760				
R2(When you have a problem, the bank shows a sincere interest in solving it.)		.549				
R3(The bank performs the service right the first time.)		.754				
R4(The bank provides its service at the time it promises to do so.)		.695				
R5(The bank insists on error free records.)		.793				
A1(Employees in the bank tell you exactly when the services will be performed.)					.818	
A2(Employees in the bank give you prompt service.)					.459	
A3(Employees in the bank are always willing to help you.)					.641	
A4(Employees in the bank are never too busy to respond to your request.)					.529	
RR1(The behavior of employees in the bank instills confidence in you.)	.576					

RR2(You feel safe in your transactions with the bank.)	.595				
RR3(Employees in the bank are consistently courteous with you.)	.820				
RR4(Employees in the bank have the knowledge to answer your questions.)	.653				
RR5(The bank gives you individual attention.)	.731				
E1(The bank has operating hours convenient to all its customers.)	.526				
E2(The bank has employees who give your personal attention)	.832				
E3(The bank has your best interests at heart.)	.827				
E4(The employees of the bank understand your specific needs.)	.527				
CS1(Overall, I am satisfied with the bank services)		.574			
CS2(I say positive things about the bank to other people)		.760			
CS3(I intend to continue being a customer of the bank for a long time to come)		.782			
CS4(I will encourage friends and relatives to use the service offered by the bank)		.561			

4.3. REGRESSION ANALYSIS:

Table 4.5

	Coefficient	T Stat	Prob	VIF
Constant	0.155	0.869	0.386	
Tangibility	0.343	7.431	0.000	1.968
Reliability	0.180	4.070	0.000	1.985
Assurance	0.092	1.511	0.132	3.094
Responsiveness	0.172	2.344	0.020	2.877
Empathy	0.224	3.724	0.000	3.099
Adj R Square	0.695			
F Stat	114.305			
Prob F Stat	.000b			

Regression equation:

CSnL=0.155+0.343(T)+0.180(R) +0.92(A)+0.172(RR)+0.224(E)+e

In regression, we consider the values which have a p value less than 0.1 as significant and similarly the p value which is greater than 0.1 is considered insignificant.

From the regression table we get the results that tangibility, reliability, responsiveness and empathy has the significant effect on customer satisfaction and loyalty, whereas the assurance has the no significant effect on customer satisfaction and loyalty.

The coefficient information states that the tangibility with 0.343(34.3%) effect the Customer satisfaction and loyalty (CSnL) ,the reliability with 0.180(18%) effect the CSnL, the assurance with 0.092(9.2%) effect the CSnL ,responsiveness with 0.172(17.2%) effect the CSnL and empathy with 0.224(22.4%) effect the customer satisfaction and loyalty.

Adj R square explains the total variation in dependent variable (Customer satisfaction and loyalty) which is 69.5% due to independent variables.

The values of VIF are ;for tangibility 1.968, reliability 1.985, assurance 3.094, responsiveness 2.877 and empathy 3.099 ,the values of VIF for variables are not correlating with each other which means that the variable are not correlated with each other.

4.4. T TEST:

4.4.1. INDEPENDENT SAMPLE:

The independent-samples t-test compares the means between two unrelated groups on a single dependent variable. We have taken "Customer satisfaction and loyalty" as our dependent variable and our independent variable comprises of "gender", which has two groups: "male" and "female".

Table 4.6

INDEPENDENT SAMPLE T- TEST			
Levene's Test for Equality of Variances	**F**	1.708	
	Sig.	0.192	
T-test	**T**	-1.659	-1.748
	Df	248	173.233
	Sig. (2-tailed)	0.98	0.82

In this hypothesis, the acceptance of probability value (sig.) should be greater than 0.1 ($p > 0.1$). From the above results we came to know that there are no differences between means of male and female and the variances are also equal.
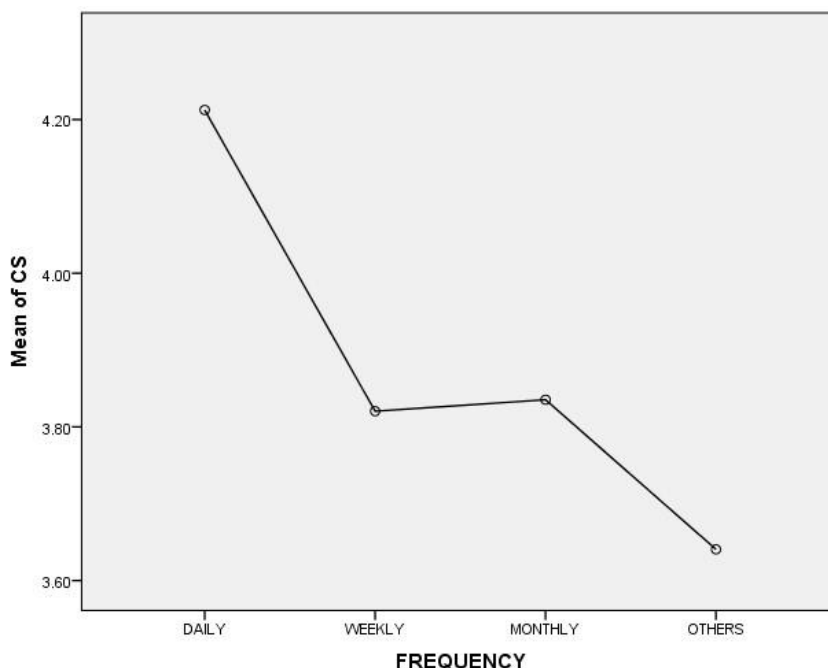
4.4.2. COMAPRE MEANS:

Fig: 4.1

The above mention diagrams represents that the customer who are satisfied, are those who intended to use daily Islamic banking because those customer come regularly to Islamic banks and used regularly services of the Islamic banks and they have inspired with the services and loyalty of Islamic banking. Its means service quality is an important technique for enhancing customers satisfaction level and loyalty to the Islamic banking in today's competitive environment. The dis satisfied customers are those who has more than month interaction with the bank because those customer does not interact more with Islamic banking that why's they have no idea of quality of services and loyalty of Islamic banking so Islamic banking should focused and give attention to those customer who has no more interaction with the Islamic banking. Islamic banking should conduct awareness session about quality of services for dis satisfied customer so that those customers whose use Islamic banking one times in a month that customer use daily Islamic banking.

5.   CONCLUSION AND RECOMMENDATION

From the theoretical and empherical literatures we developed the hypothesis that all of the five dimensions of the service quality has a significant effect on customer satisfaction and loyalty, but after research we can conclude the result that from above 05 hypothesis 4 of them were accepted and one of the dimension has no significant effect on customer satisfaction and loyalty. From the results tangibility, reliability, responsiveness and empathy has the significant effect on customer satisfaction and loyalty which means the need of the customers of the Islamic banks are the up to date equipment, personal attention, welcoming behavior of the employees, timely service providing, safe feeling while doing the transaction. Whereas the assurance has no significant effect on customer satisfaction as we define assurance as diverse

features that provide confidence to customers (such as the firm's specific service knowledge, polite and trustworthy behaviour of employees), because Islamic banking is new in Pakistan and the entire Islamic bank are providing almost same products so the customer of the Islamic bank doesn't effect from the assurance dimension of the service quality.

The most significant dimension of the service quality in our research is tangibility which means the customer gets satisfied and loyal with the outlook presentation of the bank which include the premises, decor of the branch and most important technologically updated equipment, because now the customer wants the services within seconds for this purpose technologically updated equipment made the customer satisfied and loyal with the bank.

The second significant dimension is Empathy as the customer wants personal banking which means the customer doesn't want to disclose its statement to every employee, so he wants a personal attention from a banker which makes him satisfied and loyal with the bank.

The third significant dimension is reliability, the service with error free terms, as the bank transactions deals with the financials of the customer so he wants an error free record from its bank.

The last significant dimension is responsiveness which means the customer needs the response from the bank in terms of having a safe environment in the branch or an attentive staff.

From the above mention results we can conclude that the customers of Islamic banks in Pakistan are satisfied with the services provided by the banks.

From the research we recommend that the banks should emphasis on the following:

1. The bank should make an investment on their IT department, equipment, and software.

2. The bank should pay attention on their premises in terms of interior designing and elegance.

3. The bank should make its premises a safer look in terms of security services (guards, cash counters).

4. The bank should make their internal customer (employees) satisfied for their external customers.

5. The bank should train their employees about their product in services so that they can recommend it to their customers as the Islamic banking is new for the customers.

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APPENDIX: 1

	TANGIBILITY(T)
1	The bank has modern looking equipment.
2	The bank's physical features are visually appealing.
3	The bank's reception desk employees are neat appearing.
4	Materials associated with the service (such as pamphlets) are visually appealing at the bank.
	RELIABILITY(R)
5	When the bank promises to do something by a certain time, it does so.
6	When you have a problem, the bank shows a sincere interest in solving it.
7	The bank performs the service right the first time.
8	The bank provides its service at the time it promises to do so.
9	The bank insists on error free records.
	ASSURANCE(A)
10	Employees in the bank tell you exactly when the services will be performed.
11	Employees in the bank give your prompt service.
12	Employees in the bank are always willing to help you.
13	Employees in the bank are never too busy to respond to your request.
	RESPONSIVENESS(RR)
14	The behavior of employees in the bank instills confidence in you.
15	You feel safe in your transactions with the bank.
16	Employees in the bank are consistently courteous with you.
17	Employees in the bank have the knowledge to answer your questions.
18	The bank gives you individual attention.
	EMPATHY(E)
19	The bank has operating hours convenient to all its customers.
20	The bank has employees who give your personal attention.
21	The bank has your best interests at heart.
22	The employees of the bank understand your specific needs.
	CUSTOMER SATISFACTION(CS)
23	Overall, I am satisfied with the bank services.
24	I say positive things about the bank to other people.
25	I intend to continue being a customer of the bank for a long time to come.
26	I will encourage friends and relatives to use the service offered by the bank.