

Service Quality Dimensions of Islamic Banks: A Scale Development Approach

Dr. Asif Akhtar¹ and Dr. Asma Zaheer²

¹ Aligarh Muslim University

Received: 12 December 2013 Accepted: 3 January 2014 Published: 15 January 2014

Abstract

The purpose of this paper is to identify the key dimensions of service quality of an Islamic bank. A modified SERVQUAL scale based on five dimensional approach is administered to determine the perception of Islamic banks customers towards service quality. The basic purpose of the study is to develop a scale for this purpose. A mail survey with the help of online questionnaire is carried out. Non probability sampling especially snowball and judgmental sampling techniques for sample size 185 has been used. The responses were collected from the 7 Islamic banks located in the Gulf countries mainly the U.A.E. and the K.S.A. Data analysis is done in the form principal Component Analysis (PCA) and Confirmatory Factor Analysis (CFA) to validate the scale. Independent sample T test and One Way ANOVA are used to validate the hypotheses.

Index terms— islamic banks, customer satisfaction, SERVQUAL. CFA, SEM.

1 Introduction a) Service Quality

Key to success and survival of any business is the deliverance of quality services to customers and Islamic banks are not exception to this. The banking industry is facing very intense competition due to technological advancement and improved communication systems. Financial services provided by banks are generally undifferentiated products. The banks can distinguish themselves on the basis of improved service quality which is critical for expansion of market share (Shafie, Azmi & Haron, 2004). However, it is difficult to define and measure quality in services because of the intangible nature of services offered. However, a series of researches have been conducted to determine what service quality actually means, what the dimensions of service qualities are and how a bank can have an edge over its competitors in this intensely competitive market. Customer satisfaction, loyalty, recommendation to others, etc. can be achieved through improved service quality.

2 b) Service Quality Dimensions

The meaning of quality may differ from person to person but generally it is the thing that meets the customer's expectations that is helpful in gaining and retaining customers (Ijaz & Ali, 2013). There has been a debate in literature about how to best describe service quality concept. Parasuraman et al. (1985) presented a service quality model based on GAP analysis. The GAPS are due to differences between "consumers' expectation and management perception, management's perception of consumers' expectation and service quality specification, service quality specifications and service actually delivered, service delivery to consumers and communication to consumers about the service delivery and consumers' expectation and perceived service. Thus, service quality is a function of perception and expectations. It is important to find out the gap between the customer expectations of quality services and customers perceptions of organization's performance. This gap may be regarded as the service quality gap (Tahir & Bakar, 2007). Further, finding out the gaps between service quality standards and service quality performance is also critical. SERVQUAL was developed to measure the customers' perceptions of service quality. SERVQUAL has five dimensions reliability, responsiveness, tangibility, assurance and empathy

43 (Parasuraman et al., 1988(Parasuraman et al., , 1991)). developed an instrument called CARTER based on 35
44 items having six dimensions. This was the first time a new dimension was added to SERVQUAL five dimensions
45 called "compliance with Islamic principles" that defines the bank's ability to operate in compliance with the
46 principles of Islamic banking and economy (Abedniya and Zaeim, 2011). Gronroos (1982) suggested three
47 dimensions of service quality technical quality, functional quality and corporate image. Lehtinen and Lehtinen
48 (1982) identified three dimensions of service quality as physical quality, corporate quality and interactive quality.
49 Cronin and Taylor (1992) developed SERVPERF to compare with SERVQUAL. Avkiran (1994) proposed four
50 factors scale that consists of seventeen items to measure service quality.

51 Many authors have discussed that service quality dimensions may vary in different sectors, countries as well
52 as cultures (Chaker and Jabnoun, 2010). The service quality dimensions of reliability, access and understanding
53 the customers are associated with the features of economic development that are usually found in developed
54 countries. Also, the service quality dimensions seemed to have correlation with Hofstede's cultural dimensions
55 such as power and individualism/collectivism (Malhotra et al., 1994).

56 3 c) Islamic Banking

57 Islamic Banking may be regarded as a noninterest based financial institution following guided by Islamic Laws
58 in its operations (Haque, Usman and Ismail, 2009). Islamic Banking can be distinguished (Ebrahimi and
59 Moghadam, 2012) from Non-Islamic Banking on three important grounds Islamic banking products are similar
60 to the products of Conventional banking (credit cards, investments, cheque collection, etc.), the difference is
61 Islamic banking follows Islamic Law (Shariah) for their operations in which interest is strictly prohibited (Dusuki
62 and Abdullah, 2007).

63 According to Asian Banker (2005), Islamic Banking has been established in more than 100 countries with
64 an estimated asset of \$300 billion. Ernst and Young tracked industry performance across core Islamic finance
65 markets with a combined GDP of \$5 trillion in 2011. Islamic banking assets are forecast to grow beyond the
66 milestone of \$2 trillion by 2014. Further, 10 of the world's 25 Rapid Growth Markets (RGMs) have large Muslim
67 populations and this way, offers a large growth opportunities for Islamic banking industry.

68 4 d) Islamic Banking Service Quality and Customer Satisfaction

69 Islamic banks have started their operations in 21 st century and they are competing with well established
70 conventional banks. They are competing in the same market in terms of products and services offerings (Naser
71 and Moutinho, 1997). It is a challenge for Islamic banks to gain new customers and to retain the old ones.
72 Thus, Islamic banks are not only competing with each others, but also with the conventional banks which are
73 well established in terms of customers and market share (Ahmad, Rehman, Saif and Safwan, 2010). Banks
74 have realized the importance of service quality for successful survival in this competitive environment (Wang et
75 al., 2003). Service quality is an important determinant in measuring the success of an organization. Customer
76 satisfaction lies in how well a service meets or exceeds their expectations and accordingly customers judge
77 the performance of the organization (Parasuraman et al., 1990). This creates a challenge for marketers to
78 measure service quality from customers' point of view (Abedniya and Zaeim, 2011). Islamic banking showed an
79 extra ordinary performance and studies in the world showed positive perspective of service quality satisfaction
80 by customers (Ijaz and Ali, 2013). Banks should develop customer service standards to maintain profitable
81 relations (Metawa and Almossawi, 1998). Trust and commitment are crucial factors for customer satisfaction
82 (Nelson, 2006) which determines the likelihood of repurchase intentions (Taap, Chong, Kumar and Fong, 2011).
83 The banks all over the world are realizing the importance of quality of services and trying to improve their service
84 quality to attract more customers.

85 5 II.

86 6 Literature Review

87 Services are intangible in nature. Therefore, it is difficult to define and measure quality in services because of
88 the intangible nature of services offered. However, a series of researches have been conducted to determine what
89 service quality actually means, what the dimensions of service qualities are and how a bank can have an edge
90 over its competitors in this intensely competitive market. a) Service Quality Models Parasuraman et al. (1985)
91 presented service quality GAP model and described service quality as a function of perception and expectation.
92 The existence of gap is the result of difference between perception and expectation. Thus, key to managing
93 perceived service quality is to minimize this gap. $SQ = P_{ij} - E_{ij}$

94 Where: SQ = Overall service quality; K = Number of attributes; P_{ij} = Performance perception; and E_{ij}
95 = Service quality expectation This GAP analysis was refined into a scale called SERVQUAL to measure service
96 quality perceptions of customers (Parasuraman et al., 1988) and the original ten dimensions were merged into
97 five Year ()

7 ()

dimensions of reliability, responsiveness, tangibles, assurance and empathy. The instrument was again refined in 1991 (Shafie, Azmi & Haron, 2004). SERVQUAL has been widely used by researchers and managers in assessing the customer perception of service quality in different industries (Sangeetha and Mahalingam, 2011). However, dimensions of the instrument for service quality depend upon the type of industry under study (Babakus and Boller, 1992). Further, culture is also an important factor in determining the dimensions of service quality (Gayatri, Hume and Mort, 2011). Therefore, it is important to develop measures of service quality with respect to the country and culture under study (Jabnoun and Khalifa, 2005) and accordingly, there is a need to modify or add dimensions to existing model, SERVQUAL, to bring out valid findings from research. suggested an additional sixth dimension to the existing five dimensions of SERVQUAL as "Compliance" and proposed a new model called CARTER based on 35 items (Shafie, Azmi & Haron, 2004). They considered it necessary because they believed that Islamic banking operates on the basis of different principles and culture. Therefore, they added "compliance to Islamic Law" as sixth dimensions along with items such as -Islamic laws and principles based operations, no involvement of interest, Islamic products and services and provision of profit sharing products. In an application of CARTER model on Kuwait Finance House to measure the service quality in Islamic banking industry, found positive link between quality, satisfaction and service encounter. Despite its wide application, SERVQUAL approach is criticized by some authors on conceptual as well as on operational grounds (Cronin and Taylor, 1992; Babakus and Boller 1992; Brown et al., 1993; Gilmore and Carson, 1993; Teas, 1993 and. Cronin and Taylor (1992) suggested a performance based instrument called "SERVPERF" as they believed that performance based instrument is better than any other service quality measures. However, 22 items from SERVQUAL model were considered valid and were used in the SERVPERF model (Gayatri, Hume and Mort, 2011).

In a new approach, Al-Mutawa and Ibrahim (2013) attempted to match front-desk employees' personality traits with the customers' assessment of Islamic Bank's service quality in the UAE using Mini-Markers instrument and SERVPERF instrument and regression analysis was used to determine the relationship between them. In an earlier study by Bhatti, Zafarullah, Awan and Bukhari (2011) examined key determinants using internal organizational service quality orientation factors (abbreviated as ISQF) from employees' perspective. The paper studied relationship between ISQFs (employees' service performance, service concept, employees' service competence, employees' training and employees' customer service orientation) which are 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. isbach

8 Research Objective

To identify the key dimensions of service quality scale for Islamic banks and its variations with the demographic variables of the respondents.

9 IV.

10 Methodology

The research design used in this study is Descriptive in nature. Snowball and Judgmental sampling techniques has been used as sampling techniques. There was an online Questionnaire based on modified SERVQUAL has been used for collecting the data. The five points of the scale represent the following five categories of response: (5) strongly agree, (4) Agree, (3) neither agree Nor Disagree (2) disagree, and (1) strongly disagree.

The questionnaire consisted of two parts. The first part included 22 items categorized in five dimensions of the service quality. The second part consists of the 4 items of customer satisfaction.

11 a) Exploratory Factor Analysis

Exploratory factor analysis (EFA) was performed using SPSS 16. The analysis was conducted using principal component analysis with varimax rotation and Kaiser normalisation as an extraction method. The five factors identified were chosen in terms of eigenvalues larger than 1.0.

The Kaiser-Mayer-Olkin (KMO) test was used to measure the sampling adequacy for principal component analysis. The value of KMO is .679, which is considered good. In order to measure sphericity in the study, a Bartlett's test was applied, which showed that the sample was significant at 0.000, which is also acceptable and indicating absolute significant.

A reliability test was also applied in this study, as this tests the consistency and the positive correlation between the model's variables. Reliability was measured by Cronbach's Alpha. The closer the Cronbach's Alpha result is to one, the higher the reliability of the study. In this study, the Cronbach's Alpha result was 0.875, which

155 indicates a high degree of reliability. The identified factors represented 66.92% of the variance of the variables.
156 V.

157 12 Measurement Model

158 Confirmatory factor analysis was estimated on 22 items measuring six constructs. In addition, it was also
159 checked the measurement properties of the variables by comparing the baseline model with alternate models.
160 Suggested six-factor model resulted in a significant chi-square statistic and goodness-of-fit indices suggesting
161 that the model fits the observed covariances well ($\chi^2=815.1$, $p<0.01$, $df=283$, $\chi^2/df=1.87$ (<3), $CFI=0.954$;
162 $GFI=0.597$; $AGFI=.501$; $RMR=0.110$; $RMSEA=0.01$). In addition, all items loaded significantly on their
163 respective constructs (with the lowest t-value being 3.58), providing support for the convergent validity of
164 measurement items. Finally, discriminant validity was obtained for all constructs since the variance extracted
165 for each construct was greater than its squared correlations with other constructs ??Fornell & Larcker, 1981).
166 With overall model accepted, each of the dimensions was evaluated separately for construct reliability (CR) and
167 variance extracted, the values are shown in table ???. It shows that the CR ranges from 0.765 to 0.897, the
168 construct's average variance extracted (AVE) ranges from 0.521 to 0.679, and the construct's AVE of each latent
169 variable is over 0.5, which represents sufficient convergent validity (Hair et al., 1998). 1 S3T e3 1 S2T e2 1 S1T e1
170 1 Reliability S9R e9 1 1 S8R e8 1 S7R e7 1 S6R e6 1 S5R e5 1 Responsiveness S13RES e13 S12RES e12 S11RES
171 e11 S10RES e10 1 1 1 1 Assurance S17AS e17 S16AS e16 S15AS e15 S14AS e14 1 1 1 1 Empathy S22E e22
172 S21E e21 S20E e20 S19E e19 S18E e18 1 1 1 1 1 Satisfaction S26CS e26 S25CS e25 S24CS e24 S23CS e23 1 1
173 1 1 1

174 difference while along with Gender, Country and Profession it has insignificant difference.

175 Empathy along with age and profession has insignificant difference while gender, country and educational
176 qualification has significant difference. Responsiveness with demographic variables such as Age, Gender,
177 Country, Profession and Educational Qualification has insignificant difference. Assurance along with Country and
178 Profession has significant difference while along with Age, Gender and Educational Qualification has insignificant
179 difference.

180 Customer satisfaction along with Profession has significant difference while along with Age, Gender, Country
181 and educational Qualification it has insignificant difference.

182 13 VIII.

183 14 Conclusions

184 Now a days with the changing world scenario in the aftermath of global financial crisis, remain profitable is a
185 key challenge for the financial institutions. They are exploring ways to keep their customers satisfied with the
186 quality of service they provide. They are developing frameworks to determine the drivers of service quality and
187 their impact on overall customer satisfaction. Islamic banking industry pays more attention on the dimensions
188 of service quality to remain more competitive with their conventional counterparts. This study applied five
189 dimensional model of SERVQUAL for measuring the service quality of Islamic banks. Tangible elements of
190 Islamic banks have a direct impact on satisfaction. So it needs to be improved further to achieve high satisfaction
191 level.

192 In financial transactions, reliability of the service providers is a vital factor of service quality. This study also
193 approved this hypothesis that reliability influenced satisfaction. Banking institutions need to devised strategies
194 to strengthen this dimension of service quality. In Islamic banks, transaction is reliable if it compliance the
195 basic principle of transparency, justice and free from interest. An interesting finding is the negative influence of
196 responsiveness on customer satisfaction, which demands for the redesign of the existing communication network
197 of the banks. Assurance influences the customer satisfaction of the banks along with the empathy as the one of
198 the construct of service quality.

199 15 Global Journal of Management and Business Research

200 Volume XIV Issue V Version I Year () ¹



Figure 1:

Many Islamic financial institutions in different countries do not have Muslims majorities and conventional banks are providing banking facilities to attract Muslim customers. Citibank, HSBC, OCBC and Standard Chartered are examples (Taap, Chong, Kumar and Fong, 2011).

Figure 2: ?

and Zaeim (2011) used CARTER model and disconfirmation model for measuring the level of customers' perceived service quality. Shafie, Azmi & Haron (2004) applied CARTER dimensions to study the perception of retail customers of Malaysian Islamic banks and found that level of satisfaction is significant. The CARTER was based on 35 items and evaluated on six dimensions of compliance, assurance, reliability, tangible, empathy and responsiveness. Results prove the reliability of these instruments. In a study in Malaysian Islamic Bank, Amin and Isa (2008) examined relationship between service quality perception and customer's satisfaction by adopting and modifying SERVQUAL and CARTER scales. In another study on Customized measure of service quality in the UAE, Jabnoun and Khalifa (2005) designed a 30 items questionnaire based on five dimensions of SERVQUAL and two additional dimensions of values and image. Likewise, there has been a continued research by different authors using and modifying SERVQUAL as per the need of the country and culture under study -Al-

Figure 3:

S.No	Author(s)	Year	Findings	Key variable used
1.	Ijaz and Ali	2013	Islamic banks managers showed greater satisfaction than customers	SERVQUAL instrument of service quality containing five dimensions of service quality.
2.	Al-Mutawa abd Ibrahim	2013	Personality traits do not have interdependent effect on customers' service quality perception	Mini-Markers instruments to assess personality traits and SERVPERF instrument for service quality
3.	Butt and Aftab	2013	Attitude towards Halal banking has positive influences on e-service quality	Structural equation modeling procedure
4.	Abedniya and Zaeim	2011	Level of customers' perceived service quality	CARTER instrument and disconfirmation model for measuring perceived service quality and gap between the customer expectation and customer perception of service quality dimension
14	Omar Sid-diqui	2011	Positive correlation between service quality attributes and customer satisfaction	A research model was developed to know the interrelationship service quality and customer loyalty
6.	Ahmad, Rehman, Saif and Safwan	2010	Service quality Perception of Islamic banks customers is higher than the Conventional banks	Descriptive statistics for demographic characteristics and T-test to examine the difference in perception
7.	Haque, Osman and Ismail	2009	Confirm positive relationship of quality of service, availability of service, religious perspective and confidence in bank with perception of customers about Islamic banks	A Logit model was used for hypotheses testing
8.	Tahir and Bakar	2007	Service quality provided by banks was below customers' expectations	SERVQUAL model on 22 attributes with five dimensions of Tangibility, Reliability, Responsiveness, Assurance and Empathy. Used 10 dimensions to measure
(9.	Malhotra et al.	2005	Customer perception of service quality	

22

S.No	Year	Author and Country	Findings
1.	2013	Misbach, Saruchman, Hadiwidjojo and Armanu (Indonesia)	Significant influence of Islamic bank service quality on customer satisfaction, responsiveness is the strongest factor and compliance is the weakest
2.	2013	Ijaz and Ali (Pakistan)	Managers showed greater satisfaction than customers for service quality of Islamic banks
3.	2013	Butt and Aftab (Malaysia)	towards Halal banking positively influences perceived e-service quality
4.	2013	Al-Mutawa and Ibrahim (UAE)	Positive results for linkages between employees' traits and service quality perceptions
5.	2012	Ebrahimi and Moghadam (Iran)	Assurance and responsiveness are most important factors and Islamic banking is least important
6.	2011	Siddiqi (Bangladesh)	SERVQUAL is suitable for measuring service quality in Bangladesh
7.	2011	Taap, Chong, Kumar and Fong (Malaysia)	Difference between Islamic banks and conventional banks lie in terms of degree but not in terms of pattern
8.	2010	Chaker and Jabnoun (Qatar)	Lack of empowerment, centralization and lack of transformational leadership were found significant barriers to service quality in Islamic banks in Qatar
9.	2010	Ahmad, Bashir and Nawaz (Pakistan)	Weak positive correlation between service quality and performance of Islamic banks
10.	2008	Amin and Isa (Malaysia)	Significant relationship between service quality and customer satisfaction

III.

Figure 5: Table 2 . 2 :

31

Dimensions	Tangibility	Reliability	Assurance	Empathy	Customer satisfaction	No. of items	Year
						4 5-9 10-13 14-17 18-22 23-26	Volume XIV Issue V Version I) (Global Journal of Management and Business Research

Figure 6: Table 3 . 1 :

Item no.	Factor Loading	Factor extrac- tion	Cronbach's al- pha	Absol- ute Value
Tangibility 1	0.806605			3.6706
Tangibility 2	0.648282			3.5059
Tangibility 3	0.69773	21.08665	.515	3.8706
Tangibility 4	0.823918			3.8471
Reliability1	0.885335			3.8353
Reliability2	0.742648			4.0118
Reliability3	0.782888		.722	3.1176
Reliability4	0.713545	15.81549		3.9176
Reliability5	0.657836			4.3647
Responsiveness1	0.645635			3.5176
Res11	0.770433		.605	3.5176
RES12	0.679438	8.598285		3.9294
RES13	0.553201			3.8235
A14	0.478			3.9412
A15	0.559525	7.80762	.660	4.2824
A16	0.484582			3.8471
A17	0.439919			3.8471
E18	0.634971			3.9059
E19	0.583003		.677	3.6118
E20	0.612363	7.062446		3.9412
E21	0.873837			3.9059
E22	0.414168			3.9294
SAT23	0.6804	6.591995		4.2353
SAT24	0.458958		.869	4.3176
SAT25	0.775875			4.2235
SAT26	0.723989			4.2235

Figure 7: Table 3 . 2 :

Year
2016
Volume XIV Issue V
Version I

Global Journal of Man- agement and Business Research A () ()	Constructs	Tangi- bility	Reliability	Cronbach's Alpha	.826	Composite Reliability	Average Variance Explained
Responsiveness				.844	.927	.893	.865
Assurance				.866		.897	.765
							.567
Empathy				.896		.786	.521
Satisfaction				.786		.834	.556

Figure 8: Table 5 . 1 :

- 201 [Parasuraman et al. ()] 'A conceptual model of service quality and its implication for future research'. A
 202 Parasuraman , V A Zeithaml , L L Berry . *Journal of Marketing* 1985. 49 (4) p. .
- 203 [Jabnoun and Khalifa ()] 'A customized measure of service quality in the UAE'. N Jabnoun , A Khalifa .
 204 *Managing Service Quality* 2005. 15 (4) p. .
- 205 [Nelson ()] 'A structural equation modeling of the antecedents of relationship quality in the Malaysia banking
 206 sector'. N O Nelson . *J. Financ. Serv Mark* 2006. 11 (2) p. .
- 207 [Ebrahimi and Moghadam ()] 'A Survey to Recognize the Most Important Dimensions of the Service Quality of
 208 Iran's Commercial Banks'. M R Ebrahimi , A H Moghadam . *Journal of Management Research* 2012. 4 (4)
 209 p. .
- 210 [Shafie et al. ()] 'Adopting and measuring customer service quality in Islamic banks: a case study of Bank Islam
 211 Malaysia Berhad'. S Shafie , W N W Azmi , S Haron . *Journal of Muamalat and Islamic Finance Research*
 212 2004. 1 (1) p. .
- 213 [Babakus and Boller ()] 'An empirical assessment of SERVQUAL scale'. E Babakus , G W Boller . *Journal of*
 214 *Business Research* 1992. 24 p. .
- 215 [Ahmad et al. ()] 'An empirical investigation of Islamic banking in Pakistan based on perception of service
 216 quality'. A Ahmad , K Rehman , M I Saif , M N Safwan . *African Journal of Business Management* 2010. 4
 217 (6) p. .
- 218 [Amin and Isa ()] 'An examination of the relationship between service quality perception and customer satisfac-
 219 tion: a SEM approach towards Malaysian Islamic banking'. M Amin , Z Isa . *International Journal of Islamic*
 220 *and Middle Eastern Finance and Management* 2008. 1 (3) p. .
- 221 [Al-Tamimi and Al-Amiri ()] 'Analysing service quality in the UAE Islamic banks'. H A H Al-Tamimi , A Al-
 222 Amiri . *Journal of Financial Services Marketing* 2003. 8 (2) p. .
- 223 [Brown and Koenig (1993)] 'Applying total quality management to business education'. D J Brown , H F Koenig
 224 . *Journal of Education for Business* 1993. July/August. p. 329.
- 225 [Ijaz and Ali] *Assessing Service Attitude: Service Quality Measures Taken by Islamic Banks in Pakistan*, A T
 226 Ijaz , A Ali .
- 227 [Metawa and Almosawi ()] 'Banking behavior of Islamic bank customers: perspectives and implications'. S A
 228 Metawa , M Almosawi . *International Journal of Bank Marketing* 1998. 16 (7) p. .
- 229 [Chaker and Jabnoun ()] 'Barriers to service quality in Islamic banks in Qatar'. M N Chaker , N Jabnoun .
 230 *International Journal of Commerce and Management* 2010. 20 (4) p. .
- 231 [Teas ()] 'Consumer expectations and the measurement of perceived service quality'. R K Teas .
 232 10.1300/J090v08n02_05. http://dx.doi.org/10.1300/J090v08n02_05 *Journal of Professional Ser-*
 233 *VICES Marketing* 1993. 8 (2) p. .
- 234 [Othman and Owen (2001)] 'developing an Instrument to measure customer service quality (SQ) in Islamic
 235 banking'. A Othman , L Owen . *International Journal of Islamic Financial Services* 2001. April and June. 3
 236 (1) p. .
- 237 [Avkiran ()] 'Developing an instrument to measure customer service quality in branch banking'. N K Avkiran .
 238 *Inter. J. Bank Mark* 1994. 12 p. .
- 239 [Malhotra et al. ()] 'Dimensions of service quality in developed and developing economies: multi-country
 240 crosscultural comparisons'. N Malhotra , M U Francis , A James , G Shainesh , W Lan . *Inter. Mark*
 241 *Rev* 2005. 22 (3) p. .
- 242 [Al-Mutawa and Ibrahim ()] 'Effects of Gender and Personality Traits of Front-Desk Employees on Customers'
 243 Assessment of Service Quality: Evidence from Islamic Banks in the UAE'. S A G Al-Mutawa , M E Ibrahim
 244 . *International Journal of Business and Management* 2013. 8 (15) p. 1.
- 245 [Bhatti et al. ()] 'Employees' perspective of organizational service quality orientation: Evidence from Islamic
 246 banking industry'. M I Bhatti , M Zafarullah , H M Awan , K S Bukhari . *International Journal of Islamic*
 247 *and Middle Eastern Finance and Management* 2011. 4 (4) p. .
- 248 [Gilmore and Carson ()] 'Enhancing service quality: The case of Sealink Stena'. A Gilmore , D Carson . *Irish*
 249 *Marketing Review* 1993. 6 (1) p. .
- 250 [Teas ()] 'Expectations as a comparison standard in measuring service quality: An assessment of a reassessment'.
 251 R K Teas . *Journal of Marketing* 1994. 57 (4) p. .
- 252 [Haq et al. ()] 'Factor influences selection of Islamic banking: a study on Malaysian customer preferences'. A
 253 Haq , J Osman , A Z Ismail . *American Journal of Applied Sciences* 2009. 6 (5) p. 922.
- 254 [Butt and Aftab ()] 'Incorporating attitude towards< IT> Halal</IT> banking in an integrated service quality,
 255 satisfaction, trust and loyalty model in online Islamic banking context'. M M Butt , M Aftab . *International*
 256 *Journal of Bank Marketing* 2013. 31 (1) p. .

- 257 [Siddiqi ()] 'Interrelations between service quality attributes, customer satisfaction and customer loyalty in the
258 retail banking sector in Bangladesh'. K O Siddiqi . *International Journal of Business and Management* 2011.
259 6 (3) p. 12.
- 260 [Misbach and Hadiwidjojo ()] 'Islamic Bank Service Quality and Trust: Study on Islamic Bank in Makassar
261 Indonesia'. I Misbach , D Hadiwidjojo . *International Journal of Business and Management* 2013. 8 (5) p. 48.
- 262 [Taap et al. ()] 'Measuring service quality of conventional and Islamic banks: a comparative analysis'. M A Taap
263 , S C Chong , M Kumar , T K Fong . *International Journal of Quality & Reliability Management* 2011. 28
264 (8) p. .
- 265 [Cronin and Taylor ()] 'Measuring service quality: A re-examination and extension'. J J Cronin , S A Taylor .
266 10.2307/1252296. <http://dx.doi.org/10.2307/1252296> *Journal of Marketing* 1992. 56 (1) p. .
- 267 [Abedniya and Zaeim ()] *Measuring the perceive service Quality in the Islamic Banking System in Malaysia*, A
268 Abedniya , M N Zaeim . 2011.
- 269 [Parasuraman et al. ()] 'Refinement and reassessment of the SERVQUAL scale'. A Parasuraman , L L Berry , V
270 A Zeithaml . *Journal of Retailing* 1991. 67 (4) p. .
- 271 [Parasuraman et al. ()] 'Refinement and reassessment of the SERVQUAL scale'. A Parasuraman , V A Zeithaml
272 , L L Berry . *Journal of retailing* 2004. 67 (4) p. 114.
- 273 [Tahir and Abubakar ()] 'Service quality gap and customers satisfactions of commercial banks in Malaysia'. I
274 Tahir , N Abubakar . *Intl. Rev. Business Res. Papers* 2007. 3 (4) p. .
- 275 [Sangeetha and Mahalingam ()] 'Service quality models in banking: a review'. J Sangeetha , S Mahalingam .
276 *International Journal of Islamic and Middle Eastern Finance and Management* 2011. 4 (1) p. .
- 277 [Lehtinen and Lehtinen ()] *Service Quality: A Study of Quality Dimensions*, U Lehtinen , J R Lehtinen . 1982.
278 Service Management Institute, Helsinki.
- 279 [Parasuraman et al. ()] 'SERVQUAL: a multiple-item scale for measuring consumer perceptions of service
280 quality'. A Parasuraman , V A Zeithaml , L L Berry . *Journal of Retailing* 1988. 64 p. .
- 281 [Gronroos ()] 'Strategic Management and Marketing in the Service Sector'. C Gronroos . *Swedish School of*
282 *Economics and Business Administration* 1982.
- 283 [Naser and Moutinho ()] 'Strategic marketing management: the case of Islamic banks'. K Naser , L Moutinho .
284 *International Journal of Marketing* 1997. 15 (2) p. .
- 285 [Wang et al. ()] 'The antecedents of service quality and product quality and their influences on bank reputation:
286 evidence from banking industry in China'. Y Wang , H Lo , Y V Hui . *Manag Serv. Qualit* 2003. 13 (1) p. .
- 287 [Othman and Owen ()] 'The multi dimensionality of Carter Model to measure customer service quality (SQ) in
288 Islamic banking industry: a study in Kuwait finance house'. A Othman , L Owen . *International Journal of*
289 *Islamic Financial Services* 2001. 3 (4) p. .
- 290 [Gayatri et al. ()] 'The role of Islamic culture in service quality research'. G Gayatri , M Hume , G S Mort .
291 *Asian Journal on Quality* 2011. 12 (1) p. .
- 292 [Dusuki and Abdullah ()] 'Why do Malaysian customers patronise Islamic banks?'. A W Dusuki , N I Abdullah
293 . *International Journal of Bank Marketing* 2007. 25 (3) p. .