

## Impact of Islamic Motives, Customer Profitability and Service Quality on Customer Satisfaction from Islamic Banks

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### Abstract

Success of any Islamic banks greatly depends on consumers, so Islamic banks need to create ethical environment, where perception of Islamic banks are carefully developed. The persistence of this is explained the nature and pervasiveness of Islamic banking and to pinpoint the linkage between consumer's satisfaction and banks performance in Pakistani Islamic banks. And also make out that customer preferred Islamic banks. Islamic banks sector was selected for the research, In order to obtain the required objectives, From Meezan bank and Bank Islami, Nowshera we selected 137 customer's, and data was collected from them through a well-designed questionnaire. SPSS (17.0) were used for analyze together the data. The Cranach's Alpha ( $\alpha$ ) Reliability methods were used to test the reliability of data. Findings exposed that there was significant and up relationship of ISLAMIC banks performance with customer's satisfaction. So Islamic bank is strong predictor of customer's fulfillment and determination of C'S depends upon on the Islamic banks performance of relationship.

**Key words:** Islamic banking, Islamic motive, Service quality, Profitability, Customer satisfaction.

### 1. Introduction

The development of the today's era financial system is much dependent in the financial institution performance. In the financial institutions which consist of insurance company and banks are contributing greatly the economic development of a country. Financial services are being recognized as one of the building blocks of development. Commercial banks are working since a long time and provide financial services all around the world but are being criticized for safeguarding the interests of its shareholders and managers only rather than their customers (Bateman, 2010). In the growth of Islamic banks method is prior, conventional banks were thought to be the main ingredient in the

development of the economy. These days world is facing economic problem in large scale. According to one of the great Pakistani scholar Mufti TaqiUsmani said that, *“the world was poorly in meets of third economic system. The Muslims can work on it Quran & Prophet Muhammad (SAW) Sunah is quite capable of solving all the economically problems as these days faced by this world it’s just because of capitalism (the more you will work the great you will earn) and capitalism is the between the just and unjust earning.* (Imran ,2011).

Recent studies have shown that Islamic banking serve for great development in the economy. Islamic banking is becoming popular as well as has a boundless prospective of growth in Pakistan (Bhutto,2013). Alternative other banks, Islamic banking system has been considered as better by many researchers because it caters the needs of all the participants rather than just of its shareholders and the situational also focus in the principle of Islamic sharia laws. Factors and objectives that distinguish between these banks are Riba and risk involvement practices. The motive of Islamic banking is to promote businesses by enhancing the system of borrowing and lending coupled with the consideration of religious factors. The system of IB is truly based on the principal of equity and balance. IB promotes trade and sharpens the process of development in a sense of more engaging in the management of capital goods rather just for earning the increase or excess on the funds being lent to others.

The profit earned by IB is not fixed rather it depends on the management of capital goods. IB utilizes the funds in a better way because it tries to achieve greater economies of scales. Profit and loss sharing one of the main concepts of IB system, based on this the whole IB system is revolving. Unlike conventional Banking system which are operating to achieve profit in the form of interest and which literally doesn’t try to make greater contribution to the economy, by that way economies of scale is a very far concept. CB is also against the rule of lord (Ahmad et al. 2010). Islamic banks use different types of Islamic modes of financing. Mudarabah and Musharakah are the popular of them. The Holy Prophet Hazrat Muhammad (Peace Be upon Him) also practiced himself Mudarabah transaction to sign the agreement with Hazrat Khadija (May Allah is pleased with her). On the basis of this agreement many people of are following Mudarabah agreements all over the world. Large numbers of Muslims are using Musharakah base agreement in their businesses and financial activities. Islam in the early days the every religion and opponents Islam were also deposited their valuable things with the Prophet Muhammad (Peace Be upon Him) and Abu Bakar (May Allah be pleased with him) trust main basic thing which were the type of banks activities. In the competition between IB and CB is very severing. Banking is constantly determined to attract added the customers. Both banks are trying to provide better services to the customers to make enough profit and stay. The banks delivering quality services according to realize more profits for customer expectations. (Ashfaq Ahmad et al 2010). Focusing of Islamic banks not only to attract the existing customer, but is in constant pace to attract more customers for making more contribution to the economy as whole (Barathy Doraisamy 2011).

## **2. Theoretical Background and Literature Review**

### **2.1 Customer Satisfaction**

C’S who buying the goods and services delivered by enterprises or companies to customer. In other domain, for organization the customer is also added in the stakeholder

foam that provide the payments in give-and-take offer delivered him by the organization to fulfill the need and take full advantage to the satisfaction. At the time consumer and customer were baffling. Customer are consumer, the consumer may not essentially be a customer. Many author is explained there difference. I.e. the customer were buying the product and the consumer is consume ultimately the product's (Solomon, 2009)

The expectations of their product outcome the satisfy consumer give the result of comparing the product's (Kotler& Keller, 2009). The group of people or another person that were used the good and services could give the satisfaction of product and delivered. The satisfaction is various from one individual to another person for its utility.so for the highlighting of the customer satisfaction it's very difficult to satisfied everyone or to conclude satisfaction surrounded by group of specific. Happiness of the customer, which were used the CS, and itsutmostvital for every organization toward determine the customer needed. C'S defined by one author that the consumption of good and services the consumer give the response of the product between rear expectation and tangible performance (Tse& Wilton, 1988).Therefore allowing for fulfillment as thetotal post-buying assessment by the consumer (Fornell, 1992). Many author not give the verifying definition of CS, after this studies many definition they defined CS as "CS is identify by a response (perceptive or moving) that connect to particular focus (i.e. a buying experience / linking with product) and happen at a certain time (i.e. post-buying, post-consumptions)". (Giese & Cote, 2000)

## 2.2 Service Quality

In SQ company offering to touch the customer there a basic want for services. The various organizations differ in the types of product that depend on the services. Services could be defined many ways that depended on which place that being used. Author defined services as "any immaterial act or performance one group offering to another group that dint not result in the ownership of something" (Kotler& Keller, 2009). In all, it tangible offer by one group to another in exchange of money for desire. The consumer look in the offering that one of the thing in the quality, that which offer is good for services to be happen. (Solomon, 2009). The quality defined in the totality of physical appearance and features of a product and services that stand on it's able to satisfy listed or implied their needs. (Kotler et al, 2002). For the value of offering the quality is also related for services, which could suggest the satisfaction or dissatisfaction in the amount on user (Zeithaml et al, 1990) (Bowen et al, 2005). The organization which fare good are poor that service quality aim to be the way in which customer are served. One other author defined that services quality as "the perception of services the difference between customer expectation" (Parasuraman, 1988). They argued mean SQ as the difference between apparent and likely service it was a valid way and could make management to identify gaps to what offer in services

***Hypothesis 1.*** *There is a positive relation between service quality and consumer satisfaction.*

## 2.3 Islamic Motives

The IM in Islamic banks the banking products the customers are not wide-awake, the Muslim customers in many number that open the account in the Islamic banks only in religion belief (Omer, 1992), (Erol et al, 1989) in this research that the religion is not important fact for selection the Islamic banks . The Muslim people can be trusted in the

IB on the belief and based without know and information detail of IB service and there product and vice versa. In the IB toward the sharia compliance and convenience are the motivating factors the guiding the research from performance of IB and CB in Pakistan (Hanif, 2012). The customer not used only for the product and service of the goodness but it's take up and accept free banking logo. (Sehrish et al, 2011) in the study of CC toward IB added the religion and give the financial benefit and it is important line draw for select Islamic bank (Almossawi, et, al 1998). In the Bahrain the IB existing purely belief and rate of return that two factor giving priority to IB by the CC. However (Usman, et al 2015) give reported that religion and responsive fact not only motives of customer toward IB.

***Hypothesis 2.** There is a positive relation between Islamic motive and consumer satisfaction.*

### **2.3 Customer Profitability**

In the CP is a level of customer variable refers to the returns that less expenditures which one specific customer makes in set period of time. As such as, one of these particular customer variables refers to the supplier's value. CP in marketing related literature has two appear temporal forms. First, it appears as a matter of historical recorded. In this sense, a CP analysis is alike to the firm's profit and loss acknowledgment. CP investigation alludes primary distinction to one specific client, while a benefits and misfortune alludes every one of the clients' announcement. A history arranged CP investigation made it a few dimensions. A primary concern of withdrawal is to ascertain the edge commitment (net commitment edge), for example deals salary less the items related costs for all items sold to and the individual client during timespan of the one specific (Wang, 1994). It's relied upon the information accessibility, regulatory costs and general recognizable to the one client are subtracted (Cooper, 1990).

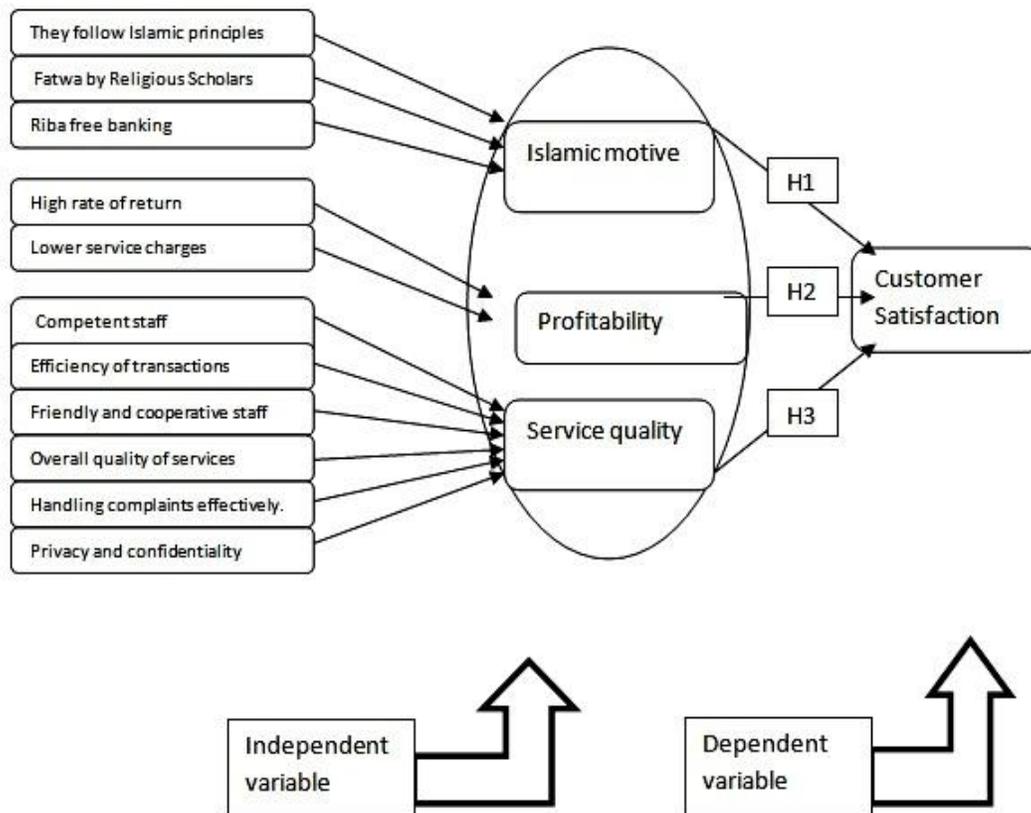
The "customer return on assets" is an extension of this calculation is the operating profits generated by the customer. I.e. CP is divided by e.g. the sum of inventory and account receivables (Rust et al, 1996). Second, CP is also referring the future sense in literature. In this case, the net present value analysis from output its takes often in this form. The "lift time value" the output is some time shows of the customer (Heskett et al, 1997). It has defined, e.g. as the stream of assume future profits, on a customer's transaction, gross of costs, discounted at some current net present value appropriate rate back. (Peppers et al, 1997). Alike concept is "customer equity" which is seen a function of the margin per units of purchase, customer's volume of purchases, development and retention costs traceable and acquisition to this customer (Blattberg et al, 1996).

***Hypothesis 3.** There is a positive relation between profitability and consumer satisfaction.*

### 2.4 Theoretical Framework

Following theoretical framework has been developed for the generation of hypothesis (Figure 1).

**Figure no.1 conceptual framework**



### 3. Research Methodology

This study is inclined to collect data from both the customers of Meezan Bank Limited and Bank Islami Limited in Nowshera region. This study was qualitative in nature, conducted through a survey questionnaire. The constructs of this study questionnaire adopted from many studies. The five likert scales were used in this questionnaire with 1 to 5 ratings. The convenience sampling technique was selected for collecting the sample size. 170 respondents were selected to get the response for the study. The response rate was 100% as all of the respondents had fully and responsibly filled the questionnaire. Data was analyzed through SPSS. Data analysis techniques used were Demographic, Correlation, Reliability and Regression analysis.

#### 4. Results and Discussion

**Table 1: Demographic Analysis**

<b>Gender</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Male	115	87.8	87.8	87.8
Female	16	12.2	12.2	100.0
Total	131	100.0	100.0	
<b>Age</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 26 years	20	15.3	15.3	15.3
26-36 years	58	44.3	44.3	59.5
37-46 years	25	19.1	19.1	78.6
Above 46 years	28	21.4	21.4	100.0
Total	131	100.0	100.0	
<b>Income level</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Rs:-6000-11,000	4	3.1	3.1	3.1
Rs:- 12,000-21,000	12	9.2	9.2	12.2
Rs:- 22,000-31,000	40	30.5	30.5	42.7
Rs:- 32,000-41,000	44	33.6	33.6	76.3
Rs:- Above 41,000	31	23.7	23.7	100.0
Total	131	100.0	100.0	
<b>Qualification</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
SSC/ O-level	7	5.3	5.3	5.3
HSSC/ F.A/ F.SC	28	21.4	21.4	26.7
BA/B.Sc. 14year	53	40.5	40.5	67.2
Masters/Equivalent	32	24.4	24.4	91.6
MS/PhD	11	8.4	8.4	100.0
Total	131	100.0	100.0	

The result of demographic profile of Islamic bank customers in Nowshera showed in the table 1 which includes the detail about Gender, Age, Income level and academic qualifications of customers. We find that maximum of IB customers were male and the ratio of female is very low as compare to male customers. The age of Islamic bank customers shown in table 4.1, majority of customers were in the age of 26 to 36 with a percentage 44.3. The age of more than 46 was 21.4% which is the second large population of Islamic bank in Nowshera. 19% of the customers were in between 37-46 and the ratio of less than 26 years was only 15%. Islamic banks should also focus on the youth they should offer different kinds of packages, facilities, scholarships and business

opportunities to run the awareness and quality campaign in colleges, institutions and universities no doubt youth is the main power of any sector in every country. The Income level of Islamic bank customers were divided into groups and it is based on an average monthly income because in the Pakistan maximum people received and calculate their income on the monthly basis. The result in table 4.1 illustrations us that the percentage of 32,000 to 41,000 is high which is 33.6% while 30.5 % of customers having the income of 22,000 to 31,000 and 23.7 % of customers have the income of more than 41,000 and 9.2 % customers belong to the group of income level between 12000 to 21000 and in last the 3.5% customer falls into income level of 6000 to 11000. After the income overview of Islamic bank customers table 1 involves the qualification detail of Islamic bank customers in Nowshera region shows us that greatest of the IB customers are highly qualified only 5.03 percent of customers are fall into the group of SSC or equivalent the remaining 40.5 percent are graduate or equivalent, 24.4% are Masters, and 8.4 percent of the customers having the qualification of MS/PhD.

**Table 2: Reliability-Statistics**

N of item	Cronbach's Alpha
17	.705

Reliability of the study constructs are obtained through Reliability analysis using Cronbach's Alpha. Table 2 shows the constructs of reliability is above 0.7 which shows a very good range. It is mentioned in the study that Cronbach's alpha greater than 0.7 shows an acceptable range.

**Table 3: Correlations Analysis**

	IM	PB	SQ	CS
IM Pearson correlation	1	.512**	.647**	.821**
Sig. (2-tailed)		.000	.000	.000
N	131	131	131	131
PB Pearson correlation	.512**	1	.329**	.769**
Sig. (2-tailed)	.000		.000	.000
N	131	131	131	131
SQ Pearson correlation	.647**	.329**	1	.694**
Sig. (2-tailed)	.000	.000		.000
N	131	131	131	131
CS Pearson correlation	.821**	.769**	.694**	1
Sig. (2-tailed)	.000	.000	.000	
N	131	131	131	131

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

Table 3 shows the association of IV or DV. It also explains the strength of the connection between the variables. The above table shows Islamic motive correlation with customer satisfaction is .821\*\* with .000 level of significance. According to correlation assumptions if  $p$  value is less than .001 then correlation is considered to be significant. However if the Pearson's correlation value is above .04 it is in an acceptable range. The Pearson's correlation value specifies the strength of the relation which in this case is .821\*\* with  $p < .001$  which means the results are statistically significant i.e. there is a strong relationship between Islamic motive and customer satisfaction. The PB correlation with customer satisfaction is .769\*\* with  $p < .001$  which is also statistically significant i.e. there is a strong relationship between PB and customer satisfaction with Islamic banks. Service quality correlation with customer satisfaction is .697\*\* with  $p < .001$  which is also statistically significant i.e. there is a strong association between SQ and CS.

**Table 4: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941 <sup>a</sup>	.885	.883	.08578

a. Predictors: (Constant), SQ, PB, IM

The above table 4 shows R value which is .941 shows dependent variable prediction quality. In this case  $R = .941$  shows a good prediction level. The R Square in second column value is .885 that confirms proportion of variance in the dependent variable affected by the independent variable. Adjusted R Squares that is .883 is good accept range. This clarifies 88% variation is affected by IV.

**Table 5: ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.221	3	2.407	327.140	.000 <sup>a</sup>
	Residual	.934	127	.007		
	Total	8.156	130			

a. Predictors: (Constant), SQ, PB, IM

b. Dependent Variable: CS

The table 5 ANOVA gives the fitness and significance of statistical data in this model. In this table  $F(3, 127) = 327.140$  and  $p < .005$  show the fitness of the data in regression model and the IV are good and its significant predictor in the DV i.e. CS with IB is significantly founded by Islamic motive, PB or Service quality.

**Table 6: Coefficient**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.301	.148		2.029	.045
	IM	.354	.039	.396	9.139	.000
	PB	.272	.020	.474	13.560	.000
	SQ	.310	.043	.282	7.155	.000

a. Dependent Variable: CS

Table 6 refer the strong point of the association of each of the IV with DV.in this table Islamic motives Beta is .354 with matching value 9.139 and significance value of  $p < 0.05$  is significant its means if the 1 units or 1% increase in Islamic motives so then CS will be increased value by 0.354 units or 35.4% Similarly profitability value of Beta is .272 with matching t value 13.560 and significance value  $p < 0.05$  is statistically significance which means if 1 unit or 1% increase in profitability will increase .272 units or 27.2% in Consumer satisfaction, similarly unstandardized “B” for service quality is .310 units or 31% with corresponding t value 7.155 which means that one unit or 1% increase in service quality will increase .310 units or 31% in Consumer satisfaction. “P” value is less than 0.05 or 5% ( $P < 0.05$ ) so model is held to be good. The results indicated there is significant positive association between customer satisfaction and all three IV, Islamic motive, Profitability and service quality consequently hypothesis “H1, H2, H3” are supported.

## 5.1 Discussion

In the primitive stage of Islamic banking evolution people would deposit their precious metal and excess money with the persons of highest degree of honesty and credibility; charging interest on borrowed money has been a legitimate business for centuries. Later religious sentimental worlds took initiative to dismantle the curse of charging interest on funds and have deployed a classical view of Sharia law. The purpose of savings in the shapes of deposit is not just safekeeping but generating profit for the customer without interest. Result which is achieved from the survey of IB show is helpful in nature. . Practically customers divert to IB practices due at sole the IB services are in accordance with Islamic Sharia. Customer uses Islamic banking because Islamic banks follow as Islamic principle. The theme of IB is constructed on the divine testament of Quran and Hadith of the Holy Prophet (PBUH) and has extracted its origin from the Quran and Hadith. Similar in fashion like conventional bank Islamic banks provides the best of services and has been the main ingredient of the Islamic economic system.

Customers go for availing the services of any bank either Islamic or conventional are based on the type of services offered by the banks. Customer perceive and judge the degree of best services based on the dealing with the banks internal staff, communication with , showing respect for the customer and mutual trust. Studies found a relationship between the services are offered by the bank consideration of bank physical environment and areas adjacent with, its pollution free, and facilitation in the process of providing services like ATM etc. intact leads to customer satisfaction.

## 5.2 Conclusion

This study identifies important findings regarding relationship between Islamic motive, customer profitability, quality of service and consumer satisfaction. It was found that Islamic banking has a positive impact on consumer satisfaction. It explains that consumers are more satisfy from the IB. The results of descriptive analysis explain in the Pakistan context that religion is the first priority in the primary motives of IB. The study support previous studies. The result indicate there is positive and significant association between IB i.e. Islamic motive, profitability, SQ and overall CS, and customers who perceive Islamic banking, they are more satisfied. So in order to increase positive attitudes and behaviors like consumer satisfaction, efforts must be made by Islamic banking to improve the consumer satisfaction system because satisfied and committed consumer show more efficiency and may also increase the Islamic banking productivity. In all the finding should improve that IB their quality of services as well as to improve responsiveness and give understanding about products and services it may influence the customers' criteria of selecting an Islamic bank. he empirical investigation of the study provides several theoretical insights. First it provides the evidence that Islamic motives and service quality are the primary drivers of consumer's satisfaction. Second there is a relatively less role of profitability building of the Islamic banking in driving consumers' satisfaction.

## 5.3 Future Research Direction

In the future direction the research are more demanding and take up the direction to be analyzing the moderation and mediation role on the CS from Islamic banks. The future research has ended in the judgment of how to Islamic banks Maximize the CS and how to be increased acceptability the IB in Muslim and Non-Muslim Communities.

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