

Impact of Service Quality on Customer Satisfaction in Islamic Banks of Qatar

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Abstract

Setting a consistent norm to satisfy consumers is incredibly challenging in the service sector. As customers become increasingly aware of the services banks provide, their expectations for service quality rise as well. Due to the specialization of services, customers are loyal to a particular company rather than a particular service, making it difficult to retain customers (Milan, 2004). Customer satisfaction is the basis for ensuring customer loyalty, which in turn ensures future customer retention (Đukić & Kijevčanin, 2012). In the banking sector, evaluating a bank's performance is highly dependent on the quality of its services.

Therefore, this research aims to study the impact of service quality on customer satisfaction in Islamic banks of Qatar using the CARTER model. A structured questionnaire is the survey method adopted to collect the data. The data will be analyzed using SPSS software to test the hypothesis about the association of each variable. Data were collected from 162 respondents of five Islamic banks in Qatar. The findings revealed that only two of the components of CARTER, assurance, and responsiveness, proved to be positive and significant and four of the other components, i.e., compliance, tangibles, empathy, and reliability were positive but insignificant to customer satisfaction. The findings of this study will lead to a better understanding of the areas of emphasis for the provision of high-quality service by Islamic banks in Qatar.

Keywords: Customer Satisfaction, Service Quality, Customer Retention.

Introduction

Islamic finance has flourished in Qatar over the years and continues to play a crucial role in shaping the country's economy in the future. The infrastructural developments and growth of the economy as a whole have laid the foundation for a faster and steadier expansion of Islamic finance assets and have managed to outnumber the growth of conventional banks (Dubai Islamic Bank, 2017). Since the establishment of Dubai Islamic Bank, Islamic financial institutions have expanded fast across the globe, with assets reaching \$900 billion between 2006 and 2011 (Tarique et al., 2021). The share market in GCC and Southeast Asia has witnessed significant growth in Islamic finance assets with an increase of 3.3 percent in total financial assets (including conventional loans) from 2019 to 2021 (Khan, 2022). With the outbreak of the Covid-19 pandemic, the global markets experienced severe volatility and a

credit squeeze. However, the Islamic finance industry, which takes a different approach to risk and finance, grew rapidly in 2020 with a rise of 10.6 percent in total assets even with the shock of the drop in oil prices (Damak, 2022). According to the S&P Global Ratings Report, Islamic banking is expected to see a growth of 10 to 12 percent in 2021- 22 due to the increase in Islamic finance assets in countries like Malaysia, Turkey, and some of the GCC countries. The Islamic Development Bank, founded in 1975, was a major turning point in the field of Islamic finance. This was shortly after the first significant Islamic Bank, Dubai Islamic Bank, was established in the UAE. More banks followed shortly after such as the Faisal Islamic Bank in Sudan and Kuwait Finance House in Kuwait inspired by the popularity the latter institutions gained (Hussain et al., 2015). Islamic financial institutions' fame has even reached conventional Western countries, where they have established themselves to a certain extent (Perry & Rehman, 2011).

In recent decades, there has been a dramatic shift in the demography of customers. There is a rise in demand as a result of new technological advancements. Customers are looking to understand to what extent the banks are compliant with shariah laws and how the products of the banks are distinct from that of conventional banks. If these consumers feel that Islamic banks are a poor clone of traditional, non-Islamic banks, the banks lose their unique advantage making it increasingly difficult for them to compete. Therefore, the discerning power of the customers plays a crucial role (Bizri & Bizri, 2017). According to PwC, nearly 80 percent of American customers state that punctuality, convenience, polite attitude, and expert advice are major determinants of a positive customer experience. Whereas non-American customers state that timeliness of services plays a vital role. Customers also expect technology to be seamless and smooth with more user-friendly, appealing features to make their daily transactions easier as shown in fig. 1.2. (Puthiyamadam & Reyes, 2017-18)

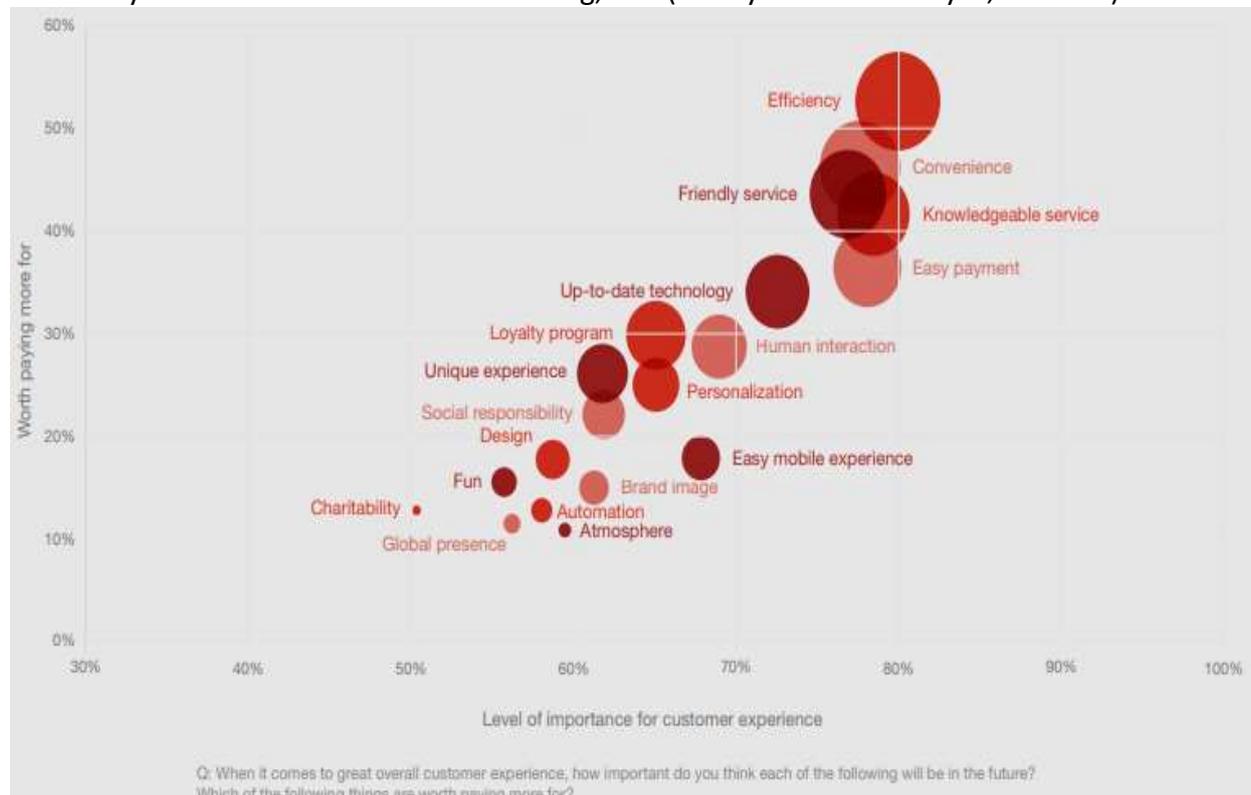


Figure 1.1: What people value most in their customer experience

Customer experience-based measures of service quality are important, as indicators of a firm's performance are based on customers' perceptions and not that of the service providers. These quantitative, systematic measures of how consumers perceive the quality and satisfaction of service are the best way to assess if an organization is strong or weak (Woodside et al., 1989). Suciptawati et al (2019) mentions that a study conducted to understand the relationship between customer satisfaction and service quality found that all indicators of service quality are accurate determinants of customer satisfaction and concluded that a positive relationship exists between the two. Therefore, a comprehensive analysis of the service quality of Islamic banks will help to identify shortcomings and areas that need improvement.

Even though studies have previously been made on the impact of service quality on customer satisfaction in Islamic banks in other countries, the research done on Islamic banks in Qatar is sparse and outdated. These studies also do not look at the change's brought about by the pandemic in service quality and how this has changed customer satisfaction, for the better or for the worse.

When compared to traditional banks, the intensity of the relationship between service quality and customer satisfaction is significantly higher in Islamic banks (Ahmad et al., 2010). A study conducted by (Kassim & Abdullah, 2009) on Qatari Islamic banks found that all four dimensions of service quality such as human skills, online banking, tangibility, and empathy were significantly influential in both psychological and cognitive ways. However, only empathy played a statistically significant role when it came to satisfaction of customers. This view is shared by (Khamis & AbRashid, 2018; Fida et al., 2020).

On the other hand, Kassim & Abdullah (2009); Yusup (2019) stated that banks that offered reliable and responsive intangible core services were also perceived as highly dependable and increased the trust and confidence of customers. The findings correspond to the research of (Khatoun, 2020) who looks at the service quality of electronic banking services and customer satisfaction in the banking sector in Qatar and concludes that the primary indicator of service quality that retains customers and helps banks build long-term customer relationships is e-banking series quality. Whereas Yusup (2019) found that variables such as "reliability, tangibility, assurance, and empathy" had a partial impact, while responsiveness had no impact on customer satisfaction. Contradicting this, Thuwaini et al (2022) states that responsiveness plays a substantial and beneficial influence on client satisfaction in Islamic banking in GCC countries which is also supported by Janahi & Mubarak (2017); Khamis & AbRashid (2018); Fida et al (2020) in the study of Islamic banks in Bahrain, Tanzania, and Oman. According to Khamis & AbRashid (2018); Asnawi et al (2019); Janahi & Mubarak (2017); Akhtar et al (2011) compliance with Sharia (Islamic laws) proved to be the most significant component of service quality. Alnasera et al (2018) found reliability to be the most important dimension of service quality, which corresponds to the findings of Khamis & AbRashid (2018) regarding the satisfaction of customers in Tanzanian Islamic Banking.

From the above, it can be observed that dimensions of service quality that are essential to customer satisfaction vary in different countries. A study conducted by Haron et al (2020) shows that service quality analysis i.e., evaluations of service quality vary by nationality due to economic, social, and cultural variations. Therefore, in this study, we aim to evaluate the service quality dimensions that are significant to satisfaction of customers in Islamic banks in Qatar.

Research Objectives

General Objective

The objective of this research is to examine the impact of service quality on customer satisfaction of Islamic banks in Qatar.

Specific Objectives

1. To examine the relationship between compliance and the satisfaction of customers of Islamic banks in Qatar.
2. To examine the relationship between assurance and the satisfaction of customers of Islamic banks in Qatar.
3. To examine the relationship between reliability and the satisfaction of customers of Islamic banks in Qatar.
4. To examine the relationship between tangible and the satisfaction of customers of Islamic banks in Qatar.
5. To examine the relationship between empathy and the satisfaction of customers of Islamic banks in Qatar.
6. To examine the relationship between responsiveness and the satisfaction of customers of Islamic banks in Qatar.

Conceptual Framework

This framework shows the relationship between the independent variable (determinants of service quality) and dependent variable (customer satisfaction). The independent variable in this study includes the dimensions of CARTER model such as Compliance, Assurance, Responsiveness, Tangibles, Empathy and Reliability.

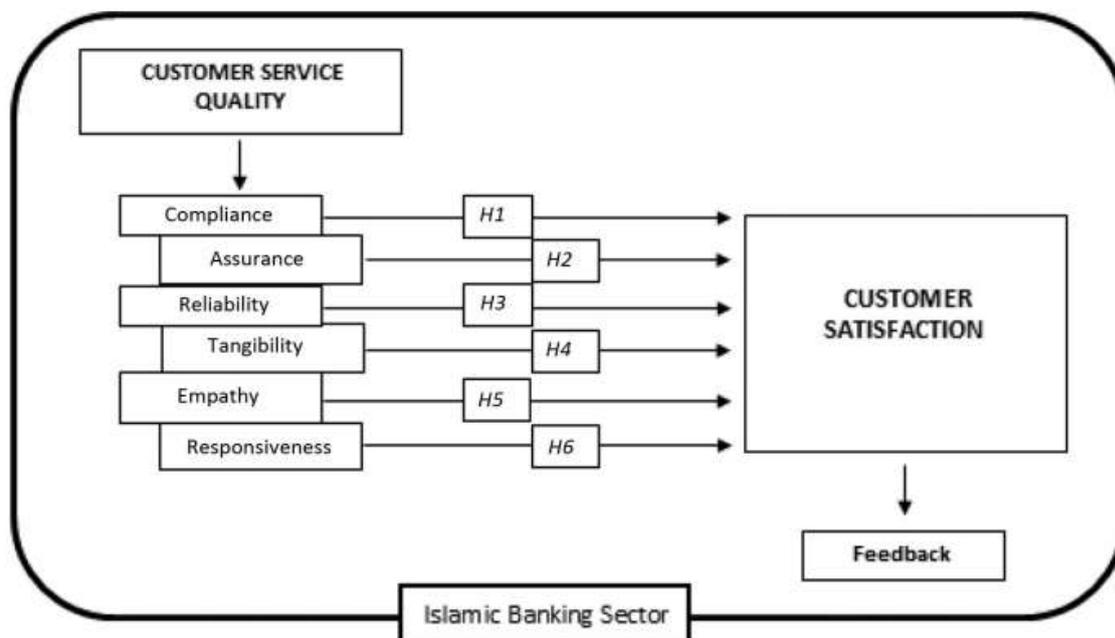


Figure 2: Research Framework - Source: (Janahi, 2017)

Literature Review

This section looks at the available literature and previous research conducted in this field as well as elements of the CARTER model.

Islamic Banking

One of the main reasons for the creation of Islamic finance was because conventional banking went against the principles of Islam. The Holy *Qur'an* and the *Sunnah*, which are parallel with the teachings and practices of the Prophet Muhammad (P.B.U.H.) are the main sources of Islam. These two sources view interest as an act of falsification and inequality, which is incompatible with Islamic beliefs of equality and property rights (Lewis & Algaoud, 2001). Islamic banking has grown throughout the past thirty years and consists of all aspects of banking, financial markets, and insurance (Bearden & Teel, 1983). Islamic banking has been adopted by both Muslim and non-Muslim customers alike, despite the fact that compared to conventional banking, Islamic banking developed prominence relatively late (Suseno & Muthohar, 2018). The fact that numerous conventional banks, including several of the largest multinational western institutions, have adopted Islamic banking techniques is further evidence of the feasibility of Islamic banking (Iqbal, 2005). The main underlying concept of Islamic finance is the prohibition of interest (known in Arabic as *riba*), which gave rise to the main fundamental service "based on the deferred sale of a commodity" offered by Islamic banks, i.e., *Murabaha*. *Murabaha* was originally a contract for selling goods at a profit, but changes have been made to this contract to fit into Islamic standards and it has grown to become one of the most popular Islamic financing practices in the world (Islamic finance, 2007).

Service Quality

Service quality built through time is related to customer expectations, whereas customer satisfaction is based on a transactional, short-term estimation and depends on an individual's emotional response to service. The service quality literature emphasizes that customer satisfaction is the first concern for every employee, top-down from the CEO (Hernon et al., 1999). It is important for banks to prioritize service quality because it gives them a competitive edge as banks believe that when customers receive greater value, they become more loyal and this in turn helps banks stay ahead of their competitors (Chaoprasert & Elsey, 2004; Dawes & Swailes, 1999; Davies et al., 1995).

There are typically two dominant dimensions of service quality. Reliability, which is the key aspect of the service, is the initial dimension, whereas process aspects such as tangible, responsiveness, empathy, and assurance are the second dimension. To put it another way, reliability is more related to the aftermath of the service, while other variables such as tangibles, empathy, and assurance are associated with the delivery of service (Grönroos, 1984; Parasuraman, 1991). Both dimensions are critical and interrelated characteristics of service quality and can influence customer satisfaction according to a study done by (Ramdhani et al., 2011). The findings of (Abdullah et al., 2011) on Malaysian Islamic banks, tried to determine the mechanism used to estimate service quality called the index of Bank Service Quality (BSQ), which has three dimensions namely "systemization, reliable communication, and responsiveness" (Asnawi et al., 2019) followed Gayatri & Chew (2013) aspects of "Islamic values, honesty, modesty, humaneness, and trustworthiness," which have never been used to measure service quality in the Islamic finance industry, as well as Othman & Owen (2001) dimension of Sharia principles, to develop the Muslim Consumer Service Quality (MSCQ).

Service Quality Models

An instrument called the CARTER model was developed by Othman & Owen (2001) to measure the service quality in Islamic banks in their study of one of the leading banks, Kuwait Finance House (KFH). CARTER is a six-dimensional model that includes "Compliance (with sharia principles), Reliability, Responsiveness, Empathy, Assurance, and Tangibles." It was intended to overcome certain shortcomings of existing service quality measurement models, such as, the SERVQUAL model which was built on the gap between customer perceptions and expectations, the scale of the SERVPERF model does not account for customers' expectations, high priority given by customers of Islamic banks to cultural and religious influences, the resemblance of the underlying concepts and causes for the development of Islamic banks in various countries (Othman & Owen, 2001). This demonstrates that the quality of services is affected by culture, location, and socio-cultural elements (Asnawi et al., 2019).

In this study, six quality dimensions are used to measure service quality including compliance, assurance, reliability, tangibles, empathy, and responsiveness. Different authors have interpreted different meanings for these variables relating to their studies.

Dimensions of Service Quality (CARTER model)

In Islamic banking, compliance refers to the ability to comply with Islamic principles and regulations. There must be no usage of interest on savings or borrowing, which implies that all products and services must be in accordance with Islamic law and that profit sharing is the basis of all commercial transactions (Janahi & Mubarak, 2017). The method of operation of Islamic banks differs from that of conventional banks in that there is no provision for return interest and bank services adhere to specific procedures through the use of particular financial instruments. As a result, it is essential to evaluate Islamic banks' compliance in order to determine their service quality (Othman & Owen, 2001; Aisyah, 2018). Ahmed et al (2021) states in his research that there is a positive and significant relation between compliance of Islamic banks to sharia principles and service quality and customer satisfaction.

Communication between bank personnel and customers that conveys trust, faith, and confidence is known as "**assurance**" in the banking industry. Good manners, civility, and knowledge of personnel are also included (Fida et al., 2020).

Responsiveness is the capacity to fulfill service promises promptly, like offering quick and secure transactions, an extensive selection of products and services, and extra counters during busy hours. (Janahi & Mubarak, 2017).

(Fida et al., 2020) mentions that the **tangible** dimension means the tangible nature of the services offered, including the materials, equipment, and facilities of the firm, the physical conditions in which they are given, and the channels of communication used.

Empathy has been described by (Bove, 2019) as a powerful tool for improving social interactions. Empathy is a significant psychological feature, and it has been proven to be a critical factor in facilitating efficient interactions between customers and frontline staff in the service industry (Davis et al., 2017).

Reliability is the ability to offer Islamic banking customers the specified service precisely, on a consistent basis. In the banking industry, transaction speed has the greatest influence on customer satisfaction. According to (Armstrong & Seng, 2000) speed of transactions played a very influential role in customer satisfaction.

Customer Satisfaction

Customer satisfaction is considered to be a crucial element since it is typically recognized to be a significant predictor of customer retention, positive word-of-mouth, and customer

loyalty (Bearden & Teel, 1983). It appears that customer satisfaction on the whole with the service experience moderates the relationship between service quality and customer behavior (Woodside et al., 1989). Satisfaction is the customer's belief that consumption provides them an outcome based on a benchmark of either pleasure or displeasure. It was also pointed out that this view of satisfaction was based on two elements, the first being cognitive nature, which is the difference between expectations and outcome or performance, and the second effective nature, which is linked with the sense of pleasure (Moliner et al., 2007; Malik, 2012). The ability of the supplier to satisfy the wants and needs of the customers is what customer satisfaction is dependent on and regardless of how good the services are, consumers will always expect better (Dwyer et al., 1987). In the theory of expectancy-disconfirmation, customers have a pre anticipated perception of the goods and services purchased, if the outcome matches the perception, then there is confirmation whereas if it does not match the expectations, there is disconfirmation (Padma et al., 2010). As a growing number of businesses pursue excellence in their products and services, customer satisfaction is becoming an increasing priority (Bitner et al., 1997).

(Mehrdad Estiri, 2011) uses the SERVQUAL model in research conducted on Islamic banks in Iran and shows that service quality does play a role in customer satisfaction (Levesque & McDougall, 1996) states that two main aspects that shape a customer's overall satisfaction are the availability and competitiveness of the bank. Service quality has an impact on profits and studies suggested that there is a significant direct relationship between "service quality, customer satisfaction, and profitability" (Hossain & Leo, 2009).

Customer satisfaction and service quality in Islamic banking

Islamic banks are centering on addressing customer requirements along with conventional banks. Due to the extremely competitive and evolving bank environment, not only conventional banks but Islamic banks have also been forced to better the service quality they offer so as to meet rising customer expectations. The primary distinction between conventional and Islamic banks is that Islamic banks operate their services in accordance with Islamic principles, also known as 'Shari'ah' (Zouari & Abdelhedi, 2021). An added layer of governance, which is represented by the Shariah Supervisory Board, is meant to make sure that Islamic banks stay compliant with moral values by watching, approving, and reporting on them (Nomran & Haron, 2020).

A study conducted by (Thuwaini et al., 2022) reveals that all six aspects of service quality i.e., compliance, assurance, reliability, tangibles, empathy, and responsiveness have a direct relation to customer satisfaction in Islamic banks of GCC (Gulf Cooperation Council). It was also noted that these dimensions have aided in retaining and attracting new customers. The findings encourage Islamic banks to improve their service quality and through it, the satisfaction of customers, increase customer trust and build an equally beneficial long-term relationship with their customers. This corresponds to (Abror et al., 2019) study on Islamic banks in Indonesia, which further links that customer satisfaction also leads to customer loyalty. Research conducted by (Alnasera et al., 2018) on Islamic banks in Palestine using the PAKESERV model also shows that all six dimensions, i.e., formality, reliability, tangibility, assurance, personalization, sincerity, have a significant relationship with satisfaction, and hence, the loyalty of customers. This view is also shared by (Othman & Owen, 2001).

A comparative study by (Rehman, 2012) in three countries, Pakistan, United Arab Emirates and United Kingdom reveals that in Pakistani and UK Islamic banks assurance, reliability and empathy were found to be significant variables whereas in UAE assurance and tangibles were found to be significant to customer satisfaction. However, compliance does not show a significance in any of the three countries. This point of view was also shared by (Misbach et al., 2013) in a study conducted in Islamic banks in Makassar, Indonesia to understand the impact of customer perception of service quality on satisfaction and trust using the SEM (Structural Equation Model) where compliance was the weakest attraction to Islamic banks and responsiveness was the strongest.

A research conducted by (Akhtar et al., 2011) on 167 customers of Pakistani Islamic banks, found that four dimensions of service quality, i.e., compliance, assurance, empathy and representativeness had a positive and significant relationship with customer satisfaction, with compliance and representativeness being the most influential. Another study conducted by (Asnawi et al., 2019) on 280 customers of Indonesian Islamic banks found that all dimension of Muslim Consumer Service Quality (MCSQ), which are, Islamic values, Shariah compliance, honesty, modesty and trustworthiness had a positive significant impact on customer satisfaction and loyalty. Another cross-sectional research conducted by (Anouze et al., 2018) on 480 customers of Islamic banks in Jordan revealed that shariah compliance was one of the most important drivers of customer satisfaction whereas tangibles was the least. Another research conducted by (Qaisi & Alrosan, 2020) on 186 customers of Jordanian Islamic Banks revealed that only reliability and courtesy had a significant impact whereas tangibles, responsiveness and empathy proved to not be statistically significant to customer satisfaction.

A study conducted by (Jawaid et al., 2021) on internal and external customers of Pakistani Islamic banks found all dimensions of service quality to be significant to contribute to satisfaction of external customers whereas compliance and responsiveness were not significantly influential to the satisfaction of internal customers. A further research conducted by (Khafafa & Shafii, 2013) on customers using Islamic windows of banks in Libya using the SERVQUAL model found that tangibility, responsiveness, assurance and empathy components had a positive and significant impact on the satisfaction of customers and only reliability was found to not be significant to customer satisfaction.

(Fauzi & Suryani, 2019) conducted a research on 392 customers of Islamic banks in Surabaya, Indonesia, to measure the effects of service quality on customer satisfaction, trust and loyalty using the CARTER model in which all dimensions, compliance, assurance, responsiveness, tangibles, empathy and reliability was found to have a positive and significant impact. Whereas a study conducted by (Yusup, 2019) in West Java, Indonesia found only assurance, tangibles, reliability and empathy to be positively and statistically significant. Responsiveness dimension showed no significant impact while tangibles had the highest impact on customer satisfaction. Another research conducted by (Afifah, 2021) on 136 customers of several Islamic Banks in Indonesia using the SEM (Structural Equation Modeling) revealed that only three dimensions of CARTER, namely, compliance, tangibles and responsiveness had a significant impact on customer satisfaction whereas assurance, reliability and empathy were not significant. While a research conducted by (Maulan et al., 2020) on Malaysian Islamic banks using the PAKSERV model along with the compliance dimension of CARTER model, revealed that assurance and tangibility does not have a significant impact, but reliability, personalization, sincerity, formality and compliance are found to have a positive and significant impact on customer satisfaction. A study conducted by (Saad & Alshehri, 2021) on

100 non-Malaysian customers from 25 different countries using the SERVQUAL model dimensions revealed that four of the dimensions, compliance, assurance, reliability and empathy had a positive and significant impact whereas tangibility and responsiveness were not statistically significant to customer satisfaction in Islamic banks of Malaysia. Another study conducted by (Osman et al., 2021) on 384 customers in Islamic banks in Kelantan, Malaysia using the CARTER model found that all components i.e., compliance, assurance, reliability, tangibles, empathy and responsiveness had a positive correlation with customer satisfaction however only reliability, empathy and responsiveness showed a positive and significant influence on customer satisfaction.

Research Methodology

A conceptual model can be developed for how the different elements within the research design will be integrated. This research aims to study the relationship between our above-mentioned dependent and independent variables. Since a quantitative methodology is being followed, the positivist philosophy will be used. To study the relationship between the causal variables, a deductive approach is adopted. Then archival research is conducted to collect quantitative data and final results are derived from SPSS outputs.

Convenience Sampling will be used to extend questionnaires to customers of five Islamic banks in Qatar. This sampling method is used due to the accessibility of the respondents and their proximity to the researcher. As convenience sampling may lead to under or over representation of the population, probability sampling will be used along with convenience sampling.

Simple Random Sampling has been chosen as the probability sampling method.

This study intends to assess the impact of customer service quality on customer satisfaction in Islamic banks of Qatar. To ensure full involvement from respondents, the survey instrument was pilot tested with ten customers. Pilot testing looks at the validity of questions and whether the questions properly contribute to measure the variables. Their insightful comments and opinions were then taken into consideration. To obtain a broader response, an extensive survey was conducted on 150 customers of five Islamic banks operating in Qatar. To prevent bias in the sample, we distributed the survey via students of UDST (University of Doha for Science and Technology) evenly among customers of the selected Islamic banks.

The first order constructs included six dimensions, i.e., compliance, assurance, reliability, tangibility, empathy, and responsiveness while the second-order construct had two, i.e., service quality and customer satisfaction. SPSS Version 22 was used to evaluate whether service quality in Islamic banking is a multidimensional structure comprised of six sub-dimensions and if the hypothesis that each of the variables has a positive/negative association with service quality in Islamic banking is to be accepted or rejected.

Data Analysis

This research analyzes the quantitative data collected both online and manually through the questionnaires to attain the objectives of the research. A series of tests is conducted to check the correlation between the dimensions of service quality and customer satisfaction. A total of 162 questionnaires obtained from customers of selected Islamic banks will be analyzed to form conclusions the data will be estimated using IBM SPSS (Statistical Product and Service Solution Software) and the results will be presented and interpreted in the form of statistical evidence using graphs, tables and charts.

Firstly, the demographic profile of the sample size will be explained. Then using the SPSS, reliability and validity testing will be done to evaluate the consistency and quality of the data. Testing for normality is performed to confirm that the data does not contradict the assumption of normality, which is one of the fundamental criteria for inferential statistics. Data that is not distributed normally indicates that the subsequent mean is not a fair representative of the data and using this value could lead to a wrong interpretation (Mishra et al., 2019). Hence, there is a need to conduct normality testing. Multiple regression model is performed to check whether a hypothetical relationship is present between the variables in chapter 1. To summarize the information, an inferential statistic of the data will be given which explains the overall findings of the study.

Descriptive Statistics of Demographic Profiles

According to the data obtained, majority i.e., over 40% of the respondents are between 18 to 22 years old, nearly 20% of the respondents are between 23 to 27 years old, 16.5% of the respondents are between 38 to 47 years old, 14% of the respondents are between 28 to 37 years old and the remaining 9% of the respondents are between 48 to 57 years old. Majority of the respondents are male making more than 63% of the total base and the remaining 37% are female. From the data collected, majority of the respondents, i.e., nearly 70% of the respondents have completed degree/diploma, 17% have completed secondary education and 14% have completed post graduate. It can be observed that majority of the respondents, i.e., 38% of the total base uses Qatar National Bank, 23% of the respondents use Qatar Islamic bank, 20% of the respondents uses Dukhan Bank, 11% of the respondents use Al Rayan Bank and lastly 8% of the remaining respondents used Qatar International Islamic Bank.

Normality Test

To find the normality, kurtosis and skewness are being used to assess data through SPSS. A normally distributed data has a skewness range between -2 and +2 and kurtosis between -7 and +7 (Hair et al., 2010) (Bryne, 2013; Gan Soh Fuey, 2017). The results as shown in the table below indicate that all variables are within the specified range, Therefore, the data is normally distributed.

Reliability Test

Items	N	Skewness	Kurtosis
A1	162	-0.927	2.015
A2	162	-1.235	3.041
A3	162	-0.492	0.233
A4	162	-0.785	0.499
RS1	162	-0.707	0.244
RS2	162	-0.889	0.679
RS3	162	-1.06	1.12
RS4	162	-0.564	0.512
RL1	162	-1.357	3.568
RL2	162	-0.863	1.099
RL3	162	-1.119	2.326
RL4	162	-0.672	0.818
RL5	162	-0.986	2.03
T1	162	-1.261	2.698
T2	162	-1.382	2.961
T3	162	-1.285	3.395
T4	162	-0.882	0.877
E1	162	-1.395	2.635
E2	162	-1.191	3.244
E3	162	-0.739	1.296
E4	162	-0.511	0.264
C1	162	-0.466	0.067
C2	162	-0.385	-0.265
C3	162	-0.156	0.121
C4	162	-0.646	1.096
ST1	162	-0.72	1.128
ST2	162	-0.802	1.068
ST3	162	-0.486	0.366
ST4	162	-1.061	2.579

The reliability test facilitates the analysis of properties of measurement scales and the components used to make up the scale. It examines items used on the scale of measurement and provides information on the correlation between each (IBM, 2021). The indication of reliability is a requirement to ensure that the data has quality and validity (Kimberlin & Winterstein, 2008; Mohajan, 2017).

Cronbach's Alpha

Cronbach's alpha is commonly used as a measure of reliability by researchers to test whether the instruments used to analyze the data are fit for the purpose of research (Taber, 2018). Cronbach's alpha is typically used to evaluate the internal consistency of the items on a scale when evaluating questionnaires or surveys that use Likert scale points. The closer Cronbach's alpha coefficient is to 1, the more reliable the variable (Olaniyi, 2019).

Cronbach's Alpha - Compliance**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.829	.831	4

Compliance is the first dimension of service quality (CARTER) and is an independent variable (IV1). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.829. The value is close to 1 and therefore it can be concluded that the variable *compliance* is highly reliable.

Cronbach's Alpha – Assurance**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.747	.750	4

Assurance is the second dimension of service quality (CARTER) and is an independent variable (IV2). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.747. The value is close to 1 and therefore it can be concluded that the variable *assurance* is reliable.

Cronbach's Alpha – Responsiveness**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.810	.803	4

Responsiveness is the third dimension of service quality (CARTER) and is an independent variable (IV3). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.810. The value is close to 1 and therefore it can be concluded that the variable *responsiveness* is highly reliable.

Cronbach's Alpha – Tangibles**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.815	.818	4

Tangibles is the fourth dimension of service quality (CARTER) and is an independent variable (IV4). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.815. The value is close to 1 and therefore it can be concluded that the variable *tangibles* is highly reliable.

Cronbach's Alpha – Empathy**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.724	.731	4

Empathy is the fifth dimension of service quality (CARTER) and is an independent variable (IV5). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.724. The value is close to 1 and therefore it can be concluded that the variable *empathy* is reliable.

Cronbach's Alpha - Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.809	.809	5

Reliability is the sixth dimension of service quality (CARTER) and is an independent variable (IV6). The dimension consists of five items and Cronbach's alpha for this variable can be observed as 0.809. The value is close to 1 and therefore it can be concluded that the variable *reliability* is highly reliable.

Cronbach's Alpha – Customer Satisfaction

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.832	.834	4

Customer satisfaction is the dependent variable adopted in this study (DV). The dimension consists of four items and Cronbach's alpha for this variable can be observed as 0.832. The value is close to 1 and therefore it can be concluded that the variable customer satisfaction is highly reliable.

Pearson Correlation Correlations

	RST	AT	RLT	TT	ET	CT	STT
RST Pearson Correlation	1	.733**	.569**	.408**	.544**	.436**	.707**
Sig. (2-tailed)		.000	.000	.000	.000	.000	.000

	N	162	162	162	162	162	162	162
AT	Pearson Correlation	.733**	1	.563**	.514**	.581**	.526**	.773**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	162	162	162	162	162	162	162
RLT	Pearson Correlation	.569**	.563**	1	.678**	.650**	.507**	.618**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	162	162	162	162	162	162	162
TT	Pearson Correlation	.408**	.514**	.678**	1	.697**	.437**	.527**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	162	162	162	162	162	162	162
ET	Pearson Correlation	.544**	.581**	.650**	.697**	1	.556**	.629**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	162	162	162	162	162	162	162
CT	Pearson Correlation	.436**	.526**	.507**	.437**	.556**	1	.555**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	162	162	162	162	162	162	162
STT	Pearson Correlation	.707**	.773**	.618**	.527**	.629**	.555**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	162	162	162	162	162	162	162

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

Pearson correlation was conducted to examine the relationship between dimensions of service quality i.e., compliance, assurance, responsiveness, tangibles, empathy, reliability, and customer satisfaction. The correlation between all of the variables ranges from -1 to 1, therefore, it can be concluded that all the variables are significant.

Assurance (AT) with a value of 0.73 shows a strong positive relation to Customer satisfaction than all the other variables. Reliability (RLT) with a value of 0.57, and empathy(ET) with a value of 0.54 show a moderate positive correlation whereas tangibles (TT) with a value of 0.4 and compliance (CT) with a value of 0.43 show a less positive relation to customer satisfaction (STT). This indicates that assurance explains much more of the variability in customer satisfaction than all the other variables. Since all the independent variables show a positive value, an increase in compliance, assurance, responsiveness, tangibles, empathy, and reliability, leads to an increase in customer satisfaction.

Multiple Linear Regression

The adjusted R square measures the total variability in the dependent variable which is explained by all the independent variables (Chicco et al., 2021; Petchko, 2018). R squared indicates the goodness of fit of a dataset. A higher R square indicates greater that the

goodness of fit of the data is good and that all the variables are adding value to the model (Muralidhar, 2021). In this study, from the model summary below it can be observed that 68% of the variability in customer satisfaction can be explained by the dimensions of service quality. It can be concluded that the data is a good fit for the model and all of the variables contribute to the model.

Model Summary

R Square	Adjusted R Square
.690	.678

a. Predictors: (Constant), CT, RST, TT, RLT, ET, AT

The ANOVA table can be used to understand the overall significance of the model. The F statistic indicates whether the regression model being used is a better fit for the data than a model with no grouping variables. A P value < 0.05 means the model is better than one with no independent variables (Onchiri Sureiman, 2020). As shown in the table below, the significance value for this model is seen that $p < 0.05$, therefore, the variables in the model are all statistically significant and the independent variables contribute to a better fit of the model.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.369	6	7.228	57.438	.000 ^b
	Residual	19.506	155	.126		
	Total	62.875	161			

a. Dependent Variable: STT

b. Predictors: (Constant), CT, RST, TT, RLT, ET, AT

The coefficients table below, show the significance level for each of the independent variables in relation to the dependent variable. For this study, only two, assurance (AT) with $p < 0.05$, and responsiveness (RST) with $p < 0.002 < 0.05$ of the six independent variables, were revealed to have a significant impact ($p < 0.05$) on the dependent variable customer satisfaction (STT).

Four of the other variables, reliability (RLT), Tangibles (TT), Empathy (ET), and compliance (CT) do not have an acceptable significance level. ($p > 0.05$).

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	90.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.050	.226	.223	.824	-.323	.424

AT	.436	.077	.409	5.632	.000	.308	.564
RST	.187	.060	.218	3.123	.002	.088	.286
RLT	.119	.072	.116	1.660	.099	.000	.238
TT	.011	.066	.012	.167	.868	-.099	.121
ET	.137	.077	.129	1.784	.076	.010	.264
CT	.094	.050	.109	1.899	.059	.012	.177

a. Dependent Variable: STT

Unstandardized coefficients measure the change in each unit of the dependent variable with the change in each unit of the independent variable, holding all other variables constant (Dhakal, 2018).

The impact of each variable based on their regression coefficient is as mentioned below:

- For every unit of increase in compliance, there is a 0.09 increase in customer satisfaction.
- For every unit of increase in assurance, there is a 0.44 increase in customer satisfaction.
- For every unit of increase in responsiveness, there is a 0.19 increase in customer satisfaction.
- For every unit of increase in tangibles, there is a 0.01 increase in customer satisfaction.
- For every unit of increase in empathy, there is a 0.14 increase in customer satisfaction.
- For every unit of increase in reliability, there is a 0.12 increase in customer satisfaction.

Summary of Major Conclusions

Research Objective	Conclusion
To examine the relationship between compliance and the satisfaction of customers of Islamic banks in Qatar.	Since p-value of compliance is greater than 0.05(0.059>0.05), it can be concluded that there is no significant relationship between compliance and satisfaction of customers of Islamic banks in Qatar.
To examine the relationship between assurance and the satisfaction of customers of Islamic banks in Qatar.	Since p-value of assurance is lesser than 0.05(0.000<0.05), it can be concluded that there is a significant relationship between assurance and satisfaction of customers of Islamic banks in Qatar.
To examine the relationship between responsiveness and the satisfaction of customers of Islamic banks in Qatar.	Since p-value of responsiveness is lesser than 0.05(0.002<0.05), it can be concluded that there is a significant relationship between responsiveness and satisfaction of customers of Islamic banks in Qatar.
To examine the relationship between tangible and the satisfaction of customers of Islamic banks in Qatar.	Since p-value of reliability is greater than 0.05(0.868>0.05), it can be concluded that there is no significant relationship between tangible and satisfaction of customers of Islamic banks in Qatar.
To examine the relationship between empathy and the	Since p-value of reliability is greater than 0.05(0.076>0.05), it can be concluded that there is no

satisfaction of customers of Islamic banks in Qatar.

To examine the relationship between reliability and the satisfaction of customers of Islamic banks in Qatar.

significant relationship between empathy and satisfaction of customers of Islamic banks in Qatar.

Since p-value of reliability is greater than 0.05(0.099>0.05), it can be concluded that there is no significant relationship between reliability and satisfaction of customers of Islamic banks in Qatar.

Relationship between compliance and satisfaction of customers of Islamic banks in Qatar

The findings of the study, reject the alternative hypothesis that states that there is a positive significant relationship between compliance and satisfaction of customers and accept the null hypothesis that states that there is no positive significant relationship between the two, as the significance level is higher than the p-value of 0.05. The findings also show that there is a positive influence and correlation between compliance and customer satisfaction. This corresponds with the study (Rehman, 2012) which also shows that compliance is not a significant dimension in customer satisfaction and service quality of Islamic Banking in Pakistan, the United Arab Emirates, and the United Kingdom. It is also supported by (Misbach et al., 2013) in a study conducted in Islamic banks in Makassar Indonesia which states that compliance is the weakest dimension contributing to customer satisfaction. However, this also contradicts previous studies done by (Khamis & AbRashid, 2018), (Asnawi et al., 2019), (Janahi & Mubarak, 2017), and (Akhtar et al., 2011) which indicates compliance has a positive and significant impact on customer satisfaction in Islamic banks.

The results of the findings indicate that customers of Islamic banks in Qatar do not consider compliance as a dimension contributing to customer satisfaction. This implies that respondents may not be aware of the provision of profit-sharing investment products and general takaful (insurance) facilities. It could also imply that even though compliance factors such as conforming to Islamic principles and laws and offering interest-free loans are all important elements of Islamic banking, it does not improve customer satisfaction.

Relationship between assurance and satisfaction of customers of Islamic Banks in Qatar

The findings of the study, reject the null hypothesis that states that there is no positive significant relationship between assurance and satisfaction of customers and accept the alternative hypothesis that states that there is a positive significant relationship between the two, as the significance level is lesser than the p-value of 0.05. The findings also reveal that there is a high correlation between assurance and customer satisfaction. This is in line with the studies by (Akhtar et al., 2011), (Fauzi & Suryani, 2019), (Othman & Owen, 2001), (Yusup, 2019) and (Haron et al., 2020) conducted on the influence of service quality on the satisfaction and loyalty of customers in Islamic banks. The results of (Dandis et al., 2021) on local Islamic banks in Jordan support the high correlation result and convey that compared to other variables, assurance showed a greater correlation between loyalty intentions of customers. However, this contradicts the studies done by Maulan et al (2020); Afifah (2021) Fida et al (2020) that state that assurance has no positive significant impact on customer satisfaction, competent in providing clients with appropriate financial advice is likewise able to contribute to an increase in overall customer satisfaction.

Relationship between responsiveness and satisfaction of customers of Islamic Banks in Qatar

The findings of the study, reject the null hypothesis that states that there is no positive significant relationship between responsiveness and satisfaction of customers and accept the alternative hypothesis that states that there is a positive significant relationship between the two, as the significance level is lesser than the p-value of 0.05. The result is supported by Alam & Al-Amri (2020); Fida et al (2020); Afifah (2021); Fauzi & Suryani (2019); Thuwaini et al (2022); Janahi & Mubarak (2017); Khamis & AbRashid (2018) that shows a positive and significant relationship with satisfaction of customers in Islamic banks. This contradicts the studies conducted by (Yusup, 2019) on the Islamic banks in the West Java province of Indonesia and Saad & Alshehri (2021) on Malaysian Islamic banks, from the perspective of non-Malaysian customers, both of which indicated that responsiveness has no significant impact on customer satisfaction. Supporting the findings for correlation, Osman et al (2021) indicate that responsiveness had the highest positive correlation with customer satisfaction among other variables of the CARTER model,

This suggests that the respondents place a high value on the employees' willingness to assist them and that this contributes to the customers' level of satisfaction. In addition, the speed and effectiveness of counter services, as well as prompt responses to queries posed by customers, are essential elements that contribute to increased satisfaction for respondents. Furthermore, facilitating the opening of new branches contributes to the same.

Relationship between tangibles and satisfaction of customers of Islamic banks in Qatar

The findings of the study, reject the alternative hypothesis that states that there is a positive significant relationship between tangibles and satisfaction of customers and accept the null hypothesis that states that there is no positive significant relationship between the two, as the significance level is higher than the p-value of 0.05. Though, a positive influence and correlation were present between tangibles and customer satisfaction. This is consistent with the findings of past studies done by Fida et al (2020); Osman et al (2021) that also found tangibles to be an insignificant variable in adding to the satisfaction of customers in Islamic banks. This is further supported by Saad & Alshehri (2021) in his study in which tangibles were found to have the lowest influence on customer satisfaction and thus considered insignificant. Khamis & AbRashid (2018) further observed that tangibles were not only insignificant but also had a negative impact on customer satisfaction in Islamic banks of Tanzania. On the other hand, the results contradict the studies of Afifah (2021); Yusup (2019); Anouze et al (2018) in which tangibles were found to play a significant role in influencing customer satisfaction.

This suggests that the respondents do not find aspects such as quick and efficient transactions, modern equipment and technology, and a tidy and convenient interior to enhance their level of satisfaction with Islamic banks. Customers aren't also any more satisfied with their banking experience just because the institutions are open at convenient times. This could also be because customers have come to anticipate these features from their banks, and they are standard in the industry at this point.

Relationship between empathy and satisfaction of customers of Islamic banks in Qatar

The findings of the study, reject the alternative hypothesis that states that there is a positive significant relationship between empathy and satisfaction of customers and accept the null hypothesis that states that there is no positive significant relationship between the two, as the significance level is higher than the p-value of 0.05. But there is a positive correlation between empathy and customer satisfaction. This corresponds with the studies of Afifah (2021) and is further supported by Qaisi & Alrosan (2020) in their study of Islamic banks in

Jordan. A study conducted by Jawaid et al (2021) on customers of Islamic banks in Pakistan also reveals empathy to not have a significant impact on the satisfaction of internal customers. However, this is contradicted by previous studies conducted by (Fida et al., 2020; Yusup, 2019). Adding to this, Khamis & AbRashid (2018) found empathy to be the most important variable influencing customer satisfaction. This could suggest that employees do not pay individual attention to the concerns of customers. This may also imply that customers do not find wide availability of online banking services, 24-hour availability of ATM services, and offering credit on favorable terms by Qatari Islamic banks to contribute to increased customer satisfaction.

Relationship between reliability and satisfaction of customers of Islamic banks in Qatar

The findings of the study, reject the alternative hypothesis that states that there is a positive significant relationship between reliability and satisfaction of customers and accept the null hypothesis that states that there is no positive significant relationship between the two, as the significance level is higher than the p-value of 0.05. But it should also be noted that there is a positive correlation between reliability and customer satisfaction. This is in line with the studies of (Afifah, 2021; Afifah, 2021; Fida et al., 2020). It is further supported by (Khafafa & Shafii, 2013) in their study of the measure of customer satisfaction in Islamic windows of banks in Libya. However, this is also contradicting the studies of (Khamis & AbRashid, 2018) and (Alnasera et al., 2018) which find reliability to be the most important dimension of service quality influencing customer satisfaction. This indicates that respondents are not in complete agreement that employees deliver services on time or are willing to work with them to find solutions to their concerns. It is also possible that clients are unaware of the broad variety of products and services that are provided by Islamic banks, and this could partly explain the results. A number of respondents are also uncertain as to whether or not statements from the bank are issued on a consistent basis. Another interpretation could be that the respondents believe these characteristics are simply a part of providing services in the present day and that they do not add to customer satisfaction but rather are what people expect from banks.

Theoretical and Managerial Contributions

The results of this research could contribute to the banking industry and Islamic financial institutions in Qatar as well as in other parts of the world. The findings of the study provide valuable insight for Islamic banks in understanding the impact of their service quality on customer satisfaction and how an increase in this satisfaction will benefit the banks. In Qatar, Islamic banking is a rapidly expanding market. The higher the degree of customer service quality, the better the level of customer satisfaction in Islamic banks. This surely draws new clients while also retaining old ones. Building long-term relationships with consumers to stay in touch is another consideration for Islamic banks, as this step improves customer assurance and confidence. The importance of customer satisfaction should not be underestimated, as it is the key driver in building long-term relationships with customers. Islamic banks can maintain their competitive edge over conventional banks by focusing on the factors that are of utmost importance to their customers. Bank and financial institution management can use this insight to better the products and services they provide to customers. As assurance and responsiveness are found to be the two most significant elements in this study, new strategies or modifications of existing practices could be made in such a way that employees can contribute more to customer satisfaction. This means that managers working in the Islamic

banking sector should have people skills in addition to their technical skills, such as fluency in communication and the ability to interact effectively with others to achieve a higher degree of customer satisfaction. Future researchers who adopt the CARTER scale to measure the impact of service quality on customer satisfaction can profit from this study. An ever-increasing number of people are taking advantage of Islamic financing as it expands around the globe. This research adds to the body of work aimed at better understanding customer needs and concerns in the banking sector. Moreover, the results will be useful to higher education institutions and banking students conducting quantitative research on the implications of service quality on customer satisfaction. This has relevance for both current and future researchers who want to fill in the gaps that have been identified.

Conclusion

This research examines the impact of service quality on customer satisfaction in Islamic Banks of Qatar by applying the CARTER model. The purpose and nature of this study are emphasized by first providing a broad overview of the Islamic banking industry in Qatar. In addition, previous studies that illustrate the relationship between the independent variables i.e., components of the CARTER model, and the dependent variable, i.e., customer satisfaction are extensively explained in the following chapter. A total of 162 questionnaires were collected and analyzed using the SPSS software to form conclusions about the questions, objectives, and hypotheses raised in chapter 1. Using the SPSS, a reliability test using Cronbach's alpha and factor analysis was conducted, which revealed that the data was reliable and suitable for the model. Pearson's correlation was then performed to assess the correlation, which showed that all of the independent variables have a positive correlation with the dependent variable. Responsiveness and assurance showed the highest correlation followed by reliability, empathy, tangibles, and lastly, compliance, having the weakest correlation. Multiple linear regression analysis was then conducted, which revealed that each of the six components of the CARTER model has a positive relationship with customer satisfaction. However, only two of the variables, assurance, and responsiveness, were statistically significant, whereas compliance, tangibles, reliability, and empathy were not statistically significant. However, this does not imply that the four components do not contribute to customer satisfaction as various prior research show their significance. The components compliance, reliability and empathy are found to be significant in most of the previous studies, although, this research states otherwise. Therefore, banks need to pay increasing attention to the way that customers are treated by the employees of the bank because this is the factor that contributes the most to the level of satisfaction that the consumers experience. Banks are able to ensure that their customers will be satisfied if they retain employees who are always willing to assist clients, address their problems, be considerate, knowledgeable, and approachable, and address their concerns promptly. Banks also need to focus on improving factors that make up the other components of service quality. The quality of service can be improved by first addressing the challenges and shortfalls in services offered and then establishing benchmarks for its performance in order to achieve high level of customer satisfaction.

Limitations and Suggestions for Future Research

The research addresses the main context of the topic, however, there are still areas that could be improved, which could further improve and contribute to future research. Firstly, the research is limited to the Islamic banks of a specific country Qatar. Future research can include more countries and conduct a cross-comparative study to gain a wider perspective. A

comparative study can also be conducted between customers of conventional as well as Islamic banks to understand the difference between how they perceive service quality. In addition, there is only one dependent variable in this research, and that is customer satisfaction. For future research, additional factors like customer loyalty, trust, and engagement can be included, and the researchers can analyze the relationships between service quality and each of these elements. This study also does not look at the income level of the respondents. This is a drawback as according to (Asnawi et al., 2019), satisfaction of customers varies according to their level of income. Therefore, studies conducted in the future could also include income, and categorize how the difference in income affects customer satisfaction. Another limitation is that the data was only collected from a limited number of respondents. An increase in the size of the sample would contribute to outcomes that are more accurate and unbiased. Finally, the majority of respondents used QNB Al - Islami, a conventional bank's Islamic window. These respondents' views and perspectives may differ from those of respondents from fully-fledged Islamic banks. Therefore, future research can focus solely on consumers of fully-fledged Islamic banks to determine what factors contributed to their satisfaction. Islamic banks should focus on improving the way services are offered currently, since most of the respondents do not “strongly agree” to the service quality meeting their expectations. Banks should place an emphasis on assurance and responsiveness since they are the most significant and influential components. At the same time, the other components such as compliance, tangibles, reliability, and empathy should not be neglected as they do have a positive influence on customer satisfaction.

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