

## **Adaptive of SERVQUAL Model in Measuring Customer Satisfaction towards Service Quality Provided by Bank Islam Malaysia Berhad (BIMB) in Malaysia**

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### **Abstract**

*The level of customer service among counter staff has become one of the most troubling issues in the Islamic Banking system and operation. The underlying model of SERVQUAL Parasuraman (1988) with five dimensions was used by this particular research in order to evaluate the impact of service quality provided by Bank Islam Malaysia Berhad (BIMB) on customer satisfaction in Selangor area, Malaysia. The service qualities highlighted are reliability, assurance, responsiveness, empathy and tangible. 50 sets of questionnaires have been distributed randomly in the sample area. The study finds that there is a positive relationship among the variables selected based on the analysis using multiple regression analysis.*

**Keywords:** Islamic Banking, customer satisfaction, SERVQUAL

### **1.0 Introduction**

In general, Islamic banking refers to a system of banking or banking activity that is consistent with the principles of the Shari'ah (Islamic rulings) and its practical application through the development of Islamic economics. The principles, which emphasize on moral and ethical values in all dealings, have wide universal appeal. Shari'ah prohibits the payment or acceptance of interest charges (riba') for the lending and accepting of money, as well as carrying out trade and other activities that provide goods or services considered contrary to its principles. Using these principles as the basis for a flourishing economy in earlier times, it is only in the late 20th century that a number of Islamic banks were formed to provide an alternative basis to Muslims although Islamic banking is not restricted only to Muslims.

On the other hand, Islamic banking has the same purpose as conventional banking except that it operates in accordance with the rules of Shari'ah, known as Fiqh al-Muamalat (Islamic rules on transactions). Islamic banking activities are practiced consistently with the Shari'ah and its practical application through the development of Islamic economics. Many of these principles base on Islamic banking are accepted commonly all over the world, for centuries rather than decades. These principles are not new but arguably, their original state has been altered over the centuries.

The establishment of Islamic banks has grown rigorously for the past four decades. It has spread across the whole universe and received wide acceptance by both Muslims and non-Muslims (Iqbal & Molyneux, 2005). This is because Islamic banks play their role similar to conventional banks except that they have to conform to Islamic principles and regulations (Henry & Wilson, 2004). It has been estimated that Islamic banking, which managed around US\$250 billion worth of assets worldwide as of 2004, is expected to grow at the rate of 15% per annum (The Banker Magazine, 5th October 2005). Therefore, Islamic banking can no longer be regarded as a business organization which is established to fulfill religious duties but what is more important, to be as competitive as possible side by side with the conventional system in alluring more customers and retain them. Inevitably, Islamic banks need to really understand the perceptions of their customers towards their business operations particularly their quality of service rendered to increase customer satisfaction and ultimately their loyalty (Dusuki & Abdullah, 2007).

Islamic banking in Malaysia has gained momentum with the government's intention to promote Malaysia as an Islamic banking hub and the recent decision (via Bank Negara Malaysia, BNM) was to award Islamic banking to three foreign financial institutions, which are also among the top players in globally. Currently, 10% of Malaysian banking assets is in Islamic accounts amounting to RM 90 Billion registering an average growth of about 42% over the last 10 years. The Future of Islamic Banking (*Malaysian Business*, 2005) mentioned that the government had aimed to double the size of Islamic banking assets to 20% (it was at 9.9% as in end of June 2004) of the total banking assets in the country by 2010.

In Malaysia specifically, the root of Islamic banking goes back to 1963 when the government had established Tabung Haji or Pilgrims Management and Fund Board. The institution was established to invest the savings of the local Muslims in interest free places, to who have the intention to perform pilgrim (Hajj). Tabung Haji utilizes Mudarabah (profit and loss sharing), Musharikah (joint venture) and Ijara (leasing) modes of financing for investment under the guidance of National Fatawah Committee of Malaysia. The establishment of Bank Islam Malaysia Berhad (BIMB) in July 1983 marked a milestone for the development of the Islamic financial system in Malaysia. BIMB carries out banking business similar to other commercial banks, but along with the principles of Islamic laws (*Shariah*).

The bank offers deposit-taking products such as current and savings deposit under the concept of *Wadiah* (guaranteed custody) and investment deposits under the concept of *Mudarabah* (profit-sharing). The bank grants finance facilities such as working capital financing under *Murabaha* (cost-plus financing), house financing under *Bai' Bithaman Ajil* (deferred payment sale), leasing under *Ijara* (leasing) and project financing under *Musharikah* (joint venture). BIMB has grown tremendously since its inception. It was listed on the Main Board of the Kuala Lumpur Stock Exchange on 17 January 1992. At the end of 2003, the bank has a network of 82 branches throughout the country and 1,200 employees.

In order to ensure good performances, the bank cannot avoid the function of customer service. The services provided to customer will reflect the bank's image. Research has shown a higher percentile of customers who retain certain bank services because of the good services provided. In other words, one of the factors that boost the market shares is by improving the quality of the provided services. Service quality is an obligation for banks as well as the success of a bank. Therefore, services should be the main concern for the management to run a business well. This study investigates the degree of customers' satisfaction based on the quality of the services provided by Islamic banks in Selangor. The success or failure in banking industry may be determined from customers' satisfaction with the quality of the services provided in the business. The banks need to satisfy their customer in order to be competitive in the marketplace and to ensure high market share and substantial return. Thus, this study is to determine customers' satisfaction towards the quality of services provided by BIMB.

## **2.0 Literature Review**

Customer satisfaction measures products or services provided by a company meet its customers' expectations. In a competitive marketplace where businesses compete for customers, it is the company's key performance indicator (KPI). Customer satisfaction is the key to long-term business success (Kristensen, et al., 1992; Zeithami et al., 1996; McColl-Kennedy and Scheider et al., 2000). Besides, it also defined as global issue that affects all organizations, regardless of its size, whether it is profit or non-profit, local or multinational.

It is shown that companies that have more satisfied customer will experience higher economic return (Aker and Jacobson, 1994; Bolton, 1998; Yeung et al., 2002). Higher customer satisfaction leads to greater customer loyalty (Yi, 1991; Anderson and Sullivan, 1993; Boulding et al., 1993) and this result of higher future revenue (Fornel, 1992; Bolton, 1998).

Due to this, the organizations in the same market sector try to provide their products and services with best quality in order to attract and retain their customers. A recent study conducted by Levesque and McDougall (1996) confirmed and reinforced the idea that unsatisfied customer service could lead to a drop in customers' satisfaction and willingness to recommend the service to friends and increase the probability of switching. Customer satisfaction considered as the essence of success in today's highly competitive world of business. It is increasingly becoming a corporate goal as more and more companies strive for quality in their products and services (Bitner and Hubbert, 1994).

Moreover, service quality viewed as a significant issue in the banking industry by Stafford (1994). Since financial services are generally undifferentiated products, it becomes imperative for banks to strive for improved quality of service to distinguish them from the competition. Bowen and Hedges (1993) documented that improvement in quality of service related to the expansion of shares in the market. Gronroos (1982) suggested that the perceived quality of a given service is the result of an evaluation process since consumer makes comparison between the services they expect with perceptions of the services they receive. Hence, he concluded that the quality of service is dependent on two variables: expected service and perceived service. Parasuraman (1985) considered that a customer's assessment of overall service quality depends on the gap between the expected and perceived service.

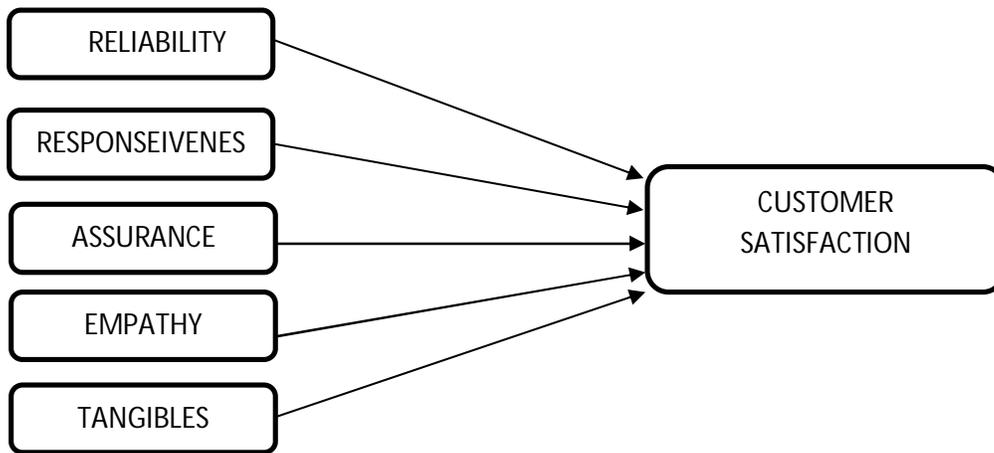
Thus, the key to managing perceived service quality is to minimize this gap. Zeithaml (1988) defined perceived service quality as the customers' assessment of the overall excellence of the service. Bolton and Drew (1991) described service quality as a form of attitude that results from the comparison of expectations with performance. Berry et. Al (1990) pointed out that since customers are the "sole judge of service quality", an organisation can build strong reputation for quality service when it can constantly meet customer service expectations.

In addition, approaches to the measurement of service quality have typically been a simple comparison of the mean scores, extensive and detailed statistical model or more recently market research questionnaire. The current measurement of perceived service quality using the latter approach traced to the research of Parasuraman (1985). Based on an exploratory research on four types of service firms, 10 determinants of service quality have been determined and consistently ranked by customers the most important service quality. The findings served as the foundation for researchers to develop an instrument of measuring customers' perceptions of service quality called SERVQUAL in 1988, which was later refined in 1991.

In developing SERVQUAL, Parasuraman (1988) recast the 10 determinants into five principal dimensions: tangibles, reliability, responsiveness, assurance and empathy. Following his work, other researchers have adopted this model for measuring service quality in various service industries. Among them is Blanchard (1994), Donnelly (1995), Angur (1999), Lassar (2000), Brysland and Curry (2001), Wisniewski (2001) and Kang (2002). Newman (2001) has applied this model to measure the quality of service in the banking industry.

Cronin and Taylor (1992) stated that the relationship between service quality and customer satisfaction has a direct impact on customer's loyalty as the universal understanding that keeping a loyal base of customers is much profitable for a company than attracting new clients. Not surprisingly, service quality and customer satisfaction are among the most heavily studied concepts by managers.

According to Oliver (1980), customers judge that quality is low if performance does not exceed expectations and quality increases as the performance exceed expectations. Customers' expectations serve as foundation to the quality of services, hence, if service quality increased, the customer satisfaction will also increase.



**Figure 1:** Theoretical Framework was developed from SERVQUAL, Parasuraman (1998)

**3.0 Methodology**

The nature and the purpose of this study is Hypothesis Testing. This study used cross sectional research design which is a study based on accumulated data analysis that provide insights to answering the research questions. Relevant literature, a pilot study and the actual design of research are the main procedure to conduct this study in all Islamic banks in Shah Alam, the city of Selangor.

The study conducted by distributing questionnaires to 50 respondents, which were selected by systematic random approach. Variables used in this research are Quality Services as variable X and Satisfaction as variable Y. Besides, information from numerous literature and researches linked to my research to understand the nature of customer’s satisfaction, perceived services quality, as well as the relationship among these variables have been collected over a period. In this research, primary data obtained by distributing questionnaires among customers with an account in Islamic banks as well as via emails and survey websites. There are three sections in the questionnaire.

- Section A:** Demographic profile
- Section B:** Service Quality
- Section C:** Customer Satisfaction

Once data collected, it is analysed and summarized in a readable and easily interpretable form. The Statistical Package for the Social Science version 14 is used to analyse the data. The results will be in form of reliability testing, frequency distribution and Pearson Correlation. In addition, reliability is the extent to which a scale produces consistent result if repeated measurements in characteristics. Cronbach Alpha is the method to test the reliability of the data collected by the researcher.

Frequency table is an arrangement of statistical data in a row and column that exhibits the count of responses or observations for each category assigned to a variable. This analysis produces a table of frequency counts and percentile for all the values associated with the variable. According to Zikmund (2002), descriptive analysis is the transformation of raw data into a form that is understood easily, interpretable, rearrangement, ordering, and manipulating data to provide descriptive information.

Furthermore, Pearson correlation coefficient used to measure the relationships that exist between dependent variable and independent variables. The dependent variable is the degree of customers’ satisfaction and the independent variables are reliability, assurance, responsiveness, empathy and tangible. The correlation values are ranged from -1 to 1 which is the perfect negative correlation and the perfect positive correlation. If the value is 0, the indication is there is no relationship among variables.

**4.0 Findings**

Reliability measurement is established by testing for both consistency and stability. Cronbach’s Alpha is a reliability coefficient that indicates how the items in a set correlated positively to one other.

The closer Alpha value is to 1, the higher the internal consistency reliability. Reliability Analysis measured with Cronbach's Alpha shows that all variables are higher than 0.6 in the results. It indicates that respondent have answered the questions without bias, with consistent and stable. The results of the Reliability Analysis are as stated below.

**Table 1: Reliability Result**

Variables	Cronbach's Alpha
All Variables	0.883
Customer Satisfaction	0.773
Reliability	0.859
Assurance	0.887
Responsiveness	0.832
Empathy	0.649
Tangible	0.771

Table 1 shows, all variables are 0.883. It is higher than 0.6 and in the range of VERY GOOD as stated in Table 3.2. It is represented in Section C in the questionnaire. The Cronbach's Alpha for 4 items measures 0.773 which is considered in the range of GOOD. Besides that, based on the table above, Cronbach's Alpha refers to the first independent variable, Reliability. This variable is represented in Part A of Section B in the questionnaire. The Cronbach's Alpha for the 4 items measure 0.859 which is considered in the range of VERY GOOD. In addition, the second independent variable is Assurance. This variable is represented in Part B of Section B in the questionnaire. The Cronbach's Alpha for the 4 items measure 0.887 which is in the range of VERY GOOD.

Furthermore, the third independent variable is Responsiveness. This variable is represented in Part C of Section B in the questionnaire. The Cronbach's Alpha for the 4 items measure 0.832 which is in the range of VERY GOOD. Other than that, the fourth independent variable is Empathy. This variable is represented in Part D of Section B in the questionnaire. The Cronbach's Alpha for the 4 items measure 0.649 which is in the range of moderate.

Lastly, the fifth independent variable is Empathy. This variable is represented in Part E of Section B in the questionnaire. The Cronbach's Alpha for the 4 items measure 0.788 which is in the range of GOOD.

Frequency Analysis shows the frequency of occurrence for each score value of the data. The objective is to obtain a count of number of responses with different values of the variable. This analysis is appropriate and suitable to analyze the questions in Section A on the respondents' profile such as gender, age, religion, occupation, and income.

**Table 2: Frequency Analysis**

	Frequency	Percentage (%)
<b>Gender</b>		
Male	23	52.3
Female	21	47.7
Total	44	100
<b>Age</b>		
19-30 years old	17	38.6
31-40 years old	13	29.5
41-50 years old	9	20.5
50 years old and above	5	11.4
Total	44	100
<b>Race</b>		
Malay	25	56.8
Chinese	6	13.6
Indian	8	18.2
Others	5	11.4
Total	44	100

The demographic profiles provide an overall view of characteristics of the customers of Bank Islam Malaysia Berhad. As depicted in Table 4.2, 44 respondents were selected. 52.3% were male respondents and 47.7% were female respondents. It indicates that male respondents were higher than female respondents in this study.

From the information in table 2, it also shows the age of respondents. 38.6% were aged between 19 to 30 years old. 29.5% aged between 31 to 40 years old, whereas 20.5% aged between 41 to 50 years old. The other 5 respondents are 50 years old and above. In addition, the table has shown clearly that Malay respondents were the majority respondents with 56.8%, followed by the Chinese with 13.6%, Indians with 18.2 % and 11.4% of the respondents are others.

According to Leary (1991), descriptive statistics is a powerful tool to describe and understand the data so that researchers can easily comprehend it. The descriptive statistic employed in this study is frequency distribution to extract important features of the data in this study. The original data collected were in groups and presented in tables 3.

**Table 3: Descriptive Analysis**

	N	Minimum	Maximum	Mean	Std. Deviation
1. Easy to Find Parking Nearby	44	2.00	4.00	3.5909	.54210
2. Courteous and Friendly Staff	44	2.00	4.00	3.6364	.65026
3. Variety of Products and Service	44	2.00	3.00	2.4545	.50369
4. Friendly Environment of Counter Service	44	2.00	4.00	3.5000	.54984
Valid N (listwise)	44				

Table 3 shows the mean values in Section C that is the Customers’ Satisfaction towards Services Quality Provided by BIMB which it is the dependent variable for this study. The highest mean is 3.64 for the question on courteous and helpful staff that influenced the customers’ satisfaction for BIMB. Most respondents agreed that it has helped to increase the level of customers’ satisfaction for BIMB.

Besides that, the second highest mean value of 3.59 that influenced the customers’ satisfaction for BIMB is the accessibility to find parking. Most respondent also agreed that a friendly environment at the customer service counter has increased the level of customers’ satisfaction towards the quality of services provided by BIMB with the mean value of 3.50. The lowest mean value is 2.45, which the respondents agreed that a variety of products and services is not customer oriented.

The Pearson correlation measures the linear relationship between two intervals and or ratio scaled variables. Based on the scores computed, the analysis interpreted. This analysis is appropriate since the researcher uses interval measurement scales. One of the factors is to determine whether the correlation coefficient is statistically significant. Regardless of its absolute size, a correlation coefficient has no meaning unless it is statistically significant. Then, if the relationship is significant, we must decide which strength of association is then acceptable. The Rules of Thumb (Hair, 2003) in table 4 proposed to characterize the strength between variables, based on the absolute size of the correlation coefficient.

**Table 4: Pearson Correlation Coefficient**

		Reliability	Assurance	Responsiveness	Empathy	Tangible	Customer Satisfaction
<b>Reliability</b>	<b>Pearson Correlation</b>						<b>.913**</b>
	<b>Sig. (2-tailed)</b>						.000
	<b>N</b>						44
<b>Assurance</b>	<b>Pearson Correlation</b>						<b>.790**</b>
	<b>Sig. (2-tailed)</b>						.000
	<b>N</b>						44
<b>Responsiveness</b>	<b>Pearson Correlation</b>						.132
	<b>Sig. (2-tailed)</b>						.395
	<b>N</b>						44
<b>Empathy</b>	<b>Pearson Correlation</b>						<b>.549**</b>
	<b>Sig. (2-tailed)</b>						.000
	<b>N</b>						44
<b>Tangible</b>	<b>Pearson Correlation</b>						<b>.913**</b>
	<b>Sig. (2-tailed)</b>						.000
	<b>N</b>						44
<b>Customer Satisfaction</b>	<b>Pearson Correlation</b>	<b>.913**</b>	<b>.790**</b>	.132	<b>.549**</b>	<b>.913**</b>	1
	<b>Sig. (2-tailed)</b>	.000	.000	.395	.000	.000	
	<b>N</b>	44	44	44	44	44	44

For the first independent variable, the result of Pearson Correlation test shows there is a VERY STRONG RELATIONSHIP ( $r(44) = 0.913$ ,  $p < 0.05$ , two-tailed) between reliability and customer satisfaction. Researcher concludes that there is an empirical evidence to suggest a relationship between reliability and customer satisfaction. Therefore, the two variables are related.

Next is the second independent variable, the result of Pearson Correlation shows there is a STRONG RELATIONSHIP ( $r(44) = 0.790$ ,  $p < 0.05$ , two-tailed) between assurance and customer satisfaction. Researcher concludes that there is an empirical evidence to suggest a relationship between reliability and customer satisfaction. Therefore, the two variables are related.

Furthermore is the third independent variable, the result of Pearson Correlation test shows there is a SLIGHT BUT ALMOST NEGLIGIBLE RELATIONSHIP ( $r(44) = 0.132$ ,  $p < 0.005$ , two-tailed) between responsiveness and customer satisfaction. Researcher concludes that there is an empirical evidence to suggest that no relationship between responsiveness and customer satisfaction. Therefore, the two variables are not related.

Moreover is the fourth independent variable, the result of Pearson Correlation test shows there is a MODERATE RELATIONSHIP ( $r(44) = 0.549$ ,  $p < 0.05$ , two-tailed) between empathy and customer satisfaction. Researcher concludes that there is an empirical evidence to suggest a relationship between empathy and customer satisfaction. Therefore, the two variables are related.

Lastly is the fifth independent variable, the result of Pearson Correlation test shows there is a VERY STRONG RELATIONSHIP ( $r(44) = 0.913$ ,  $p < 0.05$ , two-tailed) between tangible and customer satisfaction. Researcher concludes that there is an empirical evidence to suggest a relationship between tangible and customer satisfaction. Therefore, the two variables are related.

After several analyses done to the variables in this study, all hypotheses is discussed to determine its relevancy and whether it is supported or not. In this study, Pearson Correlation Analysis used to assess the relationship between independent and dependent variables.

#### **Hypothesis 1 - Reliability**

H<sub>1</sub>: There is a significant relationship between reliability and customer satisfaction.

H<sub>0</sub>: There is no significant relationship between reliability and customer satisfaction.

There is a SIGNIFICANT RELATIONSHIP ( $p = 0.000 < 0.05$ ) between reliability and customer satisfaction. Therefore, we reject the null hypothesis (H<sub>0</sub>).

#### **Hypothesis 2 - Assurance**

H<sub>1</sub>: There is a significant relationship between assurance and customer satisfaction.

H<sub>0</sub>: There is no significant relationship between assurance and customer satisfaction.

There is a SIGNIFICANT RELATIONSHIP ( $p = 0.000 < 0.05$ ) between reliability and customer satisfaction. Therefore, we reject the null hypothesis (H<sub>0</sub>).

#### **Hypothesis 3 - Responsiveness**

H<sub>1</sub>: There is a significant relationship between responsiveness and customer satisfaction.

H<sub>0</sub>: There is no significant relationship between responsiveness and customer satisfaction.

There is a NO SIGNIFICANT RELATIONSHIP ( $p = 0.395 < 0.05$ ) between reliability and customer satisfaction. Therefore, we reject the alternate hypothesis (H<sub>1</sub>).

#### **Hypothesis 4 - Empathy**

H<sub>1</sub>: There is a significant relationship between empathy and customer satisfaction.

H<sub>0</sub>: There is no significant relationship between empathy and customer satisfaction.

There is a SIGNIFICANT RELATIONSHIP ( $p = 0.000 < 0.05$ ) between empathy and customer satisfaction. Therefore, we reject the null hypothesis (H<sub>0</sub>).

#### **Hypothesis 5 - Tangible**

H<sub>1</sub>: There is a significant relationship between tangible and customer satisfaction.

H<sub>0</sub>: There is no significant relationship between tangible and customer satisfaction.

There is a SIGNIFICANT RELATIONSHIP ( $p = 0.000 < 0.05$ ) between tangible and customer satisfaction. Therefore, we reject the null hypothesis (H<sub>0</sub>).

### **5.0 Conclusion**

As a conclusion, based on the study from the factors that influence customer satisfaction towards the quality of services provided by Bank Islam Malaysia Berhad (BIMB), the author can conclude that the goals are achieved. Data gathered from the distribution of questionnaires have been analysed using SPSS software. The results obtained from these statistical approaches indicate all independent variables have significant relationship with the dependent variable. The results presented in this paper provide evidence that, five independent variables; reliability, assurance, responsiveness, empathy and tangible had influenced customers' satisfaction towards the quality of services provided by Bank Islam Malaysia Berhad (BIMB).

Other than that, based on the Reliability Test, the Cronbach's Alpha reliability coefficient of all the independent variables (reliability, assurance, responsiveness, empathy and tangible) and dependent variable (customer satisfaction) results were obtained. The result indicates that the Cronbach's Alpha is 0.896. The closer the reliability gets to 1.0 the better it is. In general, reliabilities that are lesser the 0.65 considered poor, those in the range of 0.70 were perceived acceptable and those over 0.80 is in the range of good.

In addition, the results in Pearson Correlation Coefficient, Assurance with the value of 0.283 is shown significantly. Based on the result, it indicates that assurance contributes the most that influenced customers' satisfaction towards the quality of services provided by Bank Islam Malaysia Berhad (BIMB).

In the present environment, BIMB needs to retain existing high-value customers to remain competitive. The research results proved that some factors that influenced the customers' satisfaction toward the quality of services provided by BIMB must be paid attention to. The marketing manager of BIMB should seek to improve the areas where customers are not satisfied.

Customer care and customer retention programmes should be taken into consideration that the increased "push" towards the convenience, easy and fast banking services is closely associated with human and technology. Most importantly, they are greatly linked with customers' perceptions of how this bank services deliver to them. These perceptual outcomes will in turn, affect the level of bank customers' satisfaction ratings, retention and switching rates.

Lastly, the link between service delivery and customer satisfaction is patently visible in the results of this study and financial institutions should continue to find effective ways to systematically measures and manage customer sustainable satisfaction and retention.

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