THE SERVICE QUALITY DRIVERS OF CUSTOMER EXPERIENCE
THE CASE OF ISLAMIC BANKS IN INDONESIA

Nuri WULANDARI
Indonesia Banking School, Indonesia
nuri.w.h@ibs.ac.id
Andi Novianti MAHARANI
Indonesia Banking School, Indonesia
andinovmaharani@gmail.com

Abstract
Service quality become a focus by all company, including banks, to maintain its customer. Improving service quality is crucial for banks to deliver an outstanding customer experience. It is believed that customer satisfaction can be achieved only if customer experienced service that meet or beyond their expectation. Nevertheless, it is uncertain which aspects of service quality that we need to focus on. This study examines service quality from four aspects such as operative aspect, physical aspect, new technologies and human aspect. Using quantitative survey method and convenience sampling 145 Islamic bank customer in Indonesia, it analyzes the result PLS-SEM analysis with SmartPLS 3.0 software. The study concluded that operative aspect and new technologies have significant contribution customer. In addition, customer experience is found to be able to create customer satisfaction and customer loyalty in Islamic banking context.

Key words: *service quality; experience; customer satisfaction; customer loyalty.*

JEL Classification: *M31, E50.*

I.   INTRODUCTION

Banking services is one of financial institution that has the largest contribution in the economy. A bank represents business entity that collects funds from the community in the form of saving and channeling funds from the community in the form of credit or other forms in order to improve the standard of living of society. Based on the understanding, the Bank is a financial mediator of two parties, those who have more funds and those who are short of funds. One of the banking system that has begun to rise in popularity is Islamic banking system. The Islamic banking system is different from conventional banking system as it adheres to the Islamic principles which emphasize moral values in Islam such as prohibiting the payment or acceptance of interest expense (usury). The system started to attract customers because their religious orientation (Abdullah, 2009), but then proved that it has attract attention due to its resilience to face financial crisis. Islamic banking system was the one that was least affected by the financial crisis (Mosteanu, 2017; Garbois, Gourp, Pock and Bhatnagar, 2012)

As the largest Muslim population, Indonesia has the potential of Islamic financial industry customers and natural resources that can serve as underlying transactions of the financial industry of customers. Islamic banking began to enter Indonesia marked by the establishment of the first Islamic bank, Bank Muamalat Indonesia (BMI) in 1992. With the enactment of law No.21 of 2008 on Islamic banking dated July 16, 2008, the development of the national Islamic banking industry increasingly has a legal basis and will encourage its growth more quickly. In spite of the government support, industry growth still faced challenges. In 2015, Islamic banking industry in Indonesia experienced a downturn period with 7.98% asset growth far decreased compared to the year 2013 which reached an average of 43%. The declining growth of Islamic banks is not only from the asset side, but financing and third party funds were also contributed to the decline. It is believed that one of the causes of the declining growth of Islamic banks are small capital, high cost of funds, inefficient operational costs, inadequate services and the quality of human resources and technology that lags behind. The service quality issue is important since banking business is a service business based on the principle of trust so that quality issues become a very decisive factor in business success. Providing quality service to customers is a must in today's competitive banking industry environment.

Quality of a service can be seen from two perspectives that is from the operational service quality and customer perceived quality when using the product or service. Operational service quality is how a company delivers or provides services. Customer perceived quality is a decision or consideration of service quality associated with a person's feelings in using products or services. Thus, companies need to pay attention to the quality of services in order to create customer satisfaction (customer satisfaction), and customer loyalty

(customer loyalty.) Miguel-Davila et al (2010) reveals dimensions or aspects that encompasses the overall quality of the service. It consists of four aspects covering aspects of operations, technology, physical and human. Operational Aspect, is an aspect that explains the company that innovates in products and services. Physical Aspect, is an aspect that explains the linkage with physical limits to assess a service quality. Environmental factors such as location, security cause impact for customers. This aspect takes into account the tangible aspects. New Technologies, is an aspect that focuses on technological advances in helping and facilitating customers to make transactions. Human Aspect observes that the role of employees when serving customers will have an impact on customer perceptions. This aspect includes attitude, speed, empathy in serving customer transactions. All of four aspects can be drivers to an experience on the customer side (customer experience) that can affect satisfaction and customer loyalty. To gain understanding of service quality, it is essential that we know which aspect drives customer experience. However, the literature that breaks down each aspect of service quality is still scarce, especially in context Islamic banking industry.

The broad objective of this study is to identify which aspects of service quality can drive customer experience. In addition, it also investigates how customer experience affect loyalty and whether the relationship is direct or indirect through satisfaction construct. The more specific objectives are as follows: 1. To investigate the effect of operations, technology, physical and human aspects of service quality to customer experience. 2. To study the effect of customer experience to customer satisfaction and to loyalty. 3. To study the effect of satisfaction to loyalty construct. The study limits the scope in specific environment of Islamic banking system customers.

II.   LITERATURE AND HYPOTHESES DEVELOPMENT

Services are activities, benefits or satisfaction offered for sale. Kotler (2000) defines services as any action or act that a party can offer to an essentially intangible party and does not result in ownership of something. The quality of a service is very influential in the growth of service marketing. This is because the quality of service has implications on customer satisfaction and in the end will improve the competitiveness and profitability of a company. Good service quality is usually a reason of consumer loyalty to a company. Consumers who have been loyal loyal it helps the company to increase its market share and to win the competition. The main challenge faced by the industry, especially banking is how to integrate excellent service quality with what is expected by consumers. Bahia and Nantel (2000) developed the concept and measurement to measure the quality of service for the banking service quality called Banking Service Quality (BSQ). In developing the research, they used a marketing mix system developed by Booms and Bitner (1981) consisting of 8P: product and service, place, process, participant, physical evidence, price, promotion, productivity and quality.

The Banking Service Quality developed by Bahia and Nantel (2000) has a higher level of validity and reliability than ServQual developed by Parasuraman, Zeithaml and Berry (1985) and is specifically treated for the banking services industry so that it is more appropriate and can be implemented from the character of the banking services industry. So based on the Servqual (tangible, Reliability, Responsiveness, Assurance & emphaty) and Banking Service Quality concept, Miguel-Davila et al (2010) expresses dimensions or aspects by incorporating the overall quality of the service with the following details:

1. Operative Aspect: Is an aspect that explains about the company that make the latest innovations in products and services.

2. Physical Aspect: Is an aspect that explains the relationship with the physical environment to assess a quality of service. Environmental factors such as location, security cause impact for customers.

3. New Technologies: Is an aspect that focuses on technological advances in helping and facilitate customers to make transactions.

4. Human Aspect: Observing that the role of employees when serving customers will have an impact on customer perceptions. Discusses the "human dimension" that does the service against customers. This aspect includes attitude, speed, empathy in serving customer transactions.

Basically a great experience will certainly lead to customer satisfaction (customer satisfaction) which will usually build loyalty (customer loyalty). The purpose of a business is to create satisfied customers. Providing a good experience can have an impact on customer satisfaction, loyalty, influence expectations, instill trust and support brands of products or services. (Johnston & Kong, 2011). Customer satisfaction occurs if the experience is received according to the expectations desired by the customer. So if the service provided is bad, then the customer will feel disappointed. Similarly, if the customer received good service then the customer will feel satisfied (Oliver, 1999). In maintaining the customer, the company must provide optimal satisfaction for the customer. This satisfaction can meet when customer expectations are met. In many cases satisfaction can lead to loyalty. Loyalty is defined as a commitment to buy back consistently in the future (Oliver, 2010).

Previous research has found an association between the variables in this study as the basis for the development of hypotheses. Jayawardhena (2004), reveals that today's products and services are not only looking

from the perspective of the right products or services to be used, but also must reach even beyond customer expectations. Bank is a service company that is a banking institution is considered as a place to provide transaction services for customers and banking services is undergoing rapid changes. Most of the research on service quality for banking from SERVQUAL scale (tangibles, reliability, responsiveness, assurance, and empathy). However, Cronin and Taylor (1992) do not consider SERVQUAL scales as a tool to measure service quality or customer satisfaction because the conceptual framework is not only based on attitude but also on customer expectations. In addition, another study by Gronroos (1983) where the quality of service is the result of three dimensions of technical quality dimensions, functional quality and corporate image that will form a perception on the product / service. Therefore, Miguel Davila (2010) grouped into several aspects of Aspect, Physical Aspect, New Technologies and Human Aspect. For the first factor includes service performance such as various goods and services with the latest innovations. For that hypothesis proposed writer to see the effect of Operative Aspect to Customer Experience is:

H1: Operative Aspect has a positive effect on Customer Experience at Bank Islamic.

To define a dimension called Physical Aspect, Miguel Davila (2010) assumes that this aspect is intangible in service, so customers can use elements related to the physical environment to assess service quality. Therefore Sharma & Mehta (2004) revealed that the physical structure, internal environment and resources can cause a positive impact on customers. For that the hypothesis proposed by the author to see the effect of Physical Aspect to Customer Experience are:

H2: Physical Aspect has a positive effect on Customer Experience at Bank Islamic.

Miguel Davila (2010) discloses that Banks need to offer services using information technology. Therefore, technological advances such as internet banking become one of the important banking services to help customer transactions. For that the hypothesis proposed by the author to see the effect of New Technologies on Customer Experience are:

H3: New Technologies has a positive effect on Customer Experience at Bank Islamic.

A fourth aspect by Miguel Davila (2010) is considering Human Aspect, which is widely used in service quality. Human Aspect includes the attitudes and capacities of those who work in the company. For the hypothesis proposed by the author to see the effect of Human Aspect on Customer Experience are:

H4: Human Aspect has a positive effect on Customer Experience at Bank Islamic.

Providing good experience can give effect to customer satisfaction, loyalty, influence expectations, instill trust and support brands of products or services (Johnston & Kong, 2011). For the hypothesis proposed by the author to see the influence Customer Experience of Customer Satisfaction is:

H5: Customer Experience has a positive effect on Customer Satisfaction at Islamic Bank.

According to Oliver (2010) it is difficult to develop loyalty without any satisfaction. Research conducted by Poku, Zakari and Soali (2013) confirm the relationship directly between customer satisfaction and customer loyalty. Lin et al. (2009) revealed that there is a direct relationship between customer satisfaction to customer loyalty. For the hypothesis proposed by the author to see the effect of Customer Satisfaction to Customer Loyalty are:

H6: Customer Satisfaction has a positive effect on Customer Loyalty on Islamic Bank.

Good customer experience is a goal to increase customer loyalty and improve profitability (Frow Pennie, 2006). For the hypothesis proposed by the author to see the influence Customer Experience of Customer Satisfaction is:

H7: Customer Experience has a positive effect on Customer loyalty in Islamic Bank.

Based on the study of theory and hypothesis, this research can be described with research model and test the model through scientific method.

III. Methodology

The research design used is descriptive research, which aims to describe the nature or characteristics of a particular phenomenon. This descriptive study is classified as a cross-sectional design because it encompasses the collection of information from any element of population performed only once. This type of research is quantitative research. While the approach used is the survey approach, ie research that takes samples from the population and use the questionnaire as a basic data collection tool. The instrument used to collect primary data in this research is questionnaire in the form of likert scale which includes operational of the following variables: operative aspect, physical aspect, new technologies and human aspect (Miguel Davila et al., 2010). Customer experience that includes Sensory, Affective, Behavioral, Intellectual (Brakus, Smith and Zarantonello, 2009). Variable customer satisfaction refers to the concept of Oliver (2010) is the scale of consumer satisfaction. The customer loyalty variable is also based on the concept of Amin, Isa and Fontaine (2011) The result analysis is done by using SEM-PLS with the help of Smart-PLS Software. In this research, the researcher uses SPSS version 21.0 for windows to process the respondent profile data and SmartPLS version 3.2.3 for data processing. Select "Page Layout" from the "View" menu in the menu bar (View | Page Layout), which allows you to see the

footnotes. Then type over sections or cut and paste from another document and then use markup styles. The pull-down style menu is at the left of the Formatting Toolbar at the top of your Word window (for example, the style at this point in the document is "Text"). Highlight a section that you want to designate with a certain style, and then select the appropriate name on the style menu. The style will adjust your fonts and line spacing. Do not change the font sizes or line spacing to squeeze more text into a limited number of pages. Use italics for emphasis; do not underline.

The sample of research consisted of 145 respondents where they are customers of Bank Islamic in Indonesia. From the results of questionnaires, 51% of male respondents and 48.3% were female. For the age of respondents most of the dominant age of 21-30 years as many as 71 respondents or 49%. Customers of Islamic Banks are dominated by Islam as much as 139 respondents (95.9%) because Islam is the majority religion in Indonesia. Researchers get the last level of education dominated S1 / Bachelor counted 64 respondents (44%). The average Indonesian citizen has used Bank Islamic between 1-3 years (32% or 46 respondents) and 104 respondents (71.7%) have Conventional Bank account.

IV. RESULT AND DISCUSSION

Analyzes conducted in this study through three stages of analysis. First is measurement model analysis (outer model), followed by analysis of structural model (inner model) and hypotheses testing. Outer model analysis is done to ensure that the measurement used is feasible to be measured (valid and reliable). The outer analysis of this model specifies the relationship between latent variables and their indicators. It can be argued that the outer model defines how each indicator relates to its latent variables. The tests performed on the outer model in this study are convergent validity (CV), discriminant validity, composite reliability (CV), average variance extracted (AVE) and Cronbach's alpha with the following criteria as well as the terms expressed by Hair et al. (2014). Minimum CV criterion is 0.5, minimum CR is 0.7, AVE minimum 0.5, and minimum Cronbach's alpha is 0.6. From the data processing can be stated also that there is discriminant validity which means that the construct has adequate discriminant. This value is a value of cross loading is useful to determine whether the construct has an adequate discriminant that is by comparing the loading value on the intended construct must be greater than the value loading with other constructs. Among all indicators, 50 indicators meet the existing criteria and qualified test measurement model. Therefore, these indicators are valid and reliable which means they can measure the data and the questionnaire can serve a consistent answer.

Inner model analysis or structural model analysis is done to ensure that the structural model built robust and accurate. Inner model evaluation in this research can be seen from several indicators that include coefficient of determination (R2) and Predictive Relevance (Q2). The determinant analysis of R^2 is used to test the extent to which exogenous latent variables are able to explain endogenous latent variables. The result of R^2 calculation shows where the influence of latent variable of customer experience and Customer Satisfaction to Customer Loyalty latent variable is equal to 0.635 or 63.5%. Next is Predictive Relevance (Q2) where Q2 value is used to see the relative influence of structural model on the observation measurement for latent dependent variable (endogenous latent variable). The value of Q2> 0 shows evidence that observed values have been well reconstructed. While the value of Q2 <0 indicates no predictive relevance. The model in this study is a good model and has a predictive relevance because the value of Q2 obtained is 0.951. From testing R^2 and Q2 it is seen that the model formed is robust so hypothesis testing can be done.

The t-statistical value is derived from the boot-strapping procedure, which is used to draw conclusions on the hypothesis and path coefficients tests. According to Hair et al. (2014), coefficients close to 1 indicate a positive and strong relationship. The coefficient closer to 0 indicates a weaker relationship. From data processing known that coefficients path value of operative aspect variable and new technologies variable to customer experience variable respectively is 0.230 and 0.333 which can be interpreted that between variable is relatively strong. While the coefficients path value of physical aspect variable and human aspect variable toward customer experience variables respectively is 0.130 and 0.174 which can be interpreted that between the variable is weak because the closer to number 0. For customer experience to customer satisfaction path value of 0.842 can be interpreted that the relationship between the two variables is relatively strong Based on the test results, Figure 1 shows that the value of the path coefficients variable customer satisfaction toward customer loyalty variable is 0.605 which can be interpreted that the relationship between customer satisfaction variable to customer loyalty variable is relatively strong. The customer experience variable to customer loyalty has the value of path coefficients is 0.275.

Hypothesis testing is done by comparing the t-statistic value of each relationship between latent variables with t-table with the degree of confidence α = 5%, which is said significant if t-statistic relationship between latent variables ≥ 1.96. (Hair et al., 2014). The relationship between Operative Aspect and Customer Experience is significant with T-statistics of 2,371 (> 1,96). The value of the original sample estimate / path coefficient is 0.230 indicating that the direction of the relationship between Operative Aspect with Customer Experience is

positive and weak. Thus the hypothesis H1 in this study which states that, "Operative Aspect has a positive effect and affect the Customer Experience " is accepted.
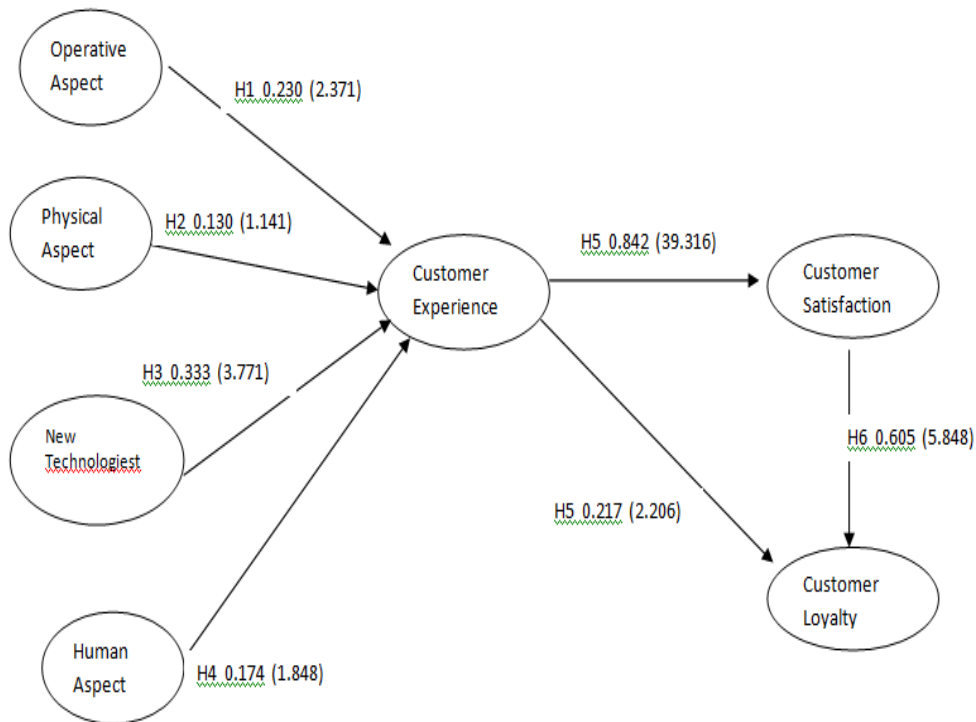

Figure 1. Structural Model
Source : Generated by Researcher

The relationship between Physical Aspect and Customer Experience is insignificant with T-statistics of 1,141 (> 1,96). The original sample estimate / path coefficient is 0.130 indicating that the direction of the relationship between Physical Aspect and Customer Experience is negative. Thus the hypothesis H2 in this study which states that, "Physical Aspect has a non-positive effect on Customer Experience " is not accepted. It is suspected that the customer is transactional only in nature and not too concerned about the conditions contained in the banking hall (the place for transactions), appearance and neatness of employees. Customers only want to make quick transactions and get the best service.

The relationship between New Technologies and Customer Experience is significant with T-statistics of 3,771 (> 1,96). The original sample estimate / path coefficient is 0.333 indicating that the direction of relationship between New Technologies and Customer Experience is positive. Thus the hypothesis H3 in this study which states that, "New Technologies have a positive and significant effect to Customer Experience " is accepted.

The relationship between Human Aspect and Customer Experience is insignificant with T-statistics of 1,848 (> 1,96). The original value of sample estimate / path coefficient is 0.174 indicating that the direction of relationship between Human Aspect with Customer Experience is negative. Thus the hypothesis H4 in this study which states that, "Human Aspect has an effect a significant and positive effect to Customer Experience " is accepted. It seemed that customers are more focused on fast service in transactions and customers more often using technology offered by the Bank rather than coming to Bank to conduct transactions.

The relationship between Customer Experience and Customer Satisfaction is significant with T-statistics of 39,316 (> 1,96). The value of the original sample estimate / path coefficient is 0.842 which indicates that the direction of relationship between Customer Experience with Customer Satisfaction is positive. Thus the hypothesis H5 in this study which states that, "Customer Experience has a significant and positive effect to Customer Satisfaction " is accepted.

The relationship between Customer Satisfaction and Customer Loyalty is significant with T-statistics of 5,848 (> 1,96). The value of the original sample estimate / path coefficient is 0.605 which indicates that the direction of relationship between Customer Satisfaction with Customer Loyalty is positive. Thus the hypothesis H6 in this study which states that, "Customer Satisfaction has a significant and positive effect to Customer Loyalty " is accepted.

The relationship between Customer Experience and Customer Loyalty is significant with T-statistics of 2,206 (> 1,96). The value of the original sample estimate / path coefficient is 0.217 indicating that the direction of relationship between Customer Experience with Customer Loyalty is positive. Thus the hypothesis H7 in this study which states that, "Customer Experience has a significant and positive effect to Customer Loyalty" is accepted.

In addition, this study also analyzes the indirect effects between experiential value and customer loyalty through customer satisfaction. A mediation effect is made when the third variable interferes between two other related constructs (Hair et al., 2014). Test of mediation effects can be done using the Variance Accounted For (VAF) method. VAF value obtained from this study is 0.726 indicating that 72.6% Customer experience relationship to customer loyalty is explained through customer satisfaction as a mediator. Because the VAF is greater than 20% but smaller than 80%, customer satisfaction can be characterized as partial mediation.

V. CONCLUSION

This research contributes to add literature in conducting studies on customer experience, customer satisfaction and customer loyalty to services in Islamic banking. This research has met the research priorities of Marketing Science Institute 2014-2016 where customer experience is one of the first priority. The results of this study supported findings of by Miguel Davila et al (2010) concerning four aspects of service quality: operative aspect, physical aspect, new technologies and human aspect and validated that these variables as drivers of customer experience construct. It also supported the research of Brakus et al (2009) which found that when customer experience is increasing, then the satisfaction and loyalty are also increasing. Even though the sampling area is limited, only in Indonesia, other research has found findings that is aligned with the study in other area (Shohrowardhy,2015) nevertheless the importance is slightly difference. On previous finding, Shohrowardhy (2015) found human and service delivery as most important whilst in this research technological aspect is the most important aspects of service quality that drive customer experience.

Based on the results of research, it is important that bank should pay attention and improve 4 aspects of service quality to deliver a profound customer experience. According to importance, the first significant driver is New Technologies. Banks should improve technologies by continuously improving security, innovating and improving technology from phone banking to internet banking in accordance with customers' transaction needs. Second most important aspect is Operative aspect. Islamic banks should set an example by introducing a variety of Bank Islamic products that have followed the innovation and considered the needs and desires of customers, always improving and enhancing the Bank's reputation in terms of financial statements, profits and assets. Adjust and perform in-depth analysis of the ratio / profit sharing that will be provided to customers and create and facilitate customers in obtaining information provided by the Bank. Third aspect is Human aspect, Bank must always improve the product knowledge of employees by conducting regular training, and provide training in terms of service and dressing. The last aspect is Physical aspect by multiplying presence, maintaining the tidiness and appearance of Bank employees, maintaining and improving the speed of customer transactions.

The results of this study certainly the limitations, so it is expected future research can complement and develop this research both in the development of research variables and population and sample research. This research is a research about customer experience in using Islamic banks services, nevertheless it has not specified the profile of the customers. It might be of interest to slice the data profile into premium and regular customers to see which aspects are most important for each segment.

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