

Islamic Banking: Analytical Field Study for Customer's Satisfaction and Direction

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Abstract

This study gives guidelines to Jordanian Islamic bank's administrations regarding their costumers' tendencies when it comes to the quality of service provided to them from their own point of view, so these banks may be able to rate themselves and recognize their competitive ranking and do all possible procedures in order to avoid any shortcomings and fix them by enhancing the quality of service provided. Thus, not only that these banks keep their current costumers, but also they are able to attract new ones which will have a positive effect on the overall achievement of Jordanian Islamic banks.

Many Jordanians do not prefer to deal with commercial non-Islamic banks for religious reasons. This is the main result why Islamic banks have a huge share in market and consequently gain huge profits.

Islamic banks that work in the Jordanian community must follow certain procedures in order to enhance the quality of their services to be strong competitors with other commercial banks. They also must work hard to improve these services as well as create new ones, so that they meet the costumers' expectations by understanding their views for the Islamic banks services.

The methodology employed a sample of 329 respondents took part in this study. 77% of them were received. The statistical methods used in this research are the percentages and repetitive, the arithmetic means, the correlation variation and the multiple regression analysis.

The problem of this study arises from the fact the banking services forwarded in general to the customers who were dissatisfied in order to develop its market share and maximize the profit.

The objectives of the research are to identify the Islamic banks customers' trends, testing the quality of banking services and establishing a base of information for Islamic banks to help them in reforming the weaknesses of their performance.

The major findings revealed a positive correlation between the variables tangible, reliability and responsiveness, from one side and negative with respect to empathy and assurance on the other side.

Keywords: tangibles, reliability, responsiveness, assurance, empathy

1. Introduction

Generally, Islamic banks theory has proven that the concept of Islamic banking can compete with other banks and go hand in hand with the financial development in the world, and it can have true advantages over commercial banking, it is also able to serve as a basis of a global and national financial system that has a satisfying level of professional financial and flexible systems that cover the modern community financial needs.

Islamic banking in the Hashemite Kingdom of Jordan has undergone huge changes during the last two decades of the previous century, which came in coordination with other financial and social changes and developments in the Jordanian community in general. One of these main developments on the financial side is establishing the Jordan Islamic Bank on 1978 and starting its business in 1979. Today it has around 55 branches all over the kingdom. (26 branch in Amman, 3 in Balqa, 7 in Zarqa, 7 in Irbid, 2 in Ma'an, 3 in Karak, 2 in Ajloun and one in each of Al Mafraq, Aqaba, Al Tafilah, Madaba, Jerash in addition to Al Bond branch and other 9 offices), furthermore, there are 64 ATMs all over Jordan. There are around 1500 employee

working in the bank with around 600 thousand current accounts in the bank at the end of the year 2006.

Islamic International Arab Bank was established in 1988; today it has 13 branches in the kingdom, 9 in Amman, one in each of Irbid, Zarqa, Aqaba and Madaba. The Islamic International Arab Bank in Jordan has also 7 ATMs in Amman in addition to the ATMs of Arab Bank distributed all over the kingdom.

However, Islamic Banks in Jordan has undergone many challenges, mainly the competition between banks in Jordan in general, which urges them to improve their services continually in order to keep their current market share as well as gain new shares that might increase their profits. Add to that the fact that there is a huge tendency towards using modern technologies in services which urges these banks into improving and enhancing the quality of service provided to their customers.

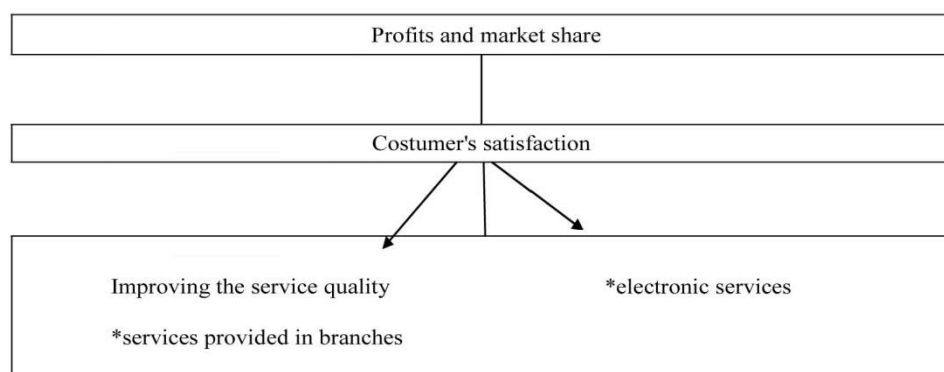


Figure 1. Banks service quality improvement model

Islamic banks in Jordan have always been keen on applying the rules of Islamic Sharia which has given them a new competitive advantage to attract new customers from other (non-Islamic) banks who find religious discomfort in dealing with commercial banks.

Islamic banks in Jordan were able to design their banking services in a way that suits their customer's needs, these services has undergone huge noticeable improvements during the last two decades, which lead to new Islamic banking branches growth, to become 77 branches and offices at the end of 2006, this number counts to be 17% of the total number of current banks branches in Jordan.

2. Current Banks in Jordan

Table 1. Total banks in Jordan

Year	1964	1970	1980	1990	2000	2002	2003	October 2012
Banks number	8	8	15	18	21	21	21	24
Number of branches inside the Kingdom	22	41	124	298	496	471	449	470
Number of population (100 person for each branch)	88.0	36.8	18.0	11.6	10.7	11.3	12.2	12.6

Source: Central Bank of Jordan / the official website on the internet.

3. Problem of the Study

The problem of this research was that the typical services provided by banks in general urges them to work hard into improving services in a way that meets customer's needs and satisfaction in order to increase their market share and consequently enlarging these banks profits.

Although Islamic financial bank services have always gone through step by step qualitative and quantitative improvements, it has received some criticism from many costumers; this has urged them to work hard to enhance the quality of services to fix these criticisms. Thus, having a scientific study that evaluates the quality of Islamic banks services provided has become a need to find out shortcomings in services and help supporting and improving them.

4. Study Objectives

- 1) Recognizing the Jordanian Islamic Banks costumers orientations relating to financial service quality provided in cities of Amman, Irbid and Zarqa in the Hashemite Kingdom of Jordan.
- 2) Employing testing hypothesis method to check the connection between Islamic financial service quality from costumers' point of view and quality dimensions including Tangibility, reliability, response, honesty and sympathy.
- 3) Providing a database for Islamic banks administration in Jordan, for them to correct their status in relation to enhancing the quality of service provided, as well as helping them overcoming the shortcomings in the quality service provided.

In order to achieve these objectives, the study was implemented into two main parts:

- 1) Viewing the theoretical side of financial service in general and Islamic one in particular.
- 2) Field study with all its procedures, stating with deciding the study method, testing design, after that analyzing the field results then providing suitable recommendations.

In order to persuade with the study, (425) questionnaire leaflets were distributed to the Jordan Islamic bank and the International Islamic Arab Jordan bank's costumers in Amman, Irbid and Zarqa.

5. Study Importance

- 1) This types of studies reviews how much Islamic financial service level meets the costumers' needs and wishes in order to find out costumers latest needs and expectations on how the quality of service must be provided.
- 2) This study concentrates on one of the most important subjects on The Islamic banks financial marketing plan, which is valuing the quality of services provided to costumers and working on fixing the shortcomings to help these banks to improve their profit by enhancing their services and thus add a new market share.
- 3) It recognizes Jordanian Islamic banks costumers' trends towards the financial service provided in order to improve it.
- 4) Jordanian Islamic banks makes sure not to lose any of their costumers to other commercial banks, this is achieved by continues evaluation of the quality of service provided to the costumers from their own point of view as well as improving these services to meet their needs and expectations.

6. Study Hypothesis

The first hypothesis: there are no differences with statistical indications that show an increase in the Islamic financial banks service quality if material tangible aspects were available in the financial service.

The second hypothesis: there are no differences with statistical indications that show an increase in the Islamic financial banks service quality that goes in hand with the increase on liability levels for costumers on financial services.

The third hypothesis: there are no differences with statistical indications that show an increase in the Islamic financial banks service quality that goes in hand with the increase of response levels for these services.

The forth hypothesis: there are no differences with statistical indications that shows an increase in the Islamic financial banks service quality that goes in hand with the security levels that costumes can feel towards these services.

The fifth hypothesis: there are no differences with statistical indications that show an increase in the Islamic financial banks service quality that goes in hand with the increase of the sympathy levels with the costumers.

7. Study Limitations and Sample

As known, each study has its own limitations to indicate how much accurate and commitment it is towards the method used in general, these limitations can be demonstrated through the following dimensions:

- This study uses the sample method since it is difficult to do a survey on all Islamic banks costumers in addition to the fact that such method is more scientific and accurate with more realistic results as well as the fact that it saves time and effort.
- This study concentrates the survey on the main Islamic banks branches situated in Amman, Irbid and Zarqa since it was difficult to study all current Islamic banks branches in the kingdom, and because these cities are density populated as well as the number of branches situated in these cities, there are 51 branch

and offices working there from overall 77 branch in the kingdom, which means that the study sample percentage is 66%.

8. Study Tool

The study tool was represented by a questionnaire, which was of the complex clear targeted type, which was clear from the type of questions which can be separated into two main parts, the first part was related to personal factors like age, gender, occupation, salary and other related personal factors. While the second part concentrated on questions related to the quality of financial service provided by Islamic banks from the costumer's point of view, these questions consisted of 23 points which was written on the Fifth (Likert) scale.

(452) questionnaires were distributed on Jordanian Islamic banks costumers in Amman, Irbid and Zarqa:

-291 questionnaires in Amman branches which were 35 branches (68% of the study sample), 226 of them were returned.

-67 questionnaire in Irbid branches which were 8 (16% of the study sample), 52 of them were returned.

-67 questionnaire in Zarqa with 8 branches (16% of the study sample), 51 of them were returned.

It was noticed that the percentage of returned questionnaires was 77.5%.

In order to insure the questionnaire honesty as a tool to gather information with, it was viewed on a number of specialist judges on the field of financial administration, it was also reviewed by a number of experienced men in scientific and practical fields in order to insure the accuracy of the written points in the questionnaire, and that phrases were used correctly and clearly enough, some of the phrases and points were adjusted in order to achieve more credibility before statistical analysis, levels of stability and inner coherence of the five factors used to evaluate financial service quality were measured, inner coherence levels results of the (Cronbach's alpha) criterion were as follows:

- 1) The first dimension: tangible levels of financial services and it consists of four factors and equals 68.4%.
- 2) The second dimension: reliability of the financial services which consists of seven factors and equals 81.4%.
- 3) The third dimension: responsiveness to the financial service which consists of five factors and equals 71.8%.
- 4) The fourth dimension: Assurance in financial services which consists of four factors and equals 69.7%.
- 5) The fifth dimension: Empathy to the financial service and it consists of four factors and equal 77.3%.

It is noticed from the study that the inner coherence levels between the elements of each of the five factors considers to be acceptable in such studies since it is higher than the accepted rate of (60%).

9. Gathering Information Method

The researcher used the method of a questionnaire in gathering main information which built a practical framework of the study, 425 questionnaire were distributed as well as secondary information gathered from books, researches, publications that helped as well in creating a theoretical framework for the study.

10. Statistical Methods Used in the Study

- 1) Percentages and repetitive method, in order to distribute the costumers' characteristics into the Jordanian Islamic banks and finding the costumers orientations towards the quality of service provided by Islamic banks.
- 2) The arithmetic mean in order to recognize the costumers views of how much does the quality of financial services meet the costumers needs, which includes tangible factors as well as reliability, responsiveness, assurance and empathy. Standard deviation was also used to rate the dispersion level of the costumers responses from the arithmetic mean.
- 3) Correlation variation: this method is used to determine the relation between the qualities of the financial services provided by Islamic banks as an independent variable and to evaluate the satisfactory and relief level of the customers as a related variable.
- 4) Multiple regression analysis: this type of analysis was used to find the effect of Islamic banks services quality in correlation with their five factors as an independent variable to the costumer's satisfaction as a related variable.

11. Previous Studies

Here are some studies related to the subject of our study:

- 1) "Minwer Iqbal_Awosaf Ahmad_Tareq Allah Khan" a study 1998, titled: "Challenges facing the financial business", Islamic institute of research and training, Jeddah 1998.

Researchers have viewed Islamic financial business in action and the challenges facing it institutionally and operationally. It was carried by the method of questioners.

Through applied research and practical amending the study has reached several points, the main point was the success factors of Islamic banks in issues of reliability, responsiveness and empathy, which has led many traditional banks to change its business into Islamic financial business or at least opening new branches of Islamic banking transactions. The study that relied on the method of questioners has also reviewed several challenges facing Islamic financial business by studying Islamic banking business through consecutive three year period of time from 1994–1996, some of these challenges were the absence of a suitable institutional framework that meets the modern needs in the age of globalization, in addition to the necessity of combining Islamic banks to some matters related to Islamic Sharia.

The study resulted in appositive correlation between the variables reliability, responsiveness and empathy and the quality of banking services and negative with regard to tangibles and assurance.

- 2) "Mohammad Muhammad Al Biltaji" study 1997, titled: "Islamic Banks performance amending factors, a theoretical applied study", PhD thesis, Al Azhar University, Faculty of Commerce, 1997.

This study had a main aim, which was finding criterions to evaluate the performance of Islamic banks in order to find out how much did the Islamic banks achieved their goals during the last two decades, this was done by using a mathematical model of criterions and measurements tools between the quality of banking services and applying them on a sample of Islamic banks. In the words there is no statistical relationship between the quality of services and the variables we mentioned. The study has also shown that there were no accounting criterion to be used in amending the Islamic banks performance which has lead The Islamic Development Bank to call for creating the institute of accounting and reviewing Islamic financial institutions to find special criterion for Islamic Banks, this institution has issued the first criterion for Islamic banks, which is the Disclosure and Presentation standard for Islamic banks in the year 1994 G. The researcher has classified Islamic banks into levels according to their performance—for the sake of his study, the study has reached several outcomes and recommendations.

The study has found no relation between the variables reliability, responsiveness, tangibles, empathy and assurance with banking services quality.

- 3) The International Institute of Islamic Thought study, titled "Islamic banks performance encyclopedia", "prepared by several financial and economical as well as legal experts and professors" Cairo, 1996, The International Institute of Islamic Thought, Cairo 1996.

The study searches the problems of Islamic banks performance, the ways to amend them using several papers that constitute of four parts.

The first part: descriptive and systematic view on levels and steps of amending Islamic banks performance. The second part: amending the work of Sharia Supervisory institutions in Islamic banks. The third part: amending the social role of Islamic banks. The forth part: amending the economical role of Islamic banks. The fifth part: amending the administrative parts of Islamic banks. The sixth part: amending the accounting levels of Islamic banks.

This encyclopedia studies and criticizes Islamic banks performance and works on amending it, it has been applied on several Islamic countries, the study has recommended the necessity for continues following and criticizing in order to find the shortcomings and fix them for Islamic banks to achieve their expected role, the study has mainly used the statistical analytical method that is based on field investigation and following up by splitting the search committee into work groups in several banks in order to make personal interviews and investigations with banks managers, employers and costumers. Its main focus was to test the correlation between the quality of services and the variables mentioned before and found out to be negative. The study showed some difficulties that the researchers have faced, it has reached amending standards to evaluate the accounting, social, economic and administrative role as well as legitimate bodies.

- 4) Islamic financial services, a study for Manal Al Najar, 1995 G, titled: "Analyzing the Islamic transaction banks' profits and sources with special reference to the trial made in Egypt". Master thesis, Ein Shams University, The faculty of Commerce, 1995.

The study concentrated on the theoretical part of Islamic banks, main basics and difference between Islamic

banks and traditional banks in the first part of the study, while in the second part the researcher was able to conclude profit indicators analysis by analyzing Islamic banks budgets in Egypt. The practical part focused on the correlation between the responsiveness and reliability and the quality of banking services. It relieved with negative relation. The study sample mainly viewed three Islamic banks during the years 1983-1993G, the researcher has concluded many results and recommendations she included in her study.

- 5) Ahmad Jamal, Kamal Naser, and Khalid Al-Khatib, "Islamic banking: a study of customer satisfaction and preferences in Jordan", UK, 1999.

This study attempts to assess the degree of customer awareness and satisfaction towards an Islamic bank in Jordan. A random sample 206 respondents took part in this study. The analysis of their responses revealed a certain degree of satisfaction of many of the Islamic banks facilities and products. The respondents expressed their dissatisfaction with some of the Islamic banks services. Although the respondents indicated that they are aware of a number of specific Islamic financial products like Murabaha Musharaka and Mudaraba, they show that they do not deal with them.

- 6) Mohamed Sharif Bashir, "Analysis of Customer Satisfaction with the Islamic Banking Sector: Case of Brunei Darussalam", 2011.

The main objective of this paper is to examine the effects of banking service quality, and of satisfaction awareness of Islamic banking in Brunei Darussalam. This study also examines the reasons that consumers select Islamic banking. A questionnaire survey was conducted among Islamic banks' customers. The findings show that the indirect effects of service quality on satisfaction awareness were positive and significant. They also revealed that consumers were aware of Islamic Banking services to a certain degree; and the reasons for preferring it was profitability and religious principles. As a result, the findings provide the Islamic banking industry with helpful guidelines in its efforts to formulate suitable promotional policies to attract more banking customers.

- 7) Naveen Azeem Khattak and Kashif-Ur-Rehman, "Customer satisfaction and awareness of Islamic banking system in Pakistan". Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Islamabad, Pakistan.

This study analyzes the customer's satisfaction and awareness level towards the Islamic banks. It further investigates the relationship between different demographic variables and the satisfaction and awareness of customers. The researchers followed a method of distributing a random sample of 156 respondents from different cities of Pakistan was selected. For the analysis, the Kruskal-Wallis one-way ANOVA was adopted to check the relationship between demographic variables and satisfaction and awareness. The respondents expressed their satisfaction to some of the services and expressed dissatisfaction with few. Customers indicate that they are aware of different products but do not adopt these products.

12. Theoretical Frame

The last quarter of the twentieth century has undergone a huge qualitative development in the financial systems, including the improvements in Islamic financial services, this has lead that most of the financial services have reached maturation levels, and for the equality of most of the services provided by different financial systems.

This has led to decreasing levels of competition among banks on the basis of kinds of services provided, here a new definition emerged, which is the quality of the financial service as one of the most important fields banks may compete with each other in. this means that costumers will no longer search for financial services to achieve market guarantees, but will search for the symbolic values included in the best quality these services provides him.

If we considered the quality of financial services provided on the basis of the previous definition, we will find two main views for quality, the first is inner quality which is based on providing services according to standard specifications that services were designed upon, the external point of view that quality is defined upon is the level of agreement and satisfaction the costumer have in response to the service provided, thus he looks for the best trade mark to gain the services he needs.

Adhering to the definition of external quality of financial services is much more important since it concentrates on costumers realizations, thus the service outcomes of costumers own expectations. That is why measuring the quality of financial services must be based upon measures that relate to costumers views, which means that the definition of Islamic financial service quality differs from the definition of service in general defined by standard measures, because there are differences between qualities realized by the costumer and between standard qualities.

Based on the previous definition, there are five different dimensions to measure Islamic financial services quality:

1-Tangibles: which includes tangible sides relating to service, like the bank view and the nature of its site, it includes:

- A. The bank decorations, furniture, Shapes, lines and visual effects.
- B. Suitable places to sit and wait.
- C. Suitable outfit for the bank employers during work.
- D. Suitable distribution of the bank branches all over the kingdom.
- E. Suitable distribution of the bank's ATMs.
- F. Continues development, which relates to keeping pace with the developments and current national and international changes in order to meet the modern financial performance needs, including improving tools, policies, competencies, services and so on.

2-Reliability, it means the bank's ability –from the costumers point of view- to provide services at the time the costumer asks for it and in an accuracy that satisfies his ambitions, it also relates to the bank's commitment towards his costumers, it includes:

- A. The employees' honesty to meet their promises to the costumers.
- B. The bank employee's competencies and experiences and skills which show effectively while providing services.
- C. The presence of qualified receptionists.

3-Responsiveness: which is the ability to deal effectively with all the costumers needs and response to their complaints and work on solving them quickly and effectively in a way that convinces the costumers that they are well regarded and respected by the bank they are dealing with. In addition, responsiveness relates to the employer initiative in providing services open mindedly, it includes:

- D. Procedures flexibility.
- E. Services and transactions are provided as fast as possible when it comes to time needed for service to be provided.
- F. The bank provides the costumer on a regular basis with statements that shows any transactions relating his accounts, and all other notifications of what happens to his account regularly by mail, hand in hand or by any other mean.

4-Assurance: which is being secured and trusted that the service provided for costumers is accurate and flawless, with no possible danger or suspicion, this include physical and psychological assurance, it also means privacy; doing financial transaction away from others by having special places or separating costumers by banners and chains that allows a safety space between them during executing financial transactions.

5-Empathy, which is showing a feeling of friendship and caring for the costumer, and that he is important and deserves the best service, it includes:

- G. The best reception for the costumer
- H. To give individual care for each costumer
- I. The stability of bank employees and not moving them around repeatedly, this helps creating strong relations between customers and employees.

Measuring the level of Islamic financial services quality:

The previous five standards for measuring the quality of financial services create the main frame for measuring the service and defining its level. We will highlight the level of service quality, in this field there are five levels for financial services quality that can be defined as follows:

The expected quality, which is a level of financial services quality that the costumer expects to receive from the bank he deals with.

- 1) The realized quality, it is what the bank's administration realizes about the quality of service that it provides and believes to meet their needs and wishes in the best quality.
- 2) The technical quality, which is the method that the bank employers provides services with, according to

certain technical standards for the financial service provided.

- 3) The actual quality that the service is provided with, it relates to the correspondence with using methods of providing services in a way that satisfies costumers, in other words it means how the employer can raise the level of costumers expectations of financial services provided.
- 4) The expected quality, which means to what degree is the costumers satisfied with the bank and the service provided.

Analyzing study results and hypothesis testing:

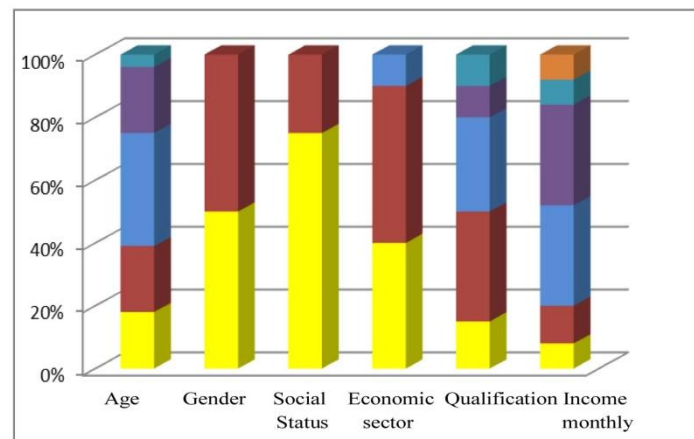


Figure 2. Demographic characteristics of the questionnaire sample

From the table we notice:

Most of the Jordanian banks costumers ages are around 36 to 45 years, with a percentage of 35%, comes respectively ages between 26 and 36. Other age's categories are below that level.

The table also shows marital status of costumers, it clears out that 76% of costumers are married and 24% are not.

When it comes to occupation, the table shows that most of the bank's customers are free businessmen, with a percentage of 52% of all costumers.

When it comes to distributing the sample according to salaries categories, most of the bank's customers are people with middle-income with salaries between 200-300 JD with a percentage of 32%, people with salaries between 300-500 JD with a percentage of 30%, these two categories consists of 62% of all costumers.

Figures numbered (3) (4) (5) shows classifying costumers sample according to the bank's name and period of transaction.

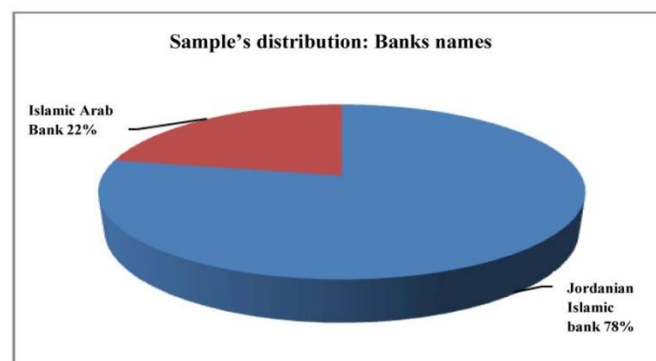


Figure 3. Sample's distribution: banks names

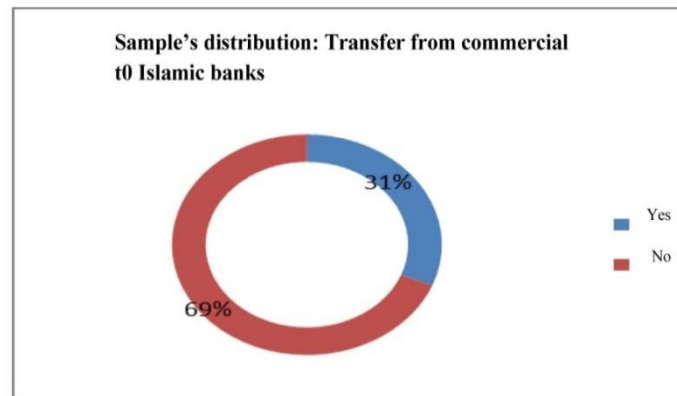


Figure 4. Sample's distribution: transfer from commercial to Islamic banks

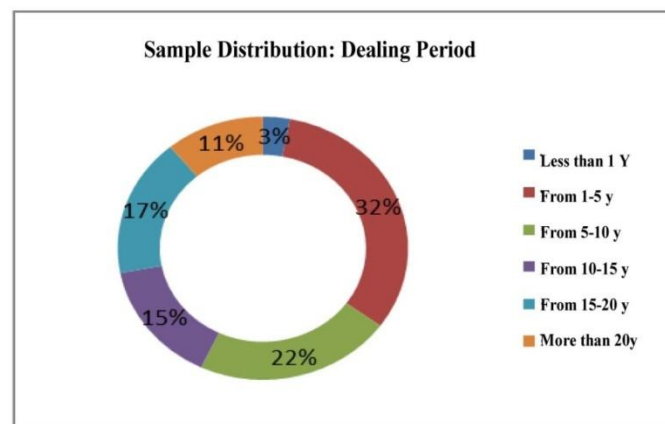


Figure 5. Sample distribution: dealing period

Figures 3, 4 and 5 show that 78% of study samples deals with The Jordan Islamic Bank for Investment, and that only 22% deals with The International Arab Islamic Bank, which means that the Islamic bank's market share is larger than that of the International Arab bank, which may be the reason of it being older in establishment in addition to having more branches distributed all over the kingdom more than those of the Islamic Arab bank.

When it comes to the period of transactions, it is noticed that costumers who deals with the Islamic bank have transactions from a year to ten years in a percentage of 54% of all costumers.

While the costumers who changed their financial transactions from other commercial banks into Islamic banks, they are 31% of costumers, which indicate a big change in the way costumers think due to religious reasons, this indicates that in case Islamic banks continued studying the quality of services provided to costumers, as well as fixing shortcomings, it will be able to increase its market share of Islamic banks in the Jordan market.

The current study assumes measuring Islamic financial services quality on the basis that this quality has five main dimensions: Tangibility, responsiveness, reliability, assurance and empathy, and that these factors are directly proportional with the overall service quality. Multiple descending analysis was used to measure the five independent factors on the variable factor (quality), beta factor was tested as well to recognize expected change in the variable in relation to the change in one of the independent variables, R^2 and Adjusted R^2 were used to recognize the model ability to demonstrate the relation between independent variables and related variable in addition to comparison between each variable power which was measured using T-test with Beta, Figure 4 demonstrates that.

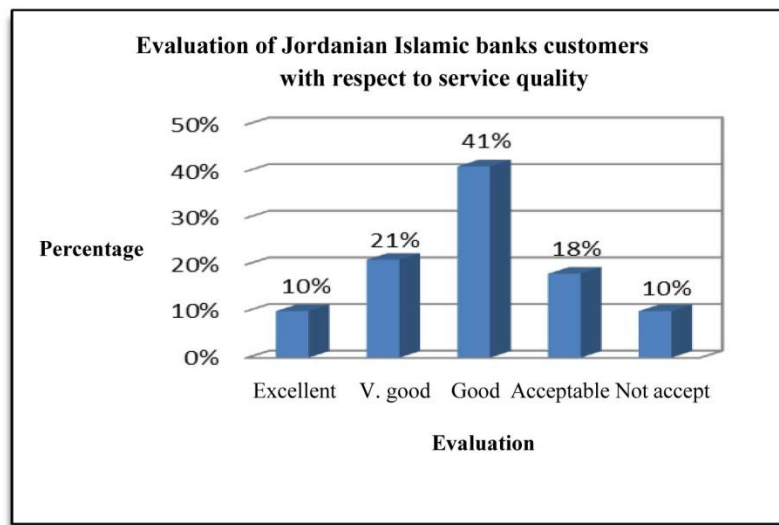


Figure 6. Evaluation of total quality for Islamic banking services

Figure 6 shows that the Islamic financial service quality rating was 10% excellent, while 21% of the sample said it was very good, 41% said it was good, 18% of the sample considered the service provided as acceptable, while 10% were not satisfied with the overall services that Islamic banks provide.

The answer also shows that reasons behind those who are not satisfied with the service still deal with the bank are:

- 1) Either for religious reasons;
- 2) Or those institutions they work at send their salaries into Islamic banks.

Generally, the results that the previous table shows indicates that the general view of Islamic banks costumers positive view is low considering service quality, as the arithmetic mean for this variable was 2 and 58 according to Likert fifth measure, thus the overall quality is considered between good and acceptable.

Multiple descending testing results shows the limited explanatory power to change the overall quality of the financial service provided by Jordanian Islamic banks through changes in the five dimensions of quality, this explanatory ability has reached 142 and, which is considered somehow acceptable, according to that, the relation of this test will be explained on an importance level of $P=10$, the next table shows the multiple descending testing results of the five dimensions:

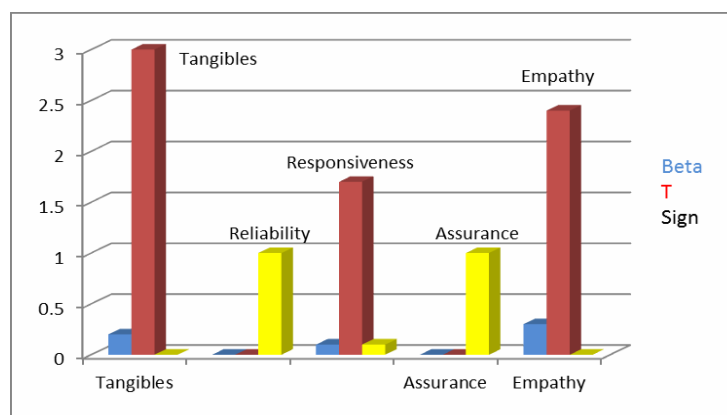


Figure 7. The results of multi-dimensional regression dependent variables

Table 2. Multiple descending testing results of the five dimensions

Independent factors	Beta	T	SIGN
Tangible material factors	0.138	2.847	0.007
Reliability	0.017	0.0198	0.882
Responsiveness	0.105	1.715	0.044
Assurance	0.008	0.0076	0.930
Empathy	0.155	2.164	0.025

Figure 7 shows us that three of the five dimensions of the overall service quality of the Islamic financial service have moral statistical indications, so it rejects the hypothesis of nothingness and accepts the hypothesis of alternative, these three dimensions are tangible factors, responsiveness and empathy.

The other two factors: the reliability and assurance have no statistical indications which mean that they accept the nothingness hypothesis.

Linear regression results shows that tangible material factors with Beta sign has reached (138 and 0) which is a moral statistical indication, 0.05/P. this result indicates that there is a positive relationship between overall quality level and tangible material factors which includes using modern technologies in providing financial services as well as the building structure and the suitable outfit of employees.

The factor of reliability is not supported by the study, the Beta factor reached 0.017 with a moral level of 0.882 which doesn't give a value in the quality of service.

The factor related to responsiveness has reached Beta factor 0.105 with a statistical indication of 0.1/P which means that the bank employees had initiative in providing services and answering the costumers questions as fast as possible, in addition to good reception and providing enough information which reflects positively on the overall service quality of Islamic banks, thus the nothingness hypothesis is rejected and the alternative hypothesis is accepted.

The assurance factor has not been supported by results as well; beta has reached 0.008 with a moral level of 0.91 which means accepting the nothingness hypothesis.

The empathy factor gave a Beat level of 0.155 with a moral level of 0.025/P, this result reflects the importance of caring about the costumers and being cooperative with them, empathy with costumers is very important to supporting the overall financial service quality, thus the fifth hypothesis is rejected and alternative hypothesis is accepted.

For more analysis and to find out the sample reviews about the quality of some factors of the overall Islamic financial service quality, the twenty three factors of measurement were viewed on a basis of arithmetic mean and standard deviation then they were arranged according to the variable factor as a more accurate measurement in arranging factors with different nature, the deviation in average values was taken into consideration.

Table 3. General arrangement for results of costumers views to information about the subject of questionnaire about the quality of service provided by Islamic banks in Jordan

Information about the questionnaire subject	The medium	Standard deviation	Variable factor	order
1) The bank is near my house or where I work	3.23	621	374	1
2) Bank employees are honest and meet their promises in servicing costumers	4.85	699	422	2
3) Statements and notifications sent by the bank are clear and accurate	3.98	732	422	3
4) There are receptionists that answers my inquiries right away	4.16	789	427	4
5) The bank deals with mu information secretly and privately	2.53	457	438	5
6) The bank always publishes leaflets about any new services	2.75	796	443	6
7) I feel secured while dealing with bank	1.81	896	448	7

8) The bank has a good reputation in dealing with its costumers	4.13	916	453	8
9) flexibility of procedures	3.62	796	496	9
10) Employees fill in deposit and withdrawal forms	2.87	776	470	10
11) The bank provides different ways of enquiring about my account whether electronically or by phone	3.18	996	472	11
12) I feel a good welcoming by the employee in the bank	3.03	858	476	12
13) I feel that the employees are qualified and experienced	1.91	925	497	13
14) I always trust the bank's transactions	1.71	952	498	14
15) The employees outfit is suitable	2.65	893	498	15
16) I feel that the bank's employees have a professional degree of providing quality services	3.40	894	500	16
17) The bank gives me a special treatment as a costumer	3.77	118	507	17
18) The speed of providing services and executing transactions	2.98	938	520	18
19) The bank's building is attractive comparing to the service inquirer	1.91	903	538	19
20) The bank employees consider servicing me their best priority	3.09	710	557	20
21) The bank is ongoing developing	3.18	144	580	21
22) The bank employees are skilled in providing services	2.24	547	655	22
23) The interior design of the bank is organized and structured	1.76	906	832	23

Considering the factors order according to variable factors we find that the best factors come at the head of the table which are the least factors in the variable value factor thus they are the best factors in quality, the best five factors are:

- 1) The bank is near my house or where I work;
- 2) The bank's employees are honest and they meet their promises in serving their costumers;
- 3) Statements and notifications sent by the bank are clear and accurate;
- 4) There are receptionists that answers my inquiries right away;
- 5) The bank deals with mu information secretly and with privacy.

The last five factors order has shown the following:

- 19) The bank's building is attractive comparing to the service inquirer;
- 20) The bank employees consider servicing me their best priority;
- 21) The bank is ongoing developing;
- 22) The bank employees are skilled in providing services;
- 23) The interior design of the bank is organized and structured;

Is not considered a huge interest by Islamic banks administrations.

The results shown by the above table is considered a database that can be used by Islamic banks administrations in improving services provided to costumers by increasing the levels of factors mentioned previously in the table.

13. Results and Recommendations

13.1 Results

This study aimed at recognizing Jordanian Islamic banks costumer's views and trends using five variables (tangible, reliability, responsiveness, empathy, assurance) that relates to services dimensions from the costumers point of view that were used to measure the quality of service provided by Islamic banks in Jordan. The study revealed a positive relationship only with three variables (reliability, responsiveness, and

empathy), with banking services.

The study carried out a multiple regression for the above mentioned variables. It concluded with regard to SIGN, T-TEST, and BETA as shown in table 2 respectively (0.007, 2.847, and 0.138), (0.044, 1.715 and 0.105), and (0.025, 2.164, and 0.155).

It was clear from the distributed sample that the ages of most Islamic banks customers range between 36-45 years old. In addition to that, 52% of all their customers were practicing free jobs, while the customers whose income ranges between \$200–\$500 had a percentage of 62%.

It was noticed that dissatisfied customers about the quality of banking services have continued to deal with Islamic banks because of religious scruples.

Results have shown that there is a positive impression about the quality of service provided by Islamic banks in tangible material factors, responsiveness and empathy. While in factors of reliability and assurance, they were not very satisfactory for customers in the sample of the study, which means that Islamic banks must work hard to improve these two sides in providing services.

This research differs from other researches because it deals with five variables (Tang, Reliab, Resp., Empath, & Assur, AN.) which the other researches focused on some of them not all. Also, concentration was on the products of Islamic banks rather than the quality of the banking services.

13.2 Recommendations

According to these results, a number of recommendations can be suggested in order to enhance the quality of services provided by Islamic banks in Jordan, which are:

- 1) The necessity to use modern marketing methods in dealing with customers which recommends asking them for reviews in order to improve Islamic financial services provided in Jordan.
- 2) Classify services according to the type of customer; demographic features of customers are classified clearly by targeting the market and aiming marketing exercises that suit each category.
- 3) The necessity that Jordanian Islamic banks improve the technology used in providing services to customers.
- 4) Islamic banks must give extra attention to tangible areas like modern buildings and comfortable place which has a huge effect on the customers' view when evaluating the quality of service.
- 5) The necessity to take care of training programs and retraining in the field of financial business, especially that 40% of the sample being tested noted that there was a weakness in the performance of employees in Islamic banks.

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