CUSTOMER SATISFACTION ANALYSIS OF SHARIA BUSINESS UNIT IN YOGYAKARTA

Aidha Trisanty
Finance and Banking Department
Diploma III of Economics
Universitas Islam Indonesia, Indonesia
Email: aidha.trisanty@uii.ac.id

Arif Darmawan
Department of Management
Diploma III of Economics
Universitas Islam Indonesia, Indonesia
Email: arif.darmawan@uii.ac.id

ABSTRACT

This study aims to unveil the level of customer satisfaction at Sharia Business Unit in Yogyakarta. The data collection in this study was conducted using a questionnaire with CARTER methods specifically used for the Islamic banking industry. Analyses were performed using Importance Performance Analysis, gap analysis, and Cartesian diagram. The results showed that expectations (interest) of the existing customers of Sharia Business Unit in Yogyakarta is very high. Gap analysis results indicates an overall negative gap of 0.9 on the satisfaction of existing customers, meaning that the customers of Sharia Business Unit in Yogyakarta has yet to feel the satisfaction for services received at this time.

Keywords: *Sharia bank; customer satisfaction; CARTER model; excellent service*

1.   INTRODUCTION

Islamic banking has been growing rapidly in the last two decades. The escalation of Islamic banking has begun since the issue of the Law No. 10 of 1998 regulating the legal basis and the types of business that can be implemented along with the various policies of Bank Indonesia and the fatwa of Indonesian Ulema Council (MUI) regarding the prohibition of bank interest, which further encourages the growth of Islamic banking industry. According to data from Bank Indonesia, by the end of June 2015, there have been 12 Islamic General Banks, 22 Sharia Business Unites and 161Sharia Rural Banks. The development can also be seen from the growth of Islamic bank offices network development over the last five years of an average of twenty percent annually.

The increasing number of players in this business certainly adds to a complication for an existing competition. The existing conventional banks with an established wider network of offices offer more challenges for Islamic banks.

The development of Islamic bank in Indonesia was also marked by the presence of conventional banks that also opened Islamic services through Sharia Business Unit (SBU) which aims to provide an alternative service for customers who want to transact according to

sharia. By June 2015, there have been twenty-two (22) Sharia Business Units with network services agencies of 327 offices (Bank Indonesia, 2016).

Sharia Business Unit is a business unit of the head office of a conventional commercial bank that serves as the head office of the office or unit conducting business based on sharia principles, or a unit of a branch office of a bank domiciled abroad conducting conventional business and serving as the head office of sharia branch offices and/or sharia units (Bank Indonesia, 2016).

The total percentage of Sharia office network today is eleven percent compared to the overall network of existing Islamic bank offices. It is certainly a challenge for Sharia Business Unit in the Islamic banking industry. The challenge is not only from other Islamic banks, but also from a conventional commercial bank which serves as its main and are under one management. This challenge also applies in the market share of Islamic banks which still control less than five percent share of the banking market as a whole indicating the lack of interest of the community to transact through Islamic banks.

Challenges to survive amids the present competition is also felt by Sharia Unit Business in the region of Yogyakarta. In Yogyakarta province, there are two Sharia Business Unit of conventional bank that opened its services namely, the Bank BTN Syariah as Sharia Business Unit of PT. Bank Tabungan Negara (Persero) Tbk and Bank BPD DIY Syariah as Sharia Business Unit of PT. Bank BPD DIY which is owned by regional banks of Yogyakarta Provincial Government.

Sharia is required to keep on finding ways to survive and to win the competition. One of which is by making the customers loyal, as expressed by Ahsanul Haque et. al (2009) that customer loyalty will make Islamic banking survive. Thus, banks must provide them with quality products and satisfying service to ensure their loyalty. In line with this, Kishada and Wahab (2013) in their study suggest that customer satisfaction and loyalty are closely related, and that the most influential factor of customer satisfaction is their trust to the Islamic banks.

Gaining knowledge on customer satisfaction, according Hazlina et al (2011) can be done by measuring the quality of service. This is in line with Thompson, De Souza and Gale (1985) who articulate that the provision of good quality services (delivery of high service) is one way to survive in the services business.

Sharia Business Unit, which is a service unit of a conventional bank would definitely bump up with hurdles to overcome. Thus, the quality of service to customers should be a top priority in order to meet the desires and expectations of the customers so that they are satisfied. The satisfaction will surely contribute positively to the company because it can increase customer loyalty, which in turn will help the company to survive and win the competition.

2.   LITERATURE REVIEW

There are some relevant studies related to this study, one of which is the one conducted by Othman and Owen (2001), which suggests that the quality of service is very important in the Islamic banking industry. For the measurement of quality of service, we can use CARTER method that has more complete dimensions variable because there is a dimension of compliance related to compliance with sharia elements. This method offers a unique and original measurement to determine customer satisfaction through six dimensions used.

Othman et al (2009) conducted a study on customer satisfaction in the Malaysian Islamic Banking by using CARTER. This study showed that reliability dimension (mean 5:05) is considered the most important factor in choosing a financial Islamic institution.

Meanwhile, the next dimension is assurance, tangibles which is followed by Empathy, Responsiveness and Compliance.

The other study was conducted by Khafafa and Safii (2013), which measures customer satisfaction in the Libyan bank operated with the Islamic system. This study measures the dimensions of service quality and its impact on customer satisfaction. Using the model of SERVQUAL (service quality) dimensions of service quality to be studied is a tangible dimension, assurance, reliability, responsiveness and empathy. The study also examined the level of public awareness of the concept of Islamic banking products and services. This study shows that there is a positive and significant relationship between customer satisfaction and provided quality of services to the tangible dimension, responsiveness, assurance and empathy.

2.1   Customer Satisfaction

According to Kotler (2012) satisfaction is a pleasant feeling on the performance or perceived outcome according to expectations. Satisfaction can also be interpreted as a sense of excitement when it reaches the expected goal or the desired (Badara et al, 2013). HOQ and Amin (2010) states that satisfaction is one of the most important factors to increase customer loyalty. Customers who feel very satisfied, will highly unlikely to switch to another bank. Empirical research also states that a satisfied customer will come back to make another purchase again and again and will make positive promotion through word-of-mouth communication (Blodgett and Anderson, 2000; Maxham and Netemeyer, 2002).

In general, loyalty is derived from the perceived customer satisfaction. Customers will make more use of the products and services of a bank if the customers are satisfied with them, and they will recommend them to others. Satisfaction is the most important factor in customer loyalty (Kishada and Wahab, 2013).

2.2   Quality of Service

Quality of service is an important factor that will generate profits for the company and become the key factor to the success of the company. The quality of service at a company will differentiate itself from other companies, and will become a competitive advantage for the company.

Parasuraman et al (1991) defines quality of service as a result of a comparison between expectation and performance. Quality of service is a gap function between the expectations of the consumers towards the service with their perceptions of the actual services provided by the company. The difference between perception and expectation is called the gap or gaps in the quality of service which is formulated as follows:

$$Gap = Perception - Expectation$$

a)   If the gap is positive (perceptions> expectations), then the quality of service is said to be surprised and highly satisfies the customer.
b)   If the gap is zero (perception = expectation), then the quality of service can be said to be satisfactory and qualified.
c)   If the gap is negative (perception <expectation), then the quality of service can be said to be not qualified and does not satisfy the customer.
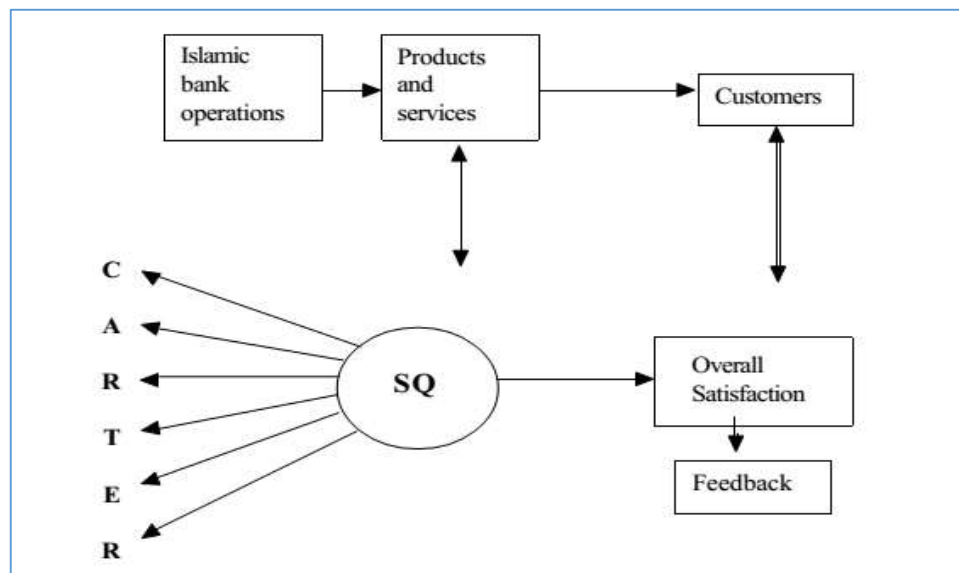
Othman and Owen (2012) define quality of service as an overall evaluation of the gap that arises between the expectations of the service with acceptable performance. Producing a satisfactory quality of service is essential to a company (Yoo and Park, 2007).

2.3   CARTER Method

The research method often used to measure customer satisfaction is SERVQUAL (Service Quality). Parasuraman, et al suggests the five dimensions of service quality, namely:

a)   Tangibility (physical evidence).
       It is an early physical evidence that could be shown by the service provider organizations indicated by the look of the building, supporting physical facilities, equipments, and employee performance.

b)   Reliabiliy.
       It is the ability of service providers to provide the assured services promptly, accurately, and satisfactorily. The performance shall meet customer expectations, which means that it should be in line with the timeliness, provided equally to all customers without any mistakes, with sympathetic attitude, and so forth.

c)   Responsiveness.
       That is the employee has the will and the willingness to help customers and provide a good service.

d)   Assurance (guarantee).
       This refers to the knowledge and skills of the employees which guarantees that they can provide good services and grow customers' trust to the company.

e)   Empathy.
       It refers to the quality indicating that the employees are able to establish interpersonal communication and that they understand the customer's needs.

However, the Islamic banking industry which has the special characteristic of these methods requires modification. Othman and Owen (2001) present a model of Islamic banking satisfaction measurement with CARTER model. The relationship between service quality and customer satisfaction in CARTER model is shown in the following figure.

Figure 1: Quality of Service and Customer Satisfaction
Source : Othman and Owen, 2001.

According to CARTER models, there is an extra dimension in addition to the five dimensions that have been proposed by Parasuraman, namely the dimensions of compliance

(adherence to the elements of sharia, so that there are six dimensions; compliance (adherence to the elements of sharia), assurance (knowledge and skills of employees that will foster customer's trust), reliability (reliability in providing services immediately, just as promised), tangibility (physical aspects such as buildings, employees, equipment and support facilities), empathy (caring and personal communication provided to customers) and responsiveness (willingness to help and providing good service).

2.4   Importance and Performance Analysis (IPA)

Importance-Performance Analysis is firstly introduced by Martilla and James (1977), as a way to measure customer's satisfaction using the product or services. This analysis is used to compare between consumers' assessment of the level of interest in the quality of service (importance) and the performance level of quality of service (performance).

IPA analysis consists of a pair of coordinate axes, namely the 'importance' (y-axis) and 'performance' (x-axis). Each quadrant connects the importance and performance values obtained from consumers. Those quadrants have a different marketing strategy. (Martilla & James, 1977).
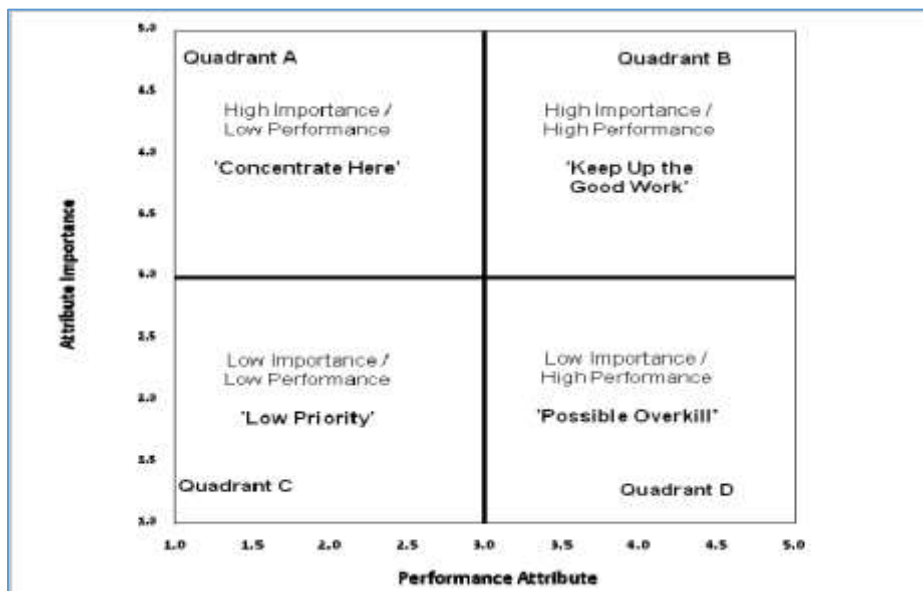
Figure 2: Importance Performance Analisis Matrix
Source: Martilla and James (1977)

1) Quadrant A (Concentrate here)
   It shows the factors deemed to affect customer satisfaction, including important elements of service which the company has not done according to customer wishes, so that it needs to be improved and enhanced further.
2) Quadrant B (Keep up the good work)
   It shows factors that have been successfully implemented by the company. The costumer's interests are highly prioritized and the company has performed very well, resulting in a balance and thus the company needs to maintain its performance.
3) Quadrant C (Low priority)
   It shows factors that have less important effect on costumers. The interests of consumers are at a low level, and the company delivers exceptional performance - mediocre.

4)   Quadrant D (Possible overkill)
        It shows the factors that affect less important customer but whose implementation is excessive. It is considered to be less important but turn out to be very satisfying.

3.   METHODOLOGY

The object of this study is the Sharia Business Unit in the region of Yogyakarta. The population covers all the customers of Sharia banks in the business unit that is at Bank BTN Syariah and Bank BPD Syariah.

     Methods of data collection is through questionnaires provision towards existing customers in the Sharia Business Unit using CARTER method which has six dimensions, namely compliance, assurance, reliability, tangibility, empathy and responsiveness. To determine whether there are differences between the importance of a service to the actual performance of these services we use gap analysis. The statistical methods used were average. The smaller the gap, the bigger is the customer satifcation.

     In addition, the analysis was also done using Importance Performance Analysis (IPA) as a tool used to evaluate the quality of existing services.

4.   EMPIRICAL RESULTS

4.1   Importance Performance Analisis

This analysis classifies the average assessment of significance (importance) of customers for service quality of Sharia Business Unit with intervals. The interval (Imam Ghozali, 2001) is determined by the following manner:

The highest = 5

$$5 - 1 = 4$$

The lowest = 1

$$\text{Interval} = \frac{4}{5} = 0.8$$

With a five point scale, the obtained interval is as follows:

1 – 1.79	= very low
1.8 – 2.59	= low
2.6 – 3.399	= fairly low
3.4 – 4.19	= high
4.2 – 5	= very high

The average rating of the customers interest on the quality of service on Sharia in Yogyakarta can be seen in the following table:

Table 1 : Average Rate of Importance and Performance on the Quality of Customer Service of Sharia Business Unit (per Dimension)

No	Dimension	Importance	Description	Performance	Description
1	Compliance	4,73	Very High	4,52	Very High
2	Assurance	4,61	Very High	4,54	Very High
3	Reliability	4,49	Very High	4,43	Very High
4	Tangibles	4,58	Very High	4,55	Very High
5	Emphaty	4,58	Very High	4,50	Very High
6	Responsiveness	4,44	Very High	4,37	Very High
Average Rate		**4,57**	Very High	**4,48**	

Source : Processed Data, 2016

According to the data in the previous table, the assessment of overall importance and performance is very high of the overall existing dimensions. As for the assessment of the level of interest and performance-based attributes can be seen in the following table.

Table 2 : Importance and Performance Assessment per Attributes

No	Dimension	Attribute	Importance		Performance	
1	*Compliance*	1	4,89	Very High	4,03	High
		2	4,60	Very High	4,37	Very High
		3	4,82	Very High	4,84	Very High
		4	4,59	Very High	4,82	Very High
2	*Assurance*	5	4,69	Very High	4,70	Very High
		6	4,63	Very High	4,56	Very High
		7	4,76	Very High	4,77	Very High
		8	4,59	Very High	4,50	Very High
		9	4,40	Very High	4,17	High
3	*Reliability*	10	4,35	Very High	4,32	Very High
		11	4,48	Very High	4,41	Very High
		12	4,50	Very High	4,45	Very High
		13	4,58	Very High	4,44	Very High
		14	4,52	Very High	4,51	Very High
4	*Tangibles*	15	4,52	Very High	4,57	Very High
		16	4,71	Very High	4,53	Very High
		17	4,82	Very High	4,77	Very High
		18	4,42	Very High	4,50	Very High
		19	4,43	Very High	4,40	Very High
5	*Emphaty*	20	4,57	Very High	4,36	Very High
		21	4,65	Very High	4,54	Very High
		22	4,47	Very High	4,48	Very High
		23	4,75	Very High	4,68	Very High
		24	4,45	Very High	4,44	Very High
6	*Responsiveness*	25	4,38	Very High	4,36	Very High
		26	4,39	Very High	4,30	Very High
		27	4,54	Very High	4,49	Very High
		28	4,42	Very High	4,40	Very High
		29	4,46	Very High	4,30	Very High
	Total		132,4		130,02	
	Average		**4,57**	**Very High**	4,48	**Very High**

Source : Processed Data, 2016

Out of the overall existing attributes, there are only two attributes that are highly valued by customers, namely the performance attributes of number one and nine. While other attributes are valued very highly by customers.

4.2   Gap Analysis

Gap that occurs in Islamic Banking Business Unit in Yogyakarta can be seen based on the dimensions and gap on each attribute. In detail, the gap in service quality dimensions can be seen in the following table.

Table 3: Gap of Customer Service Quality of Sharia Business Unit (per Dimension)

No	Dimension	Performance[a]	Performance[b]	Value (a-b)	Gap	Description
1	*Compliance*	4,52	4,73	-0,21	Negative	Dissatisfied
2	*Assurance*	4,54	4,61	-0,07	Negative	Dissatisfied
3	*Reliability*	4,43	4,49	-0,06	Negative	Dissatisfied
4	*Tangibles*	4,55	4,58	-0,03	Negative	Dissatisfied
5	*Emphaty*	4,5	4,58	-0,08	Negative	Dissatisfied
6	*Responsiveness*	4,37	4,44	-0,07	Negative	Dissatisfied
Total		27,43	26,91			
Average		**4,57**	**4,48**	**-0,09**	Negative	Dissatisfied

Sumber : Processed data, 2016

Quality of service is the difference or ratio between the services that the customer felt or perceived with the ideal of service desired or required by the customers (expectations). The difference between perception and expectation is called the gap in the quality of service. If the gap is positive, then the service is said to be a surprise or very satisfactory. If the gap is zero, meaning that the service quality is qualified or satisfactory, whereas if the gap is negative it means that the services provided are not satisfactory.

From the above table, it can be seen from those six dimensions that the overall average existing dimension has a negative gap which means that the customers are not satisfied with the services provided. The dimension which is considered as the most unsatisfactory for the customer is compliance dimension. It is followed by empathy, assurance, responsiveness, reliability and tangibility.

As for the service quality gap based on attributes, the customers were mostly satisfied with the fourth attributes, namely the availability of the profit sharing product. Furthermore, customer satisfaction with a very satisfactory value is shown respectively in these attributes: neat and presentable employee appearance, attractive buildings and offices interior, financing realization of halal products, politeness and friendliness of the employee, operating hours according to customers need, and good reputation/ name of the bank.

Meanwhile, the attributes which are not satisfactory in sequence from a larger gap are; the availability of liquidity to customers, money-making products and services, Problem settlement of the customers, willingness to assist customers in case of difficulties, appropriate services provision, comfortable waiting room facilities, immediate customer complaints handling, fast and efficient service, adequate parking lot, diverse products and services, confidential assurance of customers, and experienced and knowledgeable management, professional service for the customers, professional management and staff in providing service, individual based attention of the employees to customers regardless their status, guaranteed services, simple administrative transaction procedures, modern equipment,

accessible location, availability of financial advisory services, absence of interest on savings and loans and the implementation of Islamic principles and laws.

To put it into details, gap in customer service quality of Sharia Business Unit (per attribute) is shown in the following table.

Table 4: Customer's Sharia Business Unit in Yogyakarta (per attribute)

| No	Dimension	Attribute	Importance	Performance	Gap	Description	No
1		1	4,89	4,03	-0,85	Negative	Dissatisfied
2	*Compliance*	2	4,60	4,37	-0,23	Negative	Dissatisfied
3		3	4,82	4,84	0,02	Positive	Very Satisfied
4		4	4,59	4,82	0,23	Positive	Very Satisfied
5		5	4,69	4,70	0,01	Positive	Very Satisfied
6	*Assurance*	6	4,63	4,56	-0,07	Negative	Dissatisfied
7		7	4,76	4,77	0,01	Positive	Very Satisfied
8		8	4,59	4,50	-0,09	Negative	Dissatisfied
9		9	4,40	4,17	-0,23	Negative	Dissatisfied
10		10	4,35	4,32	-0,03	Negative	Dissatisfied
11		11	4,48	4,41	-0,06	Negative	Dissatisfied
12	*Reliability*	12	4,50	4,45	-0,05	Negative	Dissatisfied
13		13	4,58	4,44	-0,14	Negative	Dissatisfied
14		14	4,52	4,51	-0,01	Negative	Dissatisfied
15		15	4,52	4,57	0,05	Positive	Very Satisfied
16		16	4,71	4,53	-0,18	Negative	Dissatisfied
17	*Tangibles*	17	4,82	4,77	-0,05	Negative	Dissatisfied
18		18	4,42	4,50	0,08	Positive	Very Satisfied
19		19	4,43	4,40	-0,03	Negative	Dissatisfied
20		20	4,57	4,36	-0,21	Negative	Dissatisfied
21		21	4,65	4,54	-0,11	Negative	Dissatisfied
22	*Emphaty*	22	4,47	4,48	0,01	Positive	Very Satisfied
23		23	4,75	4,68	-0,07	Negative	Dissatisfied
24		24	4,45	4,44	-0,01	Negative	Dissatisfied
25		25	4,38	4,36	-0,02	Negative	Dissatisfied
26		26	4,39	4,30	-0,09	Negative	Dissatisfied
27	*Responsiveness*	27	4,54	4,49	-0,05	Negative	Dissatisfied
28		28	4,42	4,40	-0,02	Negative	Dissatisfied
29		29	4,46	4,30	-0,16	Negative	Dissatisfied

Sumber : Processed Data, 2016

4.3 Cartesian Diagram Analysis

Cartesian diagram is a building consisting of four-parts limited by two perpendicular lines at points X and Y. X is the average of the performance assessment score/level of satisfaction/ perception, and Y represents the average score of the level of interest / expectations.

The diagram in the figure above shows that of the six dimensions considered, four dimensions are in quadrant B and two dimensions are in quadrant C. The dimensions that exist in quadrant B are important dimensions according to the customers and have been executed well by the Sharia Business Unit in Yogyakarta. They indicate the factors that have been successfully implemented by the company, which cover compliance, assurance, tangibility, and empathy.

The other two dimensions which are in quadrant C are reliability and responsiveness. Dimensions existing in quadrant C are considered less important by customers and that Sharia Business Unit only provides mediocre service.
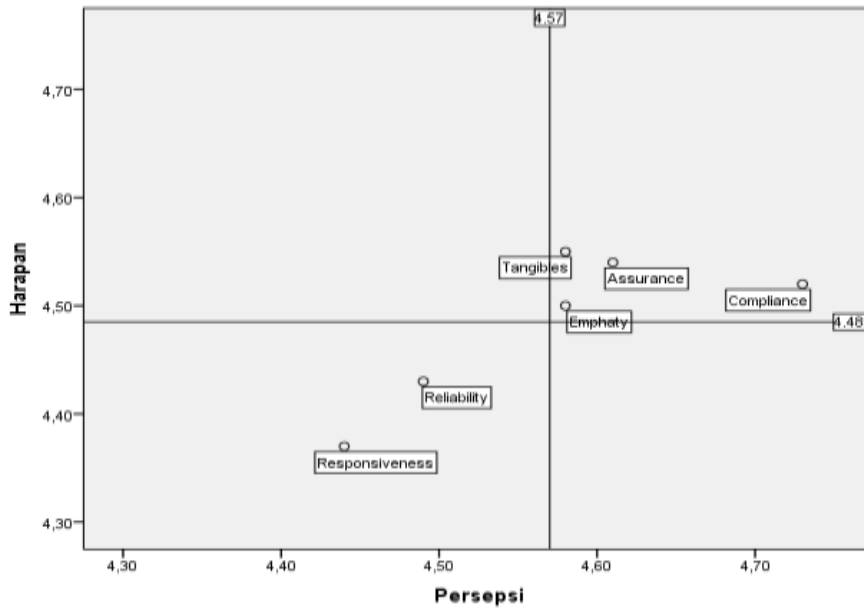
Figure 3: Cartesian Diagram of Expectation and Perception of Customer Service Quality of Sharia Business Unit (Per Dimension)
Source: Processed Data, 2016

Based on the dimensions details, we can see the gap in the quality of service based on the following attributes as shown below.
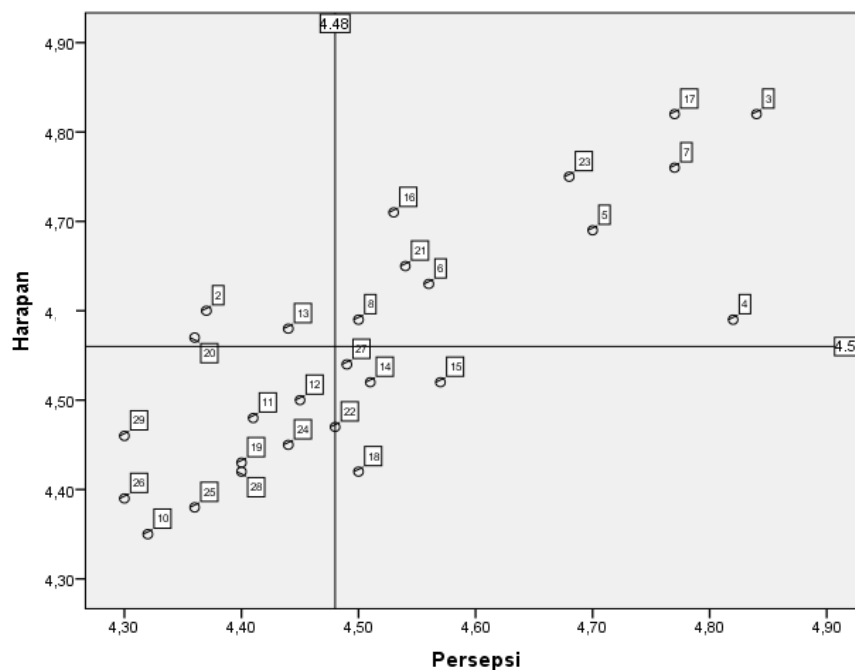
Figure 4: Cartesian Diagram of Expectation and Perception of Customer Service Quality of Sharia Business Unit in Yogyakarta (Per Attribute)
Source : Processed Data, 2016

The foregoing figure illustrate that there are three attributes in quadrant A, namely attribute number 2, thirteen, and twenty. These attributes are in particular: absence of interest liabilities for saving and loan, service provision according to the promised service, and accessible location. Those three attributes are considered important by the customers but has yet to perform by the Sharia Business Unit according to the desired.

In quadrant B there are ten attributes, namely; financial provision for halal products, profit sharing investment provision, good reputation, experienced and knowledgeable management, polite and friendly employees, professional management and staff in serving the customers, modern equipment, adequate parking facilities, individual basis attention of the employees to customers regardless of their status, guarantee of customer confidentiality. The attributes in quadrant B are considered important by the customers and have been successfully implemented properly by Sharia Business Unit of many Banks in Yogyakarta.

Quadrant C covers nine attributes namely: providing proper service, diverse oroducts and services, fast and efficient service, comfortable waiting room facility, money making products and services, willingness to help customers in case of difficulties during the transaction, professional service of the employees, and simple administrative transaction procedures. In this quadrant, the existing attributes are considered less important by the customers and that the company or Sharia Business Unit only provides mediocre service.

Quadrant D covers attributes that the customers consider as unimportant, in which the company has provided its best performance. The attributes of this quadrant are: guarantee of liquidity provision for customers, attractive outlook of the building and office, neat and presentable employee appearance, operating hour according to customer's need, and fast complaint handling.

5.   CONCLUSION AND RECOMMENDATION

5.1   Conclusion

a.   On the whole, the customers of Sharia Business Unit of Banks in Yogyakarta are not satisfied with the perceived service, as shown by the negative gap of the total average between performance and customer expectation of (-0.09). The gap value for each compliance dimension is (-0,21) , assurance (-0,07), reliability (-0,06), tangibility (-0,03), emphaty (-0,08) and responsiveness (-0,07).

b.   According to the tested attributes, there are seven attributes which are considered satisfactory by the customers, namely: the availability of profit sharing product, neat and presentable employee appearance, attractive building and office outlook, realization of financial provision for halal products, polite and friendly employees, and suitable operating hours to customer's need and good bank reputation. Meanwhile, other attributes are considered as not quite satisfactory by the costumers.

5.2   Recommendation

a.   The Sharia Business Unit is required to maintain the attributes deemed satisfactory by the customers and to develop the service quality of the attributes deemed as unsatisfactory by the customers.

b.   The attributes which need to be more developed are the availability of liquidity for the customers, money making products and services, problem solving for the customers, willingness to help customers in case of difficulties, proper service provision, comfortable waiting room facility, fast complain handling, fast and efficient service,

adequate parking facility, diverse products and services, guarantee of customer's confidentiality, experienced and knowledgeable management, employee professional service for customers, professional management and staff, individual based attention by the employee regardless of customer's status, service provision according to the promised service, simple administrative procedure in transaction, modern equipment, accessible location, financial consultancy provision, absence of interest liabilities for saving and loans, and implementation of Islamic principles and law.

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