

The Impact of Service Quality and Product Quality towards Customers Satisfaction in Islamic Banking: The Moderating Role of Customer Knowledge

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ABSTRACT

Over the last three decades, the emergence of a strong Islamic movement has created a renewed interest in Islamic economics. Gradually, Islamic banking started to fame, and the Islamic banking system has gained momentum globally and is not restricted only to Islamic banks. As banks offer similar products and services, competition becomes intensifying; thus, customers' satisfaction will determine their competitiveness and success. This study aims to propose a framework to investigate how customers create their satisfaction toward Islamic banking products and services, thus moderating customer knowledge. Based on the existing literature gaps, the researcher proposes a dependent variable (Customer Satisfaction), independent variables (Service Quality and Product Quality), and moderator (Customer Knowledge). In this study, four hypotheses are developed to determine the relationship between customer satisfaction, customer knowledge, and determinant factors. The study adopts purposive sampling and apply the quantitative method by distributing a survey questionnaire to the Islamic



bank's customers. The Statistical Package for the Social Sciences (SPSS) and Partial Least Square (PLS) is used to analyse the data. All the results aims to target consumers' satisfaction in Islamic banking. Service quality (accessibility and serviceability), product quality (conformance and perceived quality) use as factors of customer satisfaction in Islamic banking. This study shows that Islamic banks should enhance their quality to increase their products' satisfaction. Besides, Islamic banks should emphasize their products and educate common people that their products comply with Shariah principles.

Keywords: *Customer knowledge, Customer satisfaction, Service quality, Product quality*

INTRODUCTION

Islamic banking started to fame, and its competitiveness has created a renewed interest in Islamic economics. Islamic banking also has grown momentum globally and has become a dynamic industry due to competition with conventional banks (Ibrahim & Kamarudin, 2014). Since the banks offer similar products and services, the competition intensifies customers' perceptions to determine their competitiveness and success. To stand firm in the market and become more competitive, the organization must fulfil customer needs and wants, thus spreading the news through words of mouth by customers (Hamzah et al., 2015). So, banks are better aware of their customer satisfaction (Lee et al., 2015).

Therefore, banks should fulfil the product's quality, increasing the customer's buying capacity (Haque et al., 2009). Banks also need to continuously improve the quality of Islamic banking products and services offered to their customers (Beograd & Intesabeograd, 2010). As previous researchers discussed, quality is an essential factor known as broad and pervasive, affecting the bank's competitiveness (Powell, 2012). Some issues argued by Islamic banking in Malaysia whereas banks are faced incompetence of the staff and lack of courtesy. These issues tend to influence all customers to stop patronizing Islamic banks (Dusuki and Abdullah, 2006).

According to the statistical data, the number of Malaysian banking customers using Islamic banking products and services increases year by year (Razimi et al., 2017). Based on Bank Negara Malaysia, the Islamic banking industry in Malaysia showed growth in the market by 11% in 2016 until 2017 (Yusof, 2017). However, Ernst and Young (2016) revealed that conventional banks gain higher than Islamic banks, wherein Islamic banking only has a stake of 21.3% of the total of banking assets. Despite that, it shows Islamic banking has several problems in use. As reported by CSI Survey Executive Summary Report (2017), there are weaknesses in Islamic bank services based on the survey to customer's Islamic banks in Malaysia.

Hence, in a challenging and competitive world, customer satisfaction is paramount since it is a factor in determining its success. As a financial institution, Islamic banks should fulfil the customer's demand and alert on their behaviours towards Islamic products and services (Gan et al., 2015). As discussed in previous studies, a fully satisfied customer would be spreading the business's news (Hamzah et al., 2015). On top of that, this study aims to examine the relationships between service quality and product quality on customer satisfaction with the moderating effect of customer knowledge towards the relation of service quality, product quality, and customer satisfaction in Islamic banking.

LITERATURE REVIEW

Customer Satisfaction and Islamic Banking System

Customer satisfaction is known as a factor for an organization in determining its success. Most recent attention has focused on the provision of mouth spreading (Hamzah et al., 2015). Furthermore, the Islamic bank should acquaint the customer's demand and alert on Islamic products and services (Gan et al., 2015). Additionally, high performance and a fully satisfied customer would be spreading the news through the mouth to mouth to promote the organization. Then, it eventually assists the organization in standing firm in the market and being more competitive (Hamzah et al., 2015). Islamic and conventional banks offer similar kinds of products and services (Ahmed et al., 2017). Thus, the competition is stiff enough from both Islamic and traditional financial institutions. On top of that, customers

would then determine the competitive criteria and success of the bank (Hamzah et al., 2015).

According to the theoretical standpoint, customer satisfaction explains the relationship between disconfirmation and satisfaction (Lucian Isac & Rusu, 2014). For example, satisfaction judgments are one of the theories used to understand the process through customers. Besides, expectancy disconfirmation, equity, and attribution are theories that comprise three groups (Athiyaman, 2004). The expectancy disconfirmation theory suggests that consumers form satisfaction judgments are by evaluating the actual product/service (Anderson R., 10 February 1973). The satisfaction process compares what was expected by the customer for the product or service provided (Vavra T 1997). According to Oliver (1980), the customer's expectation was through purchasing on product and service. Secondly is the customer's perceived quality, which means the customer's usage of the organization product and service. When the performance was not reaching the expectation, the customer would be then dissatisfied. Thus, the customer links the perceived performance with previous performance (Vavra T. 1997), and identified satisfaction by the customer's emotion and factors featured are through products and services. On top of that, the understanding of the theory of satisfaction discusses in detail in this study.

Service Quality

The current global market is highly competitive, and service providers have become much focused on achieving high customer satisfaction levels by offering excellent service quality (Sharabi, 2010). Service quality explains a customer's overall evaluation of the differences between service expectations and the actual service performance. Therefore, service quality also is known as conceptualized as a multidimensional construct consisting of five dimensions (Othman A. 2002). The five dimensions of service quality include:

1. Tangibility (appearance of physical components).
2. Reliability (dependability of service provider and accuracy of performance).

3. Responsiveness (promptness and helpfulness).
4. Assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence).
5. Empathy (caring, individualized attention the firm gives its customers (Levesque, 1996).
6. Accessibility means the network expansion, branch location, and the service system of the bank (Hamzah et al., 2015). The factor includes a convenient location, accessibility of the banks, and the banks reward, which has found as critical factors influencing the bank's choice (Tan & Chua, 1986).

According to Hamzah et al. (2015), providing a high standard of halal service quality should be managed to increase customer satisfaction. Kant and Jaiswal (2017) and Abdul Rehman (2012) also claimed that service quality is essential for customer satisfaction. Customers in Islamic banks are seriously considering whether the bank complies with Shariah principles in all banking activities.

Product Quality

Islamic banks are trying to attract many customers to compete with conventional banks. Therefore, they produce a wide range of products as customers can substitute and choose traditional products (Ali et al., 2011). Each of the banks is struggled to reach the optimal level of quality of its products to meet the customer's expectation (Suchánek et al., 2015).

Analysis of the various definitions of quality showed how quality management literature fits the concept of customer orientation in marketing (Jahanshahi et al., 2011). Therefore, other researchers also define product quality as the extent to which a product meets the customer's needs. Garvin (1984; 1987) mentioned that the product's quality consists of eight dimensions: performance, features, reliability, conformance, durability, serviceability, aesthetics, and perceived quality. While he intended to offer firms a vocabulary to discuss ways to compete strategically on quality, he also argues that all the solutions can explain the difference among the five traditional approaches to defining quality (Garvin, 1984; 1987).

The establishment of Islamic banks found by religion (Shariah), and it is demanded by faith customers who wanted to get halal products with the principles of Shariah. Furthermore, Islamic banks' operations are halal banking-based and limited to Muslims as IB welcome non-Muslim customers and potential customers to engage in Islamic banking activities and enjoy the benefits of products that Islamic banks offer (Mohd Zamil, 2014).

Perceived quality is also clear to impact a brand name, company image, and advertising (Garvin D. A., 1987). In previous studies by Ismail et al. (2013) and Ahmad et al. (2011), the bank image and reputation are the most leading factors of the banks' product selection. Mirzai et al. (2016) also mentioned that banks could influence consumers buying behaviour through a powerful image and reputation. The study conducted by Idris et al. (2014) revealed that the bank's name and reputation strongly affected the customers to select the bank's products to deal with.

Customer Knowledge

It seems to similar kinds of products for both Islamic banks and conventional banks, so it is complicated for customers to make a comparison and where to choose from. Thus, both banks are competing to make customers satisfy and understand the advantages of products, and mostly non-Muslims are built confidence by look into the profit of both types of banks to refrain from any conflicts (Cornish et al., 2012). According to Ashfaq and Bashir (2014), the development of Islamic banking services worldwide faced challenges, especially with customer's knowledge; hence, banks need to distribute the required information.

Also, as Adrutdin (2016) mentioned, customer knowledge can be defined as the service provider's knowledge and competence and possession of necessary skills. For example, the customer's experience of bank equipment, halal banking products, and services. Additionally, Hristov and Kuhar (2015) defined the general terms of knowledge about a product as a subjective dimension, the consumer's perception of his experience, and an objective dimension as the consumer's actual knowledge. However, Tseng et al. (2014) and Lee et al. (2011) mentioned that the customer's knowledge is understanding the customers' current and future needs and preferences

through the interaction, observation, and analysis of their demand and purchase behaviour. Also, a study was done by Khan and Asghar (2012) in Pakistan regarding the acceptance of the customers in Islamic banking, which the finding showed that there is a positive relationship between customer awareness and attitude on Islamic banking products. Furthermore, Ahmad and Bashir (2015) also pointed out that the customers' determination within customers' attention is related to their knowledge or experiences with Shariah principle.

RESEARCH FRAMEWORK

Thus based on previous literature and the proposed hypotheses, the research framework is developed as the following Figure 1.1:

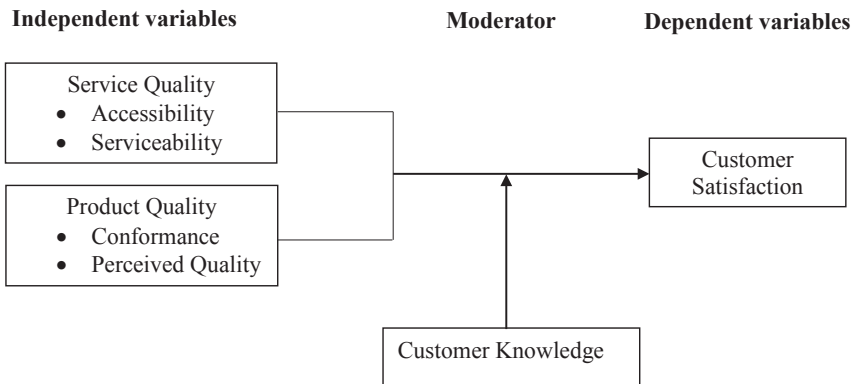


Figure 1.1: Research Framework

Proposed hypotheses development are as follows:-

Service quality is a fundamental antecedent connected with satisfaction (Qaiser Danish, Afzal Humayon, Javaid Iqbal, Raza, & Shahid, 2018). Besides, service quality is a critical factor to increase customer satisfaction. The satisfaction level was created by the particular transaction between the bank and the customer as a psychological condition that generates when the emotional aspect encourages customer expectation adopted from the past consumption experiences (Oliver, 2014). In the banking industry,

service quality is known as an essential element to gain success, to grow up, and to be able to compete with competitors. However, financial services provided by banks generally undifferentiated. To become different, the bank needs to continually improve its service quality, which is critical for expanding its market share (Dahari et al., 2015). The majority of the previous studies reported factors like the accessibility of Islamic banks, quality of halal banking services (Amin, Rahim Abdul Rahman, Laison Sondoh Jr, & Magdalene Chooi Hwa, 2011; Echchabi & Aziz, 2012). As found in the previous study, accessibility is one of the critical factors influencing stakeholder banking selection criteria, and their satisfaction is related to location and convenience such as available parking space and interior comfort (Wajdi Dusuki & Irwani Abdullah, 2007). Besides, to increase customer satisfaction management, the bank needs to allocate a high service quality standard. Thus it needs to be managed by the banks stated (A.Haque, J.Osman, & A.Z.Ismail., 2009). Naser, Jamal, and Al-Khatib (1999) suggest that service quality and service features often relate to customers' satisfaction. Generally speaking, attention to the customer is essential to provide attentiveness to the customers who are also shaping customer serviceability reactions.

PI-There is a positive relationship between service quality (accessibility and serviceability) on customer satisfaction in Islamic Bank

The banking sector remains one of the areas challenged with total quality management theories and methodologies among service industries (Aquilani, Silvestri, Ruggieri, & Gatti, 2017). A customer-oriented style to quality, espouse from such a thought, compels investigation on the customers' needs and strengthened because the quality of service, in all-purpose is idiosyncratic, distinct from the quality of products, which can be measured empirically. A suitable way of measuring this feature is to evaluate customers' opinions (Torku, 2015). An empirical study of the relationship between product quality and customer satisfaction was conducted (Mu'azu Saidu Badara et al., 2013), researching Islamic banking in Nigeria; the study found a positive and significant relationship between the product quality and customer satisfaction. Conformance of shariah, known as one of the establishments of Islamic banks, is rooted in shariah, and it is demanded by strict believers who wanted to perform their banking activities in an Islamic bank. The operations of Islamic banks based on shariah are not

limited to Muslims, as Islamic bank welcome non-Muslim customers and potential customers to engage in Islamic banking activities and enjoy the advantages of product and service offered by Islamic bank (Mohd Zamil, 2014). Perceived quality is known as the impact of a brand name, company image, and advertising (Garvin D. A., 1987). Previous studies found the customers' most critical elements are the bank's reputation, and image or revelation of the bank's name and reputation will strongly affect selecting the bank. In this study, the bank's image also significantly impacts customer satisfaction as predicted (Erol, Kaynak, & Radi, 1990; Yusoff & Kamdari, 2014).

P2- There is a positive relationship between product quality (conformance and perceived quality) on customer satisfaction in Islamic Bank

Customer knowledge has an essential role in ensuring service quality that initiates customer satisfaction (Rajan, Aziz, & Manab, 2018). Thus, delivering good knowledge is necessary as it will increase awareness and lower the level of defensiveness among the customers, which will support the improvement of customer satisfaction (Englar Carlson & Kiselica, 2013). Customer knowledge is assumed to influence customer satisfaction (Yu & Tseng, 2016) that is characterized by any organization's ability to deliver sufficient knowledge towards its customers. Customer knowledge refers to an organization's ability to educate the customers to ensure the customers can cope with current changes in customer-related policies and services and become more adaptive (Rajan et al., 2018). Customer knowledge delivers a vital meaning to influence customer behaviour and characteristics that become one of the most critical management mechanisms, reflecting an organization's customer-based performance (Ensign & Gittelsohn, 1998). So, to better understand the customers and the organization, customer knowledge is found to be an essential tool (Tseng & Wu, 2014). The application of customer knowledge in profitable organizations and non-profitable organizations tend to differ. The delivery of knowledge regarding the products and services offered by non-profitable organizations (such as the Social Insurance Industry) is not comprehensive enough compared to the profitable organizations with multiple marketing strategies.

However, to improve customer satisfaction and sustain an organization's reputation, customer knowledge is much needed for non-

profitable organizations (Aldosari, Ibrahim, & Manab, 2015). Customer knowledge is an essential factor in convincing customers and improving customer satisfaction (Nidhi & Kumari, 2016). A researcher (de Ruyter & Bloemer, 1997) has revealed that customer knowledge is a crucial asset to minimize customer complaints and improve customer satisfaction. Similarly, Saad (2015) also confirmed that customer knowledge could be a moderator on customer satisfaction. (Aldosari et al., 2016) It has conducted an empirical study to examine the relationship between service quality dimensions and expatriate satisfaction by applying customer knowledge as a moderator. This study also revealed customer knowledge positively moderated the association between service quality dimensions (tangibles, reliability, responsiveness, assurance, and empathy) and expatriate satisfaction. Based on the above evidence, customer knowledge is known as a moderator. Every organization needs to deliver sufficient information to the customers to ensure the benefits given by an organization are clearly explained to the customers to improve customer satisfaction. In other words, the effective delivery of customer knowledge can enhance the level of customer satisfaction. Therefore, the relationship between service quality and customer satisfaction becomes stronger as the management instil customer knowledge that will reflect the quality of customer-based performance of an organization. Thus, the social insurance industry needs to focus on delivering prompt expertise to its customers to improve customer satisfaction; customer knowledge is treated as a moderating variable to strengthen the link between the social insurance industry's service quality and customer satisfaction.

P3- Customer knowledge strengthen the relationship between service quality and customer satisfaction in Islamic Bank

In Islamic banking, product quality should establish an independent, accurate, and fair Islamic banking system where all aspects are shariah-compliant (Haque, Ahmed, & Jahan, 2010). These aspects are crucial to ensure that customers know and know the bank's affairs, affecting their preference. By increasing the shariah principle among customers on Islamic banking products and services, customers will be more informed and responsive to their preferences. Thus, Islamic banks should use customer knowledge to understand their customers' needs and behaviour as well as develop and offer customer-centric products and services (Tseng & Wu, 2014). Customers nowadays can compare and choose the banks that will

give them the most satisfaction regarding the products and services they offer as there are more customers buying power with consumers being more knowledgeable about the marketplace due to increasing technology (Nawal & Sachdeva, 2013). The firms have to ensure that the consumers have the correct understanding of a product to avoid making the consumer lose interest in the product (Mariadas & Murthy, 2017). The firms have to ensure that the consumers have the correct understanding of a product to avoid making the consumer lose interest in the product (Mariadas & Murthy, 2017).

Findings from college students in Bahrain indicated that young customers emphasize factors like a bank's reputation, friendliness of bank personnel, convenient location, 24-hours ATM, and parking space availability in selecting their banks (Almossawi, 2001). The bank's ability to deliver these benefits on an on-going basis probably influences the level of customer satisfaction. Banks have provided innovative methods of satisfying customers, such as internet banking and online system, telephone, and call center. According to Levesque and McDougall (1996), the bank's convenience and competitiveness are two critical factors that are likely to influence the overall satisfaction levels.

P4- Customer knowledge strengthen the relationship between service quality (accessibility and service offered) and product quality (conformance and perceived quality) towards customer satisfaction in Islamic Bank

METHODOLOGY

In this study, the customers of Islamic bank are known as the research populations. Therefore, the primary target population are the customers of Islamic banks in Malaysia. In this study, non-probability sampling technique is adopted (Mohamed et al., 2016; Awanis & Chi Cui, 2014; Awanis & Cui, 2014; Omar et al., 2014; Teoh & Chong, 2013; Amin, 2013b; Amin, 2012; Nazimah, 2011) because the authors faced limitation to access the actual Islamic bank customers. Moreover, this method is suitable due to restrictions on non-disclosure of customer's information from the Islamic Financial Service Act (IFSA) 2013. This method is useful in conducting Islamic banking research as supported in previous empirical studies (Mohamed

et al., 2016; Awanis & Chi Cui, 2014; Awanis & Cui, 2014; Omar et al., 2014; Teoh & Chong, 2013; Amin, 2013b; Amin, 2012; Nazimah, 2011).

This study also applied a quantitative method by distributing a survey questionnaire to randomly selected customers in an Islamic bank. This sampling technique used in this study offers the results of a higher degree of accuracy and generalizability (Brace, 2008). To identify the sample size of this research, the guidelines for sample size in factor analysis study recommends that. The researchers suggest a total sample ranging from 10 to 20 percent out of the total population is sufficient for this study (Najid, 2000); Sperling, Gay, and Airasian (2003). Thus, a total of 405 questionnaires were distributed to the respondents at Islamic bank branch offices, specifically during banking hours, to target the potential and actual Islamic bank customers. Additionally, the respondents were treated politely and requested to participate in the research voluntarily while their response and information were kept confidential.

The questionnaire aims to catch the expectation of customers and the satisfaction of customers towards Islamic banking.

Table 1.1: Customer satisfactions

No	Items	Scale
1	Overall, Islamic Banking service in Malaysia is good	5
2	Satisfaction with personal relationships Islamic Banking staff in Malaysia	5
3	Quality service and good products are part of the principle of Islam	5
4	Islamic banks not only have to comply with shariah principle in their transactions but also should cover all aspects including quality of service and product	5
5	Islamic Banking services that do not provide quality will tarnished the image of Islam in the eyes of society	5

Source: Amin et al (2014)

Meanwhile, the independent variables are product quality and service quality. These variables are adopted from previous research. In addition, the questionnaires consist of six variables. There are two variables adopted

from one author (Bahari, 2014), which are service quality (accessibility and serviceability) and product quality (conformance and perceived quality).

Table 1.2: Accessibility

No	Items	Scale
1	Parking lot facility near to the bank	5
2	Location banks are in a strategic	5
3	ATM and cash deposit machines sufficient	5
4	Comfortable interior atmosphere in bank	5
5	The bank offers a variety of services (example: wide range of facilities to pay bills)	5

Souces: Bahari (2014)

Table 1.3: Serviceability

No	Items	Scale
1	Service is very prompt	5
2	Service in bank is consistent	5
3	Ontime service	5
4	Employees are courteous and respectful	5
5	Employees are ready to address any special needs customers	5

Souces: Bahari (2014)

Table 1.4: Conformance

No	Items	Scale
1	Bank runs in accordance with the principles of Islam	5
2	No elements of usury in investments, savings and loan money	5
3	Bank entered into transactions with products that are allowed in Islamic law	5
4	Customers have the opportunity to obtain interest-free loans	5
5	Investment profit to be shared	5

Souces: Bahari (2014)

Table 1.5: Perceived Quality

No	Items	Scale
1	Bank has a good image and reputation	5
2	Security guarantees and the return of customer deposits	5
3	Security guarantees of customer by bank	5
4	Furnishings and equipment in bank are modern and high technology	5
5	Operating time that is appropriate and easy for customers	5

Table 1.6: Customer Knowledge

No	Items	Scale
1	I frequently see the information about Islamic products	5
2	I have seen a variety of Islamic products	5
3	I know many details about the Islamic products	5

Sources: Yoon et al (2013)

For estimating the above selection criteria, a five-point likert-type scale ranking from 1 – strongly disagree to 5 – strongly agree will be use.

RESULT AND DISCUSSION

As a result, all of the hypotheses postulated accepted in which the service quality and product quality were significant towards customer satisfaction in the Islamic Bank. All the results aims to target consumers' satisfaction in Islamic banking. Service quality (accessibility and serviceability), product quality (conformance and perceived quality) use as factors of customer satisfaction in Islamic banking. In the banking industry, service quality is known as essential to gain success, to grow up and to be able to compete with competitors. However, financial services provided by banks generally undifferentiated. To become different, the bank needs to continually improve its service quality, which is critical for expanding its market share (Dahari et al., 2015). The majority of the previous studies reported is on the accessibility of Islamic banks, quality of halal banking services (Amin, Rahim Abdul Rahman, Laison Sondoh Jr, & Magdalene

Chooi Hwa, 2011; Echchabi & Aziz, 2012). As found in the previous study, accessibility is vital in influencing stakeholder banking selection criteria, and they are satisfactory and related to location and convenience, such as available parking space and interior comfort (Wajdi Dusuki & Irwani Abdullah, 2007). An empirical study of the relationship between product quality and customer satisfaction conducted (Mu'azu Saidu Badara et al., 2013), researching Islamic banking in Nigeria found a positive and significant relationship between product quality and customer satisfaction. Conformance of shariah is one of the Islamic banks' establishments and rooted in religion (shariah). It demanded by strict believers who wanted to perform their banking activities in an Islamic bank. Shariah is not limited to Muslims, as IB welcome non-Muslim customers and potential customers to engage in Islamic banking activities and enjoy the advantages of product and service offered by Islamic banks (Mohd Zamil, 2014). Perceived quality is known as the impact of a brand name, company image and advertising (Garvin D. A., 1987). In previous studies, they found the customers most critical elements are the reputation of the bank and image or revelation of the bank's name and reputation strongly affect selecting the bank. Aldosari et al., 2016) has conducted an empirical study to examine the relationship. The moderating variable of customer knowledge significantly impacting the relationships between PBC, the attitude, and the subjective has significantly affecting Islamic hire purchase (IHP) financing indicate that customer knowledge of Islamic products (KIP) is an important moderating variable, considerably influencing the relationships between service quality and product quality and customers' satisfaction with Islamic products. The undertaken research outcomes demonstrate that Islamic banks should enhance their quality to increase their products' satisfaction. Besides, Islamic banks should emphasize their products and educate common people that their products comply with Shariah principles.

CONCLUSION

Service quality, product quality and customer knowledge play a significant roles in providing customer satisfaction in Malaysia. Islamic bank managing service quality and product quality effectively. Therefore, a bank that committed to deliver high quality service and product must pursue consistent customer satisfaction. However, adopting service quality and product quality

effectively in Islamic banking management requires a clear understanding of what service quality and product quality means to their customers. Thus, Islamic bank management must measure the overall customers' satisfaction and understand the nature of service and product quality thus knowledge of customer on how these features interact.

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