

**Islamic Auto Financing in Malaysia: A Service Quality Study of *Al-Ijarah Thumma Al-Bai'* (AITAB) in Maybank Berhad and *Vehicle Financing-i* (*Bai Bithaman Ajil-BBA*) in Bank Islam Malaysia Berhad**

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**Abstract**

Nowadays Islamic Banking has shown huge progress and development in Malaysia. One of the main part of the Islamic Banking financing section is hire purchase financing. This research paper will discuss the two most popular Islamic financing products in Malaysia, (1) *Al-Ijarah Thumma Al-Bai'* (AITAB) in Maybank Berhad, (2) *Vehicle Financing-i* (*Bai Bithaman Ajil-BBA*) in Bank Islam Malaysia Berhad. This paper will focus on service quality offered by both banks in relation with customer satisfaction and customer loyalty. Proposed area of research will be in the Klang Valley specifically in Wilayah Persekutuan Kuala Lumpur and Putrajaya. In this study, researcher will be using CARTER as a basic service quality model in order to ascertain the relationship and impact of service quality on customer satisfaction and customer loyalty. Demographic profile will also be used as a moderator variable to measure the relationship between service quality with customer satisfaction. Demographic factors such as age, gender, education and income is seen as able to influence the customer satisfaction. Data will be collected from 600 respondents through self-administered questionnaires. Further, data will be analyzed using SPSS version 19.0. Sixteen hypotheses will be tested using Pearson correlation, Hierarchical Regression, One Way ANOVA and also Independent Sample T- test.

**Keywords:**

Service Quality, Overall Customer Satisfaction, Customer Loyalty, Maybank Berhad, and Bank Islam Malaysia Berhad.

## Introduction

Islamic banks in Malaysia are facing a lot of challenging environments. They must be able to adopt and assimilate in fast changing situation. Globalization and technological advancement have led to an open and integrated banking industry. This situation has created a very stiff competition in market place. Islamic banking is distinct and unique from conventional banking because of the Islamic principles, collectively referred to as *Shariah*, governing economics, social, political and cultural aspects of Islamic societies (Mukesh *et al.*, 2009). There is a moral filter based on the definitions of *halal* (Permissible) and *haram* (Prohibited) providing an expedient legal framework (Chapra, 1992).

Islamic banking refers to a system of banking that complies with Islamic law also known as *Shariah*. The underlying principles that govern Islamic banking are mutual risk and profit sharing between parties, assurance of fairness for all and that transactions are based on an underlying business activity or asset (Nurdianawati, I.A & Asyraf, W.D 2006).

These principles are supported by Islamic banking's core values whereby activities that cultivate entrepreneurship, trade and commerce and bring societal development or benefit are encouraged. Activities that involve interest (*riba*), gambling (*maisir*), and speculation trading (*gharar*) are prohibited. Through the use of various Islamic financing concepts such as *Ijarah* (leasing), *Bai Bithaman Ajil* (deferred payment), *Mudharabah* (profit sharing), *Musyarakah* (partnership), and the Islamic banking institution have a great deal of flexibility, creativity and choice in the creation of Islamic financing products (Muhammad Ridhwan Ab.Aziz, 2013).

Currently there are many players engaged in auto financing in Islamic banking institutions. Various auto financing products being offered by banking industry to cater the demand from prospect of hirer purchase applicant. Several auto financing products offered by Islamic banks such as *Al-Ijarah Thumma Al-Bai'* (*AITAB*) by Maybank Berhad, *Bai Al-Innah* by Bank Rakyat Malaysia Berhad, and *Vehicle Financing-i (Bai' Bithaman Ajil)* by Bank Islam Malaysia Berhad. Customers have plenty of choices to choose from various Islamic bank in the industry (Akram, M.L. 2008). To date, however there limited attempt has been made to specifically conceptualized customer satisfaction and customer loyalty in auto financing in Islamic banks in Malaysia.

The aims of this research paper is to ascertain and examine the relationship between antecedents or causes of customer satisfaction with customer loyalty in Islamic banking industry in Malaysia. Specifically, this study will examine the relationship of service quality with customer satisfaction towards customer loyalty in Maybank Berhad and Bank Islam Malaysia Berhad. This research will be conducted through comparative study measure. Two auto financing products will be involved, *Al-Ijarah Thumma Al-Bai'* (*AITAB*) from Maybank Berhad and *Vehicle Financing-i (Bai Bithaman Ajil-BBA)* from Bank Islam Malaysia Berhad.

Thus, this research paper will look into characters and dimensions that will influence customer to vigilantly choose the bank which offer better product as well as offer better service quality. There is an urgent need to investigate the economic environment surrounding the competitive business strategy of auto finance in Malaysian Islamic banking industry.

The current trends indicate that there is an urgent improvement in the study of service quality, customer satisfaction and loyalty. However, there is limited research about relationship of service quality, customer satisfaction and loyalty related to specific product of auto financing, i.e. *Al-Ijarah*

*Thumma Al-Bai'* (AITAB) and *Bai Bithaman Ajil* of auto finance in Islamic banking. Thus, the research will provide information for Islamic banks industry to be more competitive in the current business practices circumstances.

## Concept of Service Quality

### *Service Quality Concept from Western Perspectives*

Many researchers (Parasuraman *et al.*, 1985; Mukesh, k. *et al.*, 2009; Firdaus, A. *et al.*, 2011) believe that service quality is an elusive concept, and there are considerable arguments among researchers of how to conceptualise this phenomenon. However they acknowledge that service quality is a dynamic, multidimensional concept, incorporating a number of aspects of both past and present service experience. Service quality has been described as a form of attitude but not equivalent to satisfaction that results from the comparison of expectations with performance (Parasuraman *et al.*, 1988; Bolton, R.N & James, H.D., 1991). It's also defined as the difference between customer expectation of service and perceived service. If expectations are higher than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction prevailed (Parasuraman *et al.*, 1985)

### *Service Quality Concept from Islamic Perspectives*

There is limited research of service quality by Muslim research community compared to their counterparts in western, however there are significant arising number of research publication lately. In Islam all daily life and activities must be based on Al-Quran and Sunnah. Indeed, Islam is a comprehensive way of life, which strikes the balance between the spiritual and the material need of human being (Akram, M.L., 2008). Islam also promoted good service quality and work ethic which are related to good practice of morality, psychological, and social that are permissible by Syariah law.

It is also has to be beneficial, meaningful and useful to others and the community at large while serving as a source of pride and a dignified and most important must be balance in life both in today life and hereafter ( Abbas, J.A & Abdullah, O., 2008)

Islam teaches its followers to engage in a decent way of service quality in working places. Allah states the issue through one of the Quranic verses as follows:

*O you who believe! Eat not up your property among yourself unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you (Al – Quran 4:29).*

From the above verses, one could find a strong message regarding practising of good service quality at work place whereby Islam emphasis on justly and fairly trading between people and worker (Arham, M., 2010).

Shukri, A & Musa, Y.O (2012), stressed that good service quality and work ethic are important aspects in the Muslim perspective. In their research, they stated that Islam lays a great emphasis on attitude of work. Quality in work is given special important to the extent that it is also considered as an act of worship itself. In term the practice of good service quality and hard work, (Ibn Hibban in his Sahih stated that), the prophet said:

“Allah verily likes if one of you do his job thoroughly and proficiently”

Thus, from hadith above, we know that Islam is given special attention to service quality at work. The obligation towards work also considered as *Ibadah* as long as the intention (*niat*) is to get blessing of Allah.

Pointed out further by Shukri, A & Musa, Y.O (2012), in Islam everything is not directed towards this world only but also towards the world hereafter. Thus, the work as *Ibadah*, it is important to promote good ethic and efficiency in work in order to get blessing and good life in the afterworld.

### **Measurement of Service Quality Using CARTER Model**

Researcher will use CARTER model to measure service quality of hire purchase financing facility ie. *Al-Ijarah Thumma Al-Bai' (AITAB)* and *Vehicle Financing-i (Bai Bithaman Ajil' BBA)* towards customer satisfaction and customer loyalty offered by Maybank Berhad and Bank Islam Malaysia Berhad respectively. Based on SERVQUAL model, Othman & Owen (2001a), developed an instrument called CARTER to measure service quality in Islamic banking. This because the Islamic banking industry operates under different principles and also cultures differences between countries, regions, religious, or ethnic groups which reinforce the important to incorporate new dimension which is comply with Islamic principle. In addition to the existing five dimensions in SERVQUAL, CARTER incorporates an extra dimension which is “Compliance with Islamic Law”. (Refer table 1).

In order to consider the complete rotation process of auto financing from financing application to after sales services, and thus after review many previous research journals, researcher would like to propose an adoption model of CARTER with modification to the original items and also introducing one new dimension to suit the local Islamic banking context. This dimensions called “After Sales Services”. This new dimension will be incorporated into existing CARTER’s dimensions as component of service quality. Specifically, dimension of “After Sales Services” aspect is not considered in SERVQUAL and CARTER in details. This aspect play an important role in customer satisfaction as it help to improve customer’s perception of the bank, for example banks suppose to have adequate facility in order for customer to pay first and subsequent monthly instalment of their car financing through ATM or E-banking without time constraint and without having long queuing through counter service (W.M Zainuddin W Abdullah, 2013).

### **Concept of Customer Satisfaction**

#### *Concept of customer satisfaction from Western Perspectives*

Customer satisfaction is the central element of the marketing concept and one of the essential components of any organization’s strategy because customer is the ultimate source of income for the companies (Erevelles, S & Leavitt, C., 1992). It has been believed that higher level of customer satisfaction may result in higher levels of repurchase (Arisara, S., 2007).

According to Oliver (1997), repeat purchasing is essential to a continued stream of profitability through achieving higher levels of customer satisfaction. Satisfaction also can be defined as summary of psychological state resulting when the emotion surrounding disconfirmed expectation is couple with the consumer’s prior feelings about the consumption experience (Oliver, 1981). Kotler (2000), defined satisfaction as a person’s feeling of pleasure or disappointment resulting

from comparing a product perceived performance (or outcome) in relation to his or her expectations.

Hansemark & Albinson (2004), defined satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some need, goal or desire. Another remark by Oliver (1997) "Satisfaction is the consumer's fulfilment response. It is judgement that a product or service feature, or the product of service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under-or over-fulfilment".

### *Concept of Customer Satisfaction from Islamic Perspectives*

Islam is the way of life. The Islamic religious perspectives over businesses goes beyond its profitability and survival but its considered as Ibadah with the intention to get the blessing of Allah (Darwish, A., 2011). Islam lays great emphasis on business as we sent to this world as a caliph. In many places in the Quran and Hadith, it has been made clear that time should not be wasted. God relates in the Quran how the heavens and the earth were created in seven days and describes that as a sign for humankind.

Then Quran directs a message to humanity that they should contribute positively to the earth, that is, they should work to make use of what is created for their benefit:

*That a man can have nothing but what he strive for; That (the fruit of) his striving will soon come in sight: Then will he be rewarded with a reward complete. (An-Najm 53:39-41)*

In Islam, business is given special attention of importance to the extent that it is considered as an act of worship itself. Therefore, Islam lays a lot of emphasis that a man should do a business in a good manner (Shukri, A & Musa, Y.O., 2012). In terms of marketing, this concept deals with customer, whereby when business is conducted in a good manner and as the way permitted by Syariah, it will lead to customer satisfaction (Samir, A., 2012).

Islam as a universal and complete worldview, of course, has its own view about business ethic especially in marketing. Islam as A Deen of Muslim that is promulgated as the way of life, has promoted a clean, truthful, fairness dealing in business marketing which is related to human activities (Taufiq, P *et al.*, 2013). Thus, in relation to the customer satisfaction which is deemed very important in terms of human relations, Islam postulated that good practice of marketing is paramount to uphold by Muslim.

(Taufiq, P *et al.*, 2013), following several Hadith by Prophet Muhammad (pbuh), dictate about the importance of best practice and conduct, just, and honesty in business marketing:

*(1) Hadith narrated by Tirmizi, Nisai, and Ibnu Majah, reported by Aishah that holy prophet said: The purest of what you eat come from your own earnings, and your children come from your own earnings.*

*(2) Narrated by Al Bukhari, Abu Dzar reported that the messenger of Allah said: O Abu Dzar ! There is no wisdom like efforts, no piety like self-denial and no goodness like good conduct.*

*(3) Narrated by Baihaqi, Abdullah Bin Masud reported that Holy Prophet said: To search after lawful earning is compulsory after the compulsory thing.*

Based on above mentioned Hadith, it is clearly that Islam emphasized and corroborated the equilibrium between here and after world and also good manner in dealing with business marketing that pertinent in today world's marketing concept.

### **Concept of Customer Loyalty**

#### *Concept of Customer Loyalty from Western Perspectives*

The significant of service quality and customer satisfaction has been gained a substantial amount of attention from both managers and academic researchers interested in explaining key variables such as word of mouth endorsement, repurchase intention, brand loyalty, and profitability whereby one of the focuses of the present study has been associated with customer loyalty (Arisara, S., 2007).

Customer loyalty is important to a business. The only way a company grows is through the satisfaction of its customers. It determines the integrity and honesty of a business, where the customer can feel confident in dealing with them on a daily or weekly basis. The customer returns because they have been treated fairly, and with respect and decency. They become loyal to the business, as long as the business returns that respect to the customer (Sulistyawati, T., 2006).

Without loyal customers, it is harder to grow your business and more costly to service the customers you have. It is also harder to grow your business because the best sources of new customers are referrals and positive comments from existing customers. If this source of new business dries up, your company either does not grow or must acquire new customers in a more costly fashion namely, i.e. expensive advertising, larger sales force, etc (Kim, H.D., 1999).

#### *Concept of Customer Loyalty from Islamic Perspectives*

Islam is the perfect way of life (*Syumul*), it is a religion that using holistic approach which are involves both the life and the afterlife dimensions. Thus, Islam does not taken eternity matter and world affairs separately (Solahudin, A.H & Che Zarina, S., 2011). In Islam, concept of loyalty is considered significant and important aspect to Muslim. Islam portrayed loyalty into two categories, first loyalty in relation between human and human, second loyalty in relation between human and God (Shukri, A & Yusuf, O., 2012). Thus, the concept of loyalty between human especially in daily life activity is very important in Islam. Relation of brotherhood in Islam is very utmost important, whereby it is can be considered a block of the building, which is every block contributed to the strength of the whole building.

(Taufiq, P. *et al.*, 2013), the concept of loyalty is significant and pertinent to Muslim can be seen from verse 5:2 of Al-Quran below:

“Help you one another in Al-Birr and At-Taqwa, but do not help one another in sin and transgression. And have Taqwa of Allah. Verily, Allah is severe in punishment.

Our Prophet Muhammad S.A.W also refrain us as a Muslim from mistreated one and another. In research by Taufiq, P. *et al.*, (2013), they cited an hadith regarding relationship between muslim that clearly shows Rasulullah S.A.W stress about good relationship between Muslim brother.

Hadith narrated by Al-Ma'rur, At Ar-Rabadha, I met Abu Dzar (may Allah be pleased be with him) who was wearing a cloak, and his slave, too was wearing similar one. I asked about the reason for it.



He replied, “ I abused a person by calling his mother with a bad names.” Prophet Muhammad S.A.W said to me, “O Abu Dzar! Did you abuse him by calling his mother with bad names? You still have some characteristics of ignorance. Your slaves are your brothers and Allah has put them under your command. So whoever has a brother under his command should feed him of what he eats and dress him of what he wears. Do not ask them (slaves) to do things beyond their capacity and if you do so, then help them. Above mentioned verses of Holy Quran and tradition of the Prophet Muhammad S.A.W of Islam established beyond any doubt that loyalty is very important in daily life of the Muslim.

### **Data Analysis and Descriptions**

This paper examined the relationship among service quality, customer satisfaction and customer loyalty within the context of Islamic banking in Malaysia. Specifically, researcher will conduct research on Islamic banking products (i.e. *Al-Ijarah Thumma Al-Bai' (AITAB)* of Maybank Berhad and *Vehicle Financing-i (Bai Bithaman Ajil-BBA)* of Bank Islam Malaysia Berhad). Figure 1 presents the proposed theoretical framework for this research paper. (Adapted from Arisara Seyanont, 2007; Shahril, *et al.*, 2004).

#### *Relationship between Service Quality and Customer Satisfaction*

Since this paper are regarding Islamic banking, therefore study should take into consideration about Islamic Compliance value. Recently, there are number of study using new model adapted from SERVQUAL to measure service quality in Islamic Banking. In Kuwait, Othman & Owen (2001a) based on SERVQUAL model, they developed an instrument called CARTER to measure service quality in Islamic banking. CARTER incorporates an extra dimension which is “Compliance with Islamic Law”. The authors defined six dimensions are as follows: *D1: Compliance, D2: Assurance, D3: Reliability, D4: Tangibles, D5: Empathy, and D6: Responsiveness.*

For this paper, researcher would like to propose an adoption model of CARTER with modification to the original items and also the introducing one new dimension to suit the local Islamic banking context especially in the auto financing area. This new dimension will be incorporated into existing CARTER's dimensions as component of service quality. “*After Sales Services*” aspect is not considered in SERVQUAL and CARTER. This aspect play an important role in customer satisfaction as it help to improve after sales service, for example customer can pay monthly instalment through ATM or E-banking without time limitation, constraint and without having long queuing through counter service. Having these kind of services, eventually will lead to the customer satisfaction. Therefore, Islamic banks can promote a good name to their customers.

#### *Relationship between Service Qualities with Customer Loyalty (Intention of Refinance)*

Refinancing is the outcome of customer loyalty, Gremler & Brown (1996) offer one definition that related to this paper: the degree to which a customer exhibits repeat purchasing behaviour from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists.

#### *Relationship between Customer Satisfactions with Customer Loyalty (word of-mouth endorsement)*

Arisara Seyanont (2007), in her dissertation regarding respond from restaurant's customer in Phuket, Thailand. Researcher measures the relationship between customer satisfaction and loyalty which is concerning of spreading a word-of-mouth. The result indicated that spreading word-of-mouth associated with high customer satisfaction.

#### *Customer Satisfaction as a Mediating Variable between Service Quality and Loyalty*

Customer satisfaction plays an important role in customer loyalty. Previous literatures show that service quality together with customer satisfaction will lead to customer loyalty. Hyung, S.L (2013), their research indicated that the result of the study reveal that service quality and customer satisfaction positively affect customer loyalty. They tested several models, result of the research in Model 6 is ( $\beta = 0.53$ ,  $p < 0.01$ ), with  $R^2 = 0.22$  (Relationship between service quality with loyalty). Result in Model 7, customer satisfaction as a mediating role is ( $\beta = 0.24$ ,  $p < 0.01$ ), with  $R^2 = 0.41$ . Resulted in  $R^2$  increasing of 0.19. Thus, result show that there is a significant mediating role of customer satisfaction on the relationship between service quality and customer loyalty.

#### *Relationship between Service Qualities with Demographic (Moderator)*

As for demographic variable, it has been widely recognized that demographic factors have a great impact on consumer attitude and behaviour (Jayawardhena & Foley, 2000; Matilla, 2001; Karjaluoto, *et al.*, 2002). Moreover, both attitude and non-attitudinal variables also influence behaviour (Eagly & Chaiken, 1993).

So it's important for Islamic banks to recognize and use them in making better and appropriate strategy concerning gender factor. Ahasanul, H (2010) stated in his research that gender as demographic factor is a measurable variable and the findings provide straight forward application in the decision making process of Islamic banking service.

#### *Significant Differences in Customer Satisfaction between Ijarah and Bay Bithaman Ajil*

There are lot of complaints about customer satisfaction regarding *Vehicle Financing-i (Bay Bithaman Ajil-BBA)* of Bank Islam Malaysia Berhad. This complaint due to the weakness and time consumed in the processing of automobile financing application. On the other hand, Ijarah of Maybank Berhad quite popular in the market and also less complaint about customer satisfaction. Therefore, this paper will look into the differences of customer satisfaction between two banks and what are the factors constitute to this discrepancies.

## **Research Methodology**

### *Research Design*

This is quantitative research paper. Purpose of the paper is to explain and describe to reflex the events involved. Researcher will be using CARTER model as a studying based variables and also a set of questions also will be based on this variables as well to facilitate the study. Cross-sectional study based on observations representing a single point in time. Variables or dimensions in this paper will be analyzing through correlational statistics ( $r$ ).

### *Subject and Location of Study*



Based on the general guidelines by previous researchers on sample size required from given population such as (Nunnally, 1978); Tabachnik & Fidell, 1996), from statistical perspective a minimum 384 are required for this research paper. Researchers are proposing 600 samples to be collected from prospective respondents. Male respondents 60% and female 40%. Racial composition 95% Malays, and 5% others, Financing eligibility, age 20 years old to 60 years old.

### *Measurement of Variables*

The proposed instrument contains four parts. Part I, regarding service quality with comprised of seven dimensions. Here we are proposing 43 questions, it's consisting of about 6 dimensions with 35 items taken from CARTER model (Othman & Owen, 2001b). An additional new proposed dimension, "After Sales Services", with additional four statements. An additional five new statements added to the existing CARTER model to suit objective of the research.

### *Data Collection Methods*

Using non-probability convenience sampling method. Two steps will be employed by researcher, first the researcher will distribute questionnaire to the respondent at the selected branches of Perodua car dealers and also at Proton car dealers. The bulk of questionnaire will be managed by appointed agent in the branches.

Second, researcher will call previous customers through assistance from selected car dealers. Other method, researcher also will find target respondents through friends, neighbour and schools and also any appropriate method to fill the questionnaire by explain them the purpose of the survey. The time frame for account holders will be accounted from 2012 until current year.

### *Proposed Data Analysis Procedures*

Content validity of the draft will be reviewed by two subject matter expert, one from expert in Islamic banking industry and the other one from language expert to ensure correct translation being made to the questionnaire from English into Bahasa Malaysia and vice versa. The construct validity of the dimensions will be checking using factor analysis method. An Exploratory Factor analysis (EFA) and Confirmatory Factor Analysis (CFA) will be employed. Then, factor extraction (Kaiser Criterion) with eigenvalue must be greater value of 1.0 will be retaining in the factor solution (Tabachnik & Fidell, 1996).

Factor rotation such as Direct Oblimin using structure and pattern matrix and communalities with cut off loading 0.45 (Blaikie, 2003) will be used to check whether correct variable being measure by correct items. Confirmatory factor analysis, the goodness-of-fit statistic (GFI) will be employed (Diamantopoulos & Siguaw, 2000). Then reliability of the scale in this paper will be checking using Cronbach's Alpha with prescribed 0.70 as a thresholds (Nunnally, 1978). Proposed analysis methods are descriptive statistic, Pearson correlation, Hierarchical regression, One Way ANOVA, and Independent sample-t-test.

### **Expected Result**

Theoretically, result of this research will clarify and endorse the relationship between service quality and customer satisfaction that have been studied by previous researcher. Most of the previous literature suggested that there is a relationship between service quality factor and customer satisfaction and customer loyalty.

Practically, the proposed research paper in local Islamic banking context regarding service quality with customer satisfaction and customer loyalty is expected to be an important complement to traditional measures of economics performance, providing useful information to the banking institutions, shareholders, investors, government regulators, and most importantly to customers. Also, result from this study will act as the guidance to management of the bank to be more conscious about customer satisfaction and also the factors contributed to customer loyalty. Management of the bank should consider the factor that will influence their customer in terms of satisfaction.

## Conclusion

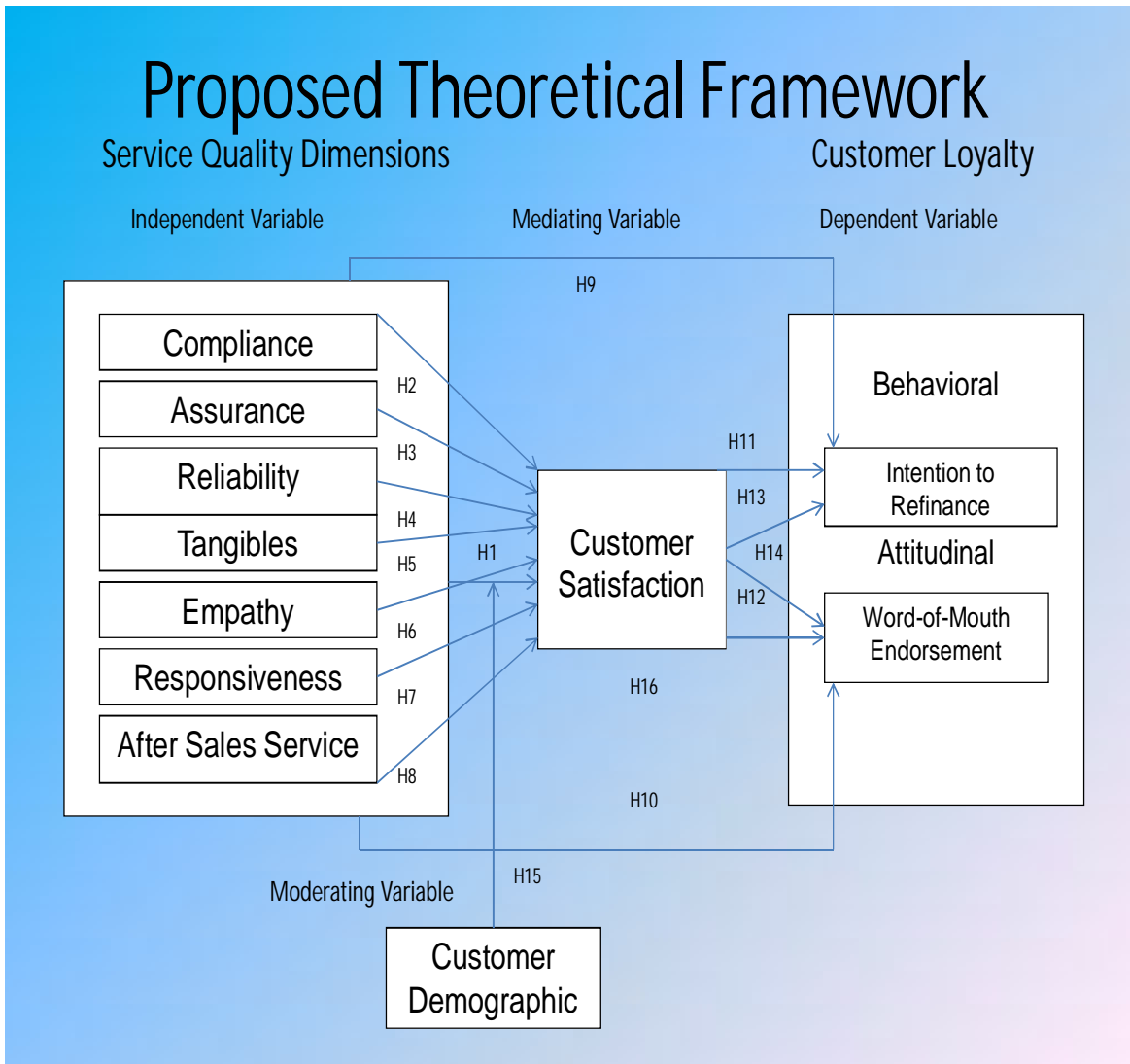
The operations of auto finance in Islamic banks are based on Islamic (*Shariah*) Law which is different in terms of spirit, process and practice from conventional banks. Nowadays Islamic banks are operated in a globally integrated banking industry which is characterised by strong competition and rapid changes in technology. Since the auto finance provided by Islamic banks are generally undifferentiated with conventional bank, Islamic banks will have to compete on the basis of high quality and flexibility of products and procedures offered by its finance staff to its customers in order to gain a competitive advantage against their rivals.

## Table and Reference

Table 1: Six Dimensions of CARTER

Dimensions	Definition
1. Compliance	The ability to fulfil with Islamic Law and operate under the principles of Islamic banking and economy.
2. Assurance	The knowledge and courtesy of employees and their ability to convey trust and confidence.
3. Reliability	Ability to perform the promised service, dependability and accuracy.
4. Tangibles	The appearance of physical facilities, equipment, personnel, and communication materials.
5. Empathy	Caring, individualised attention which the Islamic bank provides to its customers.
6. Responsiveness	The willingness to help customers and provide prompt services.

Figure 1: Proposed Theoretical Framework



Source: Adapted from Othman & Owen (2001a), Uma Sekaran (2003) & Arisara Seyanont (2007)

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