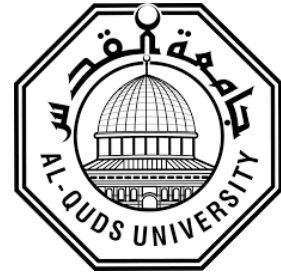


**AL-Quds University**  
**Deanship of Graduate Studies**



**Availability of factors influencing customers satisfaction  
and their effect on customers satisfaction in Palestinian  
Islamic banks in Ramallah**

**Sara Fares Sadi Hassouneh**

**M.Sc. Thesis**

**Jerusalem - Palestine**

**1443AH- 2021**

**Availability of factors influencing customers satisfaction  
and their effect on customers satisfaction in Palestinian  
Islamic banks in Ramallah**

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**A thesis Submitted in Partial Fulfilment of requirement  
for the degree of Master of Business Administration from  
Al-Quds University.**

**AL-Quds University**  
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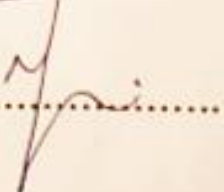
**Thesis Approval**

**Availability of factors influencing customers satisfaction and  
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**Jerusalem – Palestine**  
**1443AH- 2021**

## Dedication

قَالَ تَعَالَى:


﴿ وَقَضَى رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا إِمَّا يَبُلُغَنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ  
كِلَاهُمَا فَلَا تَقُلْ لَهُمَا أُفٍّ وَلَا نَهْرَهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا ﴿٢٣﴾ ﴾ (الإسراء: 23)

*I would like to thank my family  
and friends the support and this  
thesis will be present to my family  
and friends*

**Sara Hassouneh**

**Declaration:**

I certify that this thesis submitted for the degree of Master, in the result of my own research, except where otherwise acknowledged, and that this study (or any part of the same) has not been submitted for a higher degree to any other university or institution.

Signed: 

Name: Sarah Fares Sadi Hassouneh

Date:09/10/2021

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## **Abstract**

The aim of this study is to identify the Availability of factors influencing customers satisfaction and their effect on customers satisfaction in Palestinian Islamic banks in Ramallah. The main objectives of this study are to know the effect of factors: social and physical environment, customer expectations, customer feedback, E- banking services, and customer behavior, on customer satisfaction in Palestinian Islamic banks in Ramallah. Around 302 customers will be sampled from 3 Islamic banks based in Ramallah city. The sample consist of 302 Islamic bank customers. A survey design approach will be establishing (held), questionnaires employed for data collection. Data collected from questionnaire will be analyzed through SPSS statistical program, by showing the relationships between dependent and independent variables will held by regression, t-tests, one-way a nova and correlation analysis. Social& physical environment, customer expectations, customer feedback, E-Banking, customer behavior (independent variables) will be discussed to find how correlated to customer satisfaction (dependent variable) which hope that significantly will lead to results and recommendations for banks managers strategies for customer satisfaction. The study will show the degree Palestinian Islamic banks need to be ensure punctuality in service delivery to be a strong predictor of customer satisfaction. The results of the study showed a strong direct relationship between the total degree of factors represented in (social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking) and the overall degree of customer satisfaction with the services provided by Palestinian Islamic banks. The main recommendation Palestinian Islamic banks should set policies and plans that maintain the levels of the physical and social environment, customer expectations, customer behavior, customer feedback, and the reality of the E-Bank, as these factors have a significant and strong impact on customer satisfaction

**Keyword:** Customer satisfaction measurement, customers involvement, Islamic banks, Islamic banking, customer loyalty, Customer Feedback, Customer behavior, Customer expectations

توافر العوامل المؤثرة في رضا العملاء وأثرها على رضا العملاء في البنوك الإسلامية الفلسطينية في محافظة رام الله.

إشراف د. عروبة البرغوثي.

إعداد: سارة حسونة

الملخص:

هذه الدراسة تهدف إلى التعرف على مدى توفر العوامل المؤثرة في رضا العملاء وتأثيرها على رضا العملاء في البنوك الإسلامية الفلسطينية في رام الله. هذه الدراسة تتمثل الأهداف الرئيسية لهذه الدراسة في معرفة تأثير العوامل: البيئة الاجتماعية والمادية، وتوقعات العملاء، وملاحظات العملاء، والخدمات المصرفية الإلكترونية، وسلوك العملاء، على رضا العملاء في البنوك الإسلامية الفلسطينية في رام الله. سيتم أخذ عينة حوالي 302 عميل من 3 بنوك إسلامية مقرها مدينة رام الله. تتكون العينة من 302 عميل مصرف إسلامي. سيتم إنشاء نهج تصميم المسح (عقد)، واستخدام الاستبيانات لجمع البيانات. سيتم تحليل البيانات التي تم جمعها من الاستبيان من خلال البرنامج الإحصائي SPSS، من خلال إظهار العلاقات بين المتغيرات التابعة والمستقلة التي سيتم الاحتفاظ بها من خلال الانحدار، و t-test، وتحليل الارتباط. ستتم مناقشة البيئة الاجتماعية والمادية، وتوقعات العملاء، وتعليقات العملاء، والخدمات المصرفية الإلكترونية، وسلوك العملاء (المتغيرات المستقلة) لمعرفة مدى ارتباطها برضا العملاء (متغير تابع) والتي تأمل أن تؤدي بشكل كبير إلى نتائج وتوصيات لاستراتيجيات مديري البنوك للعملاء. هذه الدراسة ستظهر الدراسة إلى أي درجة تحتاج البنوك الإسلامية الفلسطينية إلى ضمان الالتزام بالمواعيد في تقديم الخدمات لتكون مؤشراً قوياً على رضا العملاء. حيث ان نتائج الدراسة أظهرت علاقة مباشرة قوية بين الدرجة الإجمالية للعوامل الممثلة في (البيئة الاجتماعية والمادية، وتوقعات العملاء، وملاحظات العملاء، وسلوك العملاء، والخدمات المصرفية الإلكترونية) والدرجة الكلية لرضا العملاء عن الخدمات التي تقدمها. البنوك الإسلامية الفلسطينية. التوصية الرئيسية يجب على البنوك الإسلامية الفلسطينية وضع سياسات وخطط تحافظ على مستويات البيئة المادية والاجتماعية، وتوقعات العملاء، وسلوك العملاء، وتعليقات العملاء، وواقع البنك الإلكتروني، حيث أن هذه العوامل لها تأثير كبير وقوي على رضا العملاء.

**الكلمات المفتاحية:** الخدمات المصرفية الإسلامية، ولاء العملاء، ملاحظات العملاء، سلوك العملاء، توقعات العملاء.



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# Chapter I

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## The Study Framework

### 1.1 Introduction

Customer service is very important where is defined as the support you offer your customers before and after they buy and, use your products or services that helps them have an easy and; enjoyable experience with you. Offering amazing customer service is very important if you want to gain customers and grow your business. Nowadays customer service goes far beyond the traditional telephone support agent. It is very easy in these days to gain customers through social media like Facebook, Instagram. and through email and etc. Many companies provide self-service support, in order customers can find their own answers any time. Customer support is more than just providing answers; is an important point of the growing your brand that led to gain customers.

In addition, customer service is very important and critical to competing effectively. Long time ago, people chose which companies they did business with based on price, or the product or service offered, however nowadays the overall experience is often the driver. Around 89% of companies now expect to compete mostly on the basis of customer experience.

Customer service is a very good benefit of business success however, every person or company will have their own definition of what good customer service means. There are different eight steps customer service principles can help you transform your support operations and deliver the best customer service experience every time are the following: Work as a team, Listen and share, Friendly, empathetic support, Be honest, Improve empathy, Deep product knowledge, Timeliness, Identify ways to improve processes (salesforce, 2020)

Lastly, there are many studies that talks about factors that affect customer services in banks however, in this study it will focusing on the factors that affect customer services in Islamic banks In Ramallah like Safa bank, Palestinian Islamic bank and Arab Islamic bank.

Customer satisfaction can be defined as a measurement that determines how happy customers are with a company's products, services, and capabilities. Customer satisfaction information, including surveys, scoring and ratings, can help organization determine how to improve or changes its products and services (Schroeder, 2009).

An organization's main focus must be to satisfy its customers. This applies to industrial firms, retail and wholesale businesses, government bodies, service companies, nonprofit organizations, and each subgroup within an organization (Ricci, 2003)

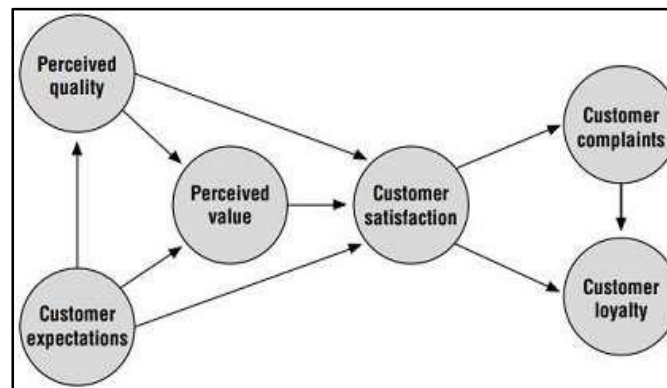


Figure 1: Customer satisfaction research nexus. Source: <https://asq.org/quality-resources/customer-satisfaction>

Moreover, Organizations should not concentrate about what they know what the customer wants. However, it's very important to understand the voice of the customer, using customer satisfaction tools like customer surveys, focus groups, and polling. Organizations can gain detailed insights as to what their customers want and better tailor their services or products to meet customer expectations (Swaddling, 2002) (Gustafsson, 2000).

There is positive relationship between great customer satisfaction and high customer retention. Customer retention powers sales and helps businesses maintain sustainability. Likewise, system of measurement like sales and shares show important how an organization is performing on time, customer satisfaction scores are the best indicators to reveal how a company will perform in the future (What is Customer Satisfaction and Why Is it Important?, 2020)

It is very important to understand the importance of customer satisfaction for many different reasons:

- 1- **Repeat customers:** customers who are Satisfied will purchase from you again. We can know through customer satisfaction surveys how customers are satisfied. We can ask them to rate their satisfaction levels from 1 to 10 scales to see how happy to purchase from us, to get our services in future. Customers that rated 7 or more are satisfied. However, a score of 6 or below customers are unhappy with you and it's a huge risk. Customers that rated 9 or 10 scale are the most loyal customers. We may use them to promote the brand and improve CSAT scores.
- 2- **Competition differentiator:** Customer satisfaction is the key factor in making or breaking brands. In this competitive brand, customer satisfaction has to be important to customer strategy. There are no marketing campaigns and promotions will help to know if customers are satisfied or not. Brands that have low levels of customer satisfaction are

likely to pass away in the future. Brands that have supporters are far likely to do better than brands that do not. When customer is satisfied will have brand supporters. All begins and ends with customer satisfaction.

- 3- **Reduce customer churn** by seeking continuous customer feedback ((scoring, rating and making surveys)) to track progress and routinely share it with customer service representatives.
- 4- **Decrease negative word of mouth:** According to McKinsey's research, conducting regular CSAT surveys will help measuring customer satisfaction and identify factors that may be prevent CSAT scores.
- 5- **Retaining customers is cost-effective:** The cost of getting new customers is greater than retaining current customers.

Brands understand the customer satisfaction benefits before participating efforts and resources to improve their CSAT score.

- 1- **Customer loyalty:** When customers are satisfied, they become loyal. Adobe's report said loyal customers spent around 67% more than new ones via repeat orders, upsells, etc (saasquatch, 2019).
- 2- **Support pillars:** Satisfied customers are more likely to stand by in times of disaster; they care for the brand and want to see it thrive. This has been observed in many cases for big brands such as McDonald's when rumors of caterpillars in their foods. They trust the brand and are understanding of any shortcomings or crisis that may befall them.
- 3- **Sales revenue:** Brands focusing on customer satisfaction actively have healthy sales revenue.
- 4- **Boost brand reputation and popularity:** honest feedback will help manage expectations and act accordingly. Brands have loyal teams for improving customer satisfaction, helps them to increase their sales.
- 5- **Reduce marketing expenses:** Biggest supporters are satisfied customers. These saves brand a lot of money that they would spend on marketing and promotional campaigns to gain new customers.

Customer Satisfaction (CSAT) theory usually use key performance indicator that tracks how satisfied customers with organization's products and/or services. It's a status that's measured by the customer's expectations. By knowing what those expectations are, you'll dramatically increase your customer's loyalty to your brand. "Customer satisfaction is one of those things that must be left up to the customer to define," said Nate Masterson. "Vendors or service providers often have a predetermined definition of what a satisfied customer looks like" (Nicastro, 2021).

Generally speaking, the 5 theories of customer satisfaction can teach businesses and try to manage those expectations to the actual value of the product as possible. **Assimilation** customers try to adjust their expectations to bring it closer to the product's actual performance. **Contrast** says that any experience performance discrepancy will be exaggerated by customers. **Assimilation – Contrast** looks how the customers will act in one or the other way. **Negativity** says that any discrepancy is negative for the customer.



**Hypothesis Testing** suggests that customers are influenced to positively confirm their original expectations (MODEST, 2021)

Offering and delivering good quality of bank services and product considered and essential part of the goals and aims of banking sector. So, to fulfill the expectations of the bank customers, Bankers need to continuously develop and improve their exciting their products and services which can be achieved by increasing customers involvement and exploring their perceptions, engaging customers Banks not only improved their products and services but also can set the key focus objects and areas of their operations orientation to operate with the customers is a key effective organizational management. Nowadays, most of administrators in banks are conducting market research surveys in one form. The major benefit the customer satisfaction measurements and surveys are that they can track trends and help Banks to focus on Major improvements their efforts. The problem with these surveys is offer that they only measure currently levels of customers and perception without capturing ((catching)) with the customers' expectations and needs are actually being fulfill. The thesis focuses on the customers of banks, the importance of understanding and receiving feedback from customers. When there is a high competition, knowing customers' thoughts on service can help all aspects of banking business from product development to marketing strategies. However, simply knowing what customers are saying isn't enough to grow banking business. There is different data, like using a data-driven analysis of customer, feedback provides information banks can use to understand how to meet customer expectations and how to improve their products and services.

Transparency communication and co-operation with the customer are the basis of the modern democracy author (Ackley, H .2007).

## 1.2 PALESTINAN ISLAMIC BANKS

There are 3 Islamic banks in Palestine: Palestine Islamic bank, Arabic bank Islamic and Safa Bank. Wide range of products and services offered by banking sector in Palestine, banking sector is the Most profitable sector. Banks are regulated and supervised by Palestinian Monetary Authority (PMA).

Islamic banking performs the same function as Commercial bank but does not receive interest from borrowers and does not pay interest to the depositors, its Profit & Loss sharing (كما تغنم تغرم).

Islamic banking considered a different financial stream as it forbids premium (الربا REBA) and replaces it with profit share (دَلِكْ بِأَنَّهَمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ ) (Albaqra: 275). The profit share relates to the extent of the risk participation of the parties. The rewards based on Quran and Shari's principles show that Islamic banking is increasing more than Commercial banking. By increasing the market gap and response to the global disposition are some of the factors that led to the growth of Palestinian Islamic banking. In addition, the differences that occurs in process between Islamic banks and Commercial banks are challenging the same customers in both of them in the same offer products. Internationally the banking sector is increasing competition. There have been regulations, structural changes and even technological have changed the way banks provide their services. Islamic Banks achieve competitive advantage using technologies and adjusting to structural changes. Islamic Banks ensure that they think of their loyal customers

and think of getting new customers, this is why achieving competitive advantage is crucial. In the age of information, customers know what they need which means that the expectations of the customers are increasing day by day. Islamic banks provide goods and services to meet the needs of the specific customers. The most important is to meet customer needs based on the fact where they can easily change from one bank to another, relating to the low costs.

### **1.3 Statement of the Problem**

During the last period the banking sector is one of the most dynamic sectors in Palestinian economy significant development according the new technological innovations, advance communication methods and the internet. Besides, the products and services in banks are identical in the industry, and the individuality of one bank is the level of how the customer observes it. Most banking organizations wants to improve on customer satisfaction and loyalty. Ahmed (2017) states that customer loyalty is the most important in determining a bank success. Likewise, the expectation of customer satisfaction including models is shown in theoretical framework. Furthermore, the CSAT model is based on the disconfirmation principle, is a popular way of showing the customer loyalty and satisfaction in Islamic banks. Thus, the expectation model will be used in this study to measure the customer satisfaction by evaluating the level of agreement customers regard the products and services of banks through the factors of customer feedback, customer loyalty, behavior, social and physical environment, customer expectations, customer feedback, E- banking services, and customer behavior based on a question of survey which points in Linkert scale; strongly disagree, disagree, neutral, agree, strongly agree. Studies have been done to show the measure of customer feedback, behavior, culture and loyalty through the models and theories in Islamic bank.

### **1.4 Objectives of the Study**

The main objective of the study is to know the effect of factors: social and physical environment, customer expectations, customer feedback, E- banking services, and customer behavior, on customer satisfaction in Palestinian Islamic banks in Ramallah.

This is achieved by achieving several sub-objectives, the most important of which are:

- Identify the degree of the factors affecting customer satisfaction, which are: the social and physical environment, customer expectations, customer feedback, customer behavior, and E- banking.
- Identifying the relationship between the studied factors represented in (the social and physical environment, customer expectations, customer feedback, customer behavior, and E- banking)
- Knowing the level of customer satisfaction with the services of Palestinian Islamic banks.
- Knowing the differences in the averages of the respondents' answers on the studied factors and customers satisfaction with Palestinian Islamic banks due to demographic factors (gender, bank, etc.).

## 1.5 Research Questions

This main question breaking down into the following

What are the factors that affect the: social and physical environment, customer expectations, customer feedback, E- banking services, and customer behavior, on customer satisfaction in Palestinian Islamic banks?

This is achieved by answering the following questions:

Q1: What is the degree of the factors that affect customer satisfaction, namely: the social and physical environment, customer expectations, customer feedback, customer behavior, and E- banking?

Q2: What is the linear relationship between the studied factors (social and physical environment, customer expectations, customer feedback, customer behavior ,and E-banking) and customer satisfaction with the services provided Palestinian Islamic Banks?

Q3: What is the level of customer satisfaction with the services of Palestinian Islamic banks

## 1.6 Justification of the Study

This study will show the factors according to the Islamic banking sector. This study will enable the bank managers to improve customer satisfaction leading to increased customer loyalty. The bank managers will understand Palestinian Islamic banks to help them offer better goods and services quality for their Muslim and non-Muslim customers. Moreover, this study benefit customers as to improve the good and services that are provided in Islamic banks. Adjustment of good and services in banks will be showed in this study which lead to customer satisfaction. This study will show also how culture affect the customers in Islamic banking including the researchers provides a references and basis upon more studies can be established.

Why customer satisfaction is not any more matter of quality dimensions? Quality is now necessary condition but it is not sufficient any more for having customer satisfaction for many reasons

Firstly, this study is for business administration point of view not management and it's on macro not micro level. Secondly, it talks about the factors for customer satisfaction from objective not subjective factors. Thirdly, the most important reason is we are in the world changes this make it not easy at all to capture (catch) why customer going love, satisfy with this products &services instead of others. Fourthly, theories and models show that there are recent trends factors that play important role in acquiring customer satisfaction. Moreover, customer satisfaction is psychological factors more than the quality dimensions of products and services. Lastly, bank use many ways in following up their customers in order to developing, formulating their survey their customer satisfaction strategies like survey using scoring rating, Indicators In order to know the customer feedback either they are satisfied or not, the rating from 7 and above the customers are satisfied, however under 7 are not.

## 1.7 Scope of the Study

The study will target bank customers who hold accounts with Palestinian Islamic banks in Ramallah 2020-2021 that Factors affecting Customer satisfaction in Palestinian Islamic banks

## 1.8 Hypotheses

H0-1: There is no significant effect at the level ( $\alpha \leq 0.05$ ) of social and physical environment on the level of employee satisfaction with Palestinian Islamic banks.

There is no significant effect at the level ( $\alpha \leq 0.05$ ) of customer expectations on the level of employee satisfaction with Palestinian Islamic banks.

There is no significant effect at the level ( $\alpha \leq 0.05$ ) of customer feedback on the level of employee satisfaction with Palestinian Islamic banks.

There is no significant effect at the level ( $\alpha \leq 0.05$ ) of E- banking on the level of employee satisfaction with Palestinian Islamic banks.

There is no significant effect at the level ( $\alpha \leq 0.05$ ) of customer behavior) on the level of employee satisfaction with Palestinian Islamic banks.

H0-2: There are significant differences at level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with Palestinian Islamic banks due to demographic factors (gender, bank, etc.).

## 1.9 Research methodology

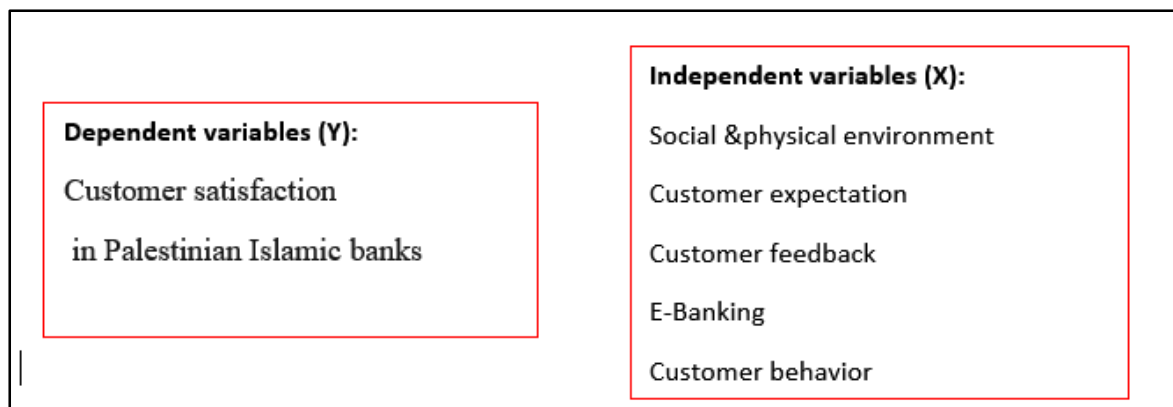
To achieve the objectives of the study, the descriptive analytical approach was used, due to its suitability to the nature of the study, which needed to collect, categorize, analyze and interpret data from the study community to extract connotations and reach its results, and to identify the factors affecting customer satisfaction in Palestinian Islamic banks

## 1.10 Data collection

The questionnaire was used as a tool for data collection, through a set of paragraphs related to each other in order to achieve the objectives of the study, and the questionnaire was chosen as a tool for data collection as it encourages frank and free answers from the respondents in addition to that, through the similarity and unification of questions, leads to the speed of collecting information for the study

## 1.11 Research Framework

The aim of this research is to study the factors affecting Customer satisfaction in Palestinian Islamic banks in Ramallah. The model of this research would be as the following:



*Figure 2: Research Framework*

## 2 Chapter II

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### Theoretical Framework

#### 2.1 Definition of customer satisfaction

According to L. Oliver, Richard defines that the Satisfaction discussing how it was first construed as simple satiation and given the added meaning of both goods and services in industrialized economies how it has now taken on more modern proportions (L.Oliver, 2015). Satisfaction usually comes from the Latin word sati's that means it is good enough are acceptable, means to do or make. According to Oliver, customer satisfaction defined as an evaluation of surprises inherent or essential in the gaining products and/or consumption experience. Tse & Wilton states that customer satisfaction as the customer's response to the evaluation of disconfirmation that is perceived between the initial expectation. Customer satisfaction is defined as the response of consumers to products that have been used in relation to satisfaction (Suraya, Asih , Briandana, Rohmadi, & Saddhono, 2020).

According to Fitriningrum ,Busrom , Saputra and Rahim defined customer satisfaction as a person's feelings of pleasure or disappointment that result from comparing a product or service performance (or outcome) to expectation. Besides, when the consumer satisfied with a product/service they will express their feelings and may recommend the product or service to other relatives. Also stated that satisfaction is defined as an attitude such as judgment following a consumption experience. Satisfaction according to a product or service will observed after they consume the product. The main thing that influences the satisfaction is the customers perception of the performance of the product or service that related to their expectation (Fitriningrum, Busro , Saputra, & Rahim, 2018)

A huge modification in definitions of satisfaction can be found in the consumer behavior literature that making it difficult to select a suitable definition to develop useful measures and to compare and to interpret empirical satisfaction data. A major source of inconsistency in the existing definitions is the argumentation whether satisfaction is an outcome or a process. Customer satisfaction is a response that can be emotional (affective) or cognitive and that varies in intensity (Fitriningrum, Busro , Saputra, & Rahim, 2018). According to Kruger, Franziska book defined that Customer satisfaction is the results of an evaluation

processes with cognitive and affective elements, comparing expectations with the perceived performance, after the purchase and use of a product (Kruger, 2015).

As a researcher, I will be defined customer satisfaction as how the customer feelings, customer behavior, expectation related to customer loyalty.

Here is a table that include all definition of customer satisfaction:

*Table 2-1: Definition of customer satisfaction*

<b>Author name</b>	<b>Definition</b>	<b>Reference</b>
L.Oliver, Richard	Satisfaction describing how it was first construed as simple satiation and given the added meaning of goods and services in industrialized economies how it has now taken on more modern proportions	(L.Oliver, 2015)
Oliver	customer satisfaction is an evaluation of surprises inherent or inherent in the acquisition of products and/or consumption experience	(Suraya , Asih , Briandana, Rohmadi, & Saddhono, 2020)
Tse & Wilton	customer satisfaction as the customer's response to the evaluation of disconfirmation that is perceived between the initial expectation. Customer satisfaction is the response of consumers to products that have been used in relation to satisfaction	(Suraya , Asih , Briandana, Rohmadi, & Saddhono, 2020)
Fitriningrum ,Busrom , Saputra and Rahim	customer satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product or service performance (or outcome) to expectation.	(Fitriningrum, Busro , Saputra, & Rahim, 2018)
Kruger, Franziska	Customer satisfaction is the results of an evaluation processes with cognitive and affective elements, comparing expectations with the perceived performance, after the purchase and use of a product	(Kruger, 2015)
My definition	I will be defined customer satisfaction as how the customer feelings, customer behavior, expectation related to customer loyalty.	

### 2.1.1 The Five Dimensions of Customer Satisfaction:

There are different dimensions of customer satisfaction that company are measured due to the following (Beesley, 2019):

**Experience.** the value of customers' experiences with company. This dimension includes the range and quality of product and/or service. Reliability is measured too. How customers are saved informed so, the best way to deal with the company should be specified? Billing and price/cost are factors measured with the high service and fast response. Helpfulness and competence of employees are considered in addition to the digital experience of using websites. Ease of contact to the right person to support and the way the information is explained are the last factors in order to measure customer experience (Beesley, 2019). Customer experience depends more on the impression left on your customer over the complete sales or purchase process. Customers will base their experience match along with your brand on whether or not you were friendly, how simple to develop what they needed, and ultimately feeling like a valued piece of the entire puzzle for your business. Customer experience begins the moment they visit your website or physical location, and only ends if they select no longer use your services (Worick, 2019 ).

**Complaint handling.** Show how organizations respond and handle problems and complaints. This dimension looks at how complaints are handled thus, the result of the complaint. Attitudes of employees are measured together along with the speed of complaint resolution (Beesley, 2019).

There are many steps in handling complains (Handling customer complaints, 2010 ).Firstly, by Hearing to the complains of your customers, thanks your customers for their time in order to provide your attention. Apologize and accept ownership, don't blame others and continue considerate. Secondly, Record details of the complaint follow the complaint in details in order to understand what exactly the problem is. Likely, Keep records of all complaints in one central place. By this way will help you to identify any problems. Thirdly, get all the facts confirm that you just have gotten known, understood and recorded the facts of the complaint in correct way. Ask questions to your customers if you want. Fourthly, discuss options, solutions in order to fix the issue; Ask your customers what response they're looking for; it may repair, replacement, refund or apology. Choose if the request is affordable. Moreover, act fast as you can your main Goal is to resolve the complaint quickly, time management is very important. If you're taking more time doesn't benefit you. Last but not least, keep your promises to your customers, Keep the customer up-to-date if there are any delays in resolving their request. Don't promise, if you're not able to deliver. Lastly, follow up Contact the customer to discover out if they were fulfilled with how their complaint was handled. Let them know what you're doing to avoid problems might have in future. Make sure your staff are trained to follow your process when handling complaints to resolve problems as fast as possible. Encourage your customers to get feedback and complaints so they let you know when there is a problem and provides you the chance to resolve it (Handling customer complaints, 2010 ).

**Emotional connection.** Shows the extent to which the business engenders feelings of trust and reassurance. This dimension simply addresses the important question of trust and



reassurance. The measures those all-important feelings a customer has a couple of company how significant it's trusted and the way customers are made to feel reassured (Beesley, 2019). Harvard Business Review, The New Science of Customer Emotions quoted that:

**“Emotionally connected customers are about 52% more valuable, on average, than those who are just highly satisfied”** (Angelon, 2019)

Customer feedback is manufactured around gathering data to specify how a business is following in terms of levels of customer satisfaction. Yet, current thinking suggests its customer connectedness that offers the greater return on investment. Why do most companies still measure customer satisfaction rather than customer connectedness? The answer was that a great range of tools occur are considered to quantity customer satisfaction, but those similar tools fight to measure customer connectedness. In order, to realize the goal of getting customers who are emotionally connected with your brand you must go deeply. It's confident that you appreciate how your customers feel about your brand, about your store, about your processes, how they talk about their experience, what are the small important details were that brought them pleasure or unhappiness. You've to give your customers opportunities to talk to you using feedback mechanisms that encourage “straight from the heart” responses. You would try to find how to share these customer stories around the organization so that everyone can know the impact your brand has on the lives of your customers. Inappropriately, many feedback mechanisms are in themselves a poor customer experience and the method of collection completely sidesteps customer emotion (bigears, 2019).

**Customer ethos.** Shows the extent to which customers perceive that company honestly care about customers and build the experience around their customers' needs. This dimension measures the flexibility that company have to allow customers cooperate with them in the way they prefer (e.g., multi-channel, online, face-to-face, telephone, email, live chat etc.). Factors like how much a corporation cares about its customers also are involved and the way the company keep their promises. Lastly, how company will figure out their customer experience about the needs of their customers is measured (Beesley, 2019).

**Ethics.** reputation, openness and transparency and the extent to which a company is believed to “do the right thing”. This dimension contains the reputation of the company and how exposed and clear they are. This dimension also measures how well an organization does the right thing in business practices, for example looking after its employees, taking care of our planet and honoring its taxes (Beesley, 2019). Besides, in small-businesses ethics states to standards of correct behavior often known by the owner of the business that members of the company are predictable to preserve when they deal with one another, customers, vendors and therefore public as a full. One of the advantages of maintaining high ethical standards is increasing customer satisfaction that led to repeat business from the customer and valuable word-of-mouth commendations of your company to other potential customers. Good ethics commands that a salesperson should help customers discovery the most appropriate product for their needs, not necessarily the one that results in the highest revenue or highest profit margin for the corporation. Customers will be very happy when

sales connections take time to figure out their certain needs to treat them as individuals (Hill, 2013).

### **2.1.2 4 key customer satisfaction metrics:**

There are some key metrics for customer satisfaction are following:

- 1. Overall Satisfaction Measure (Attitudinal):** The single greatest predictors of customer satisfaction are the customer experiences that result in acknowledgements of quality. Three contexts: Overall quality, Perceived reliability, Extent of customer's needs fulfilled. It is commonly believed that dissatisfaction is synonymous with purchase regret while satisfaction is linked to positive ideas like it was a very good choice or I am happy that I bought it (qualtrics, 2021).
- 2. Loyalty Measurement (Affective, Behavioral):** Customer loyalty reproduces the likelihood of repurchasing products or services. Customer satisfaction can be defined as a major predictor of repurchase but is strongly influenced by explicit performance evaluations of product performance, quality, and value. Loyalty is often measured as a mixture of measures including overall satisfaction, likelihood of repurchase, and likelihood of recommending the brand to a friend. There are three questions could be asked to know about the feedback: how you are satisfied with [brand]? Would you like you to continue to choose/repurchase [brand]? Dou you recommend [brand] to a friend or family member? (qualtrics, 2021).
- 3. A series of Attribute Satisfaction Measurements (Affective and Cognitive):** Affect (liking/disliking) is best measured within the context of product attributes or benefits. Customer satisfaction is influenced by perceived quality of product and service attributes, and is moderated by expectations of the product or service. The researcher must describe and develop measures for each attribute that is important for customer satisfaction. Consumer attitudes toward a product established as a result of product information or any experience with the product, whether perceived or real. Again, it might be meaningful to specify the attitudes towards a product or service that a consumer has never used, but it is not meaningful to measure satisfaction when a product or service has not been used. Cognition denotes to judgment: the product was useful (or not useful); fit the situation (or did not fit); exceeded the requirements of the problem/situation (or did not exceed); or was a significant part of the product experience (or was unimportant). Judgments are often specific to the proposed use application and use occasion for which the product is purchased, regardless if that use is correct or incorrect. Affect and satisfaction are closely related concepts. The distinction is that satisfaction is "post experience" and represents the emotional effect produced by the product's quality or value (qualtrics, 2021).
- 4. Intentions to Repurchase Measurements (Behavioral Measures):** When asking questions about future or hypothetical behavior, consumers often specify that According to Mckinsey said: "purchasing this product would be a good choice" or "I would be glad to get this product." Behavioral measures also reflect the consumer's past experience with customer service representatives. Moreover, Satisfaction can affect other post-purchase/post-experience actions like communicating to others through word of mouth and social networks. Additional post-experience actions

might reflect heightened levels of product involvement that in turn result in increased search for the product or information, low trial of alternative products, and even changes in preferences for shopping locations and excellent behavior (qualtrics, 2021).

### **2.1.3 Why customer satisfaction is important?:**

There are five reasons why customer satisfaction is important:

#### **1. A Loyal Customer is defined as like a treasure you must save and hide from the world:**

some research says that it's between 6-7 times classier to gain a new customer than it is to save a current one. Usually, a loyal customer is worth up to 10 times same as their first purchase. Banks or mobile providers know it best, so they don't have any problem with going the extra mile for a customer who is not quite satisfied and mostly proposition him something special. Not only it's expensive but also it is much harder to keep existing and loyal customers (let alone keeping them fully satisfied and happy than to rise some new ones (Kierczak, 2021) (Garcia, 2019) (questionpro, 2017).

#### **2. They can stop being your customers during a heartbeat:** now customers easily change their love brands. It is often formed by terrible customer service. Customers waiting from long time to grow feedback or comment from a brand; gaining customers' trust takes up to 12 positive experiences to resolved the negative experience (Kierczak, 2021) (questionpro, 2017).

You can't gain customers' satisfaction forever; you should look for them all the time. You should communicate with them. You might ask questions, offer constant support, send modified messages or offers, use loyal customer satisfaction survey tool or any other technique that will help you communicate with your customers and gather insights (Kierczak, 2021) (Garcia, 2019) (questionpro, 2017).

#### **3. It's all about the money:** It shouldn't be surprising, but customer satisfaction is similarly reproduced in your revenue. Customers' opinion and feelings about the brand can affect, in both positive and negative way, the important metrics – like the amount of mentions and repeated transactions, and also customer lifetime value or customer mix. Happy customers won't check out around your competitor's offers they will well interact with your brand again, make a gaining and recommend the product further. If you see all of their requirements and answer their needs while delivering the best quality of your services, they will be fully satisfied. Measuring customer satisfaction must develop your day-to-day habit – not something you do from time to time and only if you're about to face disaster management. If you don't know how to do it right, you can take a look at our guide to measuring customer satisfaction to make things easier (Kierczak, 2021) (Garcia, 2019) (questionpro, 2017)

#### **4. Customer satisfaction is a factor that helps you stand out of the competition:** Kate Zabriskie said that: “Although your customers won't love you if you give bad service, your competitors will.” and we couldn't agree more. Your competitors are just expecting you to form a wrong move. Being prepared for his/her provocations is

'not enough if you don't know how to deal with the negative backlash. Besides, if you offer your customers with amazing customer service, you will increase arguments to convince those uncertain of your services (Kierczak, 2021) (Garcia, 2019) (questionpro, 2017)

- 5. Great customer experience can take your brand places:** The importance of customer experience should never be disregarded. You must reproduce it specially while planning your marketing and positioning campaigns. Customers who satisfied are more likely to share your content across social media. They're going to communicate with your posts, leaving some delightful and admirable comments. Far ahead you'll use it because the source for case studies and success stories. In addition, the most effective methods of collecting customer feedback to expand customer satisfaction is surveys. The most benefits of running all surveys targeted at customers recognize them better. Evaluating answers shows you what are common obstacles your customers meet and the way you'll improve certain areas. This leads to higher sales. Surveys helped thousands of companies boost their business (Kierczak, 2021) (Garcia, 2019) (questionpro, 2017)

#### **2.1.4 Benefits of customer satisfaction:**

There are many benefits of customer satisfaction (CSAT), however, here are some of them

- 1) Gain Valuable Feedback:** The customer feedback survey will help you gather consumer's feedback on any worries related to the products and services. It will make you rise deeper insights about how they decide your products/services/brand. The feedback will representation issues that you might not be aware of and will support you to fix them. As Microsoft reported: brands are seen more favorably around 77% of consumers if they proactively invite and accept customer feedback (Mehta, 2020).
- 2) Helps you Control Areas of Improvement:** The outcome from the Customer Satisfaction surveys will support you recognize which parts of your products and services should need improvement. To make a CSAT Survey, you can make use of online survey software which can capture exhaustive customer's buying experience. According to Glance, around 70% of unhappy customers whose problems are fixed are ready to shop with a business again (Mehta, 2020).
- 3) Helps you Understand Your Customers:** It's an overall truth that understanding starts with active listening. Customers know what they want. However, they may not be intelligent to tell you what they obligation. It's the responsibility of every business to regulate what they want, but not based on awareness, but based on valued customer feedback. Examine the feedback and implement it to expand your products and services. By measuring customer satisfaction, you can control whether you meet, fall short of, or surpass your customer expectations. Data insights from Accenture show that two-thirds of customers are ready to share personal information with companies— but only in exchange for some perceived value (Mehta, 2020).
- 4) Helps you Identify Trends:** You can fast control your consumer's preferences and selections with CSAT surveys. With the help of numerous modified reports, you can opinion trends in CSAT levels for a thorough period by gathering and comparing different kinds of survey data. By creating different versions of CSAT surveys and

perform A/B tests to see which version makes well and fetch more data by using graphs and charts in a CSAT tool to inspect and compare complex survey data (Mehta, 2020).

- 5) **Helps you retain Existing Customers:** The key behind any successful business is to produce and follow practices to acquire new customers as well as retain the existing ones. Sharing CSAT surveys not only shows how much you care about their opinions but also gives a platform to involve with them. It also plays a vital role in reducing Customer Churn. Numerous studies show that reducing churn by 5% can growth profits by 25 to 125% (Mehta, 2020).
- 6) **Helps you Maintain Customer Loyalty:** Every business desires its customers should stay loyal to their brand and not change to your competitors. Customer Satisfaction surveys benefits your customers to continue loyal by listening to their feedback and taking every single step to expand their brand image. In this digital era, where customers need more attention than ever, staying connected—be it through surveys or other means—is crucial in keeping your customers loyal. Around 96% of consumers say customer service is an important factor in their choice of loyalty to a brand (Mehta, 2020).
- 7) **Helps you Reduce Bad Word of Mouth:** social media networking platforms and new technology, nothing beats a good word-of-mouth recommendation from a principal source. When consumers are unsatisfied or have a bad experience with your products or services, they will not wary away from sharing their negative experiences. Mostly, Surveys offer the best means to find out just how happy your customers are and what all you can do to keep them happy. According to Sprout Social, around 47% of customers with a product or service protest will voice it on social media (Mehta, 2020).
- 8) **Helps you deliver Best Customer Experience:** Every business wants to create a memorable experience for their consumers across multiple channels. If they encounter any bad experiences, then take it as an opportunity to know the reasons behind their dissatisfaction and implement proper events to reject them. This is why you need to gather feedback from them to understand what you can do differently to improve their experience with your brand and can usual you apart from your competitors. A research by Harvard Business Review shows that omnichannel customers spend 4% more in store and 10% more online than single-channel customers (Mehta, 2020).

### 2.1.5 Models of customer satisfaction:

There are many different models of customer satisfaction however, here are some models of customer satisfaction

**The disconfirmation of expectations model** shows how customer satisfaction is affected by the combination of the performance of the good/service and therefore the customer's level of expectation. It posits that in cases where the performance that a customer perceives is deemed to be greater than the expectations held, satisfaction will increase which it's called positive disconfirmation. Satisfaction is therefore a function of the difference between performance and expectations; for example: performance - expectations = satisfaction. The

Disconfirmation Model specifies a negative relationship between expectations and satisfaction; it expects that as expectations increase, satisfaction will decrease which led lower expectations.

**The Performance Model** determines a positive effect of expectations on perceived performance, that is the ability of customer expectations to predict performance. This makes the customers have a lot of experience with a performer who is either predictable or has low variance. The extent of the effect will vary from products to services (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**The rational expectations model** suggests that the mean expectations of agents in an exceedingly market will be equal to the output of that market. According to hypothesis to the development customers - project manager relationship it will be seen that the expectations of the development customers would then be comparable to the project manager's actual performance when providing his service. The clients of the development project team will often have expectations which are mistaken, weak or non-existent. However, it's maintained that the expectations of the market as a complete are often greater than the sum of each individual client's expectations. Lastly, Performance will increase to the expectations reported by customers (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**The Expectations-Artifact Model** demonstrates the direct positive effect of perceived performance on satisfaction, and a positive connection between performance and expectations. Expectations aren't linked to satisfaction; this demonstrates the fact that this construct doesn't have an impact upon satisfaction. The suggestions of this Model are simply that to concentrate on the expectations construct, as encouraged by the Disconfirmation Model, would be counterproductive to the development of customer satisfaction. Besides, this Model suggests that to expand customer service, service personnel should concentrate on the improvement of performance (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**Gable's multi-dimensional model** has been recognized like the Model most appropriate for application to the development customer - project manager relationship. This Model was established by Gable (1996) to assess client satisfaction when attractive an external counselor to support with the choice of a computer-based information system. Gable (1996) measured engagement success empirically through a series of case studies followed by a survey of clients and consultants (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**The attribution model:** suggests that customers are supposed to be rational information processors who always look out for a reason to specify their purchase outcome. The model defers to that customers do include in an attributional process when service delivery is not in correspondence with their prior expectations. The model shows that customers look for the product's if its success or failure and the quality by using site of causality (internal and external), stability, and controllability (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**Cognitive dissonance model:** suggests that people possess a motivational drive to improve conflict by showing their attitudes, beliefs, and behaviors, or by justifying them. From the customer behavior perspective, cognitive dissonance is a psychologically uncomfortable state that arises from the existence of contradictory (dissonant) relations among cognitive elements.

**The comparison level model:** developed to correct the anomalies of expectation of the disconfirmation model. The model suggests that the main determinants of a product comparison level are greater than one as:

Prior experiences of a consumer with similar products Situationally generated expectations Other consumers' experience serves as a reference group. The model asserts that norms play a important role as a basis for comparing various consumers' satisfaction judgments. The model discovered that situationally produced expectations have less effect on customer satisfaction, however the expectations that are based on previous experience were the paramount predictor of customer satisfaction (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

**The contrast model:** postulates that whenever an actual product performance is brief of the customers' expectations, the discrepancy between the expectation. However, the result will cause the customer to expand the disparity. The model further suggests that when the value increases from consuming a product is lesser than expected, the customer will overstate the difference between the product received and the product expected, and contrast model further predicts that products that perform below expectation will be decreased than it is in the actual sense.

**Kano model:** attributes of a product on the basis of customer perception and their effect on customer satisfaction. This model suggests that there a non-linear relationship between product performance and customer satisfaction. Moreover, the model recommends product divided into five groups:

- i. **Threshold attributes:** that the consumers expect and are necessities of a product.
- ii. **Performance attribute:** more the product delivers, the merrier it becomes; the higher fulfillment results in a direct increment of customer satisfaction and non-existence or weak performance of those attributes will automatically lower the customer satisfaction level.
- iii. **Excitement attributes:** are attributes that the customer never expected. Their presence usually makes the customer highly satisfied and eventually delighted.
- iv. **Indifferent attributes:** are people who are insignificant because they do not belong to any other attribute categories, though they influence decision making.
- v. **Reverse attribute:** refers to a high level of accomplishment that leads to dissatisfaction on the basis that not all clients are same (Okeke, 2019) (anymore, 2021) (Gunning, 2000).

#### **2.1.6 Dimensions of engagement success models:**

There are six different important dimensions of engagement success models includes due to the following:

- **Recommendation acceptance:** is that the extent to which the clients receives, customs to use the consultant's recommendations.
- **Recommendation satisfaction:** determines how satisfied the clients is with the consultant's recommendation.

- **Understanding improvement:** The advance of customers understanding has been shown to result in a good gratefulness of their needs and may support more effective implementation and an increasing level of general independence.
- **Understanding satisfaction:** measure the level of satisfaction which the client's experiences as a result of the new level of understanding.
- **Performance reasonability:** is that the degree to which the customer understandings the consultant's performance as reasonable under the circumstances.
- **Performance satisfaction:** When a customer is satisfied with the consultant's overall performance, the engagement is measured more successful (Gable, 2021) (Gunning, 2000)

### 2.1.7 Models of satisfaction improvement

As we talked about customer satisfaction (CSAT) models, there are also satisfaction improvement models:

- **Monitoring perceptions of client satisfaction** holds the three satisfaction assessment dimensions of Consultant Recommendation Satisfaction, Consultant Performance Satisfaction and Client Understanding Improvement Satisfaction. These subjective dimensions were established the highest association with and influence on the perception of overall satisfaction (Gunning, MODELS OF CUSTOMER SATISFACTION AND SERVICE QUALITY AS RESEARCH INSTRUMENTS IN CONSTRUCTION MANAGEMENT , 2000)..
- **Identifying areas of satisfaction** shortfalls O'Donnabhain's (1998) research presented that project managers are ignorant of the perceptions of their customers and so are failing to establish exactly where and with what clients are dissatisfied. This is a failing of one of the primary factors of producing satisfied clients. His arguments were that identifying areas of satisfaction shortfalls, by monitoring perceptions of construction customers on a detailed basis, must be added by instant informal two-way communication (Gunning, 2000)..
- **Taking appropriate action** O'Donnabhain's (1998) research presented the importance of successfully processing client requirements to be the single most influential factor on overall success. He says that "the clear definition of customers' requirements at an early stage will result in a reduction in uncertainty for all parties". He suggests that the project manager must adopt a pro-active approach to customer satisfaction by taking appropriate action at the earliest possible stage and ensuring the effective processing of client requirements (Gunning, 2000)..

O'Donnabhain (1998) outlined Anumba's (1996) states three stages of customer requirements processing:

- **Requirement's identification:** customers are encouraged to identify their requirements to which they attach appropriate weighting (Gunning, 2000)..
- **Requirement analysis and prioritization:** customers' requirements may be identified by ensuring they are properly analyzed and prioritized (Gunning, 2000)..
- **Requirement translation:** the customers' requirements in order to grow specifications that fully satisfy them and to remove all necessary constraints to design



creativity. The final outcome is the solution neutral requirement specification, which is then used to inform the design process (Gunning, 2000)

### 2.1.8 Theories of customer satisfaction

The 7 different theories of customer satisfaction can teach businesses and try to achieve those expectations to the particular value of the product as possible.

- **Assimilation** customers try to control their expectations to bring it closer to the product's actual performance. Assimilation theory relies on Festinger's (1957) dissonance theory. Dissonance theory recommends that customers make some cognitive comparison between opportunities about the product and therefore the perceived product performance. This view of the customer post-usage evaluation was introduced into the satisfaction literature within the diversity of assimilation theory. According to Anderson (1973), consumers pursue to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. Customers can also decrease the tightness resulting from a discrepancy between expectations and products performance either by distorting expectations in order to match product performance or by increasing the amount of satisfaction by reducing the relative importance of the disconfirmation experienced. Payton et al (2003) says that Assimilation theory includes a number of shortcomings. First, the approach says that there's a relationship between expectation and satisfaction but doesn't agree how disconfirmation of an expectation that leads to either satisfaction or dissatisfaction. Second, the theory also adopts that customers are motivated enough to manage either their expectations or their perceptions about the performance of the product. Many researchers see that controlling for actual product performance can lead to a good relationship between expectation and satisfaction (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).
- **Contrast** says that any experience performance difference is exaggerated by customers. Contrast theory was first introduced by Hovland, Harvey and Sherif (1987). Dawes et al (1972) describe contrast theory by way of the tendency to rise the discrepancy between one's individual attitudes and so, the attitudes represented by opinion statements. Contrast theory presents another view of the customer post-usage evaluation process than was obtainable in assimilation theory in this post-usage evaluations lead to results in opposite forecasts for the effects of expectations on satisfaction. Though assimilation theory recommends that consumers will pursue to reduce the difference between expectation and performance, contrast theory controls that a surprise effect occurs leading to the discrepancy being exaggerated or overstated (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).
- **Assimilation – Contrast** aspects how the clients will act in one or the opposite way. Assimilation-contrast theory was presented by Anderson (1973) within the context of post-exposure product performance supported Sherif and Hovland's (1961) discussion of assimilation and contrast effect. Assimilation-contrast theory

recommends that if performance is within a customer's freedom (range) of acceptance, although it should need some of expectation, the discrepancy is overlooked assimilation will activate and therefore the performance is going to be thought as acceptable. If performance falls within the latitude of rejection, contrast will succeed and also the difference is going to be exaggerated, the produce/service thought unacceptable. The assimilation-contrast theory has been proposed as so far, in a different way to clarify the relationships between the variables within the disconfirmation model. This theory is a combination of both the assimilation and therefore the contrast theories. "This paradigm suggests that satisfaction is a function of the magnitude of the discrepancy between expected and perceived performance. As with assimilation theory, the Assimilation-Contrast theory suggests that if performance is within a customer's latitude (range) of acceptance, although it may reduce the expectation the difference will be ignored – assimilation will work and also the performance is believed as acceptable (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).

- **Negativity** says that any discrepancy is negative for the customer. This theory established by Carlsmith and Aronson (1963) recommends that any discrepancy of performance from expectations will interrupt the individual, producing 'negative energy'. Negative theory has its foundations within the disconfirmation process. Negative theory stations that when expectations are strongly thought, customers will respond negatively to any disconfirmation. "Accordingly, dissatisfaction will happen if perceived performance is a smaller amount than expectations or if perceived performance beats expectations
- Disconfirmation theory argues that 'satisfaction is linked to the size and direction of the disconfirmation experience that happens as a result of comparing service performance against expectations. Szymanski and Henard institute within the meta-analysis that the disconfirmation paradigm is that the great predictor of customer satisfaction. Ekinci et al (2004) cites Oliver's efficient definition on the disconfirmation theory, which conditions "Satisfaction is the guest's fulfilment response. It's a judgement that a product or service feature, or the product or service itself, provided (or is providing) a agreeable level of consumption-related fulfilment, including levels of under- or over-fulfilment (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013)
- Mattila, A & O'Neill, J.W. (2003) debate that "Amongst the most popular satisfaction theories is that the disconfirmation theory, which says that satisfaction is linked to the size and direction of the disconfirmation experience that occurs as a consequence of comparing service performance against expectations. Basically, satisfaction is the result of direct experiences with products or services, and it occurs by comparing perceptions against a standard (e.g. expectations) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF

CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).

- **Cognitive Dissonance Theory** is defining as uncomfortable feeling activated by holding two contradictory ideas instantaneously. The theory of cognitive dissonance recommends that individuals have a motivational drive to decrease dissonance by changing their attitudes, beliefs, and behaviors, or by justifying or rationalizing them. The phenomenon of cognitive dissonance, originally stated by Festinger in 1957, has been quickly accepted by consumer behavior research. “Described as a psychologically uncomfortable state that arises from the existence of contradictory (dissonant, non-fitting) relations among cognitive elements (Festinger 1957) cognitive dissonance revealed high exploratory power in explanation the state of discomfort buyers is sometimes in after they made a buying. While cognitive dissonance is a well-established concept in consumer behavior research, applications are relatively scarce in current marketing research projects. The reasons are: First, dissonance is defined usually as only a transitory phenomenon. Second, problems of measurement as well as difficulties in administering data collection often get within the way of empirically addressing cognitive dissonance (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).
- **Adaptation-level Theory** is another theory, which is reliable with expectation and disconfirmation effects on satisfaction. This theory was originated by Helson in 1964 and applied to customer satisfaction by Oliver. Helson (1964) simply put his theory as follow:
  - **Opponent-process Theory** This was originally a theory of motivation improved by Solomon and Corbit, which has been changed from the basic physiological phenomena called homeostasis. The onset of the opponent process totally affects the primary process, in which an emotional state is obtainable by a known stimulus (Oliver 1981). If the initial stimulus is removed to decrease completely or partially the primary process effect, the opponent process will continue to work at a decaying rate determined by inertia factors (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).
  - **Equity Theory** This theory is built upon the argument that a “man’s rewards in argument with others should be proportional to his investments”. An early recognition of this theory first came out of research by Stouffer and his colleagues in military administration. They denoted to ‘relative deprivation’ (equity) like the reaction to an imbalance or difference between what a personal perceives to be the reality and what he has confidence in should be the case, especially where his own situation is disturbed. As well, the equity concept proposes that the ratio of consequences to inputs should be persistent across members in an exchange. As applied to customer satisfaction research, satisfaction is thought to be when the client have faith in that his outcomes to input ratio is equal to that of the exchange person (MODEST, THEORIES

OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).

- **Dissonance Theory** A decidedly different outcome is accessible by applying Festinger's Theory of Cognitive dissonance. Applying Festinger's ideas to confirmation and disconfirmation of expectation in satisfaction work, one completes that customers try & eliminate any discordant experiences. Dissonance theory would expect that a customer experiencing lower performance than expected, if psychologically contributed within the product or service, would work to decrease the difference. This might be done either by lowering expectations or, by the subjective disconfirmation, positively increasing the perception of performance (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013)
- **Cue Utilization Theory** says that products or services contain of several arrays of cues that is substitute indicators of product or service quality. There are both intrinsic and extrinsic signals to support organization control quality, where the intrinsic cues offer information on the physical traits of the product or service, whereas extrinsic signs are product that related to offer information. The concept behind this theory is that "one of the basic frameworks that support to understand how behavior is impacted by the physical environment is the stimulus organism-response theory, which in a hospitality environment states that the physical environment acts as a stimulus, guests are organisms that reply to stimulus, and the behavior directed towards the environment by guests may be a direct response to the stimulus" (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013).
- **Hypothesis Testing Theory** recommends that customers are influenced to positively confirm their original expectations A two-step model for satisfaction generation was recommended by Deighton (1983). "Firstly, Deighton hypothesizes, pre-purchase information (largely advertising) plays a substantial role in creating expectations about the products customers will find and use. Customers use their experience with product/service to test their expectations. Secondly, Deighton trusts, customers will incline to effort to check their expectations. Vavra, T.G. (1997) says that this theory suggests customers are biased to positively check their product/service experiences, which is an admittedly optimistic view of customers, nevertheless it makes the management of evidence an important marketing tool (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) (MODEST, THEORIES OF CUSTOMER SATISFACTION, 2021) ( ISAC & RUSU, 2014) ( Aigbavboa & Thwala, 2013)

### 2.1.9 Social Environmental Factors

The social environmental factors are defined as an important to health that includes to safety, violence, and social disorder overall, and more detailed factors connected to the type, quality, and stability of social connections, also social participation, social cohesion, social capital, and the collective efficacy of the neighborhood (or work) environment. Social participation and integration within the direct social environment are important mental and physical health. Besides, a network of social relationships is a main source of support and seems to be a very important influence on health behaviors. By working through social networks has highlighted the importance of social norms in shaping many health-related behaviors. Features of social environments that related to stressors including perceptions of safety and social disorder are linked to psychological state (SH & L, 2013) (Silva, Loureiro, & Cardoso, 2016).

**Environment can be defined and** used only just to state to toxicants, like air pollution, is used within the broad sense of the ecosystem in its whole. The distinguish between *social* and *physical* aspects of the environment is an arbitrary one. There is a constant interaction between people and the natural resources that surround them. Over this energetic engagement, people create relics and social groups. social and the physical have positive relationship together (Woolf SH, 2013) (Janevic, Gjonça, & Hyde, 2002) (Fullilove, 2001) ( Hecke, et al., 2016).

### 2.1.10 Customer expectation

includes everything that a customer expects from a product, service or company. Customer expectations are created within the minds of clients based upon their individual experiences and what they have learned, mutual with their pre-existing experience and knowledge (WILLOTT, 2019) (Toor, 2020 )

There are four different ways in order companies to stay on top of customer sentiment and deliver experiences, includes the following:

- **Choose the right channels.**

Customer interactions aren't partial to phone or email anymore they can happen anytime, anywhere, on any device. Customers don't want to jump through hoops to answer a little question or wait till business hours to submit a appeal. With social customer service on the increase and personalized messaging the new norm, customers expect quick, convenient ways to contact companies. Companies have to choose the right communication channels and provide quality experiences across all of them. Moreover, Customers don't differentiate between channels like companies do. If they have a negative experience over live chat, they won't spend time modifying why it was bad or considering all other positive support interactions they've had. They'll just leave that experience with a somewhat worse awareness of the company. In order to avoid that, companies should implement quality checks across all communication channels and consistently measure and compare the experiences of everyone (WILLOTT, 2019) (Toor, 2020 ).

- **Ask for feedback proactively:** customer feedback as a responsive function a customer speaks up about something and the company responds. However, the organization that provide the most effective customer experiences usually they ask customers for their opinions(feedback) before there's an issue. They improve feedback forms to their websites, make it easy to contact support, and advertise the fact that they care about what their customers think. By seeking out customer feedback proactively, companies can catch issues they'd never hear about otherwise and uncover opportunities to join with their customers more meaningfully (WILLOTT, 2019) (Toor, 2020 ).
- **Personalize your messaging and offers:** Nothing says “we don't care about our customers” like impersonal, irrelevant messaging. Consumers gives more personal information these days, it's only natural they expect some thoughtful offers in return. In fact, personalization is so important to consumers, they create serious buying decisions based on their experiences with brands (WILLOTT, 2019) (Toor, 2020 )
- **Be consistent:** Earlier we touched on how important reliability is when it involves standard of the quality of your customer experience. It doesn't depend on how great customer support is or how attractive that marketing email turned out, your efforts won't yield much if customers aren't seeing the same level of quality throughout their experiences with your brand. As McKinsey found, reliability could be a major predictor of customer loyalty. Show customers that they will expect confident experiences with your company across channels, and they'll continue coming back (MacDonald, 7 WAYS TO CREATE A GREAT CUSTOMER EXPERIENCE STRATEGY, 2021) (WILLOTT, 2019) (Toor, 2020 )

Here are some ways you can create a more reliable customer experience:

- **Focus on the mundane details.** Purchase confirmations, billing notifications, contact forms, and self-service resources may not be the most exciting areas to focus on, but it's facts like these which will make all the difference to your customers.
- **Train your employees on your core values.** No matter how much we power pieces of the customer experience, employees will continue to play the most pivotal role. Human interactions easily outweigh digital interactions—a positive experience with the person on the opposite way it can have a wonderful impact on customer loyalty.
- **Make sure your products and services seal the deal.** Being reliable basically means delivering on the promises you communicate. If you tell your customers you're a high-quality brand, then your products better walk the talk.
- **Wrap-Up:** Customers live messy, on-the-go lives filled with noise and nonsense. Communicate with them within the right place at the right time, and your message will carry lots more weight. You'll increase your customer communications just by reevaluating your channels and asking customers for their input frequently (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017) (MacDonald, customer experience strategy, 2021).

### 2.1.11 Customer expectations

Here are why customer expectations is very important:

- **Meeting customer expectations** is launching a very clear picture of who, exactly, your audience is. And this involves going beyond basic demographic information like age, gender, and location. To understand your customers, you need to go deeper and learn about their needs and interests (Michael, 2018) (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017).
- **In order to Make Sure You're Reaching the Right Buyers:** Most organizations introduce their products and services with a clear idea of who their ideal buyers are. It's important to identify, them, that your ideal customers might not be who you think (Michael, 2018) (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017).
- **Look for New Ways to satisfy Customer Needs:** your goal to seek out new ways to fulfill their requirements. You should never expect your audience to change their expectations to fit your product. Instead, you need to be willing to change your product to fit their expectations.
- **Set Clear Standards for Your Support Team:** the team that interacts together with your customers most often, your support team has a major impact on whether or not your company meets customer expectations. This means that hiring and training a perfect team of agents is one of the most important investments you'll make in your brand. The best way to confirm that your agents provide the level of service your customers deserve is by setting clear standards.
- Firstly, you need to set your goals for key support metrics like first response time, average resolution time, and first call resolution rate. Then, create guidelines for responding to specific inquiries. By writing a list of the most common questions and issues you hear from customers, and establish appropriate responses to everyone. This way, you'll provide consistent customer support experience for each of your customers (Michael, 2018) (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017).
- **Be as Transparent as Possible:** you have to meet customer expectations to take the time to help them established expectations in the first place. Some companies make it their individual focus at the beginning of each customer's experience with their brand to generate a sale.
- **Develop a Customer-centric Culture:** Many organizations put the responsibility of dealing customer happiness solely on their support teams. Every employee's donations have an effect on your customers' experience along with your products and services. You'll be able to spot this impact by developing a customer-centric culture. Boost your employees to keep your customers at the center of each decision they make, whether they're a developer adding new features.
- **Collect Feedback Regularly:** the best way to measure whether your efforts are successful is to collect feedback on a regular basis. Send customer satisfaction surveys, and ask them questions about the customer experience (Michael, 2018) (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017)
- **Scope Out Your Competitors:** If a customer has worked with one of your competitors within the past, their expectations of your company are going to be based on that previous experience. the only way to know whether you're living up to those

expectations is to spend some moment learning about your competitors. If there's a specific part of the customer experience that a competitor is doing better than you, it's in your best interest to focus your efforts on improving that part of the experience with your brand (Michael, 2018) (BARRETT, 4 Ways to Keep Up With Customer Expectations, 2017)

### **2.1.12 Customer feedback**

can be defined as is information provided by customers about their experience with a product or service. Its purpose is to disclose their level of satisfaction and help product, customer success, and marketing teams understand where there is room for improvement. Corporations can collect customer feedback proactively by polling and surveying customers, interviewing them, or by asking for reviews. Customer insights will help you understand clients and their needs more profoundly. Furthermore, Insights will help you develop your products, improve customer service, and manage customer satisfaction. Due to customer feedback, you'll make sure that your customers will stay with you, be loyal to your brand and in consequence will spread positive word-of-mouth for you. Having devoted brand ambassadors is gold your company needs to grow! (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020).

#### **2.1.12.1 Why is customer feedback important?**

Without customer feedback, a company will never know if customers have gotten value out of their product. Without knowing if they're getting value, the product and go-to-market teams won't know if they're nurturing loyal customers

According to Gartner, "customers' salient experiences with the company heavily influence their long-term switching behavior and reflect verity drivers of loyalty." (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020).

#### **2.1.12.2 Seven reasons why customer feedback is important in business.**

- **Customer feedback helps improve products and services:** When you introduce a new product, brand or service to market you should have an idea about what customer need. Market research that you conduct before introduction gives you an idea if potential customers would be willing to buy it and also, they'll offer you some tips about how you may improve it. Customer feedback is an insight into what's absolutely working well about your product or service and what should be done to make experience better. You might have the best knowledge in the industry in which your company operates, but your professional knowledge will never be more valuable to business performance than customer insights. Their opinions help you make sure that the top product will actually meet their expectations, solve their problems and fulfill their needs (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..
- **Customer feedback helps you measure customer satisfaction:** Customer satisfaction and loyalty could be a main factor that regulates company's financial performance. It's directly connected to several benefits, like lower costs, or higher revenue. Many studies recognized there are relationship between customer satisfaction and business performance. For sure you want to make sure your customers are happy with your



products and services. The most effective way is to find out if you meet their expectation is to urge their opinions. Using rating-based questions you can easily estimate the level of satisfaction and consequently predict your company's financial condition in the future. Response options for the loyalty questions are based on a 0–10-point rating scale, with 0 representing extremely negative and 10 representing extremely positive (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..

- **Collecting customer feedback shows you value their opinions:** By asking your customers for feedback you communicate that their opinion is very important to you. You contain them in shaping your business in order to feel more attached to your company. By paying attention to them and listen to their voice that helps you create stronger relationship with them. This is the best way to spread positive word-of-mouth for you. People will always appreciate when you ask them if they're happy (or unhappy) together with your service. It shows you actually value their opinion and that you are here for them, not the opposite way around. People usually think that your main goal is to solve their problems and fulfill their needs, in order not to get their money (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..
- **Customer feedback helps you create the best customer experience:** Today's marketing is heavily depending on experiences people have with products, services and brands. They need to demonstrate their status and affiliation to a particular group. If you concentrate on providing the best customer experience at every touchpoint customer will stay loyal to your brand. The most effective way to give them amazing experience is by asking them what they like about your service and what should be improved (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..
- **Customer feedback helps to improve customer retention:** Satisfied customer will stay with you. However, unsatisfied customer will find another business to go. Customer feedback helps you establish if your customers are satisfied along with your service and detect areas where you should improve. Every time a dissatisfied customer expresses disappointment you'll be able find a solution and fix the problem. This is a perfect way to win a customer back and increase their loyalty (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..
- **Customer feedback is a reliable source for information to other consumers:** Social media consumers usually don't trust advertisements or expert advice so much. Opinions provided by other customers who have already used a product or service are more reliable source for information these days. Nowadays, when you look for a restaurant as a n example you read reviews before you go. You should make sure that both you and your clients have an easy access to opinions and reviews (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)..
- **Customer feedback gives you data that helps taking business decisions:** Successful business owners gather and manage distinct kind of data that helps them develop future strategies. By this way they can adjust their products and services to perfectly fit customer needs (7 Reasons Why Customer Feedback Is Important To Your Business, 2021) (Das, 2020)

### 2.1.12.3 How can I improve my customer feedback strategy?

There many different ways how you can improve customer feedback strategy however, here are some of them:

- **Make it timely:** Emailing a survey to a user may ask over they're ready to give, especially because reading the e-mail pulls them out of the product. Instead, survey them in-app in order they receive the question while they are using the product. In-app surveys yield more accurate feedback and typically have higher response rates (Customer feedback, 2021) (Resources, 2020).
- **Make it easy:** Collecting feedback should be done on the customer's terms, not the corporations. What does this mean? Well, if a customer needs to dig around in the product to find a "contact us" form, then it's not exactly easy for them to provide the feedback within the product and marketing teams covet. However, an occasional survey is also not enough. Effective programs make the feedback mechanism as simple as possible, available to any customer, any time (Customer feedback, 2021) (Resources, 2020).
- **Make it smart:** Customers should be able to rank their feedback priority allow them to share what's most pressing for them, so product, marketing, and customer success teams can better prioritize their actions. The product team should be ready to able to search and segment feedback data to better understand any patterns (Customer feedback, 2021) (Resources, 2020).
- **Close the loop:** companies collect feedback, but it never be synthesized or acted upon. Ensure the company has a clear vision and process in place before collecting feedback, as well as a tool to collect, prioritize, and manage feedback (Customer feedback, 2021) (Resources, 2020)

### 2.1.13 Customer behavior

states to an individual's buying habits, including social trends, frequency patterns, and background factors influencing their decision to buy something. Businesses study customer behavior to understand their target audience and create more-enticing products and service offers.

#### 2.1.13.1 Customer behavior has three types of factors:

There are three types of factors of customer behavior are the following:

- **Personality Traits** How a customer behaves in your store are going to be heavily influenced by their personality. Their background and upbringing shape who they're as a person and the way they react in different environments. Besides, some customers are outgoing however, others are quiet and collected, that led some will fall somewhere in between (Fontanella, 2020 ) (Rangaiah, 2021).
- **Psychological Responses** play a major role in customer behavior, but they're often difficult to predict. That's because someone's response to a situation relies on their perception and attitudes, which can vary from day to day. Customers will be patient and satisfied one day, and the next, they're pressing your rep on an urgent issue. Understanding that the customer's psychological response doesn't represent who

they're as a person can help your team diffuse stressful situations and avoid potential churn (Fontanella, 2020 ) (Rangaiah, 2021).

- **Social Trends** are external influences that the customer chooses to concentrate on. These will be peer recommendations, societal norms, or cultural fads that are affecting the customer's decision. Some of these will be temporary, with the trend passing on to another, while others will affect the customer permanently case and point, parachute pants are still being sold (Fontanella, 2020 ) (Rangaiah, 2021)

#### 2.1.14 E- Electronic

**E- Electronic Banking is defined as** All sorts of banking services and transactions performed through electronic means. E-banking includes the systems that allow financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including net (What is Electronic Banking (E-Banking, Internet Banking, Virtual Banking, or Online Banking), 2021) (E-banking, 2021).

**E-banking Services** refers to a banking arrangement, where customer is able to achieve various transactions over the internet, which is end-to-end encrypted

##### 2.1.14.1 The range of services covered under E-banking are:

- **Internet Banking:** A banking facility provided to the customers over which the customers are talented to perform a number of monetary and non-monetary transactions, using the internet, through the bank's website or application (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **Mobile Banking:** Virtually all the banks have designed their mobile applications where you'll be able to make transactions at your fingertips. Including smartphone, internet, mobile application, and mobile banking service enabled in your bank account (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **ATM:** called automated teller machine, known as ATM is the most common and initial service, providing under e-banking. It's not just a machine with which you can withdraw cash as and when essential, nevertheless it also lets you to check your account status, transfer fund, deposit fund, changes mobile number, change Debit Card PIN (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **Debit Card:** are connected to the customer's bank account and let the customer only needs to swipe the card, in order to make payment at Point of Sale (POS) outlets, online shopping, ATM withdrawal. Debit cards are used in our day-to-day life so as to perform end number of transactions (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **Credit Card:** defined as a payment card which the banks issue to the customers on their request, after checking their credit score and history. It lets the cardholder to borrow funds up to the pre-approved limit and make payment (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **Point of Sale (POS):** states to the point, in terms of date, time and place (retail outlet) where the customer makes a payment, using a plastic card, for the gaining made or

services received (The Various Forms Of E Banking Information Technology Essay, 2015 ).

- **Electronic Data Interchange (EDI):** is a new mode of communicating information between businesses electronically using a standardized format, which was predictably paper-based (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- **Electronic Fund Transfer (EFT):** when money transfer through electronic from one bank to another which covers direct debit, direct deposits, wire transfers, NEFT, RTGS, IMPS, etc. (The Various Forms Of E Banking Information Technology Essay, 2015 )

#### 2.1.14.2 Benefits of E-Banking

The benefit of E-banking consists of two

##### **For Banks:**

- 1) **Price:** within the future a bank can save on money by not paying for tellers or for managing branches. Plus, it's cheaper to form transactions over the Internet (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- 2) **Customer Base:** The Internet allows banks to reach a new market- and a well off one too, because, there aren't geographic boundaries with the Internet. The Internet usually offers a level playing field for small banks who want to add to their customer base (The Various Forms Of E Banking Information Technology Essay, 2015 )..
- 3) **Efficiency:** Banks can develop more efficient than they provide Internet access to their customers. The Internet includes the bank with an almost paper less system (The Various Forms Of E Banking Information Technology Essay, 2015 )..
- 4) **Customer Service and Satisfaction:** Banking on the Internet don't only allow the customer to have a full range of services available to them but also, lets them some services not obtainable at any of the branches. The person doesn't have to go to a branch where that service may or may not be offer (The Various Forms Of E Banking Information Technology Essay, 2015 )..
- 5) **Image:** A bank appears more state of the art to a customer if they have access to the Internet access. Non-employee might not want to use Internet banking but having the service available gives a customer the feeling that their bank is on the critical image (The Various Forms Of E Banking Information Technology Essay, 2015 ).

##### **For Customers:**

- 1) **Bill Pay:** is a service presented through Internet banking that lets the customer to established bill payments to just about anyone. Customer can choice the individual or company whom customers wants to make a payment and Bill Pay will withdraw the money from his account and send the payee a paper check or an electronic payment (The Various Forms Of E Banking Information Technology Essay, 2015 ).
- 2) **Other Important Facilities:** E- banking gives customer the control over nearly every aspect of managing his bank accounts. Besides the Customers can, Buy and Sell Securities, Check Stock Market Information, Check Currency Rates, Check

Balances, which checks are cleared, Transfer Money, View Transaction History and avoid visiting the actual bank (The Various Forms Of E Banking Information Technology Essay, 2015 ).

- 3) **Convenience:** E-banking offers great suitability to customers for acting many financial transactions. People can easily access their bank accounts anytime just inactive at their homes without visiting their bank (AGARWAL, 2020) (commercemates, 2021)..
- 4) **Faster Service:** It offers speedy service as peoples don't need to stay on lines for paying their bills or transferring funds. Funds transferred from one account to another in less time using online payment systems (AGARWAL, 2020) (commercemates, 2021)..
- 5) **Higher Interest Rate:** Online banking services offer higher interest rates to customers. It decreases the operational cost of banks which benefits them in providing better interest rates on deposits of customers (AGARWAL, 2020) (commercemates, 2021)..
- 6) **Quality Service:** Internet banking has improved the service quality to customers. It is efficient, safe and easy to make payments using online banking. Customers are talented to monitor all transactions related to their accounts using e-banking apps (AGARWAL, 2020) (commercemates, 2021)..
- 7) **24x7 Facility:** E-banking services are available to customers at all times that are 24 hours a day and on all 7 days during a week. Customers can have access to banking products and services from anywhere any time (AGARWAL, 2020) (commercemates, 2021)..
- 8) **Liquidity:** It offers better liquidity of funds to customers. They can easily withdraw money from ATM machines at any time and from anywhere (AGARWAL, 2020) (commercemates, 2021)..
- 9) **Discounts:** Another important advantage of using online banking services is that it supports customers in availing various discounts. Peoples enjoy various discount schemes on retail outlets on usage on credit or debit cards (AGARWAL, 2020) (commercemates, 2021).

### 2.1.14.3 Disadvantages of E-banking

As we talked about the benefits of E-banking there is also disadvantages of E-banking:

- **Insecurity:** E-banking services face various insecurity issues resulting from hacking done by online hackers. Customers may lose their identifications while doing payments and may cause huge financial loss (AGARWAL, 2020) (commercemates, 2021)..
- **High Start-up Cost:** involves huge expenditure for installing various hardware components, software, computers, modem, and internet network. Banking organizations need large expenditures for starting internet banking services (AGARWAL, 2020) (commercemates, 2021)..
- **Lack of Personal Contact between Customer and Banker:** Online banking faces a barrier of direct interaction between clients and banks. Customers collaborates with bank using their websites online. Sometimes customers aren't able to solve their

problem by connecting with the bank virtually (AGARWAL, 2020) (commercemates, 2021)..

- **Transaction Problems:** Mostly banking servers are down thereby leading to transaction failure. Customers face struggle in doing payments online which causes inopportuneness (AGARWAL, 2020) (commercemates, 2021)..
- **Training and Development:** Banks provides training program to their staff to provide well online service to their customers. It involves huge amount of investment for maintaining qualified and trained staff (AGARWAL, 2020) (commercemates, 2021)

#### 2.1.14.4 Ways of getting Customer satisfaction feedback

There are ways for getting feedback for customer satisfaction includes:

- **Number 1: Use Customer Surveys:** To get precise feedback and actionable items for customer satisfaction, survey your customers soon after the utilization of the service. There are several different ways by which an organization can conduct customer surveys: In-app surveys, Online surveys, In-store surveys, Feedback forms, Offline surveys over the phone or SMS (MORGAN, 2019) (Shelley, 2020).
- **Number 2: Measure Customer Satisfaction Score:** The Customer satisfaction score measures the short-term happiness of your customers. The scale typically ranges from highly unsatisfied to highly satisfied: Highly unsatisfied, Unsatisfied, Neutral, Satisfied, Highly satisfied. The customers to rate the service received from 1–5, where 1 represents customers who are highly unsatisfied and 5 represents customers who are highly satisfied. Some businesses increase the scale to 7 or even to 10 in order to make it more accurate results from their customers (MORGAN, 2019) (Shelley, 2020).
- **Number 3: Measure Net Promoter Score:** Imagine a situation where your customers are satisfied with your offerings but are not ready to recommend your business to friends. Such a situation arises when they aren't sure your customers are happy. To measure results and track customer loyalty, Net Promoter Score (NPS) was introduced. NPS measures the probability of a customer referring your business to someone. Thus, a simple question under NPS would look like: 0–6 (Not a chance) – detractors, 7–8 (Maybe), 9–10 (Very Likely) – promoters. To calculate NPS, just subtract the percentage of detractors from the percentage of promoters. A high percentage means that your customers have developed a sense of loyalty towards your brand and are ready to take you places, but a low percentage would mean that your customers believe you lack consistency to keep them happy (MORGAN, 2019) (Shelley, 2020).
- **Number 4: Track Customer Effort Score:** Customers is asked about the effort they have to invest in order to deal with the company and get their issues resolved. CES has two forms where certain businesses ask” the personal effort put in by the customers” and others asking” if the organization has made it easy for the customers to interact with the business.” While the first question can again take the rating level ranging from 1 (very low effort) to 5 (very high effort), 1 being the preferred rating.

The second question just asks the customers if they agree or disagree with the statement (MORGAN, 2019) (Shelley, 2020).

- **Number 5: Check Your Social Media Pages:** Customers in recent years have found a new brand to complain about services or products. Besides, complaining through customer service departments, they mention their issues on social media and discuss with the influencers so that the world is aware of the pros and cons of using a particular offering. Facebook and Twitter are the two most related platforms that a business should track. However, for certain service-related organizations, it is important to track forums and websites like Quora. There are several tools accessible within the market which can help you track how your brand is performing on social media. The simplest result would look like: Positive Sentiments - 40%, Negative Sentiments - 15%, Neutral Sentiments - 45% (MORGAN, 2019) (Shelley, 2020)

#### 2.1.14.5 How to measure customer satisfaction (CSAT)?

There some ways to measure the CSAT includes the following:

- **Define your research focus:** Before starting your quest to measure CSAT, you need to your goals. Your measurement or data could be skewed without focusing and trying to achieve your goals. You will receive a lot of data when you start with your exercise, depending on your brand, capabilities, etc. (Maxwell, 2020) (Pascal, 2016).
- **Devise a plan:** after you set your goal, you need a plan to achieve it. This plan should translate into actions based on the feedback gathered. It could expand your website navigation, customer support systems, creating a knowledge base, streamlining processes, etc (Maxwell, 2020) (Pascal, 2016).
- **Select your CSAT survey metric:** CSAT surveys are an excellent way to study and measure customer satisfaction. However, it is not a one-size-fits-all tool (Maxwell, 2020) (Pascal, 2016).
- **Net Promoter Score® (NPS):** measures customer loyalty by asking the question, ‘Based on your complete experience with the organization, how likely are you to recommend it to your friends and colleagues?’ NPS surveys can be distributed at several touchpoints of the customer journey. Constructed on the score at each point, you’ll be able to recognize improvement areas (Maxwell, 2020) (Pascal, 2016).
- **Customer Satisfaction Score (CSAT score):** CSAT measures the level of satisfaction or dissatisfaction with your product or service. Generally, customers rate their satisfaction on a scale of 1-3, 1-5, or 1-7. CSAT score is the % number of satisfied customers who enjoys using your products and services. They will remain buying your offerings in the future as well (Maxwell, 2020) (Pascal, 2016).
- **Customer Effort Score (CES):** almost similarly to CSAT, CES works on customers’ ratings on the benefits of operation or experience. It requires if your users had a smooth, hassle-free experience at many touchpoints of their journey (Maxwell, 2020) (Pascal, 2016).
- **Design effective surveys:** Designing your surveys is crucial, for it’ll regulate your survey completion and survey response rates. You do not want the surveys to be monotonous and long. Keep it simple, asking only necessary questions and data from which you will refine your processes (Maxwell, 2020) (Pascal, 2016).

- **Select CX measurement software:** If you're using an online CX measurement tool like Question Pro CX, you've got of options to deliver your surveys. Customers can send email surveys to your customers, send them via short messaging service (SMS), etc. Having these options confirms you have a healthy survey response rate, as these can be taken anywhere and anytime. SMS surveys get a 7.5 times higher response than email surveys (Maxwell, 2020) (Pascal, 2016).
- **Collect and review the data:** Start by reviewing the feedback with a detailed eye. Build a follow-up strategy from additional analysis, but first, customers need to be familiar with what's in the feedback. This way, you can identify a strong or flawed step in your plans (Maxwell, 2020) (Pascal, 2016)..
- **Collect, act, repeat:** you need to focus on collecting data appropriately, act on it to bring about changes in your processes and systems, and repeat it. Your findings could bring to light issues with support or pricing or service. Knowing this will help you address any immediate concerns and ensure a smooth and excellent customer experience (Maxwell, 2020) (Pascal, 2016)

### 2.1.15 What are the methods to measure customer satisfaction?

As there are ways to measure CSAT, there is also methods to go in order to measure the CSAT. Here are some methods includes the following:

- **Online surveys:** are one among the best method of CSAT measurement. They offer an easy and quick solution to data collection. Select your target audience and present relevant questions using survey logic (Maxwell, 2020) (Pascal, 2016).
- **Marketing e-mailers:** are a model tool to involve along with your customers and also gather quality feedback. Those who have signed in to receive updates will be happy to hear from you. You can survey them by sending questionnaires or adding links to them in newsletters (Maxwell, 2020) (Pascal, 2016)..
- **Social media:** Customers sharing about you, talking about you, positively or negatively, indicates how they regard your brand, its products, services, and content. Social media has changed how your users provide feedback; it's immediate, candid, and honest. They get to respond or comment on your social media channels such as Facebook, Instagram, LinkedIn, or Twitter.
- **Live chats:** Businesses operating in almost all industries have websites; these actively provide information about products and services, host case studies and whitepapers, and provide all types of information and support. Live chats within websites and apps are a rich source of information. You get to know what your visitors or customers are trying to find, what they expect, etc (Maxwell, 2020) (Pascal, 2016)..
- **Short message service (SMS):** are incredibly convenient for respondents. They will answer questions using their cellphones (Maxwell, 2020) (Pascal, 2016).
- **Churn rate:** is the % of consumers lost over time. If customers conduct surveys and know the number of unique responses, customers can measure the number of users who left without giving feedback (Maxwell, 2020) (Pascal, 2016).
- **Web intercepts:** try to let a few percentages of your website visitors participate in online customer surveys. Visitors get a message on their screens about the survey,



and they can choose to answer the survey. Web intercepts work since there are no redirections or pop-ups, ensuring you do not lose your visitors (Maxwell, 2020) (Pascal, 2016)

### 2.1.16 Customer satisfaction measurement tool

The CSAT has some measurement tool includes:

- **Free surveys library:** The customer experience management platform comes with a set of readymade survey templates that you can directly use to form questionnaires (Maxwell, 2020) (Pascal, 2016)..
- **Customizable dashboards:** customers get access to customizable dashboards that allow you customize your reports by charts, labels, and filters (Maxwell, 2020) (Pascal, 2016)..
- **Role-based access:** customers can give access to surveys based on the roles of your team members. It ensures information is passed to the relevant stakeholders (Maxwell, 2020) (Pascal, 2016)..
- **Detractor recovery:** customers can follow-up with unhappy or dissatisfied customers and address any anxieties they may have. Including tickets and effective management, you can determination detractor's issues on time (Maxwell, 2020) (Pascal, 2016).

### 2.1.17 Palestinian Islamic Banks:

In Islamic banks in Palestine, whether in Palestine Islamic bank, Arabi Islamic bank and Safa bank. There is different service they provide: Exchange rates, shipping and electronic payment service, digital call center, SMS text message servicer, Islamic mobile service, Islamic online service, Cash deposit service, automated teller machine is provided In Palestine Islamic bank as well (islamicbank, 2021)

However, in Safa Bank, there is individual services like accounts, finance, cards, money transfer, and fees and commission

Enterprise services: foreign trade, contracting finance, bank guarantees, sustainability program.

Electronic services: online banking, smartphone banking, SMS service, ATM service, Cash Deposit service (safabank, 2021)

The free number is 1800 566 666

Arab Islamic bank provides these services (aib, 2021):

Bank transfers: Global Remittance System, Express Transfers Western Union

Banking service: credits, IBAN, warranties, checkbooks

Electronic services: internet bank, SMS, call center, mobile bank, advance reservation, car service, ATM, instant bill payment

Free number: 1700222000

## 2.2 Literature Review

Our main goal of this study to see the factors that affect the customer satisfaction in Palestinian Islamic banks in Ramallah. However, there are different studies that talks about factors according Islamic banks through world:

### **Prentince&Nguyen,2020: Engaging and retaining customers with AI and employee service**

In this study stated that Artificial intelligence (AI) saturates in service organizations as a tool to improve operational efficiency and customer experience. However, many studies said that most consumers select human interactions with service employees. According to this opinion, the current study shows how customers' service experiences with employees and AI influence customer engagement and loyalty. Customers' emotional intelligence is defined as a moderator between service experience and customer engagement. The study was conducted with hotel customers in Australia. Besides, the results of this study shows that both service experience with employees and AI are significantly associated to customer engagement and loyalty, certain dimensions are the only way to make significant unique variances in the outcome variables. This study made every endeavor to make sure that there are some limitations must be recognized. This research shows Australian consumers who had used AI tools related with the hotels in which they stayed. They used both a sectoral and geographical context in the research findings. Last but not least, extending research to other service sectors like banks may deliver more insights into customer engagement and loyalty. There was four dimensions was selected to measure customer experience with AI and employee service. The scope to four dimensions may inhibit a wholistic understanding of AI-powered tools and their impact on customer experience. Lastly, Customer loyalty was measured based on suggestion of the willingness to return and recommend the hotel. Utilizing repeat visitation rates may better reflect genuine loyalty and may be addressed in future research to address these potential limitations.

### **Brich-Jensen, Gremyr& Halldorsson,2020: Absorptive capacity as enabler for service improvements – the role of customer satisfaction information usage**

This study shows that the Customer satisfaction information (CSI) is a great relevance for customer-oriented and service-led organizations, where customer experience is highly related with the in-use phase of products and services. This study specifies how firms turn customer satisfaction information into knowledge and actions in a manner that enables service improvements. They Actually focused on the qualitative research approach and its emphases on a phenomenon in a specific context; that is, the custom of CSI to facilitate service improvements. Around 24 organizations in six different service sectors were examines CSI usage with respect to absorptive capacity. In order to decrease this potential, CSI usage recommends mechanisms that reestablish within the organization, as well as ensuring actionability of enterprises, assignment of responsibility for actions, reactions and follow up, and providing incentives to mobilize change support. Furthermore, this study shows that in order to complete understand CSI, researchers must change beyond focusing on processes and activities to improve the

capacities needed to release the potential of CSI to function a basis for service improvements. This study shows absorptive capacity (AC) a way of spreading the understanding of CSI, with specific emphasis on the U (usage) of CSIU as a potential support for service improvements. Moreover, the findings in this study complement the current process sight on CSIU by identifying the dimensions of AC that allow CSIU to transfer to a symbolic activity, to the knowledge-enhancing and to the action-oriented.

### **Mendez-Aparicio, Jimenez-Zarco, Izquierdo-Yusta, Jose&Resino,2020: Customer Experience and Satisfaction in Private Insurance Web Areas**

The aim of this study shows the role of expectations and the perceived quality of the customer's digital experience to recognize the relationship between customer experience and satisfaction gained insurance web areas. There were around 4,178 customers in the sample of this study, and it was analyzed by using the Partial least-squares technique. The results of this research disclose that perceived digital quality is what delivers a real customer experience. Moreover, the implications are immediate within the field of business because, it shows the importance of co-creation in digital design, this is often due to the many savings in implementation costs however, because it guarantees a greater experience, essential within the loyalty of its customers. To conclude, this confirms the sustainable growth of the organization (Méndez-Aparicio, Jiménez-Zarco, Izquierdo-Yusta, Jose, & Resino, 2020)

### **Gul,2014: The Relationship between Reputation, Customer Satisfaction, Trust, and Loyalty**

The aim of this study shows the inter relationship of reputation, customer satisfaction and trust on customer loyalty. According to the observation's reputation is the major independent variable that has significant relationship with customer satisfaction, customer loyalty, and trust. The Data for this research study was taken from the Islamia University, Quaid-e-Azam Medical College, and different banks located at various geographic locations of Bahawalpur region of Pakistan. The data of this study was collected through self-administered questionnaire and they analyzed by using regression through SPSS. In addition, this study shows how importance of customer's loyalty in this day. The businesses of the entire world are running not only due to the customers but also to loyal customers. A loyal customer was defined as a person who obtaining or aims to obtaining a specific brand repeatedly on different basis. Customer loyalty was difficult multi-dimensional construct that has two components, (attitude and behavior). Both the concepts have a slight difference in its operational definition but here in the studies there is parallel footing of attitude and behavior in measuring customer loyalty. Customer satisfaction in terms of customer loyalty usually expected to be a major determinant of regular sales. Satisfied customers return to buy more. However, not only, the customer satisfaction impacts on customer loyalty but also, it realizes the role of advertising of product or service in the form of word-of-mouth. To conclude, customers who are satisfied, is loyal and communicates the positive about the product or services more or less nine others.

### **Vaitone&Skackiene,2020: Service Customer Loyalty: An Evaluation Based on Loyalty Factors**

The aim of this study shows that customer loyalty based on three different factors are the following: (customer, service provider, and environment). The range of the consequences of customer loyalty factors, the study investigates the impact of each factor upon customer loyalty. This study shows an innovative insight into how a diversity of customer loyalty factors could be combined into one measure of customer loyalty. The factors was determined through customer loyalty that shows why customers move across different loyalty phases over time. The results of this study that the empirical testing confirmed the sensible applicability of the suggested approach for evaluating customer loyalty maintained these factors. An innovative approach to the evaluation of customer loyalty is essential for marketers in order to help them to estimate loyalty in cases where data about customer behavior are not collected. The application was also recommended including besides the factors of the catering company and a beauty studio that was recommended to evaluate customer loyalty. Both companies were small business in Lithuania. The manager of both companies provided specific data from the companies' loyalty program databases and financial reports. Moreover, The forms was demanded to the : Rules for participation in the loyalty program, cleaning plans, temperature logs, room plans, service delivery standards, results from secret shopper researches, CVs of employees, etc. Customer loyalty to the catering company and the beauty studio services was identified by the evaluation of the impact of customer, service provider, and environmental factors. The results of this study show that the impacts of factors on loyalty vary widely, scale from □1 to 10. Lastly, based on theoretical assumptions and identified scales, impact intervals, and the course of impact on loyalty, numeric values of loyalty were related to the remaining factors that belong to the customer, service provider, or environmental groups.

### **Hopkins, Nie&Hopkins,2009: Cultural Effects on Customer Satisfaction with Service Encounters**

The conceptual model shows in this study shows the relationship between several aspects of culture and customer satisfaction within a service encounter. The model in this study suggested due to the following: Firstly, the effectiveness of the service script used during a service encounter is associated to customer satisfaction with the encounter. Secondly, cultural differences between the customer and the service employee have an impact on the effectiveness of the service script. Lastly, the extent to which the customer recognizes with his/her culture moderate the effects that cultural differences have on service script effectiveness. This study recommends that in future studies to focus on the major implication is that as service organizations in most countries hire more service employees who do not share the same culture as their country customers, the incidence of inter-cultural service encounters and the associated issues will rise. Finally, the overarching message we hope to be conveyed by our paper is that to show different between culture and customer satisfaction with a service encounter to the success of service organizations and can be effectively managed if properly understood.

### **Bleuel, Young&Gertmenian,2013: Cultural Implications of Customer Satisfaction Differences of Help Desks in the US and China**

In this study shows the Customer satisfaction that become a main feature of business management in the high technology market. Besides, companies that provides products and services world-wide are concerned that customer satisfaction could also be impacted by cultural differences. This study shows the measures of customer satisfaction was in two different areas in China and the United States to adjust whether or not there is a difference in satisfaction scores provided by Help Desks. The results of this study show due to the first, that companies need to include both similarities and differences of customer satisfaction in order to improve the use of their resources and to adjust their service offerings to respond to their different customer needs and expectations. Secondly, the differences within the measures of overall satisfaction are different, the factors within the assistance Desk operation appear to be consistent for the 2 countries. Thirdly, Customers in the United States shows more willing to score Help Desk performance higher than customers in China. Lastly, the differences indicated may be due to the difference between in-house and out-sourced Help Desks rather than the location of the customer

### **Sangeetha&Myilsway,2020: Customers Satisfaction Towards E-Banking Services with Special Reference to Coimbatore City**

This study focused on the electronic payment system which enables customers of the bank or alternative money establishments to try and do a range of monetary transactions in the entire time the financial establishment web site. It provides the interest from policy makers, researchers and bankers. Electronic payment has assumed importance in the back drop of rapid technological changes, influence of market forces and regulatory developments. E-Banking is the result of E-commerce and information technology. This study focused on the factors influencing the customer satisfaction on E-Banking services. In this study shows an instructional activity and intrinsically the term ought to be employed in a technical sense. In this research shows an encouraged contribution to the present stock of data creating for its advancement. Besides, Electronic Banking technology is useful to customers as well as banks and other organizations. The result of the study shows that customers are using only few facilities of various E-Banking services available.

### **Dubina, Pimonenko&Lyulyov,2020: Customer Loyalty to Bank Services: The Bibliometric Analysis this study is important make mapping from 2752 studies from 2000 to 2019 indexed by Scopus database they focused on factors affect their customer loyalty, establishing base for future investigation on developing communication strategy to enhance customer loyalty in bank institution**

This study shows the Systematization of literary sources on and approaches to solving the problem of attractive customer loyalty specified that scholars had contributed significantly to enriching the scientific research expected at ensuring the effective long-term consumer interaction. The aim of this study to conduct the bibliometric analysis of publications on customer loyalty to banks institutions. The object of research is the scientific documents issued in the biggest abstract database Scopus. In addition, the

keywords in this study: bank and customer; bank and loyalty, bank reputation and loyalty; bank confidence and loyalty; bank trust and loyalty; bank and customer; bank and communication strategy. The sample of documents investigated around 2752 items. the papers were selected were visualized with VOS viewer software to build the network maps displaying the relationships among the keywords. Therefore, the results of this study described the main directions in the scientific treatise on customer loyalty to banking in addition to highlighting the scientific schools interested in exploring the investigated theme.

**Singh,Nayyar& Das,2018: An antecedents of customer loyalty in banking & insurance sector and their impact on business performance**

This study includes the objectives due to the following: 1) measure customer loyalty in the financial service sector in Punjab. 2) study the difference between customer loyalty and business performance in the Banking & Insurance Service Sector of Punjab. 3) study the difference between the antecedents (customer satisfaction, commitment, trust, and image) and the significances (word-of-mouth, repurchase intention, price premium, and share of wallet) of customer loyalty in the Banking & Insurance Service Sector of Punjab. This study observed the qualifications and consequences of customer loyalty with respect to the financial service sector in Punjab. They established customer satisfaction, commitment, trust and image as antecedents of customer loyalty. Moreover, the Word-of-mouth, repurchase intentions, price premium and share of wallet were added to the results of customer loyalty in this research. It also shows the role of switching cost and complaint handling as moderators in CS-CL relationship. The model of framework has further empirical research in the realm of customer loyalty and marketing performance measurement and management. In Future plan the they recommend they should focus in discover the relationship between customer loyalty and business performance. They may test the directing or moderating impact of some other conceivable variables in future.

**Afsar, Rehman, Qureshi&Shahjehan,2010: Determinants of customer loyalty in the banking sector: The case of Pakistan**

The main focus of this study was that customer loyalty had received much consideration and a spotlight from both academics and practitioners in several industries. The competitive markets are growing, this way builds up consumer loyalty which is a main & important factor in winning market share and developing a sustainable competitive advantage. Banking industry is not any exception because it has high interaction with the customers, so managers must understand the factors which influence the loyalty of the customers towards their respective banks. Moreover, in this way they attract new customers, in order the managers try to find ways to recollect their current customers and concentrate on different factors which enhances the customer loyalty among the customers of the organizations. A customer loyalty model was used in this study and it was analyzed. The sample of this study was around 316 was distributed through questionnaire. There were many recommendations of this study however the focused on the following: Firstly, the managers must always communicate

with their customers; like getting feedback from customers. Secondly, the managers must provide training programs for their employees in order to make them more effective while dealing with the customers. Thirdly, they also recommend that they should provide an open parking facility for the customers' vehicles. Fourthly, the ATMs should be prompt and managers must minimize inconvenience at ATMs for the customers. In addition, Managers must confirm that customer complaints are addressed with top most priority. Last but not least, Managers must ensure that all main services are available in each branch of bank. The customer service representatives should be knowledgeable. The managers should ensure that whatever services they advertise should be available to the customers in every branch of the banks in order to increase their trust. Lastly, the loyalty comes in the customers once their stated as well as unstated needs are fulfilled by the managers of the banks.

### **Khartabiel & Saydam,2014: Banks Employees Satisfaction as a Lead to Customers Satisfaction**

This study shows the psychological impact that influence the relationship between the bank employees on one side and its associated customers on the other side. The impact of this study was signified in banking functions, training programs, wages, communication within the bank organization itself, team work, job satisfaction, promotion opportunities, appropriateness of the bank organization, customer loyalty and provision of high-quality services to clients that comply with their needs. It is known that when bank acts to recover job satisfaction results in rising customer satisfaction and loyalty. Moreover, employment satisfaction reflects significantly on their behavior towards costumers and strengthens the hypothesis that fulfilled employment produces better. The samples of this study were more than 50 samples of banks employment and customers in the city of Girne in North Cyprus for both employees and customers of the bank. The results of this study were showing the difference between the performance, good service and expectations. This study shows how the importance of customer satisfaction from bank services that may strengthen the decision of customers in order to keep them in dealing with the bank and sustain purchases. Thus, they will produce customer loyalty to the services of the bank as well as customer satisfaction. In addition, this study also shows a sense of feedback of the services provided by the bank for further development and improvement. Last, this study recommends that the banks administrations must provide the means between performance, incentives and rewards.

### **Sangeetha & Myillswamy,2020: Customers Satisfaction Towards E-Banking Services with Special Reference to Coimbatore City**

This study shows that the online banking system will naturally connect to or be part of the core banking system worked by a bank and is in contrast to branch banking which was the traditional way customers right to use banking services. Besides, the types of financial transactions which a customer may manage in the course of online banking are resolute by the financial institutions, but usually include get account balances, a list of the recent transactions, electronic bill payment and funds transfer between one customer

to another customer's account. In these days, many banks are internet-only institutions. According to the various developments, technology has influenced the way customer interacts with the banks. Electronic channels and products like ATM's, cards, internet banking and mobile banking are offer alongside traditional bank channel. In this research shows also the relationship within the practice of channels exists between developed countries and emergent countries. In this study shows also the instructional activity and intrinsically the term must to be employed in a technical sense. This study recommends that the Electronic Banking technology is useful to customers in addition to banks and other organizations. They also recommend to increase efficiency, service quality of banks, safety, integrity, E-Banking are often utilized in a rightful way. The result of the study to identify that customers are using only few facilities of various E-Banking services available

### **Eklof, Podkorytova & Malova,2018: Linking customer satisfaction with financial performance: an empirical study of Scandinavian banks**

In this research shows that the satisfaction levels are increasing this led to better financial performance. Besides, this expected relationship is, by and large, still to be confirmed in a more general setting, especially with respect to European sectors and industries. This research aims to recognize empirically relationships between customer loyalty and satisfaction and profitability measured as ROA, ROE, profit margin and operating income, as well as market indicators. The research sample is formed from 9 Scandinavian banks. The results of this study shows that there are big positive influence on banks' profitability between customer satisfaction and loyalty. This study recommends that the decision makers and investors can take the bank's level and trend in customer satisfaction to create assumptions on future profitability and market performance.

### **Dhakal,2012: Customer Satisfaction Research of Nepal SBI Bank Ltd**

This research focused to release the expectations of customers which could be crucial for SBI's growth and success. During working staffs plays an important role to create quality service, the research is also centered to find out employees' motivational factors. It is very important to translate and quantify customers' expectations into measurable targets. This offers an easy way to make decision concentrating on different attributes in order to improve customer satisfaction. However, the research is also aimed at measuring the level of customer and employee satisfaction. Theoretical framework of this research is centered to service quality formed by satisfied employee to meet up customers' expectations. The study employs the Gap Model of Service Quality, Profit-chain Model, Herzberg two factor theories and ISO Guideline to measure the customer satisfaction as the main theories for research. The empirical research was accomplished using quantitative method. Around 125 questionnaires was distributed ,108 people responded. The response rate was 86.4%. 50 questionnaires were distributed to SBI staffs ;38 responded which accounts to 76%. The results of this study show that the overall level of satisfaction among the customers of SBI is quite good however not yet excellent. This study recommends that the employee motivational factors should be highlighted and take into actions in order to improve the



satisfaction level of staffs to increase the quality of services and products. They also recommend Customer education; employee training programs should be included.

**Maulana, Wiryono2,& Purwanegara,2019: Investigating Consumer Preference in Banking Services: A Conjoint Analysis Study**

This research measures the customer preference of banking services in Indonesia through the utilization of a conjoint analysis study. This study shows the kinds of mixture of services and features that customers perceive to be important. The paper used conjoint analysis to review consumer preferences towards Indonesian banking services. A sample of 655 respondent was collected through a web survey. This study shows that the online banking facilities and ATM locations were found to provide the highest utility for customers. they also talked about the supporting features such as information or notification is an attribute that customers are willing to trade off. This study recommends that the Practitioners could use the study to seek out the simplest service combinations that they might offer to customers. Practitioners could also know which attributes customers are willing to form a trade off as compared to other factor utilities. They also recommend that Testing customer preference within the banking system remains relatively needed within the banking system.

**Manik,2019: Customer Satisfaction and Loyalty in Islamic Banking: The Role of Quality, Economic, and Image**

This study shows the effect of service quality, economic, and image in determining customer satisfaction and loyalty towards Islamic Bank. Agreement with the provisions of DSN-MUI Islamic Banks is required to run their business based on Islamic principles. Serving customers may be a sort of applying Islamic principles in business ethics. The data of this study was distributed through a questionnaire and around 280 customers of Islamic banks in two cities, Medan and Bandung. This study used Partial Least Square Structural Equation Model (PLS-SEM) in the analysis. The results of this study show the company management through improving services to customers and forming a good image in the society because it can be a positive signal to extend customer satisfaction and loyalty. Also, they specify that service quality, economic and image influence customer satisfaction, but image does not affect loyalty. This study main goal is to control the factors that shape customer satisfaction and loyalty. The finding of this research shows that the bank's reputation is measured well, it does not make customers necessarily loyal to the bank. Customers are going to be more loyal if the workers of Islamic banks can give the simplest services. This study recommends that Islamic banks must be able to improve their quality, especially in serving customers. They also recommend that the employees in the banks must be able to increase their reliability and apply more Islamic principles in serving customers so that the main characteristics of Islamic banks can be seen. By this way a good impression and increase customer trust to persist a customer because the main competitors of Islamic banks are not only from conventional banking but also from Islamic banking industry.

**Bodibe, Chiliya&Chikandiwa,2016: The factors affecting customers' decisions to adopt Islamic banking**

This study focused on the important factors that influence attitude in the Islamic banking. Around 300 questionnaires distributed, only around 250 questionnaires were fit to be used in the study indicating a response of 83%. The questionnaires were distributed to the students in the laboratories and on the library lawns on university campus. The research of the study shows that awareness of Islamic banking products had a positive relationship with attitude towards Islamic banking. Besides, the relationship between awareness of Islamic banking products and Islamic banking product knowledge was positive. This study shows the awareness directly impacts the product knowledge of Islamic banking products and facilities. The relationship between Islamic banking product knowledge and attitude is considered negative. Therefore, product knowledge has no impact on attitude towards Islamic banking. Lastly, the results of the study show that social norms have a positive relationship with attitude. In order social norms can have direct impact on customer attitude towards Islamic banking products

#### **Awan&Azhar,2014: CONSUMER BEHAVIOUR TOWARDS ISLAMIC BANKING IN PAKISTAN**

This study shows the relationship between consumer behavior towards bank selection criteria and customer satisfaction. The data of this research was collected from a sample of 200 consumers in several Islamic bank in Multan through a questionnaire and it was analyzed through SPSS. This study recommended different recommendations due to the: Firstly, the concepts of Islamic banking system should be clear to the employees of Islamic bank in order that they easily convince and motivate their customers. Secondly, people have little know how about Islamic products and services so employee should give awareness to the people. Thirdly, many industries conducted SWOT analysis in order to use its strength to gain any opportunity, and to remove weaknesses and threats so that Islamic banking must also conduct this analysis to sustain its position in banking sector. Besides, the location of Islamic bank must be at suitable for customer in order easily to accesses the bank. Lastly, the motive of Islamic bank should to delight customer not only to satisfy them

#### **Waharudin,2018: The Effect of Islamic Marketing Ethics toward Customer Satisfaction, Trust and Loyalty to Islamic Banks**

In this study talked about the effect of Islamic marketing ethics toward customer satisfaction, trust and loyalty. They defined Islamic banks (IBs) as are based on the ethical foundations as shown by Islamic law. Each of the weather within the Islamic marketing mix, product, price, place, promotion, and other people was proposed to possess a relationship with the Islamic bank's customer satisfaction, trust, and loyalty. The research methodology of this study that the data collection was expanded to guide future researchers in appeared the study data. The data was collected by using a quantitative method via the questionnaire instrument. The questionnaire was distributed toward the customers who visit the Islamic Banks in the targeted area under investigation. In this study they focus on the Islamic marketing mix, product, price, place, promotion, and other people was proposed to possess a relationship with the

Islamic bank's customer satisfaction, trust, and loyalty. In this study they recommended that in future study can conduct a comparative analysis of the ethical behavior exhibit in the sales and marketing activities between Islamic banks and conventional banks. In this study shows relationship between the values in terms of ethical compliance supported respective Islamic and traditional principles and extent of allowance to unethical behaviors between the sales and marketing activities of the two entities. Furthermore, they recommend that in future they can recognize company-specific factors affecting ethical or unethical marketing/ sales behavior in Islamic banks.

#### **Shorowardhy,2015: MEASURING THE CUSTOMER SATISFACTION OF ISLAMIC BANKING SECTOR IN BANGLADESH**

In this study shows that the banking sector has been playing a significant role in accomplishing the economic growth of Bangladesh, where contribution of Islamic Banking Sector is remarkable. Islamic Banking Sector displays a substantial growth position in Bangladesh. Customer satisfaction is the most significant affecting phenomenon in determining the banking growth. Therefore, this study attempts to measure the existing level of customer satisfaction of Islamic Banks in Bangladesh, using the Structural Equation Model (SEM). This study customs around 22 dimensions of customer satisfaction which utilized in the future studies in several countries for measuring the customer satisfaction of Islamic Banking Sector. The results of this study found that the human resource and systemization service delivery is the most affected factor of measuring customer satisfaction of Islamic Banks in Bangladesh followed by core products or services, service capability and social responsibility.

#### **Rafiki,2019: Customer relationship management practices in Islamic Banks**

In this study shows the implementation of customer relationship management (CRM) in Islamic banks through two components of organizational and technological factors. The CRM is one among the solutions to resolve the 2 common issues that are low level of public awareness toward the Islamic banks' products and low level of Islamic financial literacy. In this research they used both quantitative and qualitative methods based on a review of literature. The samples of this study around 22 respondents from questionnaires were collected. The findings of this study show that the majority of respondents agreed to all or any statements associated with organizational and technological factors, which affect the CRM implementation. The results of this study that there are many the Islamic banks are concerned on the implementation of CRM and admitted its usefulness in a bigger context. Furthermore, CRM is a continuous learning process expected at increasing the understanding and knowledge of a company's customer. Lastly, CRM is an increase and become main aspect to the Islamic financial institutions which will improve the company's chances of retaining and attracting new customers

#### **Nik Muhamad,et al,2013 : Customers' Preference on Islamic Banking Products and services: the Influence of knowledge, awareness and satisfaction**

This report shows the impact of knowledge, awareness and satisfaction in influencing customers' preference on Islamic banking products and services. The lack of data and awareness among the population hinders the prospect of expanding the Islamic banking business greater than its conventional counterpart. A questionnaire survey was distributed among Islamic banking customers enables the study to substantiate the relationship amidst variables. This study shows the informative data to Islamic banks in identifying the critical success factors which will improve their productivity and enhance the Islamic banks' performance. This research shows both critical and relevant in giving a clear explanation of the underlying concepts and values, current practices and future opportunities of Islamic products and services. The research method of this research was descriptive study was undertaken to explain the characteristics of the samples. Feedbacks was an important to get down new guidelines and principles to enhance Islamic banking products and services in Malaysia. This study recommends that in future that Islamic banks will be able to identify the problems encountered by their products and services and will try to overcome these problems. By this way customer with better knowledge and awareness will lead them to a better preference on the products and services that they have acquired.

## **3 Chapter III**

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### **Research procedures**

#### **3.1 Introduction**

This chapter deals with a description of the study's methodology and procedures, in terms of study design and tools, in addition to the study's limits, limitations and obstacles, study variables, the study population and its sample, as well as the statistical treatments used in the study.

#### **3.2 Study methodology**

To achieve the objectives of the study, the descriptive analytical approach was used, due to its suitability to the nature of the study, which needed to collect, categorize, analyze and interpret data from the study community to extract connotations and reach its results, and to identify the factors affecting customer satisfaction in Palestinian Islamic banks.

#### **3.3 Data collection**

The questionnaire was used as a tool for data collection, through a set of paragraphs related to each other in order to achieve the objectives of the study, and the questionnaire was chosen as a tool for data collection as it encourages frank and free answers from the respondents in addition to that, through the similarity and unification of questions, leads to the speed of collecting information for the study.

In addition, a thorough review of relevant studies, books, scientific references and theses that dealt with the independent and dependent variables in their topics.

The questionnaire was developed as shown in Appendix No. 2, where the questionnaire consisted of the following parts:

demographic factors: They are general factors and data about the respondents and included items: gender, religion, age group, educational qualification, the Islamic bank that is dealt with, the number of years of dealing with the Islamic bank, the nature of dealing with the bank.

### 3.4 Dimensions of the study:

It consisted of:

Factors affecting customer satisfaction: Social & Physical environment in Islamic bank, customer expectation, customer feedback, customer behavior, E- banking.

Measuring customer satisfaction in Islamic.

The overall level of satisfaction with the Islamic bank.

And the table No. (3.1) shows the order of the questionnaire items according to the dimensions and axes of the study:

*Table 3-1: Distribution of the questionnaire items according to the axes*

#	Item	Total
Part One		
1	Demographic factors	7
Part Two		
Factors affecting customer satisfaction		44
1	Social & Physical environment in Islamic bank	9
2	customer expectation	8
3	customer feedback	9
4	customer behavior	8
5	E- banking	10
Measuring customer satisfaction in Islamic		8
The overall level of satisfaction with the Islamic bank		1
The total number of the paragraphs of the questionnaire		60

Using the statistical package program (SPSS V.26), the study tool was analyzed through the use of several tests provided by this program, which are:

Factor Analysis Test: which is used to measure the relationship between a set of factors, as it is calculated by applying a set of tests to a number of examinees, and through the correlation coefficient between the tests, the result of the validity of the tool is determined (Dwedery , 2000).

Reliability Analysis (Alpha): Which is a measure of the degree of stability or internal consistency of items or variables in a composite index that was put on the summation scale, and it is generally used to measure the degree of stability of multiple item measures, and the item tool is internally divided, where Alpha measures this internal consistency.

Standard regression coefficient test: It is a test based on a mathematical method to estimate the relationship between two or more variables, in terms of the units of measurement for the dependent (dependent) variables in the relationship, and these relationships are called regression models.

One-way ANOVA test: It depends on calculating the variance between samples and the variance within all samples combined. It is used to find the differences between more than

two groups, provided that the statistical parametric characteristics are available. The significance of the differences in this scale is measured through the value of (F).

The validity of the study tool:

The logical validity of the tool was verified by presenting the questionnaire to (10) specialized arbitrators whose names are attached in Appendix No. (1), in order to ensure that the questionnaire is suitable for what it was prepared for, the integrity of the wording of the paragraphs and the affiliation of each of them to the field in which it was placed. Making a matrix for all the paragraphs of the questionnaire with the judges' responses and their approach, and taking many of the amendments that were recommended by them, which had a major role in improving the formulation of the paragraphs and their suitability to the objectives of the study.

In addition, the tool's validity was measured statistically by distributing the questionnaire to an exploratory sample of the study population whose size was (30) research subjects, and they were subsequently excluded from the total sample of the study on which statistical analysis was conducted, questions answered and hypotheses verified.

Through the exploratory sample, a factor analysis test was conducted for the study tool items, as shown in the table (3.2):

**Table 3-2: The results of the factorial analysis test for the study questionnaire items**

NO.	Statement	Extraction
Social &Physical environment in Islamic bank		
1.	يهتم البنك بتوفير مكاتب تقديم الخدمات بتصميمات مريحة للعملاء The Bank providing service offices with comfortable designs for customers	.724
2.	يتوفر لدى البنك أنظمة تهوية وتكييف حديثة. The bank provides modern ventilation and air condition	.796
3.	يوفر البنك أجهزة حديثة لتنظيم الدور في تلقي الخدمة للعملاء. The bank provides modern devices to regulate the role of receiving services for customers	.922
4.	يقوم الموظفون بشرح التفاصيل المهمة حول الخدمات التي اتلقاها بشكل ودي. The employees in banks explains the important details about the services you receive	.862
5.	يوفر العاملون في البنك معلومات حول أي خدمات جديدة مناسبة لي. Bank employees provide information about any new services that are suitable for me	.882
6.	يسعى البنك إلى توفير خدمات جديدة وفقاً لاحتياجات العملاء The bank seeks to provide new services according to the needs of customers	.759
7.	يبادر موظفو البنك بتقديم التوجيهات للعملاء. Bank employees take the initiative to give advices to their customers	.843
8.	يوفر البنك صالات انتظار تتناسب وذوي الاحتياجات الخاصة. There are waiting rooms comfortable for people with special needs inside banks	.908

NO.	Statement	Extraction
9.	يولي العاملون في البنك راحة العميل في الأهمية. Bank employees consider that the important thing is to make the customers feel comfortable	.900
customer expectation		
10.	يقدم البنك الإسلامي خدمات تتناسب مع توقعاتي ما يجعلني لا أتردد في استخدام الخدمات الجديدة التي يقدمها. The Islamic Bank offers services that meet your expectations, which makes you feel free to use the new services it offers	.947
11.	يمنحني البنك الإسلامي خدمات تجعلني أنصح أصدقائي للاستفادة منها. The Islamic Bank gives you services that you recommend to your friends to take it benefit	.947
12.	تتطابق الخدمات التي اتلقاها من البنك الإسلامي وما تم الإعلان عنه من قبل البنك. The services you receive from the Islamic bank are identical to what is announced by the bank	.903
13.	يوفر البنك الخدمات التي تتفق مع معتقداتي الدينية الإسلامية. The Bank provides services that are reliable with your Islamic religious beliefs	.952
14.	يمكن توقع تسهيلات من البنك الإسلامي في ظل أزمات اقتصادية قد تحدث. Facilities in the banks can be expected from the Islamic Bank in the event of economic crises	.896
15.	يتناسب ما أدفعه مقابل الخدمة التي أتلقاها من البنك الإسلامي مع جودة الخدمة. What you pay for the service you receive from the Islamic bank is suitable with the quality of the service	.910
16.	الصرافات الآلية للبنك الإسلامي توفر خدمات أخرى غير السحب النقدي. Islamic Bank ATMs provide services other than cash withdrawals	.858
17.	The employees يقدم العاملون في البنك اهتماماً شخصياً بي عند طلب الخدمة. in the bank gives you the attention when you apply for service request	.852
customer feedback		
18.	يتم أخذ ملاحظاتي عن الخدمات بعين الاعتبار. Your feedback on services is taken in professional way	.851
19.	يوفر البنك قنوات مباشرة لي لتقديم اعتراض عن أي خدمة يقدمها. The Bank provides direct channels for you to apply for any objection to any service provides inside the bank	.937
20.	يقوم البنك بتعديل بعض التفاصيل في الخدمات التي أطلبها بما يتناسب مع احتياجاتي. The bank changes some of the details in the services that you request that relates to your needs	.883
21.	يطبق موظفو البنك الإسلامي السياسات المعلنة لخدمة العملاء. Islamic Bank employees applies about announcement policies for customer service	.887
22.	لدى البنك الإسلامي أكثر من وسيلة لتقديم الشكاوى من قبل العملاء The Islamic bank gain any complaints from their customers	.844



NO.	Statement	Extraction
23.	يوفر البنك الإسلامي هدايا مجانية للعميل لتعويضه عن أي شعور بعدم الرضا عن طريقة تقديم الخدمة له. The Islamic Bank provides free gifts to their customer for any feeling of dissatisfaction with the way the service is provided to them	.866
24.	يوفر البنك الإسلامي موظفي علاقات عامة وظيفتهم مساعدة العملاء. The Islamic Bank provides gives instructions to the public relations officers that their job is to help customers	.893
25.	يقدم البنك الإسلامي خدماته بأسعار ملائمة لجميع فئات المجتمع الفلسطيني. The Islamic Bank offers services at affordable prices for all segments of Palestinian society	.796
26.	مصداقية الخدمات التي يقدمها البنك الإسلامي تجعل علامته التجارية منافس قوي للبنوك الأخرى. The credibility of the services provided by the Islamic bank makes their brand becomes stronger competitor related to others banks	.865
customer behavior		
27.	يؤثر استخدام البنك للمنهج الإسلامي في قراراتي حول التعامل مع الخدمات. The Bank's use of the Islamic approach influences your decisions about dealing with services	.869
28.	الحملات الدعائية التي يقوم بها البنك الإسلامي تتمتع بمصداقية تدفعني للتعامل مع البنك. The advertising campaigns carried out by the Islamic Bank have a credibility that pushes you to deal with the bank	.821
29.	المعتقدات الدينية حول التعاملات البنكية تشكل دافعا قويا لي للتعامل مع بنك إسلامي. Religious beliefs about banking are a strong motivation for you to deal with an Islamic bank	.929
30.	يهمني قراءة جميع شروط الخدمة قبل شرائها وهو ما يتيح لي البنك الإسلامي. I am interested in reading all the terms of service before purchasing it, that allows me the Islamic Bank to do	.832
31.	يهمني جمع المعلومات عن البدائل للخدمة التي يقدمها البنك الإسلامي قبل التعامل معه. I am interested in collecting information about the alternatives to the service provided by the Islamic bank before dealing with it	.819
32.	يوفر البنك الإسلامي مستوى من الثقة التي تجعلني أفكر في تجربة خدمات جديدة يقدمها. The Islamic Bank provides a level of confidence that makes you think of trying new services it offers	.931
33.	يوفر البنك الإسلامي خدمات مصرفية فردية تزيد من ولاء العميل للبنك. In Islamic bank provides individual banking services that increases the customer loyalty to the bank	.870
34.	يلاقى البنك الإسلامي نجاحاً في المجتمع الفلسطيني كونه مجتمع متدين بالفطرة. The Islamic Bank finds success in the Palestinian society as it is a religious community by nature	.903
E- banking		

NO.	Statement	Extraction
35.	يوفر البنك الإلكتروني الإسلامي خدماته بما يقلل زيارة العميل للبنك بالحد الأدنى. The Islamic E-bank provides services that make it easy for the customers to reduce visit to the bank	.889
36.	يتميز البنك الإلكتروني الإسلامي بإمكانية الوصول إليه في أي وقت. The Islamic E-bank is characterized by the ability to access at any time	.923
37.	يتميز البنك الإلكتروني الإسلامي بإمكانية الدخول إليه من الهواتف الذكية وأجهزة الكمبيوتر بسهولة. The Islamic E-bank can be used both in smart phones and computers	.841
38.	يقدم الدعم الفني للبنك الإسلامي مساعدات تتعلق بالبنك الإلكتروني خارج أوقات الدوام الرسمي (على مدار الساعة). The technical support of the Islamic Bank provides support related to the E-bank outside the official working hours	.949
39.	توفر الصرافات الآلية التابعة للبنك الإسلامي خدمات خارجية كتسديد فواتير (المياه، والكهرباء، والهاتف ... الخ). The ATMs of the Islamic Bank provides external services such as paying bills (water, electricity, telephone...etc)	.733
40.	يوفر البنك الإسلامي بطاقات دفع الكترونية بخصومات ترضي العميل. The Islamic Bank provides electronic payment cards with discounts that satisfy the customers needs	.923
41.	تكون الأسعار التي يقدمها البنك مقابل الخدمات الإلكترونية واضحة للعميل. The prices offered by the bank for electronic services will be clear to their customers	.942
42.	يوفر البنك حماية قصوى للعميل عند تلقيه الخدمات الإلكترونية. The bank provides a high protection to the customers when receiving electronic services	.909
43.	يوفر البنك الإسلامي إشعارات فورية عن طريق الهاتف المحمول حول أي حركة مشبوهة تتعلق بالخدمات الإلكترونية الخاصة به. The Islamic Bank provides send notifications via mobile phone about any distrustful movement that relates to the electronic services	.904
44.	يوفر البنك الإسلامي مزايا إضافية للعملاء لتشجيعهم على استخدام الخدمات الإلكترونية. The Islamic Bank provides additional benefits to customers that encourages them to use electronic services	.898
Measuring customer satisfaction in Islamic		
45.	يوفر البنك الإسلامي عدة فروع في المدينة الواحدة. The Islamic Bank provides several branches in eachv city	.933
46.	تسعى البنوك الإسلامية إلى الوصول إلى العملاء من خلال العروض الدائمة التي تقدمها. Islamic banks seek to reach customers through their permanent offerings	.875

NO.	Statement	Extraction
47.	توفر البنوك الإسلامية حلولاً مالية وفقاً للنهج الإسلامي للكثير من المعاملات المالية لتلبية احتياجات العملاء. Islamic banks provide financial solutions according to the Islamic approach to many financial transactions to meet the customers' needs	.858
48.	تقدم البنوك الإسلامية المعلومات التفصيلية للعميل حول الخدمات التي تقدمها. Islamic banks provide information in details to their customer about the services they provide	.935
49.	تراعي الخدمات التي تقدمها البنوك الإسلامية كافة الفئات في الأسرة الفلسطينية (الوالدين، الأطفال). The services provided by Islamic banks take into account all categories of the Palestinian family (parents, children)	.840
50.	يوجد مساواة لدى البنوك الإسلامية في تقديم خدماتها لغير المسلمين في المجتمع الفلسطيني. There is an equality for Islamic banks in providing their services to non-Muslims in Palestinian society	.899
51.	تولي البنوك الإسلامية أهمية لمعيار الجودة كأحد متطلبات تقديم الخدمة المصرفية للعميل Islamic banks attach importance to the quality standard as one of the requirements for providing banking services to the customer	.941
52.	تقوم البنوك الإسلامية بتحديث أسعار الخدمات بشكل منتظم بما يتناسب واحتياجات العميل دون الانتقاص من جودة الخدمة. Islamic banks update the prices of services regularly that relates the needs of the customer without reducing the quality of service	.909
The overall level of satisfaction with the Islamic bank		
53.	ما مستوى الرضى الكلي لديك حول البنك الإسلامي الذي تتعامل معه؟ Are you satisfied with the Islamic bank that you deal with?	.914

According to the previous results in the table (3.2), it is clear that all the results of the factor analysis of the paragraphs of the study tool related to the factors affecting customer satisfaction with Islamic banks, and they enjoy a high degree of saturation, as all of them were higher than (60%), and therefore it can be said that they share together in measuring what they were developed for and that they are consistent with each other.

Reliability:

For the purpose of verifying the reliability of the study tool, the internal consistency coefficient (Cronbach Alpha) was calculated for the paragraphs of the axes of the questionnaire, and the following table (3.3) shows the results of that.

**Table 3-3: Cronbach's alpha coefficient for the questionnaire axes**

Statement	Experimental sample	No. of paragraphs	Value Alpha
Study tool reliability	30	53	0.966

According to the foregoing, the total reliability value of the study tool with all its axes was (0.966), and therefore the questionnaire enjoys a high degree of stability, and this means confidence in its results by the degree of its reliability value.

The reliability value of the study axes was calculated, in order to increase the reliability of the tool for each axis.

**Table 3-4: Cronbach's alpha coefficient for the study instrument axes**

Statement	Experimental sample	No. of paragraphs	Alpha Value
Factors affecting customer satisfaction		44	0.961
Social & Physical environment in Islamic bank		9	0.860
customer expectation		8	0.872
customer feedback		9	0.872
customer behavior		8	0.837
E- banking		10	0.857
Measuring customer satisfaction in Islamic		8	0.816
The overall level of satisfaction with the Islamic bank		1	
الثبات الكلي لأداة الدراسة	30	53	0.966

According to the previous table (3.4), the value of the reliability of the study tool with respect to its axes was all statistically significant and all the results of the factorial analysis of these axes were higher than (60%). (96.1%), while the second axis came with a reliability degree of (81.6%).

### 3.5 Study population and sample

The study population consists of clients of Islamic banks (Al-Safa Bank, Palestinian Islamic Bank, and Arab Islamic Bank) in Ramallah and Al-Bireh Governorate.

The study was conducted by taking a simple random sample from the study population, and because the researcher was unable to determine the size of the study population due to the aforementioned banks' reluctance to provide this data for many considerations, an estimated number of each bank was determined (10,000) clients, and therefore the study population is an estimate (30,000) clients, and the total sample size was based on Stephen Thompson's equation (379) for a research item (Thompson, 2012).

This type of sample was chosen to be representative of the study community, especially in the study axes, and as a result of the effects of the Corona pandemic and the declaration of a state of emergency in the Palestinian territories since March 2020 until the date of the

completion of this study, the study tool was converted into an electronic questionnaire, and sections were directed to Public relations in the Islamic banks identified in this study, to be distributed by them to clients at random. The questionnaire began to be distributed to the sample members on 06/01/2021 and was closed on 06/20/2021, after making sure that a sufficient number of answers was obtained. The analyses included (302) questionnaires, and the response rate was (79.6%).

### 3.6 Sample properties

The characteristics of the study sample according to demographic factors were as follows:

Gender:

By gender, the highest percentage of females in the study sample was (59.6%), while the percentage of males in the study sample was (40.4%), which is shown in the following table (3.5):

*Table 3-5: Characteristics of the study sample according to the gender factor*

Factor	Values	Freq.	percent
Sex	Male	122	40.4 %
	Female	180	59.6 %
Total		302	100 %

#### 3.6.1 Religion:

By religion, the highest percentage of the sample of those who believed in Islam was (90.4%) of the total sample size, while the lowest percentage of those who follow other religions was (9.6%), which is shown in the following table (3.6):

*Table 3-6: Characteristics of the study sample according to the religion factor*

Factor	Values	Freq.	percent
Religion	Muslims	273	90.4 %
	Others	29	9.6 %
Total		302	100 %

#### 3.6.2 Age Group:

According to the age group, the highest percentage of the study sample was for clients in the age group (29-39), and their percentage of the study sample was (35.8%), followed by the age group (18-28) with (26.8%), while the lowest group was the age group (50 years and over) and it constituted (15.2%) of the study sample., which is shown in the following table (3.7):

**Table 3-7: Characteristics of the study sample according to the Age Group factor**

Factor	Values	Freq.	percent
Age Group	18-28	34	11.3 %
	29-39	127	42.1 %
	40-49	103	34.1 %
	50 or above	38	12.6 %
Total		302	100 %

### 3.6.3 Education:

According to education, the highest percentage of the study sample was from holders of a bachelor's degree, where they constituted (42.1 percent) of the study sample, while the lowest percentage was for diploma holders or less, at a rate of (11.3%), which is shown in the following table (3.8):

**Table 3-8: Characteristics of the study sample according to the Education factor**

Factor	Values	Freq.	percent
Education	دبلوم فأقل Diploma	81	26.8 %
	بكالوريوس Bachelor	108	35.8 %
	ماجستير Master	67	22.2 %
	دكتوراة PHD	46	15.2 %
Total		302	100 %

### 3.6.4 The bank:

According to the bank, the highest percentage of the sample members could deal with Al-Safa Bank, as their percentage of the study sample was (44.0%), followed by the Palestinian Islamic Bank with a percentage (38.1%) of the sample of the study, and the least representative of the sample was in the Arab Islamic Bank with a percentage (17.9%), which is shown in the following table (3.9):

**Table 3-9: Characteristics of the study sample according to the bank factor**

Factor	Values	Freq.	percent
The Bank	Safa Bank	133	44.0 %
	Palestine Islamic Bank	115	38.1 %
	Arab Islamic Bank	54	17.9 %

Total	302	100 %
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Years of dealing with the bank:

According to the number of years of dealing with the bank, the highest percentage was for those who dealt with the bank for less than five years, and their percentage of the study sample was (60.6%), while the lowest percentage was for those who had years of dealing with Islamic banks for more than 10 years, with a percentage of (7.3%), which is shown in the following table (3.10):

**Table 3-10: Characteristics of the study sample according to years of Dealin with factor**

Factor	Values	Freq.	percent
Year of dealing	less than 5 years	183	60.6 %
	between 5-10 years	97	32.1 %
	More than 10 years	22	7.3 %
Total		302	100 %

#### 3.6.4.1 Transaction form:

According to the form of dealing with the bank, the highest percentage was for those who deal through a personal account, as their percentage of the study sample was (47.7%), as well as for those who deal with the bank for the purpose of transferring salaries, their percentage reached (40.4%), while the lowest percentage was for those who own a commercial account at (11.9 %) of the study sample, which is shown in the following table (3.11):

**Table 3-11: Characteristics of the study sample according to transaction form factor**

Factor	Values	Freq.	percent
Transaction Form	Personal Account	144	47.7 %
	Business Account	36	11.9 %
	Salary Transfer	122	40.4 %
Total		302	100 %

From the above, it is clear that all the characteristics of the study sample were as required, and that they were representative of the study population as expected.

## 4 Chapter V

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### Results

#### 4.1 Introduction

This chapter includes a presentation of the results of the study, which aims to know the factors affecting customer satisfaction in Islamic banks in Palestine. (Likert) quintuple used in the study, by calculating the range and length of the category, whose value was (0.80), as shown in the following table (4-12) (Abu Saleh, 2001):

*Table 4-12: Weighted Mean*

Range Value	Likert Scale	Degree of agreement	Shortcut Degree
1.00-1.49	Strongly Disagree	Very low	V. L
1.50-2.49	Disagree	low	L
2.50-3.49	Neutral	Moderate	M
3.50-4.49	Agree	High	H
4.50-5.00	Strongly Agree	Very high	V. H

#### 4.2 Results of the study questions

**RQ1:** What is the reality of the factors that affect customer satisfaction, namely: the social and physical environment, customer expectations, customer feedback, E- banking, and customer behavior?

In order to arrive at an answer to the first question in the study, it was necessary to answer the sub-questions as follows:

**RQ1-1:** What is the overall degree of the reality of the social and physical environment in Palestinian Islamic banks?

The means and standard deviations of the responses of the study sample were extracted for each of the paragraphs that measure the social and physical environment of Islamic banks in Palestine, and the results were as in the following table (4-2):



Mean and std deviations of the answers of the study sample on the items related to the social and physical environment

**Table 4-2 Mean and std deviations of the answers of the study sample on the items related to the social and physical environment**

N#	Statement	Mean	Std. Deviation	Percentage	Degree
1	يهتم البنك بتوفير مكاتب تقديم الخدمات بتصميمات مريحة للعملاء The Bank providing service offices with comfortable designs for customers	3.53	.846	70.6 %	A
2	يتوفر لدى البنك أنظمة تهوية وتكييف حديثة. The bank provides modern ventilation and air condition	3.64	.862	72.8 %	A
3	يوفر البنك أجهزة حديثة لتنظيم الدور في تلقي الخدمة للعملاء. The bank provides modern devices to regulate the role of receiving services for customers	3.93	.693	78.6 %	A
4	يقوم الموظفون بشرح التفاصيل المهمة حول الخدمات التي اتلقاها بشكل ودي. The employees in banks explains the important details about the services you receive	3.87	.967	77.4 %	A
5	يوفر العاملون في البنك معلومات حول أي خدمات جديدة مناسبة لي. Bank employees provide information about any new services that are suitable for me	3.70	.915	74.0 %	A
6	يسعى البنك إلى توفير خدمات جديدة وفقاً لاحتياجات العملاء The bank seeks to provide new services according to the needs of customers	4.09	.927	81.8 %	A
7	يبادر موظفو البنك بتقديم التوجيهات للعملاء. Bank employees take the initiative to give advices to their customers	3.81	.945	76.2 %	A

8	يوفر البنك صالات انتظار تتناسب وذوي الاحتياجات الخاصة. There are waiting rooms comfortable for people with special needs inside banks	4.08	.919	81.6 %	A
9	يولي العاملون في البنك راحة العميل في الأهمية. Bank employees consider that the important thing is to make the customers feel comfortable	3.56	.958	71.2 %	A
Total degree of the reality of the social and physical environment		3.80	0.623	76.0 %	A

According to the previous table, it is clear that the total degree of the reality of the social and physical environment in Islamic banks came to be high, as the mean of this degree was (3.80), with a std. deviation of (0.623) and a percentage of (76.0%), which is a high percentage according to the scale used in the study.

Through previous results, we find that Islamic banks have high social and physical environment, and is interested to appear in front of their customers to be supportive of this environment and convenient for them, This is also evident through higher responses to the respondents that were in paragraph (6), which says "The bank seeks to provide new services according to the needs of customers", which came with the highest response rate (81.8%), followed by paragraph (8) which It says "There are waiting rooms comfortable for people with special needs inside banks", which came in with a response rate of 81.6%.

However, this does not prevent the presence of some greater interest on the part of the management of Islamic banks in some aspects, such as those measured by paragraph (1) which says "The Bank providing service offices with comfortable designs for customers," which came as the least paragraph in terms of respondents' response. The response rate reached (70.6%), which means that approximately (30%) of the respondents do not find comfortable office designs available in Islamic banks, as well as paragraph (9) which says "Bank employees consider that the important thing is to make the customers" feel comfortable", which came with a response rate of (71.2%), and although it is large, it reflects the presence of approximately (29%) of the respondents who do not feel that bank employees give them importance.

**RQ1-2:** What is the total degree of the customer expectations in Palestinian Islamic banks?

To answer this question, the mean and standard deviations of the responses of the study sample were calculated for each of the paragraphs that measure the customer's expectations, and the total degree of the importance of this dimension was extracted, and the results were as in the following table (4-3):

**Table 4-3 Mean and std deviations of the answers of the study sample on the items related to the customer expectations**

#	Statement	Mean	Std. Deviation	Percentage	Degree
1	يقدم البنك الإسلامي خدمات تتناسب مع توقعاتي ما يجعلني لا أتردد في استخدام الخدمات الجديدة التي يقدمها. The Islamic Bank offers services that meet your expectations, which makes you feel free to use the new services it offers	3.51	.987	70.2 %	A
2	يمنحني البنك الإسلامي خدمات تجعلني أصح أصدقائي للاستفادة منها. The Islamic Bank gives you services that you recommend to your friends to take it benefit	3.66	0.992	73.2 %	A
3	تتطابق الخدمات التي اتلقاها من البنك الإسلامي وما تم الإعلان عنه من قبل البنك. The services you receive from the Islamic bank are identical to what is announced by the bank	3.24	.853	64.8 %	M. A
4	يوفر البنك الخدمات التي تتفق مع معتقداتي الدينية الإسلامية. The Bank provides services that are reliable with your Islamic religious beliefs	3.82	.992	76.4 %	A
5	يمكن توقع تسهيلات من البنك الإسلامي في ظل أزمات اقتصادية قد تحدث. Facilities in the banks can be expected from the Islamic Bank in the event of economic crises	3.62	.917	72.4 %	A
6	يتناسب ما أدفعه مقابل الخدمة التي أتلقاها من البنك الإسلامي مع جودة الخدمة. What you pay for the service you receive from the Islamic bank is suitable with the quality of the service	3.79	.932	75.8 %	A

7	الصرافات الآلية للبنك الإسلامي توفر خدمات أخرى غير السحب النقدي. Islamic Bank ATMs provide services other than cash withdrawals	3.83	.970	76.6 %	A
8	يقدم العاملون في البنك اهتماماً شخصياً بي عند طلب الخدمة. The employees in the bank gives you the attention when you apply for service request	3.14	.829	62.8 %	M. A
Total degree of the reality of customer expectations		3.57	0.660	71.4 %	A

According to the previous table, we find that the total degree that measures the reality of customers' expectations in Islamic banks in Palestine was high, as the mean value was (3.57) and came with an approval rate of (71.4%), which can be explained by the high interest that the services provided By Islamic banks compliant and the expectations of their customers greatly.

As the previous table shows, that the highest response paragraphs from the respondents was paragraph No. (7), which came with a response rate of (76.6%), which corresponds to the expectations of customers to a large extent that the ATMs of Islamic banks provide them with additional services other than cash withdrawal, followed by the paragraph No. (4), which shows a high agreement of (76.4%) that Islamic banks take into account the religious beliefs of the customer when providing services, which is a necessary and important matter today, followed by Paragraph No. (6), which showed that a large percentage of the respondents amounted to (75.8%) find that What they pay is commensurate with the services they receive from Islamic banks.

It is also noted that there are some paragraphs that came with medium approval from the respondents, which means the need for attention by the Islamic Banks Department in them. Paragraph No. (8) came with an average response rate of (62.8%), and it reflects medium approval of the respondents that workers in the bank pays them personal attention when requesting the service, followed by paragraph No. (3), which shows average agreement among the respondents that the services provided by the Islamic Bank match what has been announced. The respondents' response to this paragraph reached (64.8%), which is an average percentage according to the scale used in studying.

**RQ1-3:** What is the total degree of the customer Feedback in Palestinian Islamic banks?

To answer this question, the mean and standard deviations of the responses of the study sample were calculated for each of the paragraphs that measure the customer's feedback, and the total degree of the importance of this dimension was extracted, and the results were as in the following table (4-4):

**Table 4-5 Mean and std deviations of the answers of the study sample on the items related to the customer feedback**

#	Statement	Mean	Std. Deviation	Percentage	Degree
1	يتم أخذ ملاحظاتي عن الخدمات بعين الاعتبار. Your feedback on services is taken in professional way	3.72	.921	74.4 %	A
2	يوفر البنك قنوات مباشرة لي لتقديم اعتراضى عن أي خدمة يقدمها. The Bank provides direct channels for you to apply for any objection to any service provides inside the bank	3.10	.930	62.0 %	M. A
3	يقوم البنك بتعديل بعض التفاصيل في الخدمات التي أطلبها بما يتناسب مع احتياجاتي. The bank changes some of the details in the services that you request that relates to your needs	3.55	.989	71.0 %	A
4	يطبق موظفو البنك الإسلامي السياسات المعلنة لخدمة العملاء. Islamic Bank employees applies about announcement policies for customer service	3.77	.872	75.4 %	A
5	لدى البنك الإسلامي أكثر من وسيلة لتقديم الشكاوى من قبل العملاء The Islamic bank gain any complaints from their customers	3.86	.961	77.2 %	A
6	يوفر البنك الإسلامي هدايا مجانية للعميل لتعويضه عن أي شعور بعدم الرضا عن طريقة تقديم الخدمة له. The Islamic Bank provides free gifts to their customer for any feeling of dissatisfaction with the way the service is provided to them	3.56	.958	71.2 %	A
7	يوفر البنك الإسلامي موظفي علاقات عامة وظيفتهم مساعدة العملاء. مساعدرة العملاء.	3.99	.891	79.8 %	A

#	Statement	Mean	Std. Deviation	Percentage	Degree
	The Islamic Bank provides gives instructions to the public relations officers that their job is to help customers				
8	يقدم البنك الإسلامي خدماته بأسعار ملائمة لجميع فئات المجتمع الفلسطيني. The Islamic Bank offers services at affordable prices for all segments of Palestinian society	3.40	.973	68.0 %	M. A
9	مصداقية الخدمات التي يقدمها البنك الإسلامي تجعل علامته التجارية منافس قوي للبنوك الأخرى. The credibility of the services provided by the Islamic bank makes their brand becomes stronger competitor related to others banks	3.53	.935	70.6 %	A
Total degree of the reality of customer feedback		3.60	0.651	72.0 %	A

According to the results from the previous table, we find that the overall degree of customer feedback in Islamic banks was at a high degree of approval, where the mean value of this degree was (3.60), with a std. deviation of (0.651), and a percentage of (72.0%), which can be explained by the presence of great interest in the management of Islamic banks in the feedback of customers, and taking their observations with a degree of importance.

The highest paragraphs in terms of response among respondents were paragraph No. (7), which came with a response rate of (79.8%), which reflects the interest of the Islamic Banks Department to provide public relations employees whose job is to help customers, followed by paragraph No. (5), which came with a response rate of (77.2%), which confirms a high approval of the existence of more than one way for Islamic banks to submit complaints from customers.

In the axis of customer feedback, it was noted from the previous results that there were some paragraphs that came with low degrees of response, so paragraph No. (2) came with a medium response degree of (62.0%), which reflects medium approval among the respondents about the bank providing direct channels to provide any Objections about the services it provides, as well as paragraph No. (8), which also came with a medium response rate of (68.0%), which reflected average approval among the respondents that Islamic banks provide their services at prices that suit all categories of Palestinian society.

**RQ1-4:** What is the total degree of the customer behavior in Palestinian Islamic banks?

To answer this question, the mean and standard deviations of the responses of the study sample were calculated for each of the paragraphs that measure the customer's behavior, and the total degree of the importance of this dimension was extracted, and the results were as in the following table (4-6):

**Table 4-7 Mean and std deviations of the answers of the study sample on the items related to the customer behaviour**

NO.	Statement	Mean	Std. Deviation	Percentage	Degree
1	يؤثر استخدام البنك للمنهج الإسلامي في قراراتي حول التعامل مع الخدمات. The Bank's use of the Islamic approach influences your decisions about dealing with services	3.80	.833	76.0 %	A
2	الحملات الدعائية التي يقوم بها البنك الإسلامي تتمتع بمصداقية تدفعني للتعامل مع البنك. The advertising campaigns carried out by the Islamic Bank have a credibility that pushes you to deal with the bank	3.50	.936	70.0 %	A
3	المعتقدات الدينية حول التعاملات البنكية تشكل دافعاً قوياً لي للتعامل مع بنك إسلامي. Religious beliefs about banking are a strong motivation for you to deal with an Islamic bank	3.53	.865	70.6 %	A
4	يهمني قراءة جميع شروط الخدمة قبل شرائها وهو ما يتيح لي البنك الإسلامي. I am interested in reading all the terms of service before purchasing it, that allows me the Islamic Bank to do	3.85	.929	77.0 %	A
5	يهمني جمع المعلومات عن البدائل للخدمة التي يقدمها البنك الإسلامي قبل التعامل معه. I am interested in collecting information about the alternatives to the service provided by the Islamic bank before dealing with it	3.73	.881	74.6 %	A

NO.	Statement	Mean	Std. Deviation	Percentage	Degree
6	يوفر البنك الإسلامي مستوى من الثقة التي تجعلني أفكر في تجربة خدمات جديدة يقدمها. The Islamic Bank provides a level of confidence that makes you think of trying new services it offers	3.58	.996	71.6 %	A
7	يوفر البنك الإسلامي خدمات مصرفية فردية تزيد من ولاء العميل للبنك. In Islamic bank provides individual banking services that increases the customer loyalty to the bank	3.87	.946	77.4 %	A
8	يلاقي البنك الإسلامي نجاحاً في المجتمع الفلسطيني كونه مجتمع متدين بالفطرة. The Islamic Bank finds success in the Palestinian society as it is a religious community by nature	3.76	.982	75.2 %	A
Total degree of the reality of customer behavior		3.70	0.701	74.0 %	A

Through the results of the previous table, the overall degree of the reality of customer behavior in Islamic banks in Palestine was at a high degree, as the mean that measures this degree was (3.70), with a std. deviation of (0.701), and a response rate of (74.0%), which explains the interest in It is very important for Islamic banks to take into account some of the characteristics and features that reflect the behavior of the Palestinian citizen in providing their services.

From the previous table, we note the presence of paragraphs with a high response from the respondents. Paragraph No. (7) came with a high response rate of (77.4%) to reflect the interest of Islamic banks in providing individual banking services to customers in a way that ensures an increase in their loyalty to the bank, as well as paragraph (4) that came A high response rate of (77.0%), which reflects the Islamic banks' response to customers' interest by allowing them to read all service conditions before purchasing them.

Despite these high results, some paragraphs had a high response rate, but they were at the lowest level, such as paragraph No. (2), which came with a high response rate of (70.0%), but this percentage also means the level of credibility of the advertising campaigns carried out by the bank, which motivates customers To deal with the bank, which makes the bank's management face a need to increase the credibility of its campaigns in order to achieve greater loyalty among customers, as well as paragraph No. (3), which came with a high response rate of (70.6%), which can be explained by the fact that there is approval, but it is



not very high in Religious beliefs motivate clients to deal with Islamic banks, which is a comfortable result for managing Islamic banks, according to the researcher.

**RQ1-5:** What is the total degree of the E-Banking in Palestinian Islamic banks?

To answer this question, the mean and standard deviations of the responses of the study sample were calculated for each of the paragraphs that measure the customer's behavior, and the total degree of the importance of this dimension was extracted, and the results were as in the following table (4-8):

**Table 4-9: Mean and std deviations of the answers of the study sample on the items related to the E-banking**

NO.	Statement	Mean	Std. Deviation	Percentage	Degree
1	يوفر البنك الإلكتروني الإسلامي خدماته بما يقلل زيارة العميل للبنك بالحد الأدنى. The Islamic E-bank provides services that make it easy for the customers to reduce visit to the bank	3.59	.813	71.8 %	A
2	يتميز البنك الإلكتروني الإسلامي بإمكانية الوصول إليه في أي وقت. The Islamic E-bank is characterized by the ability to access at any time	4.03	.952	80.6 %	A
3	يتميز البنك الإلكتروني الإسلامي بإمكانية الدخول إليه من الهواتف الذكية وأجهزة الكمبيوتر بسهولة. The Islamic E-bank can be used both in smart phones and computers	3.78	.951	75.6 %	A
4	يقدم الدعم الفني للبنك الإسلامي مساعدات تتعلق بالبنك الإلكتروني خارج أوقات الدوام الرسمي (على مدار الساعة). The technical support of the Islamic Bank provides support related to the E-bank outside the official working hours	3.93	.991	78.6 %	A

NO.	Statement	Mean	Std. Deviation	Percentage	Degree
5	توفر الصرافات الآلية التابعة للبنك الإسلامي خدمات خارجية كتسديد فواتير (المياه، والكهرباء، والهاتف ... الخ).  The ATMs of the Islamic Bank provides external services such as paying bills (water, electricity, telephone...etc)	3.68	.873	73.6 %	A
6	يوفر البنك الإسلامي بطاقات دفع الكترونية بخصومات ترضي العميل.  The Islamic Bank provides electronic payment cards with discounts that satisfy the customers needs	3.60	.852	72.0 %	A
7	تكون الأسعار التي يقدمها البنك مقابل الخدمات الالكترونية واضحة للعميل.  The prices offered by the bank for electronic services will be clear to their customers	3.85	.887	77.0 %	A
8	يوفر البنك حماية قصوى للعميل عند تلقيه الخدمات الالكترونية.  The bank provides a high protection to the customers when receiving electronic services	3.65	.938	73.0 %	A
9	يوفر البنك الإسلامي إشعارات فورية عن طريق الهاتف المحمول حول أي حركة مشبوهة تتعلق بالخدمات الالكترونية الخاصة به.  The Islamic Bank provides send notifications via mobile phone about any distrustful movement that relates to the electronic services	3.96	.808	79.2 %	A

NO.	Statement	Mean	Std. Deviation	Percentage	Degree
10	يوفر البنك الإسلامي مزايا إضافية للعملاء لتشجيعهم على استخدام الخدمات الالكترونية. The Islamic Bank provides additional benefits to customers that encourages them to use electronic services	3.88	.948	77.6 %	A
Total degree of the reality of E-banking		3.79	0.657	75.9 %	A

From the previous table, we find that the total degree of the E-banking axis in Islamic banks came with a high degree of approval, as the mean of this degree was (3.79) and with a std. deviation of (0.657), and the response rate was (75.9%), which can be explained that banks Islamic banks follow the example of commercial banks in using technology and harnessing it to serve their customers and achieve their goals, and benefit from the solutions that technology offers to achieve their interests.

From the previous results, it can be noted that there are some paragraphs that reflect the strengths of Islamic banks in the field of E-banking. Paragraph No. (2) came with a high response rate of (80.6%), which shows great agreement among the respondents that the E-banking services are from Islamic banks, it is characterized by the possibility of accessing it at any time, as well as paragraph No. (9) to which the response rate reached (79.2%), which shows great approval that the Islamic Bank provides instant notifications through the mobile phone that ensures the protection of the customer from any suspicious movements on his electronic account.

In addition to the previous, there are some points that show the need to work more in the field of E-banking services for Islamic banks. For example, paragraph No. (1), which came with a large approval degree of (71.8%), it indicates the need for greater attention to designing complete E-banking services that do not require the customer to visit the bank, as well as paragraph No. (6), which came with a high response rate of (72.0%), but it also indicates that the discounts offered by electronic cards granted by the bank do not satisfy the full satisfaction of customers, which requires Thus, more efforts are being made in this field.

Through the previous answers to the questions subordinated to the first question, the reality of the factors affecting customer satisfaction with the services provided by Islamic banks in Palestine can be determined by arranging them from the most approved and applied to the least as follows table (4-10):

**Table 4-11: The overall degree of the factors affecting customer satisfaction with the services provided by Islamic banks in Ramallah**

NO.	Factors	Mean	Std. Deviation	Percentage	Degree
1	Degree of the social and physical environment	3.80	0.623	76.0 %	A
2	Degree of the E-banking	3.79	0.657	75.9 %	A
3	Degree of customer behavior	3.70	0.701	74.0 %	A
4	Degree of customer feedback	3.60	0.651	72.0 %	A
5	Degree of customer expectations	3.57	0.660	71.4 %	A
Overall degree of the factors affecting customer satisfaction in Islamic banks in Ramallah		3.69	0.611	% 73.8	A

According to the previous table, we find that the overall degree of the factors affecting customer satisfaction with the services provided by Islamic banks came with a high degree of approval, the mean of the general level of these factors combined was (3.69), with a standard deviation of (.611), and a high response rate of (73.8%).

It is noted that the most applied and approved of these factors by the respondents was the physical and social environment, which came with the highest response rate of (76.0%), followed by E- banking services with a response rate of (75.9%), while the least applied of these factors was the customer expectations factor, which reached His response (71.4%), as well as the client's feedback factor, which reached (72.0%).

Although all responses were higher than all factors, the results indicate that from respondents point view Islamic banks have a greater interest in the physical and social environment, as well as the E-Banking, more than the factors related to the customer himself, which are represented in his expectations and feedback, which banks must pay attention to. The social and material factors and electronic services are shared by all banks and profitable companies, and therefore it is necessary to focus more on the factors related to the customer himself, because what achieves loyalty is the desires and expectations of the customer and his satisfaction in the end.

**RQ2:** What is the linear relationship between the studied factors (social and physical environment, customer expectations, customer feedback, E- banking, and customer behavior)?

The correlation matrix with Pearson's coefficients mainly shows the correlations of the dependent variable, the level of general satisfaction with the services of Islamic banks, towards all other variables, and it also shows all other possible correlations, as shown in Table (4-12):

**Table 4-13: Correlation matrix of variables: the social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking with the general level of customer satisfaction.**

Variables	Overall degree	social and physical environment	customer expectations	customer feedback	customer behavior	E-banking
General Satisfaction	1.00					
social and physical environment	.584**	1.00				
customer expectations	.660**	.825**	1.00			
customer feedback	.658**	.747**	.842**	1.00		
customer behavior	.598**	.776**	.852**	.852**	1.00	
E- banking	.712**	.781**	.850**	.862**	.853**	1.00

Through the matrix, we find that all correlations were strong and positive with the level of customer satisfaction, as well as between some of them, and the strongest was between the customer feedback variable and the E-bank variable, where the correlation value was (86.2%), while the lowest correlation value was between the social and physical environment variable and the level Overall satisfaction, as the correlation value was (58.4%).

**Q3: What is the total degree of customer satisfaction with the services of Palestinian Islamic banks?**

To answer this question, the mean and standard deviations of the responses of the study sample were calculated for each of the paragraphs that measure the customer satisfaction with the services of Palestinian Islamic banks, and the total degree of the importance of this dimension was extracted, and the results were as in the following table (4-14):

*Table 4-15: Mean and std deviations of the answers of the study sample on the items related to the customer satisfaction with the services of Palestinian Islamic banks*

NO	Statement	Mean	Std. Deviation	Percentage	Degree
1	يوفر البنك الإسلامي عدة فروع في المدينة الواحدة. The Islamic Bank provides several branches in one city	3.61	.835	72.2 %	A
2	تسعى البنوك الإسلامية إلى الوصول إلى العملاء من خلال العروض الدائمة التي تقدمها. Islamic banks seek to reach customers through their permanent offerings	3.72	.969	74.4 %	A
3	توفر البنوك الإسلامية حلولاً مالية وفقاً للنهج الإسلامي للكثير من المعاملات المالية لتلبية احتياجات العملاء. Islamic banks provide financial solutions according to the Islamic approach to many financial transactions to meet the customers' needs	3.64	.918	72.8 %	A
4	تقدم البنوك الإسلامية المعلومات التفصيلية للعميل حول الخدمات التي تقدمها. Islamic banks provide information in details to their customer about the services they provide	3.93	.927	78.6 %	A

NO	Statement	Mean	Std. Deviation	Percentage	Degree
5	<p>تراعي الخدمات التي تقدمها البنوك الإسلامية كافة الفئات في الأسرة الفلسطينية (الوالدين، الأطفال).</p> <p>The services provided by Islamic banks take into account all categories of the Palestinian family (parents, children)</p>	3.65	.883	73.0 %	A
6	<p>يوجد مساواة لدى البنوك الإسلامية في تقديم خدماتها لغير المسلمين في المجتمع الفلسطيني.</p> <p>There is an equality for Islamic banks in providing their services to non-Muslims in Palestinian society</p>	3.69	.951	73.8 %	A
7	<p>تولي البنوك الإسلامية أهمية لمعيار الجودة كأحد متطلبات تقديم الخدمة المصرفية للعميل</p> <p>Islamic banks attach importance to the quality standard as one of the requirements for providing banking services to the customer</p>	3.78	.984	75.6 %	A
8	<p>تقوم البنوك الإسلامية بتحديث أسعار الخدمات بشكل منتظم بما يتناسب واحتياجات العميل دون الانخفاض من جودة الخدمة.</p> <p>Islamic banks update the prices of services regularly that relates the needs of the customer without reducing the quality of service</p>	3.89	.858	77.8 %	A
Total degree of the customer satisfaction with the services of Palestinian Islamic		3.73	0.673	74.6 %	A

From the previous table, we find that the total degree of customer satisfaction with the services provided by Islamic banks was at a high degree, as the arithmetic mean of this degree was (3.73) and with a standard deviation of (.673) and a high response rate of (74.6%), which means There is great satisfaction among customers with the services provided by Islamic banks to them.

From the previous results, we find that the highest paragraph in terms of answers response was paragraph No. (4), which measures their satisfaction with the services of Islamic banks, which came with a response degree of (78.6%), which shows great agreement among the respondents that Islamic banks provide detailed information about services For the customer, as well as Paragraph No. (8), which came with a high response rate of (77.8%) and shows high approval that Islamic banks regularly update the prices of their services to suit the needs of customers without tampering with the quality of these services.

However, the results showed that there are some paragraphs, although they came with a high degree of approval, but they need support and work, such as paragraph No. (1), which was approved with a high degree of (72.2%), but this degree makes the bank's management work independently to provide branches Several items in one city amount to achieving greater customer satisfaction, as well as paragraph No. (3) which came with a high response rate of (72.8%), but because it was one of the least responsive paragraphs among the respondents, this indicates the need for greater attention by the Islamic Banks Department By providing financial solutions that are more suited to the Islamic approach in providing services to its clients.

### 4.3 Study hypotheses test

H<sub>0</sub>-1: There is no significant effect at the level ( $\alpha \leq 0.05$ ) of the factors: (social and physical environment, customer expectations, customer feedback, customer behavior, and E-banking) on the level of employee satisfaction with Palestinian Islamic banks.

To verify the validity of the previous hypothesis, a Standardized Regression test was conducted to find out the relationship between the total degree of factors (social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking) and the total degree that measures the general level of customer satisfaction. With the services provided by Palestinian Islamic banks, which are shown by the results in the following table (4-16):

**Table 4-17: Standard regression test results for the relationship between influencing factors and customer satisfaction with Palestinian Islamic banks**

Variables	R	significance
factors (social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking)	0.875	0.000

**R Square = 0.766**

According to the previous results, it was found that there is a statistically significant relationship between the total degree of influencing factors represented in (the social and physical environment, customer expectations, customer feedback, customer behavior, and the E-Bank) and the total degree of the general level of customer satisfaction with the services provided by Palestinian Islamic banks. The statistical significance of the standard regression model was (0.000), which is less than (0.05), and according to the value of R Square, which was (0.766), it can be said that the mentioned factors explain (76.6%) of the variation in customer satisfaction with the services provided by Islamic banks, which is a



large percentage, and therefore the previous hypothesis has been rejected, and accordingly the alternative hypothesis is accepted and this there is a statistically significant relationship at the significance level ( $\alpha \leq 0.05$ ) between the factors represented in (social and physical environment, customer expectations, customer feedback, customer behavior, and E-bank) and customer satisfaction with the services provided by Palestinian Islamic banks.

In order to clarify this relationship and to know the most influential dimensions in it, a multiple standard regression model was made, the results of which were as in the following table (4-18):

**Table 4-19: The results of the multiple standard regression test of the relationship between influencing factors and customer satisfaction with Palestinian Islamic banks**

Dependant	independent	R	F	F. Sig	Beta	t	t. Sig
customer satisfaction with the services provided by Palestinian Islamic banks	social and physical environment	0.875	193.75	0.000	.071	1.266	.206
	customer expectations				-.016	-.234	.815
	customer feedback				.185	2.797	.005
	customer behavior				.155	2.496	.013
	E-banking				.542	8.023	0.000

According to the previous results, it turns out that the regression relationship between the mentioned factors was a significant relationship, through the value of F, which amounted to (193.752) and its statistical significance, with significance level of (0.000) which is less than the significance level (0.05), as shown by the value of *R Square*. We find that these factors explain (76.6%) of the variation in customer satisfaction with the services provided by Palestinian Islamic banks, which is a high percentage that indicates a strong positive relationship for these factors combined as independent variables on the dependent variable. Through the value of (*t*) and its significance, we find that factor effect on satisfaction according to this relationship is the E-banking factor, as it turns out that have the highest level of E-banking services by one unit, the greater the impact on customer satisfaction with a *Beta* value of (54.2%), followed by the customer feedback factor, which according to its *t* value and its significance, it positively and strongly affects customer satisfaction, and it has an impact on its *Beta* value, the more attention paid to customer feedback at the level of one unit, the greater its impact on customer satisfaction by (18.5%), and the results also showed that there is an effect of customer behavior factor, the more attention paid to customer behavior at one unit, the greater its impact on satisfaction with its *Beta* value of 15.5%, while

the results show that there is no effect of social and physical environment factors, and customer expectations, individually on customer satisfaction.

From the above, the first main hypothesis of the study was verified and rejected and the alternative hypothesis accepted, which says that there is a statistically significant relationship at the significance level ( $\alpha \leq 0.05$ ) between the factors (social and physical environment, customer expectations, customer feedback, customer behavior, E-banking) and customer satisfaction with the services provided by Palestinian Islamic banks, which is a strong positive correlation between these combined factors.

**H<sub>0</sub>-2: There are no significant differences at level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with Palestinian Islamic banks due to demographic factors (sex, religion, Age, Education, Bank that you deal with, years have you been with the bank, account in bank).**

In order to verify the validity of the previous hypothesis, it was divided into several sub-hypotheses as follows:

**H<sub>0</sub>-(2-1): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the sex factor.**

To validate this hypothesis, we conducted independent Sample T-test, and the results of this test as in the following table (4-21):

**Table 4-20: T-test results for independent samples of the differences in the respondents' answers about the level of customer satisfaction with Islamic banking services due to the sex variable**

Dependant	Type	f	Mean	Std. Deviation	df	t	sig.
customer satisfaction with the services provided by Palestinian Islamic banks	male	122	3.60	.837	300	-2.568	0.011
	female	180	3.82	.518			

According to the results of the T-test for independent samples, it was found that there were statistically significant differences at the significance level ( $\alpha \leq 0.05$ ) in the average respondents' answers on customer satisfaction with Islamic banks in Palestine due to the sex factor, where the significance was the value ( $t$ ) calculated for the total degree of customer satisfaction with these banks which is less than (0.05), and these differences were in favor of females, which can be explained by the fact that females in Palestinian society often have the decision and advice of males about financial matters and methods of financial saving, in addition to the religiosity of Palestinian society in general.

According to the previous results, the sub-hypothesis was rejected and replaced with the alternative hypothesis which states that there are statistically significant differences at the significance level ( $\alpha \leq 0.05$ ) in the averages of respondents' answers about the level of

customer satisfaction with Islamic banks in Palestine due to the sex factor, and these differences were in favor of females.

**H<sub>0</sub>-(2-2): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the religion factor.**

To validate this hypothesis, we conducted independent Sample T-test, and the results of this test as in the following table (4-21):

**Table 4-22: T-test results for independent samples of the differences in the respondents' answers about the level of customer satisfaction with Islamic banking services due to the religion variable**

Dependant	Type	f	Mean	Std. Deviation	df	t	sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Muslim	273	3.73	.678	300	-.565	0.573
	Others	29	3.80	.624			

According to the previous results, it is noted that there are no significant differences in the respondents' responses about customer bribery from Islamic banks in Palestine due to the factor of religion, where the statistical significance of the calculated ( $t$ ) value was higher than the significance level ( $\alpha \leq 0.05$ ), which can be explained by the absence of a differentiation phenomenon. Religions in Palestinian society, which deals with all Palestinian institutions and companies without regard to this factor.

According to above, the sub-hypothesis has been accepted and validated in that there are no significant differences in the respondents' answers about the level of customer satisfaction with Islamic banks due to the religion factor.

**H<sub>0</sub>-(2-3): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the Age factor.**

To verify the validity of this hypothesis, a one-way analysis of variance was performed, and the results of this test were as in the following table (4-23):

**Table 4-24: The results of the univariate analysis of the differences in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the age group factor**

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
customer satisfaction with the	Between Groups	3	31.212	10.404	29.470	.000

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
services provided by Palestinian Islamic banks	Within Groups	298	105.204	.353		
Total		301	136.415			

According to the previous table, it is clear that there are statistically significant differences at the level of significance in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the age group factor, through the value of *F* and its significance that was less than the significance level, and to find out the source of these differences, the Scheffe test was conducted, and the results were as shown in the following table (4-27):

**Table 4-25: The results of the Scheffe test for differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the age group factor**

Dependent	Age (I)	Age (J)	mean difference (I-J)	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	29-39	18-28	.24923*	.045
	40-49	18-28	.84476*	.000
		29-39	.59553*	.000
	50 or above	18-28	.64395*	.000
		29-39	.39473*	.003

From the results of the previous *Scheffe* test, we find that there are significant differences between those in the age group 40-49 and those in the age group 18-28 and 29-39, and these differences were strong, and can be explained by the fact that those in the age group 40-49 are more experienced. They possess knowledge that enables them to identify what makes them more satisfied and differentiate between what commercial banks offer and what Islamic banks offer.

In addition, we find significant differences between those aged 50 or above, and those aged 18-28 and 29-39, and these differences were in favor of those aged 50 or above, and the differences were strong between these groups, and this can be explained for the same reason we explained the differences in favor of the 40-49 age group.

On the other hand, weak moral differences were found between those aged 29-39, and those aged 18-28, and it was in favor of those aged 29-39, but it was a significant difference with a weak effect because its significance amounted to (.045).

From the previous results, the sub-hypothesis was rejected and replaced with the hypothesis that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the age factor. These differences were strong in favor of those in the age group 40-49 and 50 or above.

**H<sub>0</sub>-(2-4): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the Education factor.**

To verify the validity of this hypothesis, a one-way analysis of variance was performed, and the results of this test were as in the following table (4-26):

**Table 4-27: The results of the univariate analysis of the differences in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the education factor.**

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Between Groups	3	37.114	12.371	37.126	.000
	Within Groups	298	99.302	.333		
Total		301	136.415			

From the previous results, we find that there are significant differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the factor of education, through the value of  $F$  and its significance, which amounted to (0.000) which was less than the significance level, and to find out the source of these differences, it was Scheffe test was performed and the results are as in the following table (4-28):

**Table 4-29: The results of the Scheffe test for differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the education factor**

Dependent	Education (I)	Education (J)	mean difference (I-J)	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Bachelor	Diploma or less	.90470*	.000
	Master	Diploma or less	.76899*	.000
	PHD	Diploma or less	1.40654*	.000
		Bachelor	.50184*	.000

Dependent	Education (I)	Education (J)	mean difference (I-J)	Sig.
		Master	.63755*	.000

According to the results of the previous Scheffe test, we find that the differences were between those who hold a bachelor's and master's degree, and those who hold a diploma or less, and these differences have a strong significance in favor of those who hold a bachelor's and master's qualifications at the expense of those who hold a diploma or less.

We also find strong significant differences between those who hold a PHD qualification and those who hold all other qualifications, and these differences were in favor of those who hold a PHD qualification, and the strongest of these differences were between those who hold a PHD degree and those who hold a diploma qualification or less, and all these differences can be explained in that the more The higher the scientific degree of the respondent, the greater his awareness and understanding of the study variables and of the items that measure customer satisfaction than others.

According to the previous results, the sub-hypothesis was rejected and replaced with the alternative hypothesis that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the education factor, and these differences were strongly in favor of those who hold PHD on the basis of all qualifications, especially those who hold a diploma or less.

**H<sub>0</sub>-(2-5): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the Bank that you deal with factor.**

To verify the validity of this hypothesis, a one-way analysis of variance was performed, and the results of this test were as in the following table (4-30):

**Table 4-31: The results of the univariate analysis of the differences in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the bank that you deal with factor**

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Between Groups	2	48.752	24.376	83.140	.000
	Within Groups	299	87.664	.293		
Total		301	136.415			

According to the previous results, we find that there are significant differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the factor of bank that you deal with, through the value of  $F$  and its significance, which amounted to (0.000) which was less than the significance level, and to find out the source of these differences, it was *Scheffe* test was performed and the results are as in the following table (4-32):

**Table 4-33: The results of the Scheffe test for differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the bank that you deal with factor**

Dependent	Bank (I)	Bank (J)	mean difference (I-J)	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	SAFA Bank	Palestine Islamic Bank	.77246*	.000
		Arab Islamic Bank	.87735*	.000

According to the previous results, it is clear that there are significant differences between those who answered in favor of Al-Safa Bank at the expense of those who answered in favor of the Palestinian Islamic Bank and the Islamic Arab Bank, and these differences were strong, which cannot be explained by the researcher, as they are matters stemming from the desires and trends of the respondents about the banks Which they deal with, and according to the researcher's opinion, this gives the impression that Al-Safa Bank is making a great effort in satisfying its customers, which was shown by the differences that were in its favor without the other Islamic banks that were studied.

According to the previous results, the sub-hypothesis was rejected and replaced with the alternative hypothesis that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the bank that you deal with factor, and these differences were strongly in favor of Al-Safa Bank at the expense of those who answered in favor of the Palestinian Islamic Bank and the Islamic Arab Bank.

**H<sub>0</sub>(2-6): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the years have you been with the bank factor.**

To verify the validity of this hypothesis, a one-way analysis of variance was performed, and the results of this test were as in the following table (4-34):

**Table 4-35: The results of the univariate analysis of the differences in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the years have you been with the bank factor.**

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Between Groups	2	1.368	.684	1.515	.222
	Within Groups	299	135.047	.452		
Total		301	136.415			

According to the results mentioned in the previous table, it is clear that there are no significant differences in the respondents' responses about customer satisfaction with Palestinian Islamic banks due to the number of years the respondents have dealt with the bank.

With the *F* value and its statistical significance being above the significance level, the hypothesis is accepted and validated.

**H<sub>0</sub>(2-7): There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) about the level of customer satisfaction with the Palestinian Islamic banks due to the account in bank factor.**

To verify the validity of this hypothesis, a one-way analysis of variance was performed, and the results of this test were as in the following table (4-36):

**Table 4-37; The results of the univariate analysis of the differences in the respondents' answers about the level of customer satisfaction with Palestinian Islamic banks due to the account in bank factor.**

Dependent	Source of variation	df	Sum of Squares	Mean Square	F	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Between Groups	2	8.150	4.075	9.499	.000
	Within Groups	299	128.266	.429		
Total		301	136.415			

According to the previous results, we find that there are significant differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the account in bank factor, through the value of *F* and its significance, which amounted to (0.000) which was less than the significance level, and to find out the source of these



differences, it was *Scheffe* test was performed and the results are as in the following table (4-38):

**Table 4-39: The results of the Scheffe test for differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the account in bank factor**

Dependent	Account (I)	Account (J)	mean difference (I-J)	Sig.
customer satisfaction with the services provided by Palestinian Islamic banks	Salary Transfer	Personal Account	.34008*	.000

According to the results of the Scheffe test, we find that the source of the differences in the answers was between those who own a salary transfer account, and those who have personal accounts, and these differences were for those who use the account for the purposes of salary transfer, and the differences were strong in view of the significance value, which can be explained that those who deal In accounts for the purposes of salary transfer, they have higher satisfaction requirements, such as the speed of salary transfer and the absence of logistical or administrative complications that delay the process of receiving their salaries, and other similar matters.

According to the previous results, we find that the previous hypothesis was rejected and was replaced by the alternative hypothesis which says that there are significant differences in the respondents' answers about customer satisfaction with Palestinian Islamic banks due to the type of account in the bank, and these differences were strongly indicative in favor of those who own accounts for the purposes of salary transfer on Account for those who have personal accounts in the bank.

Finally, from the results of testing the sub-hypotheses of the second main hypothesis of the study, the second main hypothesis in this study has been rejected and was verified as incorrect, as it was found that there are significant differences due to factors (gender, age, education, bank with which they are dealt, gender account in the bank), while there were no differences due to factors (religion, number of years of dealing with the bank).

#### **4.4 The results with literature review**

The results of my study showed a strong direct relationship between the total degree of factors represented in (social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking) and the overall degree of customer satisfaction with the services provided by Palestinian Islamic banks. According to the relationship between reputation, customer satisfaction, trust and loyalty study. This study was taken from the Islamia University, Quaid-e-Azam Medical College, and different banks located at various geographic locations of Bahawalpur region of Pakistan, so there is significant with my study. According to service customer loyalty: an evaluation based I loyalty factors. This study shows that customer loyalty based on three different factors are the following: (customer, service provider, and environment) so, there is significant

with one factor is environment where I have used social and physical environment in my research. According to Customer Loyalty to Bank Services: The Bibliometric Analysis this study is important make mapping from 2752 studies from 2000 to 2019 indexed by Scopus database they focused on factors affect their customer loyalty, establishing base for future investigation on developing communication strategy to enhance customer loyalty in bank institution. This study to conduct the bibliometric analysis of publications on customer loyalty to banks institutions so, there is significant with my results. According to Banks Employees Satisfaction as a Lead to Customers Satisfaction. This study shows the psychological impact that influence the relationship between the bank employees on one side and its associated customers on the other side; so, there is significant with my study. According to Customer Satisfaction Research of Nepal SBI Bank Ltd, the results of this study show that the overall level of satisfaction among the customers of SBI is quite good however not yet excellent, is might common with my results. According to MEASURING THE CUSTOMER SATISFACTION OF ISLAMIC BANKING SECTOR IN BANGLADESH, the results of this study found that the human resource and systemization service delivery is the most affected factor of measuring customer satisfaction of Islamic Banks in Bangladesh followed by core products or services, service capability and social responsibility so there is common with my results.

Besides due to my results, there is no relationship between my results with Engaging and retaining customers with AI and employee service study where this study stated that Artificial intelligence (AI) saturates in service organizations as a tool to improve operational efficiency and customer experience. According to Absorptive capacity as enabler for service improvements the role of customer satisfaction information usage, this study specifies how firms turn customer satisfaction information into knowledge and actions in a manner that enables service improvements as a researcher I see that there is no relationship with my results of my study. According to Customer Experience and Satisfaction in Private Insurance Web Areas; this study shows the role of expectations and the perceived quality of the customer's digital experience to recognize the relationship between customer experience and satisfaction gained insurance web areas so in my opinion there is no relationship with my results. According to Customers Satisfaction Towards E-Banking Services with Special Reference to Coimbatore City. This study focused on the electronic payment system which enables customers of the bank or alternative money establishments to try and do a range of monetary transactions in the entire time the financial establishment web site. As a researcher opinion there is one relationship with my results which is the E-Banking. So somewhat there is significant with my results.

## **5 Chapter IV**

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### **Recommendation and Conclusion**

#### **5.1 Introduction**

This chapter includes a presentation of the results of the study, with attention to answering the study's questions and hypotheses and achieving its objectives, in addition to analyzing the results of the study and comparing them with the results of previous studies, and suggesting some recommendations based on the results of the study.

#### **5.2 Summary of Study Results**

The following is a review of the findings of the study in terms of:

Summary of results related to the study questions:

From the results of the study, it was found that the total degree of factors affecting customer satisfaction in Palestinian Islamic banks was at a high degree, amounting to (73.8%), which indicates the interest of Islamic banks in these factors and the application of their standards to ensure customer satisfaction with their services.

The results showed that the overall degree of customer satisfaction with the services provided by Islamic banks was high (74.6%), which means that there is great satisfaction among customers with the services provided by Islamic banks to them.

The results showed that the total degree of the reality of the physical and social environment in the Palestinian Islamic banks came with a high degree of acceptance, where the percentage of this degree reached 76.0%.

It was observed from the results that the Palestinian Islamic banks sought to provide new services according to the needs of customers, which came with a high response rate of (81.8%).

The results showed the interest of Palestinian Islamic banks in the comfort of customers, especially with regard to people with special needs, in terms of equipped and comfortable waiting rooms within their branches, which received a high response rate of 81.6%.

The results showed that there is a percentage of not less than (30%) of the respondents who are not satisfied with the office designs of the Palestinian Islamic banks, a percentage that should be taken care of.

The results showed that the overall degree of the reality of customers' expectations in Palestinian Islamic banks was high, as the percentage of this degree was (71.4%), which indicates that the services provided by Islamic banks largely correspond to the expectations of their customers.

It observed a significant response by the respondents, which represented (76.6%) in satisfaction with automated teller machines services provided by the Palestinian Islamic banks, especially as they provide services beyond cash withdrawal services.

We also find a high agreement among the respondents with a percentage of (76.4%) in the Palestinian Islamic banks taking into account the religious beliefs of the client when providing services, which is a necessary and important matter that increases the client's satisfaction with the services he receives based on his expectations.

The results showed that there was a medium approval of the respondents, which amounted to (62.8%), that workers in Islamic banks provide personal attention to the customer, which requires work to raise this level.

There is an average response of the respondents (64.8%) in that the services provided by Islamic banks match what was announced by them, which means that there is a discrepancy between what is announced and what is actually provided, which is a negative thing for the bank to overcome.

The results of the study showed that the overall degree of customer feedback in Islamic banks was with a high degree of approval, as the percentage that measures this degree was (72.0%), which means that Palestinian Islamic banks pay attention to their customers' feedback in developing and providing their services.

A high response rate (79.8%) was observed in the interest of Palestinian Islamic banks in providing public relations staff who are able to help customers, in addition to a high response to the fact that these banks have multiple channels to file complaints and deal with them.

The results showed that there was a medium response degree (62.0%) among the respondents regarding the Palestinian Islamic banks providing ways to submit objections about the services provided.

The results showed the presence of a medium response rate (68.0%) on the appropriate prices of services offered by Islamic banks to all segments of Palestinian society.

The study showed that the overall degree of customer behavior reality in Palestinian Islamic banks was high, as the response rate reached (74.0%), which explains the interest in it. It is very important for Islamic banks to take into account some of the characteristics and features that reflect the behavior of the Palestinian citizen in providing their services.

The results showed a high response rate of (70.0%) regarding the credibility of the advertising campaigns carried out by Islamic banks. However, this percentage requires banks

to make greater efforts in this field, which increases the motivation of citizens to deal with this segment of banks.

The results showed that the total degree of the E-Bank in Islamic banks came with a high response degree of (75.9%), which means the interest of Palestinian Islamic banks in technology and harnessing it to serve their customers and achieve their goals, and to benefit from the solutions offered by technology to achieve their interests.

The results showed a high response rate of (80.6%), in that the electronic services provided by Islamic banks are characterized by easy access to them at any time.

The results indicate the need for more attention to design complete E-Banking services that do not require the customer to visit the bank, as the response of approximately (30%) of the respondents showed that the current electronic services do not prevent the need to visit the bank's branches.

The results showed that there was a response of no less than (29%) that the discounts offered by the electronic cards granted by the bank do not completely satisfy customers, which therefore requires more efforts to be made in this field.

The results showed that the highest studied factors in terms of their reality in Islamic banks is the physical and social environment factor, as well as the factors related to the E- bank, while the lowest of these factors is the customer expectations factor.

The study showed a strong correlation between the factors studied and the general level of customer satisfaction with Palestinian Islamic banks, in addition to the correlation of factors among them.

There was a strong correlation between the customer feedback factor and the E- bank factor, as the correlation value was (86.2%), while the lowest correlation value was between the physical and social environment variable and the level of general satisfaction, where the correlation value was (58.4%).

### **5.3 Summary of the results related to the hypotheses of the study:**

The results of the study showed a strong direct relationship between the total degree of factors represented in (social and physical environment, customer expectations, customer feedback, customer behavior, and E-Banking) and the overall degree of customer satisfaction with the services provided by Palestinian Islamic banks.

The results of the study showed that the coefficient of determination reached (76.6%), which is a high value. It shows that the combined availability of these factors in Palestinian Islamic banks explains (76.6%) of customer satisfaction with these banks, which is a strong impact degree that shows the importance and reflection of the availability of these factors at different levels. Good from the point of view of the respondents, who are clients of Palestinian Islamic banks.

The most influential factor on satisfaction is the factor of E-Banking services, as it turns out that the higher the level of E-Banking services by one unit, the greater the effect on customer satisfaction with the beta value of this factor, which is (54.2%).

The results showed that there was no effect of the social and physical environment factors and customer expectations, individually on customer satisfaction.

The results of the study showed that there were statistically significant differences due to the factors (gender, age, education, the bank that is dealt with, the gender account in the bank), while there are no differences due to the factors (religion, number of years of dealing with the bank).

## **5.4 Conclusion**

Through the previous results, the study came out with several conclusions, the most important of which are:

There is great interest among Palestinian Islamic banks in the studied factors, which were represented in (the social and physical environment, customer expectations, customer behavior, E-Banking, and customer feedback), as these banks maintain high levels of these factors.

Palestinian Islamic banks enjoy a high level of customer satisfaction, which is a reflection of their interest in the studied factors, the availability of which was taken into account with high apparent levels of customer satisfaction.

There is a need for Palestinian Islamic banks to improve and develop the designs and general appearance of their offices in a modern and attractive way.

Employee in Palestinian Islamic banks provide attention to customers, and this does not prevent them from increasing the level of this attention, which makes them feel personal, which leads to higher levels of satisfaction.

There is some discrepancy between what is announced about the service and what is actually provided, which requires Palestinian Islamic banks to submit an advertisement that matches the specifications of the service they provide to their customers, in order to preserve the level of customer confidence in them.

Palestinian Islamic banks are interested in customers' feedback and suggestions, which is a positive thing in order to develop their services and the level of customer satisfaction with them.

Palestinian Islamic banks are interested in their staff, especially in the field of public relations and customer assistance, which is considered an initiative to achieve higher levels of customer satisfaction with the way the service is provided.

Palestinian Islamic banks must provide multiple ways and channels available to the customer to submit his objection to the services provided by the bank.

Islamic banks provide banking services and products that meet the needs of the Palestinian society, but they need to provide solutions, products and services that are more appropriate in terms of price and quality for all segments of Palestinian society, including those with low incomes.

Palestinian Islamic banks offer discounts on the electronic cards they grant to the customer, but increasing the percentage of these discounts will have a positive impact on the customer's satisfaction and desire to own these cards.

The greatest importance for Palestinian Islamic banks was in the physical and social environment factor, which means that there is an atmosphere of cooperation and comfort among the employees of these banks, which will reflect positively on the customer.

There is also great interest among these banks in E-Banking services, as these banks attach great importance to electronic services and their availability to their customers.

The least of these factors in Palestinian Islamic banks is the customer expectations factor, and although the level of its availability is large, it requires increasing this level in line with the requirements of customer satisfaction.

There is a strong correlation between the studied factors and customer satisfaction with Palestinian Islamic banks. We also find that these factors are related to each other, which means that each factor is affected by the other, as we find that the customer feedback factor is strongly associated with the Internet banking factor, which means that Each factor is on the other's level.

The factors that have been studied directly and strongly affect customer satisfaction with Palestinian Islamic banks, which is shown by these banks having high levels of these factors in addition to a high level of customer satisfaction with them.

## **5.5 Recommendations**

After the results and their interpretation, the study recommends the following:

Palestinian Islamic banks should set policies and plans that maintain the levels of the physical and social environment, customer expectations, customer behavior, customer feedback, and the reality of the E-Bank, as these factors have a significant and strong impact on customer satisfaction.

Providing new and innovative banking services of an Islamic character to customers in order to maintain their levels of satisfaction and not to think of going to other commercial banks.

Palestinian Islamic banks should work to bring about changes and development in the design of their offices and branches, in a way that is compatible with the times and the requirements of modern life and the accelerating technology.

That Islamic banks take into account accuracy in their advertisements for the services they provide, so that they clearly and accurately include the terms and specifications of the service and the requirements for obtaining them, and that the service matches what has been announced.

That Palestinian Islamic banks benefit from modern technology, in opening multiple channels and methods of communication with the customer, through which he can submit suggestions and objections to the banks' services, and that these channels be two-way and interactive, in order to measure feedback.

Thinking innovatively to provide financial and banking products and services to marginalized segments of society, such as women and people with limited income, in addition to services that empower youth, at encouraging and appropriate prices, in partnership with the Palestinian community institutions.



## Appendix 1: The Study Survey

بسم الله الرحمن الرحيم



جامعة القدس - عمادة الدراسات العليا

### Al-Quds University - Deanship of Graduate Studies

الأخوة والأخوات عملاء البنوك الإسلامية في فلسطين.. تحية طيبة

تقوم الباحثة بإجراء دراسة بعنوان:

"العوامل المؤثرة في رضا العملاء في البنوك الإسلامية الفلسطينية"

إشراف د. عروبة البرغوثي

وإيماناً من الباحثة بأهمية موضوع الدراسة، وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير من جامعة. ودورها في تسليط الضوء على واقع رضا العملاء لدى البنوك الإسلامية في فلسطين والعوامل المؤثرة على هذا الرضا، وبقيناً منها بدعمكم الكريم للبحث العلمي ومجالاته المتعددة، يرجى الإجابة عن فقرات الاستبانة بكل موضوعية، للوصول إلى نتائج تتمتع بالدقة العالية، مع العلم بأن الإجابات ستحاط بالسرية التامة ولن يتم استخدام المعلومات المقدمة من قبلكم إلا لأغراض البحث العلمي فقط، مع الإشارة إلى أن الوقت المقدر لتعبئة الاستبانة من 5 - 10 دقائق فقط .

مع تقديري لتعاونكم.. الباحثة: سارة حسونة

بسم الله الرحمن الرحيم



جامعة القدس - عمادة الدراسات العليا

**Al-Quds University - Deanship of Graduate Studies**

Dear Mr./s

clients of Islamic banks in Palestine. with my greetings to you.

The research topic is about:

**Factors affecting customer satisfaction in Palestinian Islamic banks.**

**Supervisor:** Dr Oroubah Mahmoud

In order to complete the requirements for obtaining a master's degree from a al Quds university.

The researcher's belief in the importance of the subject of the study, and its role in focusing on the reality of customer satisfaction with Islamic banks in Palestine and the factors affecting this satisfaction. Knowing that the answers will be kept strictly confidential and the information provided by you will only be used for scientific research purposes only, noting that the estimated time to fill out the questionnaire is only 5-10 minutes.

With my appreciation for your cooperation,

**Researcher:** Sarah Hassouneh

العوامل الديمغرافية: الجزء الأول

**Demographic factor**

يرجى اختيار الإجابة التي تناسبكم

Female أنثى  Male ذكر  Sex: الجنس

. (اعتقد رأيي أنها تقدم خدمات لغير المسلمين أيضا Other غير ذلك  Muslim مسلم  :Religion الديانة  
ويجب إبراز ذلك).

Age الفئة العمرية:  18-28  29-39  40-49  50 or above 50 فأعلى /

education الدرجة العلمية:  Diploma دبلوم فأقل  Bachelor بكالوريوس  Master ماجستير   
PHD دكتوراة

The Palestinian Islamic Bank that you deal with: البنك الإسلامي الفلسطيني الذي تتعامل معه

البنك  Palestine Islamic Bank البنك الإسلامي الفلسطيني  SAFA Bank مصرف الصفا   
Arab Islamic Bank الإسلامي العربي  
بنك إسلامي آخر: .....

أقل من 5 سنوات:  How many years have you been with the bank?  
عدد سنوات تعاملك مع البنك  
less than 5 years.  10-5 between 5-10 years  More أكثر من 10 سنوات.  
than 10 years

Business حساب تجاري  Personal Account حساب شخصي  :accounts in bank تعاملك في البنك  
etc. حوالات/ ودائع/ توفير/ أخرى  Salary Transfer تحويل راتب  Account

الجزء الثاني: العوامل المؤثرة في رضا العملاء

**Factors affecting Customer satisfaction**

يرجى اختيار القيمة التي تناسب رأيكم للفقرات التالية وفق المقياس الرقمي من 1-5، حيث:

Please put a tick (✓) in front of your answer:

(1= غير موافق بدرجة كبيرة، 2= غير موافق، 3= محايد، 4= موافق 5 = موافق بدرجة كبيرة)

(1=Strongly Disagree =2،Disagree =3 ،Neutral =4 ،Agree = 5 Strongly Agree)

5	4	3	2	1	الفقرة	الرقم
<b>Social &amp;Physical environment in Islamic Bank</b>						<b>البيئة الاجتماعية والمادية في البنوك الإسلامية</b>
					<p>1 يهتم البنك بتوفير مكاتب تقديم الخدمات بتصميمات مريحة للعملاء</p> <p>The Bank providing service offices with comfortable designs for customers</p>	
					<p>2 يتوفر لدى البنك أنظمة تهوية وتكييف حديثة.</p> <p>The bank provides modern ventilation and air condition</p>	
					<p>3 يوفر البنك أجهزة حديثة لتنظيم الدور في تلقي الخدمة للعملاء.</p> <p>The bank provides modern devices to regulate the role of receiving services for customers</p>	
					<p>4 يقوم الموظفون بشرح التفاصيل المهمة حول الخدمات التي اتلقاها بشكل ودي.</p> <p>The employees in banks explains the important details about the services you receive</p>	
					<p>5 يوفر العاملون في البنك معلومات حول أي خدمات جديدة مناسبة لي.</p> <p>Bank employees provide information about any new services that are suitable for me</p>	
					<p>6 يسعى البنك إلى توفير خدمات جديدة وفقاً لاحتياجات العملاء</p> <p>The bank seeks to provide new services according to the needs of customers</p>	
					<p>7 يبادر موظفو البنك بتقديم التوجيهات للعملاء.</p> <p>Bank employees take the initiative to give advices to their customers</p>	
					<p>8 يوفر البنك صالات انتظار تتناسب وذوي الاحتياجات الخاصة.</p>	

					There are waiting rooms comfortable for people with special needs inside banks	
					يولي العاملون في البنك راحة العميل في الأهمية. Bank employees consider that the important thing is to make the customers feel comfortable	9
<b>توقعات العملاء Customer Expectation</b>						
					يقدم البنك الإسلامي خدمات تتناسب مع توقعاتي ما يجعلني لا أتردد في استخدام الخدمات الجديدة التي يقدمها. The Islamic Bank offers services that meet your expectations, which makes you feel free to use the new services it offers	1
					يمنحني البنك الإسلامي خدمات تجعلني أنصح أصدقائي للاستفادة منها. The Islamic Bank gives you services that you recommend to your friends to take it benefit	2
					تتطابق الخدمات التي اتلقاها من البنك الإسلامي وما تم الإعلان عنه من قبل البنك. The services you receive from the Islamic bank are identical to what is announced by the bank	3
					يوفر البنك الخدمات التي تتفق مع معتقداتي الدينية الإسلامية. The Bank provides services that are reliable with your Islamic religious beliefs	4
					يمكن توقع تسهيلات من البنك الإسلامي في ظل أزمات اقتصادية قد تحدث. Facilities in the banks can be expected from the Islamic Bank in the event of economic crises	5
					يتناسب ما أدفعه مقابل الخدمة التي أتلقاها من البنك الإسلامي مع جودة الخدمة. What you pay for the service you receive from the Islamic bank is suitable with the quality of the service	6
					الصرافات الآلية للبنك الإسلامي توفر خدمات أخرى غير السحب النقدي. 7	

					Islamic Bank ATMs provide services other than cash withdrawals	
					يقدم العاملون في البنك اهتماماً شخصياً بي عند طلب الخدمة. The employees in the bank gives you the attention when you apply for service request	8
<b>التغذية الراجعة للعملاء</b>				<b>Customer Feedback</b>		
					يتم أخذ ملاحظاتي عن الخدمات بعين الاعتبار. Your feedback on services is taken in professional way	1
					يوفر البنك قنوات مباشرة لي لتقديم اعتراضي عن أي خدمة يقدمها. The Bank provides direct channels for you to apply for any objection to any service provides inside the bank	2
					يقوم البنك بتعديل بعض التفاصيل في الخدمات التي أطلبها بما يتناسب مع احتياجاتي. The bank changes some of the details in the services that you request that relates to your needs	3
					يطبق موظفو البنك الإسلامي السياسات المعلنة لخدمة العملاء. Islamic Bank employees applies about announcement policies for customer service	4
					لدى البنك الإسلامي أكثر من وسيلة لتقديم الشكاوى من قبل العملاء The Islamic bank gain any complaints from their customers	5
					يوفر البنك الإسلامي هدايا مجانية للعميل لتعويضه عن أي شعور بعدم الرضا عن طريقة تقديم الخدمة له. The Islamic Bank provides free gifts to their customer for any feeling of dissatisfaction with the way the service is provided to them	6

					<p>7 يوفر البنك الإسلامي موظفي علاقات عامة وظيفتهم مساعدة العملاء.</p> <p>The Islamic Bank provides gives instructions to the public relations officers that their job is to help customers</p>
					<p>8 يقدم البنك الإسلامي خدماته بأسعار ملائمة لجميع فئات المجتمع الفلسطيني.</p> <p>The Islamic Bank offers services at affordable prices for all segments of Palestinian society</p>
					<p>9 مصداقية الخدمات التي يقدمها البنك الإسلامي تجعل علامته التجارية منافس قوي للبنوك الأخرى.</p> <p>The credibility of the services provided by the Islamic bank makes their brand becomes stronger competitor related to others banks</p>
<b>سلوك العميل</b>					<b>Customer Behaviour</b>
					<p>1 يؤثر استخدام البنك للمنهج الإسلامي في قراراتي حول التعامل مع الخدمات.</p> <p>The Bank's use of the Islamic approach influences your decisions about dealing with services</p>
					<p>2 الحملات الدعائية التي يقوم بها البنك الإسلامي تتمتع بمصداقية تدفعني للتعامل مع البنك.</p> <p>The advertising campaigns carried out by the Islamic Bank have a credibility that pushes you to deal with the bank</p>
					<p>3 المعتقدات الدينية حول التعاملات البنكية تشكل دافعاً قوياً لي للتعامل مع بنك إسلامي.</p> <p>Religious beliefs about banking are a strong motivation for you to deal with an Islamic bank</p>
					<p>4 يهمني قراءة جميع شروط الخدمة قبل شرائها وهو ما يتيح لي البنك الإسلامي.</p> <p>I am interested in reading all the terms of service before purchasing it, that allows me the Islamic Bank to do</p>

					<p>5 يهمني جمع المعلومات عن البدائل للخدمة التي يقدمها البنك الإسلامي قبل التعامل معه.</p> <p>I am interested in collecting information about the alternatives to the service provided by the Islamic bank before dealing with it</p>
					<p>6 يوفر البنك الإسلامي مستوى من الثقة التي تجعلني أفكر في تجربة خدمات جديدة يقدمها.</p> <p>The Islamic Bank provides a level of confidence that makes you think of trying new services it offers</p>
					<p>7 يوفر البنك الإسلامي خدمات مصرفية فردية تزيد من ولاء العميل للبنك.</p> <p>In Islamic bank provides individual banking services that increases the customer loyalty to the bank</p>
					<p>8 يلاقي البنك الإسلامي نجاحاً في المجتمع الفلسطيني كونه مجتمع متدين بالفطرة.</p> <p>The Islamic Bank finds success in the Palestinian society as it is a religious community by nature</p>
<b>E-Banking</b>					
<b>البنك الإلكتروني</b>					
					<p>1 يوفر البنك الإلكتروني الإسلامي خدماته بما يقلل زيارة العميل للبنك بالحد الأدنى.</p> <p>The Islamic E-bank provides services that make it easy for the customers to reduce visit to the bank</p>
					<p>2 يتميز البنك الإلكتروني الإسلامي بإمكانية الوصول إليه في أي وقت.</p> <p>The Islamic E-bank is characterized by the ability to access at any time</p>
					<p>3 يتميز البنك الإلكتروني الإسلامي بإمكانية الدخول إليه من الهواتف الذكية وأجهزة الكمبيوتر بسهولة.</p> <p>The Islamic E-bank can be used both in smart phones and computers</p>



				<p>يقدم الدعم الفني للبنك الإسلامي مساعدات تتعلق بالبنك الإلكتروني خارج أوقات الدوام الرسمي (على مدار الساعة).</p> <p>The technical support of the Islamic Bank provides support related to the E-bank outside the official working hours</p>	4
				<p>توفر الصرافات الآلية التابعة للبنك الإسلامي خدمات خارجية كتسديد فواتير (المياه، والكهرباء، والهاتف ... الخ).</p> <p>The ATMs of the Islamic Bank provides external services such as paying bills (water, electricity, telephone...etc)</p>	5
				<p>يوفر البنك الإسلامي بطاقات دفع الكترونية بخصومات ترضي العميل.</p> <p>The Islamic Bank provides electronic payment cards with discounts that satisfy the customers needs</p>	6
				<p>تكون الأسعار التي يقدمها البنك مقابل الخدمات الإلكترونية واضحة للعميل.</p> <p>The prices offered by the bank for electronic services will be clear to their customers</p>	7
				<p>يوفر البنك حماية قصوى للعميل عند تلقيه الخدمات الإلكترونية.</p> <p>The bank provides a high protection to the customers when receiving electronic services</p>	8
				<p>يوفر البنك الإسلامي إشعارات فورية عن طريق الهاتف المحمول حول أي حركة مشبوهة تتعلق بالخدمات الإلكترونية الخاصة به.</p> <p>The Islamic Bank provides send notifications via mobile phone about any distrustful movement that relates to the electronic services</p>	9
				<p>يوفر البنك الإسلامي مزايا إضافية للعملاء لتشجيعهم على استخدام الخدمات الإلكترونية.</p>	10

					The Islamic Bank provides additional benefits to customers that encourages them to use electronic services	
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الجزء الثالث: قياس رضا العملاء في البنوك الإسلامية

Measuring customer satisfaction in Islamic banks

يرجى اختيار القيمة التي تناسب رأيكم للفقرات التالية وفق المقياس الرقمي من 1-5، حيث:

Please put a tick (✓) in front of your answer:

(1 = غير موافق بدرجة كبيرة، 2 = غير موافق، 3 = محايد، 4 = موافق، 5 = موافق بدرجة كبيرة)

=1 Strongly Disagree =2·Disagree =3·Neutral =4·Agree = 5 Strongly Agree

5	4	3	2	1	الفقرة	الرقم
customer Satisfaction						
رضا العملاء						
					يوفر البنك الإسلامي عدة فروع في المدينة الواحدة. The Islamic Bank provides several branches in one city	1
					تسعى البنوك الإسلامية إلى الوصول إلى العملاء من خلال العروض الدائمة التي تقدمها. Islamic banks seek to reach customers through their permanent offerings	2
					توفر البنوك الإسلامية حلولاً مالية وفقاً للنهج الإسلامي للكثير من المعاملات المالية لتلبية احتياجات العملاء. Islamic banks provide financial solutions according to the Islamic approach to many financial transactions to meet the customers' needs	3
					تقدم البنوك الإسلامية المعلومات التفصيلية للعميل حول الخدمات التي تقدمها. Islamic banks provide information in details to their customer about the services they provide	4

					5 تراعي الخدمات التي تقدمها البنوك الإسلامية كافة الفئات في الأسرة الفلسطينية (الوالدين، الأطفال). The services provided by Islamic banks take into account all categories of the Palestinian family (parents, children)
					6 يوجد مساواة لدى البنوك الإسلامية في تقديم خدماتها لغير المسلمين في المجتمع الفلسطيني. There is an equality for Islamic banks in providing their services to non-Muslims in Palestinian society
					7 تولي البنوك الإسلامية أهمية لمعيار الجودة كأحد متطلبات تقديم الخدمة المصرفية للعميل Islamic banks attach importance to the quality standard as one of the requirements for providing banking services to the customer
					8 تقوم البنوك الإسلامية بتحديث أسعار الخدمات بشكل منتظم بما يتناسب واحتياجات العميل دون الانتقاص من جودة الخدمة. Islamic banks update the prices of services regularly that relates the needs of the customer without reducing the quality of service

الجزء الرابع: ما مستوى الرضى الكلي لديك حول البنك الإسلامي الذي تتعامل معه؟

**Are you satisfied with the Islamic bank that you deal with?**

يرجى اختيار القيمة التي تناسب رأيكم للفقرات التالية:

Please put a tick (✓) in front of your answer:

never satisfied غير راضي أبداً  not satisfied غير راضي  neutral محايد  راضي

Satisfied  very satisfied. راضٍ بشدة

*Appendix 2: (declaration)*

Dr Nidal Barghouthi Safa Bank

Dr Enas Al Issa – Al Quds university

Dr Kareema Al Madhon- Al Najah university

Dr Ahmad Herzallah- Al Quds university

Dr Salwa Barghouthi - Al Quds university

Mr. Wisam Samarah-Manager in Banking sector

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