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MEASURING THE QUALITY OF ISLAMIC BANKS' SERVICES AND ITS IMPACT ON CUSTOMERS' SATISFACTION "A SURVEY STUDY ON THE ISLAMIC BANKS' CUSTOMERS IN LATTAKIA -SYRIA"

Nashwa Hammoud[1]† --- Mona Bittar[2]
[1,2] The Department of Finance and Banking, faculty of Economics, Tishreen university, Syria

ABSTRACT

This study aims at exploring how Islamic banks' customers assess the services provided to them and identifying the impact of the service quality' dimensions on customer satisfaction. To achieve the aims of this study, a convenient sample of the customers of Islamic banks branches in Lattakia- Syria is selected. Data are collected through a questionnaire designed on the basis of the service performance approach and compliance. Data analysis is conducted via the use of exploratory factor analysis, descriptive statistics, and regression analysis. The study concluded that the quality of the services provided by Islamic banks is high in general. However, the total scores of customer satisfaction indicated a moderate satisfaction. The results also showed a significant impact of all service quality dimensions on customer satisfaction with "Empathy" dimension being the most effective dimension.

Keywords: Islamic banks, Service quality, Customer satisfaction, Compliance, Measuring quality, Factor analysis.

Contribution/ Originality:

This study contributes in the existing literature of the Islamic Banking through identifying the most important factors that influence customers' satisfaction and determine the relative importance of the service quality' dimensions on customer satisfaction.

1. INTRODUCTION

The idea of banking services in Islamic banks does not differ from that of conventional banks since the performance aims at achieving the customer's needs and desires through certain mechanisms and procedures by the bank. However, the difference is that, in the Islamic banks mechanisms and procedures must follow the principles and laws of the "Islamic shariah".

In the last ten years, banks have changed their strategic attention from focusing on the price to focusing on the quality of the service. That was due to many reasons such as apparent and

strong competition, the improvement of service system, the increasingly advanced technical means, and informative systems (Ali and Zhou, 2013). However, These changes hit Islamic banks and also conventional banks especially in dual banking systems (Dusuki and Abdullah, 2007). Accordingly, Islamic banks have strong impetus to develop and improve their services and offer high quality services as a strategy to excellence (Othman and Owen, 2001; Al-Taleb, 2003) and achieving the customer satisfaction (Anderson *et al.*, 1994).

1.1. Research Objectives

This study attempts to identify the customer' evaluation of banking quality services provided by the Islamic banks operating in Lattakia city- Syria, and measuring the customer satisfaction towards these services. Since this study attempts to examine the relationship between service quality perception and customer's satisfaction, an attempt is made to modify SERVPERF and CARTER scales (Cronin and Taylor, 1992; Othman and Owen, 2001).

1.2. Research Hypothesis

Reviewing previous studies and the literature relates to service quality and its relationship to customer satisfaction, the following hypothesis can be formulated:

- There is no statistically significant effect of the service quality' dimensions in Islamic banks on customer satisfaction.

2. LITERATURE REVIEW

2.1. The Quality of Islamic Banks

The concept of banking service quality does not differ from the concept of service quality in general (Al-Jabali, 2010). This can be noticed from the various definitions of the banking service quality which is defined as" The extent of correspondence between the properties, the way of presentation, the resources and the budgetary and electronic possibilities of the banking service and the customer's expectations of the service experience" (Hallouz, 2014). Similar definition is offered by Sabei (2014) where he argued that quality could be viewed as "a measure of the type standard of the service offered to customers, how it is performed and the extent of its fulfillment of their needs, desires and hopes, which requires from the offered of the service to continually communicate with customer to fulfill their desires and improve the service offered to them".

Similar to the concept of quality in any service, baking services quality is seen from an internal point of view, that is, on the basis of the bank commitment to standard specifications that are obligatory in banking service, like privacy and the accuracy of information. And from an external point of view, which focuses on the bank customer awareness of the offered services level, which lies in the manner in which services are offered and the manner in which the staff deal with customers (Al-Tamimi, 2007; Owoso and Peter, 2008).

From the legal commitment point of view, the quality of Islamic banking services is seen from two perspectives; An internal perspective that is known as the legal quality, and an external perspective which is known as the compliance. Legal quality is defined as the act of making sure that the Islamic bank is committed the principles and laws of the Islamic shariah when offering a banking service by the shariah supervisory board, or whoever represents it, starting from the idea of service passing by the manner of presentation and its procedures in order to make sure that the competition does not degenerate the legal quality of the Islamic banking service. That is done by checking the commitment in Islamic banks to the principles and laws of Islamic shariah in offering its services and products. External perspective generally, that is known as the legal compliance (Othman and Owen, 2001) which is usually used to know how legally committed Islamic banks are from the customer's point of view.

2.2. The Dimensions of the Service Quality

These dimensions constitute the basis through which the customer sees the service quality. They represent how customer organize the information in their minds concerning service quality (Zeithaml *et al.*, 2009). In this context, the study by Lewis and Booms (1983) determined the importance of the outcomes and the process in defining the service quality. The outcomes mean the core of the service and the beneficial value obtained, while the process means the procedures through which the service is offered to the customer. Gronroos (1984) assured the idea that the quality of the service is not a mono-dimension concept, it rather includes many dimensions related to the essence of the service and its supporting services. He distinguished between three dimensions of service quality which are: technical quality which concerns with what the customer will receive, which is the essence of service; functional quality which is the manners in which the service is provided to customers; and the corporate image as a fundamental dimension in which the customers form their perception away from the previous dimensions, which is reflected on their whole perception of the service quality.

Parasuraman *et al.* (1985) assured, as well, that when viewing the researcher concerning service quality, they found many problems that the researchers face when interpreting and measuring service quality. They think the reason is that researchers were using one dimension in their perspective on service quality. So, Parasuraman *et al.* (1985) tried to find the criteria through which the customer realizes the service quality. They used surveyed focus groups and found that customers used similar criteria in evaluating the service which are Reliability , Responsiveness, tangibility, Competence, Access, Courtesy, Communication, Credibility, Understanding the customers, and Security . In another study by Parasuraman *et al.* (1988) these ten criteria are reduced to five:

- Reliability: The commitment of the performance and the bank ability to provide the promised service in a reliable way in addition to the correct performance for the first time and every time.

- Responsiveness: The service provider's desire and willingness to provide an immediate service to the customers.

- Security: Haring no risk or doubt, that is, to be tranquil to deal with the bank psychologically and physically.

- Tangibility: The tangible sides of the service like banks building, the modern techniques used in them, the inner facilities of the buildings.

- Empathy: personal care and attention by the provider to the customer.

Cronin and Taylor (1992) kept the same dimensions in the model they presented (SERVPERF). These dimensions have been used in measuring the quality of Islamic banks services by many researchers (e.g. (Al-Jabali, 2010; Al-Foqahaa, 2012; Akhtar and Zaheer, 2014)).

These dimensions of the service quality are closely related to the nature of the service, Othman and Owen (2001) worked on adding another dimension to the previous ones in order to measure the quality of Islamic banks services, which is the Compliance. This dimension expresses how committed Islamic banks are to the principles of Islamic shariah and the ability of these banks to provide Islamic products from the customers point of view (which is known as CARTER Model). other studies (Nourallah, 2013) found three other dimensions of the customers perception of the quality in Islamic and Conventional banks services in Syria which are: Tangibility, Professionalism of performance and Social values.

Jabnoun and Khalifa (2005) suggested in their study dimensions to measure the customers perception of the service quality in Islamic and Conventional banks in the UAE. These dimensions are: Personal skills, Reliability, Values and the Image of the bank.

Looking at the relation between the dimensions of the service quality and the culture of the customers who are perceiving it, the country they live in and its level of development, it is possible to say that the measures of the quality of Islamic banks services can vary in terms of dimensions from a country to another and sometimes within the same country which explain why there are many measures of the service quality.

2.3. Customer Satisfaction

The term customer satisfaction was studied in many fields, like marketing and economic psychology (Bashir, 2013; Al-Sayyed *et al.*, 2015). It represents the essence of the modern concept of marketing. Despite the numerous studies regarding customer's satisfaction in terms of services in specific, there is still disagreement between practitioners and academics about the interpretation of the concept of satisfaction (Darbouk, 2013).

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Some Oliver (1980) defines satisfaction from an emotional perspective as " an evidence that follows the level of expectation and disconfirming expectation". However, Churchill and Suprenaut (1982) define it as the analysis of the benefit and the cost through which the customer compare what buying the product costs in terms of time, mental, physical effort, and money with the benefit from the product.

Others define satisfaction as a cognitive respond (from a logical perspective), as in definition offered by Lovelock and Wright (1999) where they stated that " satisfaction is a short emotional respond to a certain service performance". Drengner et al. (2012) offered a definition that consider customer' satisfaction as a logical comparison and an emotional respond. They argue that "satisfaction is a person feelings of happiness of disappointment that result from comparing the cognitive performance of the product or the service with the previous expectation of them".

More recently, while some (Hallouz, 2014) started to draw attention to cumulative satisfaction that represents the general evaluation of the consumption experience by the customer through a specific period of time. Other started focusing on Transaction- Specific satisfaction- that represents the customers evaluation of one consumption experience and their reaction to a certain meeting through which the service was presented (Amin et al., 2011).

From the preceding extensive discussion about customer satisfaction, and the varying points of view presented above, we conclude to the following definition of customer' satisfaction: "satisfaction is the customers feeling that follows the comparison between their perception of the service performance and their expectation from it, after having consumption experience at least once".

From the previous definition we can conclude:

- The customer satisfaction is the sentimental state resulting from logical comparison.
- This study looks for the satisfaction with service and its level of specification (quality) from the customer's point of view.
- Satisfaction will be seen from the perspective of customer satisfaction who dealt with the bank at least once, so the measured satisfaction could be specific- transaction satisfaction or cumulative satisfaction.

2.4. The Relationship between Service Quality and Customer Satisfaction

This relationship becomes the focus of the interest among researchers who are trying to discover the nature of this relationship and the direction of the causality. While some researchers believe that customer satisfaction is the same as quality of service, others believe that they are different. Oliva et al. (1992) believe that these two concepts are synonymous because of the high degree of correlation that exists between them. However, Oliver (1980) argues that service quality and customer satisfaction are independent, but they are linked in the sense that satisfaction helps to convert the impact of perception on the prior deal to high realization of that

quality, which ultimately affects the purchasing intentions and patterns of behavior of the client. Same views are echoed by Anderson *et al*. (1994) who state that satisfaction and quality of service are two different concepts for several reasons, namely:

1. The client needs to experience the product so that it can know the extent of satisfaction with him, and the quality can be perceived without previous experience.

2. Customer satisfaction depends on the value. Where perceived value is the ratio between the perceived quality and price, or benefits relative to costs. Value is defined as "important fired by the customer for the product or service, and the resulting estimates in his mind about the benefits it receives from the product, or service group compared with the total costs, whether monetary or non-monetary" (Neringa, 2012). It can be noted that many of the studies in the field of service quality measurement used price as a quality dimension such as Bahia and Nantel (2000).

3. Assessing the current quality of the product and the satisfaction is concerned not only with the current assessment, but also with past experience. In the context of distinguishing between service quality and satisfaction, Cronin and Taylor (1992) has introduced the concept of the gap; this gap measures the quality of service as the difference between the quality of the expected service and the actual quality. Parasuraman *et al*. (1988) have stated that using the term "expectations" in the context of measuring the quality of service is different when using this concept in the context of measuring customer satisfaction. Whereas the term "expectations" in the service quality literature used to express satisfaction with clients predictions about what might happen during the service, it reflects the needs and desires of the customer in the customer satisfaction literature. Further explanation of the relationship between service quality and customer satisfaction is presented by Darbouk (2013) when stated that "The service and satisfaction quality can be measured through performance expectations or standards comparable, but the satisfaction respect to self-standards while quality related administrative standards and competitiveness". As for the direction of causality in the relationship between service quality and customer satisfaction, there are two viewpoints. The first is presented by Parasuraman *et al*. (1988); Bitner (1990) who believe that satisfaction never recognizes the quality of service. The justification for this view is that the perceived quality is a form of position and assessment in the long-term, while satisfaction is a feeling about a temporary instantaneous treatment. Researchers who adopt this view focus on the idea of satisfaction with one deal in their studies.

The second opinion is that the perception of quality triggered satisfaction. This opinion is advocated by many scholars (e.g. (Cronin and Taylor, 1992; Fornell, 1992; Oliver, 1993; Othman and Owen, 2001)). They consider customer satisfaction is a feeling resulting from the evaluation of the quality of services provided to him. Considering the discussion above, we adopt the second opinion that customer satisfaction is the result of his assessment of the quality of services provided to him.

3. RESEARCH METHODOLOGY

3.1. Population, Sample and Investigation period

The study population consists of branches of Islamic banks' customers in the city of Lattakia, two banks are involved in the study, International Syrian Islamic Bank and Cham Bank during the period from 06/11/2014 to 30/4/2015. Al Baraka Bank is added to the population from 1 / 1/2015 (opening date) until 30/4/2015. Total number of customers of all branches of the studied Islamic banks during study period was (2025) agent. It is worth noting that the three Islamic banks branches in the city of Lattakia offer their services to individuals and institutions. For the purposes of this study, individual customers are considered only. The reason lies in the differing needs and desires of individuals for the needs and requirements of companies and institutions, so the quality dimensions will not be the same.

The use of Convenience Sampling, Has been relying on Krejcie and Morgan (1970) to determine the size of the sample being the most commonly used by researchers in this area, where the following formula was used to calculate the sample size:

$$n \ = \ \frac{p.q}{\dfrac{p.q}{N} + \dfrac{d^2}{Z^2}} = 322$$

3.2. Data collection

Questionnaire is developed in the Arabic language by reference to the theoretical framework and many previous studies that revolve around the subject of the study (especially studies of (Cronin and Taylor, 1992; Othman and Owen, 2001)). (350) questionnaires are circulated randomly and collected by hand. This helped the researchers to explain to respondents how to answer questions if necessary, and to ensure returned. (28) Questionnaires are excluded from the analysis due to incompletion. A reliability test (Cronbach's Alpha) is conducted. The closer the Cronbach's Alpha result is to one, the higher the reliability of the study. In this study, the Cronbach's Alpha result was 0.937 (for service quality dimensions) and 0.727 (for Customer Satisfaction) indicates a high degree of reliability.

4. DATA PRESENTATION AND ANALYSIS

This part of the research presents the results of the findings obtained from respondents during the field survey and the discussions resulting from the findings. The data was processed and analyzed with Statistical Package for Social Sciences (SPSS-22).

4.1. Sample Profile

Table- 4.1 shows the sample profile According to demographic characteristics such as age, gander, qualification, monthly income, name of banks, and the number of times visiting the bank.

Table-4.1. Sample Profile

Demographic characteristics	Categories	frequency	percent
Age	From 18 to less 28	58	18%
	From 28 to less 38	118	%36.6
	From 38 to less 48	65	20.2%
	More than 48	81	25.2%
Gander	male	248	%77
	female	74	%23
Qualification	Secondary and below	65	%20.2
	Institute intermediate (college degree)	117	%36.3
	University degree	126	%39.1
	Postgraduate	14	4.4%
Monthly income	less than 20000	66	%20.5
	From 20000 to less than 30000	90	%28
	From 30000 to less than 40000	67	%20.8
	From 40000 to less than 50000	33	%10.2
	More than 50000	66	%20.5
Banks	Sham Bank	105	%32.6
	Baraka Bank	77	%23.9
	Syria international Islamic Bank	140	%43.5
The number of times visiting the bank	3-1 times in week	85	%26.4
	3-1 times in month	61	%18.9
	3-1 every 3 month	64	%19.9
	3-1 every 6 month	78	%24.2
	3-1 times in year	34	%10.6

Source: prepared by the researchers based on field study data using SPSS-22.

The table indicates that respondents' age group from 28 to less than 38 ratio is36.6%. This means that a considerable percentage of the respondents are in young adulthood. respondents' age group over the age of 48 years accounts for 25.2% of the respondents. This reflects the need for paying attention to the diversity of needs and desires of customers on the one hand, as well as ways and means to provide services on the other. The table indicates that (39.1%) of the sample size is university graduates, (36.3%) college degree. This reflects that fact that responses come from a well- educated people. The table also indicates that 20.5% of respondents have a monthly income of less than 20,000 SP, similar percentage for those with a monthly income of more than 50,000 SP. Other income groups vary slightly in their percentages in the sample. This means that Islamic banks serve the needs of all income groups and their services are not restricted to a specific income group. The table indicates that 32.6% of responses come from Cham Bank, 43.5% from Syrian International Islamic Bank and (32.6%) from Al Baraka Bank

The table indicates that the percentage of customers who visit the bank 1-3 times a week is (26.4%), this represents just over the quarter of the sample size. This shows the need to recognize the needs and desires of those customers and their opinions about the quality of services. Because achieving satisfaction and therefore retention is important to the bank, especially as the problems

that can be encountered in their dealings with the bank are almost daily urgent problems must be viewed seriously by the bank. The percentage of customers who visit the bank 1-3 times within six months is (24.2%). This means that the problems that they encounter in their dealings with the bank is less urgent problems from the previous category. It therefore requires the Bank's management taking into account the diversity and the different problems faced by customers in the course of their dealings with the bank.

4.2. Factor Analysis

The Kaiser-Mayer- Olkin (KMO) test was used to measure the sampling adequacy for principal component analysis. The value of KMO is 0.853 (for service quality dimensions) and 0.665 (for Customer Satisfaction). In order to measure sphericity in the study, a Bartlett's test was applied, which showed that the sample was significant at 0.000 which is also acceptable and indicating absolute significant.

All 40 items of the questionnaire (service quality) were factor analyzed using principal component extraction with an orthogonal (varimax) rotation. The number of factors was unconstrained. For the sake of convergent validity, 0.5 was used as a factor loading cut-off point. Factors including less than three items were eliminated. Using these criteria has led to six factors comprising 40 items. These factors are labeled Tangibility, Reliability, Empathy, Responsiveness, Security, and compliance, as shown in theTable-4.2.A.

The 3 items of the questionnaire (customer satisfaction) loaded under one dimension, as shown in theTable-4.2.B.

Table-4.2.A. Component Matrix of the questionnaire of service quality

Component						
6	5	4	3	2	1	
					0.822	1
					0.803	2
					0.798	3
					0.786	4
					0.785	5
					0.783	6
					0.721	7
					0.699	8
					0.686	9
				0.768		10
				0.731		11
				0.714		12
				0.661		13
				0.637		14
				0.623		15
				0.591		16
			0.761			21
			0.738			22
			0.665			23
			0.638			24
			0.590			25
			0.589			26

			0.568			27
			0.540			28
		0.778				17
		0.705				18
		0.697				19
		0.601				20
	0.804					29
	0.804					30
	0.702					31
	0.658					32
	0.598					33
	0.598					34
0.931						35
0.715						36
0.629						37
0.545						38
0.543						39
0.536						40

Source: prepared by the researcher based on field study data using SPSS-22.

Table-4.2.B. Component Matrix of the questionnaire of customer satisfaction

Component	
1	
0.822	1
0.750	2
0.777	3

Source: prepared by the researcher based on field study data using SPSS-22.

From tables (4.2.A., 4.2.B.) above, we can see that all items load more than 0.50.

4.3. Analysis the Evaluation the Service Quality and Customer Satisfaction

Table analysis of customers' assessment of the level of quality Islamic banks services provided to them and their level of satisfaction expressed through mean, standard deviations, and coefficient of variation as well as the Computes t-test.

Table-4.3. Analysis the Evaluation the Service Quality and Customer Satisfaction

Service Quality Dimensions	N	mean	S.d.	C.V.	percent	T test	p-value	Sig.	level
Tangibles	322	4.01	0.13	18.53	%80.2	96.76	0.000	Sig	high
Reliability	322	4.08	0.94	14.04	%81.6	127.84	0.000	Sig	high
Empathy	322	3.66	0.80	30.87	%73.2	58.08	0.000	Sig	middle
Responsiveness	322	3.98	0.89	16.33	%79.6	109.77	0.000	Sig	high
Assurance	322	4.10	0.20	16.51	%82	108.58	0.000	Sig	high
Compliance	322	3.31	0.14	35.71	%66.2	50.33	0.000	Sig	middle
Overall Service Quality	322	3.86	0.59	15.39	%77.2	116.51	0.000	Sig	high
Satisfaction	322	3.4	1	29.41	%68	58.96	0.00	Sig	middle

Source: prepared by the researcher based on field study data using SPSS-22.

By reading the table (4.3) we can say that the average total score of the dimensions of the quality of services as a whole amounted to (3.86) with relative importance of (77.2%).This indicates a high evaluation of the service quality provided by Islamic banks from customers perspective. The T value (T = 116.51) which is greater than the value (T spreadsheet = 2.58), indicating that there is an agreement among respondents on this assessment. The highest averages came after security a mean (4.1), this mean is located within the high-grade. This shows that assessing the quality of bank services is high in terms beyond security. Reliability comes in second place with a mean of (4.08) with relative importance of (81.6%). This is followed by tangibility with a mean of (4.01) and relative importance of (80.2%). Responsiveness came in fourth place with a mean of (3.98) and the relative importance of (79.6%) and is located within the high-grade. The dimensions (empathy, compliance) ranked as last two dimension with mean (3.66), (3.31) respectively, and the relative importance of (73.2%) (66.2%), respectively. Both are located within the middle class, that is, assessing the quality of islamic banks' services by customers in terms of Empathy and compliance was average. The value of T calculated at each dimension of service quality dimensions larger than the value (T spreadsheet = 2.58), indicating that there is an agreement among respondents on this assessment.

In view of the overall assessment of the degree of customer satisfaction with the quality of banks' services, we can notice that the degree of satisfaction is medium with arithmetic mean of (3.4), and relative importance of (68%). The answers from study sample members regarding the degree of consistency between customer satisfaction and quality of services provided to them by the branches, showed that moderate attitudes with T value of 58.96

Greater than the value (T spreadsheet = 2.58) with the level of significance of (0.000), which is less than (0.05). This moderate attitudes are confirmed by the fact that the value of the coefficient of variation did not exceed (29.41%), so that the general view regarding satisfaction on service quality is moderate.

4.4. Regression Analysis

To check whether there is an impact of the quality of services provided to customers on their satisfaction, multiple regression analysis is used. The researchers test the correlation between all independent variables, Multi-collinearity test in our model is carried out by using Variance Inflationary Factor test (VIF) and Tolerance test.

The results of the above mentioned tests show that the value of (VIF) all variables is less than (10), ranging from (0.09), and (0.193), and the value of Tolerance test for all variables of the study is greater than (0.05), and therefore it can be said that the independent variables do not have a high correlation with each other.

Table-4.4. Multi- Collinearity Statistics

independent variables	) Tolerance(	) VIF(
Tangibles	0.425	0.193
Reliability	0.204	0.09
Empathy	0.386	0.172
Responsiveness	0.332	0.145
Assurance	0.309	0.134
Compliance	0.416	0.188

Source: prepared by the researcher based on field study data using SPSS-22.

To check for the normality of the distribution, twists scale is calculated as set out in table 4.4.B

Table-4.4.B. The Skewness

independent variables	N	Skewness
Tangibles	322	-0.687
Reliability	322	-0.164
Empathy	322	-0.562
Responsiveness	322	-0.832
Assurance	322	-0.944
Compliance	322	0.046
satisfaction	322	-0.218

Source: prepared by the researcher based on field study data using SPSS-22.

From Table (4.4.B) we can say that the torsion coefficients ranged between (-1, +1), and conclude that answers of the study sample are distributed close to the normal distribution for each dimension of service quality (independent variables), as well as for answers about their satisfaction with the quality of services (dependent variable). To test the hypothesis of research, Regression analysis was conducted, as follow:

Table-4.4.C Model Summary

Model	Sum of Squares	d.f	Mean Square	F-Test	P- Value	R	R²	Adj R²
Regression	2571.14	6	428.523	256.95	0.000**	0.911	0.830	0.827
Residual	525.332	315	1.668					
Total	3096.472	321						

** Statistically significant at the 0.01 level of significance, the value (F) Tabulated at the significance level (0.01), and degree of freedom (1320) = 6.76.

Source: prepared by the researchers based on field study data using SPSS-22.

The multiple correlation coefficient R= 91.1% indicates that there is a positive correlation between perceived service quality dimensions and customer satisfaction. It demonstrates that the independent variables and dependent variable change in the same direction. The multiple correlation coefficient gauge how well the model predicts the observed data.

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Table-4.4.D Coefficients

independent variables	B	S.E.	Beta(β)	T-Test	P - Value
(Constant)	-8.587	0.584		-14.709	0.000
Tangibles	0.143	0.017	0.308	8.323	0.000
Reliability	0.082	0.022	0.106	3.699	0.000
Empathy	0.145	0.019	0.210	7.427	0.000
Responsiveness	0.133	0.021	0.222	6.251	0.000
Assurance	0.126	0.022	0.165	5.763	0.000
Compliance	0.093	0.012	0.213	8.114	0.000

Source: prepared by the researchers based on field study data using SPSS-22.

R square represents the variability in customer satisfaction. The value of $R^2=83\%$ indicates the amount of variations in customer satisfaction that is explained by the perceived service quality. It also means that the higher the service quality is, the higher the customer satisfaction. The adjusted R^2 reflects the strength and generalizability of the model.

The (ANOVA) analysis shows that F-ratio = 256.95 which is significant at p<.05 (Alpha in this case is significant at .000).This result shows that there is less than 0.05% chance that an F-ratio of this value would happen by chance alone. It follows that there is statistically significant effect of service quality (At least one of the variables) on customer satisfaction. Thus we accept the alternative hypothesis which states that there is a relationship between perceived services quality level and customer satisfaction. The other part of multiple regression analysis is concerned with testing the effect of each predictor included in the model (that is beta β) on the dependent variable. All variables have a significant relationship with customer satisfaction. The regression coefficients of tangibles, reliability, Empathy, responsiveness, assurance, and compliance are 0.143, 0.082, 0.145, 0.133, 0.126, 0.093 respectively. We can infer from the values of beta that the variables that have the highest contribution in the model are the Empathy. As shown above all variables of perceived service quality are significant and affect the customer satisfaction when p< 0.05.

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS
5.1 Summary of Findings
The main findings of the study are:
• The overall assessment of the quality of Islamic banking services from a customer perspective is generally high. In terms of dimensions, security comes in the first place, meaning that the customer evaluation of the safety in banking services is high. Reliability comes in second place followed by tangibility. Responding, sympathy, and compliance come last in ascending order.
• The overall assessment of the degree of customer satisfaction regarding quality of banking services is moderate.

• The study shows an impact of the dimensions of banking services (tangibility, reliability, empathy, responsiveness, safety, compliance) on customer satisfaction and customer attitudes.

• The most influenced dimensions of quality in Islamic banking services on customer satisfaction in ascending order are: sympathy, tangibility, respond, safety, compliance, reliability.

5.2. Conclusion

The main objectives of this study were to identifying the customer' evaluation of the quality of Islamic banking services operating in Lattakia city- Syria, measuring the customer satisfaction about these services, and finally, examining the relation between Perceived Service Quality dimensions and customer satisfaction. For this purpose, a sample of 350 customers was selected. The unit of analyses consisted of customers of different banks in Syria. The study focused on the need for exploring the effect of perceived service quality on customer's satisfaction.

Results indicated that service quality evaluation was high, while the customer satisfaction was moderate. All service quality dimensions have significant and positive relationship with customer satisfaction. These results are conform with the existing literature. The study will be of benefit to the management of banks due to the provision of better insights, thus enabling them to improve the levels of customer satisfaction. Furthermore, Managers would be better informed about what customers want and how they become satisfied. Service quality has positive direct influence on customer satisfaction. Therefore, bank managers need to develop a systematic program to monitor service quality, perceived value and satisfaction of customers. Bank clients should be informed about the activities of bank management regarding customer satisfaction issues. In this way, banks can better allocate resources to provide better service to their customers.

5.3. Recommendation

On the basis of the results of this study, the following recommendations for further research could be drawn:

- Research on identify the extent to which clients understand the nature of Islamic banking in the Syrian term environmental action, to see his vision for a mechanism post gains and losses on which the Islamic banking business.
- Research relates to the construction index for customer satisfaction on the Syrian banking sector, the level of action.
- Research on the relationship between the quality of banking services provided and the sudden withdrawal of deposits risk procedure.
- Research on the relationship between customer satisfaction and financial performance Syrian banks.

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