THE EFFECT OF PERSONAL FACTORS ON THE CUSTOMER RATING OF THE QUALITY OF SERVICES OF THE ISLAMIC BANKS OPERATING IN THE SYRIAN COAST

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ABSTRACT

This research aims at identifying with the customers' evaluation of the quality of services in Islamic banks branches in the Syrian coast (the cities of Latakia and Tartous). As well as knowing the impact of personal factors (gender, age, scientific qualification, income, name of the bank) on this Assessment. In order to achieve this objective, data were collected through a questionnaire designed by Jabnoun and Khalifa (2005). *Descriptive statistics has been used to determine the level of the assessment. In order to find out the impact of personal factors on the evaluation & services quality, the analysis of variance test, "Anova test", has been used. The research found that the customers' evaluation of services in the studied branches was average in general, and there is no statistically significant impact of the personal variables on the customers' evaluation of the quality of the studied branches.*

Keywords: Quality, Islamic banking, Personal factors, Banking services.

Contribution/ Originality

The study documents the measurement of services quality in branches of Islamic banks in Syrian coast which helps comparing between the level of their services and identifying with the impact of customers' personal factors on their evaluation which enables the bank to make its services suit customers.

1. INTRODUCTION

The topic of quality has received a vast interest from researchers and practitioners with the aim of laying intellectual and practical foundations for the application of quality in various fields, especially banking. Marketers of banking services face extreme difficulties in differentiating between their own services and the services of their opponents (Al-Taleb, 2003) because banking services are characterized as stereotypical in essence to the extent that customers are unable to differentiate between these services, and see them all alike.

Looking at the inability of the banking management to control the prices of its products as means to distinguish them from its opponents' products, the importance of quality is highlighted as the main tool to achieve that (Hammoud, 2016). Probably, this concept is largely highlighted in Islamic banks because they are competing with other Islamic banks as well as with traditional banks, and they face the challenge of preserving the Islamic identity (Dusuki and Abdullah, 2007).

This study aims at identifying with the customers' evaluation of the quality of Islamic banking services in the Syrian coastal area. This would help these banks know the points through which they can maintain their current

customers, which entails their employment in the market, especially that it is cheaper to maintain current customers than to attract new ones (Al- Wadi *et al.*, 2010).

1.1. Research Objectives

The research aims at the following:

1. Identifying with the client's evaluation of the quality of the Islamic banks services which they deal with.
2. Knowing the effect of personal factors on the client's evaluation of the quality of the Islamic banks services which they deal with.

1.2. Research Hypothesis

The research test the following hypotheses: Personal variables (gender, age, scientific qualification, income, name of the bank they are dealing with) has no effect on the clients' evaluation of the quality of Islamic banks services.

2. LITERATURE REVIEW

Islamic banks work on fulfilling the clients' financial needs according to mechanisms and means that conform to the Islamic principles. Because of the vehement competition between banks in general, every bank aims at achieving the competitive advantage through working continuous development in the essence of the service and its supplements (Ali and Zhou, 2013). The same thing applies to Islamic banks, especially those which operate in dual banking environment (Al-Sayyed *et al.*, 2015). Because it is not enough that Islamic banks compete only on the Islamism of its products. Thus, Islamism of products is an obligatory condition, but it is not sufficient to achieve the client's satisfaction with the Islamic bank services, which is considered an important policy to establish the competitive advantage of the bank (Saeidipour *et al.*, 2012). Thus, the Islamic bank must take into consideration the total advantages and characteristics of the service that fulfill the customer's needs. The concept of service quality from the customers' point of view, is a result of the evaluation process which the customer does through the comparison between their expectation about the service specifics and their realization of these specifics when receiving the service (Gronroos, 1984). This entails the necessity of offering the services to the customers with what suit their needs and desires (Zhang, 2013). The concept of quality is not restricted to the essence of the service offered only: it rather expands to include the means of offering that service (Parasuraman *et al.*, 1985). Despite the plurality of the models that measures the service quality from the customer's perspective, the most famous and mostly used are the service quality model (SERVAQUAL) and the service performance model (SERVPERF). As the dimensions of the service quality are formerly interconnected to the nature of the service whose quality is being measured as well as to the culture and the nature of the society from whose perspective the service quality is being measured (Akhtar and Zaheer, 2014) the researchers, Othman and Owen (2001) worked on suggesting a model to measure the service quality of Islamic banks from the perspective of the customer. The model is called CARTER. It depends on the principle of evaluating the service quality of Islamic banks on the basis of the performance received by the customer, and appealing to the suggested dimensions in the model of the service quality and the service performance (Tangibility, Reliability, Empathy, Responsiveness, Assurance), in addition to another dimension which is compliance and it is considered the inclusion that CATER model offered to the service quality model.

Several studies took up the evaluation of service quality of Islamic banks from the customers' point of view in different models. One example is the study of Ali and Zhou (2013) which worked on using the five dimensions of the SERVQAL model adding the dimension of technology which measure the quality of offering the banking service

through a group of electronic devising channels. Also, the study of Nourallah (2013) found three dimensions to the customer's realization of the services quality in Islamic and Traditional banks in Syria which are: the materialist embodiment, the professionalism of performance and the social values.

Jabnoun and Khalifa (2005) suggested, in their study, dimensions to measure the customers' realization of the services quality in Islamic banks and traditional banks in the UAE. This model studies the service quality through four major dimensions which are: the personal skills: this dimension measures the professional and the social qualification of the employees as well as their ability to deal with customers and respond to them. Reliability: this dimension measures the firmness of performance and the bank's ability to offer the service it promised reliably and properly from the first time. Image: this dimension measures the customers' realization of the materialistic image of the bank (decoration and utilities) as well as the mental image of the bank (good reputation, advice of other clients). Values: this dimension measures the accordance between the banking services with the social and religions values, and with the customer's personal values. This model is considered capable of giving a vision of the customer's evaluation of the lanking services quality procedurally, that is, the customer's evaluation of the sides of the service presentation (personal skills, reliability), as well as strategically, that is, the long- term relationship between the customer and the service offerer (the bank) which, in turn, is reflected on the bank's continuity and success (image, value). This justifies the researcher's use of this model in the study. It can be said that, looking at the relation between the dimensions of the service quality and the culture of the customers who is receiving the service, also looking at the society where they live and its level of advancement, there can be various measurements of the service quality in Islamic banks in terms of dimensions, and they differ from one society to another, and from a period of time to another within the same society which explains the existence of numerous measurements of the service quality (Hammoud, 2016).

The importance of personal factors – which differ from a client to another in evaluating the service quality in Islamic banks- from its influence on their realization of this quality. That is because the cognition process in the individual is affected by certain factors. Some of them relates to the cognizant individuals them self (personal factors), and some related to the environment surrounding the cognition process. Hence, the cognition differs from one person to another about the same thing. Similarly, the individual's cognition of the same thing differs from one time to another (Idrees and Jamal, 2005). Knowing the effect of personal factors of customers on the evaluation of the service quality helps in the segmentation effectively (Kotler and Armsrong, 2012). That is, studying the different needs and desires of the different sects of customers in order to fulfill them in ways that conform to the customers' desires. Studies have shown various results concerning the impact of personal factors on the customers' evaluation of the service quality in Islamic banks. In Sabei (2014) – which included customers of the Islamic banks of Al Rajihi and All Bilad in Saudi cities- cleared that there are no differences of statistic significance in the customers' evaluation of the service quality in Islamic banks due to age, education level, or the bank they deal with. Whereas there are differences of statistic significance in the customers' evaluation of the service quality in Islamic banks due to gender for females, and the duration of the transaction for the old customers 6- 10 years. The study of Akhtar and Zaheer (2014) which used the model of SERVQUAL to evaluate the service quality of Islamic banks in the Arabian Gulf countries- showed that there are no essential differences in the evaluation of the two dimensions of tangibility and responsiveness by customers with the difference in the variables of age, gender, country, scientific qualification, and the job. As for the dimension of reliability, there is an essential difference in the customers' evaluation of the service quality through it according to the variables of age and scientific qualification. However, when it comes to the dimension of empathy, there is an Essential difference in the customers' evaluation of the service quality through it according gender, country, and scientific qualification. As for the dimension of

satisfaction, the essential difference lies in the customers' evaluation of service quality through it only according to the variable of job.

3. RESEARCH METHODOLOGY

3.1. Population, Sample and Investigation Period

The research society includes customers of branches of Islamic banks (the branch of the international Islamic banks of Syria, the branch of Al- Cham bank, the branch of Al- Baraka bank, in the Syrian coast cities (Latakia, Tratous) during the period from 1st august 2015 to 18th October 2016. The "available sampling" was used which is improbable due to the difficulty of determining the frame of sampling.

3.2. Data Collection

The model adapted in the study of Jabnoun and Khalifa (2005) has been used. Their study is about having the subject matter as a tool to collect the data of the survey studies which includes 30 items under the four dimensions of the service quality proposed by the researchers which are (personal skills, reliability, values, image). They were collected through the exploratory factors analysis (EFA) of the results of the division of on initial survey based on the five dimensions of the model of SERVQUAL (tangibility, assurance, reliability, empathy, responsiveness) in addition to two more dimensions which are the values and image.

This model has been translated into Arabic (the customers' mother tongue) and has been tested with 50 clients to ascertain reliability. Data has been collected through dividing 500 surveys to customers (examination units). The researcher worked on dividing the surveys to customers on different days in the week to guarantee a random choice. The researcher also handed the survey to the individuals of the study sample herself in order to guarantee a mutual understanding with the respondents and explain to them how to answer her questions if necessary as well as to guarantee having it back. 30 surveys have been excluded because they were inconvenient to the statistic analysis due to its being either ambiguously answered or incompletely answered. Here is a statistic description of the sample's data according to the personal variables of customers. to check the convenience of the measurement tool (its face validity), it was judged by university teachers and experts after being translated. The tool also had reliability tests where the value of Cronbach' alpha Coefficient was calculated, and it was 0.88 in terms of service quality survey which indicates that the tool enjoys a very good 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 personal characteristics such as age, gander, qualification, monthly income, name of banks. The table indicates that the percentage of the customers involved in the survey _ whose ages range from 28 to less than 38_ was 29.36% which means that a good deal of the individuals are in youth. Followed by 20.85% which represents those whose ages range from 48 to 58 which reflects on the necessity of paying attention to the diversity of the customers' needs and desires on the one hand. and the ways and means to offer them the service on the other hand. The chart also points that 46.38% of the sample size lies in customers with university degree and 31.91% of it in customers with middle institute degree which makes it obligatory that the

bank take into account the level of characteristics that must be available in the service as well as how they are presented not only its mere existence. Also, it can be noticed that 32.77% represents the customers whose monthly income is less than 20000 s.p. while those whose monthly income is more than 50000 s.p. make 31.91%. this indicates that bank customers are divided into different sects according to their income with very close percentages which means it is useless to concentrate on one sect and neglect another when identifying the needs and desires of the customers.

Table–4.1. Sample Profile

Demographic characteristics	Categories	frequency	percent
Age	From 18 to less 28	98	14.46%
	From 28 to less 38	138	29.36%
	From 38 to less 48	85	18.09%
	From 48 to less 58	68	20.85%
	More than 58	81	17.24%
Gander	Male	354	75.32%
	Female	116	24.68%
Qualification	Secondary and below	85	18.09%
	Institute intermediate (college degree)	150	31.91%
	University degree	218	46.38%
	Postgraduate	17	3.62%
Monthly income	less than 20000	154	32.77%
	From 20000 to less than 30000	73	15.53%
	From 30000 to less than 40000	40	8.51%
	From 40000 to less than 50000	53	11.28%
	More than 50000	150	31.91%
Banks	Sham Bank	144	30.64%
	Baraka Bank	121	25.74%
	Syria international Islamic Bank	205	43.62%

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

4.2. Analysis the Evaluation the Service Quality

Table-4.2 shows the customers evaluation of the services quality in the studied branches of Islamic banks

Table–4.2.1. Analysis the Evaluation the Service Quality

Dimensions	N	Average	s.dv	T.test	p-value	Sig	Level
Personal skills	500	3.4	0.13	130.07	0.004	Sig	Mid
Reliability	500	4.1	0.93	117.61	0.001	Sig	High
Image	500	2.98	0.64	116.91	0.002	Sig	Mid
value	500	3.1	0.75	107.05	0.000	Sig	Mid
Overall Service Quality	500	3.5	0.86	118.06	0.000	Sig	Mid

Source: Prepared by the researcher depending on the data of the surveying study.

By reading table- 4.2, It can be noticed that the average of the total degree of the dimensions of service quality as a whole is 3.5, and it indicates an average evaluation of the service quality in branches of the Islamic banks from the customers' point of view. The highest average was 4.1 in the dimension of reliability and it is within the high level which indicates that the evaluation of banking services quality presented is high in terms of the reliability dimension.

While the dimension of personal skills comes second with an average of 3.4 followed by the values dimension whose average is 3.1. As for the image dimension, it is the fourth with an average of 2.98 within a mid-level.

What follows - Table -4.3 is a detailed data about the customers' evaluation of the service quality in the studied branches of Islamic banks:

Table-4.2.2. Service Quality Dimensions Analysis

	Average	s.dv	T.test	p-value	Sig	Level
Personal skills	**3.4**	0.13	130.07	0.004	Sig	Mid
Bank employees provide prompt service to customers	2.55	1.78	38.89	0.000	Sig	Mid
Bank employees are willing to help customers	2.62	0.98	36.78	0.000	Sig	Mid
Bank employees are ready to respond to customers request	2.80	0.68	43.41	0.000	Sig	Mid
Bank employees instill confidence in customers	2.88	0.89	27.98	0.000	Sig	Mid
Bank employees make customers feel safe in their transaction	2.93	0.76	24.90	0.000	Sig	Mid
Bank employees are consistently courteous	3.88	0.56	31.89	0.000	Sig	High
Bank employees have the knowledge to answer customer	1.55	1.89	29.29	0.000	Sig	Low
Bank employees give customers individual attention	3.76	0.97	52.41	0.000	Sig	High
Bank employees deal with customers in a caring fashion	3.82	0.67	34.89	0.000	Sig	High
Bank employees have the customer's best interest at heart	3.94	0.87	34.90	0.000	Sig	High
Bank employees understand the needs of their customers	2.77	0.34	32.56	0.000	Sig	Mid
Services of this bank are highly appreciated by my family members and/or relatives	2.35	0.35	40.61	0.000	Sig	Mid
Reliability	**4.1**	**0.93**	**117.61**	**0.001**	**Sig**	**High**
Bank employees provide services as promised	3.97	0.76	35.81	0.000	Sig	High
Bank employees are dependable in handling customer's service problems	3.99	0.66	23.78	0.000	Sig	High
Bank employees perform services right at the first time	3.71	0.45	33.46	0.000	Sig	High
Bank employees provide services at the promised time	3.69	0.78	34.50	0.000	Sig	High
The bank has convenient business hours	3.85	0.43	28.98	0.000	Sig	High
Image	**2.98**	**0.64**	**116.91**	**0.002**	**Sig**	**Mid**
The bank has modern equipment	1.88	0.67	35.84	0.000	Sig	Low
The bank has visually appealing facilities	2.45	0.86	29.89	0.000	Sig	Mid
Employees have a neat, professional appearance	2.43	0.90	29.87	0.000	Sig	Mid
The bank has visually appealing material associated with the service	2.58	0.43	33.78	0.000	Sig	Mid
This bank is highly reputable	2.65	0.56	32.56	0.000	Sig	Mid
Services of this bank are highly appreciated by people I do business with	2.76	0.87	34.55	0.000	Sig	Mid
Values	**3.1**	**0. 75**	**107.05**	**0.000**	**Sig**	**Mid**
Services of this bank are in line with our social values	2.81	0.56	36.66	0.000	Sig	Mid
Services of this bank are in line with my religion	2.90	0.89	40.29	0.000	Sig	Mid
Services of this bank contribute to the welfare of the society	1.97	0.79	27.48	0.000	Sig	Low
Services of this bank are consistent with my personal values	2.92	0.67	37.45	0.000	Sig	Mid
Services of this bank are consistent with my life goals	3.1	0.45	30.67	0.000	Sig	Mid
Services of this bank have a high image in the society	3.3	0.78	29.78	0.000	Sig	Mid

Source: Prepared by the researcher depending on the data of the surveying study.

By the analysis of the data in the previous table we conclude:

1.   The customers' evaluation of services quality in Islamic banks was medium in general in terms of all dimensions except for the dimension of reliability whose evaluation was high. As for the dimension of personal skills, customers in the branches of the studied banks highly evaluate the treatment of the employees evaluation of the sufficiency of information presented by the employees in these banks was low.

2.   As for the dimension of image, it can be noticed that the customer' evaluation of this dimension was medium in terms of all the phrases that are concerned with this dimension; except for the one related to the equipment in the branches of the studied banks as their evaluation of it was low. The same thing applies to the phrase related to the facilities in these branches where their evaluation was low as well.

3.   Concerning the dimension of value, the customers' evaluation of it was low in terms of all the phrases associated with it with the exception of the phrase related to the services contribution in these branches to achieve the welfare of the society; here, their evaluation was low. By reading the previous table it can be noticed that the value of T-calculaled in terms of each one of the phrases overweighs the value of (tabular T=2.58)with a significance level of (0.000) which indicates an agreement among the individuals of the sample about the evaluation of these phrases.

4.3. Anova Analysis

In order to text the research hypothesis "there is no effect of personal variables (gender, age, scientific qualification, income, name of the bank being dealt with) on the customers' evaluation of the quality of services in Islamic banks, "the contrast analysis has been done, and the results were as follow:

Table-4.3. Anova Analysis

	Sum of Squares	Freedom degrees	Mean Square	F- value	p-value
Age	1945.784	4	486.45	1.05	0.38
Gender	323.707	1	323.71	0.70	0.40
Scientific Qualification	845.916	3	281.97	0.61	0.61
Income	2146.954	4	536.74	1.16	0.33
Bank	84.803	2	42.40	0.09	0.91
Age* Gender	1058.203	4	264.55	0.57	0.68
Age* Scientific Qualification	4836.735	12	403.06	0.87	0.58
Gender * Scientific Qualification	218.936	2	109.47	0.24	0.79
Age * Gender *Scientific Qualification	1532.206	2	766.10	1.65	0.19
Age * Income	6939.738	13	533.83	1.15	0.31
Gender * Income	773.830	3	257.94	0.56	0.64
Age * Gender * Income	39.449	1	39.45	0.09	0.77
Scientific Qualification * Income	2938.131	9	326.46	0.71	0.71
Age * Scientific Qualification * Income	5096.760	16	318.55	0.69	0.81
Gender * Scientific Qualification * Income	441.755	2	220.88	0.48	0.62
Age * Bank	3471.849	8	433.98	0.94	0.49
Gender * Bank	581.011	2	290.51	0.63	0.54
Age * Gender *Bank	404.250	1	404.25	0.87	0.35
Scientific Qualification * Bank	1347.785	4	336.95	0.73	0.57
Age * Scientific Qualification * Bank	3072.844	13	236.37	0.51	0.92
Gender * Scientific Qualification * Bank	99.368	1	99.37	0.21	0.64
Income * Bank	1487.946	8	185.99	0.40	0.92
Age * Income * Bank	1355.538	7	193.65	0.42	0.89
Scientific Qualification * Income * Bank	4480.649	12	373.39	0.81	0.64
Error	151502.360	327	463.31		
Total	12232286	500			
Corrected Total	254480.912	499			

Source: Prepared by the researcher depending on the data of the surveying study

By reading table- 4.4, it can be noticed that there is no effect of any personal variable (gender, age, scientific qualification, income, name of the bank being dealt with) on the evaluation of services quality in the branches of the studied Islamic banks as the probability value is more than 0.05, that is, the null hypothesis.

This indicates that each variable of the independent variable (personal) does it function separately from the other variable.

The research explains that the reason behind this is the recency of the experience of Islamic banks in the studied cities, as well as the lack of awareness in banking in general especially for the customers who are dealing with the bank's branches.

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1. Summary of Findings

The main findings of the study are

1.   The study shows that the customers' evaluation of the services quality of Islamic banking, in total, was generally medium in terms of all the dimensions except for the dimension of reliability where the evaluation of this dimension by customers was high.

2.   There is no effect of statistic significant of the personal variable (gender, age, scientific qualification, income, name of the bank being dealt with) on the customers' evaluation of the service quality of the branches of Islamic banks that offer these services.

5.2. Conclusion

The main objectives of this study were represented in identifying with the customers' evaluation of services quality in the branches of Islamic banks with which they deal in the Syrian coast. And knowing the impact of personal factors on this evaluation.

For this aim, sample of 500 clients of the studied bank has been chosen. The study focused on the need to explore the impact of personal factors on the quality of the received service. The results pointed that the evaluation of the service quality was medium, while there is no impact of personal factors on the customers' evaluation of services quality.

This study will be useful to banks management through providing a better vision, thus, enabling them to improve the level of service quality. In addition to that, the managers will be more informed about what customers want with the diversity of their needs and desires.

For this sake, the researcher recommends in the light of the study results, the necessity of having the branches of Islamic banks taking care of the availability of skills and banking knowledge in its employees in general, and information about Islamic banking in particular before hiring them. Also, having training institutes for workers in the branches of Islamic banks to raise their information level.

She recommends as well the necessity of taking care of awareness programs for Islamic banking through different marketing methods, and concentration on taking care of the private facilities in the branches of the studied banks in terms of neatness and decoration.

Finally, taking care of different forms of social services in order to support the role of the branches of the studied Islamic banks in social development.

5.3. Recommendation

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

1.   Future research should be conducted on both the Islamic and the conventional banking sectors.

2.   The need for continued future research on the subject of current research because the results can change from one period to another

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