



MEASURING CUSTOMERS SATISFACTION OF ISLAMIC BANKING SECTOR IN JORDAN

Fouzan Al Qaisi^{1*}

 Muhannad Alrosan²

¹Banking and Finance Department, The American University of Madaba, Amman, Jordan.

Email: f.qaisi@aum.edu.jo Tel: 00962795478555

²Faculty of Business and Finance American University of Madaba (AUM) Madaba, Jordan.

Email: m.rosan@aum.edu.jo Tel: 00962796522468



(+ Corresponding author)

ABSTRACT

Article History

Received: 19 May 2020

Revised: 23 June 2020

Accepted: 27 July 2020

Published: 10 August 2020

Keywords

Islamic banking
Customer service quality
Corporate image
Confidence in Islamic banks
Customer satisfaction.

This study measured the satisfaction of customers with the quality of Jordanian Islamic banking services. This study investigated the effect of customer satisfaction factors (quality of services, trust, and institutional image and the confidence of customers) in Islamic banks on their satisfaction with their services. The sample size consisted of 186 clients of Jordanian Islamic banks. The paper used simple and multiple linear regression methods. The major findings revealed that there is a positive significant impact of elements (services quality, customer confidence, and institutional image) in customer satisfaction with their services. The sample of this paper does not cover the total number of customers of Islamic banks in Jordan and did not take into account all the factors that affect the satisfaction of customers. In the future, it could be a more comprehensive study done in Arab countries. This result is highly relevant with immediate practical implications. This study is intended to help Jordanian Islamic banks' management develop their marketing strategies. This is important for the survival of this type of bank.

Contribution/Originality: The primary contribution of this study revealed that there is a positive significant impact of bank services quality, customer confidence, and institutional image on customer satisfaction. These findings will help banks' management develop their marketing strategies, keeping current customers satisfied and attracting new clients.

1. INTRODUCTION

Islamic banking is a financial system “which identifies itself with the spirit of Shariah, as laid down by the Holy Qur'an and Sunnah, as regards its objectives, principles, practices and operations” (Khaki & Sangmi, 2011). It forbids the charging of interest to clients. Instead, the Islamic bank earns profit and fees from ijara – rental/lease, Murabaha – sale contract, Tawarruq – overdraft facilities, Mudaraba – part financing, Mutharika – partnership, Istisna'a, and Saleh – Islamic forwards or “commission to manufacture” (Khaki & Sangmi, 2011). The first Islamic interest-free bank was the Nasser Social Bank in Egypt, which came into being in 1963. It is considered the official beginning of Islamic banking (Ahmad, 2014).

Commercial banking in Jordan started in the early stages of the 20th century when the Ottoman bank opened jointly with British and French interests in 1925. Before that, the banking sector in Jordan focused on agricultural finance in three main branches directed from Damascus, Syria, but they instructed to give only small agricultural loans.

The first established Islamic bank in Jordan was registered in 1978 as the Jordan Islamic Bank. It started offering banking services in 1979, with around two million Jordanian dinars as a capital paid-up from its authorized capital of approximately four million Jordanian dinars. Another Islamic bank in Jordan is the Islamic International Arab Bank (IIAB), which commenced its banking operations on February 9, 1998. Today, it is one of the leading Islamic banking institutions in Jordan and the wider region. Safwa Islamic Bank, the legal successor of the Jordan Dubai Islamic Bank, started in 2010.

1.1. Statement of the Problem

The problem for this research arose from a review of the theoretical literature related to customer satisfaction with services in general and banking services. There were relevant field research findings to explain the satisfaction of customers of Islamic banks. Building the image of the institution is now seen as an important strategic goal for many institutions, especially those providing services. [Zhu and Amelina \(2016\)](#) and [Lis \(2013\)](#) found that the credibility of the service provider is considered a positive characteristic by the customer. Many studies have examined the relevance of the quality of service to customer satisfaction specifically to answer the following research questions:

Q1- Does the quality of the Islamic bank's services have an impact on the satisfaction of its customers?

Q2- What role does the image of Islamic banks play in customers' satisfaction with their services?

Q3- What impact does customers' trust in Islamic banks has on their satisfaction with their services?

2. LITERATURE REVIEW

2.1. Theoretical Framework

2.1.1. Quality of Banking Services and Customer Satisfaction

Many researchers dramatically discussed the quality of service since the twentieth century, and it continues to play a role in giving companies a competitive edge in today's globalized markets ([Karatepe, 2011](#)). [Pakurár, Haddad, Nagy, Popp, and Oláh \(2019\)](#) argued that to preserve the best quality service and develop an overall better system, one must realize the attitudes of customers. Customers do not judge quality in a one-dimensional manner but based on many factors related to the scope in which the service is provided ([Zeithaml & Bitner, 2003](#)). [Parasuraman, Zeithaml, and Berry \(1991\)](#) referred to five main dimensions of quality of service: reliability, tangibility, responsiveness, courtesy, and empathy.

Researchers have found that the ability of successful service providers to respond, assert, and empathize with customers enables a bank to deliver tangible and reliable service ([Azman, Hafizah, & Ilyani, 2016](#); [Hussain, A., & Hussain, 2015](#)). Satisfaction expresses consumer judgment after consumption in which it shows that the service has given with an exceptional level of satisfaction to consumer ([Oliver, 1997](#); [Oliver, 2010](#)). Quality of service is a former factor of consumer satisfaction, but it is not sure if it is also the most critical factor in consumer loyalty ([Maisya, Rahmat, & Rina, 2019](#)).

Customer satisfaction is usually dependent on product quality ([Kotler & Keller, 2006](#)). Studies of customer satisfaction with the quality of banking services in Jordan found that it depends on many factors ([Pakurár et al., 2019](#)).

2.1.2. Conceptual Image of the Islamic Bank

"Corporate image includes information and inferences about the company as managers, employee, employer, customer, community, supplier and as a corporate citizen" ([Adeniji, Osibanjo, Abiodun, & Oni-Ojo, 2015](#)). Consequently, the image has identified as a significant driver of trust. For example, [Flavian, Guinaliu, and Torres \(2005\)](#) thought that image is useful in building customer confidence in the two types of banking sectors: traditional and online. [Lin and Lu \(2010\)](#) believed that company image plays an active role in promoting customer trust.

However, the concept of "corporate image" is not clear or specific; it is a set of individual perceptions about the specific institution.

Bracínková and Matušínková (2018) 's study tested eight factors: the bank employees behavior, building customer relationships with the bank, repeated advertising, bank graphic design, bank service quality, the age of the bank in the market, the advanced technologies using in the bank, and the bank ambassador, which are significant impact in building the bank image from the Czech Millennials (generation Y) perspective.

2.1.3. Customer Trust in Islamic Banks

Trust is defined as the level of reliability it guarantees from one person to another within a particular exchange relationship (Rotter, 1967). A study by Hardin (2015) showed that customers of the bank have a relatively high level of trust in Islamic banks, although some respondents to the questionnaire have never become clients of Islamic banks. Real confidence was also found to be a source of customer perception of differentiation in the relationship between the seller and the buyer (Fang, Palmatier, Scheer, & Li, 2008). Trust and confidence have already been well established in the financial institutions and banking sector (Ennew, Kharouf, & Sekhon, 2011). Evidence of emotional trust was found by Ashraf and Robson (2015) not with the bank itself but embodied in the relationship between the bank employee and the client.

Trust is a complex phenomenon and it has many facets (Dimitriadis, Kouremenos, & Kyrezis, 2011). Ashraf, Robson, & Sekhon, (2015) provided insight into the behavior of the consumer within Islamic banking financial services and expanding our understanding of the meaning of confidence and trust. As is the case with trust, there is also overlap in the meaning between trust concept and confidence concept (Svensson, 2006).

2.2. Previous Studies

Hammoud and Bittar (2016) carried out a study of customer satisfaction with Islamic banking services in Syria. They found that while the quality of banking services was high, customer satisfaction was just moderate, with empathy being the most effective

A study by Raad (2005) attempted to present an intellectual and philosophical framework of the elements of the new method of "globalization, quality of service and banking" as a modern administrative method that strengthens and supports the position of Syrian and Jordanian banks in financial and global markets. It offered several suggestions, including activating the external handling of banks, promoting the idea and culture of globalization of the quality of banking services, paying attention to studying the culture of banking service, educating the bank employees and customers, training them in this culture and banking knowledge, and creating and developing new banking services that reach the level of international banking services.

Sumer (2008) investigated the extent to which customers are satisfied with banking services in both public and private banks in Syria and attempted to identify the most critical elements of the marketing mix that affect the behavior of these customers and their satisfaction. The study reached several conclusions, including higher satisfaction for customers in private banks compared to public banks, with statistical significance in all the dimensions such as quality of service, the performance of working personnel, the flow of service evaluation processes, the physical environment of services, and convergence of the degree of satisfaction for customers in public and private banks in all the dimensions such as price, promotion and distribution services.

2.3. Hypotheses of the Research

The study proposes the following hypotheses:

H1: The quality of Islamic banking services provided has a statistically significant impact on customer satisfaction with those services.

H2: The image of Islamic banks has a statistically significant impact on customer satisfaction with their services.

H3: Customers' trust in Islamic banks has a statistically significant impact on their satisfaction with the banks' services.

3. RESEARCH AIM

This study intended to help Islamic banks' management develop their marketing strategies, which is essential for the survival of these banks, due to increased competition from foreign banks and traditional local banks. [Awan and Azhar \(2014\)](#) found that customer satisfaction is increasing daily and that customers' loyalty to Islamic banks is strong due to the quality of their service. Islamic banks must ensure the quality of service, leading to customer satisfaction and loyalty. Three factors have a significant positive impact on customer satisfaction with their services: quality of services, institutional image, and customer trust.

4. METHODOLOGY

4.1. Research Methodology

This paper describes the impact of independent variables perceived quality of banking services, corporate image, and customer confidence in the bank, on the dependent variables of the study, satisfaction with banking services. The correlation between the independent and dependent study variables and the interpretation of customer satisfaction is in line with the methodology of [Al Foqahaa \(2012\)](#) study.

4.2. Sampling and Sampling Technique

The study sample consisted of all the clients of Islamic banks operating in Jordan. A total of 200 questionnaires were distributed to Islamic bank customers. Only 186 questionnaire forms were approved, and were found to be valid for this study. Although small, the sample size was deemed sufficient for the study since [\(Roscoe, 1975\)](#) suggested that a sufficient sample size could be more than 30 and less than 500. Information about the sample is included in [Table 1](#).

Table-1. Percentage based on gender, age, income, education, and number of customers dealing with the bank.

		Repetition	%
Gender	Male	136	73.1
	Female	50	26.9
Age	Up to 25	31	16.7
	From 25 to 35	54	29.0
	From 36 to 45	39	21.0
	More than 45	62	33.3
Income	Up to 350	22	11.8
	From 350 to 500	61	32.8
	From 500 to 1000	68	36.6
	From 1000 to 2000 JD	23	12.4
	More than 2000	12	6.6
Education	High school	19	10.2
	Community college	32	17.2
	Bachelor's degree	102	54.8
	Postgraduate studies	33	17.8
Number of direct dealing with the bank	Always	56	30.1
	Sometimes	92	49.5
	Rarely	38	20.4

4.3. Independent Variables

The independent variables are listed, defined and explained below.

1- The perceived quality of banking services are measured by dimensions developed and used by [Al Hakim and Maamari \(2017\)](#) to measure the perceived quality of services. This study analyzed the bank customer perceived service quality's effect on their satisfaction and suggested a novel model measure of perceived service quality.

2- Corporate image in this paper is based on a scale developed by [Nguyen and Leblanc \(2002\)](#) which used five dimensions: management's reputation, community involvement, the influence of relatives or friends, and the quality of the organization's services and values.

3- Customer confidence in the bank is measured by the scale developed by [Morgan and Hunt \(1994\)](#) through three sub-dimensions related to the client's confidence in the bank, its name, and its trust in dealing with customers.

4.4. *Dependent Variables*

Satisfaction with the banking services variable was measured by customer satisfaction with Islamic banking services, through, a single statement determining that level. This is common in marketing studies, such as [Al Foqahaa \(2012\)](#); [Birgelen, De Ruyter, and Wetzels \(2001\)](#) and [Hurley and Estelami \(1998\)](#).

4.5. *Data Processing Methods*

4.5.1. *Measurement Model Evaluation: Statistical Tools*

The researcher worked through the data tabulation and analysis to extract the results by applying the statistical methods appropriate to the nature of the data, the type of sample, and the objectives of the study, using SPSS total statistical packages. The statistical methods used in the study are:

- **Frequencies and percentage:** These were used to distribute customer characteristics as well as customer attitudes in the quality of banking services provided by the bank. Computation of the standard deviation enabled the researcher to determine the degree of acceptance or rejection of members of the study sample.
- **The mean:** This was used to know customers' opinions about how well the quality of banking services matched their satisfaction requirements of materiality, reliability, responsiveness, safety, and empathy. The standard deviation used to measure the degree of dispersion of customer response values from the arithmetic mean.
- **The multiple linear regressions analysis and correlation coefficient:** A model was prepared to demonstrate the relationship between independent variables and the dependent variable. Statistical methods were used in the study T-test, F-test to examine the effect of independent variables in the study and the dependent variable in regression models: R square to measure the explanatory power of the model, and the "R" correlation coefficient to examine the type of relationship.

4.5.2. *Testing the Stability of the Tool*

First the mean, standard deviation, and average degree of approval were computed to test the reliability of customer satisfaction, reliability, response, and empathy instruments. [Table 2](#) indicates the total degree of stability. Its h calculated using Cronbach's α test, which measures the average of all split-halves possible, resulting from different methods of segmentation. The value of this coefficient ranges from 0 to 1. The value of the stability coefficient ($\alpha \leq 0.6$) is an indication of a low degree of reliability of the internal scale ([Malhotra, 2004](#)). The total value of alpha in this study was 76.2%, which was considered a good value because it was higher than the minimum acceptable limit of 60%. Second, the mean and standard deviation of the first twenty questions summarized in [Table 3](#) were extracted. The results of the descriptive statistical analysis of the study questions in the table show that the trends of the sample study were positive for all the paragraphs. That measures the first independent variable of the study and its dimensions. The arithmetic average of the study sample was higher than the average measurement of the model, and the standard deviation was less than half the mean.

4.5.3. *First Quality Dimension: Quality of Banking Services*

There was a high degree of agreement on the first dimension of the quality of banking services namely tangibility, which reached an average response of 4.2211 and a standard deviation of 0.51161 for questions 1-6.

That indicated the positive feeling of the sample members towards the physical environment of Islamic banks in terms of its comfort, cleanliness, modern equipment, waiting for areas, and an excellent presentation of workers.

Table-2. Mean, standard deviation, and degree of approval for customer satisfaction tangibility, reliability, response, Courtesy, and empathy.

Degree of approval	Standard deviation	Mean	The phrase
High	0.38491	4.1560	quality of banking services
High	0.51161	4.2211	Tangibility
High	1.11420	3.6100	1- the environment is friendly
High	0.99742	3.7280	2- bank environment is clean
High	1.86530	3.8710	3-bank has modern equipment
High	0.83420	4.1631	4-waiting area is comfortable
High	0.96100	4.0360	5- bank appearance is attractive
High	0.84190	4.1260	6- bank's staff looks well
High	0.47060	4.0599	Reliability
High	0.81400	4.2915	7- Bank is committed to customers
High	0.79540	4.2050	8- services are performed correctly
High	0.77332	4.1793	9- The Bank maintains accurate and reliable records
High	0.75711	4.4644	10- the bank is organized
High	0.63370	4.0169	Response
High	1.01419	3.9301	11- staff ready to provide instant service
High	1.05869	4.1299	12- Times of service are appropriate
High	1.08433	3.8511	13-employees answers to my queries
High	1.11411	3.9311	14- responds quickly to my requests
High	0.60311	4.0376	Courtesy
High	0.83511	4.3340	15- staff has sufficient experience
High	0.8654	4.2939	16 - the staff of the bank is friendly
High	0.84940	4.1850	17- bank supports the client
High	0.73151	3.9413	Empathy
High	1.10336	3.40910	18- bank understands my own needs
High	1.16671	3.6606	19- staff show genuine interest
High	0.8654	4.2939	20- interest from the staff in my personal interest

Table-3. Descriptive statistical analysis.

Degree of approval	Standard deviation	Mean	The phrase
Degree of approval	Standard deviation	Mean	The phrase
High	0.71800	3.7373	Customer trust in Islamic banks
High	0.91353	3.2463	21-The bank name is trustworthy
High	0.90700	3.6596	22- I trust this bank as a whole.
High	0.77800	4.0314	23- This bank is entirely trustworthy
High	0.78263	3.9878	Image of the bank
High	0.89970	3.4410	24- The Bank is committed to the protection of the environment.
High	0.92822	3.2622	25- Islamic banks have achieved great institutional success.
High	0.82610	4.1686	26- The Bank's management treats its employees in the right manner.
High	0.85010	4.3527	27- The Bank focuses its efforts towards its clients
High	0.79439	4.1207	28- The Bank pays attention to community issues
High	0.80239	4.0324	29- Bank achieves outstanding financial performance.
High	0.71941	4.2144	30- The management Bank has high qualifications.
High	0.89441	3.7117	31- There is high credibility for the Islamic Bank's advertising messages
High	0.89710	3.9261	32- The bank's services check me out.
High	0.91210	3.2505	33- I get services that correspond to what I pay
High	0.67310	4.1442	34- satisfaction for banking services

4.5.5. Third Dimension: Response

The average total response of customers to the third dimension of the quality of banking services "response" was 4.0169, with a standard deviation of 0.63370 for questions 11-14. This means that the provision of services was prepared by bank staff accurately and efficiently, at appropriate times and with the expected speed.

4.5.6. Fourth Dimension: Courtesy

The results of the analysis indicated that the overall degree of customer response to the fourth dimension of the quality of banking services, courtesy, was 4.0376, with a standard deviation of 0.60311 for questions 15-17. It indicated that customers appreciate bank employees' expertise in the process of providing banking services to them.

4.5.7. Fifth Dimension: Empathy

As for the fifth dimension of the quality of banking services, empathy, the results of the descriptive statistical analysis indicated that the average of the total response to this dimension reached 3.9413, with a standard deviation of 0.73151. For questions 18-20, this rate referred to the positive evaluation of customers' understanding of their needs and the interest that is provided by bank employees. However, the overall responses to empathy levels were lower than the overall average of clients' responses to tangibility and reliability.

Table 3 indicated a high degree of approval by the customers of Islamic banks on the confidence variable. The total response rate was 3.7373, with a standard deviation of 0.71800 for questions 21-23 showing that Islamic banks enjoy a high level of confidence from their customers. The results also indicated a positive mental image of customers towards Islamic banks. The total response rate was 3.9878; with a standard deviation of 0.78263 for questions 24-33 indicating that Islamic banks have credibility and that they are successful financial institutions. This finding was in line with Haque, Osman, and Ismail (2009) and others, including (Al Foqahaa, 2012) that client of Islamic banks have a positive attitude towards them. It was also in line with Dusuki (2008) finding that customers expect Islamic banks to adopt social goals and embrace and promote Islamic values in their dealings with employees and clients. The clients of Islamic banks are highly dependent on them. They expect these banks to contribute to the well-being of society, support sustainable development projects, and alleviate poverty.

As for the variable of the study, the results of the statistical analysis indicated that the level of satisfaction of customers with Islamic banking services was high. The average response was 4.1442, with a standard deviation of 0.67310. That reflected the positive mental state and sentiment of customers towards Islamic banking services.

4.6. Research Models

A simple linear regression model was used to test the effect of the variables of customer confidence in and their perceived mental image of Islamic banking services and their relationship with customer satisfaction. A multi-linear regression model was used to test the impact of Islamic banking quality dimensions combined, on customer satisfaction, as well as to test the effect of all independent study variables combined, on customer satisfaction, as follows:

Simple Linear Regression Model

$$Y_i = \beta_0 + \beta_1 X_i + \epsilon_i$$

Multiple Linear Regression Model

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon_i$$

Y_i is the Dependent variable (customer satisfaction for banking services).

$\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$ are the Regression coefficients.

X_i represents the independent variables of tangibility, reliability, responsiveness, courtesy, and empathy in the first multiple regression model. In the second regression model, the three independent study variables combined, of quality of service, customer confidence, and perceived mental image. The multiple regression models combined with

independent variables to quantify their combined effect on customer satisfaction. The equation slope and the coefficient of determination R^2 calculated, to judge the extent to which those dimensions combined.

To obtain the statistical significance of each independent variable and to express the statistical strength of the relationship, the researcher used a T-test to test the effect of each independent variable on the dependent variable in the regression model. An F-test was used to test the effect of the independent variables combined on the dependent variable in the multiple regression model. In both cases, the correlation coefficient R established to determine the strength of the relationship between the dependent variable and the independent variables. The decision basis for testing the hypothesis of the study that if the statistical value of the F-test or T-test calculated is higher than their value. If α (0.05) is tabular at a significant level, any level, confidence 0.95 ($\alpha-1$), means that the independent factor affects the statistical significance in the clients. That leads to zero hypotheses, if the opposite happens, then it is rejected, and this applies to all the hypotheses.

5. RESULTS AND DISCUSSION

5.1. Regression Result

The study examines the following hypotheses:

Hypothesis 1: The quality of Islamic banking services provided has a statistically significant impact on customer satisfaction with those services.

Table 4 shows that there is a statistically significant impact on the quality of Islamic banking services provided on customer satisfaction with those services. The results of the multiple regression analysis presented in the table and based on the above the F test indicate a strong relationship between the dimensions of the first independent study variable with customer satisfaction. The results also indicate that the combined dimensions (variables) account for 45.1% of the change in customer satisfaction. In addition to a relatively high correlation between these variables, the correlation coefficient was 59.2% can be explained by the fact that the quality of the banking service leaves customers with positive impressions of the service they receive in terms of transaction, speed, reliability and other spatial implications, which increases the level of satisfaction resulting from a match or an increase between what expected and what is actual.

Table-4. The tests on the first hypothesis.

The quality of Islamic banking services provided has a statistically significant impact on customer satisfaction with those services.

β	Standard error	T table	T calculated	T significance	Dimensions of the independent variable
0.021	0.061	1.967	0.577	0.638	Tangibility
0.414	0.059	1.967	6.541	0.000	Reliability
0.050	0.051	1.967	1.029	0.326	Response
0.601	0.057	1.967	9.427	0.000	Courtesy
0.031	0.042	1.967	0.854	0.481	empathy
F calculated:51.472					
F table: 3.212458					
R ² : 0.451					
F significant: 0.000 (*)					
The degree of freedom: 375					
Coloration coefficient:0.592					

Note: * (α) was statistically significant at 0.05.

Given the results of the statistical analysis of each variable within the multiple regression models, there is a statistically significant effect of both reliability and guarantee on customer satisfaction with Islamic banking services. The table shows that the calculated t value is higher than the tabular value of t and at levels of significantly less than 0.05 for the variables. As for the variables tangibility, responsiveness, and empathy for customer satisfaction with Islamic banking services, the results indicate that this relationship is not statistically

significant because the value of t calculated for the three variables in the sequence is less than its tabular value and at a level higher than 0.05.

Hypothesis 2: The image of Islamic banks has a statistically significant impact on customer satisfaction with their services.

Table 5 shows that the image of Islamic banking services has a statistically significant impact on customers' satisfaction with those services. The table shows that the second hypothesis (H12) can be accepted based on the rule stated previously regarding the T-test. Its possible conclusion is that there is a significant effect on the confidence of customers in Islamic banks in their satisfaction with their services. The relationship can be explained by the fact that the confidence factor increases positive feelings towards banking services, which reduces the negative gap between the expectations and perceptions.

The increase in confidence affects satisfaction in two ways. First, it relates to the increased probability of positive evaluation of the service and its actual performance. Second, trust increases customer tolerance with the service provider because they are less sensitive to the differences that appear during the comparison of service delivery with what they expected.

Table-5. The test on the second hypothesis.

The image of Islamic banks has a statistically significant impact on customer satisfaction with their services.

Statistical decision	R ²	R correlation	T tabular	T calculated	T significant(*)
Acceptance of the hypothesis	0.512	0.599	1.8759780	17.131	0.000.

Note: * (α) was statistically significant at 0.05.

Hypothesis 3: Customers' trust in Islamic banks has a statistically significant impact on their satisfaction with the banks' services.

Table 6 shows that there is a statistically significant effect of customer confidence in Islamic banks on their satisfaction with their services. The results of using the simple regression test in the table show that we failed to accept the null hypothesis; this means that there is a statistically significant impact of the mental image of the Islamic banks whose customers are aware of it. The correlation coefficient (59.9%) between the two variables indicates that there is a limited but significant positive relationship between the image of Islamic banks held by customers and their satisfaction with the services of those banks. The independent variable R² was 15.2%, which is considered limited but also necessary.

This result was explained by the partial dimensions of customers' perceived image. Islamic banking customers' positive feelings toward their banks increased by the banks' contribution to community development, environmental protection, respect for its employees, and success in its tasks.

Table-6. The test results of the third hypothesis.

There is a statistically significant effect of customer confidence in Islamic banks in their satisfaction with their services.

Statistical decision	R ²	R correlation	T tabular	T calculated	T significant(*)
Acceptance of the hypothesis	0.152	0.599	1.8759780	9.77	0.000.

Note: * (α) was statistically significant at 0.05

Table 7 shows that the results of the test have a statistically significant effect for all independent variables combined in customer satisfaction. The results of the multiple regression analysis presented in the table indicate that there is a strong relationship and statistically significant effect of the independent study variables combined (perceived quality of Islamic banking services, customer confidence in Islamic banks, and perceived mental image of banks) on customer satisfaction. The combined variables account for 0.590 of the change in customer satisfaction. In addition to a relatively high correlation between variables and customer satisfaction, the correlation coefficient was 0.785; this refers to the integration of the model of the study and its explanatory capacity for customer satisfaction

with Islamic banks. Given the results of the statistical analysis for each variable within the multiple regression models, there is a significant effect on the relationship for each variable. Based on the results of the effect factor (β), customers' trust in Islamic banks comes first, then the quality of perceived Islamic banking services, and lastly, the perceived mental image of Islamic banks.

Table-7. The explanatory power of the independent variables combined.

B	Standard error	T tubular	T calculated	T Significant (*)	Independent Variables combined
0.521	0.077	1.8788	6.825	0.000	Quality of Islamic banking services
0.566	0.052	1.8788	13.022	0.000	Customer trust in Islamic banks
0.499	0.071	1.8788	8.564	0.000	The image of Islamic banks
F calculated: 154.478					
F tubular: 2.78					
F significant (*) : 0.000					
R ² : 0.590					
R: 0.785					
The degree of freedom: 375					

Note: * (α) was statistically significant at 0.05.

6. CONCLUSION, RECOMMENDATIONS, AND LIMITATIONS

6.1. Conclusions

This study investigated the relationship between the independent variables of perceived quality of Islamic banking services, corporate image, and customer confidence in Islamic banks, and the dependent variables of satisfaction with banking services, in the Islamic banks of Jordan. The sample size of 186 customers was found to be adequate for this study. , simple and multiple linear regression methods were used to achieve the goal of this paper. The results revealed that there is a strong relationship between the dimensions of the variable quality of Islamic banking services combined with the satisfaction of Islamic bank customers. The results of the multiple regression analysis showed a strong correlation and statistically significant effect of all independent study variables combined (Islamic banking services quality, trust, and institutional image) on customer satisfaction. That indicates the integration of the study model and its explanatory capacity for the satisfaction of customers in Islamic banks. There is a statistically significant impact of the image of Islamic banks on customer satisfaction with the services of these banks. Given the role of each of these dimensions within the multiple regression models, the results of the statistical analysis showed the following:

- There is a statistically significant impact on both reliability and guarantee in customer satisfaction with Islamic banking services. The results revealed that there is not a statistically significant impact on the relationship of tangibility, response, or empathy with the customer satisfaction for Islamic banking services.
- The results of the simple linear regression analysis showed a significant effect of the confidence of customers in Islamic banking services on their satisfaction with those services, in addition to a strong positive correlation between the two variables. That indicates that the confidence factor increases positive sentiment towards banking and helps in the positive evaluation of the service and its actual performance. Customers are simultaneously sensitive to the differences that appear when comparing service delivery to what they expected.

6.2. Recommendations

- There is a need to pay attention to the Islamic banking services in the areas of quality, corporate image, and customer confidence, as confirmed by the study.
- There is a need for Islamic banks to improve their quality levels of services offered in the areas of tangibility, reliability, difficulty, convenience, and empathy.

- Islamic banks need to pay attention to customer satisfaction because it provides a comprehensive assessment of their services and the orientations of the bank from the perspective of their customers.
- Islamic banks must adhere strictly to the provisions of Islamic Sharia concerning their banking products, management practices, and operations. This is essential in maintaining the confidence and positive expectations of customers.
- Islamic banks should develop their products and services commensurate with international banking services.
- Islamic banks should conduct further research and studies in the field of marketing Islamic banking services.
- They intensify research and marketing efforts to promote the idea of Islamic banks.
- Finally, they should work to improve bank employees' levels of response, interest, and empathy by providing training in Islamic banking services and educating them to meet customers' demands or expectations better or to provide better customer service.

6.3. Limitations

- The sample of this paper does not cover the total number of customers of Islamic banks in Jordan.
- The study sample is limited to Jordanian respondents or respondents living in Jordan. A more comprehensive study could be expanded to include residents of other Arab countries.
- The study did not take into account all the factors that affect customer satisfaction and there may be others which must be taken into account such as, the employees' behavior in the bank, building relationships with bank customers, building design of the bank, frequent advertising, the age and size of the bank's in the market, and the advanced technologies used.

Funding: This study received no specific financial support.

Competing Interests: The authors declare that they have no competing interests.

Acknowledgement: Both authors contributed equally to the conception and design of the study.

REFERENCES

- Adeniji, A. A., Osibanjo, A., O., Abiodun, J., & Oni-Ojo, E. E. (2015). Corporate image: A strategy for enhancing customer loyalty and profitability. *Journal of South African Business Research*, 2015, 1-12. Available at: 10.5171/2015.259483.
- Ahmad, S., M. (2014). *Islamic banking system Afghanistan: 03 June 2014*. Paper presented at the 10th International Academic Conference, Vienna ISBN 978-80-87927-02-1, IISES.
- Al Foqahaa, S. A. (2012). Factors affecting customers satisfaction with Islamic banking services in Palestine. *Jordan Journal of Business Administration*, 8(2), 236- 263.
- Al Hakim, Z. T., & Maamari, B. E. (2017). Measuring perceived service quality and customer satisfaction for service managers: The case of the Lebanese Retail Banking Industry. *e-Service Journal*, 10(2), 23-44. Available at: <https://doi.org/10.2979/eservicej.10.2.02>.
- Ashraf, S., & Robson, J. (2015). Consumer trust and confidence in the compliance of Islamic banks. *Journal of Financial Services Marketing*, 20(2), 133-144.
- Ashraf, S., Robson, J., & Sekhon, Y. (2015). Consumer trust and confidence in the compliance of Islamic banks. *Journal of Financial Services Marketing*, 20(2), 133-144. Available at: <https://doi.org/10.1057/fsm.2015.8>.
- Awan, A. G., & Azhar, M. (2014). Consumer behavior towards Islamic banking in Pakistan. *European Journal of Accounting Auditing and Finance Research*, 2(9), 42-65.
- Azman, I., Hafizah, O. Z., & Ilyani, R. R. (2016). Interlinkages between service quality, customer satisfaction, and customer loyalty in Malaysia? *A Case Study of Armed Forces Medical Organizations*, 7(7), 47-59.
- Birgelen, V., M., De Ruyter, K., & Wetzels, M. (2001). Customer evaluations of after-sales service contact. Modes: An empirical analysis of national culture's consequences. *International Journal of Research in Marketing*, 19(1), 43-64.

- Bracíníková, V., & Matušínská, K. (2018). Corporate image of banks from the generation Y perspective. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 66(2), 441-451. Available at: <https://doi.org/10.11118/actaun201866020441>.
- Dimitriadis, S., Kouremenos, A., & Kyrezis, N. (2011). Trust-based segmentation: Preliminary evidence from technology-enabled bank channels. *International Journal of Bank Marketing*, 29(1), 5-31.
- Dusuki, A. W. (2008). Understanding the objectives of Islamic banking: a survey of stakeholders' perspectives. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(2), 132 – 148.
- Ennew, C., Kharouf, H., & Sekhon, H. (2011). Trust in UK financial services: A longitudinal analysis. *Journal of Financial Services Marketing*, 16(1), 65-75. Available at: <https://doi.org/10.1057/fsm.2011.8>.
- Fang, E., Palmatier, R. W., Scheer, L. K., & Li, N. (2008). Trust at different organizational levels. *Journal of Marketing*, 72(2), 80-98.
- Flavian, C., Guinaliu, M., & Torres, E. (2005). The influence of corporate image on consumer trust: A comparative analysis in traditional versus internet banking. *Internet Research*, 15(4), 447-470.
- Hammoud, N., & Bittar, M. (2016). Measuring the quality of islamic banks' services and its impact on customers' satisfaction-A survey study on the islamic banks' customers in Lattakia, Syria. *International Journal of Business, Economics and Management*, 3(1), 1-17. Available at: <https://doi.org/10.18488/journal.62/2016.3.1/62.1.1.17>.
- Haque, A., Osman, J., & Ismail, A. Z. (2009). Factor influences selection of Islamic banking: A study on Malaysian customer preferences. *American Journal of Applied Sciences*, 6(5), 922-928. Available at: <https://doi.org/10.3844/ajas.2009.922.928>.
- Hardin, U. (2015). Customers trust on islamic banks in Indonesia. . *The Journal of Asian Finance, Economics and Business*, 2(1), 5-13. Available at: <https://doi.org/10.13106/jafeb.2015.vol2.no1.5>.
- Hurley, R. F., & Estelami, H. (1998). Alternative indexes for monitoring customer perceptions of service quality: A comparative evaluation in a retail context. *Journal of the academy of Marketing Science*, 26(3), 209-221. Available at: <https://doi.org/10.1177/0092070398263003>.
- Hussain, R., A., A. N., & Hussain, Y. K. (2015). Service quality and customer satisfaction of a UAE-based airline: An empirical investigation. *Journal of Air Transport Management*, 42, 167-175. Available at: 10.1016/j.jairtraman.2014.10.001.
- Karatepe, O., M. (2011). Service quality, customer satisfaction and loyalty: The moderating role of gender. *Journal of Business Economics and Management*, 12(2), 278-300.
- Khaki, A., & Sangmi, M. U. D. (2011). Islamic banking: Concept and methodolgy, Interest – Free Banking, Ed. (Nazir A Nazir, Khursheed A Butt), Chapter – 15 (1st ed., pp. 231-252).
- Kotler, P., & Keller, K. L. (2006). *Marketing management* (2th ed.). New Jersey: Pearson Prentice Hall.
- Lin, L., & Lu, C. (2010). The influence of a corporate image, relationship marketing, and trust on purchase intention: The moderating effects of word-of-mouth. *Tourism Review*, 65(3), 16-34.
- Lis, B. (2013). In eWOM we trust. *Business & Information Systems Engineering*, 5(3), 129-140.
- Maisya, K., L, Rahmat, S., T.Y., & Rina, A. (2019). Influence of service quality and customer satisfaction on customer loyalty in restaurants of the Tangerang area. *Russian Journal of Agricultural and Socio-Economic Sciences (RJOAS)*, 8(92), 142-147.
- Malhotra, N. K. (2004). *Marketing research* (4th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38. Available at: <https://doi.org/10.2307/1252308>.
- Nguyen, N., & Leblanc, G. (2002). Contact personnel, the physical environment, and the perceived corporate image of intangible services by new clients. *International Journal of Service Industry Management*, 13(3), 242-262.
- Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the consumer*. New York: McGraw Hill.
- Oliver, R. L. (2010). *Satisfaction: A behavioral perspective on the consumer*. New York: McGraw Hill.
- Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The service quality dimensions that affect customer satisfaction in the Jordanian banking Sector. *Sustainability*, 11(4), 1-24.

- Parasuraman, A., Zeithaml, V. A., & Berry, L. (1991). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, 67(4), 420-450.
- Raad, H., A. (2005). *A new method for studying the quality of banking services in the banking sector "Comparative field study between some Syrian and Jordanian Banks*. Unpublished Research, Faculty of Economics, Damascus University, Syria.
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioral sciences* (2nd ed.). New York: Holt Rinehart & Winston.
- Rotter, J. B. (1967). A new scale for the measurement of interpersonal trust. *Journal of Personality*, 35(4), 651-665.
- Sumer, A., N. (2008). *The effect of marketing banking services on customer behavior comparative study between private banks and government Banks in Syrian*. Ph.D. thesis, Faculty of Economics, University, published research, Syria, Damascus
- Svensson, L. (2006). New professionalism, trust and competence: Some conceptual remarks and empirical data. *Current Sociology*, 54(4), 579-594.
- Zeithaml, V., & Bitner, M. (2003). *Service marketing: Integrating customer focus across the firm*. New York: McGraw-Hill.
- Zhu, Y.-Q., & Amelina, D. (2016). *Investigating effectiveness of source credibility elements on social commerce endorsement: The case of instagram in Indonesia*. Paper presented at the PACIS.

Views and opinions expressed in this article are the views and opinions of the author(s), Humanities and Social Sciences Letters shall not be responsible or answerable for any loss, damage or liability etc. caused in relation to/arising out of the use of the content.