The Service Performance and Customer Satisfaction Model in Islamic Banking

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ABSTRACT

The purpose of this study is twofold; 1). to find the measurement scale of service performance and 2). to examine the impact of service performance dimensions on customer satisfaction in Indonesian Islamic banking context. This study employs survey method with cluster sampling technique. Self-administered questionnaire, with 408 Islamic commercial bank customers as respondents, is used to collect the data/information. Confirmatory Factor Analysis (CFA) is adopted to test the dimensionality of service performance and customer satisfaction. Structural Equation Modeling (SEM) approach is employed to examine the impact of service performance dimensions on customer satisfaction. Results reveal 5 dimensions; physical, interactions, process, technology quality and sharia-compliance reflect service performance measurement scale. It is evidence that 3 dimensions; physical, process and sharia significantly impact on customer satisfaction. Interestingly, another 2 dimensions; interaction and technology do not significantly impact on customer satisfaction.
Keywords: *Service Performance; Customer Satisfaction; Islamic Banks; Structural Equation Modelling (SEM)*

INTRODUCTION

Banking in Indonesia generally refers to 2 different systems, conventional and islamic. Although both conventional and islamic banking function as financial intermediary institution, they are different in 5 aspects; 1). investment fund, 2). transaction principles, 3). business orientation, 4). bank and customer relationship and 5). sharia supervisory body (Antonio, 2001). Islamic bank invests their fund in halal industries while conventional banks could invest in both halal or non-halal ones. In transaction, islamic banks are based on profit and loss sharing. It is different from conventional banks which is interest based-transaction. Islamic and conventional banks are also different in busines orientation. Islamic banks are profit-oriented business while Islamic are falah oriented. In islamic banks, the relationship between banks and customers are expected as partnership, in contrast, in conventional banks, the relationship is supposed as debitors and creditors. Finally, Islamic banks have sharia supervisory body to ensure that the banks operationally comply to sharia. The body could not be found in conventional ones.

The history of Islamic banking in Indonesia was started in 1992 as the establishment of Muamalat Bank. Till the end of 2021, there are 12 Islamic commercial banks with 2028 offices. In line with the increase of office number, the third party fund (TPF) also grows from 322,785 trillions in 2020 to 341,33 trillions in 2021. Although this fact indicates that the Islamic banks grow year by year, the market share of Islamic banks reaches only 6,52%, compared to conventional banks.

It is a question since the sharia banks are established to satisfy the Moslems which are around 87% in population.

Due to the importance of market share for the bank profitability (Szymanski, Bharadwaj & Varadarajan, 1993; Laverty, 2001), many scholars have investigated the issues. Lee & Hwan (2005) suggest that market share is influenced by service performance. These findings are in line with the results of Ganguli & Roy (2011), Siddiqi (2011), Choudhury (2013) and Kaur & Kiran (2015). Other scholars, Tse & Wilton (1988) suggest differently. Market share is impacted by customer satisfaction. The satisfied customers will retain and recommend the banks to others which in turn, will increase the market share. These findings were supported by Al-Wugayan, Pleshko & Baqer (2008), Siddiqi (2011), Liu, Tseng, Chuang & Huang (2012) and Kaur & Kiran (2015).

The relationship between service performance and customer satisfaction have been investigated by many scholars. However, they found different results. Customers in Malaysia, for example, are not satisfied with the banking service performance (Taap, Chong, Kumar & Fong, 2011) while customers in Pakistan, United Arab Emirate (UAE) and United Kingdom (UK), are found satisfied with the service performance of the bank (Rehman, 2012). Interestingly, although the customers in the countries are satisfied with the service performance, they are different in the degree of importance on dimensions. Customers in Pakistan and UK put more importance on assurance dimension while customers in UAE put more on empathy dimension.

The objectives of the study are twofold: first, to find out the measurement scale of service performance. This study is aimed at testing the proposed dimensions and indicators of service performance in Islamic banking context. Second, this study is to find out the impact of service performance dimensions on customer satisfaction. Although there are many scholars investigate the relationship between service performance and customer satisfaction (Cronin & Taylor, 1992; Levesque & McDougall, 1996; Jabnoun & Al-Tamimi, 2003; Zhou, 2004; Othman & Owen, 2001; Amin & Isa, 2008; Rehman, 2012), there are no or only few (af any) studies on the context of commercial islamic banking in Indonesia.

This paper is organised as follows. After the introduction, service performance, customer satisfation and the conceptual framework between them will be discussed in literature review section. Subsequently, research method is presented folowed by research findings and discussion of the findings. Finally, conclusion of the findings will be presented.

LITERATURE REVIEW
Service Performance

Service performance plays significant role in retaining customers (Anderson, Fornel & Lehman, 1994; Lassar, Manolis & Winsor, 2000). In spite of its importance, scholars conceptualize it differently. Cronin & Taylor (1992) defines service performance as the difference between customers' expectation about the performance and their assessment of actual performance. Service performance,

which is called SERVPERF Model, is reflected by 5 dimensions; tangibility, assurance, responsiveness, reliability and empathy. Levesque & McDougall (1996) simplify the measurement by proposing 3 dimensions; core, relational and outcome. Core dimension refers to the outcome of service performance while the relational reflects the process to attain the outcome.

Jabnoun & Al-Tamimi (2003) examines the service performance in the contexts of United Arab Emirate commercial banks. Conceptually, service performance is reflected in 3 dimensions; human skill, tangibility and empathy. Human skills refer to the staff capability to satisfy the customers. Human skills combine 3 dimensions of SERVPERF model; assurance, reliability and responsiveness. Similarly, Zhou (2004) also empirically examines the SERVPERF model and find 3 dimensions to measure service performance; 1). empathy and responsiveness, 2). reliability and assurance and 3). tangibility. Service performance in the context of e-banking is investigated by Amin (2015). He measures service performance by 4 dimensions; 1). customers' need, 2). website management, 3). friendliness and 4). efficiency.

In the context of islamic banking, Othman & Owen (2001) develop SERVPERF model by adding sharia dimension. Sharia is believed as the unique aspect of islamic banking. Products offered to customers have to comply with sharia principles. This model is called CARTER (compliance with sharia, assurance. reliability, tangible, empathy and responsiveness) model. This model is adapted by Amin & Isa (2008) to measure service performance in the context of Islamic banking in Malaysia and Rehman (2012) to investigate the different perception of service performance among Pakistani, United Arab Emirates and United Kingdom customers.

In this study, service performance is conceptualized as the customer evaluation to physical, interaction, process, technological quality and sharia compliance of Islamic banks. As the conceptualization suggests, service performance is measured by 5 dimensions; firstly, physical quality dimension which refers to the facilities provided by sharia banks. Secondly, interaction quality which indicates the knowledge, courtesy and care of the bank staffs. Thirdly, process quality dimension which covers the ability of the bank to serve customers fastly, accurately and offer solution. Fourthly, since technology is getting more important role, service performance is also measured by technological dimension, which refers to the customers' evaluation to e-banking of islamic bank. Finally, sharia dimension which refers to the compliance of bank system to sharia principles.

Customer Satisfaction

Satisfaction is an important topic in marketing both theoretically and practically (Jamal & Naser, 2002). However, academics conceptualize differently. In the context of conventional banks, Anderson et al. (1994) defines satisfaction as an overall evaluation of customers in the basis of the total purchase and consumption experience with a good or service over time. The definition indicates satisfaction as cognitive process. Customers compare between benefits provided by bank and cost paid by them.

Levesque & McDougal (1996) opine differently. Satisfaction is defined as the composite of overall customer attitudes towards the service provider. In line with the conceptualization, Caruana (2002) suggests that satisfaction is the global affective summary response that may be of different intensities. Customers' satisfaction varies depending on the transaction experience with other banks.

Molina, Martin & Esteban (2007) defines satisfaction as the general evaluation of the actions carried out by banks in relation to expectation accumulated after various contact between the customers and the banks. Transaction experience develops expectation and the expectation serves as the foundation of customers to evaluate the banks.

In Islamic banking context, Metawa & Almossawi (1998) defines satisfaction as a feeling or attitude of a consumer toward a product/service after it has been used. Similarly, Hoq, Sultana & Amin (2010) define satisfaction as the customer's overall evaluation of the consumption experience to date. Satisfaction is uni-dimensional, customer evaluation after considering all aspects. In line with the above conceptualization, Kashif, Shukran, Rehman, & Sarifuddin (2015) propose that satisfaction is a customer's feelings of happiness when his/her expectations are met by the service provider.

In this study, satisfaction is adapted from the conceptualization of Hoq et al. (2010) and Kashif et al. (2015). Satisfaction is customers' feeling of pleasure on the basis of overall evaluation after transacting with islamic banks. Satisfaction is regarded as uni-dimensional and reflected by 5 indicators; transaction satisfaction, positive impression, product expectation, good experience and product satisfaction.

Research Model and Hypothesis Development
Research Model

The relationship between service performance and satisfaction is based on the disconfirmation theory (Cronin & Taylor, 1992). The theory states that satisfaction is the discrepancy between performance and expectation. If the performance meets the expectation, the customers are satisfied, if it falls below the expectation, the customers are dissatisfied and if it is over the expectation, the customers are delighted. This theory is empirically supported by Levesque & McDougall (1996), Lee & Hwan (2005), Amin & Isa (2008), Estiri, Hosseini, Yazdani & Nejad (2011), Ganguli & Roy (2011), Siddiqi (2011), Lau, Cheung, Lam, & Chu, (2013), Rehman (2012), Sagib & Zapan (2014) and Kashif et al. (2015).

Service performance in this study is measured by 5 dimensions. The measurement scale is adapted from SERVPERF model (Othman & Owen, 2001). SERVPERF model is adapted since it has been developed in Islamic banking context and has been empirically validated in Malaysian Islamic banking context (Rehman, 2012). Physical dimension is adapted to tangible, interaction dimension combines both empathy and responsiveness while process dimension refers to reliability and assurance dimensions. This study also extends the measurement scale by adding technological dimension. The research model of this study is depicted in Figure 1.
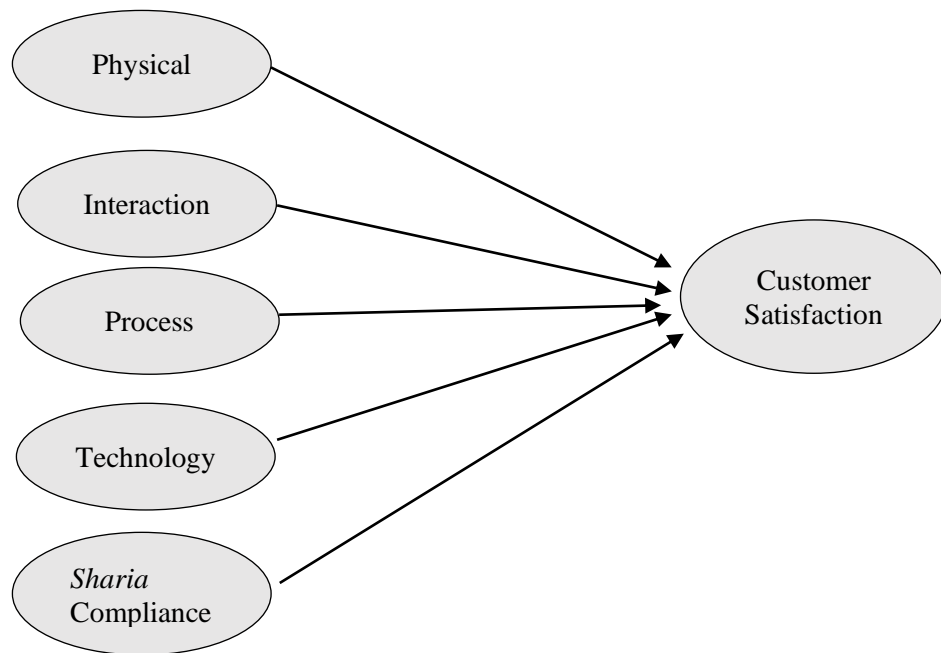
Figure 1. Research Model

Hypothesis Development

In this section, the relationship between service performance dimensions (physical, interaction. process, technology and *sharia* compliance) and customer satisfaction will be discussed. Then, the hypothesis will be proposed.

Physical quality is measured by 5 indicators; 1). bank location, 2). physical appearance, 3). modern equipment, 4). banking network, and 5). parking available. Customers expect that bank is located near their houses or offices, clean and confortable and equiped with modern facilities. They also expect that the bank has wide networking and sufficient parking lot. If the bank could meet the expected indicators, the customers will be satisfied. Physical quality signals excellent service performance (Zeithmal, Parasuraman & Malhotra, 2000)). Physical quality also leads to better impression of Islamic bank. Therefore, the hypothesis of this study is as follows:

H1: Physical quality positively impacts on customer satisfaction.

Interaction quality is assessed by 5 indicators; 1). staff politeness, 2). staff friendliness, 3). product information clarity, 4). product information sufficence and 5). brotherhood. Customers expect the staffs of sharia banks are polite, friendly, and provide clear information. They also expect that the bank staffs provide sufficient information on the product and serve the customers as brothers or sisters (ikhwah). If Islamic banks satisfy texpectations, the customers will be satisfied. Staff politeness and friendliness could develop the personal relationship between staff and the customers. While clear and sufficient information could minimize the risk of banking transaction. Therefore, the hypothesis proposed is:

H2: Interaction quality positively impacts on customer satisfaction.

Process quality is reflected by 5 indicators; 1). promptness in transactions, 2). accuracy in transaction, 3). wide range of product, 4). resolving problem and 5). willing to help. Customers expect that that Islamic bank staffs will serve the customers fastly, accurately and provides various product. They also expect the bank offers solution to problems and willing to help. Promptness and accuracy in transaction show that the Islamic banks are professionally managed. Many customers come to the banks to have their problems solved. Wide range of product and staff willingness to help could convince the customers that the banks help solve their problems. Therefore, the hypothesis goes as follows:
H3: Process quality positively impacts on customer satisfaction.

Technological quality is indicated by; 1). speed access, 2). user friendliness, 3). meeting personal needs, 4). sufficient of product information and 5). easiness of ATM access. The customers expect that the bank has fast internet access, is easy to operate, and satisfies the personal need. They also expect that the bank provides sufficient product information and get easy to transact in ATM. Technology makes the transaction efficient and accurate. E-banking plays more essential role in banking industry. Therefore, the hypothesis of this study goes as follows:
H4: Technological quality positively impacts on customer satisfaction.

Sharia compliance is measured by 5 indicators; 1). no interest, 2). fund safety, 3). run on Islamic principles, 3). provision of sharia product and services, 4). provision of profit-loss sharing and 5). sharia based-service. The customers expect that there is no interest neither paid nor taken, their fund is safe and the bank operationally complies to islamic principles. They also expect that the product offered by the bank are islamic and based on profit-loss sharing. Sharia becomes the aspect distinguishing between conventional banking and islamic one. Customers choose islamic banks instead of conventional ones due to sharia aspect. Based on the above discussion, the hypothesis of this study is as follows:
H5: *Sharia* compliance positively impacts on customer satisfaction.

METHOD
This study is quantitative in nature. This study examines the relationship between service performance dimensions and customer satisfaction. Those dimensions are measured by some indicators and analyzed with statistical procedures. Survey method is employed in this research. The population of this research is funding customers of islamic banks in DKI Jakarta province (Bank Muamalat Indonesia, Bank Syariah Mandiri, BNI Syariah, BRI Syariah, Bank Mega Syariah, Bukopin Syariah, Victoria Syariah and BCA Syariah). Cluster sampling technique is used. To collect the data, self-administered questionnaire is employed which is distributed both online and offline. Questionnaire is used to collect the data

of both variables, service performance and customer satisfaction. It consists of 25 questions with 6 likert scale.

Confirmatory factor analysis is used to find out the validity and reliability of the proposed indicators. Verificative analysis is used to test the hypothesis whether or not service performance dimensions impact on customer satisfaction. To test the hypothesis, Structural Equation Model (SEM) is approached. LISREL 8.7 soft-ware is employed to analyze the data.

FINDINGS AND DISCUSSION
Measurement Scale

Confirmatory factor analysis suggests that 2 indicators of physical quality, office location and parking lot, are found below the cutoff value (SFL≥0.5). After excluding the indicators, the 3 indicators, the building neat, facilities and networking are retested and found valid and reliable. The building neat indicator verifies the measurement of Otman & Owen (2002), facility modernity verifies the measurement of Kashif et al. (2015) and Rehman (2012) while widely network verifies the measurement of Rehman (2012). Facility modernity is found as the most reflecting indicator of physical quality construct (R^2=0,46), followed by building neat and widely network with the same R^2 value (0,35). Physical quality construct explains 46% of facility modernity variation and 35% of building neat and widely network.

The analysis also finds that 2 indicators of interaction quality, information clarity and brotherhood are below the cutoff value (SFL≥0.5), therefore excluded from the model. The 3 indicators are retested and found valid and reliable. Politeness indicator verifies the measurement scale of Othman & Owen (2002), Amin & Isa (2008), Rehman (2012) and Kashif et al. (2015). While the indicators of friendliness and information completeness verify the measurement of Othman & Owen (2002) and Amin & Isa (2008). Politeness is the most reflecting indicator of interaction quality (R^2=0.58), followed by staff friendliness (R^2=0.55) and information clarity (R^2=0.4). The construct of interaction quality explains 58% variation of politeness, 55% variation of friendliness and 40% variation of information clarity.

In connection with process quality dimension, 2 indicators, service accuracy and product variance, is found under the cutoff value (SFL≥0.5). After being excluded from the model, the 3 indicators are retested and found valid and reliable. The indicator of service speed verifies the measurement scale of Othman & Owen (2002) and Amin & Isa (2008) while the indicator of giving solution verifies the measurement of Amin & Isa (2008), Rehman (2012) and Kashif et al. (2015). The indicator of the helpfulness verifies the measurement of Othman & Owen (2002), Amin & Isa (2008) and Rehman (2012). The willingness of staff to help is found to be the most reflecting indicator of process quality construct (R^2=0,37), followed by giving solution (R^2=0,34) and service speed (R^2=0,32). Process quality construct explains 37% variation of giving solution, 34% variation of giving solution and 32% variation of service speed.

The different result goes to technological quality dimension which is only 1 indicator found invalid (SFL≥0.5), that is, easiness transaction. After being excluded

from the model, the 4 indicators are retested and found valid and reliable. The findings verify the measurement of Amin (2015). Meeting the customer need becomes the most reflecting construct of technological quality (R^2=0,56), followed by speed access (R^2=0,55) and friendly use (R^2=0,52). Information clarity is found to be the least reflecting indicator (R^2=0,46). The construct of technological quality explains 56% variation of meeting need indicator, 55% of access speed, 52% of the friendly use and 46% of information clarity.

In relation to *sharia* compliance, it is found that no interest and fund safety are found invalid (SFL≥0.5). After being retested, another 3 indicators are found valid and reliable. Sharia-compliance product verifies the measurement of Hoq et al. (2010) while *sharia*-compliance investment and *sharia*-compliance service are developed by this research. This shows that the 2 indicators could be used to measure the *sharia* dimension of service performance. *Sharia* compliance service is found as the most reflecting indicator of Sharia compliance dimension construct (R^2=0.54), followed by *sharia*-compliance investment (R^2=0.44) and *Sharia*-compliance product (R^2=0.4). *Sharia* compliance construct explains 54% variation of Sharia compliance service, 44% variation of Sharia-compliance investment and 40% variation of Sharia-compliance product.

Indicators of satisfaction is also tested with the CFA and suggests that 2 indicators, transaction satisfaction and positive impression are found invalid. After being excluded, another 3 indicators are retested and found valid and reliable. Indicators of meeting expectation and good experience verify the measurement of Kashif et al. (2015) while indicators of satisfaction with the product verifies the measurement of Hoq et al. (2010). Good experience is found to be the most reflecting indicator of satisfaction construct (R^2=0.44), followed by the product satisfaction (R^2=0.37) and meeting expected product (R^2=0.36). Satisfaction construct explains 44% variation of good experience, 37% variation of product satisfaction and 36% variation of expected product.

Table 1.

Factor Loadings, Avarage Variance Extracted and Composite Reliability
of Service Performance and Satisfaction Indicators

Variable/ Dimension	Indicators	Factor Loadings	AVE	CR
Physical Quality	Physical appearance	0.59	0.39	0.65
	Modern equipment	0.68		
	Banking network	0.59		
Interaction Quality	Staff politeness	0.76	0.51	0.75
	Staff friendliness	0.74		
	Sufficient of product information	0.63		
Process Quality	Promptness in transactions	0.57	0.34	0.61
	Resolving problem	0.58		
	Willing to help	0.61		
	Speed access	0.74	0.52	0.81

Technological Quality	Meeting personal needs	0.72		
	Sufficient of product information	0.75		
	Easiness of ATM access	0.68		
Sharia compliance	Sharia-compliance product	0.63	0.50	0.75
	Sharia-compliance investment	0.75		
	Sharia-compliance service	0.74		
Satisfaction	Product expectation-performance	0.60	0.39	0.66
	Good experience	0.66		
	Product satisfaction	0.61		

Before hypothesis testing, model fit test is conducted to find out whether the model developed reflects the existing model. There are 5 paramaters to test the model fit, chi-square (p-value), RMSEA, SRMR, NFI and CFI, as can be seen in the following Table. 2

Table 2. Model Fit Test

Parameter	Value	Threshold	Conclusion
Chi-Square (p-value)	0.00	> 0.05	Not Fit
RMSEA	0.04	< 0.08	Fit
SRMR	0.05	< 0.05	Fit
NFI	0.95	> 0.90	Fit
CFI	0.98	> 0.90	Fit

From the above Table, it can be seen that 4 of the 5 parameters are fit. Therefore, it could be concluded that the model is fit and the hypothesis testing could be conducted.

Hypothesis Testing
The first hypothesis states that physical quality significantly impacts on satisfaction. Statistical analysis shows that physical quality significantly impacts on satisfaction (PC=0.24, t-value=2.20). The better the physical quality the more satisfied the customers. This finding confirms the disconfirmation theory (Cronin & Taylor, 1992) stating that satisfaction is the comparison between expectation and performance. The findings support Amin & Isa (2008), Estiri et al (2011), Rehman (2012) and Kashif et al (2015).

Physical quality dimension is measured by building neat, facility modernity and widely network. The neat of the building creates the customers confortable to wait the bank service of the Islamic banks which sometimes take for minutes or even hours. The modern facility could create the image that the bank system is professional and the network wide make the customers easy in banking transaction. Professionalism and easiness make the customers satisfied to the Islamic banks.

The second hypothesis proposed is the interaction quality significantly impacts on customer satisfaction. Interestingly it is evidence that interaction quality does not significantly impact on satisfaction (PC=0.13, t-value=-1.09). The height and the lowness of the interaction quality does not impact on the the height and the lowness of the customer satisfaction. This finding contradicts to the disconfirmation theory (Cronin & Taylor, 1992). The finding also does not support the research results of Amin & Isa (2008), Estiri et al. (2011), Rehman (2012) and Kashif et al. (2015).

The interaction quality in this research is measured by the staff politeness, friendliness, information provision to customers. The result of this research shows that the politeness, friendliness and information provision do not impact on customer satisfaction. It is supposed that in the banking industry, those 3 indicators are the basic characteristics that should be owned by the staffs in the banking industry. Therefore, it does not differentiate among one bank to another.

The third hypothesis of this research is as follows: process quality does not impact on the customer satisfaction. Based on the statistical analysis, it is evidence that process quality significantly impacts on satisfaction (PC=0.47, t-value=2.38). The higher the process quality the more satisfied the customers. This finding verifies the disconfirmation theory (Cronin & Taylor, 1992). The finding supports the research results of Amin & Isa (2008), Estiri et al. (2011), Rehman (2012) and Kashif et al. (2015).

Process quality dimension is indicated by service speed, solution offering, and staff helpfulness. The faster the speed, the more satisfied the customers. Often the customers are busy. They need a fast service to be able to do other activities. Giving solution and helpful staffs also impact on customer satisfaction. Customers come to Islamic banks expecting a solution. If they meet the expectation, they will be satisfied.

The forth hypothesis states that technology quality significantly impacts the customer satisfaction. Statistical analysis shows that technology quality does not impact on satisfaction (PC=0.08, t-value=0.71). The height and the lowness of technology quality does not impact on the height and the lowness of customer satisfaction. The finding is not inline with the disconfirmation theory (Cronin & Taylor, 1992) and does not support the previous research results (Amin & Isa, 2008; Estiri, et al., 2011; Rehman, 2012; Kashif, et al., 2015).

Technology quality is measured by speed acces, friendly use, meeting the need and information clarity. The heigh and the lowness speed acces, friendly use, meeting the need and information clarity do not impact on customer satisfaction. It might be assumed that, first, the technology quality of Islamic bank is relatively the same as conventional ones. Second, customers use the limited number of e-banking facilities such as transfering and payment only.

The last hypothesis states that sharia compliance significantly impacts on satisfaction. Statistical analysis shows that sharia compliance impacts on customer satisfaction (PC=0.19, t-value=2.11). The higher sharia compliance of Islamic bank, the more satisfied the customers are. This finding verifies the disconfirmation theory (Cronin & Taylor, 1992) and support Amin & Isa, 2008; Estiri et al., 2011; Rehman, 2012; Kashif et al., 2015.

Compliance to sharia is measured by 3 indicators, the belief of sharia-product compliance, the belief of sharia investment compliance and the belief of sharia-service compliance. Customers expect that Islamic banks operationally comply to sharia. If customers find that Islamic banks offer products that do not comply to sharia, invest their fund to unlawful business, they will be dissatisfied to Islamic banks.

CONCLUSION

In Islamic banking context, it is evidence that physical quality could be measured by 3 indicators; building neat, facility modernity and networking. Interaction quality could also be measured by 3 indicators; politeness, friendliness and information provision. Indicators of service speed, giving solution and staff willingness to help measure process quality dimension. Customers measure technological quality by 4 indicators; access speed, friendly using, meeting the customer need and information clarity. While sharia compliance is measured by sharia-compliance product, sharia-investment compliance and sharia-service compliance.

Of 5 dimensions, 3 dimensions (physical, process and sharia dimensions) are found significantly impact on customer satisfaction while another 2 dimensions (Interaction and technology quality dimensions) do not significantly impact on customer satisfaction.

This study recommends Islamic bankers to measure service performance by 4 dimensions (physical, interaction, process, techonological and Sharia) with a total of 16 indicators. It is also recommended that Islamic bankers put priority on programs which could improve pysical, process and sharia dimensions, the dimensions that evidently could improve the customer satisfaction.

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