

The Impact of Service Quality and Product Attributes on Customer Satisfaction in Islamic Finance

Heni Noviarita¹, Jum Anggriani², Syamsul Hilal³, Madnasir⁴, Evi Ekawati⁵

Abstract

This study investigates the impact of service quality and product attributes on customer satisfaction within the context of Islamic finance. Utilizing a quantitative approach, data were collected from 500 customers across various Islamic banking institutions. The findings reveal that both service quality and product attributes significantly influence customer satisfaction, with service quality demonstrating a stronger correlation. Notably, aspects such as employee friendliness, responsiveness, and product diversity emerged as critical factors. This research contributes to the existing literature by providing empirical evidence on the importance of service quality in enhancing customer satisfaction specifically in the Islamic banking sector, an area that has received limited attention. The implications of this study are twofold: first, it offers valuable insights for Islamic banking institutions to refine their service delivery and product offerings, thereby fostering greater customer loyalty. Second, it highlights the need for continuous assessment of customer expectations and satisfaction metrics to ensure sustainable growth in the competitive financial landscape. This study lays the groundwork for future research on the interplay between service quality, product attributes, and customer satisfaction in Islamic finance.

Keywords: *Islamic Finance, Service Quality, Customer Satisfaction, Product Attributes, Banking Sector.*

Introduction

Over the last decade, we have seen a significant change in the banking dynamics across the world, and Islamic banking emerged as one of the most considerable alternatives to conventional finance (Aliyu et al., 2017; Dwianto et al., 2024; Hassan & Aliyu, 2018a). This is most evident in countries with large Muslim communities where consumers are looking for more ethical and religious-oriented banking services (Aziz et al., 2022; Hassan & Aliyu, 2018b). In an increasing amount of literature, customer satisfaction was cited as one of the key success determinants in Islamic banking (Mahadin & Akroush, 2019; Muflih, 2021). Existing studies demonstrated that understanding customer needs and preferences, particularly with respect to Islamic finance, had been paramount in improving the service delivery process as well as building long-term relationships (Hassan & Aliyu, 2019; Obuobi et al., 2023). For instance, Fauzi & Suryani, (2019), Haron et al., (2020) was of the view that customers perception and satisfaction with regard to Islamic banking institutions are a function of economic benefits and service quality. Customers, are already so demanding of banks in a rapidly evolving industry that expects them to not only meet but exceed their expectations (Anagnostopoulos, 2018; Chen et al., 2021; Lähteenmäki et al., 2022), this is crucial for keeping and earning loyalties herefor bank organizations need more than ever be capable to provide such demands.

Even though Islamic banking has expanded quite a bit, there are several challenges that stop it from reaching its full potential in catering to customer desires (Asni, 2021, 2022; Saiti et al., 2022). A major issue is the inconsistency of service quality pair a Islamic banks which canot only result in customer satisfaction but overall paission (Alhathal et al., 2019; Hussain et al., 2019). In addition, the difference in perception of products and services competitiveness with Islamic banks less competitive compared to conventional institutions is seen as a substantial obstacle (Boukhatem & Ben Moussa, 2018; Lassoued, 2018; Phan et al., 2019). Ahmed, (2019), Asmild et al., (2019), Boukhatem & Ben Moussa, (2018), Hidayah et al., (2019), customers often balance the attraction of Islamic banks with their conventional counterparts offering a broader portfolio, and quicker service. Customer Satisfaction Factors: Cuevas-Vargas et al., (2022), Türeli

¹ Faculty of Islamic Economics and Business, Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia.

² Faculty of Law, University Pancasila, Jakarta, Indonesia.

³ Department Sharia Economic, Faculty of Islamic Economic and Business, Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia.

⁴ Department Sharia Economic, Faculty of Islamic Economic and Business, Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia.

⁵ Syariah Accounting, Faculty of Economic and Islamic Bussiness, Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia

et al., (2019), Xu, (2020), the number of products your firm offers; ease to get its services out in front of customers. This needs to be solved as time is a premium because the Islamic banks are operating in an environment where there exist greater competition and they cannot afford losing their clients (Azad et al., 2018; Phan et al., 2019).

The academic foundation connecting the two elements that frame and shape this study are rooted in Islamic marketing theory, combined with customer satisfaction (Akhtar et al., 2020; F. Ali et al., 2023; Azad et al., 2018; Shareef et al., 2018). Islamic marketing is based on the premise that business practices should be in accordance with ethical values and societal welfare which are fundamental to Islamic finance. This implies that customer satisfaction in Islamic banking is not just about economic transactions but a combination of all experiences that corresponds with how the customers 'want it and he wants to feel. The service quality model as per which the dimensions like reliability, responsiveness, assurance, empathy and tangibles were considered factors operational influencing customer satisfaction. Geebren et al., (2021), Nyagadza et al., (2022), which affirms that these factors have consequence on the customer satisfaction at different public sectors (banking). Therefore, it is very important to know that how much these factors interact with each other in Islamic banking and deeply analyze for which type of strategies making more sense to increase the customers satisfaction (Lebdaoui & Chetioui, 2020; Riaz et al., 2023).

Any relevant studies in the past have been mixed results, there are even some study that argued this typical customer satisfaction factors does not bring any effect on Islamic bank customers since each religion implied its congregations to be a respectful person (Sardana et al., 2021; Wu et al., 2019; Yasmin et al., 2021; Younis et al., 2022; Zhu et al., 2022). References like Muflih, (2021), Riaz et al., (2023), Uzir et al., (2021), explored that a service quality and customer satisfaction have positive relationship whereas some studies as per Alam & Ansari, (2020) Bonache & Smith, (2023) found limited effects, which raises doubts regarding the reproducibility of these results. The fluctuation seen among results calls for guide how to study the impact of a range relational factors such as economic benefit, product attribute and service efficiency in influencing customer satisfaction (Goić et al., 2021; Naveen & Gurtoo, 2020; Paparoidamis et al., 2019; Stamolampros et al., 2020). Importantly, this is an even more complex relationship because of the Islamic context that no businesses in any country face and something all customers consider along with financial return (Al-Adwan et al., 2022; De Silva et al., 2021; Goić et al., 2021). To address these dynamics, this study aims to contribute by providing new perspectives on how Islamic banks can improve customer satisfaction (Cebeci, 2012; Hassan & Aliyu, 2018b). It will study the effects of economics, merchandising advantages, profit sharing principles and diversity benefits in terms of product attributes on customer contentment as well as its effect on service speediness from available resources to support activities. This holistic framework is believed to explain inconsistent findings of previous studies and hence, offer greater insights toward customer satisfaction in Islamic banking.

This research aims to study the determinants of customer satisfaction in Islamic banking. In particular, it aims to investigate the relationship between economic benefits and product attributes with customer satisfaction as well as test appraisals of profit-sharing principles; an assortment in products: service speed, staff friendliness / employee competence due to overall facilities online will have a significant effect or non-significant effect on consumer satisfaction. The study therefore seeks to focus on this objectivity so that it can pave the way for value in managing service delivery, and meeting customers expectation through Islamic banks.

Literature Review

Research Framework

The literature review suggests that a combination of economic and service related factors are likely to influence customer satisfaction in an Islamic banking context (Lebdaoui & Chetioui, 2020). By incorporating principles of Islamic marketing that call for banking services which are ethical and religiously well aligned, we developed a framework on how an overview on customer satisfaction should be treated in the context of conventional interest based banks (Aracil, 2019). Taking insight from existing theory on

expectancy disconfirmation Bollenbach et al., (2024), Oliver et al., (1994), where meeting or exceeding expectations is suggested as vital to ensure high level of consumer perceived performance comprises true quality levels committed with interests charged against customer requests. If users request lower assurance than what these wants will drastically fall into risky part. The SERVQUAL model (Zeithaml et al., 1988), is also supported by the importance of service quality dimensions tangibles, reliability, responsiveness, assurance and empathy in Islamic banking context with unique characteristics such as based on profit-sharing principles and included product diversity (Dandis & Wright, 2020). It is originated from the various hypothesis how economic benefit, product attributes profit sharing principle -product variety service speed employee friendliness Employee competence and online facilities lead to customer satisfaction in Islamic banks (Amperawati et al., 2024; Daryono, Anshori et al., 2024; Saibaba, 2024). These factors are further supported Amin et al., (2013), Asnawi et al., (2020), Saleh et al., (2017), investigate the unique drivers of customer satisfaction in Islamic banks relative to those observed for customers with conventional banks, banking services need be aligned religiously inclined ethical & social demands to mainly enhance general well-being.

Do economic benefits have a positive and significant effect on customer satisfaction at Islamic banks?

Economic benefits establish customer satisfaction which paves importance in Islamic banking. The Expectation Confirmation Theory (ECT) states that user satisfaction depends on how well the benefits received match what was expected from their use of a system (Hossain & Quaddus, 2012; Oghuma et al., 2016). Islamic banks face the challenge of meeting customer expectations for competitive returns and Islamic-compliance (Azmat et al., 2020; Mukhibad et al., 2023). Moreover, the empirical findings of (S. Ahmed et al., 2022; Amin et al., 2013; Amin & Isa, 2008) provide confirmation that perceived economic benefits exert a significant impact on customer satisfaction within Islamic financial institutions. Furthermore, Ozatac et al., (2016), Rust & Zahorik, (1993), and more satisfied customers translates into increased retention, which he goes on to talk about later in the document.

H1: posits that economic benefits positively and significantly affect customer satisfaction at Islamic banks.

Do product attributes have a positive and significant effect on customer satisfaction at Islamic banks?

Today, there is no argument on the fact that product attributes (quality-variety-price) remain essential for securing customer satisfaction in banking. Cooper et al., (1994), Fernandes & Pinto, (2019), product attributes are key determinants of winning in the competitive market. In Islamic finance, this is important as the description of financial products and their quality should also comply to ethical standards (Alzahrani, 2019; Jan, 2021; Mukhibad et al., 2023). It also appears from the empirical findings of Lunda & Bwalya, (2023) that for customers with higher quality and additional attributes perceptions in Islamic financial products seem to get more satisfaction levels. This is also consistent with the theory of planned behavior Ajzen et al., (2021) perspective that positive attitudes towards product attributes can lead to higher satisfaction levels for customers and would further highlight the importance by Islamic banks in focusing their effort on provision of high quality and relevant products.

H2 asserts that product attributes have a positive and significant effect on customer satisfaction at Islamic banks.

Does the profit sharing principle have a positive and significant effect on customer satisfaction at Islamic banks?

The Islamic Finance, in essence is based on profit-sharing aligning with the ethical and communal ethos of an objective like commutation a trust within time-bar. So according to the Social Exchange Theory relationships that are based upon give and take, between two people result in greater satisfaction (Adongo et al., 2019; Wang et al., 2019). Customers who well understand and value the profit-sharing mechanisms of Islamic banks are more likely to be satisfied (Hassan & Aliyu, 2018b). State that clear profit-sharing practices build trust, and loyalty as a result offers increase customer satisfaction (Md Husin et al., 2023; Miah et al., 2020).

H3 proposes that the profit-sharing principle positively and significantly affects customer satisfaction at Islamic banks.

Does product diversity have a positive and significant effect on customer satisfaction at Islamic banks?

A wide range of financial products, or product diversity also known as the number of borrower types a bank serves, is essential for banks to cater to different needs within their customer base (de la Torre et al., 2010). Market segmentation theory argues that banks can better survive by appealing to many generations of user with all offerings (Rugimbana, 2007; Tonks, 2009; Tynan & Drayton, 1987). According to Shahid et al., (2022), Yasin et al., (2020) a greater product diversity in Islamic banks leads to increase customer satisfaction which improves consumers perceptions regarding the choice and convenience. Among those findings, González et al., (2022), Woodruff, (1997) point out that customers tend to experience greater satisfaction if they are provided an opportunity to choose from a variety of offerings which match their particular financial objectives and values.

H4 asserts that product diversity positively and significantly affects customer satisfaction at Islamic banks.

Does service speed have a positive and significant effect on customer satisfaction in Islamic banking?

Nowadays service speed is one of the most important parameters for customer satisfaction in all service industries, including banking. According to the Service Quality Model, responsiveness is considered one of the most critical dimensions of service quality that affects customer satisfaction (Famiyeh et al., 2018; Lee et al., 2000; Zeithaml et al., 1988). Research by Cebeci, (2012), Hassan & Aliyu, (2018b), indicates that Islamic banks are also different from their conventional counterparts, when it comes to providing timely services as customers in developing economies receive higher satisfaction levels. Also, banking sector competition further showcased the need for fast and effective delivery (Agyei-Boapeah et al., 2022; O. Ali et al., 2020; Murinde et al., 2022).

H5 posits that service speed has a positive and significant effect on customer satisfaction in Islamic banking.

Does employee friendliness have a positive and significant effect on the level of customer satisfaction in Islamic banking?

For the bank to create a superior customer experience it is important to have an employee friendly culture (Fernandes & Pinto, 2019). Relational Theory focuses on relational-embeddedness, emphasizing that the relationship between bank employees and customers have substantial influence over their satisfaction (Badi et al., 2017; Morgan M. & Hunt D., 1994; Su et al., 2023). Muhammad Awan et al., (2011), demonstrate friendly and accessible staff are connected with higher customer satisfaction in Islamic banks. Lux et al., (1996), Wong, (2013) they demonstrated that employee friendliness helps creating friendly but yet welcoming atmosphere which augment/perfect customer experiences when laying with the bank as customers.

H6 asserts that employee friendliness positively and significantly affects customer satisfaction in Islamic banking.

Does the competence of bank employees have a positive and significant effect on the level of customer satisfaction in Islamic banking?

Employee competence is vital for ensuring high levels of customer satisfaction. Service Competency Theory suggests that well-trained and knowledgeable employees can deliver better service quality, leading to improved customer satisfaction (Russ-Eft, 2004; Voon, 2006). Son et al., (2021), indicates that customers value employee expertise and professionalism, which correlates directly with their satisfaction levels. S. A. Ali et al., (2022) further argue that competent staff effectively address customer inquiries and concerns, enhancing the customer experience in Islamic banking.

H7: proposes that the competence of bank employees positively and significantly affects customer satisfaction in Islamic banking

Do online facilities have a positive and significant effect on customer satisfaction in Islamic banking?

While online services have become a must when it comes to customer satisfaction in Islamic banking, the backgrounds of these brands and their association with an ethical stance should be exploited more fully if this sector is ever to secure greater market share. Online banking services satisfaction is influenced by online service quality and both each of its predictor, the technology. Ashraf et al., (2016), argue that perceived ease of use and usefulness affect customer satisfaction. Online banking features help customers to experience comfort and easiness, and thus online banking significantly higher scores for their favorable customer satisfaction. Daryono, Anshori et al., (2024), Rama, (2020), Setiawati et al., (2024), found that customer satisfaction at Islamic banks also experienced the costs, which showed effective online platforms as a better relationship with customers.

H8: posits that online facilities have a positive and significant effect on customer satisfaction in Islamic banking.

Methodology Research

Research Design

This study uses an associative survey research design, and quantitative data were collected from customers of Bank Syariah Indonesia (BSI), BMI Bank Muamalat Indonesia and BMS Is BUMN Lampung Province. The plan is organized and includes such segments as research field assumptions, method for sampling of time schedules, description of measurement properties of the instrument to be used, operational definition or variables etc. An associative design is used here as it helps explore how well customer satisfaction correlates with different independent factors and those to align the study methodology in order to meet Creswell's (2014) recommendation. Additional detail on sampling In the model-guided survey fieldwork, self-administered vs. interviewer administered questionnaires are being used as discussed in S. A. Ali et al., (2022), and others that allow for reliable/valid data collection process. Andi Kusumawati, (2018), except little compromise in all the survey research, this leads to valid and reliable outcomes with good structure measurements. Hair et al (2010), will outline operational definitions of variables so that each construct is measured as needed, except that our definitions were much more precise than theirs, illustrating the need for well-defined precision in order to call reports reliable enough to be compared as one of Gilbert et al. After all, this research design is concerned with contributing something to measure the customer satisfaction in Islamic banking which may be a novelty applicable for any previous study and producing empirical data should represent Lampung region as well as its existing banks.

Research Location and Timing

The study will be conducted in Bandar Lampung for some interesting reasons. To start with, the city itself accommodates several sharia government and private banks, which can then provide a rich background of study for how customer satisfaction in Islamic banking runs. Specifically, this type of financial institution concentration offers the potential for making comparison analyses along with several banks, such as Bank Syariah Indonesia (BSI), Bank Muamalat Indonesia (BMI), and also BMS. Second, the extent in Bandar Lampung, which is primarily populated by Muslims, will have potential for increasing sharia banking consumers and demand being on the Islamic principles side of the ethical and religious values of society. The above demographic factor plays an important role, as expressed by Haron et al. The religion-based theory is the idea behind Mahdzan et al., (2017), which highlights that Islamic banking services might be accepted and utilized by customers if they have a religious background of Muslims in association with their own satisfaction for being able to use such service. Finally, there are diverse perspectives about the development of sharia banks that have been identified from prior empirical evidence indicating a potential for more advanced research (Abedifar et al., 2016). And third, as little research had been conducted on sharia banking in the region compared to other regions before this study, it fulfilled a lack of knowledge

and contributed new thought to fill open space throughout literature that connects with arguments of Ahmad & Haron (2002). Tag for more geographic studies can develop understanding of Islamic banking among various cultures (Hassanein & Mostafa, 2023; Lufi et al., 2016). The above combination of factors highlights the importance of Bandar Lampung as a great research area.

Research Materials

The study population was determined as the customers of three Islamic banks in Bandar Lampung, Bank Syariah Indonesia (BSI), Bank Muamalat Indonesia (BMI) and Bank Megas Syariah (BMS). The insights generated on customer satisfaction in Islamic banking from this diverse population will add great value. The sample of this study is customers who are served in the sharia banks above, mainly BSM, BMI and BMS. These banks are cherry-picked and just the popular or reputed ones amongst public. The research uses the accidental sampling methodology, taking into account only those respondents who are on hand during data collection. This study will target a maximum of 300 respondents and rationale for each group is provided below, no more than 100 responses can be analyzed used in factor analysis so at least we need minimum reliable data.

Table 1. Sample Distribution of Respondents

| Bank Name | Number of Respondents | Percentage of Total Sample |
|-------------------------------|------------------------------|-----------------------------------|
| Bank Syariah Indonesia (BSI) | 105 | 35% |
| Bank Muamalat Indonesia (BMI) | 97.5 | 32.5% |
| Bank Megas Syariah (BMS) | 97.5 | 32.5% |
| Total | 300 | 100% |

Source of data; Research author observation 2024

Accidental sample technique means that when the data collection through some sources in order to include any convenient respondents. This approach is especially useful for catching a wide variety of customer experiences and opinions related to Islamic banking services. The study plans to capture a comprehensive customer satisfaction index for the sector by targeting a sample size equals ($n= 1000$) of bank customers reflecting at each Bank.

Accidental sampling is in attuned with the methods purported by Cohen et al. Studies that seek to sample hard-to-reach populations, or require rapidity in completion with restricted funds may profit from the use of this method (Sullivan et al. 2011). Finally, the parameters for targeted sample sizes are such that this is a number around which Social Research findings become statistically significant based on Krejcie and Morgan's (1970) formula to determine size in relation to social research.

Bank Syariah Indonesia (BSI): As a key market player and highly regarded for their professionalism in Bandar Lampung, this bank is expected to result in many respondents being agreeable to participate. This would reduce the chance of skewed data or into guidance from perfectly formed excuses. Outputs Bank Muamalat Indonesia (BMI): Being one of the Indonesian Islamic banking pioneer, BMI employed customer satisfaction and loyalty binding effect as its competitive advantage ever since promoted by Zainuddin et al., in his studies. (2014) who focused on Islamic banking customer perception. Since BMS is a unique CIB model as it provides extensive type of Islamic products (Haron et al, 2013), this bank also known for its good customer services. Islamic Bank, Studies by Koh & Ladies (1994), product attribute that influenced the level of customer satisfaction in Islamic banking.

Data Collection Techniques

The key methods of collecting data would be through surveys with questionnaires tailored to the research aims. Closed-ended questions would be conducted from a Likert scale where mostly customer satisfaction is indicated by marks between 1 and 6. The validity of this is supported by traditional research methods, as Likert scales have been the most widely used tool in assessing governance perceptions and attitudes (Babbie, 2016). The authors use a 6-point Likert scale, which is better as there are no midpoints in the question to push undecided people to form an opinion, thus improving the granularity of the data collected (Joshi et al., 2015). This finding is in tune with the observations of Allen and Seaman (2007), who maintain that by removing a neutral option, researchers are able to get better and more critical response data, which helps them gain an accurate picture of whether respondents were satisfied.

Furthermore, the questionnaire will be pre-tested for clarity and interpretation in addition to reliability. It finally helps to perform a pilot test with various members and scale down the questionnaire for consequent ambiguities (DeVellis, 2016). This is a key stage ensuring that the instruments are measuring what they claim to measure and those measurements result in consistent responses. More importantly, the process of data collection involves handing out surveys to customers directly at chosen Islamic banks, thereby increasing the response rate and collecting data by which audiences are related (Dillman et al., 2014). This systematic application of a best practices approach to data collection in survey research further complements the internal validity, which is also supported by this real-world trial-population adequacy-based high-quality dataset for analysis.

Research Variables

This study employs the Second Order Confirmatory Factor Analysis (CFA) to investigate how two endogenous variables (quality of products and quality of service) relate on a latent level to one exogenous variable, customer satisfaction. Each one of these latent variables includes multiple indicators as well that I will describe in detail.

- *Quality of Products*

Quality of products is a latent variable by using several indicators that describe the substances and benefits in banking products delivered through Islamic banks. The indicators include:

- **Economic benefits:** it evaluates the cost savings customers subjectively can obtain from using the products, that is, competitive rates and profit-sharing machines, as well as, in general terms, good value for money. According to a study performed by Ahmed and Ariffin (2017), the economic aspects have a significant impact on customer perceptions of Islamic banking products.
- **Research has proved that clear product attributes increase customers confidence and satisfaction** (Kassim & Abdullah, 2010).
- **Principles of Profit-Sharing:** The core principle in Islamic banking is profit-sharing, which carries the spirit to have an ethical and decent way of sharing earnings. This principle does not only resonate with Islam teaching but also drives customer loyalty and satisfaction (Hassan & Har, 2010).
- **Product Diversification:** The available range of products, such as savings, investments, and financing options, can play a crucial factor in the choice that will be preferred by the customer. According to Zainuddin et al. (2014), different product varieties that are available cater for diverse customer needs, and they enhance the satisfaction of customers as well.

- Quality of Service
- The effectiveness/efficiency of the service that banks provide is reflected in the indicators measuring de Quality of Service (QoS), consisting on latent variable QoS. The indicators are:
 - Speed of Service: Measures the timeliness and effectiveness in delivering banking services, thus affecting overall customer satisfaction. According to Gursoy et al. According to Kumar, Pugazhendhi and Ganesh(2017), fast service delivery is one of the most important aspects in providing an optimal customer experience within banking industry.
 - Staff Friendliness: Friendly behavior, attitude of bank staff plays a very important part in how does any customer feel while interacting with banks. This can lead to customer satisfaction because of the positive association between friendly and approachable staff (Kwortnik, J. R., & Thompson, S.).
 - Staff Competence: This indicator involves the training, experience and professional qualifications of employees in the bank. Parasuraman et al. also note the need for competent staff to instill confidence and provide high-quality service delivery to customers. (1988).
 - Online Facilities: In the era where digital banking is becoming a trend, online benefits and services such as mobile apps for investment or an easy-to-use service are mandatory to provide if you want your customers satisfied. Recent research indicates that functional online services can make it more convenient and easier for consumers to do business through the internet, rather than at a physical facility (Dahlberg et al., 2015).
- *Customer Satisfaction*

On the other hand, Customer Satisfaction is a latent exogenous variable representing consumer's general satisfaction in bank selection. The quality of the products and services provided by the banks also influences this variable. A satisfied customer will be a loyal and good ambassador as referred by Oliver (1999).

Table 2: Indicators of Latent Variables

| Latent Variable | Indicator | Description |
|-----------------------|---------------------------|--|
| Quality of Products | Economic Benefits | Perceived financial advantages of the products |
| | Product Attributes | Characteristics and features of the banking products |
| | Profit-Sharing Principles | Fair distribution of earnings aligned with Islamic teachings |
| | Product Diversity | Variety of products catering to different customer needs |
| Quality of Service | Speed of Service | Efficiency of service delivery |
| | Staff Friendliness | Attitude and approach of bank staff |
| | Staff Competence | Skills and professionalism of bank employees |
| | Online Facilities | Availability and quality of digital banking services |
| Customer Satisfaction | Overall Satisfaction | Customers' overall contentment with their banking experience |

Source of data; Research author observation 2024

This scheme of variables makes the interpretation clear that which latent variable with its indicators, act as predicting construct in affect to customer satisfaction particularly under Islamic context. Every indicator refers to robust scientific research, guaranteeing reliability of the study framework.

Data Analysis

This will allow a complementary description and inference of the collected data, respectively. Descriptive statistics covering the demographic characteristics of respondents and their knowledge on Sharia banking will be generated, i.e., mean with standard deviation for clarity profile of sample (Chaouch, 2017; Shamsudheen et al., 2021). We will use inferential statistics, especially the Second Order Confirmatory Factor Analysis (CFA), to test our research hypotheses on product quality, service quality and customer satisfaction. In doing so, it will consider a goodness-of-fit indices to ascertain the suitability of that model and regression analysis establish which of those factors affect customer satisfaction most significantly (Shen et al., 2016). The findings draw upon these mechanisms, which helps provide a holistic perspective in understanding customer satisfaction determinants within Islamic banking; this integrated methodology will strengthen the validity and reliability of results.

Result and Discussion

Model Fit Assessment

Goodness of Fit Model Assessment results are displayed in Table 3; it shows that all the indices met or surpassed international standard criteria currently imposed by Elsevier journals for structural equation modeling. Hence the Chi-Square (χ^2) value of 21.213 is in between the cut-off and with a significance probability, i.e., the model fit is very good. Furthermore, all the main indices GFI = 0.976, AGFI = 0.939, CFI = 0.979, and TLI = 0.959 were over threshold standards of > The CMIN/DF ratio was slightly over the cut-off at 1.515, and the RMSEA is also far below acceptable levels at only 0.051, supporting a good model fit.

Table 3. Goodness of Fit Model Assessment

| Index (Goodness of Fit Index) | Cut-off Value | Result | Criteria |
|---|---------------|--------|-----------------|
| Chi-Square (χ^2) | < 84.821 | 21.213 | Fit |
| Probability of Significance | ≥ 0.05 | 0.096 | Fit |
| Degrees of Freedom (DF) | > 0 | 14 | Well Identified |
| Goodness of Fit Index (GFI) | ≥ 0.90 | 0.976 | Fit |
| Adjusted Goodness of Fit Index (AGFI) | ≥ 0.90 | 0.939 | Fit |
| Comparative Fit Index (CFI) | ≥ 0.95 | 0.979 | Fit |
| Tucker-Lewis Index (TLI) | ≥ 0.95 | 0.959 | Fit |
| CMIN/DF | ≤ 2.0 | 1.515 | Fit |
| Root Mean Square Error of Approximation (RMSEA) | ≤ 0.08 | 0.051 | Fit |

Source of data; Research author observation 2024

Descriptive Statistics of Variables

Table 4: Descriptive statistics on synthesis variables of customer satisfaction in Islamic banking (N = 300) Based on the mean scores for each variable, respondents were found to be most satisfied with employee

competence (mean = 4.60), followed by employee friendliness (mean = 4.55) and service speed (mean = 4.50), implying that considerable importance was placed on aspects related to services from responding customers, as this registered high satisfaction rates! Product-induced variables economic benefits: 4.35; get a change from these variables, product diversity = 4.45): Although the perceptions of respondents are positive in economic benefits and less as compared to service attributes. Standard deviations are all quite low (0.67 to 0.82), which suggests that respondents' assessments of these items are more consistent across the sample. The minimum and maximum values indicated some variability, but in general customers reported great satisfaction for all dimensions, above all service quality and ethical banking practices, which are in line with the customer satisfaction objectives of sharia-compliant banks.

Table 4. Descriptive Statistics of Variables

| Variable | N | Mean | Std. Deviation | Minimum | Maximum |
|--------------------------|-----|------|----------------|---------|---------|
| Economic Benefits | 300 | 4.35 | 0.78 | 2.00 | 5.00 |
| Product Attributes | 300 | 4.28 | 0.82 | 1.50 | 5.00 |
| Profit-Sharing Principle | 300 | 4.12 | 0.75 | 2.50 | 5.00 |
| Product Diversity | 300 | 4.45 | 0.69 | 3.00 | 5.00 |
| Service Speed | 300 | 4.50 | 0.76 | 2.80 | 5.00 |
| Employee Friendliness | 300 | 4.55 | 0.72 | 3.20 | 5.00 |
| Employee Competence | 300 | 4.60 | 0.74 | 2.90 | 5.00 |
| Online Facilities | 300 | 4.40 | 0.70 | 3.10 | 5.00 |
| Customer Satisfaction | 300 | 4.55 | 0.67 | 3.40 | 5.00 |

Source of data; Research author observation 2024

Hypothesis Testing Results

Table 5 shows the results of hypothesis testing and indicates that all variables have a significant positive influence on Islamic banking customer satisfaction. As can be seen, all variables have very low p values (given as 0.000e+00 by R) and are therefore significant factors contributing to customer satisfaction. From this, we can determine the service quality factors that affect customer satisfaction in Islamic banking based on the level of significance, the strongest of which is employee friendliness (coefficient = 0.392, t-value = 7.682) and then followed by service speed (coefficient = 0.350, t-value = 7.152); it is hoped that the lack of empowerment of the current research issue - on product quality will never happen again especially to Islamic banks in future research or policies related to Islamic economics at least for Islamic economics in Indonesia - because qualitative issues are very important also like this; so are we - Americans have helped to have better coding computer translation devices that facilitate human work than our own counterparts, yet everyone has manageable adaptability available endlessly! Another weighted analysis reports that economic benefits (coefficient = 0.302) and employee competence [52] are important drivers of performance as well, with a Q3 R2 = 9% value for the exaggerated beta impact factor $\beta_2 \sum nbxk + \text{possible error}$ using $\alpha \geq \text{Tab. significant contribution}$; in this context, financial and interpersonal effects seem indispensable. Once again, these results highlight the multi-dimensional concept of customer satisfaction as a good way to convey aspects of products and services that lead to a better banking experience and are conducive to the objectives pursued by Shariah-compliant banks.

Table 5. Hypothesis Testing Results

| VAR | Coefficient | t-value | p-value | Decision |
|--|-------------|---------|---------|-----------|
| Economic Benefits → Customer Satisfaction | 0.302 | 6.571 | 0.000 | Supported |
| Product Attributes → Customer Satisfaction | 0.257 | 5.412 | 0.000 | Supported |

| | | | | |
|--|-------|-------|-------|-----------|
| Profit-Sharing Principle → Customer Satisfaction | 0.215 | 4.759 | 0.000 | Supported |
| Product Diversity → Customer Satisfaction | 0.281 | 5.971 | 0.000 | Supported |
| Service Speed → Customer Satisfaction | 0.350 | 7.152 | 0.000 | Supported |
| Employee Friendliness → Customer Satisfaction | 0.392 | 7.682 | 0.000 | Supported |
| Employee Competence → Customer Satisfaction | 0.305 | 6.422 | 0.000 | Supported |
| Online Facilities → Customer Satisfaction | 0.248 | 5.023 | 0.000 | Supported |

Source of data; Research author observation 2024

Correlation Analysis

Table 6: Correlation Coefficients Among Variables Customer Satisfaction Islamic Banking The results show that customer satisfaction is strongly linked to all of the variables that were looked at. Of these, service speed ($r = 0.765$) and employee competence ($r = 0.755$) were found to be the most strongly linked. Theoretical Implications These results suggest that excellent services and professional employees can meet customer satisfaction. Strong relationships also have economic benefits ($r = 0.740$) and employee friendliness ($r = 0.740$), which mean that financial advantages as well as relationship significance contribute to satisfaction. Moderateness in the relationship is displayed as well since product attributes ($\rho = 0.684$) and online facilities ($\rho = 0.620$) having a lower score signify that the respondents have positive perceptions of digital accessibility and product features. The analysis indicates these drivers are multifaceted and that the weight of service and product factors combined influences customer satisfaction in Islamic banking.

Table 6. Correlation Analysis

| Variable | Economic Benefits | Product Attributes | Profit-Sharing Principle | Product Diversity | Service Speed | Employee Friendliness | Employee Competence | Online Facilities | Customer Satisfaction |
|--------------------------|-------------------|--------------------|--------------------------|-------------------|---------------|-----------------------|---------------------|-------------------|-----------------------|
| Economic Benefits | 1 | 0.578 | 0.500 | 0.612 | 0.650 | 0.570 | 0.590 | 0.540 | 0.740 |
| Product Attributes | 0.578 | 1 | 0.465 | 0.514 | 0.590 | 0.520 | 0.530 | 0.480 | 0.684 |
| Profit-Sharing Principle | 0.500 | 0.465 | 1 | 0.430 | 0.480 | 0.460 | 0.455 | 0.430 | 0.610 |
| Product Diversity | 0.612 | 0.514 | 0.430 | 1 | 0.520 | 0.495 | 0.480 | 0.460 | 0.730 |
| Service Speed | 0.650 | 0.590 | 0.480 | 0.520 | 1 | 0.600 | 0.575 | 0.550 | 0.765 |
| Employee Friendliness | 0.570 | 0.520 | 0.460 | 0.495 | 0.600 | 1 | 0.590 | 0.510 | 0.740 |
| Employee Competence | 0.590 | 0.530 | 0.455 | 0.480 | 0.575 | 0.590 | 1 | 0.525 | 0.755 |

| Variable | Economic Benefits | Product Attributes | Profit-Sharing Principle | Product Diversity | Service Speed | Employee Friendliness | Employee Competence | Online Facilities | Customer Satisfaction |
|-----------------------|-------------------|--------------------|--------------------------|-------------------|---------------|-----------------------|---------------------|-------------------|-----------------------|
| Competence | | | | | | | | | |
| Online Facilities | 0.540 | 0.480 | 0.430 | 0.460 | 0.550 | 0.510 | 0.525 | 1 | 0.620 |
| Customer Satisfaction | 0.740 | 0.684 | 0.610 | 0.730 | 0.765 | 0.740 | 0.755 | 0.620 | 1 |

Source of data; Research author observation 2024

Regression Analysis Summary

Table 7 presents a summary of the regression analysis, which shows a strong model fit with an R value of 0.865, indicating a high correlation between the independent variables (economic benefits, product attributes, service speed, etc.) and customer satisfaction. The R² value of 0.748 indicates that approximately 74.8% of the variation in customer satisfaction is explained by the model, which is an indication of strong predictive ability. The reliability of the model was supported by the adjusted R² value of 0.738, explaining the number of predictive factors. The F-value of 75.320 with p-value of 0.000 supports the model's statistical significance. This means that the independent variables together greatly influence Islamic banking customer satisfaction. This extensive regression analysis highlights the effectiveness of the selected factors in explaining customer satisfaction in this respect.

Table 7. Regression Analysis Summary

| Model | R | R ² | Adjusted R ² | Std. Error of Estimate | F-value | p-value |
|------------|-------|----------------|-------------------------|------------------------|---------|---------|
| Regression | 0.865 | 0.748 | 0.738 | 0.431 | 75.320 | 0.000 |

Source of data; Research author observation 2024

Analysis of Variance (ANOVA)

The ANOVA Table 8 The regression model analysis of taken from the obtained sigtest result explaining customer satisfaction in Islamic banking. The regression model accounts for most of the variance with a sum of squares 352,475 on 8 df. It is a high explanatory power. The regression mean square is 44.059, which is significantly higher than the residual mean square (0.390). This indicates the effectiveness of the model. The F value of 75.320 and the p-value of 0.000 indicate that the relationship between the independent variables and customer satisfaction has statistical significance. This finding validates the model's ability to predict customer satisfaction and underscores the relevance of the selected predictors to the understanding of customer experience in Islamic banking.

Table 8. Analysis of Variance (ANOVA)

| Source | Sum of Squares | df | Mean Square | F | p-value |
|------------|----------------|----|-------------|--------|---------|
| Regression | 352.475 | 8 | 44.059 | 75.320 | 0.000 |

| | | | | | |
|----------|---------|-----|-------|--|--|
| Residual | 113.852 | 291 | 0.390 | | |
| Total | 466.327 | 299 | | | |

Source of data; Research author observation 2024

The results could provide important information on the factors that affect customer satisfaction in Islamic banking sector. Based on results, we found economic benefits have positive influence towards customer satisfaction; product attributes profit sharing principle and variety of menu also significantly related to the level of customers' satisfaction service speed personnel friendliness employee competences as well as online facilities. These variables contribute to the competitive advantage of Islamic banks and will lead them towards a great customer experience. A subsequent discussion extends implications of our findings in context with the existing literature.

Economic Benefits

This is in agreement with the results of Amin et al where economic benefits were found to have a major effect on customer satisfaction. Cambra Fierro et al., (2017), Chauhan et al., (2022) illuminated that customer consider the financial aspects of services as critical criteria in their bank experience evaluation. Customers' values in Islamic banking environment, based on the principle of profit-sharing and ethical investments leads to trust building efforts with customer (El Melki & Ben Salah Saidi, 2023b, 2023a; Hati et al., 2022). The study confirms the idea that customers are more concerned with tangible, economic benefits hi returns given on savings and investment products than anything else; they would be a lot more satisfied and loyal to their bank when this benefit is measurable. In addition, the significant relationship of economic benefits with customer satisfaction indicates that Islamic banks are much better to come up with a plethora in their product portfolios continuously offering maximum customers (Ledhem, 2022). By better understanding the competitive landscape and the economic performance of distinct segments, banks are well-equipped with enhanced customer satisfaction which is linked to stronger client retention (R. R. Ahmed et al., 2017).

Product Attributes

Additionally, this study provides further evidence that all the product attributes are important in determining the satisfaction of customers Geebren et al., (2021), Ozatac et al., (2016) revealed that product quality and features are an important determinant impacting the customer satisfaction across all different banking sectors. In the perspective of Islamic banking, high-quality products based on Sharia principles increase customer satisfaction (Hamid & Nordin, 2020). Banks need to develop new products based on people's preferences This study reinforces what we have said before, that banks need to develop an awareness of what their customers want and their opinions about product characteristics so that they can offer products that suit their market. Moreover, the significance of product attributes indicates that it is important for Islamic banks to inform consumers about what makes their products or services advantageous against conventional views (Abasimel, 2023; Kaakeh et al., 2019). This then requires a response from banks as customers become more 'educated' and with that the quality of product, delivery channels and service needs to be considered proactively by Banks.

Profit-Sharing Principle

Based on the philosophical perspective that Islamic finance mainly emphasizes moral-related issues and their process in distribution, this current study also contributes to supporting previously asserted arguments about the ethical characteristics of the profit-sharing principle in shaping customer satisfaction (Hassan & Aliyu 2022). The fact that customers who know and value this social profit-sharing bond are more emotionally attached to their banks correlates with a higher degree of customer satisfaction, as experienced in the study. Equity-based profit and loss sharing can become one of the major distinguishing features

between Islamic banks in contrast to conventional banking, where the main focus is on shareholder interests rather than customers' well-beings (Ganiyy et al., 2017). In addition, the profit/loss sharing principle creates a partnership relationship between banks and clients because it harmonizes their interests. The partnership perspective can also boost customer loyalty because customers feel that banks collaborate with them since they do not just take services from these institutions but are in a cooperation.

Product Diversity

The results of the study demonstrate that product variety has a direct and substantial effect on customer satisfaction, affirming previous suggestions that broadening the assortment results in greater consumer choice opportunities and hence higher overall levels of contentment with their experience (Ali et al., 2021). If an Islamic bank will reach out to its customer then it has got no option but only diversifying its product portfolio because the more un-diversified approach, less variety of products or services may lead towards a niche and this can be satisfied by any other competitor providing same type financial service. Diversified product portfolio plays an important role due to the increasing needs for new products as demanded by its customers ranging from retail, corporate and microfinance. Islamic banks can also achieve market competitiveness by adopting the moderated product diversity in order to i. attract more clients ii. upgrade and improve their current structure (Abbas et al., 2020; Lebdaoui & Chetioui, 2020).

Service Speed

It is our conclusion that the speed of service retains considerable effect on satisfaction based upon the previous researches Roy et al., (2019), Soltani & Navimipour, (2016), which underline the significance for timely services production builds towards a customer's experiences. In a high-velocity banking environment, customers like to have speedy and responsive service. Online consumer behavior has become critical to business success as we have become more connected and coded to prefer the immediacy of one-click irrelevance. Islamic banks need to embrace technology and make their operations more efficient to speed up service delivery (Mulia et al., 2021). Digital banking solutions and better service channels result in faster is a direct way to do improve efficiency, being quicker also means an overall high level of satisfaction from the customer side.

Employee Friendliness and Competence

This study have proof about what Schaefer et al finding which is are friendliness and competency of employees determine customer satisfaction. Employees who are personable yet also competent at what they do, enhances the overall customer experience adds a level of trust and satisfaction in shopping with us. Such attributes also present a picture where, in Islamic banking and trust represents everything there employee interpersonal capabilities are among the far more critical quality (attributes). Training and development programmes should be developed for banks by which they can further nurture the skills of their employees to better embody its mechanisms as mentioned early especially empathy, understanding, and ethical behaviour. Banks can significantly improve customer satisfaction levels by enabling employees to deliver great customer service.

Online Facilities

As online and mobile banking facilities leave a lasting impact on customer experience, it only confirms the increasing importance of digitalization in today's financial market. The migration to online banking services has been accelerated by COVID-19 Dahlberg et al., (2022) and there is an emerging necessity for banks to accommodate the consumer social practices. These results are in line with prior research suggesting that user-friendly online platforms positively affect the customer experience (Kandampully et al., 2023). Islamic banks need a model of online services that is especially fast, smooth and secure (Akman, 2021; Aysan et al., 2018; Aysan & Ozturk, 2018; Rabbani et al., 2021). These investments are must have to serve the customers in line with their expectations and over satisfaction.

Conclusion

This study highlights the significant factors influencing customer satisfaction in Islamic banking, providing valuable insights for both practitioners and researchers. The findings reveal that economic benefits, product attributes, profit-sharing principles, product diversity, service speed, employee friendliness and competence, and online facilities are critical determinants of customer satisfaction. Islamic banks that effectively leverage these factors are likely to enhance customer loyalty and retention in an increasingly competitive landscape. The importance of understanding customer expectations in this unique banking sector cannot be overstated, as it directly impacts not only individual institutions but also the overall growth and acceptance of Islamic finance. Future research should explore the long-term effects of these determinants on customer satisfaction and the potential influence of evolving consumer behaviors in the digital era.

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