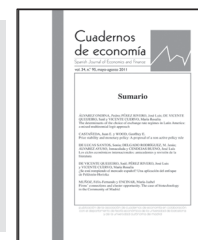# Cuadernos de economía

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The Effect of Customer Service Quality on Customer Satisfaction in the Gulf Cooperation Council's Islamic Banking Industry

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Abstract: The objective of this study is to add to the banking literature by investigating the several factors that affect the quality of customer service and its impact on customer satisfaction in the GCC Islamic Banking Industry. This study discusses the CARTER model, which displays the links between six elements that affect the quality of customer service and customer satisfaction in the GCC Islamic banking industry. This is a study of a quantitative nature and the data was obtained by utilizing survey questionnaires to address different insights. The target audience in this study includes all clients with an account in Islamic banks in various Gulf Cooperation nations. The online surveys were distributed to clients of Islamic Banks, 375 responses were received online, which provides sufficient power for statistical analysis. This sample size is adequate for the convergent and appropriate AMOS solution for models. The reliability coefficient (Cronbach's alpha) was established, and the structural equation modelling was used to examine the significant relationships among the study variables. The results reveal that all hypotheses are accepted and statistically significant. The quality indicators for customer service have a beneficial influence on customer satisfaction when consumers engage with Islamic banks. The current study may suffer from a lack of generalization, as it is conducted in only GCC Islamic Banking Industry. It might also be useful to enlarge the study sample and include a comparison between Islamic versus conventional banking concerning service quality and customer satisfaction. This study has the potential to impact existing banks in terms of service quality, with the ultimate goal of improving customer satisfaction and retention.

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1. Introduction

In the global financial system, the banking sector plays a significant role. In the financial industry, the banking sector has the largest market share (Darsono, 2017). It's no secret that Islamic banking has been receiving global attention over the past two decades, despite its relative infancy compared to the traditional banking industry. Profit and loss sharing (PLS) is a distinctive characteristic of Islamic financial organizations (Benlemlih et al., 2018; Chong et al., 2009). Because both clients (debtors) and the Islamic bank (provider of the funds) participate in the risks, both benefit when earnings are positive and both suffer jointly when earnings are inadequate (Bellalah, 2013). It is strictly prohibited to receive or pay any interest charges in Islamic Banking (Amat Taap et al., 2011; Kettell, 2011). The Holy Quran and the Prophet Muhammad's teachings explain the basis for the interest ban (Sunnah) just as in Christianity and Judaism, interest transactions are banned to avoid punishment in the afterlife (Lewis, 1991; Qureshi, 2012). Aside from that, interest breaches the concept of social fairness since it rewards those who do not put up any effort or take any share in the risks associated with the enterprises that are financed (Al-Tamimi et al., 2003).

By the end of 2020, Islamic banking assets are expected to exceed US\$3.2 trillion, according to figures released by the Islamic Financial Services Board (IFSB). Nearly 80 percent of this money came from the Middle East - which is where Islamic banking originated - and only 20 percent from the rest of the globe. Growing at a 50% higher rate than the total banking industry in some major regions, the future for Islamic banking is looking favourable. In Saudi Arabia, Islamic Banking assets currently account for more than half of the market. Additionally, some Arab markets have introduced Islamic financial services.

Historically, the GCC or Middle East area has been at the forefront of the contemporary Islamic banking and financial sector. The GCC Islamic banking sector has developed in a dynamic worldwide environment thanks to the credit of major Islamic banking and financial institutions such as Al-Rajhi Bank, Kuwait Finance House, Abu-Dhabi Islamic bank, and Dubai Islamic bank. For the GCC Islamic finance sector to reach its anticipated size, it must expand by a minimum of 10 percent each year, according to estimates. Factors contributing to this increase include:

• After the global financial crisis began in the United States and extended to other parts of the world, the Gulf Cooperation Council (GCC) has emerged as a centre for Islamic banking.

• Non-Muslims are becoming more aware of Islamic banking and finance.

• This is owing to the inherent nature of underlying asset provision in the financial contracts, as well as the profit and loss sharing obligations in the financial contracts.

• As the number of Muslims increases across the globe, so does the per capita income of the Muslim world.

Food, cosmetics, fashion, and other halal or acceptable goods and services are rising in demand and Islamic finance has become a vital business to satisfy this need (Meredith et al., 2020).

A country-by-country summary of the GCC Islamic banking sector is provided in the next portion of the article. This country's involvement in the founding and growth of Islamic banking is well-known. A proposal to build an Islamic economic system was made at the inaugural Islamic economics conference in Makkah in 1974, which laid the groundwork for the contemporary Islamic banking business. In the Saudi banking industry, there are twelve local banks (eight conventional and four Islamic) and fourteen licensed branches of international financial institutions (IFI). However, only three local banks out of the twelve account for 45 percent of the overall banking industry, while the seven major banks account for 85 percent. The banking industry has a significant level of public ownership (including quasi-government) and the government is one of the major shareholders in the three largest banks, while the fourth-largest bank is owned by a family that also owns numerous other enterprises.

In the banking business, there is a large and well-developed network of branches, all of which are equipped with the latest technology and have sophisticated financial systems in place. There is a well-defined banking industry in Saudi Arabia, with a uniform organizational structure and a secure network of service providers. A total of 2,024 branches and 17,858 ATMs were located throughout the country in 2016. And in all twelve commercial banks, Al-Rajhi is the biggest full-fledged Islamic bank, despite being the oldest. Saudi Arabia's Islamic banking consists of only four banks, Al-Bilad, Al-Inma, Al-Jazira, and Al-Rajhi banks, in operation and each has its own Shari'ah Supervisory Board that is completely autonomous (SSB). Founded in the second part of the 1950s, Al-Rajhi is the country's oldest and largest bank by assets. Al-Jazira is the second-oldest bank, having been founded in 1975-76, while Al-Bilad and Al-Inma were founded in 2004 and 2007, respectively. Islamic banking is becoming more popular due to the growing local and regional demand and worldwide recognition.

The United Arab Emirates has also played a key role in the development of Islamic banking by proving itself to be a pioneer in developing Islamic banking in terms of both rules and practices, thanks to its 1975 creation of Dubai's Islamic Bank and its Federal Law No. 6 of 1985 on the subject. Nearly 32 percent of the worldwide Islamic banking market is controlled by the United Arab Emirates. Although Islamic banks have a very tiny proportion of the domestic market at 19 percent, The United Arab Emirates is home to 8 Islamic banks, 6 Journal of Islamic Banking and Finance October – December 2020, and 26 Islamic banking windows, which are evenly shared between local and international financial institutions. There are 12 Islamic finance businesses and 1 Islamic investment company in the nation as well.

Bahrain, which has a very active central regulatory body (CRA), is considered the Middle East's financial centre for Islamic finance while also being a leader in Islamic securities and leasing. Arab Banking Corporation (ABC) Islamic Bank, Al Salam Bank Bahrain (Alberta), and Bahrain Islamic Bank (Bahrain Islamic Bank) are among the six fully-fledged Islamic banks in Bahrain. In addition, some international financial institutions such as Capital Management House, First Energy Bank, Standard Chartered Bank, Elaf Bank, Capinnova Investment Bank, Kuwait Finance House, and HSBC Amanah provide Islamic financial schemes through their Islamic banking windows or offices. The total assets of Bahrain's Islamic banks have increased from \$1.9 billion in 2000 to \$27 billion in 2018 in the period of two decades.

Other growing Islamic financial hubs include Qatar, which has both conventional and Islamic banking systems operating simultaneously. 4 full-fledged commercial Islamic banks, 1 corporate Islamic bank and several Islamic banking windows and branches in Qatari and foreign financial institutions make up Qatar's Islamic banking sector QAR360 (almost \$100) billion is believed to be the total value of Islamic banking assets in Qatar.

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Furthermore, more than 6 percent of worldwide Islamic financing comes from Kuwait, which has Kuwait Finance House, established in 1977 (the second biggest Islamic banking organization). Islamic and conventional financial institutions coexist under the country's dual system. Over 38 percent of Kuwait's financial industry is dominated by Islamic banking. If another bank completes its transformation to Shari'ah compliant status before the end of the year, there will be six full-fledged Islamic banks in the country.

In addition to Saudi Arabia and Kuwait, the Sultanate of Oman also has a dual banking system controlled by the Central Bank of Oman which makes it a major participant in the GCC's Islamic banking industry. Commercial banks, specialist banks, non-banking financial institutions, and leasing businesses make up the Omani financial sector. Standalone (full-fledged) Islamic banks, as well as Islamic banking windows within conventional banking institutions, make up the Omani Islamic finance sector. Despite the evident dominance of commercial banks, Islamic banking is rapidly growing and gaining market share in Oman. In 2017, the Omani Islamic banking business grew by 25 percent compared to the previous year, with a market capitalization of RO 4.1 billion (about $10.65 billion), or 13 percent of the banking sector (Meredith et al., 2020).

Table 1.1 List of Islamic Banks, Branches and ATMs in Respective GCC Countries

No	Islamic Banks	Establishment	Branches	ATMs
Saudi Arabia				
1	Al-Rajhi Bank	The 1950s	543	5,211
2	Bank Al-Jazira	1976	80	621
3	Al-Bilad Bank	2004	114	896
4	Al-Inma Bank	2008	99	1340
United Arab Emirates				
5	Ajman Bank	2008	11	49
6	Abu Dhabi Islamic Bank	1997	80	722
7	Dubai Islamic Bank	1975	90	535
8	Emirates Islamic Bank	2004	68	90
9	Sharjah Islamic Bank (Since 2002 converted to Islamic Banking)	1975	34	103
Bahrain				
10	Al Salam Bank	2006	11	35
11	Bahrain Islamic Bank	1979	9	51
Qatar				
12	Qatar Islamic Bank	1982	32	175
13	Masraf Al Rayan	2006	17	
14	Qatar International Islamic Bank	1991	20	90
Kuwait				
15	Kuwait Finance House	1977	430	790
16	Boubyan Bank	2003	40	162
17	Warba Bank	2010	12	36
18	Ahli United Bank	2000	140	3000
19	Kuwait International Bank (Converted to Islamic since 2007)	1973	26	15
Oman				
20	Bank Nizwa	2013	14	12
21	Alizz Islamic Bank	2012	10	8

Sources: Annual Reports of Respective Banks, 2020

The views of the proponents of this banking idea show that Islamic banking is set to expand to rapidly because of its distinctiveness, which stresses an interest-free partnership based exclusively on profit-sharing and non-charge lending services and makes it distinctive from traditional banking.

Given that Islamic banking is a new effort in the nation, issues remain on the extent of the service quality to be given by the banking sector and how customers can be loyalized and satisfied with the level of service that customers require from and/or perceive from the business. In addition, the quality service delivery of Islamic banking products and services is still developing compared to traditional banking. This study aims to assess Islamic banks' extent to service quality to clients and to develop a connection between the quality of service and other factors such as customer loyalty and customer satisfaction. This provides stakeholders an insight into the industry and enhances the level of service that can be given to potential clients. This

is the first attempt in this field to address some of the above questions to the degree of our knowledge.

This paper examines the effect on customer satisfaction in the Islamic banking industry of quality of customer services, as very little research has been done on a proposed study model. This study seeks to offer deeper insights into the influence of customer service quality on customer satisfaction in Bahrain's Islamic banking industry. We are organizing the remaining papers as follows: firstly, building on the introduction, we create a model to link research concepts and discuss hypotheses relating to service quality and customer satisfaction in Islamic banking. Secondly, we discuss the results of the studies and their implications.

2. Literature Review

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2.1 Service Quality

Fitness, value, matching the requirements, and meeting or surpassing the customer expectations may be characterized in four ways: (Reeves et al., 1994). The quality of the products and services supplied has become a major component of banking (Peeler, 1996). More specifically, customer service quality is defined by providing the essential products and services to meet client expectations (Daniel, 2010). Customer satisfaction may be described as an endeavor to satisfy client expectations (Kotler, 2006). It also refers to the amount of client satisfaction with the product and the quality of the services supplied. The happiness of consumers leads to loyal customers who favor business growth and profitability. Putra et al. (2021) examines the influence of digital service quality on customer loyalty, and also the mediating impact of customer satisfaction. The study reveals a positive significant relationship and declares that the conventional servqul or servperf factors will no longer suffice in the digital era, thus banks must carefully select their variables. Yusup (2019) made a survey in West Java, Indonesia, to analyze the influence of service quality on customer satisfaction using Islamic banking services. The findings of the study demonstrate that in Islamic banking services, service quality has a significant and substantial effect on customer satisfaction.

Quality of service is the consequence of a customer comparison between product or service expectations and a sense of service performance (Parasuraman, 1988). If any firm can give sophisticated services of high quality, they may maintain present clients, acquire new clients (Al-Dhaafri et al., 2013), and take part in market shares (Kishada, 2013). Therefore, high quality of service is the key to guaranteeing company success (Angelova et al., 2011).

To achieve a competitive edge in a competitive sector, maintaining service quality improvement is important for the firm. Service quality investment boosts profitability and market share (Rust et al., 1993). In addition, in the global service sectors, the focus on service quality is essential, a company attempts to maintain a comparative edge on the market. Because the bank rivals with usually comparable items in the market, the quality of service is a major tool to gain an edge (Royne Stafford, 1996).

The provision of high-quality customer service helps financial institutions to stand out in competitive marketplaces (Karatepe et al., 2005). Hence, the excellent quality of service leads to higher customer satisfaction and loyalty and a better inclination to advise and/or refer to other customer complaints and, to a significant degree, improved customer retention rates (V. A. Zeithaml et al., 1996). In addition, higher service quality enables greater consumer confidence through customer satisfaction mediation (Misbach, 2013).

Customer service is a corporate process for adapting to increased competition, attracting new business possibilities, enhancing profitability, improving market access, and boosting customer satisfaction (Jahanshahi, 2011). It also links excellent quality of service to financial profitability. The perceived quality has become a significant concern in the banking business, according to Peeler (1996). The perceived customer service quality is directly impacted by customer satisfaction and/or discontent (Jahanshahi, 2011). Service quality has been a key problem in the banking business (Stafford, 1994). Qureshi (2012) found in their study a strong link between expected service quality and its Islamic bank drivers, namely tangibility, dependability, responsiveness, reliability, and empathy.

As relatively little investigation has taken place based on a suggested study model, this article examines the influence of customer service quality in the Islamic banking industry on customer satisfaction. The goal of this paper is to present the issue and offer more detailed insights into how customer service quality in the GCC Islamic Banking industry might affect customer satisfaction. The remainder of this article is arranged as follows: first, we build a model to link study topics and address hypotheses about services and customer satisfaction in Islamic banking; secondly, we analyze the results of the research and their consequences.

2.2 Conceptual Background

In this research, Othman (2001) acknowledged CARTER with some amendments focussing on customer service quality rather than products as this model in Islamic banking literature is not properly explored. The model assesses the influence of six-dimensional customer service quality (compliance, assurance, reliability, tangibility, empathy, and reliance) in the Islamic banking sector on customer satisfaction. Figure 1 shows a conceptual framework. We suggest the following hypothesis to investigate the link between the characteristics of quality of customer service and customer satisfaction:

Compliance is the ability to implement Islamic banking principles with Islamic laws and practices. This means that the items and services offered must be consistent with Islamic legislation and commercial transactions should be based on profit sharing and, therefore, ban the use of savings and borrowing money. Othman (2001) indicated that customer satisfaction compliance is the most important measure. Some Islamic banks, however, cannot comply with Islamic Shariah (observance) due to existing economic systems, government regulations and procedures, and the lack of research and development (Ullah, 2014). Awan et al. (2011) urged for a public understanding of Islamic banking solutions' competitive structures and the significance that Shariah complies with investment types. Amin et al. (2008) highlight the necessity for Islamic banks to strengthen customer interactions based on consumer faith in the Shariah principles. Khamis (2018) noted that compliance and dependability have been identified by clients of the Islamic banking division Bank of Zanzibar as the sole major determinants of customer satisfaction. Hosen et al. (2021) said that conformity with Sharia law becomes a crucial service location in Bank Muamalat Indonesia (BMI). Recently, Dandis et al. (2020) showed that empathy, assurance, and compliance are the most important elements that contribute to loyalty attitudes across all Jordanian local Islamic banks. Ghamry et al. (2022) showed that convenience, dependability, technological level, and Sharia compliance are the most critical variables affecting the behavior of customers in Muslim banks in Kuwait. Islamic banking consumers, therefore, emphasize the notion of compliance. Ahmed et al. (2021) gauge the impact of Islamic Shariah adherence on customer satisfaction in Islamic banking services through the moderating mechanism of service quality. The outcomes of this study show that Islamic Shariah conformity has a significant and significant effect on the quality of Islamic banking services and customer satisfaction. The findings also suggest that the connection between Islamic Shariah compliance and consumer satisfaction with Islamic banking services is partially mediated by service quality. So, we hypothesize H1 by the following:

H1. Compliance in the GCC Islamic Banking Sector has a beneficial influence on client satisfaction.

Assurance means all verbal and written contact between bank staff and their customers, which gives consumers confidence, faith, and confidence. It also involves excellent manners, attitudes, political courtesy, and employee knowledge (Othman, 2001). Janahi et al. (2017) reported that it was

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important to adopt quality services to achieve a satisfactory degree of customer satisfaction in the context of Islamic banking transactions in compliance, assurances, reliability, tangibility, empathy, and responsiveness. Abdul Rehman (2012) indicates that Pakistani and UK Islamic banking clients see customer satisfaction with confidence, reliability, and empathy. Islamic banking service quality is impacted by a good insurance level (Qureshi, 2012). Good quality of service, therefore, requires friendly, knowledgeable personnel to provide enough financial advice and simple access to client account information. Customer happiness and confidence in Islamic banking may also be improved by the credibility of the banks (Ashraf, 2014). We are thus proposing H2:

H2. Assurance in the GCC Islamic Banking Sector has a beneficial influence on client satisfaction.

Reliability is delivering on the service promise in an exact manner, such as quick and secure transactions, a large choice of products and services, and opening extra counters during peak times. Armstrong et al. (2000) have claimed that customer satisfaction is affected mainly by the speed of transactions. Suhartanto (2018) concentrate on 3 important determinants of loyalty intention toward Islamic banks: religiosity, trust, and image. A sample of 200 Islamic bank clients from Bandung, Indonesia, were surveyed for this investigation. This research utilized variance-based structural equation modeling to analyze the data (PLS). The results of this study provide a credible explanation for religiosity's direct effect on loyalty intention. This study shows that, in addition to a direct effect, the effect of religion on loyalty intention is mediated by trust and image of Islamic banks. The significance of faith for Islamic bank clients' loyalty is brought to fore. These findings are examined in terms of their theoretical and managerial implications.

Reliability is one of the key factors of service quality in Islamic banking (Qureshi, 2012). The reliability of Indonesian Islamic banking is a major driver for client satisfaction and followed by empathy, response, assurance, tangible and compliance by (Fauzi et al., 2019) respectively established. Reliability enhances the efficiency of an Islamic bank and shows excellent client satisfaction. The following H3 is proposed on this basis:

H3. The reliability of GCC's Islamic Banking Sector has a beneficial influence on client satisfaction.

Tangibility covers location convenience, the design of physical equipment, materials, and the usage of communication technology. It relates to concrete elements such as ease of access to the building or utilities in the building, the manner that the needed information and descriptive materials are provided for the service provision (Sureshchandar et al., 2002). Al Shemmery (2010) said that branch indoor features (e. g. service speed, confidentiality, time, and availability of ATM) evaluate total retail banking customer satisfaction. Quality of service functions effectively in Islamic banking when the concept of tangibility is supported (Qureshi, 2012). Al-Tamimi et al. (2003) have said that in Islamic banking tangibles are highly essential to customers. Khamis (2018) observed that the compliance, tangibility, and dependability of Tanzania banks attract customers. Hence, we suggest H4:

H4. In the GCC Islamic Banking industry, tangibility has a favorable influence on client satisfaction.

Empathy concerns itself with the provision of personalized customer service. This is feasible if a bank pays special attention to the confidentiality of client information and provides customer support for its personnel and management. Economic satisfaction (for example, level of bank charges and rates) and staff assistance are several criteria that evaluate total customer happiness in retail banks Al Shemmery (2010). Aldarabseh (2019) reveals that the most crucial determinants for Islamic banks to fulfill its customers are Shariah law compliance, product and service dependability, and personal appearances.

Qureshi (2012) showed a substantial link between empathy and quality of services leading to the happiness of customers in Islamic banking. Al-Tamimi et al. (2003) claimed the main elements in Islamic banking appear to be empathy and tangibility. These results are predicted since clients of Islamic banks usually focus more on empathetic elements. Fida et al. (2020) revealed the considerable beneficial effect of empathy and responsiveness on the customer satisfaction of the Sultanate of Oman's four major Islamic banks. Abdul Rehman (2012) also observed empathy among Pakistani and UK clients in Islamic banking. Empathy thus refers to the amount of personalized care that a bank gives Toto its clients. H5 is suggested based on this discussion:

H5. Empathy has a beneficial impact on the GCC Islamic Banking sector on client satisfaction.

Responsibility is connected to speed and service accuracy. Efficient and quick customer service personnel, sufficient branches of banks, and ATMs are all instances of good reactivity. A substantial favorable influence on service quality was reported in Islamic JIMA 8,4598 banking (Qureshi, 2012). Al Shemmery (2010) claimed that remote satisfaction (e.g. timeliness and efficiency in remote requests) influences total retail banking customer happiness. Hammoud et al. (2018) have found that responsiveness and communication along with other dimensions of E-banking also have a major influence on customer satisfaction. If Banks reach or surpass a specified degree of reactivity, Islamic banking can enhance client satisfaction. On this basis, H6 is positioned:

H6. Customer satisfaction in the GCC Islamic Banking Sector has a beneficial influence.

2.3   Conceptual Model and Assumption

Figure 1 shows and tests our conceptual model. This methodology begins with a SERVQUAL measuring scale consisting of six-dimensional structures: tangible, reliable, responsive, assured, and empathetic measurement and conformity dimensions to assess the quality of GCC Islamic banking service. Additionally, a conceptual model is constructed based on the literature and assumptions regarding the link between the quality of service and customer satisfaction (Figure 1).

3.   Methodology

3.1   Sampling and Data Collection

To validate the suggested framework, a positivist research philosophy was made use of and quantitative data was obtained utilizing survey questionnaires to address different levels. The target audience in the current study includes all clients with an account in Islamic banks in various Gulf Cooperation nations. A pilot study was done before the final questionnaire was distributed to 50 pilot survey respondents representing the responder in the main study in order to test the validity and reliability of the research tool. Based on the comments of the responders, only minor changes have been made to the questionnaire. Finally, a total of 600 online surveys were distributed to clients of Islamic Banks, of which 375 (62.5%) were received online, which provides sufficient power for statistical analysis. This sample size should be adequate for the

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convergent and appropriate AMOS solution for models that include three or more indicators per component, according to Anderson et al. (1988) and O'Hair et al. (2004).

3.2 Questionnaire and Measurements

The scales used to measure tangible, reliable, responsive, confident, and empathic measures have been implemented with 22 Parasuraman et al. modified items (1994). The measurement of compliance was implemented using five items from Othman (2001). Six items have been used to gauge customer satisfaction. A part of Leverin et al. (2006) study expresses banking satisfaction; elements represented by pleasure and bank selection were derived from the work of Oly Ndubisi et al. (2005) and Rust et al. (1994). (V. A. Zeithaml, Bitner, M.J. and Gremler, D.D, 2018) and Rust et al. (1994) took the remaining elements that were looking to satisfy their customers from their experience and the notion that the selected bank is the correct choice. Finally, Pritchard et al. took from the study seven articles representing the altitudinal reaction of bank clients (1999). A total of 40 things were adapted to the setting of the Islamic Bank.

By reviewing the literature on the same issue, a structured questionnaire was created. The first portion dealt with the demographic details of those surveyed, such as the gender, age, employment, use of GCC Islamic banking products.

Section two of the structured questionnaire adopted by and including Othman (2001), 27 items divided into six dimensions, namely compliance, assurance, responsiveness, tangibility, empathy, and reliability, classified as 5-point Likert scale ranging from "strongly agree = 5," "agree = 4," "neutral = 3," "disagree = 2" and "strongly d" = 5.

4. Results

4.1 Descriptive Statistics

Table 4.1 shows the characteristics of the respondents. As demonstrated, 57.33% of those surveyed were males and 42.67% were girls. Table 1 further reveals that 58.13% of samples are young consumers in the 26-40-year age range. This would be useful in building long-term connections amongst Islamic banks. Table 1 shows that 49.33% of the sample consumers have their current account and 40.80% of those who responded had a saving account.
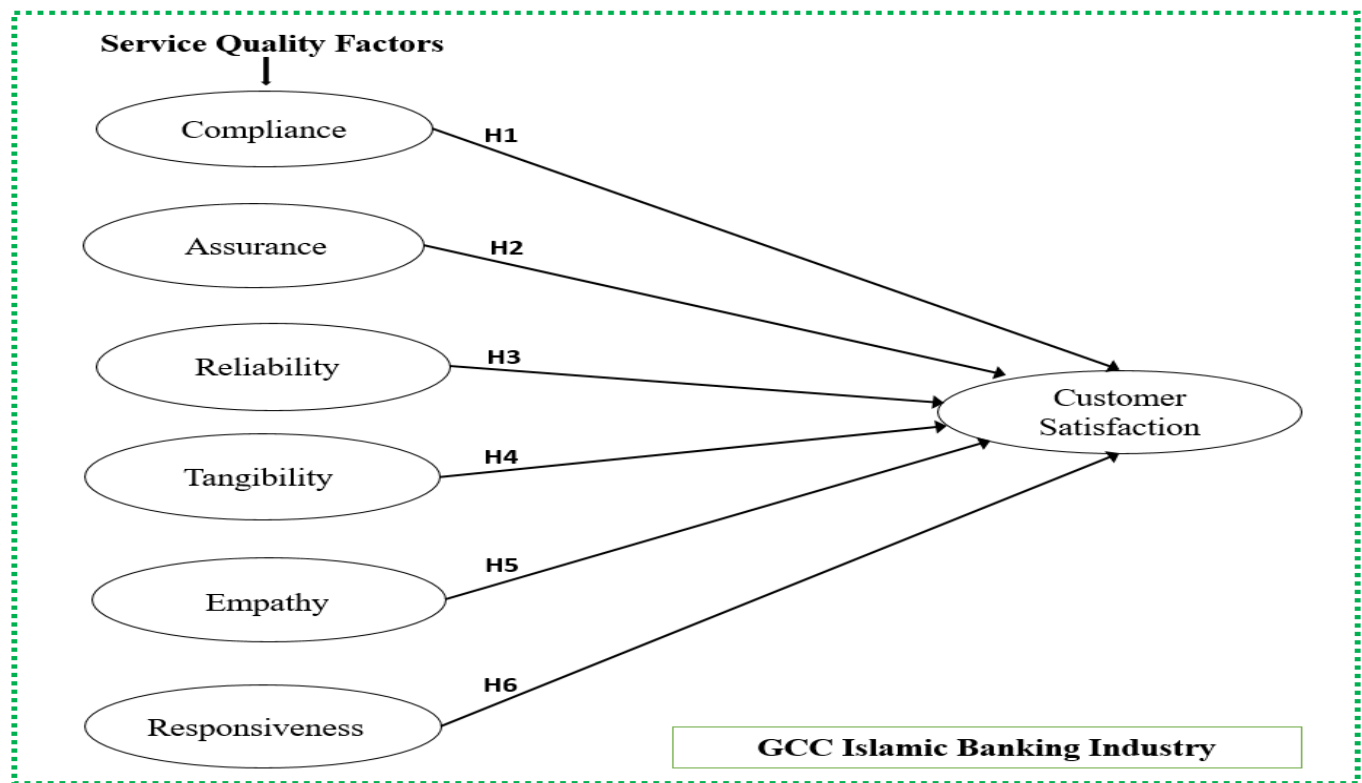

Table 4.1 Respondents Profile Based on Gender, Age, and Product

Gender		
Description	Frequencies	Percentage (%)
Male	215	57.33%
Female	160	42.67%
Total	375	100.00%
Age		
Description	Frequencies	Percentage (%)
Below 25	11	2.93%
26-40	218	58.13%
41-55	134	35.73%
56 & above	12	3.20%
Total	375	100.00%
Usage of products		
Description	Frequencies	Percentage (%)

Current account	185	49.33%
Saving account	153	40.80%
Investment account	22	5.87%
Credit card	15	4.00%
Total	375	100.00%

Source: Authors' Compilation Based on Data

Table 4.2 demonstrates that most samples have been highly educated. Of the respondents, 44.8% had a bachelor's degree, while a further 40.43% held a master's degree. This suggests that they are in an excellent position to assess the quality and satisfaction of their financial services. Table 2 also revealed that consumers engaged in management and professional work have the largest occupation figure, representing 50.13 percent and 42.93 percent of the sample are independent employees and run their businesses. The sample comprises 375 respondents, 74 from Saudi Arabia, and sixty-five from the UAE. 61, 59, 64, 52 Bahrain, Qatar, Kuwait, and Oman were interviewed accordingly. It indicates that responders represent all the nations of the gulf. This has a strategic significance that would assist Islamic banks to assess their clients' positioning and loyalty status.

Table 4.2: Respondent Profile based on Occupation, Education, and Country

Occupation		
Description	Frequencies	Percentage (%)
Full time employed	188	50.13%
Part-time employed	15	4.00%
Self-employed	161	42.93%
Student	11	2.93%
Total	375	100.00%
Education		
Description	Frequencies	Percentage (%)
High School or Less	43	11.47%
Undergraduate	168	44.80%
Postgraduate	152	40.53%
Doctorate	12	3.20%
Total	375	100.00%
Country Wise		
Description	Frequencies	Percentage (%)
Saudi Arabia	74	19.73%
Bahrain	61	16.27%
United Arab Emirates	65	17.33%
Qatar	59	15.73%
Kuwait	64	17.07%
Oman	52	13.87%
Total	375	100.00%

Source: Authors' Compilation Based on Data

4.2 Measurement Model Evaluation

Two steps have been taken to evaluate the measurement models. First of all, the reliability of the measuring models was based on the composite reliability value, and the alpha of Cronbach should be better than 0.70. Then, reliability indicators referred to the loading indicator value that should be higher than 0.70. (Hair et al., 2011). Secondly, there are two types of test validity covering the validity of measurement models, namely convergent and distinctive validity tests. O'Hair et al. (2004) claimed that convergent validity is based on an average extracted variance (AVE) value that should exceed 0.50. In the meanwhile, discrimination relies on the Fornell–Larcker criteria. The test shows that the AVE of any structure should be higher than any latent structure (Hair et al., 2011). Finally, Table IV provides the reliability and convergent validity test results.

Table IV illustrates factor loadings, combined dependability, alpha Cronbach, compliance AVE, assurance, reliability, tangibles, empathy, and responsiveness. The dependability of all latent variables was calculated using the composite, alpha, and factor loadings from Cronbach. The value of composite reliability and factor loading exceeds the minimal threshold of 0,70, indicating that these latent structures provide a fair approximation of internal consistency. Composite components have been achieved successively by 0.887, 0.862, 0.883, 0.873, 0.865 and 0.849. Cronbach alpha, respectively, computed 0.837, 0.859, 0.837, 0.854, 0.832 and 0.875 on the other hand. Both reliability tests surpass the minimal allowed threshold considerably. Each factor load is between 0.724 and 0.869 and has above the acceptable threshold of 0.70.

The convergent validity for the validity test was based on the score of AVE, indicating a minimum standard of 0.50, namely 0.671, 0.571, 0.721, 0.627, 0.623, and 0.617.

As a result, the convergent validity of buildings has been extensively proven, thereby demonstrating the validity of all buildings. Meanwhile, Table V indicates that the structure is discriminating. The discriminating validity is based on the Fornell-Larcker criteria. The criterion was based on the square

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root of the AVE in the diagonal score, where each building's AVE should be higher than any other latent construction. Table V, therefore, ratifies the discriminatory validity of the measurement models.

Table 4.4: The summary of discriminant validity test

Latent variable	Com	Ass	Rel	Tan	Emp	Res
Com	0.832					
Ass	0.485	0.762				
Rey	0.382	0.638	0.851			
Tan	0.652	0.584	0.548	0.797		
Emp	0.415	0.517	0.597	0.548	0.773	
Res	0.428	0.571	0.624	0.542	0.698	0.754

Source: Authors' compilation based on data

Table 4.5: Goodness-of-fit Statistics

Variable	GFI	CFI	x^2/df	RMSEA	Sig.
Measurement model	0.954	0.932	2.274	0.054	0.000
Structure model	0.958	0.946	2.383	0.058	0.000

Notes: Measurement model – 27 items; structure model – 27 items

Source: Authors' compilation based on data

Our hypothesis (Figure 1) shows that the outcomes of the study model show the appropriate fitness model (Table V). To determine if the measurement model explains the actual data observed, the model was examined in terms of several indices (ratio of free-square and freedom degrees (x 2/df): root mean root square approximation error (RMSEA): fitness index goodness (GFI): and comparative fit index (CFI) (CFI). All fit indices of the model (x 2/df: 2.274; RMSEA:.054; GFI:.9954; and CFI:.932) are at the acceptable level as presented in Table 4.5.

Table 4.6 presents standardized parameter estimates and significant values for hypothesis relations. The results show that the conventional CARTER service quality model is a good indicator of customer satisfaction. In addition, the substantial coefficient of the trial demonstrated that GCC Islamic banking service quality was most significantly affected by empathy and dependability, followed by compliance, tangibility, response, and assurance correspondingly.

Table 4.3: Factor Analysis and Reliability Analysis Test

Latent variable	Indicator	Factor loading	Reliability test		Convergent validity test
			Composite reliability	Cronbach's alpha	AVE
Compliance (Com)	Com1	0.821	0.887	0.837	0.671
	Com2	0.847			
	Com3	0.823			
	Com4	0.838			
	Com5	0.765			
Assurance (Ass)	Ass1	0.774	0.862	0.859	0.571
	Ass2	0.763			
	Ass3	0.724			
	Ass4	0.779			
Reliability (Rel)	Rel1	0.849	0.883	0.837	0.721
	Rel2	0.869			
	Rel3	0.831			
	Rel4	0.834			
	Rel5	0.841			
Tangible (Tan)	Tan1	0.782	0.873	0.854	0.627
	Tan2	0.743			
	Tan3	0.824			
	Tan4	0.826			
Empathy (Emp)	Emp1	0.736	0.865	0.832	0.623
	Emp2	0.767			
	Emp3	0.789			
	Emp4	0.846			
Responsiveness (Res)	Res1	0.846	0.849	0.875	0.617
	Res2	0.793			
	Res3	0.727			
	Res4	0.773			

Source: Authors' Compilation Based on Data

Table 4.6 Summary of Structural Model Path Coefficients

Hypotheses #	Path	Path Coefficient	Standard Deviation	T Statistics	P Values	Sig. Level
H1	COM -> CS	0.626	0.071	4.785	0.002	***
H2	ASS -> CS	0.479	0.054	3.986	0.000	***

H3	REL -> CS	0.654	0.075	3.854	0.003	***
H4	TAN -> CS	0.593	0.061	5.985	0.005	***
H5	EMP -> CS	0.678	0.053	4.542	0.004	***
H6	RES -> CS	0.571	0.058	5.478	0.000	***
Note: *p <0.1; **p < 0.05; ***p < 0.01; NS= Not Significant.						

In the dimensions of the CARTER model, the results reveal that empathy in GCC Islamic Banking has the most substantial and beneficial influence on customer satisfaction (H5) and this has been demonstrated in our study. The route coefficient of 0.459, SD (0.053) is smaller than (1), implying no changes in responses. The t-test value is 4,542 and significant (0.004). This finding is consistent with the previous study of Al Shemmery (2010), which stressed the significance of helping employees to measure customer satisfaction overall.

Dahi-Taleghani et al. (2011) and Kheng et al. (2010) claimed that empathy impacts consumer loyalty favourably. Fauzi et al. (2019), Fauzi et al. (2019), and Amin et al. (2008) have indicated that empathy for Islamic banking customers is one of the most important dimensions of CARTER models. The findings of this study complement the findings of Butcher et al research's (2001), which revealed a strong effect on the formation of loyalty to the relationship between individual service staff and consumers. Likewise, Makkar et al. (2015) and Oly Ndubisi et al. (2005) have stated that customer satisfaction may be reached by providing personalized, adaptable, and customer-friendly services. In conclusion, empathy may be seen as the main source of devotion to attitudes in this situation.

The table indicates that compliance in the current study has considerable and beneficial effects on GCC Islamic banking's customer satisfaction (H1). The route coefficient is 0.626, SD (0.071), which means there is no fluctuation in the answers. The t-test value is 4,785 and important (0.002). The results, therefore, confirm Kotler (2006) 's earlier studies, where marketers think that religion influences choice and behaviour when seeking assistance or buying a product. The results further corroborate the proposal made by Othman (2001) to Islamic banks to adopt a quality-of-service concept wherein they ascribed this to the fact that Muslims think that Islamic banks' business operations are part of their cults, where all products and services are based on religion.

Assurance significantly and positively affects GCC Islamic Banking's client satisfaction (H2). This has been demonstrated in our study. The path coefficient of 0.479, SD (0.054) is smaller than (1) and there is no difference in the reactions. The t-test value is 3,986 and is considerable (0.000). The finding has a positive influence between the reliance and customer happiness in the case of Islamic banks, which corresponds to what Othman (2001), claimed that reactivity, compliance, and assurance are the main aspects that affect customer satisfaction in Kuwait's Islamic banks. On the other hand, Fida et al. (2020) submitted that the level of service provided to the intimate banks in the Sultanate of Oman would have no major impact on the assurance.

In GCC Islamic Banking, the third assumption, dependability, has a substantial and beneficial impact on client satisfaction (H3). This has been demonstrated in our study. The path coefficient of 0.654, SD (0.075) is less than one, meaning there is no fluctuation. The t-test value is 3,854 and is important

(0.003). This reveals a substantial connection between dependability and customer happiness and reflects Armstrong et al. (2000) findings that transactional speed is the main factor determining customer satisfaction. If the services of Islamic Bank are dependable, clients may benefit from efficient services, with excellent customer satisfaction. In the study, Abdul Rehman (2012) verified that reliability in Pakistan, the UAE, and the UK has an important link with customer satisfaction as most respondents in those countries have said.

Tangibility has a substantial and beneficial influence on GCC Islamic banking customer satisfaction (H4). This has been demonstrated in our study. The coefficient of the path is 0.593, SD (0.061) being smaller than one, meaning the answers are unchanged. The t-test has a value of 5,985 and is substantial (0,005). The results are based on Al Shemmery (2010) conclusions stating that indoor characteristics of a sector, such as service speed, privacy, opening times, and ATM availability, affect retail banking's total customer happiness. Studies by Qureshi et al. in 2012 and Al-Tamimi & Al-Amiri in 2003 also show that quality services are good in Islamic banking, when palpable and tangible is a key feature of Islamic banking that leads to client satisfaction.

Finally, response and customer satisfaction in GCC Islamic Banking have a substantial and beneficial influence (H6). This has been demonstrated in our study. The route coefficient is 0.676, the SD (0.058) is less than one which means that the answers are not varied. The t-test score is 5,478 and is significant (0,000), indicating that responsiveness is acceptable and statistically significant. Some more research supports the findings as the key predictor of customer satisfaction was Kant et al. (2017). Similarly, Badara (2013) showed a favourable connection between customer satisfaction and responsiveness.

This is in keeping with Al Shemmery (2010) 's statement that remote satisfaction such as timeliness and efficiency in the handling of remote inquiries determines total retail banking customer happiness. All results of the different parameters of the study show beneficial effects on customer service quality for GCC Islamic banking and conform to Jahanshahi (2011) who indicate that quality of customer service directly influences customer satisfaction and/or discontent.

5. Management Implications

This study aims to analyze the influence of Islamic banks on customer satisfaction in six categories of service excellence. The results show that the six aspects of quality and customer satisfaction are directly related. The use of dimensions of service quality enhances the overall satisfaction of consumers, which helps to attract and keep new customers. Therefore, the management of Islamic banks should focus on quality services to improve customer satisfaction, and to create long-term mutually beneficial ties with their customers in order to increase their trust in the service given. They should also build systems to improve continuously in response to changing

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consumer requirements and produce resilient financial solutions to suit customer requirements. Islamic banks could improve their services by incorporating digital infrastructures such as branchless banking, electronic money, and financial technology to obtain a competitive edge. Quality services are important if the competitive climate in which Islamic banks compete is profitable. Managers should thus be well-trained to use many components of service quality to ensure long-term client satisfaction. Moreover, Islamic bank managers should enhance their technical, communication, and interpersonal abilities to attain improved client satisfaction. Quality dimensions may strengthen organizational processes and provide a basis for changes in performance. Thus, managers and practitioners are recommended to apply the aspects of service quality indicated in our study, which impact customer satisfaction and support consumer expectations pragmatically.

6. Limits And Future Research

This study has its limitations, as any research that might limit the scope of this study. Since the results of this study are based on GCC nations exclusively, they cannot completely reflect other countries' Islamic banking sectors. This study only looks at the six key characteristics of customer service quality and customer satisfaction, but additional factors might be of major importance while researching Islamic banking. It is suggested for future studies to expand the research by comparing regular banking with Islamic banking. The sample size should also be increased to include Islamic banking industries in other countries. There may be an interesting topic to explore to identify distinct reasons for consumer decisions to utilize certain banking products or to move from Islamic banks to conventional banks.

7. Conclusion

The objective of this study is to help Islamic banking literature by analyzing the influence of various variables of customer service quality on customer satisfaction. These results show that the CARTER model is trustworthy and valid for the quality of service provided by Islamic banking in Gulf Cooperation Countries as well as showing how all hypotheses are accepted and statistically significant. This study concludes that service quality has an immediate impact on customer perceptions and satisfaction. The quality indicators for customer service have a beneficial influence on customer satisfaction when consumers engage with Islamic banks. The necessity of implementing service quality components to attain a satisfactory degree of consumer satisfaction in the context of Islamic banking transactions was demonstrated by the operationalized factors in this study (compliance, assurance, reliability, tangibility, empathy, and responsiveness). The study follows on from the recent study by Ashraf (2014), Janahi et al. (2017). This study shows that service quality has an immediate impact on Islamic banking on customer perceptions and satisfaction. The overall favorable link between the quality of service and customer satisfaction of Islamic banks is confirmed by our study (Abdul Rehman, 2012; Amin et al., 2008; Fauzi et al., 2019).

However, consumers in Islamic banking are happy with the overall level of service given by their banks, they are not assured to switch to other banks. Therefore, the connection between banks and clients has to be improved by Islamic banks, based on customer confidence in Shariah (compliant) principles utilized for building such a relationship. Muslim consumer confidence in Islamic banks may be related to customers in the GCC banking setting, who perceive those goods and services are based on the Shariah principle. One explanation for this could be that respondents have thought and felt that Islamic banking industry activities are in line with Islamic principles since there are several procedures to guarantee that Islamic banks comply with Shariah. The lawful operations of Islamic banks are heavily supported by Gulf Cooperation Countries Central Banks and Shariah Consultative Councils to help and oversee compliance issues. This trust is founded on the customer's conviction that Shariah governance is adequately implemented by Islamic banks. This has an important impact on customer decisions and their opinions of Islamic banks.

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