



**Arab American University**

**Faculty of Graduate Studies**

**The Role of Islamic Banks Services Qualities on Customers  
Satisfaction and Retention: The Moderating Role of Customer  
Intimacy**

Prepared By:

**Hamzeh Ali Mohammad Amer**

Supervisor:

**Dr. Majeed Mansour**

**This thesis was submitted in partial fulfillment of the requirements for  
the Master's degree in quality management**

**January / 2022**

**© Arab American University –2022. All rights reserved**

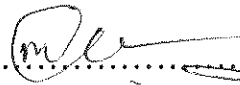
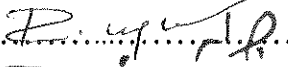

By  
Hamzeh Amer

This thesis was defended successfully on 07/05/2022 and approved by

Committee Members

signature

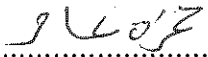
1. Supervisor : Dr. Majeed Mansour
2. Internal examiner: Dr. Raed Iriqat
3. External examiner: Dr. Diab Jarrar


  
.....  
  
.....  
  
.....  
=

### Declaration

I declare that this Master's dissertation has been composed by me and is based on my own work unless stated otherwise. I confirm that this Master's thesis is my own work and I have documented all sources and material used; no other person's work has been used without due acknowledgment.

All references and verbatim extracts have been quoted, and all sources of information, including graphs and data sets, have been specifically acknowledged. To my best knowledge, this Master's dissertation has not been accepted in any other previous application for a degree, in whole or in part.

Name: .....  .....

Signature: .....  .....

### الاهداء

الى فلسطين الحبية ..... وشعبها العظيم  
الى منبر العلم والمعرفة ومدرسة التربية والاخلاق الأولى .... الوالدين الكريمين  
الى من انتظر هذه اللحظات وبذل الغالي والنفيس أياما وسنوات  
الى من تراود مسامعي عباراته , ومن تتحسس أناملتي مصافحة يداه , وتلتبس تضاريس وجهه ,  
ومن تشعر روعي بوهج حبه وعطفه ,  
الى روح والدي الطاهرة .  
سائلا الله عزوجل الرحمة والمغفرة وأن يسكنه الفردوس الأعلى صحبة النبي الكريم والشهداء  
والصحابا والصديقين وحسن أولئك رفيقا .  
والى من تترقب عودتي , ونذرت عمرها في أداء رسالة صنعتها من أوراق الصبر , وطرزتها في  
ظلام الدهر على سراج الأمل بلا فتور أو ملل من أجل فرحتي , ولم تبخلني بالدعاء  
الى والدي الغالية أطال الله عمرها وقدرني على طاعتها .  
الى من أنستني في دراستي وشاركتني همومي  
الى من سارت معي نحو الحلم .... خطوة بخطوة  
بذراها معا ..... وحصدناه معا  
وسنبقى معا ..... باذن الله  
الى زوجتي العزيزة .  
والى أبنائي : علي و عبيدة ... والى بناتي : زين وأيلين .  
الى سند ظهري وعزوتي ورياحين حياتي اخوتي وأخواتي , جمعني الله وياكم على حبه وطاعته ,  
وقدرنا على رضاه ثم رضا والدينا والدعاء لوالدنا بالرحمة والمغفرة .  
والى جميع أصدقائي ورفاقي ممن تزخر ذاكرتي بمواقفهم المشرفة وصحبتهم المثمرة الى كل  
من ساعدني في مسيرتي العلمية وفي انجاز هذا العمل  
مع فائق التقدير والاحترام أهديكم رسالتي هذه .

### شكر وتقدير

الحمد لله رب العالمين والصلاة والسلام على أشرف الخلق سيدنا محمد بن عبد الله النبي الكريم وعلى آله وصحبه أجمعين .

لقد كان من عظيم فضل الله تبارك وتعالى على ، أن هيا الأسباب لي لأكون من تعداد الطلبة الذين اشرف عليهم ، الدكتور مجيد منصور مشرفا ومعلما .

كما تقدم بجزيل الشكر والتقدير لأعضاء لجنة المناقشة الكرام ، وذلك على تكريمهم باعطائي من وقتهم والمشاركة في مناقشة وتحكيم وتحسين هذه الدراسة .

ومن جوهر الواجب أن أتقدم بوافر الشكر والتقدير والاحترام الى قامات العلم والمعرفة ، والذين رفعوا على كاهلهم أمانة العلم والتعليم ، والنهوض والرقى بموارد الأمة البشرية والادارية من :

أساتذتي طوال سنوات ومراحل تعليمي والى أعضاء هيئة التدريس بالكلية ، والأساتذة المحكمين الأدوات القياس ، والى كل من قدم لي النصح والتوجيه والمعونة ، ومد لي يد العون في انجاح هذه الدراسة ، وانجازها وفقا لمتطلبات البحث العلمي من عينة الدراسة .

وختاماً أتمنى من الله عزوجل أن تكون دراستي هذه محل قبوله وعون لعبادته ونفع الله بها البلاد والعباد .

الباحث

حمزة علي محمد عامر

## Table of Contents

Table of Contents.....	V
Abstract.....	VII
<b>CHAPTER ONE.....</b>	<b>1</b>
<b>INTRODUCTION.....</b>	<b>1</b>
<b>1.1 Background of the Study.....</b>	<b>1</b>
<b>1.2 Problem Statement .....</b>	<b>2</b>
<b>1.2 Study questions:.....</b>	<b>4</b>
<b>1.3 Study objectives: .....</b>	<b>5</b>
<b>1.4 Study significance:.....</b>	<b>6</b>
<b>1.5 Study hypothesis: .....</b>	<b>7</b>
<b>1.6 Limitations of the study.....</b>	<b>7</b>
<b>1.7 Study terminology: .....</b>	<b>8</b>
<b>CHAPTER TWO.....</b>	<b>10</b>
<b>THEORETICAL FRAMEWORK AND LITERATURE REVIEW... 10</b>	
<b>2.1 THEORETICAL FRAMEWORK .....</b>	<b>10</b>
<b>2.1 .1 Introductions:.....</b>	<b>10</b>
<b>2.1.2 Customer satisfaction .....</b>	<b>10</b>
<b>2.2.1 Customer concept .....</b>	<b>10</b>
<b>2.2.3 Customer Relationship Management .....</b>	<b>13</b>
<b>2.2.4 Traditional customer relationship management:.....</b>	<b>16</b>
<b>2.2.5 Social customer relationship management.....</b>	<b>17</b>
<b>2.2.6 Neuro-marketing.....</b>	<b>18</b>
<b>2.2.6 Quality concept .....</b>	<b>19</b>
<b>2.2.7 Customer Intimacy .....</b>	<b>24</b>
<b>Commenting on previous studies:.....</b>	<b>33</b>
<b>Chapter Three .....</b>	<b>35</b>

Methodology .....	35
3.2.2 Sources of Primary Data .....	37
3.3 Instruments .....	37
3.4 Validity and Reliability .....	39
Chapter Four .....	44
Data Analysis .....	44
Results related to the second main question: .....	46
Results related to the fourth main question: .....	50
4.7.2 Study Hypothesis: .....	55
Results related to the first Hypothesis: .....	55
Results related to the second hypothesis: .....	57
Results related to the third hypothesis: .....	59
Results related to the fourth hypothesis: .....	60
Chapter Five .....	62
Conclusions and Recommendations .....	62
References: .....	67
Appendix .....	73
: الملخص باللغة العربية .....	81

### **Abstract**

This study aims to discuss the role of Islamic banks services qualities on customers' satisfaction and retention, the study also aims to discuss the moderating role of customer intimacy. In order to achieve the study objectives, the researcher adopts a descriptive analytical methodology, and used the questionnaire as the main study data collection instrument. The study is conducted on a sample of (400) employees who are handling and dealing with the core business of the 3 Islamic banks in west bank, Palestine, 335 of the 400 were returned with a response rate of 81.3. It is clear from the results of the study that the coefficient of interpretation of the impact perceived quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction amounted to (31%), and its p value amounted to 0.00 which is a significant at the significance level (0.05).

It is clear from the results of the study that the coefficient of interpretation of the impact perceived quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention amounted to (22%), and its p value amounted to 0.00 which is a significant at the significance level (0.05).

The results show that customer intimacy had a 33% effect on customer retention when it was added to Islamic banking services. This result reflects that Customer intimacy plays an important role in customer retention, which Islamic banks must consider in the process of attracting customers.

Based on the data analysis and the discussion demonstrated before, the following recommendations are suggested:

- The need to pay attention to building an information and communication technology infrastructure in Islamic banks, which is one of the most important requirements for achieving quality banking services
- The necessity of providing an organizational culture that supports the quality of banking services in Islamic banks.
- The direction of management should prevail towards cooperation and encouragement, rather than towards criticism and threats.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

The banking sector is considered one of the most important economic sectors in developed and developing countries. This sector has been allowed to provide financial services and other banking activities, as these businesses are based on confidence, security and stability. There is no doubt about the primary role that banks play in the economy (Vaithilingam & Samudram, 2006)

The idea of Islamic banks has developed that is in line with the teachings of the Islamic religion, Islamic banks are known as financial institutions that have focused all their transactions on the principle of sharing profit and loss with their project owners. This is why Islamic banks differ from traditional banks in that they are committed to the provisions of the Islamic debt, in addition to the principle of prohibition of interest. It provides banking services and encourages investments in its various forms through the methods available to it (Nugroho, et al, 2020).

In Palestine, Islamic banking services developed after the establishment of the Palestinian Monetary Authority in 1994 and the Palestinian Islamic Banking Law was issued in 2000, allowing licenses to establish four Islamic banks, of which two operate, namely the Arab Islamic Bank and the Palestinian Islamic Bank.( Yasin, et al. 2020) A definition of service quality should be from the customer's perspective (Abu-Nahel, et al., 2020).

Islamic banks provide services and businesses that are similar in terms of their quality and nature, except that they may differ in their level of quality, and in their ability to retain customers and their satisfaction. Customer retention is the group of activities that a business uses to increase the number of repeat customers and increase the profitability of each existing customer. Customer retention strategies enable you to provide and extract more value from your existing customer base (Jang, & Kim, 2020).

As for customer satisfaction, it is represented in meeting the desires, needs and expectations of customers, regardless of whether those desires, needs and expectations have been disclosed and expressed or not. Understanding customers and preparing to raise their level of satisfaction. (Hastenteufel & Kiszka, 2020).

On the other hand, Customer intimacy involves learning as much as possible about your customers, either as individuals or as very small segments of your market, and meeting their specific needs (Brock & Zhou, 2012).

According to Bauminger et al. (2008), customer intimacy is a multidimensional construct, which includes value perception, closeness and mutual understanding. Value perception reflects to consumer's ongoing relationship therefore closeness is considered effective bonding and sense of security between customers and services providers (Bauminger et al., 2008).

## **1.2 Problem Statement**

The feeling of satisfaction with services or goods represents the state in which the mental perception of the customer about the bank and the services it provides is reflected. This feeling reflects his expectations of the bank, Studies (Budiyono et al, 2021) such as have sought to link this concept with another no less important concept,

such as customer retention, which refers to the activities and procedures that companies take in order to reduce the number of customers who stop dealing with the bank. furthermore, (Nitzan, I., & Libai, B. (2011), study showed that the goal of customer retention programs is to enable the bank to retain the largest possible number of customers, and this is often done through providing customer loyalty and engagement initiatives. With the brand, the strategy of customer retention starts from the first communication that occurs between the company and the customer and continues throughout the transaction period.

Accordingly, the level of availability of quality banking services in Islamic banks in its various fields may contribute mainly to achieving customer satisfaction and retention. (Balinado et al, 2021) study recommend to study more attention to the dimensions of the quality of banking services in Islamic banks by senior management on how to achieve them and the means by which they are achieved. Preparing and implementing specialized training programs in modern administrative systems for bank employees and working on refining their skills with full knowledge of their work tasks so that they can perform business efficiently because it has a positive impact on customer satisfaction and retention. On the other hand, the concept of Customer intimacy may play a very important role in the relationship between the quality of banking services and customer satisfaction and retention. Mansour, (2021) study shows. That Customer intimacy is a marketing strategy in which a product or service supplier such as a retailer or company wants to get close to the customer to better understand their needs and wants. customers. Intimacy helps companies better understand and anticipate customer needs and wants, which leads to the generation of new products that are close to customers' hearts. And then one step is taken to complete the strategy of

domesticating customers with the product or service provided to it. By raising the quality of services, Islamic banks seek to maintain their current customers and raise their level of satisfaction with these services by realizing their expectations and quickly meeting them in ways that exceed their expectations, and providing products that meet their needs in order to gain their trust and loyalty, and speed in responding and interacting with their complaints and continuing to Communicate with them in order to read their needs to satisfy them first, and also pay attention to their experiences to improve the relationship :accordingly, the study problem lies in answering the main study question: **What is the role of Islamic banks services qualities on customers satisfaction and retention when the moderating role is customer intimacy?**

## **1.2 Study questions:**

The current study seeks to answer the following questions:

1. What is the level of the quality of Islamic banking services in its dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use)) from the perception of workers and customers in Palestinian Islamic Bank in Palestine?
2. What is the level of customer satisfaction from the perception of workers and customers in Palestinian Islamic Bank in Palestine?
3. What is the level of customer retention from the perception of workers and customers in Palestinian Islamic Bank in Palestine?
4. What is the level of customer intimacy from the perception of workers and customers in Palestinian Islamic Bank in Palestine?

5. What is the impact of Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction?
6. What is the impact of the dimensions of Islamic banking services quality (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention?
7. What is the moderating role of customer intimacy between Islamic banking services quality and customer satisfaction?
8. What is the moderating role of customer intimacy between Islamic banking services quality and customer retention?

### **1.3 Study objectives:**

The current study seeks to achieve the following objectives:

1. Discuss the level of the quality of Islamic banking services in its dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use)) from the perception of workers and customers in Palestinian Islamic Bank in Palestine.
2. Identify the level of customer satisfaction from the perception of workers and customers in Palestinian Islamic Bank in Palestine.
3. Determine the level of customer retention from the perception of workers and customers in Palestinian Islamic Bank in Palestine.

4. Determine the level of customer intimacy from the perception of workers and customers in Palestinian Islamic Bank in Palestine.
5. Determine the impact of the dimensions of Islamic banking services quality (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention.
6. Determine the impact of the dimensions of Islamic banking services Quality (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction.
7. Identify the moderating role of customer intimacy between Islamic banking services quality and Customer satisfaction.
8. Identify the moderating role of customer intimacy between Islamic banking services quality and customer retention

#### **1.4 Study significance:**

Many researchers have been interested in studying the various aspects of banking service quality

The importance of this research lies in:

- Linking the issue of the quality of Islamic banking services to customer satisfaction and the ability to retain them, as there was no link between them - according to the researcher's knowledge - in previous studies in Palestine.
- Helping the management of Islamic banks to know the relationship with the quality of banking services by influencing employees, motivating them, empowering them, and developing their creativity.

- Benefiting from the results of this research will improve performance, which will be reflected in the profits of Islamic banks in Palestine, and thus increase shareholders' confidence that the results were positive.
- This research may be an introduction to more research, through which it is possible to enhance the bank's competitive position in the Palestinian banking market, which will be reflected in shareholders' profits if the results are positive.

### **1.5 Study hypothesis:**

The current study seeks to examine the following hypotheses:

- The quality of Islamic banking services in its dimensions (Availability of Services , Easy use, privacy , compliance to Islamic Sharia) have a positive influence on customer retention in Palestine Islamic Bank.
- the quality of Islamic banking services in its dimensions (Availability of Services , Easy use, privacy , compliance to Islamic Sharia) have a positive influence on customer satisfaction in Palestine Islamic Bank.
- The positive relationship between quality of Islamic banking services in its dimensions and customer satisfaction will be stronger when customer intimacy is higher.
- The positive relationship between quality of Islamic banking services in its dimensions and customer retention will be stronger when customer intimacy is higher.

### **1.6 Limitations of the study**

During the conducting of the study, the researchers faced some limitations and challenges, first of all the data collection period was limited, this reflected on limited

participation of the customer base which prevented those who didn't have a schedule maintenance to reflect their opinions and be part of the sample, and also sample size was affected.

Other consideration might include that the researchers couldn't attend all the data collection process, some the responses was collected by the employees.

### **1.7 Study terminology:**

**Service quality** Quality can be defined as fulfilling the individual's expectations and requirements for a service or product provided by a specific institution or entity, and it can be measured by knowing the extent of individuals' satisfaction with the services and products provided, and it is achieved by avoiding the occurrence of errors, defects and deficiencies in them, and the concept of quality has been specifically associated with institutions Different types of quality in management, and in the provision of various materials and resources, as well as quality in production and warehousing processes, down to quality in the delivery of products and services to consumers(Dandis, et al., 2021)..

**Customer satisfaction** A customer, on the other hand, is the person who makes a certain payment and arrives at a product or service. Thus, a customer can be a user (who uses a service), a buyer (the person who acquires a product) or a consumer (the person who consumes a service or product). The concept of customer satisfaction refers to a person's level of compliance when making a purchase or using a service. Logic refers to greater satisfaction, greater possibility of the customer to buy or rent services in the same enterprise (Budiyono, et al., 2021).

**Customer retention** Customer retention is the ability of companies to convert customers into repeat buyers, which is an important aspect to consider, because product and pricing alone are not enough to satisfy your customers. The question to ask is, how do you keep people coming back after their first initial exposure? The answer lies in implementing strategies that focus on customer retention. If you make customer retention a priority, your business may discover increased business profits (Kipchilat & Omodi, 2021)..

**Customer intimacy** Building an emotional bond with the customer (Customer Intimacy): A marketing strategy in which the supplier of a product or service seeks to get closer to the customer to better understand his needs. This strategy helps to understand and anticipate the needs of customers and satisfy them in a way that exceeds their expectations and enables to capture the heart and emotional share of the customer (Mansour, 2021).

## **CHAPTER TWO**

### **THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

#### **2.1 THEORETICAL FRAMEWORK**

##### **2.1 .1 Introductions:**

##### **2.1.2 Customer satisfaction**

##### **2.2.1 Customer concept**

All companies compete with other companies to attract customers, either by aggressively advertising their products, or by lowering prices to expand their customer base or developing unique products and experiences that customers love (Al-Mustafa, 2015).

Many companies closely monitor their customer relationships to gain feedback on ways to improve product lines (Abdulhadi, 2017).

Ensuring the success of implementing customer relationship management should be dealt with and adopted as a strategy that touches all administrative levels from the bottom of the administrative hierarchy to the top, this renewed traditional view of customers implies a great interest in the methods of communicating with them, and how they receive and interact with this communication, which in turn reflects on the profitability of the company (Al-Sheikhi and Abdel-Razek, 2015).

Customer relationship management (CRM) is the combination of practices, strategies and technologies that companies use to manage and analyze customer interactions and

data throughout the customer lifecycle. The goal is to improve customer service relationships and assist in customer retention and drive sales growth. CRM systems compile customer data across different channels, or points of contact, between the customer and the company, which could include the company's website, telephone, live chat, direct mail, marketing materials and social networks. CRM systems can also give customer-facing staff members detailed information on customers' personal information, purchase history, buying preferences and concerns (Pride and Ferrell, 2009).

Customer relationship management (CRM) has helped companies move further towards effective and efficient sales that are both away from the product and closer to the customer. Successful CRM implementation leads to higher response rates, cross-selling growth, and improved customer retention. A number of researchers consider customer relationship management (CRM) to be event-based customer relationship marketing, driven by the needs of the individual customer (Angel, 2000), equipped with value-based marketing (Pride and Ferrell, 2009), and supported by trust-based selling. Selling Customer relationship management applications are widely used by companies with large customer bases and extensive sales such as banks where sales personnel need a good customer relationship management (CRM) platform to rely on to increase their sales.

CRM might be used and applied in many companies including the Islamic banks. The Islamic bank is an institution, which is governed by the Islamic law called as shariah. However, this institution requires an understanding on the needs of consumers and establishes reliable relationships with customers; one of the ways is by applying the CRM in its business operations. Islamic banks must create competitive advantages and compete in terms of the uniqueness of products and services with other banks.

Therefore, it is important to observe the practices of CRM in the Islamic banks, which can be used as a reference to other banks (Khan, et al., 2022).

### **2.2.2 Types of customers in terms of personality style**

Everyone can be divided into two categories (logical and emotional) and two subcategories (dominant or adaptive). Logical people have great memories and analytical thinking skills. They are gifted in mathematics and languages. Emotional people are creative, intuitive, and creative. Dominant people usually take the lead, while adaptive people feel a strong need to be a part of the group.

#### **1-Logical and controlling customer:**

The logical and controlling customer deals in absolute matters and does not tolerate mistakes. He also doesn't like it when someone gives him advice. Uses stress and loves people who can handle it. Managers also love competition and their position is very important to them. They generally use short sentences and listen attentively, but may interrupt at any time. Directors love quick facts and results (Naseer, 2007).

#### **2-The social customer (emotional and controlling):**

Social people like to talk a lot and like to make new friends. They are proactive. Social people love to have fun and love to gain attention. Because of this, they do not like to be alone. Brightly colored clothes, unique cars, and expensive trimmers are part of their style. Social contractors aren't organized, they're not good listeners, and they don't pay attention to details. They are very emotional and optimistic. Socialists like to help people. They are very adept and take risks. Social people know how to persuade

people and like to make hard statements. They can make decisions quickly, but he can change their mind at any time (Al-Derawi, 2019).

### **3-Analytical customer (logical and adaptive):**

Analyzes usually ask many detailed questions. They are slowly assessing your efficiency over time. Analytic people can also be easily persuaded. They are accurate and loving truths, which they always check. They tend to be perfect. They adhere to the instructions and follow the rules strictly. They have strong critical thinking skills and are therefore slow to speak, move, and make decisions. They are composed, cautious, and calmly speaking. They are generally risk-averse and change their focus quickly, making them appear less persistent (Slim, 2017).

### **4-Emotional and adaptive customer:**

An emotional and adaptive customer feels an intense need to be part of the group. They value relationships with people. They love to talk and will talk a lot, but they will never take the initiative. Relatives are loyal and do not like changes. They are able to focus on their tasks and are great listeners and avoid any disagreements or disagreements partly because commentators do not care about facts and details and they do not wish they do not want to make any decisions or take responsibility and can cause big delays.

## **2.2.3 Customer Relationship Management**

Management scholars define and perceive customer relationship management (CRM) from different perspectives. Customer relationship management is defined as “long-term, mutually beneficial arrangements in which both buyer and seller focus on

enhancing value by creating more satisfying exchanges” (Ingram et al., 2010). Another definition of Customer Relationship Management (CRM), using an alternative term and perspective is “Customer Marketing is an organized way of measuring, managing and improving the performance of your customers and the customer focus in your company” (Curry and Curry, 2000).

From an academic perspective, management scholars believe that banks should acquire, satisfy, and maintain customers while maximizing their profitability and minimizing the cost of managing their relationships. Banks are also required to restore and manage relationships with customers who have abandoned the company. To increase the customer retention rate, the study indicates that proactive service companies are working on two basic strategies; Satisfy customers and maintain a long-term relationship with them.

From a practical perspective, management practitioners recognize the true benefit of a successful CRM system as an increase in customer loyalty and thus revenue. For example, a survey conducted in an American credit card company shows how increasing customer loyalty by only 5% can double the company's profits (Banking Customer Relationship Management, 2000). Another study in a US bank, Customer Relationship Management (CRM) is a critical component of the accelerated profit equation (PRO), or optimizing profitable relationships, provides a customized service architecture for the bank's high-profit customers (key accounts) and trained PRO bankers expand the customer relationship and enhance Bank commitment to these main accounts 1999). (Britt, 2005).

Another benefit practitioners see in customer relationship management is the increase in customer value over time as banks (managers and employees) must exert their utmost

efforts to maintain long-term profitability to achieve and increase customer profitability for each customer (McKay, 2010), through a dedicated and personal method, 2002) (Gupta and Shukl)

Academics and business scholars have a strong interest in customer satisfaction because they constitute the convincing focus of success, for example, Kulkarni, Lacey and others emphasized the urgent need to satisfy the customer through the provision of exceptional services tailored to innovation, and passive asset transformation (service elements that include technology and service processes) Environment and people) into assets of much greater value to both the customer and the organization. As Brett tries to describe exceptional service and elite, Campbell & Frey (2004) attempt to focus on methods of achieving customer satisfaction and profitability in financial banking.

Management, marketing, sales, and human resource researchers and practitioners reveal that customer relationship management is adopted and implemented through different programs and tools in different countries such as Turkey (Bayraktar et al., 2010) Malaysia (Mohd Rizaimy et al., 2010), As well as in many service organizations such as airlines) Liou, and fast food chains (Mornay, 2009).

Business is nothing but relationships and “is the lifeblood of all banks” (Pride and Ferrell, 2009). Within the service industries, this relationship is an interactive process (Re-inartz and Kumar, 2000). Depends on human resources using customer databases and effective communication methods with customers Therefore, there is an urgent need for highly qualified bankers who are professionally selected, trained, empowered, and responsible for maximizing objective customer interactions through CRM programs. Thus, using data from past customer behaviors, cross-selling opportunities, and

demographics to identify areas of sales opportunity, and significant customer interest is essential (Ingram et al., 2010).

#### **2.2.4 Traditional customer relationship management:**

Over time, various add-ons have been added to customer relationship management (CRM) systems to make them more useful. Some of these functions include recording various customer interactions via email, phone, social media, or other channels; Depending on the capabilities of the system, automate various workflow automations, such as tasks, calendars, and alerts; Giving managers the ability to track performance and productivity based on the information recorded within the system (Najm et al., 2017).

Customer relationship management (CRM) tools with marketing automation capabilities can automate repetitive tasks to enhance marketing efforts at various points in the life cycle to generate leads. For example, when you enter a sales prospect into the system, it may automatically send out email marketing content, with the goal of converting a potential customer into a fully qualified customer.

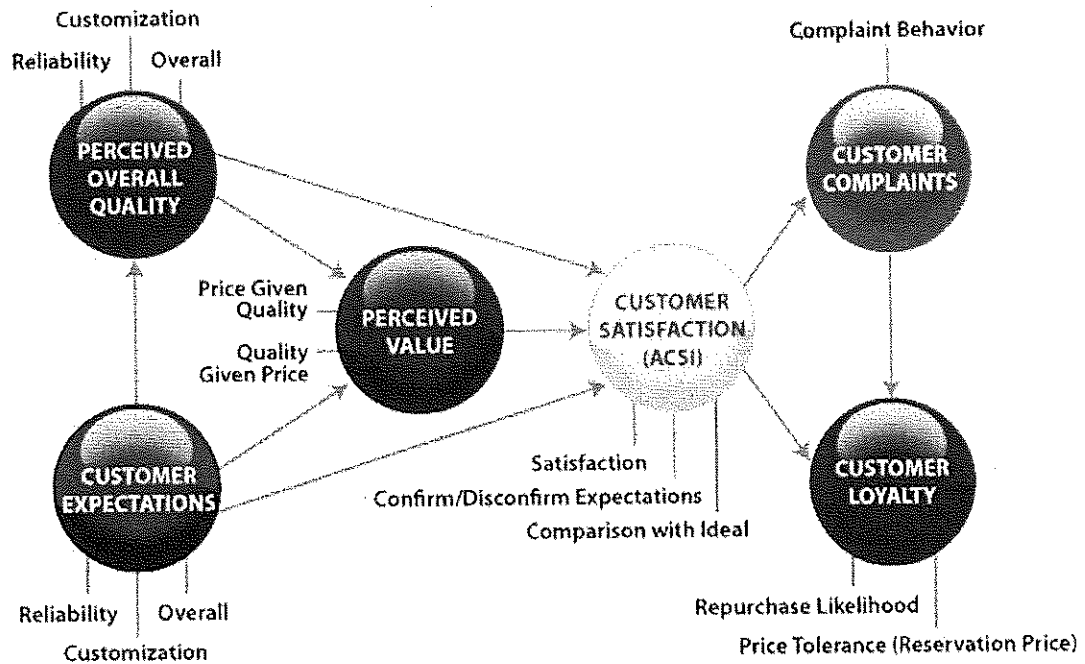
Sales force automation tools track customer interactions and automate specific business functions of the sales cycle that are essential to tracking leads, getting new customers, and building customer loyalty. In addition to call center automation which is designed to reduce the tedious aspects of a call center agent's job, call center automation may include a pre-recorded voice that helps solve customer problems and disseminates information. Various software tools that integrate with agent desktop tools can handle customer requests in order to reduce call time and simplify customer service processes.

Automated call center tools, such as chatbots, can improve customer user experiences (Hussain, 2013)

### **2.2.5 Social customer relationship management**

Social Customer Relationship Management or Social Customer Relationship Management is the integration of social media channels into customer relationship management (CRM) systems. Customer relationship management (CRM) platforms are increasingly supporting social media along with traditional channels so that customers can interact with banks through their preferred channels. This means better customer service and greater marketing insights gathered from customers' social media data (Ahmad, 2018).

Social Customer Relationship Management (CRM) enables business to communicate with customers using the channel of their choice - whether by phone, text message, chat, email, or social media (such as Facebook or Twitter). Beyond these interactions, a social CRM system helps banks gather richer, actionable insights about customers' feelings about their company, brand, and specific products or services (Tantawi, 2019).



Source: by the researcher 2021

## 2.2.6 Neuro-marketing

“Neuromarketing” loosely refers to the measurement of physiological and neural signals to gain insight into customers’ motivations, preferences, and decisions, which can help inform creative advertising, product development, pricing, and other marketing areas. Brain scanning, which measures neural activity, and physiological tracking, which measures eye movement and other proxies for that activity, are the most common methods of measurement (Al Fauzi & Riyanto, 2022)..

The two primary tools for scanning the brain are (functional magnetic resonance imaging) uses strong magnetic fields to track changes in blood flow across the brain and is administered while a person lies inside a machine that takes continuous measurements over time. (electroencephalogram) reads brain-cell activity using sensors placed on the subject’s scalp; it can track changes in activity over fractions of a second, but it does a **poor job** of pinpointing exactly where the activity occurs or measuring it in

deep, subcortical regions of the brain (where a lot of interesting activity takes place). An unfunctional magnetic resonance imaging can peer deep into the brain but is cumbersome, and it tracks activity only over the course of several seconds, which may miss fleeting neural incidents (Al Fauzi & Riyanto, 2022).

### **2.2.6 Quality concept**

The concept of quality is due to the Latin word (Qualities), which means the nature of a person or the nature of the thing and the degree of hardness, and in the past, it meant accuracy and perfection through their manufacture of historical and religious monuments (Al-Muammar, 2014, p. 12)

Bin Saeed (1997, p. 45) defined quality as: "the ability to fulfill the beneficiary's requests in a manner that is consistent with his expectations, and achieves his complete satisfaction with the service that was provided to him."

Ta'minah (2001, p. 87) defined it as: "Consistency with the standards and correct performance in a safe manner acceptable to the society, and at an acceptable cost that leads to effective service."

Al-Zoubi (2013, p. 11) defined it as: "the holistic specifications of an entity, such as being a product, an individual, an organization, which relate to its capabilities to satisfy existing or assumed needs.

And all of these definitions, with their multiplicity, are almost grouped around two things, which are, so to speak, the cause and effect, because the reason is a set of characteristics that must be available in the good or services and conform to the

standards and correct performance and fulfill the consumer's desires for it, and the result is the consumer's satisfaction with this commodity or service and turnout.

Through the definitions provided by the researchers of quality, it is possible to deduce a set of characteristics that must be available in a good or service to be able to possess consumer satisfaction, namely:

- 1- Able to fulfill the beneficiary's requests in a manner that is consistent with his expectations
- 2- Able to meet the needs of consumers and customers, whether in terms of product design, manufacture, or performance ability.
- 3- Able to satisfy and delight customers and consumers.
- 4- An acceptable cost that leads to an effective service.
- 5- Integration of the efforts of all activities through improving operations

The quality of service is defined as a criterion for the degree to which the actual performance of the service matches the expectations of the customers or the difference between customer expectations and their perception of the actual performance of the service, which is the concept that many researchers have adopted. Service should be from the customer's perspective (Al-Khalidi, 2006, p. 4)

The quality of service is considered one of the basics that precede customer satisfaction, and in return, customer satisfaction affects the customer's future purchase decision and perception. Likewise, the quality of banking service is a prerequisite for satisfying the customer's desire and for retaining it. He identified ten dimensions of service quality in the service industry, namely: embodiment, honesty, responsiveness,

competition, courtesy, credibility, security, freedom, communication, and customer understanding (Abu Muammar, 2005, p.78)

Parasuraman: 1988 developed 22 items for measuring service quality and summarized them in five dimensions:

1\_ Trust: It means the ability to perform the service independently and accurately.

-2 Response: It means the desire to help the customer and develop the service provided.

-3 Personification: It means the material facilities, equipment and external appearance of the employees.

4- Empathy: it means the level of personal care and attention provided to the customer.

(Abu Muammar, 2005, p.79)

Simply put, electronic banking occurs when customers use the Internet to access their bank accounts to conduct banking transactions (Sathye, 1999). Thus, the provision of multi-channel banking services has become a competitive necessity and a safeguard for the interaction between banks and their customers (Stoica et al., 2015). Both banks and customers can benefit from electronic banking services. Banks can create higher banking efficiency by enabling customers to open accounts, make deposits, transfer funds across accounts and make payments entirely online (Taqi El Din and Sun, 2016) Customers can perform financial operations such as purchases and transfer funds quickly and easily (Ling et al. , 2016). In particular, electronic banking offers advantages to customers because they can conduct their transactions and other financial activities from home.

Despite the advantages of electronic banking and the huge investments that banks make in implementing internet banking technology, many customers are reluctant to use these

services (Chaouali et al., 2016; Tarhini et al., 2016). In fact, its adoption by clients has been reported to be very low and not as expected (Shaikh and Karjaluo, 2015; Shih et al., 2010). Celik (2008) and Yusufzai and Yani de Soriano (2012) found that Turkish and English banks were unsuccessful in sparking enthusiasm among their customers for the adoption and acceptance of internet banking. This low uptake of electronic banking despite the widespread use of the Internet as a whole. The number of Internet users reached 3.7 billion, representing 49.7 percent of the total population (comScore Report, 2017). This low adoption rate is alarming for banking institutions (Alalwan et al., 2014) and leads to the question of why different countries show different levels of internet banking adoption.

### **1-The User:**

Consumer knowledge is often used to describe and define a primary user state, and is often measured based on self-assessment (Park et al., 1994). In the IT literature on adoption, this knowledge has been linked to the actual level of digital skills of users (Sadowski, 2017). Howard and Moore (1982) emphasize that consumers should be aware of a new product before intending to use it. Creating awareness among consumers about a service or product is important for any intention to use it (Alnour, 2013; Alsour and Al-Hyari, 2011; Sathye, 1999). Thus, if Jordanian consumers are not using electronic banking services, it may be because they are not aware of the availability of this service, nor of the benefits it provides.

### **2-Experience and ease of use:**

Benefit indicating improved functionality resulting from the use of the electronic banking literature abstraction system indicates a positive relationship between perceived

benefit and intention to use electronic banking (Pikkarainen et al., 2004; Eriksson et al., 2005; Gounaris and Koritos, 2008; Ozdemir et al., 2008).

Perceived usability and perceived usefulness are the main factors that influence the intent to use electronic banking. Perceived usability and perceived usefulness are two critical determinants of system use in an organisation. Ease of use is an important factor when adopting electronic banking services. Electronic banking services must be user-friendly to ensure the use of customers. One of the reasons for the failure of electronic banking in the United States is the difficulty of use in terms of technological innovation of electronic banking, if Jordanian customers do not use electronic banking, it may be because Internet banking is not user friendly. (Eriksson et al., 2005)

### **3-Safety:**

Feeling of security when conducting transactions on the Internet is a key factor that removes customer concerns about online purchases (Salisbury et al., 2001). Customers tend to make more use of an electronic service only if they feel that their transactions are secure (Cheng et al., 2006). It is clear that security affects the use of electronic banking services, as heightened security leads to an increase in the use of electronic banking services. Hence, there is theoretical and empirical evidence of a significant association between confidence and intention to use electronic banking. For example, Doney and Cannon (1997) found that consumer trust correlates with the intent to use the seller in the future, while Gefen (2000) found that trust has a significant effect on purchase intentions and increased trust in an e-commerce seller suggested an individual's intention to use the seller's site. Moreover, previous research has also recognized a significant association between confidence and PU (Chircu et al., 2000,

Gefen et al., 2003; Stewart, 2003). In this context, Daniel (1999) has argued that security is one of the most important factors affecting customer acceptance.

Model	Criteria(Subcriteria)	Concept
Swan and Combs, 1971	Instrumental performance, Expressive performance	Disconfirmation concept
Grönroos, 1984	Image, technical quality, functional quality	Disconfirmation concept
Parasuraman, Zeithaml, and Berry, 1985	Reliability, responsiveness, customization, credibility, competence, access, courtesy, security, communication, tangibles, and understanding	Disconfirmation concept 5Gap Model of Service Quality
Parasuraman, Zeithaml, and Berry, 1988 (SERVQUAL)	Tangibles; Reliability; Responsiveness; Assurance; Empathy	Disconfirmation measurement with $(Q = \Sigma P - \Sigma E)$
Cronin and Taylor, 1992 (SERVPERF)	Same as SERVQUAL: Tangibles; Reliability; Responsiveness; Assurance; Empathy	Performance-based (perception) measurement $(Q = \Sigma P)$
Robledo, 2001 (SERVPEX)	Tangibles; Reliability; Customer care	Disconfirmation in a single scale from 'less than expected' to 'more than expected'
Dabholkar, Thorpe and Rentz, 1996 (RSQS)	Physical aspect (Appearance, Convenience); Reliability (Promises, Doing it Right); Personal interaction (Inspiring, confidence, Courteous /Helpful); Problem Solving; Policy;	Performance-based Hierarchical structure
Brady and Cronin, 2001	interaction quality (attitude, behavior, and experience); physical environment quality (ambient conditions, design, and social factors); outcome quality (waiting time, tangibles and valence)	Performance-based Hierarchical structure
Caro and Garcia, 2007	Personal interaction(conduct, Expertise, Problem Solving); Design (Range of service, Operating time);	Performance-based Hierarchical structure
	Physical Environment(Tangibles, Information); Outcome (Punctuality, Valence)	
Wu and Cheng, 2013 (SSQAI)	Interaction Quality (Conduct, Expertise, Problem solving); Physical Environment Quality (Cleanliness, comfort, Tangibles, Safety&Security); Outcome Quality (Valence, Waiting Time); Access Quality (Information, convenience)	Performance-based Hierarchical structure

### 2.2.7 Customer Intimacy

Building an emotional bond with the customer (Customer Intimacy): A marketing strategy in which the supplier of a product or service seeks to get closer to the customer to better understand his needs. This strategy helps to understand and anticipate the

needs of customers and satisfy them in a way that exceeds their expectations and enables to capture the heart and emotional share of the customer.

This strategy is highly customer-centric, as the company seeks to build a special relationship with its customers, by constantly customizing its offerings to meet the unique needs and desires of customers.

To understand the mechanism of creating a deep relationship with customers, companies must build multi-level communications with customers to understand the reasons, motivations, behaviors, and decision-making stages of buying behavior, and they must also focus on the service as a whole, not just on the sale process alone. For example, when making a mobile phone, the manufacturer realizes that it is not selling a mere technical device but rather a lifestyle so it is important to bring the customer at each step of production. This is to understand the underlying needs of customers and develop insights into their habitual behavior that reads their lines of needs to create products that customers do not realize they need.

The concept of building a deep relationship with customers is one of the three basic elements of the value discipline model, which was developed in the early 1990s by strategists Michael Tracy and Fred Wierzima who introduced the model in an article for Harvard Business Review. The three elements are:

Operational Excellence: Delivering quality products at the lowest total cost.

Product leadership: Developing new and better products through differentiation and innovation.

Deep Customer Relationship: Continuously customize products and services to meet customer needs.

Deep customer relationship can be considered as an advanced form of business in which customer focus is better by learning as much information as possible from them to improve service more and more to meet their specific needs. With accurate knowledge of customers, a customized product can be offered to them that well meets their needs in a way that exceeds their expectations.

This strategy can be risky and costly, as it requires the entire company to put most of its focus and efforts on the customer, and to give a lot of time, attention and resources to a single group of customers or small segments of the market.

## **2.3 Literature Review**

1- **Dahlioni, & Wilandari, (2021)** study aims to examine the influence of Customer Intimacy on Religious Based Brand Trust, Customer Satisfaction, and Customer Loyalty in Islamic Banks. This research was conducted on 140 customers of Danamon Sharia bank in the Jember Regional Coordinating Board. The data used in this study are primary data and secondary data. This study indicates that customer intimacy has a significant effect on religious-based brand trust, customer satisfaction, and customer loyalty. This study also found that religious-based brand trust affects customer loyalty and customer satisfaction has an effect on customer loyalty. This study also suggests that future studies examine other variables related to the variables that have been used in this study. Purpose

2- **Egala, & Mensah, (2021)** study investigated the impact of quality digital banking services delivered during the COVID-19 pandemic on customers' satisfaction and retention intentions. This study combined constructs drawn from the E-S-QUAL and BSQ models to measure the impact of digital banking services on subscribers of digital banking services in Ghana. The study utilized structural equation modeling with partial least squares (PLS-SEM) to analyze 395 responses. Results revealed a significant direct effect between digital banking services satisfaction and customer retention decision. The results also revealed that digital banking services quality dimensions such as ease of use, efficiency, privacy/security and reliability impact customers' satisfaction and retention intentions. This study has underlined the significance of quality digital banking services in developing countries. The study underscored the need for banking and non-bank financial institutions to embrace the much-anticipated quality service demanded by customers and the need for continuous service improvement relative to the growing deployment of financial technologies.

3- **The Krivinska, et al., (2021)** The study proposes a model and empirical testing of the impact of environmental instability on organizational resilience and enterprise performance based on four main assumptions, due to the interrelationship between uncertainty, dynamics and complexity. The external economic environment and the resilience of the enterprise has been demonstrated; The impact of organizational flexibility on enterprise performance has been identified; The basis of resource criteria for flexibility is defined; The key factors for reaching a high level of performance were discovered by the organization.

4- **Alshurideh (2021)**. study purpose was to assess the service quality of bank agents on satisfaction in Mbeya. The specific objectives of the study were to assess the

influence of reliability of bank agents on customer satisfaction, to assess the influence of responsiveness of bank agents on customer satisfaction, to assess the influence of assurance of bank agents on customer satisfaction, to assess the influence of empathy of bank agents on customer satisfaction and finally to assess the influence of tangibility of bank agents on customer satisfaction. The study, based on a case study design, used a non-probability sampling method to select one hundred and seventy (170) respondents from a total population of 3,734, selected by convenience sampling using only Mzumbe University students. In this study, a questionnaire was used for data collection. The data was presented in figures and tables for easy interpretation. The data collected was analyzed by descriptive analysis using SPSS and Microsoft Excel. The data obtained revealed that majority of the bank's customers were satisfied with the quality of services provided by the bank's agents when they receive services. Factors such as the professionalism, reliability, attentiveness, communication skills, intellectual impression and responsiveness to customer satisfaction of the bank agents contribute to this. This study is beneficial for both banks and customers as it illustrates the key elements of service quality that are important for service delivery and building good service.

**5- Mustafa, (2022)** study main objective of this paper is to examine the Islamic bank service and quality, and its correlation on customers satisfaction and loyalty of Islamic banking. A questionnaire survey was conducted to ask the respondents' ideas about their services and their correlation on their satisfaction and quality. the research. The sample has covered 9 Islamic banks from Iraq (16% Of Kurdistan International Islamic Bank for Investment & Development, and 11% of Cihan Bank Islamic Investment and Finance, also 13% of AlNahrain Islamic, 7% of Nasik Islamic Bank, 14% of Elaf Islamic Bank, also 14% of Iraqi Islamic, 16% of Dijlah and Furat Bank for Development & Investment, only 2% of Islamic Regional Cooperation Bank, finally 7%

of National Islamic) percentage of each bank. Regarding respondent gender, 162 which is 77% were male and 48 which is 23% were female. 130 respondents were married and it's about 62%. And 80 respondents were single and that is about 38%. Regarding respondent ages, 42% were 21 to 30 years old, 40% were 31 to 40 years old, 14%, 2%, and 1% were aged 41 to 50 years, 51 to 60 years, and above 60 years old respectively. regarding sample respondents' education level, 7% were holding a primary certificate, 10% held a secondary certificate, and graduated were 27%, also 14% were holding a post-graduate certificate, Ph.D. holders were 5%. As a result, The researcher used a questionnaire that classified into four sections of information in this research, to make sure the validity of the scale that we used in the study, the reliability were confirmed by the Cronbach alpha coefficient and it were Islamic bank service(0.899), Customers satisfaction(0.869), Customer's loyalty(0.879) which are an acceptable value according to (Bland and Altman 1997) which says that the acceptable Cronbach alpha value must be more than 0.70 based on Cronbach alpha test which affects by the number tested items. On the other hand, the researcher has found that there is a strong relation between Islamic bank services and customers loyalty which was found from the correlation table result above at significant the 0.01 level (2-tailed). The level of correlation is high which is 0.721\*\* this means that the second hypothesis is accepted that stated that "There is a significant relationship between job Islamic bank services and customers loyalty.

**6- Al-Gharaibah Study, (Al-Gharaibah, O. B. (2020). 2020).** Forecasting of electronic banking adoption in Malaysia using the Extended Technology Acceptance Model Electronic banking (electronic banking) is a service that can facilitate financial transactions. However, users have numerous concerns when dealing with online banking. This paper aims to develop an extended model to predict and explain

customers' behavioral intentions in relation to Internet banking adoption. The proposed model includes four variables to provide a more comprehensive investigation of Internet banking. Data were collected from postgraduate students in Malaysia. The results showed that the proposed model has moderate explanatory power. In addition, the results of ease of use and customer behavior are highly correlated with the adoption of electronic banking services. By contrast, the perceived benefit and risk have little to do with the adoption of electronic banking. Decision makers have to ensure that electronic banking services are easy to use and must provide clear instructions for using the services.

**7- PHU, N. T.C, & MINH, T.A (2020)** Study entitled Some Factors Affecting Choice of Electronic Banking Services by Individual Customers in Commercial Banks. It studies a number of factors affecting the choice of electronic banking services (electronic banking services) by individual customers of commercial banks. The form is presented with 5 factors that influence the choice of using electronic banking services. The study implemented descriptive statistical methods, metrics measurement (Cronbach's alpha), and discovery factor analysis (EFA) with a sample of 384 individual customers using electronic banking services in a commercial bank. Thus, the authors identified the effect of each factor influencing the choice to use electronic banking services for individual customers. The results of this research will be useful for officials to provide solutions to contribute to improving the quality of electronic banking services, and thus increase the number of customers using electronic banking services in addition to the operational scope.

**8- Al-Kady's Study (2020)** focused on the population as represented in the Egyptian banking sector, and specifically the commercial private sector banks operating in Upper

Egypt, and the sampling unit was represented by (the customer It is the individual to whom the service is provided while dealing with the banks in question. Where a stratified random sample was determined from an unspecified (relatively large) study population, and the sample size was determined based on statistical tables, where the selected sample size reached (384) with a confidence level of 95%, and a significant level of 5%. The researcher distributed the survey lists to the banks under study according to the proportional distribution method, and the number of lists returned to the researcher and valid for statistical analysis reached (316) survey lists with a response rate of 82.29%, which is a good percentage in the field of social sciences. Based on the results obtained, the indications of the study were presented, and a set of recommendations were developed that help the Marketing Department and the employees of the Egyptian banks to improve the quality of banking services provided to customers.

**9- Ramadan Study (2019)** This study aims to identify the impact of the quality of banking service, represented in five dimensions (after dependency, after tangibility, after response, after security and after sympathy) on the satisfaction of customers of the Algerian Popular Loan Bank CPA, the M'sila Agency. The study population consists of customers benefiting from the banking services of the Algerian Popular Loan Bank, M'sila Agency, M'sila Province, Algeria, and used the questionnaire as a means to obtain data where; A questionnaire consisting of 23 statements was designed, and in light of this, data were collected and analyzed using the SPSS statistical program, version 25, and the study sample consisted of 70 bank customers, 65 questionnaires were retrieved, and 05 were lost, with a refund rate. 93%, of which 56 questionnaires were subjected to analysis, and 10 questionnaires were excluded. The study concluded that there is a positive impact of the dimensions of the quality of the banking service

provided (reliability, tangibility, responsiveness, security, and empathy) on customer satisfaction, and it became clear that the dimension of security is the most influential dimension on customer satisfaction, while the strongest dimension is at the Popular Loan Bank Algeria, CPA. The accountability in terms of quality is the dimension of reliability and the weakest dimension after the tangibility. concrete, being the weakest dimension in terms of quality, has the Popular Bank of Algeria CPA, the Messila Agency, with the strengthening of strengths and improvement of weaknesses in other dimensions.

**10- Abdullah's study (2020)** This research aims to measure the impact of the quality of banking services provision on achieving customer satisfaction by building a positive mental image in the banks located in Yemen - Sana'a. To achieve the study objectives; The researchers used the questionnaire as a main tool to collect data, and then process it using SPSS. The researchers used the descriptive and analytical approach to answer the study questions and test hypotheses. The results of the statistical analysis showed a positive role between the quality of banking services provision in its dimensions and mental image, and customer satisfaction, as the higher the quality Banking services, the mental image increased satisfaction, and based on the results, the study recommended banks operating in Yemen to synchronize technology and keep pace with the banking market simultaneously to enhance and improve the level of quality of services required for customers by developing plans and strategies for the banking market, clarifying interest in it and following up its implementation.

**11- Benign Study (2019).** The aim of this research is: "Studying the patterns of using credit cards and their relationship to consumer behavior in light of the quality requirements of faculty members." - Quality education), where their ages ranged

between (25-50) years and from different economic and social levels. The research tools included: a social and economic response form, a general data form, a faculty member, a scale of patterns of credit card use, a scale of faculty members, an assessment scale, an assessment test results, measurements of your teaching staff, specifications, and specifications in the teaching staff.

### **Commenting on previous studies:**

Most of the previous studies sought to research the link between the quality of banking services, and most of them were related to banks in general. Previous studies have linked this concept to customer satisfaction, but there are few of these studies that sought to link the quality of banking services with the ability to retain customers. There are also a few previous studies that sought to show the role of Customer intimacy as a mediating variable in the relationship between the quality of banking services and customer satisfaction or the ability to retain them.

Where most of the previous studies followed the descriptive analytical approach based on data collection, while the current study focused on the same approach, but through the questionnaire as a main tool for data collection.

The current study is also distinguished from other previous studies in that it sought to research a new link between the quality of banking services and customer satisfaction and retention in a period where the customer's domestication played a mediating role in such a relationship.

The current study is similar to other studies in terms of seeking to identify the factors affecting the use of Islamic banking services and the factors that affect their acceptance,

as previous studies dealt with the study of some factors affecting the use of Islamic banking services.

The researchers benefited from previous studies in formulating the theoretical framework of the study as well as identifying the scientific method used in it.

## **Chapter Three**

### **Methodology**

#### **Introduction**

The scientific research process is known as a programmed and organized process, which includes an arranged and defined approach with a clearly defined timing, and the researcher adopts it to find out the solutions that should be followed; Scientific research is a process based on a set of sequential and coordinated steps, which are governed by a set of rules and principles that the researcher must adhere to. Researchers and scholars differed in determining the number of these steps; Where some of them assumed that the scientific research process requires ten steps, and some of them identified it with six steps, but in total it depends on defining the research problem, and then collecting data related to it, formulating it in a clear way to elicit the causes of the problem, and then moving on to suggesting appropriate solutions to it.

#### **3.1 Research Design**

The current study was based on the descriptive analytical method. The analytical descriptive approach helps researchers in collecting information and data, while finding different ways to interpret it. Through the descriptive-analytical approach, the researcher can link the relationships; By asking questions or making hypotheses. Through the descriptive-analytical approach, the researcher can extract the results according to various evidence and clues.

## **3.2 Data and Information Collection Methods and Statistical Testing**

Surveys: One of the most important quantitative methods is used to collect information from a predetermined group of respondents. Various types of surveys or polls can also be used to explore opinions, trends, etc. With the advancement of technology, surveys can now be sent online and can be accessed by respondents with ease.

### **3.2.1 Sources of Secondary Information**

They are sources that contain information transmitted directly or indirectly from primary sources. Information in secondary sources may be transmitted or translated, so it is less accurate than information in primary sources for the following reasons:

- Possibility of error in transferring numbers
- Possibility of error in choosing the appropriate vocabulary and terminology in the case of translation
- Probabilities of adding to the original data and then falling into the data interpretation scheme
- Possibility of distortion (intentional change) in the data, which leads to distortion of meaning

The most important secondary sources used in the current study are:

1. Books: more widespread and specialized in human knowledge
2. Periodicals: They are regular or irregular in shape and are called serial publications

3. Encyclopedias and encyclopedias: (collecting information from primary + secondary sources)
4. Brochures and pamphlets: Publications smaller in size than a regular book
5. Evidence: concerned with information on scientific institutions

### **3.2.2 Sources of Primary Data**

It is the information that is published for the first time, and the information of the primary sources is considered as close to the truth as possible.

### **3.3 Instruments**

The researcher adopts the questionnaire as the study main data collection tool which is a set of paragraphs, questions and phrases that you prepare as a researcher in order to obtain the data you need in order to reach the results through which you achieve the goals of writing scientific research.

The researcher depended on Mulia, D., Usman, H., & Parwanto, N. B. (2020). The questionnaire included items to measure the respondents' views toward each indicator of Quality of Islamic banking services (self-regulation, self-motivation, self-awareness and social skills) and customers satisfaction (Customer satisfaction, customer retention).

The questions and paragraphs in the questionnaire are interconnected with each other so that you as a researcher can In order to obtain the data you need, the questionnaire is implemented after it has been properly prepared by sending the questionnaire to the

sample that you specify as a researcher for your scientific research, and then you as a researcher have to retrieve the questionnaires from the sample after answering them to analyze the data contained in the participants' answers on the survey questions, and you should make sure that the questions you have prepared in the survey enable you to obtain the data you need.

The questionnaire prepared by the researcher is suitable to provide data for writing the scientific research. Therefore, there are a set of steps that have been taken into account during the preparation of the questionnaire for scientific research, and you can achieve success in preparing the questionnaire by following the following steps:

- The questionnaire has been prepared in accordance with the objectives of the scientific research you are writing, so that you can obtain the accurate data you need.
- The objectives are transformed into a set of paragraphs, which, as a researcher, will be able, by analyzing the data on the answers to the questions contained in the paragraphs, to answer the research questions, and thus you will be able to achieve the objectives of your scientific research.
- Experiment with the questionnaire that you prepared, by executing this questionnaire on a small sample that represents the main sample that you want to target through the scientific research you are writing.
- Seeking the assistance of referees specialized in the field of your scientific research to modify the paragraphs and questions of the questionnaire in line with the nature of your research and the goals you seek to achieve by preparing the questionnaire.

- Modify the data in light of the observations you obtain as a researcher through the experience of the questionnaire or the observations and instructions of the specialized arbitrators.
- Choosing the most appropriate method for distributing the questionnaire to the members of the scientific research sample, in order to make sure, as a researcher, that the copies reach the sample correctly and be able to retrieve the questionnaires after answering their questions in order to be able to analyze the data contained in them.
- At least 75% of the number of distributed questionnaires will be recovered

### **3.4 Validity and Reliability**

Reliability is about consistency and stability; it is the expectation that there will not be different findings each time the measures are used, assuming that nothing has changed in what is being measured (Sekaran & Bougie, 2009).

**Reliability:** Reliability is among the most important topics of interest to researchers in terms of its impact on the importance of research results and their ability to publish results. Reliability and consistency are related to the tools used in the research, and their ability to measure and accurately measure the readings taken from these tools. Cronbach's alpha is a measure of test stability (test battery, questionnaire), Cronbach's alpha is a measure of internal consistency, i.e. how closely a set of items are related, and Cronbach's alpha is a simple way to measure whether a result is reliable.

Table (1): Cronbach's alpha coefficients of the research variables.

<b>Cronbach's Alpha Coefficients Construct</b>	<b>Cronbach's alpha</b>
<b>Quality of Islamic banking services</b>	<b>0.935</b>
Speed	0.881
Service cost	0.777
Ease of use	0.843
Communication	0.824
User	<b>0.926</b>
Attitude toward use	0.890
perceived value	0.797
risk and safety	0.906
<b>Customers satisfaction</b>	<b>0.926</b>
<b>customer retention</b>	0.890

Such as test-retest stability, internal consistency (Cronbach, 2004), split-half (Feldt & Brennan, 1989), Cronbach's (alpha) reliability (Allen & Yen, 2002), and many others. The above tests are commonly used as a measure of the internal consistency or stability of a psychometric test score for a sample of examinees. They are widely used in the social sciences, business, nursing, and other disciplines.

Cronbach's Alpha Coefficients Construct, internal consistency (Cronbach, 2004), is commonly used as a measure of the internal consistency or stability of a psychometric test score for a sample of examinees. They are widely used in the social sciences, business, nursing, and other disciplines. It was found from the previous table that the value of the reliability coefficient was higher than 70%, which shows that the study tool is considered stable and satisfies the purposes of scientific research, as shown (El Sakran, T., Nunn, R., & Adamson, J. (2019).

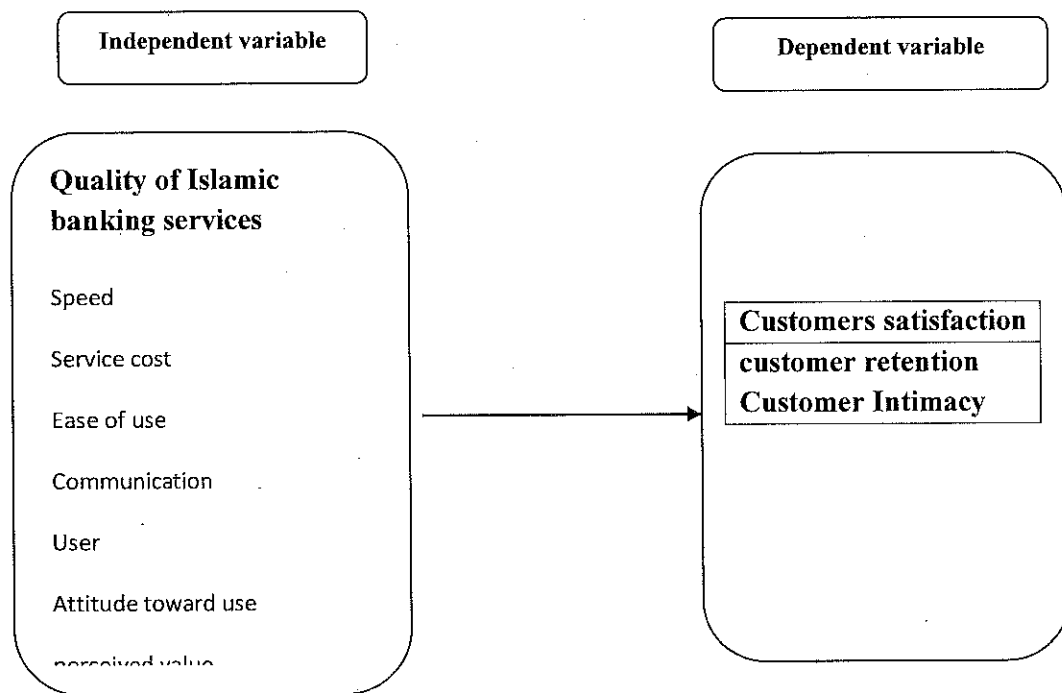
Such as test-retest stability, internal consistency (Cronbach, 2004), split-half (Feldt & Brennan, 1989), Cronbach's (alpha) reliability (Allen & Yen, 2002), and many others.

The above tests are commonly used as a measure of the internal consistency or stability

of a psychometric test score for a sample of examinees. They are widely used in the social sciences, business, nursing, and other disciplines.

Read more at Article.com: <https://mqaall.com/calculate-coefficient-stability/3.5> Models & Hypotheses

**3.5.1 Research Model:**



**Figure (1):** Research Model

**3.6 Population of the Study and Unit of Analysis**

The study was conducted on a sample of workers in Islamic banks in Palestine, which in total amounted to (3) banks in which approximately (961) employees work, and an intentional cluster sample was selected

Intentional sampling is a sampling method in which not all members of a population have an equal opportunity to participate in the study, unlike probability sampling, every member of the population has a known chance of being selected, and intentional sampling is considered more useful for exploratory studies such as pilot survey (posting a survey on Smaller sample compared to a predetermined sample size), researchers use this method in studies where random probability sampling is impossible due to time or cost considerations.

as shown in the following table:

Number of branches and offices	Bank name	the number
<b>Islamic local banks</b>		
10	Arab Islamic Bank	7
15	Palestinian Islamic Bank	8
10	Safa Bank	

)PMA( 2020

The table below shows the frequency, percentage and characteristic of the participants

**Table (4): Characteristics of the research sample**

Respondent's characteristics	Frequency	Percentages
Respondent's Gender		
Male	220	65.7
Female	115	34.3
Educational Level		
Less than Bachelor	65	19.4
Bachelor	120	35.8
Master	150	44.8
<b>Working experience</b>		
Less than 5 years	45	13.4
5 to 10 years	225	67.2
10 years and above	65	19.4
Income	88	43.8
: Less than 2000 shekels	60	17.9
from 2001 - 3000 shekels	65	19.4
More than 3000 shekels	210	62.7
<b>Total</b>	<b>335</b>	<b>100.0</b>

### 3.8 Data Analysis Techniques

The stages through which a statistical analysis of the data is carried out are multiple and arranged according to a sequential interdependence. The researcher must follow all the stages in a sequential and sequential manner. The steps and stages of conducting a statistical analysis of the data are as follows:

The first stage is concerned with the process of performing a statistical analysis of the data by performing and completing the initial and preliminary processing steps.

A statistical analysis of the data is carried out by preparing a descriptive analysis of the data set, which this stage is done by calculating a set of various and different statistical measures, and these measures are as follows:

- Statistical measures of descriptive analysis such as (means, standard deviation, and percentages).
- An inferential analysis is performed, and this stage is conducted by testing the validity of hypotheses, through statistical point estimates or by estimating statistical areas. The study uses Linear regression analysis is used to predict the value of a variable based on the value of another variable. The variable you want to predict is called the dependent variable. The variable that you use to predict the value of the other variable is called the independent variable.

## Chapter Four

### Data Analysis

#### 4. Data Analysis

##### 4.1 Data Analysis Introduction

In this chapter of the study, the results were developed based on the questions and hypotheses that were raised in the first chapter,

The paragraphs were designed on the basis of a five-dimensional Likert Scale, and the weights were given as shown in the classification: Strongly Agree Agree Neutral Disagree Strongly, Relative weight 5-degree 4-degree 3 degree 2 degree 1 degree, To achieve the goal of the study, a questionnaire was developed and its validity and reliability coefficients were verified. After the data collection process, it was entered into the computer and processed statistically using the Statistical Package for Social Sciences (SPSS).

In order to interpret the results, the researcher adopted the following criteria:

My arithmetic average (4 or more) is a very high score.

Arithmetic average (3.5-3.99), a large score.

Arithmetic average (3-3.49), average score.

Arithmetic average (2.5-2.99), low score.

arithmetic average (less than 2.5), very low score.

the following is a presentation of these results:

Results related to the first main question: What is the level of the quality of Islamic banking services in its dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) from the perception of workers and customers in Palestinian Islamic Bank in Palestine?

In order to answer this question, the arithmetic averages, standard deviations, and percentages of the quality areas of banking services in Islamic banks were calculated, and the following is a presentation of these results:

**Table (5): The means and the standard deviations of the study variables**

	N	Minimum	Maximum	Mean	Std. Deviation
Speed	335	2.13	4.75	3.51	70.26
Service cost	335	1.25	5.00	3.96	79.10
Ease of use	335	2.00	5.00	3.66	73.25
Communication	335	1.00	5.00	3.38	67.54
User	335	1.60	5.00	3.58	71.58
Attitude toward use	335	1.40	5.00	3.49	69.79
perceived value	335	1.00	4.80	3.42	68.42
risk and safety	335	1.00	5.00	3.37	67.40
frequency of use	335	2.40	5.00	3.68	73.55
<b>Quality of Islamic banking services</b>	335	1.84	4.69	3.53	70.69

As shown in the above table, the Level of Practice of the overall quality of Islamic banking services variables were high, this result gave an indication that the participating respondents have a positive manner towards the dimensions of quality of Islamic banking services widely develop and practice these dimensions. Where the results show that the cost of services is the most important factor as it is on the highest arithmetic averages.

Where the researcher explains this result that the quality of banking services is one of the modern trends within thought at the administrative level, which has achieved an important aspect of interest and is still being achieved by many writers and economists who specialized in this field, as it is considered the approach that leads to the

development of work strategically It improves performance and thus makes profit through premium services.

#### 4.4.2 Dependent variables:

#### Results related to the second main question:

What is the level of customer satisfaction from the perception of workers and customers in Palestinian Islamic Bank in Palestine?

In order to answer this question, the averages, standard deviations, and percentages of customer retention in Islamic banks were calculated, and the following is a presentation of these results:

. Table (10): The mean, the standard deviation and the level of customer satisfaction variable

	Items	Mean	Std. Deviation	%
42.	The price of electronic banking services provided by the bank is appropriate.	3.37	79.	67.46
43.	I have confidence in the high professionalism in which the electronic banking systems operate.	3.67	66.	73.43
44.	Electronic banking services provide me with direct and immediate feedback on my transactions	3.27	91.	65.37
45.	Electronic banking services provide me with a high degree of security.	3.60	67.	71.94
46.	Electronic banking services save time and effort.	3.43	89.	68.66
47.	In general, I am satisfied with my relationship with the bank I deal with online.	3.42	85.	68.36
48.	I am satisfied with the online banking service.	3.22	88.	64.48
49.	I am satisfied with the degree of diversity in the electronic banking services I receive from the bank.	3.36	93.	67.16
50.	I am satisfied with the electronic banking services provided (workplace, work tools).	3.36	84.	67.16
51.	The electronic banking services provided (workplace, work tools) satisfy me.	3.22	93.	64.48

52.	I am satisfied with the degree of diversity in the Islamic electronic banking services that I receive from the bank.	2.90	1.05	57.91
53.	The hours of providing the Islamic electronic banking service suit me.	3.64	88.	72.84
54.	My relationship with the bank I deals with online is generally satisfactory.	3.43	1.03	68.66
55.	Islamic electronic banking services save time and effort.	3.34	91.	66.87
56.	Islamic electronic banking services provide me with direct and immediate feedback on my transactions.	3.25	85.	65.07
57.	Islamic electronic banking services provide me with a high degree of security.	3.34	1.10	66.87
58.	The price of Islamic electronic banking services provided by the Islamic bank is considered appropriate in accordance with Islamic Sharia.	3.03	95.	60.60
59.	I have confidence in the high professionalism in which the electronic Islamic banking systems operate.	3.30	1.08	65.97
60.	The price of electronic banking services provided by the bank is appropriate.	3.84	93.	76.72
61.	I have confidence in the high professionalism in which the electronic banking systems operate.	3.25	90.	65.07
	<b>Customer satisfaction</b>	3.36	37.	67.25

The overall mean value for Customer satisfaction is (3.36) which is considered a moderate response degree. The lowest mean value for Customer satisfaction is for item related to topics such as the degree of diversity in the Islamic electronic banking services; The price of Islamic electronic banking services provided by the Islamic bank is considered appropriate in accordance with Islamic Sharia; general satisfaction with the online banking service; The electronic banking services provided (workplace, work tools) are satisfying.

This result reflects that there is a lot of effort that Islamic banks should do in order to enhance customer satisfaction, especially with regard to cost and diversity of services.

Based on the above, the researcher explains that the issue of customer satisfaction is one of the business goals that Islamic banks should aspire to. They are marketing products and services, since compliance with them will be crucial for the customer to choose the service again, repeat his purchase or even recommend it to your friends and family because you feel you are satisfied. When a product or service does what it promises and above all offers a reasonable price to the customer, the latter will not hesitate to lean toward it again, let alone if it goes excessively beyond what was expected of it, such an attitude will make the customer become quite fanatical and he will not continue to buy the service Not only will he recommend his environment.

So, properly satisfying the customer is undoubtedly the key to the commercial success of Islamic banks, and therefore, the marketing department, which is generally responsible for this subject, must take special care and emphasize this essential issue and not disappoint the customer.

Results related to the third main question: ". What is the level of customer retention from the perception of workers and customers in Palestinian Islamic Bank in Palestine?

In order to answer this question, the averages, standard deviations, and percentages of customer retention in Islamic banks were calculated, and the following is a presentation of these results:

**Table (11): The mean, the standard deviation and the level of customer retention variable**

	Items	Mean	Std. Deviation	%
62.	I consider the Islamic bank my first choice when I need any banking service.	3.34	1.00	66.87
63.	In the event of raising the commission rate, I will keep my dealings with the Islamic Bank.	3.96	.91	79.10
64.	I don't mind paying additional fees and commissions for Islamic banking services.	3.75	.87	74.93

65.	I have a firm desire to continue to obtain the electronic service from the Islamic bank that I deal with.	3.39	.93	67.76
66.	I visit the Islamic Bank frequently.	3.39	1.04	67.76
67.	I benefit from a few of the banking services offered by the Islamic bank.	3.43	1.00	68.66
68.	I intend to increase my electronic financial transactions with the Islamic Bank during the coming period.	3.87	.98	77.31
69.	My personal relationship with the employees of the Islamic Bank is comfortable when I visit it	3.43	1.11	68.66
	<b>customer retention</b>	<b>3.57</b>	<b>.69</b>	<b>71.38</b>

The overall mean value for customer retention is (3.57) with a high level of approval. The lowest mean value for customer retention is for item that hold topics such as “I consider the Islamic bank my first choice when I need any banking service; I have a firm desire to continue to obtain the electronic service from the Islamic bank that I deal with; I visit the Islamic Bank frequently.

The researcher explains that this result reflects the importance of customer retention, as the concept refers to the activities and actions taken by Islamic banks in order to reduce the number of customers who stop dealing with an Islamic bank or using its products. The objective of customer retention programs is to enable an Islamic bank to retain as many customers as possible, often by introducing customer loyalty and brand engagement initiatives. The customer retention strategy starts from the first contact that occurs between an Islamic bank and the customer and continues throughout the transaction period. While most Islamic banks spend more money in order to attract customers because they see this as an effective and quick way to increase revenue, customer retention is considered more beneficial, and on average customer retention costs seven times less than the process of attracting customers. Selling to existing

customers is often more effective in increasing revenue than selling to potential customers because an Islamic bank here does not need to spend on advertising, introduction and education to motivate the customer to buy. The ability of an Islamic bank to attract and retain new customers is not only related to the nature of its products or services, but is also related to the way it deals with its existing customers and the value they obtain through their interaction with those products, and is also related to the reputation that an Islamic bank has within the market. Research by John Fleming and Jim Asplund indicates that client retention has a direct impact on profitability, as clients who are integrated with an Islamic bank business generate 1.7 times more returns than the average client. The more an Islamic bank can maintain its existing customers, the more profitable it will be. Islamic banks seek to maintain their current customers by realizing their expectations and quickly meeting them in ways that exceed their expectations, and providing products that meet their needs in order to gain their trust and loyalty, and speed in responding and interacting with their complaints and continuing to communicate with them in order to read their needs to satisfy them first, and also pay attention to their experiences to improve the relationship.

#### **Results related to the fourth main question:**

What is the level of customer intimacy from the perception of workers and customers in Palestinian Islamic Bank in Palestine?

In order to answer this question, the averages, standard deviations, and percentages of customer intimacy in Islamic banks were calculated, and the following is a presentation of these results:

**Table (11): The mean, the standard deviation and the level of customer intimacy variable**

	Items	Mean	Std. Deviation	%
70.	I always speak positively about the bank in front of others	3.96	.91	79.10
71.	I strongly defend the Islamic bank in front of others	3.34	1.00	66.87
72.	I consider the Islamic bank my first choice when I need any banking service.	3.75	.87	74.93
73.	In the event of an increase in the commission rate, I will keep my dealings with the Islamic Bank.	3.39	.93	67.76
74.	I don't mind paying additional fees and commissions for Islamic banking services.	3.39	1.04	67.76
75.	I have a firm desire to continue to obtain the electronic service from the Islamic bank that I deal with.	3.43	1.00	68.66
76.	I visit the Islamic Bank frequently.	3.87	.98	77.31
77.	I benefit from a few of the banking services offered by the Islamic bank.	3.43	1.11	68.66
78.	I intend to increase my electronic financial transactions with the Islamic Bank during the coming period.	3.41	.90	68.25
79.	My personal relationship with the employees of the Islamic Bank is comfortable when I visit it	3.37	.81	67.42
	<b>customer intimacy</b>	<b>3.59</b>	<b>.65</b>	<b>71.75</b>

The overall mean value for customer retention is (3.59) with a high level of approval. The lowest mean value for customer retention is for item that hold topics such as “I consider the Islamic bank my first choice when I need any banking service; I have a

firm desire to continue to obtain the electronic service from the Islamic bank that I deal with; I visit the Islamic Bank frequently.

The researcher explains that this result reflects the importance of the intimate relationship with clients. It is a term that refers to one of the three basic elements of The Values Discipline Model that was developed in the early 1990s by some strategists such as Michael Treacy and Fred Wiersema.

This model or approach is based on three main elements: (1) Operational Excellence: It revolves around providing good and valuable products at the lowest costs or prices (2) Product Leadership: Developing new products and better than the previous ones. Through Excellence and Innovation (3) Customer Intimacy: This element aims to customize and develop products and services in a way that meets all customers' needs.

Customer intimacy is a marketing strategy in which a product or service supplier such as a retailer or company wants to get close to the customer to better understand their needs and wants. The intimate relationship with customers helps Islamic banks to better understand and anticipate the needs and desires of customers, which leads to the generation of new products close to the hearts of customers. And then one step forward is taken in order to complete the strategy of domesticating customers with the product or service provided to it

or operational excellence. It is a philosophy that embraces problem solving, teamwork and leadership as key to continuous improvement in the organization. This philosophy includes focusing on customer needs, keeping employees positive and empowering, and continually improving current activities in the organization. Operational excellence aims to ensure that customer expectations are consistently met, and

It is a competitive strategy aimed at building a culture that consistently brings superior products to the market. Product leaders achieve high prices in the market thanks to the experience they create for their customers. The corporate areas that product leaders foster include research portfolio management, teamwork, product management, marketing, and talent management. Product leaders realize that

The marketing strategy is a comprehensive plan to reach individuals and convert them into customers for a service or commodity provided by the company. It includes the company's value proposition, the main marketing messages, the necessary information about the target customer, marketing activities and other important elements. The marketing strategy arises from the value proposition of the company

#### 4.5 Normality Test

**Table (13): Results of Normality test for the study variables**

Variable	Skewness	Tolerance	VIF
	Statistic		
Quality of Islamic banking services	-1.098	.506	1.976
Customer satisfaction	-1.255		
Customer retention	-.663		

It can be figured out that the Skewness values were within the normal values (-2.0, 2.0), suggesting that the data of the independent variables is approximately normal (George & Mallery, 2003; Trochim & Donnelly, 2006; Gravetter & Wallnau, 2014)

According to (Field, 2004), multi-collinearity, (strong correlation between more than two predictor/independent variables in a regression model), is an important issue which needs addressing in multiple regression analysis, where perfect collinearity takes place

when one independent variable is at least perfectly linear combination with the other variables.

However, there are two relate indicators in finding the multicollinearity, variance inflation factor (VIF) and tolerance, as the variance of regression coefficient estimated is increased due to collinearity, the related measure to the VIF is the tolerance statistic which is its reciprocal (Field, 2004).

The rule of thumb, multicollinearity becomes a cause for concern, when tolerance is smaller than .10 or when VIF is larger than 10 (Hair et al., 1998).

#### 4.6 Correlation Matrix

The table below shows the overall relationship between all variables and testing the first main hypothesis of there is no significant relationship between the Quality of Islamic banking services and customers satisfaction in Islamic Banks in Palestine.

**Table (14): Pearson correlation matrix of the relation between the Quality of Islamic banking services and customers satisfaction**

	Quality of Islamic banking services		
	Pearson Correlation	Sig. (2-tailed)	N
Customer satisfaction	.290**	.000	335
customer retention	.248**	.000	335
Customer intimacy	.231**	.000	335

**\*\*.** Correlation is significant at the 0.01 level (2-tailed).

The table above shows that there is strong relationship between study variables regarding the r values at significant value of 0, it is clearly shown that the greatest relationship had recorded between Quality of Islamic banking services and customers retention due to the r value.

There was an average direct correlation between the quality of banking services, customer satisfaction, the dimension, the ability to retain the customer, and the customer's domestication. on dealing with the client.

#### 4.7.2 Study Hypothesis:

##### Results related to the first Hypothesis:

**What is the impact of Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction?**

In order to answer this question, the researchers calculated Correlation coefficients between Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use)) and customer satisfaction . Table (15 ) shows the results.

Table No. (15 ) results of the multiple linear regression equation to find out the effect of (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use)) and customer satisfaction.

Dependent Variable:				
Method: Panel Least Squares				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	2.310	.128	18.050	.000
Speed	.293	.045	6.587	.000
Service cost	.040	.044	.917	.360
Ease of use	-.160-	.037	-4.365-	.000
Communication	-.043-	.050	-.857-	.392
User	.052	.038	1.389	.166
Attitude toward use	.114	.051	2.223	.027
perceived value	-.260-	.039	-6.577-	.000
risk and safety	.126	.044	2.824	.005
frequency of use	.129	.039	3.264	.001

R-squared	0.336839
Adjusted R-squared	0.318475
F-statistic	18.341930
Prob(F-statistic)	0.00*

It is clear from the results of the study. It is clear from the results of the study that the coefficient of interpretation of the impact slamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction amounted to (31%), and its p value amounted to 0.00 which is a significant at the significance level (0.05) Customer satisfaction is the most important issue for any organization, and in the service sector, satisfaction is directly dependent on "service quality".

Attitude is based on a series of previous evaluation experiences of the Service Offering, Satisfaction is the final outcome of the user's evaluation. It is a feeling that reflects the psychological state towards the perceived service after comparing it with expectations. If the performance is higher than the expectations, the quality is high and the satisfaction is high, and if the level of performance is lower than the expectation, the satisfaction is zero and the quality is lacking, and if the performance is at the same level of expectation, the customer is satisfied and the quality is achieved.

This result is in agreement with Egala, & Mensah, (2021) study in that the concept of satisfaction is different from the concept of service quality, because satisfaction results from the comparison between the expected and perceived service, while quality refers to the comparison between the service requested or desired by the beneficiary and the perceived service. Although researchers still do not agree on a common ground between the Terms satisfaction and service quality, because there is no clear and precise vision about the nature, nature and how of their interrelationship. However, it is a proven fact.

### Results related to the second hypothesis:

**What is the impact of the dimensions of Islamic banking services quality (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention?**

In order to answer this question, the researchers calculated Correlation coefficients between Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) and customer retention. Table ( 16) shows the results.

Table No. (16) Correlation coefficients between Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) and customer retention

Dependent Variable:				
Method: Panel Least Squares				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	2.310	.128	18.050	.000
Speed	.293	.045	6.587	.000
Service cost	.040	.044	.917	.360
Ease of use	-.160-	.037	-4.365-	.000
Communication	-.043-	.050	-.857-	.392
User	.052	.038	1.389	.166
Attitude toward use	.114	.051	2.223	.027
perceived value	-.260-	.039	-6.577-	.000
risk and safety	.126	.044	2.824	.005
frequency of use	.129	.039	3.264	.001
R-squared	0.247919			
Adjusted R-squared	0.227092			
F-statistic	11.903815			
Prob(F-statistic)	0.00*			

The results of the study show that the correlation coefficients between the variables of Islamic banking services quality and customer retention were statistically significant, meaning that there was no statistically significant relationship between Speed, Service

cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use, , customer retention with significance score lower than 0.05.

It is clear from the results of the study that the coefficient of interpretation of the impact Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention amounted to (22%), and its p value amounted to 0.00 which is a significant at the significance level (0.05).

According to the factor analysis results, anti-image correlation matrix showed good diagonal results, except for some items which showed low degree of correlation, the KMO was 0.685 which is considered weak or moderate indicator. So, removing the low degrees items contributed to enhancing the KMO level to 0.741 which gives a good indicator of valid questionnaire, in addition to the researchers looked at the pattern matrix; showed loading on 9 factors which showed a good pattern for item distribution over factors.

This study is in agreement with The concept of customer retention is related (Shaikh and Karjaluohto 2015 ; Shih et al. 2010) in the retention is related to service quality in that the activities and actions that companies take in order to reduce the number of customers who stop doing business with the company or using its products. What the customer sees about the service as being of higher quality, another customer might see it as being of lower quality. The customer's view is the only view that is taken into consideration regarding the issue of satisfaction, because he does not judge the quality of the service realistically and objectively, but rather by what he expects from the service.

Hence the importance of moving from the internal view that focuses on (quality - conformity), to the external view that depends on (quality - satisfaction). The institution should not provide services according to specific specifications and standards, but rather produce according to what the customer expects and needs.

### **Results related to the third hypothesis:**

**What is the moderating role of customer intimacy between Islamic banking services quality and customer satisfaction?**

In order to answer this question, the researchers calculated Correlation coefficients between Islamic banking services quality and customer satisfaction. Table (16) shows the results.

Table No. (16) Panel Least Squares analysis results of the moderating role of customer intimacy in the relationship between Islamic banking services quality and customer satisfaction

Dependent Variable:	Customer satisfaction			
Method: Panel Least Squares				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	.951	.131	7.271	.000
Quality of Islamic bank services	.291	.025	11.630	.000
Customer intimacy	.388	.022	17.833	.000
R-squared	0.532146			
Adjusted R-squared	0.529328			
R Square Change	0.190594			
F-statistic	188.811842			
Prob(F-statistic)	0.000000			

The results of the study show that the correlation coefficients between the variables of Islamic banking services quality , customer intimacy, and customer satisfaction were statistically significant, with significance score lower than 0.05.

The results show that Customer intimacy had a 19% effect on customer satisfaction when it was added to Islamic banking services. This result reflects that Customer intimacy plays an important role in customer satisfaction, which Islamic banks must take into account in the process of attracting customers.

The results also show that the combination of the quality of Islamic banking services and Customer intimacy increases customer satisfaction by 52%.

This result agrees with Dahliani, & Wilandari, (2021) study in that banks with high customer intimacy have a shared understanding of needs and values, driving a more loyal customer base that has higher customer lifetime values and receives more of word of mouth growth, which greatly improves metrics, investment attractiveness, and revenue.

#### **Results related to the fourth hypothesis:**

##### **What is the moderating role of customer intimacy between the dimensions of Islamic banking services quality and Customer retention?**

In order to answer this question, the researchers calculated Panel Least Squares analysis results of the moderating role of customer intimacy in the relationship between Islamic banking services quality and customer **retention**

. Table (16) shows the results.

Table No. (16) Panel Least Squares analysis results of the moderating role of customer intimacy in the relationship between Islamic banking services quality and customer retention.

Dependent Variable:	Customer retention			
Method: Panel Least Squares				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	2.179	.091	23.819	.000
Quality of Islamic bank services	.330	.025	13.143	.000
Customer intimacy	.291	.025	11.630	.000
R-squared	0.341552			
Adjusted R-squared	0.339575			
R Square Change	0.341552			
F-statistic	172.734730			
Prob(F-statistic)	0.000000			

The results of the study show that the correlation coefficients between the variables of Islamic banking services quality, customer intimacy, and customer retention were statistically significant,

The results show that Customer intimacy had a 34% effect on customer satisfaction when it was added to Islamic banking services. This result reflects that Customer intimacy plays an important role in customer retention, which Islamic banks must take into account in the process of attracting customers.

The results also show that the combination of the quality of Islamic banking services and the Customer intimacy increases customer retention by 34%.

This is in agreement with Dahliani, & Wilandari, (2021) study in that Customer intimacy is a reciprocal relationship between the Islamic bank and the customer, which can minimize misunderstandings, and foster a sense of understanding and belonging so that the company and customers are able to make a positive contribution.

## Chapter Five

### Conclusions and Recommendations

#### 5.1 Introduction

In an era where Quality of Islamic banking services is considered to be the corner stone to achieve sustainable customers satisfaction, it is imperative for organizations to realize how to develop and explore such a good practice for Quality of Islamic banking services.

Quality of Islamic banking services practices are seen as a way to develop and maintain such a great strategic thinking in an organization, in this chapter we will highlight the spot on the previous analysis which gave a clear image of what practices and dimensions are affects Strategic thinking even positively or negatively.

The results show that Customer intimacy had a 19% effect on customer satisfaction when it was added to Islamic banking services. This result reflects that Customer intimacy plays an important role in customer satisfaction, which Islamic banks must take into account in the process of attracting customers.

The results also show that the combination of the quality of Islamic banking services and the Customer intimacy increases customer satisfaction by 52%.

The results show that customer intimacy had a 33% effect on customer retention when it was added to Islamic banking services. This result reflects that Customer intimacy plays an important role in customer retention, which Islamic banks must take into account in the process of attracting customers.

The results also show that the combination of the quality of Islamic banking services and the Customer intimacy increases customer retention by 34.1%.

## **5.2 Conclusions**

This study has developed a theoretical framework to examine the impact of the Quality of Islamic banking services on customers' satisfaction in Islamic banks in west bank.

The findings have provided empirical support for the contention that

It is clear from the results of the study. It is clear from the results of the study that the coefficient of interpretation of the impact Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer satisfaction amounted to (31%), and its p value amounted to 0.00 which is a significant at the significance level (0.05).

It is clear from the results of the study that the coefficient of interpretation of the impact Islamic banking services quality dimensions (Speed, Service cost, Ease of use, Communication, User, Attitude toward use, perceived value, risk and safety, frequency of use) on customer retention amounted to (22%), and its p value amounted to 0.00 which is a significant at the significance level (0.05).

## **5.3 Recommendations**

Based on the data analysis and the discussion demonstrated before, the following recommendations are suggested:

- - That Islamic banks take the initiative to develop an appropriate strategy to implement banking services in Islamic banks in line with their capabilities.
- -Attention should be paid to the suggestions, recommendations and new ideas of customers without notifying others of shame or error. The need to strengthen personal relationships between customers and the bank through direct contact and diversity with people and cooperation with them fully
- -Islamic banks shall focus on the added value presenting to its customer which is cleared in genuine parts for its contribution in the satisfaction.
- Performance evaluation must be done on objective grounds.
- That Islamic bank hold courses and workshops that include modern administrative trends in the quality of banking services to enlighten managers and workers about the concept of quality of banking services, their activities and operations.
- The direction of management should prevail towards cooperation and encouragement, rather than towards criticism and threats.
- The management in the bank must provide the special environment in the information necessary to carry out the work continuously, so that it contains different types of cooperation.
- The necessity of holding training courses for managers working in Islamic banks to increase their knowledge of information technology and how to employ it in the field of banking and administrative activities.

- The necessity of providing an organizational culture that supports the quality of banking services in Islamic banks.
- The need for Islamic banks to train employees on instructions related to electronic use and address its problems so that they can carry out their work with a high degree of efficiency.
- The need to pay attention to building an information and communication technology infrastructure in Islamic banks, which is one of the most important requirements for achieving quality banking services
- The shift from traditional administrative methods based on the centralization of decision-making and monopoly of power to contemporary administrative methods, especially the quality of banking services, which are based on cooperation, building knowledge and experiences, and participating in decision-making, planning and setting goals.
- There must be loyalty programs in the bank that work through the presence of groups of employees that have their own way and opinion.

#### **5.4 For Future Research**

The researcher also suggested going further on this study by investigating other Quality of Islamic banking services dimensions that are not considered in this study.

## References:

- 1- Abdullah, W. M. Z. W., Aziz, M. R. A., & Zainuddin, W. N. R. A. (2019). The Linkages Effect of Service Quality, Customer Satisfaction and Customer Loyalty of Automobile Financing within the Malaysia Islamic Banking Industry. *The Journal of Muamalat and Islamic Finance Research*, 31-47.
- 2- Abedalla, B. M., & A-Suhaiby, E. N. E. (2020). The impact of the quality of banking services on achieving customer satisfaction by building a positive mental image, A field study on banks operating in Sana'a-Yemen: -. *Journal of Economic, Administrative and Legal Sciences*, 4 (6.(
- 3- Abedalla, B. M., & A-Suhaiby, E. N. E. (2020). The impact of the quality of banking services on achieving customer satisfaction by building a positive mental image, A field study on banks operating in Sana'a-Yemen: -. *Journal of Economic, Administrative and Legal Sciences*, 4 (6.(
- 4- Abu-Nahel, Z. O., Alagha, W. H., Al Shobaki, M. J., Abu-Naser, S. S., & El Talla, S. A. (2020). Quality of Service in Non-Governmental Hospitals in Gaza Strip between Reality and Expectations.
- 5- Al Fauzi, A., & Riyanto, E. A. (2022). Neuromarketing: The Philosophy and Culture of Consumerism in Indonesia. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, 7(1), 325-334.
- 6- Alshurideh, M. (2022). Does electronic customer relationship management (E-CRM) affect service quality at private hospitals in Jordan?. *Uncertain Supply Chain Management*, 10(2), 325-332.

- 7- Amat-Lefort, N., Marimon, F., & Mas-Machuca, M. (2020). Towards a new model to understand quality in collaborative consumption services. *Journal of Cleaner Production*, 121855.
- 8- Balinado, J. R., Prasetyo, Y. T., Young, M. N., Persada, S. F., Miraja, B. A., & Perwira Redi, A. A. N. (2021). The effect of service quality on customer satisfaction in an automotive after-sales service. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2), 116.
- 9- Budiyo, M. T. I., Muliastuti, D., & Putri, S. A. R. (2021). An Analysis of Customer Satisfaction Levels in Islamic Banks Based on Marketing Mix as a Measurement Tool. *Annals of the Romanian Society for Cell Biology*, 2004-2012.
- 10- Castka, P., & Balzarova, M. A. (2007). A critical look on quality through CSR lenses: Key challenges stemming from the development of ISO 26000. *International Journal of Quality & Reliability Management*, 24(7), 738-752.
- 11- Dahliani, Y., Istifadah, I. B. S., & Wilandari, D. (2021). The Influence Of Customer Intimacy On Religious Based Brand Trust, Customer Satisfaction And Customer Loyalty In Islamic Banks. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(7), 2009-2024.
- 12- Dandis, A. O., Wright, L. T., Wallace-Williams, D. M., Mukattash, I., Al Haj Eid, M., & Cai, H. (2021). Enhancing consumers' self-reported loyalty intentions in Islamic Banks: The relationship between service quality and the mediating role of customer satisfaction. *Cogent Business & Management*, 8(1), 1892256.
- 13- Derby, Michael S. Inflation Expectations Ease in August, New York Fed Survey Says. *Wall Street Journal*, 9 Sept 2019.

14-Di Bella, V., & Al-Fayoumi, N. (2016). Perception of stakeholders on corporate social responsibility of Islamic Banks in Jordan. *EuroMed Journal of Business*, 11(1), 30-56.

15-Dusuki, A. W. (2008). Understanding the objectives of Islamic banking: a survey of stakeholders' perspectives. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(2), 132.

16-Egala, S. B., Boateng, D., & Mensah, S. A. (2021). To leave or retain? An interplay between quality digital banking services and customer satisfaction. *International Journal of Bank Marketing*.

17-El Sakran, T., Nunn, R., & Adamson, J. (2019). A genre analysis of the schematic structure and linguistic features of reviewers' reports on research manuscripts. *Asian ESP Journal*, 15(3), 7-55.

18-Griffin, A., Josephson, B. W., Lilien, G., Wiersema, F., Bayus, B., Chandy, R., ... & Spanjol, J. (2013). Marketing's roles in innovation in business-to-business firms: Status, issues, and research agenda. *Marketing Letters*, 24(4), 323-337.

19-Hassan, A., & Syafri Harahap, S. (2010). Exploring corporate social responsibility disclosure: the case of Islamic banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 3(3), 203-227.

20-Hastenteufel, J., & Kiszka, S. (2020). What do German bank customers want? The importance of customer expectations and the failure of the integral customer advisory service. *Managerial Economics*, 21(1), 7.

21-Herliansyah, Y., Nugroho, L., Ardilla, D., & Putra, Y. M. (2020). The Determinants of Micro, Small and Medium Entrepreneur (MSME) Become Customer of

Islamic Banks (Religion, Religiousity and Location of Islamic Banks). In The 1st Annual Conference Economics, Business, and Social Sciences (Vol. 2).

22- Jang, K. K., Bae, J., & Kim, K. H. (2020). Servitization experience measurement and the effect of servitization experience on brand resonance and customer retention. *Journal of Business Research*.

23- Khan, R. U., Salamzadeh, Y., Iqbal, Q., & Yang, S. (2022). The impact of customer relationship management and company reputation on customer loyalty: The mediating role of customer satisfaction. *Journal of Relationship Marketing*, 21(1), 1-26.

24- Kipchilat, F., & Omodi, M. (2021). Influence of customer recognition on customer retention in commercial banks. *International Research Journal of Business and Strategic Management*, 2(1).

25- Mansour, M. M. O. (2021). Factors propelling the use of Islamic banking services: the moderating role of customer intimacy. *International Journal of Business Excellence*, 23(1), 71-92.

26- Moash Ramadan. (2019). The Impact of Banking Service Quality on Customer Satisfaction (Unpublished Master Thesis, University of Messila, Algeria).

27- Mohr, L. A., Webb, D. J., & Harris, K. E. (2001). Do consumers expect companies to be socially responsible? The impact of corporate social responsibility on buying behavior. *Journal of Consumer Affairs*, 35(1), 45-72.

28- Mulazid, A. S., Mufraani, M. A., Saharuddin, D., & Wicaksono, A. T. S. (2020). Attributes of Islamic Bank Service Quality: A Survey to Map Metropolitan Customer Satisfaction. *International Journal of Business and Society*, 21(2), 883-897.

29- Mustafa, D. H. M. (2022). The Correlation Between Islamic Bank Services, Customer Satisfaction, And Customer Loyalty: A Study In Iraq (Doctoral dissertation).

30- Nitzan, I., & Libai, B. (2011). Social effects on customer retention. *Journal of Marketing*, 75(6), 24-38.

Ojo, M. (2011). Co-operative and competitive enforced self-regulation: the role of governments, private actors and banks in corporate responsibility. *Journal of Financial Regulation and Compliance*, 19(2), 139-155.

31- Olivier Armantier, Giorgio Topa, Wilbert van der Klaauw, and Basit Zafar. An Overview of the Survey of Consumer Expectations. FRBNY Economic Policy Review. December 2017

32- R. Jason Faberman, Thomas Haasl, Andreas I. Mueller, Ayşegül Şahin, and Giorgio Topa. Do the Employed Get Better Job Offers? Blog post at NY Fed. April 4, 2018.

33- Rashid, M., Abdeljawad, I., Manisah Ngalim, S., & Kabir Hassan, M. (2013). Customer-centric corporate social responsibility: A framework for Islamic banks on ethical efficiency. *Management Research Review*, 36(4), 359-378.

34- Sangeetha, J. (2017). Development of Scale for Service Quality, Satisfaction and Behavioral intentions: Middle Eastern Context. *Advances in Management and Applied Economics*, 7(2), 59.

35- Stupak, R. J., & Leitner, P. M. (Eds.). (2001). *Handbook of public quality management*. Marcel Dekker.

36- Treacy, M. M., & Higgins, J. B. (2007). *Collection of simulated XRD powder patterns for zeolites fifth (5th) revised edition*. Elsevier.

Vaithilingam, S., Nair, M., & Samudram, M. (2006). Key drivers for soundness of the banking sector: lessons for developing countries. *Journal of global business and technology*, 2(1), 1.

37- Wiersema, F. (2013). The B2B agenda: The current state of B2B marketing and a look ahead. *Industrial Marketing Management*, 4(42), 470-488.

Williams, C., & Aguilera, R. V. (2008). Corporate social responsibility in a comparative perspective.

38- Yasin, M., Liébana-Cabanillas, F., Porcu, L., & Kayed, R. N. (2020). The role of customer online brand experience in customers' intention to forward online company-generated content: The case of the Islamic online banking sector in Palestine. *Journal of Retailing and Consumer Services*, 52, 101902.

39- Yoon, I., & Chung, I. (2010). Wal-Mart's nontraditional banking business and corporate social responsibility. *Social Responsibility Journal*, 6(4), 551-561.

## Appendix

### نموذج طلب تحكيم

الفاضل الاستاذ الدكتور /..... المحترم

السلام عليكم ورحمة الله وبركاته،،،

يقوم الباحث بدراسة لاستكمال متطلبات الحصول على درجة الماجستير بعنوان " " دور جودة الخدمات المصرفية الإسلامية في رضا العملاء والاحتفاظ بهم: الدور الوسيط لاستئناس العملاء " ومن أجل ذلك تم تطوير استبانة ويطلب من الشخص الذي تنطبق عليه هذه المقاييس أن يضع علامة (x) داخل المربع الذي يناسبه، بحيث يبين مدى موافقته على العبارة التي تصفه كما يرى.

ولما كنتم من أهل العلم والدراية والاهتمام بهذا الموضوع، فأنتني أتوجه إليكم بإبداء آراءكم من خلال قراءة كل فقرة من فقرات الاستبانة المرفقة، وبيان ما إذا كانت الفقرة مناسبة أم غير مناسبة للقياس، وإذا كانت ملائمة أم غير ملائمة من حيث انتمائها للمجال الذي وضعت فيه، وإن كانت سليمة لغوياً أم غير سليمة، وإبداء اقتراحاتكم في ما إذا كانت الفقرة بحاجة إلى تعديل أم لا، وإن كان هناك فقرات يمكن إضافتها.

شاكراً ومقدراً لكم حسن تعاونكم،،،

الباحث / حمزة علي محمد عامر

إشراف/د مجيد منصور

## بيانات المحكم

اسم المحكم	الجامعة	الرتبة	التخصص



## استبانة

السلام عليكم ورحمة الله وبركاته وبعد ،

يقوم الباحثون بإجراء دراسة عنوانها " دور جودة الخدمات المصرفية الإسلامية في رضا العملاء والاحتفاظ بهم: الدور الوسيط لاستئناس العملاء " ولتحقيق أغراض الدراسة ، قام الباحث بإعداد استبانة معتمدة على ماجاء في الأدب التربوي ، والدراسات السابقة ، لذا يرجى التكرم وتعبئة الاستبانة المرفقة ، علماً بأن البيانات الواردة لن تستخدم إلا لأغراض البحث العلمي .

شاكرين لكم حسن التعاون

### الجزء الأول:البيانات الأولية:

يُرجى وضع علامة (√) بما ينطبق على حالتك .

- 1- الجنس :  ذكر  أنثى
- 2- المؤهل العلمي: اقل من بكالوريوس  بكالوريوس  دراسات عليا
- 3- سنوات التعامل مع البنك:  أقل من سنة  من 2 - 5 سنوات  أكثر من 6 سنوات
- 4- الدخل:  اقل من 2000 شيكل  من 2001 - 3000 شيكل  أكثر من 3000 شيكل

## ثانياً: الرجاء وضع شارة ( √ ) في المكان المناسب :

الرقم	الفقرات	كبيرة جدا	كبيرة	متوسطة	قليلة	قليلة جدا
<b>المجال الاول: السرعة</b>						
1.	سرعة استجابة البنك الذي أتعامل معه لأي استفسارات أو تساؤلات عبر الموقع الإلكتروني.					
2.	يتميز البنك بسرعة إنجاز الخدمات التي يقدمها لعملائه عبر الانترنت.					
3.	تُعلم استخدام نظام الخدمات المصرفية الإلكترونية لا يتطلب الكثير من الوقت.					
4.	يتم إصلاح الأخطاء التي قد تظهر في نظام الخدمات المصرفية الإلكترونية بأسرع وقت ممكن.					
<b>المجال الثاني: تكلفة الخدمات</b>						
5.	تكلفة الوصول إلى البنك للحصول على الخدمات المصرفية أعلى من الحصول عليها إلكترونياً.					
6.	عمولة استخدام الخدمات المصرفية الإلكترونية أكثر من عمولة استخدام الخدمات المصرفية التقليدية.					
7.	الموقع الإلكتروني للمصرف يقدم معلومات كافية عن كل الخدمات المقدمة بأقل تكلفة.					
8.	الخدمات المصرفية الإلكترونية توفر وقتك من أن تتعامل مع المصرف بالذهاب إليه.					
<b>المجال الثالث: السهولة في الاستخدام</b>						
9.	للمصرف موقع إلكتروني سهل الوصول إليه ومعروف لكافة عملائه.					
10.	استخدام الخدمات المصرفية الإلكترونية لا يتطلب الكثير من الجهد والتفكير.					
11.	آلية استخدام الخدمات المصرفية الإلكترونية واضحة ومفهومة.					
12.	بشكل عام نظام الخدمات المصرفية مرن وغير معقد.					
<b>المجال الرابع: الاتصال المباشر</b>						
13.	يتم إرسال النشرات التسويقية للعملاء من خلال الانترنت.					
14.	الإجابة عن أي استفسارات لدى العميل من خلال الانترنت.					
15.	يرسل المصرف كشوف حسابات العملاء من خلال بريدهم الإلكتروني.					
16.	الخدمات المصرفية الإلكترونية مرنة التفاعل في العمليات المصرفية.					

المجال الخامس: عوامل تتعلق بالمستخدم					
				لا يقدم البنك الذي أتعامل معه خدماته للعملاء بفوائد تناسب العملاء	17.
				لا يقوم البنك الذي أتعامل معه بتحديث المعلومات المتوفرة على موقعه الالكتروني.	18.
				لا يلجأ البنك إلى استخدام أساليب حديثة في الترويج على موقعه الالكتروني	19.
				النظام الالكتروني يتسم بنوع من الصعوبة في استخدامه.	20.
				هناك عدم وضوح في التعليمات حول استخدام الخدمات الالكترونية.	21.
المجال السادس: عوامل الاتجاه نحو الاستخدام					
				ارغب في تطبيق مفهوم التسويق الالكتروني في البنوك.	22.
				استخدام المصرف لوسائل التسويق الالكتروني يؤثر على كفاءة تقديم الخدمة.	23.
				استطيع ان ألتقى الخدمة التي أريدها في الوقت الذي يناسبني	24.
				اشعر بالارتياح والاطمئنان أثناء تعاملي مع البنك عبر موقعه الالكتروني	25.
				أشعر بالأمان أثناء تعاملي مع المصرف عبر الانترنت.	26.
المجال السابع: القيمة المدركة:					
				اشعر بان كل موظف في البنك يعرف معنى الجودة	27.
				أن يكون مظهر المكان جذابًا.	28.
				بإمكاني الاعتماد على إدارة البنك في سعيها لكسب رضا العملاء	29.
				تتميز خدمات البنك الذي أتعامل معه بتنوع كبير لتلاءم الاحتياجات المختلفة للعملاء	30.
				تتوفر خدمات التسويق الالكتروني خلال أوقات العطلات والأعياد.	31.
المجال الثامن: المخاطرة والامان:					
				يتوقع من العاملين في البنوك تقديم الخدمة الفورية.	32.

				يجب أن يشعر العملاء بالأمان في تعاملاتهم مع العاملين في البنك.	33.
				يرسل المصرف كشوف حسابات العملاء من خلال بريدهم الإلكتروني	34.
				ضرورة توفر معدات مسابرة للعصر وتكنولوجيا حديثة.	35.
				ضرورة حصول موظفي البنك على المساعدة الكافية من قبل البنك لأداء عملهم.	36.
<b>المجال التاسع: الاستخدام</b>					
				استخدم الخدمات المصرفية الإلكترونية لسهولة إجراء العمليات المالية دون الحاجة إلى زيارة فروع المصرف مثل دفع الفواتير وتحويل الأموال وشراء المنتجات وغيرها.	37.
				استخدم الخدمات المصرفية الإلكترونية إتمام المعاملات المصرفية عبر الأجهزة المتاحة لذلك دون الحاجة إلى التعامل مع الموظفين في فروع المصرف.	38.
				استخدم الخدمات المصرفية الإلكترونية الراحة التامة في استخدام الخدمات الإلكترونية والولوج إليها في أي وقت كان ومن أي مكان.	39.
				استخدم الخدمات المصرفية الإلكترونية السرية التامة والأمان في استخدام الخدمات الإلكترونية الحديثة.	40.
				استخدم الخدمات المصرفية الإلكترونية خفض التكاليف المترتبة على العميل والمصرف في إجراء المعاملات المصرفية إلى الحد الأدنى	41.
<b>المجال العاشر: رضا العملاء</b>					
				سعر الخدمات المصرفية الإلكترونية التي يقدمها البنك مناسب.	42.
				لدي ثقة في الكفاءة المهنية العالية التي تعمل بها الأنظمة المصرفية الإلكترونية.	43.
				تزودني الخدمات المصرفية الإلكترونية بتعليقات مباشرة وفورية على معاملاتي	44.
				توفر لي الخدمات المصرفية الإلكترونية درجة عالية من الأمان.	45.
				الخدمات المصرفية الإلكترونية توفر الوقت والجهد.	46.
				بشكل عام ، أنا راضٍ عن علاقتي بالبنك الذي أتعامل معه عبر الإنترنت.	47.

					أنا راضٍ عن الخدمة المصرفية عبر الإنترنت.	48.
					أنا راضٍ عن درجة التنوع في الخدمات المصرفية الإلكترونية التي أتلقاها من البنك.	49.
					أنا راضٍ عن الخدمات المصرفية الإلكترونية المقدمة (مكان العمل ، أدوات العمل).	50.
					الخدمات المصرفية الإلكترونية المقدمة (مكان العمل ، أدوات العمل) ترضيني.	51.
					أنا راضٍ عن درجة التنوع في الخدمات المصرفية الإلكترونية الإسلامية التي أتلقاها من البنك.	52.
					تناسبني ساعات تقديم الخدمة المصرفية الإلكترونية الإسلامية.	53.
					علاقتي مع البنك الذي أتعامل معه عبر الإنترنت مرضية بشكل عام.	54.
					توفر الخدمات المصرفية الإلكترونية الإسلامية الوقت والجهد.	55.
					تزوطني الخدمات المصرفية الإلكترونية الإسلامية بتعليقات مباشرة وفورية على معاملاتي.	56.
					توفر لي الخدمات المصرفية الإلكترونية الإسلامية درجة عالية من الأمان.	57.
					يعتبر سعر الخدمات المصرفية الإلكترونية الإسلامية التي يقدمها البنك الإسلامي مناسبًا وفقًا للشرعية الإسلامية.	58.
					لدي ثقة في الكفاءة المهنية العالية التي تعمل بها أنظمة الصيرفة الإسلامية الإلكترونية.	59.
					سعر الخدمات المصرفية الإلكترونية التي يقدمها البنك مناسب.	60.
					لدي ثقة في الكفاءة المهنية العالية التي تعمل بها الأنظمة المصرفية الإلكترونية.	61.
<b>المجال الحادي عشر: الاحتفاظ بالعملاء</b>						
					أعتبر البنك الإسلامي خيارًا الأول عندما أحتاج إلى أي خدمة مصرفية.	62.
					في حالة رفع نسبة العمولة ، سأحتفظ بمعاملاتي مع البنك الإسلامي.	63.
					لا أمانع في دفع رسوم وعمولات إضافية للخدمات المصرفية الإسلامية.	64.
					لدي رغبة قوية في الاستمرار في الحصول على الخدمة الإلكترونية من البنك الإسلامي الذي أتعامل معه.	65.

				أزور البنك الإسلامي بشكل متكرر.	.66
				أستفيد من بعض الخدمات المصرفية التي يقدمها البنك الإسلامي.	.67
				أعترم زيادة معاملاتتي المالية الإلكترونية مع البنك الإسلامي خلال الفترة القادمة.	.68
				علاقتي الشخصية مع موظفي البنك الإسلامي مريحة عندما أزورها	.69
<b>المجال الثاني عشر: استئناس العملاء</b>					
				أتحدث دائماً عن المصرف بصورة إيجابية أمام الآخرين	.70
				أدافع عن المصرف الإسلامي بقوة أمام الآخرين	.71
				أعتبر المصرف الإسلامي خيارى الأول عند حاجتي لأي خدمة مصرفية.	.72
				في حال رفع سعر العمولة سوف أبقى تعاملاتي مع المصرف الإسلامي.	.73
				لا أمانع بدفع رسوم وعمولات إضافية مقابل الحصول على خدمات المصرف الإسلامي.	.74
				لدي الرغبة الأكيدة بالاستمرار في الحصول على الخدمة الإلكترونية من المصرف الإسلامي الذي أتعامل معه.	.75
				أقوم بزيارة المصرف الإسلامي بشكل متكرر.	.76
				أنتفع بعدد قليل من الخدمات المصرفية التي يقدمها المصرف الإسلامي.	.77
				أنوي زيادة معاملاتتي المالية الإلكترونية مع المصرف الإسلامي خلال الفترة القادمة.	.78
				علاقتي الشخصية مع الموظفين في المصرف الإسلامي مريحة عند زيارتي له	.79

## الملخص باللغة العربية:

هدفت هذه الدراسة إلى مناقشة دور جودة الخدمات المصرفية الإسلامية في رضا العملاء والاحتفاظ بهم، كما تهدف الدراسة إلى مناقشة الدور الوسيط لاستئناس العملاء في هذه العلاقة. ولتحقيق أهداف الدراسة، اعتمد الباحث المنهج الوصفي التحليلي، واستخدم الاستبانة كأداة رئيسية لجمع بيانات الدراسة، حيث أجريت الدراسة على عينة قوامها (400) موظف يعملون في ثلاثة بنوك إسلامية في الضفة الغربية في فلسطين، حيث تم إعادة 335 استبانة صالحة، من أصل 400 بمعدل استجابة %81.3، وعلى ضوء نتائج الدراسة، يتضح أن معامل تفسير تأثير أبعاد جودة الخدمات المصرفية الإسلامية (السرعة، تكلفة الخدمة، سهولة الاستخدام، التواصل، المستخدم، الموقف من الاستخدام، القيمة المتصورة، المخاطر والسلامة، التكرار في الاستخدام) على رضا العملاء بلغ (%31)، كما يتضح من نتائج الدراسة أن معامل تفسير تأثير أبعاد جودة الخدمات المصرفية الإسلامية (السرعة، تكلفة الخدمة، سهولة الاستخدام، التواصل، المستخدم، الموقف من الاستخدام، القيمة المتصورة، المخاطر والسلامة، تكرار الاستخدام) على الاحتفاظ بالعميل بلغت (%22)، أظهرت النتائج أن استئناس العملاء كان له تأثير بنسبة %33 على الاحتفاظ بالعملاء عند إضافتها إلى الخدمات المصرفية الإسلامية. وتعكس هذه النتيجة أن استئناس العملاء يلعب دورًا مهمًا في الاحتفاظ بالعملاء، وهو ما يجب على البنوك الإسلامية مراعاته في عملية جذب العملاء. وبناءً على تحليل البيانات والمناقشة الموضحة سابقًا، تم اقتراح التوصيات التالية:

• ضرورة الاهتمام ببناء بنية تحتية لتكنولوجيا المعلومات والاتصالات في البنوك الإسلامية، والتي تعد من أهم متطلبات تحقيق جودة الخدمات المصرفية.

• ضرورة توفير ثقافة تنظيمية تدعم جودة الخدمات المصرفية في البنوك الإسلامية.

• يجب أن يسود اتجاه الإدارة نحو التعاون والتشجيع.