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Faculty of Graduated Studies

**Perceived service quality in Islamic banking: investing the
role of religiosity and corporate social responsibility**

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requirements for
the Master's degree in
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Thesis Approval

Perceived service quality in Islamic banking: investing the role of religiosity and corporate social responsibility

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This thesis was defended successfully on March 15th, 2021 and approved by:

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Declaration

I, the undersigned, hereby declare that this thesis represents my own work, and has not been previously included in a thesis or dissertation submitted to this or any other institution for a degree, diploma or other qualifications.

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A handwritten signature in blue ink, appearing to be 'Dawoud Snoubar', written on a light-colored rectangular background.

Date: 10/7/2021

Dedication

I dedicate this humble effort first to my mother and father, who had a great role in reaching this stage in their upbringing and continuous support, morally and financially, as well as my wife with her support and patience for me during my work in my studies, in addition to my family, which is the most important part of my life.

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Abstract

Islamic banking is gaining popularity in Palestine, the Arab world, and globally. However, the concepts behind Islamic banking are not always clear and the determinants of consumer behavior in this context are less examined in the literature. This study adds understanding to the area by investigating quantitatively the roles of religiosity, and CSR in influencing perceived service quality at Islamic banks. The researcher has used corporate social responsibility as a mediating variable between religiosity and perception of quality. This was by studying the effect of the five dimensions of religiosity according to Huber 2012 (Intellectual, ideology, private practice, public practice, experience). Professor Hayes' tool was used to study the relationship between the two variables and the mediating variable. The study adopted a quantitative approach to answer the research questions and test the study hypothesis, accordingly the study population for this research was clients of Islamic banks in Palestine. A sample of 447 people was taken, and the study tool was distributed to them, which is the questionnaire. The researcher used descriptive statistics, exploratory factor analysis, multiple regression analysis, and bootstrapping. The results show there were just two dimensions of religiosity that have a positive relationship with the perception of quality at Islamic banks in the existence of corporate social responsibility these dimensions were the public practice and experience. This study clarified the relationship between religiosity and perceived service quality, especially through the investigation of the various dimensions of religiosity, Also, this study investigated the novel case of corporate social responsibility as a mediator in the relationship between religiosity and perceptions of service quality. This intervening role has

not been addressed in previous literature. Moreover, the study provided some recommendations to Islamic banks to take into consideration to enhance the perception of quality of service in eyes of its customers.

Keywords: Islamic banking, perceived quality, corporate social responsibility and religiosity.

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Chapter One

Introduction

In this chapter, the researcher will address a background about the study then we will talk about the study problem, its objectives, and its importance.

1.1 Background Research

Islamic banks have been established since the 1970s, the first Islamic bank was Naser Bank in Egypt in 1971 Dubai Islamic bank in UAE in 1975 (Shah et al, 2012), then began this experience spread and move to all countries of the world, including European countries and have Muslim and non-Muslim customers Which grew at a rapid rate of growth until the number of Islamic financial institutions reached more than 700 institutions distributed in 60 countries in the world and the number of customers more than 38 million customers and the size of assets amounted to 1,267 billion by the end of 2013 and is expected to reach \$ 4 trillion by 2020 (Islamic finance and banking developments around the world, 2014)

The reason for the establishment of Islamic banking, because the interest was forbidden to Muslims and strictly forbidden in the Quran as it is called in Islam Riba, For example, Muslims are not allowed to receive or pay interest on money, which is borrowed or lent “O Believers: devour not Riba, doubled and redoubled; and fear Allah, in the hope that you may get prosperity (Quran 4:3- 130, Oxford World's Classics edition) From this the idea came to provide a system of banking free of interests to be a choice of conventional banks and provide banking services according to the provisions of Islamic Sharia, which includes common values and

standards and religious aspects. And the use of ethical methods of banking in the Islamic way. (Birmah & Ajabe, 2013).

In Palestine, the Islamic banks started with the arrival of the Palestinian Authority in the early nineties (Jabr, 2003) with the first Islamic bank was Arab Islamic bank established in 1995 and the other three banks Palestinian Islamic bank in 1996, Cairo Amman Bank-Islamic branches, Al-Aqsa Bank in 1998, then Palestinian Islamic bank acquired al-Aqsa bank and Cairo Amman Bank-Islamic branches. In 2016 a new Islamic bank founded its Safa Bank. Now Palestine has three Islamic banks (Arab Islamic bank, Palestinian Islamic bank. Safa bank), no more than two decades old for the Islamic banking sector in Palestine, but they have achieved increases growth rates. At the end of last year in 2017, their assets reached more than \$ 1.5 billion and we can see other indicators in the table below and how they show growth in the last five years from 2012 to 2017 (Association of Banks in Palestine, 2018)

Now Islamic Banks offer almost all of the banking services needed by customers and seeks to develop their performance to compete with traditional banks too. Islamic Bank Sector growing in the last five years more than 100% in all performance indicators in this table, when you compare with the banking sector, in general, the highest indicator was in facilities 79% and Islamic banking was 168% and if we compare with traditional banks the growth was 68 % that indicates the Islamic banking is promised and have high growth rate and People turn to deal with them and increase their customer base.

Service quality is an important perspective for any business especially in the banking sector and the role of service quality has been necessary to the success of these organizations (Porkiani & Hejinipoor, 2013). With the increasing competition in banking services, the quality of service has received more attention. Anish et al (Aneesh, Dileepal, & Abraham, 2014). From this

standpoint, the interest of researchers and organizations increased in finding the factors that affect the quality of services to work on improving quality in their organization and perception of quality for customers.

There are a few studies that supported the notion that there is a direct relationship between religiosity and social responsibility. Religion has positively influenced social responsibility (Jamali & Sdiani, 2013). Furthermore, studies also indicated that CSR activities also affect customer perceptions of service quality, and they have a direct relationship between CSR and service quality perception (Yoo, Kim, Lee, Cunningham, & Kim, 2013).

Islamic marketers work on the assumption that Religion is one of the most important factors affecting consumer attitudes and behavior (adoption of Islamic banking, perceptions of quality, loyalty, etc.) and has been the focus of most of their marketing efforts (Alam, Janor, Che wel, & Ahsan, 2012).

1.2 Problem Statement

Islamic banks are a promising sector and are growing significantly in the world, and there are several factors that help people to turn to these banks, which provide almost the same services provided by commercial banks but in a manner that conforms to the provisions of Islamic sharia, Where Islamic sharia (Islamic religion) is forbidden to deal with interest, which is another religious term, Riba.

The Holy Quran forbids dealing with interest taking and giving (Rashid, Hassan, & Ahmad, 2009). Religion is also one of the most important factors affecting consumer behavior and values (Alam, Janor, Che wel, & Ahsan, 2012), but this does not mean that customers do not

consider other factors when choosing a bank to deal with, such as quality of service, public image and reputation of the bank. Another important factor is social responsibility provided by banks today, which usually reflect a positive image of the bank and its role in social responsibility, has become an important element for customers to dealing with banks (Rashid, Hassan, & Ahmad, 2009), especially Islamic banks in terms of its mission based on community and economic development (Jusoh & Ibrahim, 2017), Islamic Religion in Quran and Suna encourages cooperation, solidarity and community development.

In Palestine, the number of clients of Islamic banks is estimated at more than 222,000 (PMA, 2018) the interest and demands on the Islamic bank services they increased, in the study of financial inclusion conducted by MAS Institute for Economic Studies for the Palestine Monetary Authority in 2016, it showed that there is 16% who refuse to deal with banks for religious reasons. And if a quick comparison is made between the services provided by Islamic banks and commercial traditional banks, you notice that there are some services that are not present in Islamic banks such as credit cards and overdraft accounts , as well as the weakness of electronic services channels compared to some commercial banks, in addition to You find a difference in the price of services is higher in favor of Islamic banks, and there is still increased demand in spite of what previously mentioned, and here researcher wonder whether Islamic bank customers perspective have different perspective to the services provided to them from these banks or the reason for working with them is a religious only.

This study aims at empirically testing the assumption above and proposing that there are other intervening variables that may influence consumer's perceptions of quality of Islamic banking. In addition to studying the influence of various dimensions of religiosity, social

responsibility is investigated as a potential mediator in the relationship between religiosity and perceptions of quality.

1.3 Purpose of Study

Islamic banks have many Muslim and non-Muslim clients as well as those who are not committed to religion. The purpose of the research lies in trying to find the impact of customer religiosity on the perception of quality service, as well as the role of social responsibility of the bank to realize the quality of services in Islamic banks.

- Provide recommendation to Islamic Banks in the aspect of Social responsibility and the quality service and Highlighting the religious azimuth.
- Afford scientific research in Palestine in this kind of research especially it's the first research talking about religiosity and tie it with quality service and social responsibility.

1.4 Research Questions

This study tries to answer these questions:

1. How is religiosity conceptualized? What are the various dimension of religiosity?
2. How does religiosity influence the perception of quality at Islamic banks?
3. What is the role of Corporate Social responsibility (CSR) in the relationship between religiosity and perceived service quality?

1.5 Research Structure

This research is consisting of five chapters. Chapter one – introduction, gives a general view about research and thesis content and other sections from research problem to objectives and question of research and at the end the research structure. Chapter two - literature review, examines related past studies and articles that talk about research elements starting in service quality to religiosity and lastly corporate social responsibility. Chapter three – methodology, explains the methodology that research adopts it, that's mean, talked about research type, data collection, questionnaire building, and data analysis, statistical methods. Chapter four – findings and discussion, contains the research finding and the results of data analysis and explanations of these results. Chapter five - conclusion and recommendation, offers conclusions, practical and theoretical implications and gives recommendation for future research.

Chapter Two

Literature Review

In this chapter, the researcher will focus more deeply on the variables of the study: Religiosity, Corporate Social responsibility, and Service quality. What do they mean? And what did the researchers find about it? And reviews related past studies and articles that talk about research elements and at the end going to the conceptual model and hypothesis.

2.1 Service Quality

Businesses today are facing relentless competition. Industry leaders are focused on innovation, increased productivity, data management, and analytics, continuous improvement, and customer satisfaction. It requires organizations to focus on delivering improvements, differentiation, excellence, and driving growth. And that means more quality in work, products and productivity. This includes how customers perceive the quality offered to them.

Over the last three decades, quality has evolved from a manufacturing focus largely on compliance to a more holistic approach that affects the daily work of every employee, regardless of industry (services or manufacturing), Today it is a business imperative used by organizations of every size and industry. Quality, considered a key strategic factor in achieving business success, is more than ever required for competing successfully in today's global marketplace (Dean & Evans, 1994).

2.1.1 Quality Definition

In order to recognize the importance of quality of service, it is necessary to know its concept and its importance in achieving competitive advantage. We have numerous definitions about quality. Some of them believe that quality is the compatibility with the customer's requirements (Slack, Chamber, & Johnston, 2004). conforming with the requirements of Quality is often use to signify “excellence” of product or services (Oakland, 2014) ,ISO9000 defined Quality management is a degree to which asset of inherent characteristics fulfills requirement (The Global Voice of Quality, 2016) .the American National Standard Institute (ANSI) and the American Society for Quality (ASQ) define quality as “the totality of features and characteristics of product or service that bears on its ability to satisfy given need” (ASQ, 2016). On the other side, Juran makes the customers' needs and satisfaction a part of quality, so defining quality features of products which meet customer needs and thereby provide customer satisfaction. (Juran & Godfrey, 2010), but Deming focuses on uniformity and dependability when he says Good quality means a predictable degree of uniformity and dependability with a quality standard suited to the customer. (Chandrupatla, 2009). In the near past definitions Crosby defined quality conformance to requirements (Crosby, 1979), we can find summary about definition of quality in Table 1 below.

Table 1 Definitions of Quality

| Author | |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Slack et al.(2004) | Compatibility with the customer's requirements |
| Oakland(2014) | Quality is often used to signify “excellence” of product or services |
| ASQ/ISO 9000 (2016) | a degree to which asset of inherent characteristics fulfills requirement |
| American national standard institute (ANSI) | the totality of features and characteristics of product or service that bears on its ability to satisfy given need |
| (Juran & Godfrey, 2010) | Those features of products which meet customer needs and thereby provide customer satisfaction. |
| Deming | Good quality means a predictable degree of uniformity and dependability with a quality standard suited to the customers |
| Crosby(1979) | quality conformance to requirement |

Source: compiled by researcher from literature review.

After reviewing the definitions of quality, we can note the following:

- The concept of quality depends on the customer’s needs (requirements), making it somewhat different from one client to another.
- Quality is achieved when the service performance matches the expectations of the customer.

From this, we can define the quality in this research: to make the product or service as a customer expect to be satisfied.

In the banking sector, especially in Palestine, the competition between banks is very strong as they offer similar services and prices are very close and there are some determinants used by the client to choose the bank that wants to deal with, which seems the quality of service one of the most important factors, Quality service is important for clients to decide to choose a bank to deal with him (Rashid, Hassan, & Ahmad, 2009).

2.1.2 Quality Dimensions and Scales

Quality of service is measured through several dimensions that are the most important requirements of customers and meet their expectations, the researchers deal with these dimensions in their studies, but did not agree on the basic dimensions that can be measured the quality of the service, (Parasuraman, Zeithaml, & Berry, 1985) put ten dimensions in his study to measure the quality through them as follow:

1. Competence: Competence and qualifications of the people who provide the service.
2. Courtesy: Dealing with customer kind and polite way, respect, and friendliness.
3. Credibility: belief and honesty and Make customers look to the company and employees as trustworthy.
4. Security: Provide safety and security for customers and free from any risk service.
5. Access: convenient office operation hours and locations.
6. Communication: Ability to respond to customer inquiries and clarify available services and benefits clearly and understandably.
7. Knowing the customer: Understanding the client's needs and knowledge and meet them as required.
8. Tangibles: The physical aspects that contribute to better service to the customer such as appliances, tools, furniture, decorations, and the general appearance of the staff and the building.
9. Reliability: Providing the service to the customer dependably and accurately.
10. Responsiveness: Desire and willingness to serve customers without any hesitation or boredom and deliver the service on time.

(Parasuraman, Zeithaml, & Berry, 1988) they later integrated the 10 dimensions of quality into five dimensions they combined the dimensions of communication, credibility, security, competency, and courtesy into a single dimension, called empathy, integrating customer knowledge and access into the assurance dimension. Keep the other dimensions as they are: tangibility, reliability, responsiveness. This scale called SERVAQUAL and the dimensions become as follow:

1. Tangibility: Physical facilities include equipment, personnel appearance, technology level, building design
2. Responsiveness: The initiative to help customers and respond quickly to their inquiries.
3. Reliability: The ability of the service provider to deliver the service reliably and accurately.
4. Assurance: Knowledge of employees and their ability to give confidence and security to customers through the services they provide.
5. Empathy: The level of personal care and attention provided to the customer by the service provider.

This measure becomes the best universal known scale measuring quality and it's called SERVQUAL (Bahia & Nantel, 2000) the table below clarifies how they merge the ten dimensions into five dimensions:

Table 2 Merge the ten dimensions for service quality to five dimensions.

| Ten Dimensions | Five Dimensions (SERVQUAL) |
|----------------------|----------------------------|
| Tangibility | Tangibility |
| Reliability | Reliability |
| Responsiveness | Responsiveness |
| communication | |
| Credibility | |
| security | Empathy |
| Competence | |
| Courtesy | |
| Knowing the customer | Assurance |
| Access | |

In 1992 Cronin & Taylor developed another scale to measure quality and make it more focus on customer satisfaction and performance because they think the quality found to make a customer satisfied, so they used the SERVQUAL scale components and add more statements to measure consumer are satisfied or not, they called his scale SERVPER.

Then Owen and Othman try to find a new scale to measure the quality in Islamic bank they add on more dimension to five dimensions in SERVQUAL it was compliance (Owen & Othman, 2001) They considered it necessary because they believed that Islamic banking operates based on different principles and culture (Akhtar & Zaheer, 2014), the Compliance Dimension defines the company's ability to fulfill Islamic sharia and operate under the principles of Islamic banking and economy (Abedniya & Zaeim, 2011). The model becomes as follows:

1. Assurance: Knowledge of employees, and their ability to give confidence and security to the services they provide
2. Reliability: The ability of the service provider to perform and deliver the service promised dependability and with high accuracy.

3. Tangibles: physical facilities, equipment, personnel, technology level, building design ...etc.
4. Empathy: The personal attention given by the institution to its clients and its ability to identify the needs of its customers and to take care of their interests
5. Responsiveness: Initiative to help customers and respond quickly to their inquiries, and willingness of service providers to be in customer service.
6. Compliance: The commitment of Islamic banks to deal with Islamic Shari'a principles and their ability to provide integrated Islamic products and services.

2.1.3 Quality and Religiosity (in Islamic Religion)

Islam concerned to the quality of work, where he called for improvement, quality and mastery in the work in the Quran and a lot of hadiths of the Prophet, some of them:

- Mastering the work in Quran, Surat al-Naml, verse 88” *the artistry of Allah, who disposes of all things in perfect order: for he is well acquainted with all that ye do*". The word of Itqan in Arabic at this verse its mean high quality of work.

”سورة النمل، اية 88 ” صُنِعَ اللَّهُ الَّذِي أَنْقَنَ كُلَّ شَيْءٍ إِنَّهُ خَبِيرٌ بِمَا تَفْعَلُونَ

- “Who has perfected everything he created “Quran, Surah al-Sajidah verse7

” الَّذِي أَحْسَنَ كُلَّ شَيْءٍ خَلَقَهُ ” 7 سورة النمل، آية

- Talking direct to the quality on work for people, the prophet Mohammad(PBUH) say in hadith “Allah (God) loves one who does work, he does it with Itqan (Good Quality)

So Islam is not a religion that confines itself to only rituals but it is a comprehensive way of life that unifies mundane and spiritual aspect of the human being together. (Ahamad & Al-Otaibi, 2013), in this sense, quality is increasingly important in Islamic banks, which are supposed to carry the principles and values of Islam in their dealings as in products and services and to work perfectly.

2.2 Religiosity

Religion is an important factor in many peoples and cultures around the world, which affects many decisions taken by individuals or their actions: social, cultural, or economic, as religion governs individuals with many taboo and also commands many duties that Individuals who profess a particular religion are bound by them and are affected by the level of religiosity for each individual, Khraim (2010) considers religious belief is a significant factor in influencing consumer behavior because of the rules and taboos inspires, Mokhlis (2009) Confirms religion as one of the most universal and influential social institutions that have a significant influence on people's attitudes, values, and behaviors at both the individual and societal levels. And this clarifies that the level of customer religiosity plays an important role in the selection of Islamic banks, people who have stronger religiosity will decide to deal with use Islamic banks (Alam, Janor, Chewel, & Ahsan, 2012).

2.2.1 Religiosity definitions

McDaniel& Brunet(1990) defines religiosity as a belief in God accompanied by a commitment to follow principles believed to be set forth by God, but Bergan& McConatha (2008) define the various dimensions associated with religious beliefs and involvement as a multidimensional concept focusing on subjective, cognitive, behavioral, and the social and cultural components as well, in another define to religion "The feelings, acts, and experiences of individual men in their solitude, so far as they apprehend themselves to stand about whatever they may consider the divine" (James, 1961), Brown (1987) defines religion as "a particular kind of attitude (which includes Characteristic ways of behaving, feeling and believing towards the world as a whole religious ideology shapes judgment of what is accepted and what is not accepted (Abou-youssef, Abou-Aisha, & El-Bassi, 2015). Sheth & Mittal (2004) define religiosity as A system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God's creatures are supposed to behave on this earth, but Koenig et al.(2000) make the religion have two purposes in his definition: An organized system of beliefs, practices, and rituals designed to (a) facilitate closeness to the sacred or transcendent (God, ultimate reality), and (b) to foster an understanding of one's relation and responsibility to others in living together.

Table 3 *Conceptual Definitions of Religiosity*

| Author | Definition |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| McDaniel& Brunet, 1990 | Belief in God Accompanied by commitment to follow principles Believed to be set forth by God |
| Bergan& McConatha,2008 | the various dimensions associated with religious beliefs and involvement as a multidimensional concept focusing on subjective, cognitive, behavioral, and the social and cultural components as well |
| James, W,1961 | The feelings, acts, and experiences of individual men in their solitude, so far as they apprehend themselves to stand in relation to whatever they may consider the divine |
| Brown,1987 | a particular kind of attitude (which includes Characteristic ways of behaving, feeling and believing towards the world as a whole religious ideology shapes judgment of what is accepted and what is not accepted |
| Koenig ,et al,2000 | An organized system of beliefs, practices, rituals designed to (a) facilitate closeness to the sacred or transcendent (God, ultimate |

Sheth & Mittal,2004

reality), and (b) to foster an understanding of one's relation and responsibility to others in living together.
 A system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God's creatures, are supposed to behave on this earth

Source: It was assembled with self-effort from the researcher.

Many of the definitions, as discussed above, which dealt with religiosity and mostly there are common elements are the existence of God, beliefs, and rituals governing the lives of individuals and relations between them, and since religion is a complex concept and varies from point of view to another and from one religion to another, it is difficult to agree on a specific definition.

However, after reviewing these definitions, it was found that the most familiar definition of reality is the definition of Koenig, which defined religion based on two objectives, namely, to approach God and to regulate relations between individuals. Accordingly, **we can define religion as a set of beliefs that believe in the existence of a God who sets rules to regulate people's lives and relationships and rituals by individuals to draw closer to God.**

2.2.2 Religiosity Scales

Individuals have a different level of religiosity and for that, they have a different degree of commitment. In Islam a lot of scale to measures the religiosity for Muslims it was developed by people like Alsanie, 2002 his measure consists of four components:

1. Eman(Faith) Pillar.
2. Islam Pillars.

3. Duties.
4. Avoiding sins.

Albania scale has weakness most important of these is one that concerns the definition and dimensionality. In his theoretical definition of the Islamic religion describes it as a somewhat two-dimensional phenomenon, with the two dimensions being "believer and "practice". He draws on the basic Islamic view which combines faith with deeds (or belief with action) and asserts that mere belief is not accepted if not manifested in action. so he considers religion as a general concept. But in reality, it's not necessarily the person who has a strong belief in religion that must have a good practice. For that faith and practice are shaped together with the Islamic religion that indicates if the person has a good religiosity level but they're not one component?

Another scale The measure of the religious behavior of the Tai, (Taai, 1985) which is based on the fact that the people of faith seventy-seven divisions that appeared in the books of the predecessor, Then the author of each division put a question to be answered yes or no; for example, my belief in the existence of God is complete. However, there are shortcomings in this measure, the most important of which are: The answer method, where the respondent chooses one option Yes or no, and if he chose the wrong option in the first six terms of the pillars of faith, ruled out his answer in college and no longer valid for the search because he becomes an unbeliever and the other problem in this scale he mixed the optional and obligatory practice.

Albelaikhi (1997) develop another scale to measure religiosity he used Alsanie and Taai scales the present study combines features of both approaches and he used three dimensions: beliefs, practice, and attitudes. But it has the same problem on the Taai scale.

Later on khriam (2010) try to develop a new scale to measure Islamic religiosity to use in consumer behavior research and he put four Dimensions: Islamic Financial services, seeking religious education, Current Islamic issues, and sensitive products, he believes that these dimensions' deal with the way of life and how affected by religion away from measuring rituals and beliefs. The researcher thinks it not a good measure because lifestyle is affected as a result of belief .and is end behavior so we must measure the source of religiosity that comes from the belief and reflected in practice and lifestyle.

Abdul Khaliq (2016) develop a new scale called scale religiosity (ASR) this scale assesses internal religiosity regardless of any religion or denomination. And it's contained fifteen statements to be answered with five points (depend on the Likert scale) from 1(strongly disagree) to 5(strongly disagree). The statement as follow:

1. I seek to apply religion to various aspects of my life.
- 2 - My servants to God Almighty are something in my life.
3. My religious beliefs are behind my actions and my method of life.
- 4- Religion is the most important thing in my life.
- 5 - God helps me and saves me in all things of my life.
6. My religious beliefs are essential to me.
- 7 - Look at my belief that it gives me a sense of life and purpose.
8. I consider myself religiously committed.

9. My faith is an integral part of my personality.
10. Look at my faith as the source of my comfort.
11. My faith affects many of my decisions.
12. I believe that religion is a suitable approach to life.
- 13 - I think that God is close to me.
- 14 - I trust in God Almighty in all things.
- 15 - Religion gives me the strength to face the hardships of life.

It's a good and objective scale but it focuses on beliefs and ignores the practices and rituals of religion that we consider a part of religion. According to Huber & Huber (2012), we have five dimensions to religiosity for most religion tradition and it's like follow:

1. Intellectual dimension: it's referred to knowledge of religion and how can explain religion and how much of thinking about the religious issue and the interest of learning about religious topics.
2. Dimension of ideology: refer to religious individual's beliefs regarding the existence of God and the relation between God and human. Here an individual has his/her convictions and it's depending on reasonability aspects like belief in an afterlife, resurrection of the dead, immortality of the soul.
3. The dimension of Public practice: refers to belonging to religion and participate in religious activities and rituals and we can measure by how much the individual participate in a religious activity like pray 5 times per day for Muslims or "church attendance" on Sunday for Christian
4. The dimension of private practice: refers to how much individuals ready to devote themselves to religion and God, like prayer and meditation.

5.Dimension of religious experience: refer to contact to ultimate reality(God) and this affects personal emotionally like feeling that God reveals something to these people and helps you in some situations.

These dimensions measure the intensity and level of religiosity to the individual to any religion. The scale has been developed and has been made several versions of it, from CRS-5 (5statements) to CRSi- 20 (20 statements) different from each other in increasing the number of phrases in each Version to take a more reliable and deeper scale, depending on the purpose of the study in which the scale will be used.

The researcher found that (CRS) scale is an objective scale, concern with all dimensions in religiosity, and its application to any religion, moreover CRS is a universal scale applied in hundreds of studies in a lot of countries with thousands of participants belonging to different religions.

Table 4 Scales of Religiosity

| Author | |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Alsanie (1989) | Two dimensions being "believer" and "practice". |
| Taai (1985) | faith seventy-seven divisions that appeared in the books of the predecessor |
| Albelaikhi (1997) | used Alsanie and Taai scales |
| Abdul Khaliq (2016) | develop a new scale he called of scale religiosity (ASR) this scale assesses internal religiosity. |
| Huber(2012) | five dimensions to religiosity for most religion tradition : intellect ,ideology ,private practice, public practice, experience. |
| Khraim (2010) | put four Dimensions: Islamic Financial services, Seeking religious education, Current Islamic issues, and sensitive products |

Source: It was assembled with self-effort from the researcher

2.3 Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) has become an important term in the field of business. It is highlighted in the media and civil society organizations. Companies are also interested in highlighting their social role in the press and the media. And they become more engaged in all aspects of their business due to its positive impact on business economic performance where companies contribute today in developing developmental, health, economic, educational, and cultural aspects as part of this society and must contribute to its development. (Jusoh & Ibrahim, 2017).

Therefore, we find that this interest in social responsibility was not born out of a vacuum, where researchers have done a lot of research and studies on the role of social responsibility and its impact on the performance of companies and reputation in the market. Corporate social responsibility defines the role of the business toward society and provides a standard for behavioral rules which guide corporations to contribute to the advancement and welfare of society (Mir et al., 2016). Early Davis defines CSR that refer the firm's consideration of, and response to, issues beyond the narrow economic, technical, and legal requirements of the firm (Davis, 1973), in 1980 Jones define CSR Corporate social responsibility as that companies have an obligation to society other than stockholders and beyond that prescribed by law contract. Two facets of this definition are critical. First, the obligation must be voluntarily adopted; behavior influenced by the coercive forces of law or union contract is not voluntary. Second, the obligation is a broad one to shareholders to other social groups such as customers, employees, suppliers, and neighboring communities (Jones, 1980). later in 1990 Carroll make the definition wide when he makes the CSR

is the company's responsibilities in aspects of economic, legal, ethical and philanthropic (Carroll, 1991).

European Commission defined the CSR concept whereby companies integrate social and environmental concerns in their business operations and their interaction with stakeholders voluntarily. (Shah, Raza, & Khurshid, 2012) in other definition, World Business Council for Sustainable Development (WBCSD) Considers CSR as The continued commitment of businesses to act ethically and contribute to economic development and work to improve the quality of living conditions of the workforce and their families, and the community in general. (WBCSD, 1999). ISO 26000 guides how businesses and organizations can operate in a socially responsible way and it defines CSR as the responsibility of an organization for the impacts of its decisions and activities on society and the environment through transparent and ethical behavior that: Contributes to sustainable development, including the health and welfare of society and takes into account the expectations of stakeholders and Complies with applicable law and consistent with international norms of behavior (ISO, 2010).

Table 5 Definitions of CSR

| Author | |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Davis (1973) | CSR that refer the firm's consideration of, and response to, issues beyond the narrow economic, technical, and legal requirements of the firm |
| Jones (1980) | CSR is that companies have an obligation to society other than stockholders and beyond that prescribed by law contract. |
| Carroll (1991) | CSR is the company's responsibilities in aspects of economic, legal, ethical and philanthropic |
| European Commission | CSR concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with stakeholders on a voluntary basis. |
| WBCSD (1999) | Consider CSR is The continued commitment of businesses to act ethically and contribute to |

ISO (2010)

economic development and work to improve the quality of living conditions of the workforce and their families, and the community in general
 CSR is the responsibility of an organization for the impacts of its decisions and activities on society and the environment through transparent and ethical behavior that: Contributes to sustainable development, including the health and welfare of society

Source: It was assembled with self-effort from the researcher.

Despite the multiplicity of definitions of social responsibility, it leads the institution to assume its responsibility towards different stakeholders, and these definitions share that CSR is a concept whereby institutions incorporate social and environmental aspects into their policies and activities, to improve their impact on society, and Organizations acting as citizens with rights and duties that must be performed by the society.

2.3.1 Corporate Social Responsibility (CSR) Dimensions

The wide concept of corporate social responsibility (CSR) has made Carroll determined by four main dimensions are economic, legal moral, and charity and he put them in a pyramid he called The Pyramid of Corporate Social Responsibility (Carroll, 1991). As we see below:



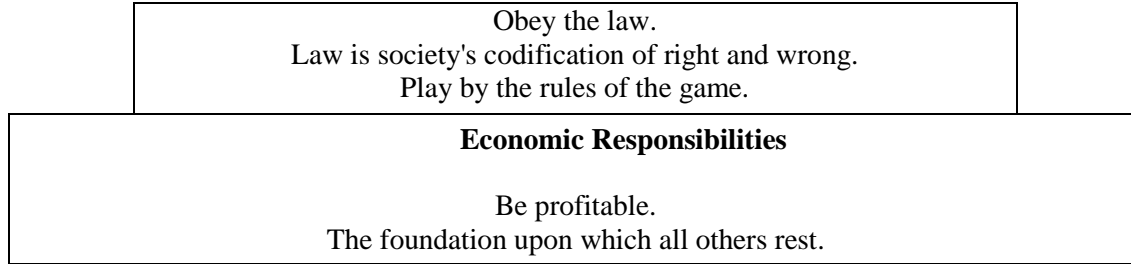


Figure 1: The Pyramid of Corporate Social Responsibility, (Carroll, 1991)

Social responsibility has five dimensions According to Dahlsrud, he developed this dimensions from content analysis of 37 definitions of CSR this dimension is: environmental, social, economic, stakeholder, voluntariness (Dahlsrud, 2008), and the below table show to us the five dimension for social responsibility and their definition and example for each one to clarify them.

Table 6 *Dimensions of social responsibility of Dahlsrud*

| Dimensions | The definition | the Example phrases |
|-----------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The environmental dimension | The natural environment | 'a cleaner environment' 'environmental stewardship' 'environmental concerns in business operations' |
| The social dimension | The relationship between business and society | 'contribute to a better society' 'integrate social concerns in their business operations' 'consider the full scope of their impact on communities' |
| The economic dimension | Socio-economic or financial aspects, including describing CSR in terms of a business operation | 'contribute to economic development' 'preserving the profitability' 'business operations' |
| The stakeholder dimension | Stakeholders or stakeholder groups | interaction with their stakeholders' 'how organizations interact with their employees, suppliers, customers and communities' 'treating the stakeholders of the firm' |
| The voluntariness dimension | Actions not prescribed by law | 'based on ethical values' 'beyond legal obligations' 'voluntary' |

Source: (Dahlsrud, 2008)

2.3.2 Social Responsibility and Islam:

Social responsibility and its principles are inherent in Islam, where we find it in the verses of the Holy Quran and the hadiths of the Prophet Muhammad (PBUH) and the jurisprudential views of the imams, where he urged Islam to social responsibility in several ways, including Give worker's rights, Zakat, and tolerance with customers and suppliers the Prophet Muhammad (PBUH) say in hadith: "May Allah's mercy is on him who is lenient in his buying, selling, and in demanding back his money." Islam also urged to give charity, endowment (waqif) and refrain from harm to humans and the environment in hadith "There should be neither harming (data) nor reciprocating harm (dirar)." and in another Hadith:" Removing harmful things from the road is a charity" (An-Nawawi)

Islam in its instructions to cooperate among the members of the community where it was mentioned in the Quran "help one another to do what is right and good; do not help one another towards sin and hostility" (Quran 2:4-5, Oxford World's Classics edition, 2004), and in hadith the prophet Mohammad (PBUH) said, *"The believers in their mutual kindness, compassion and sympathy are just like one body, When one of the limbs suffers, the whole body responds to it with wakefulness and fever"* (An-Nawawi) from this point the Islamic banks are part of the community, therefore, the Islamic banks is an Acknowledged legal entity in Islam which consequently is accountable for CSR (Jusoh et al., 2015). The prophet Mohammad (PBUH) said too "All of you are shepherds and each of you is responsible for his flock. A man is the shepherd of the people of his house and he is responsible. A woman is the shepherd of the house of her husband and she is responsible. Each of you is a shepherd and each is responsible for his flock" these hadiths clarify

that everyone is responsible in his place in Islam. And Corporate Social Responsibility is considered as one of the important factors for choosing an Islamic bank. (Rashid, Hassan, & Ahmad, 2009), so the goal of Islamic banks was to provide social justice without any exploitation (Usmani, 2002).

In 2017, banks in Palestine contributed \$ 6.53 million under social responsibility, of which \$ 1.38 million was contributed by Islamic banks, which is equivalent to 21% of the total contribution of banks to social responsibility. (Association of Banks in Palestine, 2018).

2.3.3 CSR and Religiosity

Many studies have shown that there is a direct relationship between religiosity and social responsibility. Religion has positively influenced social responsibility. Jamali & Sdiani (2013) find in their search (does religiosity determine affinities to CSR?) that Islamic and Christian religion has a positive effect on the concept of CSR, and they have strong support for it. In another study, (Ramasamy, Yeung , & Au, 2010)discovered that religiosity is a significant element of CSR support among customers in Hong Kong and Singapore. (McGuire, Omer, & Sharp, 2012) ensured the relation between religiosity and CSR by their search result that finds commitment to CSR affected by the religiosity attitude of the surrounding people. Other researchers posit that religious convictions, individual religiosity as well as salient religious beliefs affect the ethical decision-making of managers. As such, they enhance and facilitate ethical awareness as well as drastically reduce unethical behavior in business settings. (Gotsis & Kortezi, 2009), in the other study show

that Islamic religiosity has the potential benefit of fostering entrepreneurial motivation, enhancing performance and commitment to social responsibility (Adamu, Kedah, & Osman-Gan, 2013)

2.3.4 CSR and Perceived Service Quality

Andreini et.al (2014) found that CSR in nonprofit organizations (NPOS) affect customer perception of service quality and it should be dimension to evaluating the quality of service at NPOS, the same result found with Poolthong & Mandhachitara (2009) in their research on Thailand retail banking they find positive relationship between CSR and quality of service, and if the bank has good CSR activities that will enhance the possibility of positive perception of bank service quality. (Poolthong & Mandhachitara, 2009), According to Luo and Bhattacharya the higher the quality of a product or the ability of a company to innovate, the more positive the company's performance in CSR activities (Yoo & Lee, 2018),also Both corporate reputation and perceived quality appear to be influenced by perceived CSR, the stronger the perceived CSR of the firm by customers the higher the perceived product quality They are found relationship between perceived CSR and perceived quality in the linear regressions (Gatti, Caruana, & Snehota, 2012),in the result CSR activities also affect customer perceptions of service quality, and they have direct relationship between CSR and service quality perception (Yoo, Kim, Lee, Cunningham, & Kim, 2013)

2.4 Conceptual Model and Hypothesis

From previous literature review about the quality in Islamic banking and religiosity we found compliance to Islamic principles one of dimension of quality in study of (Owen and Othman, 2001) so we can investigate if the religious people can perceive the quality in Islamic banks in different way from others ,and on the other hand corporate Social responsibility in the previous studies indicate that is one of important elements in select bank so is it relate to perceived quality from these customers, moreover Islam consider Islamic bank legal entity which consequently is accountable for CSR so the religiosity in Islam encourage corporate and individuals to make their role in social responsibility, so If we want to relate the three variables of the aforementioned study according to the previous literature, then we find that religiosity affects social responsibility and social responsibility in turn affects the perception of service quality. This, initially, may indicate the existence of a mediation relationship for the variable of social responsibility between the variables perception of quality and religiosity, it need to test in this study.

According depend on above and The literature review led the researcher to adopt the following conceptual framework for study in this thesis as follow:

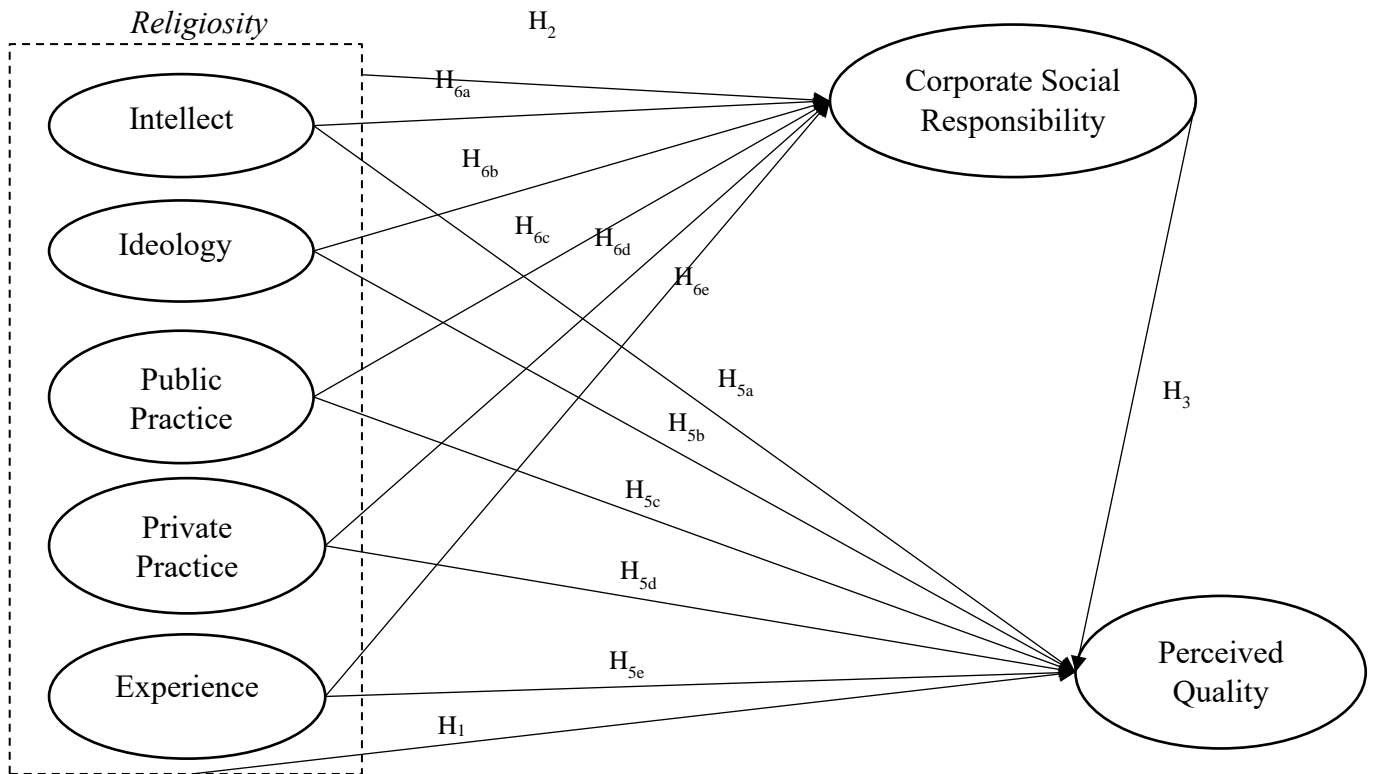


Figure 2 Study Conceptual Model

The researcher will investigate the relationship between three elements of the study (Religiosity and perceived service quality and corporate social responsibility as mediator element)

Taking religiosity as a single latent construct:

H₁ Religiosity has a positive effect on Perceptions of Service Quality.

H₂ Religiosity has a positive effect on Corporate Social Responsibility.

H₃ Corporate Social Responsibility has a positive effect on Perceptions of Service Quality.

H₄ The relationship between Religiosity and Perceptions of Service Quality is mediated by Corporate Social Responsibility.

Taking religiosity as a multi-dimensional construct:

H5 The dimensions of Religiosity [H_{5a} Intellect, H_{5b} Ideology, H_{5c} Public Practice, H_{5d} Private Practice, H_{5e} Experience] have a positive effect on Perceptions of Service Quality.

H6 The dimensions of Religiosity [H_{6a} Intellect, H_{6b} Ideology, H_{6c} Public Practice, H_{6d} Private Practice, H_{6e} Experience] have a positive effect on Corporate Social Responsibility.

H7 The relationship between the dimensions of Religiosity [H_{7a} Intellect, H_{7b} Ideology, H_{7c} Public Practice, H_{7d} Private Practice, H_{7e} Experience] and Perceptions of Service Quality is mediated by Corporate Social Responsibility.

Chapter Three

Methodology

The chapter will explain the methodology that the research adopts, that's means, talked about research type, data collection, questionnaire building, and data analysis, statistical methods.

3.1 Research Design

The study Will explore the role of Religiosity and CSR on the perception of quality service at Islamic banks in Palestine and investigates the relationships depicted in Figure 2, therefore the study will adopt a quantitative research methodology so quantitative research is to generate knowledge and create understanding about study elements by observing phenomena or occurrences affecting individuals is also a way to learn about a particular group of people, known as a sample population. Using scientific inquiry, quantitative research relies on data that are observed or measured to examine questions or specific theories about the sample population so the researcher measuring variables and find the correlation between them.

3.2 Population of Study

Based on the study problem and its goals, the study targeted the customers of the three Islamic banks in Palestine so that the population of the study will include the study of clients of Arab Islamic Bank, Palestinian Islamic Bank, Safa Bank the estimation number of the customers in three Islamic banks to be around 222,000 clients (PMA, 2018)

3.3 Sample of study

The researcher adopts a judgmental nonprobability sample because the researcher will not be able to obtain lists of clients' names with these banks due to the banking secrecy for clients in banks.

The size of the sample was calculated. For a population of 222,000 clients in Islamic banks, with 95% confidence level and 5% level confidence interval, the required samples size was found to be 384 by using the Krejcie and Morgan's equation (Krejcie & Morgan, 1970)

$$s = \frac{x^2 NP}{1 - Pd^2N - 1 + x^2 P(1-P)}$$

where's: required sample size.

x^2 : the table value of chi-square for 1 degree of freedom at the desired confidence level (0.05 = 3.841). N: the population size.

P: the population proportion (assumed to be 0.50 since this would provide the maximum sample size.

d: the degree of accuracy expressed as a proportion (0.05).

101 preliminary questionnaires were distributed to test the validity and consistency of the instrument, and they were excluded from the final analysis of the questionnaires. After making sure of the validity and consistency of the questionnaire, 447 questionnaires were distributed to the study community, to obtain more power for the study results.

3.4 Data collection

To achieve the objectives of the study and to obtain the necessary data, the researcher returns to the secondary data sources and literature like the magazines for Scientific Research, books, published researches, articles, as well as preliminary data represented in the questionnaire the data were collected through the development of a questionnaire.

So the researcher used two main sources of data:

- Secondary sources: The information in the theoretical framework was taken from books, researches, and scientific articles that dealt with topics related to the study, in addition to that, the Internet was used to search the relevant sites.
- Primary sources: A questionnaire was designed specifically to take the necessary data (quantitative data) to try to explain the relationship between research elements and find the relationship between them by employ the applied model of study. The data was collected through an electronic form from (question pro) website and then distributed by emails, SMS, and social media channels.

3.4.1 Data Preparation

Before starting to analyze data, and getting clean and high-quality dependable data, the researcher worked to keep away the missing data, outliers, and influential points from responses to make more accurate results.

3.4.1.1 Missing Values

The researcher used the smart electronic model for the questionnaire and took only complete responses for all questions in the questionnaire that count 400 complete answers, and did not involve any missed data in the analyzing process.

3.4.1.2 Outliers and Influential Points

Outlier and influential points may be affected negatively on study results, and also cause problems in statistical analyses. The outliers are observations with a unique combination of characteristics identifiable as distinctly different from other observation, in another world is an extreme value that differs greatly from other values in a set of values or overall pattern of data. (Stat Trek, 2020).

In this study, the researcher examined the outliers and influencing points according to Hare's method of outliers, where univariate, bivariate, and multivariate analytical methods were used to examine the responses in terms of their status as outliers. First, univariate outliers were assessed by standardizing the variable data and defining distant cases with values of ± 2.5 or higher. Second, bivariate outliers were evaluated by checking for regression residues between the putative dependent variable and predictive variables. At 95% confidence interval (0.05 alpha level), any condition exceeding the cutoff point ± 1.96 indicates an external point/influencing problem. Third, a multivariate external evaluation was performed using the Mahalanobis D2 scale.

Additionally, the tests used to identify influencing cases included: residue check, hat values, Mahalanobis distance, Cook distance, and Covratio.

3.5 Study Instrument

The researcher prepared a questionnaire on the topic of the study " Perceived Service Quality in Islamic Banking: investigating the role of religiosity and Corporate social responsibility" that included three scales to measure the three elements of research (religiosity, quality of service, corporate social responsibility).

The questionnaire was divided into four sections, the first section will measure religiosity and it's based on the Huber Scale of Religiosity (CRS) (29 items), the second section will measure corporate Social Responsibility through general measurement to Corporate Social Responsibility (CSR) this scale measured people view in a certain company how much it has a positive impact to society ,they were developed by (Wagner et al. 2009) Its consists of 6 statements, the third will measure the quality of service in Islamic banks this section is based on the SERVAQUAL model of Parasuraman, and it consists of 5dimension expressed in 25 Items. the fourth and last section demographic information (10 items).

This questionnaire was designed based on the seven-dimensional Likert scale in two-part of it (quality and CSR). The paragraphs were built in a positive direction, the responses were as follows: (7) strongly agree, (6) Agree, (5) somewhat agree, (4) Neutral, (3) somewhat disagree, (2) Disagree and (1) strongly Disagree, but it was a different scale to measure religiosity as we will explain later in this section. The questionnaire will consist of 4 sections like this:

3.5.1 Religiosity

The five dimensions of religiosity depend on Huber religiosity scale (2012) were as follows:

Table 7 Intellectual dimension items

- RINT 1: How often do you think about religious issues?
 RINT 2: How often do you keep yourself informed about religious questions through radio, television, internet, newspapers, or books?
 RINT 3: How interested are you in learning more about religious topics?
 RINT 4: Do religious dialogues raise your intellectual interests? *
 RINT 5: Can you explain your views on religion and religious concepts to others? *
-

*the last two items added by the researcher to the original scale.

Table 8 Ideology dimension items

- RDEO 1: To what extent do you believe that God or something divine exists?
 RDEO 2: To what extent do you believe in an afterlife—e.g. immortality of the soul, resurrection of the dead or reincarnation?

 RDEO 3: In your opinion, how probable is it that a higher power really exists?
 RDEO 4: To what extent do you believe that God create the universe? *
 RDEO 5: To what extent do you believe that God sent His prophets to humans? *
 RDEO 6: To what extent do you believe in the validity of what is stated in the divine books? *
-

*this items added by the researcher to original scale.

Table 9 Public practice dimension items

- RPUB 1: How important is it to you to participate in group religious rituals?
 RPUB 2: How important is it for you to be associated with a religious group you pray with?

RPUB 3: How important is it for you to understand religious rituals, their divisions, and the manner of their performance?*

RPUB 4: How important is it for you to wear the necessary clothes and tools to perform the pray?*

RPUB 5: How often do you participate in religious rituals (such as group prayer)?

*this items added by the researcher to original scale.

Table 10 Private practice dimension items

RPRI 1: Are you often committed to pray?

RPRI 2: Do you often do Dua to God?

RPRI 3: How much do you think (meditate) on the verses of God?

RPRI 4: What is the importance of prayer in your life ?

RPRI 5: What is the importance of Dua in your life?

RPRI 6: What is the importance of thinking and meditation of god's creation in your life?

RPRI 7: How often do you pray spontaneously when inspired by daily situations?

RPRI 8: How often do you try to connect to the divine spontaneously when inspired by daily situations?

Table 11 Experience dimension items

REXP 1: How often do you experience situations in which you have the feeling that God intervenes in your life?

REXP 2: : How often do you experience situations in which you have the feeling that you are in one with all?

REXP 3: How often do you experience situations in which you have the feeling that God or something divine wants to show or reveal something to you?

REXP 4: How often do you experience situations in which you have the feeling that God is present?

REXP 5: How often do you experience situations in which you have the feeling that god with you ?

Recording of objective frequencies of the items concerning prayer, meditation, and religious services into five score levels as showed in table below:

Table 12 Recording religiosity scale answers to five score levels

| Objective frequencies of prayer (personal and obligatory) and meditation | Recoding into five levels | Objective frequencies of participation in religious services | Recoding into five levels |
|--------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------|---------------------------|
| A) Several times a day | 5 | A) More than once a week | 5 |
| B) Once a day | | B) Once a week | |
| C) More than once a week | 4 | C) One or three times a month | 4 |
| D) Once a week | | D) A few times a year | 3 |
| E) One or three times a month | 3 | E) Less often | 2 |
| F) A few times a year | 2 | F) Never | 1 |
| G) Less often | | | |
| H) Never | 1 | | |

Table 13 Hermeneutics of the wording a five-point response scale

| | Score | Wording | | Hermeneutics (presence of personal constructs in personality) |
|------------------------------------------------|-------|--------------|---------------|---------------------------------------------------------------|
| | | Frequency | Importance | |
| Categories of a five-level answer-scale | 5 | very often | very much so | Clear presence |
| | 4 | often | quite a bit | |
| | 3 | occasionally | moderately | Transition area: background presence |
| | 2 | rarely | not very much | |
| | 1 | never | not at all | No or only marginal presence |

3.5.2 Corporate Social Responsibility (CSR)

Part 2: We will use the dimension scale as a general measurement of Corporate Social Responsibility (CSR). This scale measured people's view on a certain company, and how much of a positive impact it had on society. This scale was developed by (Wagner et al. 2009) and the scale consists of 6 statements as follows:

Table 14 CSR Items

CSR 1: I think that Islamic banks are socially responsible companies.

CSR 2: I think that Islamic banks are concerned with developing society.

CSR 3 I think that Islamic banks maintain a high level of ethical standards.

CSR 4: I think Islamic banks believe in charity.

CSR 5: I think that Islamic banks believe in the role of good citizenship in the societies they serve.

CSR 6: I Think that Islamic banks are making the effort required to understand the needs of their customers.

3.5.3 Quality

Part 3: A tool to measure the quality of service was derived by taking a statement that reflects each of the five dimensions (Reliability, Responsiveness, Assurance, Empathy, and Tangibles) of quality in the scale (SERVQUAL) that was developed by Parasuraman to measure the quality of service in banks, and the scale consists of 25 statements as follows:

Table 15 Quality statements

Reliability

QREL 1: Islamic banks have providing services as promised.

QREL 2: Islamic banks have Dependability in handling customers' service problems.

QREL 3: Islamic banks have performing the services right, from the first time.

QREL 4: Islamic banks have providing services at the promised time.

Responsiveness

QRES 1: Islamic banks keeping customers informed about when services will be performed.

QRES 2: Islamic banks have Prompt service to customers.

QRES 3: Islamic banks have Willingness to help customers.

QRES 4: Islamic banks have Readiness to respond to customers' requests.

Assurance

QASS 1: Islamic banks staff instill confidence in customers.

QASS 2: Islamic banks staff making customers feel safe in their transactions.

QASS 3: Islamic banks staff are consistently courteous.

QASS 4: Islamic banks staff have the knowledge to answer customer questions.

QASS 5: Islamic banks staff are experienced in their work.

Empathy

QEMP 1: Islamic banks have giving customers individual attention.

QEMP 2: Islamic banks staff deal with customers In a caring style.

QEMP 3: Islamic banks having the customer's best interest at heart.

QEMP 4: Islamic banks staff understand the needs of their customers.

QEMP 5: Islamic banks have convenient business hours.

Tangible

QTAN 1: Islamic banks have Modern equipment

QTAN 2: Islamic Banks have Visually appealing facilities.

QTAN 3: Islamic Banks Staff have a neat, professional appearance.

QTAN 4: Islamic Banks have Visually appealing materials associated with the service.

QTAN 5: Islamic banks make good use of information technology through their website and mobile application.

3.5.4 Demographics Information and Other Questions

This section was used to collect demographic data, questions were asked about age, gender, residence, job, income, qualification, period of dealing with Islamic banks, a donation to charity, the bank dealing with them, this data was important to take important result about the relation between them and variables of the study.

3.5.5 Questionnaire Translation

The data collection tool (survey) uses the measurement scales adopted in the literature to measure the various constructs. And it translated into Arabic so that respondents can better understand the items presented to them. Because the language of the population of the study is Arabic, the translation of the tool from English to Arabic was made by the back-translation method; three people were involved in the process they are fluent in English and Arabic language. First, the student made a draft translation for the questionnaire from English to Arabic. Next, the Arabic version was translated again into English. The third individual compared the original English version with its translated (from Arabic) and then any variation of meaning was corrected by cooperating with a language specialist. The final Arabic questionnaire is in the appendix.

3.6 Reliability & Validity

The researcher calculated the internal consistency of the questionnaire using the Cronbach Alpha coefficient, Alpha is based on the consistency of an individual's views from one paragraph to another and indicates the strength of coherence between the paragraphs of the scale, and also shows us a good indicator of the reliability of the scale, the acceptable values of alpha, ranging from 0.70 and more (Sekaran & Bougie, 2010), and all variable of the study had Cronbach alpha more than 0.825 and reach to 0.919 in the pilot study and this very good indicator that we have reliable study tool.

Validity

The researcher examined the comprehensiveness of the elements in the study tool and the clarity of its paragraphs and their vocabulary so that they are understood by everyone who uses it through:

- Arbitration of the questionnaire by the specialists in the research who are university professors, where the questionnaire was presented to them by email, and the researcher took their notes from deleting, amending, or adding to it.
- 101 pilot questionnaires were distributed, to ensure that the respondent understood the vocabulary and the words used, and feedback was taken from them regarding some of the phrases, and they were modified to be more appropriate and clear.
- Pearson correlation coefficients were calculated, which express the strength of the relationship between each dimension of the study paragraphs with the total degree of that dimension to which the paragraph belongs, and the study tool is considered to have a high degree of sincerity when the correlation coefficients are statistically significant at the level of significance $0.05 \geq \alpha$

3.7 Data Analysis and Statistical Methods

The Statistical Package for Social Science (SPSS 22) was used by the researcher to analyze collected data and to test the hypothesis. The researcher depends on his analysis in two methods: Multiple regression to test hypothesis and find the relationship between the variable of study the second technique is factor analysis and used descriptive statistics like:

- Frequencies and percentages to describe the study sample.
- mean, standard deviation
- Cronbach's alpha to measure the consistency of the questionnaire.

To prove a mediating variable and its significance in the model, we must show that while the mediator (CSR in this research) is caused by the initial independent variable (IV) (the religiosity dimensions) and is a cause of the (dependent variable) DV (Quality of service), the initial independent variable (IV) loses its significance when the mediator is included in the model. and to do that we should follow the following four steps (Baron and Kenny, 1986):

1. Confirm the significance of the relationship between the initial IV and DV ($X \rightarrow Y$)
2. Confirm the significance of the relationship between the initial IV and the mediator ($X \rightarrow M$)
3. Confirm the significance of the relationship between the mediator and the DV in the presence of the IV ($M|X \rightarrow Y$)
4. Confirm the insignificance (or the meaningful reduction in effect) of the relationship between the initial IV and the DV in the presence of the mediator ($X|M \rightarrow Y$)

Steps 3 and 4 will involve the same regression model.

Chapter Four

Data Analysis & Results

This chapter describes the study findings. It has two main components in terms of the analysis conducted: the first component included scale refinement while the other component focuses on testing the proposed study hypotheses. Initially, this chapter displays the characteristics of the sample used, extends basic descriptive data on the used scales, then, presents statistical analyses needed to achieve the purpose of the study, testing the proposed hypotheses, and discusses findings.

4.1 Sample Characteristics

The analysis of the study used responses from 447 Islamic banking clients who regularly visit their bank. Table 21 provides a summary of some demographical information pertaining to the sample of respondents in the study. The demographic results that were extracted in the study were presented to the managers of branches in the three Islamic banks, and they confirmed that this sample matches the study population (which are Islamic banks customers) in terms of the distribution of males and females so that males occupy the largest percentage in the banking sector as well as the largest percentage of dealing with banks In the central governorates more than the north and south in addition to age, so that the age group 20-45 has the largest share, as well as for the other elements in the following table.

Table 16 Characteristics of sample (n=447)

| Demographics | Answers | Frequency | Percentage (%) |
|--------------|-----------|-----------|----------------|
| Residence | Jerusalem | 17 | 3.8% |

| | | | |
|--------------------------------------|-------------------------|-----|-------|
| | Ramallah and Al-Birah | 238 | 53.2% |
| | Nablus | 75 | 16.8% |
| | Jenin | 21 | 4.7% |
| | Hebron | 33 | 7.4% |
| | Bethlehem | 26 | 5.8% |
| | Other governorates | 37 | 8.3% |
| Total | | 447 | 100% |
| Age | Less than 20 | 5 | 1.1% |
| | 20- 30 | 175 | 39.1% |
| | 31-40 | 180 | 40.3% |
| | 41-50 | 67 | 15.0% |
| | 51-60 | 15 | 3.4% |
| | More than 60 | 5 | 1.1% |
| Total | | 447 | 100% |
| Gender | Female | 116 | 26.0% |
| | male | 331 | 74.0% |
| Total | | 447 | 100% |
| Education level | Secondary | 8 | 1.8% |
| | Tawjihi | 24 | 5.4% |
| | Diploma | 23 | 5.1% |
| | Bachelor's Degree | 310 | 69.4% |
| | Postgraduate studies | 82 | 18.3% |
| Total | | 447 | 100% |
| Occupation | without work | 13 | 2.9% |
| | Student | 8 | 1.8% |
| | Private sector | 283 | 63.3% |
| | public sector | 50 | 11.2% |
| | Non-profit organization | 26 | 5.8% |
| | Business owner | 52 | 11.6% |
| | Housewife | 15 | 3.4% |
| Total | | 447 | 100% |
| Income | 0-3000 NIS | 142 | 31.8% |
| | 3001-4500 NIS | 100 | 22.4% |
| | 4501- 6000 NIS | 85 | 19.0% |
| | 6001 -7500 NIS | 46 | 10.3% |
| | 7501 – 9000 NIS | 39 | 8.7% |
| | 9001 -10500 NIS | 12 | 2.7% |
| | 10500 -12000 NIS | 17 | 3.8% |
| | More than 12,000 | 6 | 1.3% |
| Total | | 447 | 100% |
| Period of dealing with Islamic banks | Less than 1 Year | 56 | 12.5% |
| | 1-2 Y | 98 | 21.9% |
| | 3-5 Y | 142 | 31.8% |
| | 6-9 Y | 71 | 15.9% |
| | More than 9 Y | 80 | 17.9% |
| Total | | 447 | 100% |

Source: SPSS outcome.

4.2 Initial Descriptive Statistics

Descriptive analysis is an important analytical method for describing and interpreting data collected throughout the study. The central tendency of the responses is investigated by using the mean, and the spread of responses by using the standard deviation. So, if the value of the standard deviation is higher, the more the observations are dispersed. Conversely, a low score means that the responses are focused which means overall respondents have a similar opinion of the statement.

4.2.1 Religiosity Dimensions

The researcher finds the mean and standard deviation for religiosity dimension and statement as shown below at Table 22, the mean and standard deviation results for Religiosity dimensions indicates that the highest and more a roughly identical opinion for statements in the ideology dimension the mean was from 4.89-4.95 of 5 and SD 0.289-0.406. the other statements and dimension also high in general if we have a look of them the mean was from 3.35-4.95 of 5 and that indicate the Islamic bank customers is religious people in general.

Table 17 *Descriptive statistics of Religiosity Dimensions*

| Label | | Mean | Std. Deviation |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------|------|-------------------|
| Religiosity Dimensions | | | |
| Intellectual dimension | | | |
| RINT1 | How often do you think about religious issues? | 3.95 | .785 |
| RINT2 | How often do you keep yourself informed about religious questions through radio, television, internet, newspapers, or books? | 3.57 | .769 |

| | | | |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------|------|-------|
| RINT3 | How interested are you in learning more about religious topics? | 3.78 | .897 |
| RINT4 | Do religious dialogues raise your intellectual interests? | 3.83 | .914 |
| RINT5 | Can you explain your views on religion and religious concepts to others? | 3.70 | .780 |
| <hr/> | | | |
| Ideology dimension | | | |
| RIDEO1 | To what extent do you believe that God or something divine exists? | 4.94 | .289 |
| RIDEO2 | To what extent do you believe in an afterlife—e.g. immortality of the soul, resurrection of the dead or reincarnation? | 4.91 | .372 |
| RIDEO3 | In your opinion, how probable is it that a higher power really exists? | 4.94 | .349 |
| RIDEO4 | To what extent do you believe that God create the universe? | 4.94 | .323 |
| RIDEO5 | To what extent do you believe that God sent His prophets to humans? | 4.95 | .292 |
| RIDEO6 | To what extent do you believe in the validity of what is stated in the divine books? | 4.89 | .406 |
| <hr/> | | | |
| Public practice dimension | | | |
| RPPUB1 | How important is it to you to participate in group religious rituals? | 3.73 | 1.006 |
| RPPUB2 | How important is it for you to be associated with a religious group you pray with? | 3.35 | 1.024 |
| RPPUB3 | How important is it for you to understand religious rituals, their divisions, and the manner of their performance? | 4.05 | .930 |
| RPPUB4 | How important is it for you to wear the necessary clothes and tools to perform the pray? | 3.86 | 1.055 |
| RPPUB5 | How often do you participate in religious rituals (such as group prayer)? | 3.70 | .967 |
| <hr/> | | | |
| Private practice dimension | | | |

| | | | |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------|-------|
| RPRIV1 | Are you often committed to pray? | 4.67 | .7065 |
| RPRIV2 | Do you often do Dua to God? | 4.64 | .7179 |
| RPRIV3 | How much do you think (meditate) on the verses of God? | 4.32 | .8570 |
| RPRIV4 | What is the importance of prayer in your life? | 4.78 | .667 |
| RPRIV5 | What is the importance of Dua in your life? | 4.72 | .612 |
| RPRIV6 | What is the importance of thinking and meditation of god's creation in your life? | 4.43 | .801 |
| RPRIV7 | How often do you pray spontaneously when inspired by daily situations? | 4.21 | .788 |
| RPRIV8 | How often do you try to connect to the divine spontaneously when inspired by daily situations? | 4.19 | .764 |
| <hr/> | | | |
| experience dimension | | | |
| REXP1 | How often do you experience situations in which you have the feeling that God intervenes in your life? | 4.06 | .830 |
| REXP2 | How often do you experience situations in which you have the feeling that you are in one with all? | 3.87 | .852 |
| REXP3 | How often do you experience situations in which you have the feeling that God or something divine wants to show or reveal something to you? | 3.98 | .818 |
| REXP4 | How often do you experience situations in which you have the feeling that God is present? | 4.31 | .838 |
| REXP5 | How often do you experience situations in which you have the feeling that god with you? | 4.39 | .790 |

Source: SPSS outcome.

The researcher used Cronbach's alpha to measure scale reliability, The Cronbach's alpha coefficient for the scales of the religiosity dimensions was high its ranged from (.854) to (.904) as shown in table below. Although the general rule of social science is considered to be acceptable

when it is equal or higher than (.70), methodologists suggest that higher is better for more robust results (Hair et al., 2009).

Table 18 Cronbach's alpha for religiosity dimensions

| Dimension | Cronbach's Alpha | N of Items | N |
|----------------------------|------------------|------------|-----|
| Intellectual dimension | 0.869 | 5 | 447 |
| Ideology dimension | 0.904 | 6 | 447 |
| Public practice dimension | 0.894 | 5 | 447 |
| Private practice dimension | 0.904 | 8 | 447 |
| experience dimension | 0.854 | 5 | 447 |

Source: SPSS output

4.2.2 Corporate Social Responsibility (CSR)

the mean and standard deviation for corporate social responsibility dimension statement as shown below at table 24 we notice from the table below that the answers to the expressions on the social responsibility dimension of Islamic banks were upper intermediate, where the average of the answers ranged from 4.44-4.78 out of 7, where the seven-point Likert scale was used to measure social responsibility, and the standard deviation values were slightly high. They ranged between 1.157 - 1.307. This indicates that the answers about the mean values were somewhat dispersed

Table 19 Descriptive statistics of Corporate social responsibility

| Label | CSR Dimension | Mean | Std. Deviation |
|-------|------------------------------------------------------------------------|------|----------------|
| CSR1 | I think that Islamic banks are socially responsible companies. | 4.62 | 1.307 |
| CSR2 | I think that Islamic banks are concerned with developing society. | 4.56 | 1.251 |
| CSR3 | I think that Islamic banks maintain a high level of ethical standards. | 4.78 | 1.196 |

| | | | |
|------|-------------------------------------------------------------------------------------------------------|------|-------|
| CSR4 | I think Islamic banks believe in charity. | 4.44 | 1.213 |
| CSR5 | I think that Islamic banks believe in the role of good citizenship in the societies they serve. | 4.52 | 1.157 |
| CSR6 | I Think that Islamic banks are making the effort required to understand the needs of their customers. | 4.73 | 1.242 |

Source: SPSS outcome.

The Cronbach's alpha coefficient for the Corporate social responsibility scales was high its was (.922) as shown in table below.

Table 20 *Cronbach's alpha for CSR*

| Dimension | Cronbach's Alpha | N of Items | N |
|---------------|------------------|------------|-----|
| CSR Dimension | 0.922 | 6 | 447 |

Source: SPSS output

4.2.3 Quality of Service

Table show the mean and standard deviation of the perceived service quality dimension. it is noted that the almost mean was slightly above five, in another mean slightly above agree, where the average of the answers ranged from 4.84-5.5 out of 7, and the standard deviation values were slightly high. They ranged between 1.071 - 1.282. This indicates that the answers about the mean values were somewhat dispersed. and the highest agreement degree dimensions of quality was tangibility, the lower agreement degree dimensions of quality were Reliability.

Table 21 Descriptive statistics of Service Quality

| Label | | Mean | Std. Deviation |
|------------------------------|---------------------------------------------------------------------------|------|----------------|
| Quality Dimensions | | | |
| Reliability dimension | | | |
| QREL1 | Islamic banks have providing services as promised. | 5.04 | 1.208 |
| QREL2 | Islamic banks have Dependability in handling customers' service problems. | 4.95 | 1.189 |
| QREL3 | Islamic banks have performing the services right, from the first time. | 4.82 | 1.248 |

| | | | |
|---------------------------------|-----------------------------------------------------------------------------------------------------|------|-------|
| QREL4 | Islamic banks have providing services at the promised time. | 4.89 | 1.192 |
| QREL5 | Islamic banks have Maintaining error-free records. | 4.84 | 1.165 |
| Responsiveness dimension | | | |
| QRESP1 | Islamic banks keeping customers informed about when services will be performed. | 4.85 | 1.188 |
| QRESP2 | Islamic banks have Prompt service to customers. | 5.05 | 1.163 |
| QRESP3 | Islamic banks have Willingness to help customers. | 5.23 | 1.133 |
| QRESP4 | Islamic banks have Readiness to respond to customers' requests. | 5.11 | 1.208 |
| Assurance dimension | | | |
| QASS1 | Islamic banks staff instil confidence in customers. | 5.27 | 1.238 |
| QASS2 | Islamic banks staff making customers feel safe in their transactions. | 5.26 | 1.224 |
| QASS3 | Islamic banks staff are consistently courteous. | 5.41 | 1.134 |
| QASS4 | Islamic banks staff have the knowledge to answer customer questions. | 5.22 | 1.150 |
| QASS5 | Islamic banks staff are experienced in their work. | 5.28 | 1.116 |
| Empathy dimension | | | |
| QEMP1 | Islamic banks have giving customers individual attention. | 5.08 | 1.089 |
| QEMP2 | Islamic banks staff deal with customers in a caring style. | 5.05 | 1.129 |
| QEMP3 | Islamic banks having the customer's best interest at heart. | 4.88 | 1.282 |
| QEMP4 | Islamic banks staff understand the needs of their customers. | 5.14 | 1.076 |
| QEMP5 | Islamic banks have convenient business hours. | 5.08 | 1.147 |
| Tangibility dimension | | | |
| QTANG1 | Islamic banks have Modern equipment | 5.25 | 1.171 |
| QTANG2 | Islamic banks branch is clean | 5.50 | 1.144 |
| QTANG3 | Islamic Banks have Visually appealing facilities. | 5.32 | 1.149 |
| QTANG4 | Islamic Banks Staff have a neat, professional appearance. | 5.42 | 1.149 |
| QTANG5 | Islamic Banks have Visually appealing materials associated with the service. | 5.40 | 1.071 |
| QTANG6 | Islamic banks make good use of information technology through their website and mobile application. | 5.31 | 1.079 |

Source: SPSS outcome

The Cronbach's alpha coefficient for the scale of Quality was (.972) which is excellent.

Table 22 *Cronbach's alpha for Quality*

| Dimension | Cronbach's Alpha | N of Items | N |
|----------------|------------------|------------|-----|
| Quality | 0.972 | 25 | 447 |

Source: SPSS output

4.2.4 Summated Scales and Construct Correlations

A correlation matrix is a table that shows the correlation coefficients between variables, this kind of matrix depicts the correlation between all the possible pairs of values in a table, and it consists

of rows and columns that show the variables each cell in a table contains the correlation coefficient. The correlation matrix determines the correlation coefficients between the independent variables in a model as shown in table below.

Table 23 Initial descriptive statistics for constructs and their correlations (n=447)

| | Constructs | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|--------------------|----------|----------|----------|----------|----------|----------|----------|
| 1 | RINT | -- | .249 | .545 | .410 | .260 | .242 | .328 |
| 2 | RIDEO | .249 | -- | .233 | .429 | .274 | .164 | .327 |
| 3 | RPRIVP | .545 | .233 | -- | .399 | .278 | .306 | .324 |
| 4 | RPUBP | .410 | .429 | .399 | -- | .422 | .212 | .282 |
| 5 | REXP | .260 | .274 | .278 | .422 | -- | .212 | .184 |
| 6 | CSR | .242 | .164 | .306 | .212 | .212 | -- | .438 |
| 7 | SQ | .328 | .327 | .324 | .282 | .184 | .438 | -- |
| | M | 3.7664 | 4.9292 | 3.7383 | 4.4986 | 4.1213 | 4.6081 | 5.1459 |
| | SD | .67342 | .28027 | .83872 | .57419 | .6558 | 1.0418 | .90185 |
| | Range ^a | 1-7 | 1-7 | 1-7 | 1-7 | 1-7 | 1-7 | 1-7 |
| | N ^b | 5 | 6 | 5 | 8 | 5 | 6 | 25 |
| | ⟨ ^c | .869 | .904 | .894 | .904 | .854 | .922 | .970 |

Source: SPSS outcome

Note: RINT: intellectual dimension of religiosity, RIDEO: is ideology dimension of religiosity, PRVIP: private practice dimension of religiosity, PRUBP: public practice dimension of religiosity, REXP: experience dimension of religiosity, CSR: Corporate Social responsibility, SQ: serive quality

^aRange refers to measurement scale range (minimum – maximum). ^bN refers to number of items in construct scale. ^cCronbach's alpha coefficient of internal consistency.

4.3 Factor Analysis

Factor analysis is frequently used to grouping similar factor into dimensions, and it's also used to verify scale construction. The researcher prepared data by examine the missing data and outlier and influential cases as we discussed in previous chapter

4.3.1 Test results to ensure the quality of the scale

We notice from the table below that the value of Kaiser-Meyer-Olkin Measure (kMO) is equal to 0.94 (Marvelous) which is an acceptable value as the minimum for that value is 0.60 and this means that the scale is excellent and the significant degree is 0.00, a significant result (Sig. < 0.05) indicates that variables do relate to one another enough to run a meaningful exploratory factor analysis(EFA).

Table 24 *KMO and Bartlett's Test*

| | |
|--------------------------------------------------|------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .939 |
| df | 1770 |
| Sig. | .000 |

Source: Spss output

4.3.2 The Eigen Values and The Total Variance Explained

It is the sum of the squares of the contributions of all the variables to each factor of the matrix separately (A PRACTICAL INTRODUCTION TO FACTOR ANALYSIS: EXPLORATORY FACTOR ANALYSIS, 2016). The eigenvalue is a criterion for each component and the variance that it can reveal, so the more eigenvalue, the greater the variance that is revealed or explained by the factor, and the table below shows us that there are 7 factors that explain 65.35% of the variance in the results, which is acceptable ratio.

Table 25 *Total Variance Explained*

| Component | Initial Eigenvalues | | | Extraction Sums of Squared | | | Rotation Sums of Squared |
|-----------|---------------------|----------|------------|----------------------------|----------|------------|--------------------------|
| | Total | % | | Total | % | | Total |
| | | Variance | Cumulative | | Variance | Cumulative | |
| 1 | 19.071 | 31.785 | 31.785 | 19.071 | 31.785 | 31.785 | 17.467 |
| 2 | 6.712 | 11.186 | 42.971 | 6.712 | 11.186 | 42.971 | 8.764 |
| 3 | 3.713 | 6.188 | 49.159 | 3.713 | 6.188 | 49.159 | 8.392 |
| 4 | 3.134 | 5.224 | 54.383 | 3.134 | 5.224 | 54.383 | 8.153 |
| 5 | 2.724 | 4.539 | 58.923 | 2.724 | 4.539 | 58.923 | 6.766 |
| 6 | 2.113 | 3.522 | 62.445 | 2.113 | 3.522 | 62.445 | 5.051 |
| 7 | 1.745 | 2.909 | 65.353 | 1.745 | 2.909 | 65.353 | 4.935 |

Source: SPSS outputs

The scree plot below shows the Eigenvalues for each factor on the Y axis and the component number for each factor on the X axis where it is clear from the graph that 7 factors are greater than 1 and the rest of the factors are less than 1, Therefore, the scree plot is another parameter used to maintain factors whose Eigenvalues are greater than 1

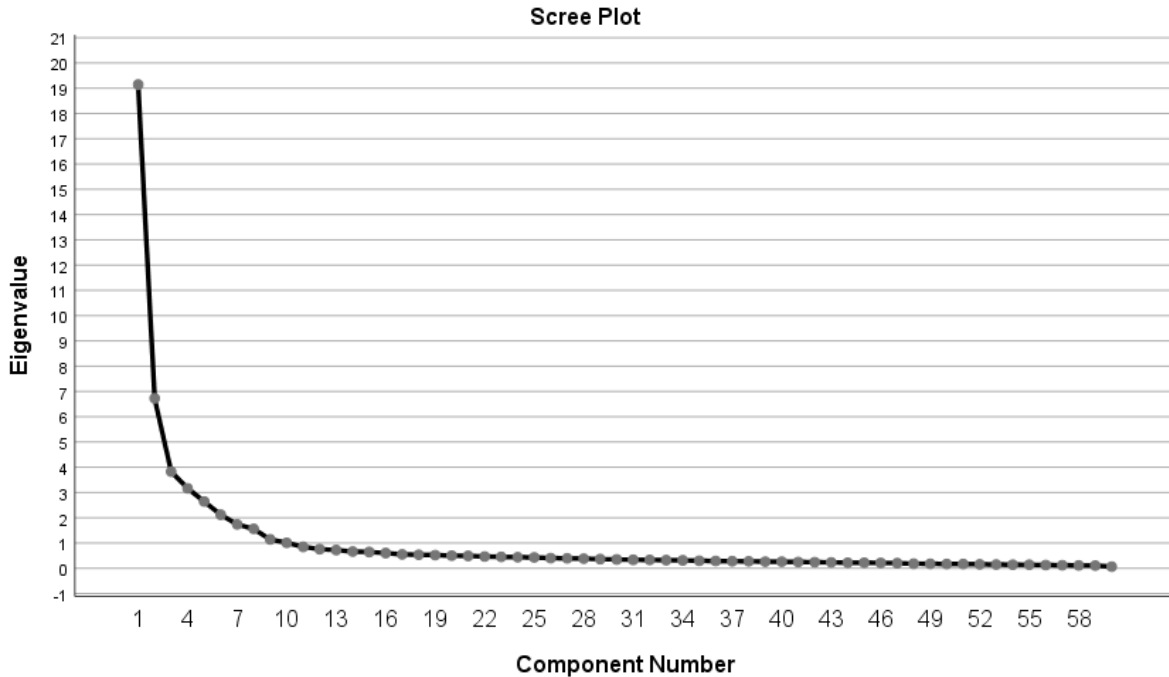


Figure 3: Scree Plot of Combined data

Source: SPSS outcome

4.3.3 Structure matrix

As we notice in the table below structure matrix that show the correlations between the variables and the factors. The factor structure matrix represents the simple zero-order correlations of the items with each factor and we can see the variance explained by each factor *not* controlling for the other factors, as the table show below the quality dimensions variables have more contribution in factor 1, the private practice dimension in factor 2, ideology dimension with factor 3, corporate social responsibility with factor 4, intellectual dimension with factor 5, pubic practice with factor 6, and in the last experience dimension with factor 7. and all these correlation more than 0.5.

Table 26 *Structure Matrix for variables*

| | Structure Matrix | | | | | | |
|--------|-------------------------|---|---|---|---|---|---|
| | Component | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| QREL1 | .773 | | | | | | |
| QREL2 | .813 | | | | | | |
| QREL3 | .786 | | | | | | |
| QREL4 | .772 | | | | | | |
| QREL5 | .757 | | | | | | |
| QRESP1 | .762 | | | | | | |
| QRESP2 | .793 | | | | | | |
| QRESP3 | .817 | | | | | | |
| QRESP4 | .807 | | | | | | |
| QASS1 | .776 | | | | | | |
| QASS2 | .784 | | | | | | |
| QASS3 | .721 | | | | | | |
| QASS4 | .785 | | | | | | |
| QASS5 | .769 | | | | | | |
| QEMP1 | .807 | | | | | | |
| QEMP2 | .753 | | | | | | |
| QEMP3 | .726 | | | | | | |
| QEMP4 | .830 | | | | | | |
| QEMP5 | .809 | | | | | | |
| QTANG1 | .770 | | | | | | |
| QTANG2 | .782 | | | | | | |
| QTANG3 | .768 | | | | | | |
| QTANG4 | .741 | | | | | | |

| | | | |
|------------|------|------|------|
| QTANG5 | .760 | | |
| QTANG6 | .738 | | |
| RPPRIV1rrr | | .780 | |
| RPPRIV2rrr | | .821 | |
| RPPRIV3rrr | | .735 | |
| RPPRIV4 | | .751 | |
| RPPRIV5 | | .822 | |
| RPPRIV6 | | .809 | |
| RPPRIV7 | | .753 | |
| RPPRIV8 | | .739 | |
| RIDEO1 | | | .736 |
| RIDEO2 | | | .864 |
| RIDEO3 | | | .753 |
| RIDEO4 | | | .916 |
| RIDEO5 | | | .885 |
| RIDEO6 | | | .750 |
| CSR1 | | | .778 |
| CSR2 | | | .849 |
| CSR3 | | | .874 |
| CSR4 | | | .857 |
| CSR5 | | | .875 |
| CSR6 | | | .856 |
| RINT1 | | | .716 |
| RINT2 | | | .739 |
| RINT3 | | | .733 |
| RINT4 | | | .725 |
| RINT5 | | | .706 |
| PUB1 | | | .713 |

| | |
|-------|------|
| PUB2 | .770 |
| PUB3 | .700 |
| PUB4 | .665 |
| PUB5 | .753 |
| REXP1 | .814 |
| REXP2 | .772 |
| REXP3 | .810 |
| REXP4 | .776 |
| REXP5 | .771 |

Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser Normalization.

Source: spss ouput

Communality is a useful index for assessing how much variance in a particular variable is accounted for by the factor solution. When a variable has a low communality, the factor model is not working well for that variable which has to be removed from the model. In this study there were no problematic cross-loading variables appeared, and all commonalities (.5 and above) and indicator loading (.7 and above) met the criteria set in the literature for a good factor analysis procedure (Hair et. al, 2014). So they were didn't need to delete or remove any variable.

4.4 Main Study

Regression analysis considered as statistical technique help to discover the relationship between two or more variables, in another word it examines the influence of independent variables on a dependent one. In this research, multiple regression is tool used to test hypothesis (used to test Corporate social responsibility mediating effect on the relationship between religiosity dimensions and perceived service quality).

4.4.1 Multiple Regression Assumptions

This section presents the results of data tested for the assumptions of linearity, homoscedasticity, independence of error terms, normality and Multicollinearity issues. The analyses and plots mentioned in this section are available in (appendix E), produced by running initial regression, where perceived service quality was a dependent variable while Religiosity dimensions and corporate social responsibility were independent ones.

The assumption of multiple regression is that the relationship between the independent variables (IVs) and the dependent variable (DV) if it can be a linear. A way to check this is by producing scatterplots of the relationship between each of IVs (Religiosity dimensions and CSR) and the DV (perceived service quality). An analysis of standardized residuals, through looking at the plot of standardized residuals vs. standardized deleted residuals, does not exhibit any nonlinear pattern to the residuals, thus ensuring that the overall equation is linear. Furthermore, checking the partial regression plot for each independent variable in the regression, it is indicated that the relationships are reasonably well defined.

The collinearity diagnostics and examining the condition index, three variables were found within the problematic range as shown in the table below: RINT (13.6), RIDE (14.06), RPPRU (19.94), RPPRI (21.96), and REXP (28.46); the only one condition index above (30), Corporate Social responsibility (67.48).

Table 27 *Collinearity Diagnostics*

| Collinearity Diagnostics ^a | | | | | | | | | | |
|---------------------------------------|-----------|------------|-----------|------------|----------------------|--------|--------|--------|-------|------|
| Model | Dimension | Eigenvalue | Condition | | Variance Proportions | | | | | |
| | | | Index | (Constant) | RINTX | RIDEOX | RPPRUX | RPPRIX | REXPX | CSRX |
| 1 | 1 | 6.886 | 1.000 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | 2 | .037 | 13.606 | .00 | .03 | .00 | .02 | .01 | .01 | .98 |
| | 3 | .035 | 14.065 | .01 | .05 | .01 | .52 | .01 | .06 | .00 |
| | 4 | .017 | 19.938 | .00 | .50 | .00 | .25 | .00 | .43 | .00 |
| | 5 | .014 | 21.957 | .03 | .41 | .02 | .18 | .01 | .44 | .01 |
| | 6 | .009 | 28.459 | .05 | .02 | .01 | .03 | .92 | .06 | .01 |
| | 7 | .002 | 67.475 | .90 | .00 | .95 | .00 | .05 | .00 | .00 |

a. Dependent Variable: QALX

Source: SPSS output

The following figures illustrate the modularity of the residual distribution and collect data about the straight line, and thus the residues follow the normal distribution, which is one of the conditions for the validity of the regression analysis.

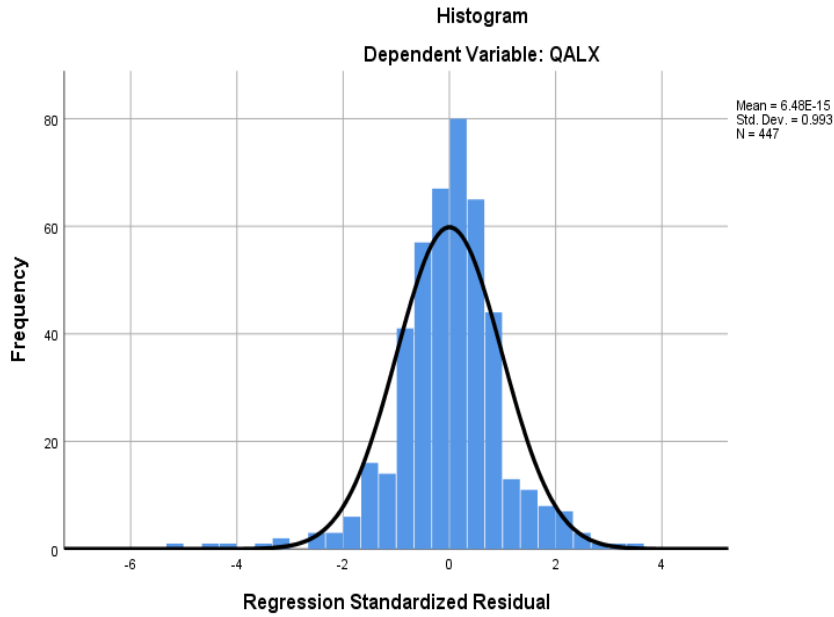


Figure 4: regression standardized residual

Source: spss output

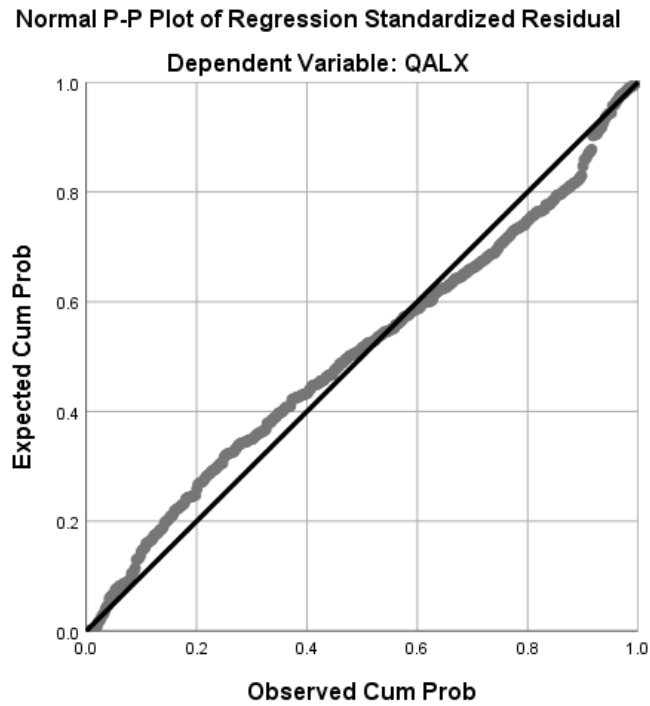


Figure 5: Normal P-P Plot of regression standardized residual

Source: spss output

4.4.2 Hypotheses Testing / Mediation Analysis

The Hayes Process plugin on SPSS was used in order to run the analyses pertaining to mediation (Hayes A. F., 2017). It follows Baron and Kenny's (1986) approach to asserting the existence of a mediation structure based on several regression models fitted: first predicting the mediator variable using the independent variable (step 2); then the dependent variable using both the independent variable and the mediator (steps 3 and 4); and finally the dependent variable using the independent variable (step 1), thereafter uses bootstrapping to statistically test the mediation (indirect) effect.

4.4.2.1 Testing Hypotheses for Religiosity as A Single Latent Construct

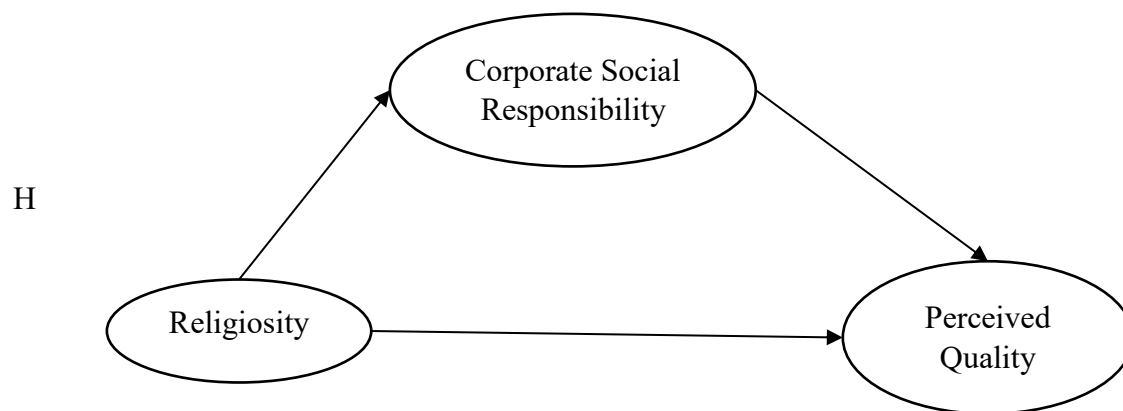


Figure 6 Mediation Model - Religiosity as single latent construct

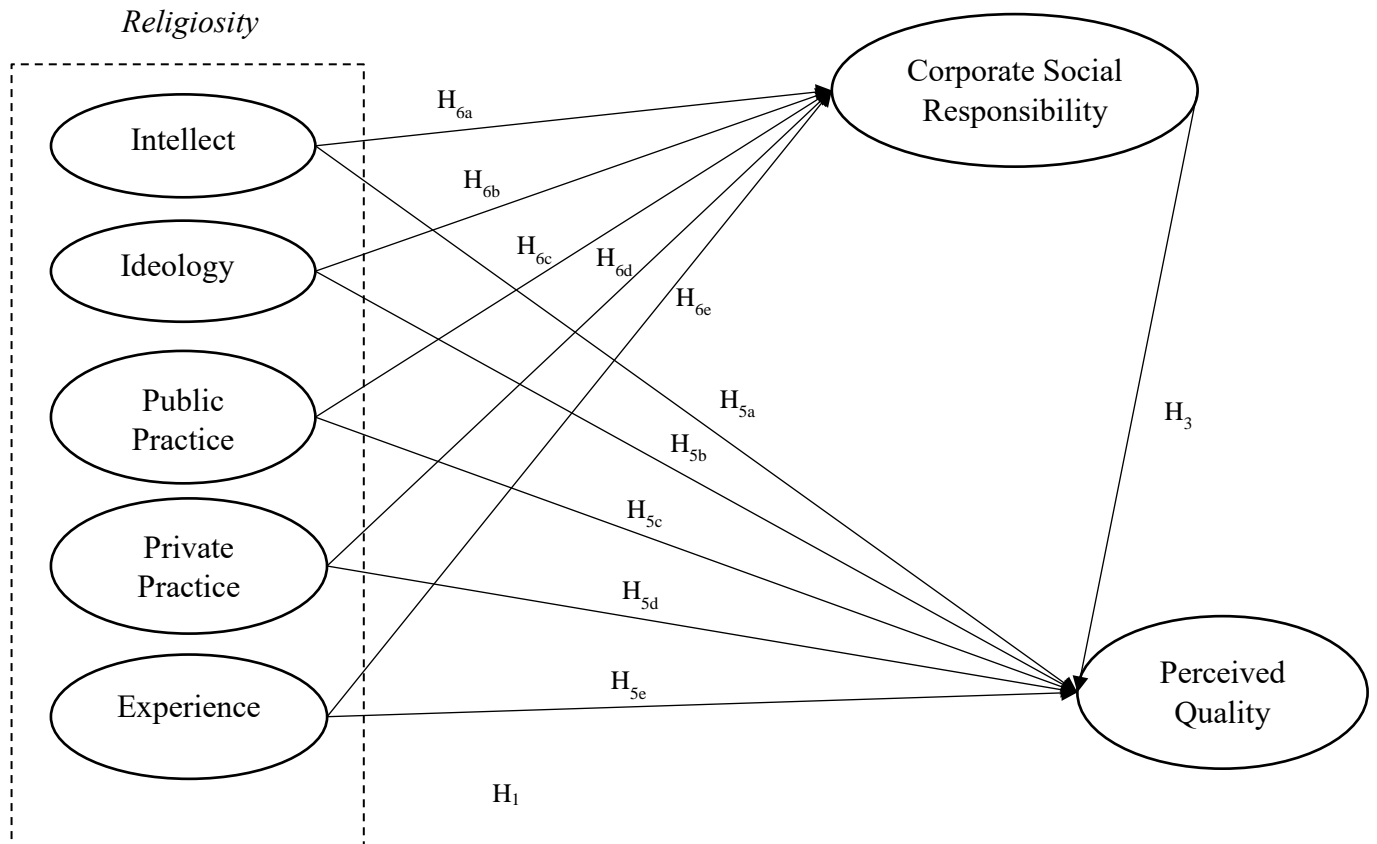
Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of religiosity on perceived quality of Islamic banking. Results indicated that religiosity was a significant predictor of perceived quality, responsibility, $B = .84$,

SE = .09, 95% CI [.66,1.02], $\beta = .40$, $p < .05$ [Thus providing support for H₁], and that religiosity was a significant predictor of corporate social responsibility, $B = .80$, SE = .11, 95% CI [.59,1.01], $\beta = .33$, $p < .05$ [Thus providing support for H₂], and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, SE = .04, 95% CI [.22,.37], $\beta = .34$, $p < .05$ [Thus providing support for H₃]. These results support the mediation structure as prescribed by Baron and Kenny (1986). Furthermore, religiosity was still a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = .60$, SE = .09, 95% CI [.42,.78], $\beta = .29$, $p < .05$, consistent with partial mediation. Approximately 27% of the variance in perceived quality was accounted for by the predictors ($R^2 = .27$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002), implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was significant, $B = .24$, SE = .05, 95% CI [.14,.35], partially standardized $\beta = .26$. This indirect effect is tested using bootstrap standard errors and confidence intervals. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null. If zero falls outside of the interval, then you reject the null. Here, we reject the null hypothesis. Religiosity was associated with perceived quality scores that were approximately .24 points higher as mediated by corporate social responsibility.

4.4.2.2 Testing Hypotheses for Dimensions of Religiosity (Multidimensional Latent Construct)

In this section's analyses, the researcher aims at testing the hypothesized mediation effect of corporate social responsibility on the relationship between each of the religiosity dimensions and perceived quality of Islamic banking. As the researcher tested each dimension's case, the other dimensions and perceived quality of Islamic banking. the control variables were included in the analyses as covariates to account for their effect in the process.

4.4.2.2.1 Intellectual Religiosity Dimension



Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of the intellectual dimension of religiosity on perceived quality of Islamic banking. Results indicated that the intellectual dimension of religiosity was a significant

predictor of perceived quality, $B = .22$, $SE = .07$, 95% CI [.08,.36], $\beta = .17$, $p < .05$ [Thus providing support for H_{5a}], and that the intellectual dimension of religiosity was not a significant predictor of corporate social responsibility, $B = .14$, $SE = .09$, 95% CI [-.03,.31], $\beta = .09$, $p > .05$ [Thus H_{6a} is not supported] , and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, $SE = .04$, 95% CI [.22,.37], $\beta = .34$, $p < .05$ [Thus providing support for H_3]. These results do not support the mediation structure as prescribed by Baron and Kenny (1986). Furthermore, the intellectual dimension of religiosity was still a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = .18$, $SE = .07$, 95% CI [.05,.31], $\beta = .13$, $p < .05$. Approximately 31% of the variance in perceived quality was accounted for by the predictors ($R^2 = .31$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002), implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was not significant, $B = .04$, $SE = .03$, 95% CI [-.01,.10]. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null hypothesis. If zero falls outside of the interval, then the null hypothesis is rejected. Here, we fail to reject the null hypothesis. These results indicate that the intellectual dimension of religiosity's effect on perceived quality is not mediated by corporate social responsibility.

4.4.2.2.2 Ideological Religiosity Dimension

Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of the ideological dimension of religiosity on perceived quality of Islamic banking. Results indicated that the ideological dimension of religiosity was a significant predictor of perceived quality, $B = .74$, $SE = .15$, 95% CI [.44,.05], $\beta = .17$, $p < .05$ [Thus providing support for H_{5b}], and that the ideological dimension of religiosity was not a significant predictor of corporate social responsibility, $B = .26$, $SE = .19$, 95% CI [-.10,.63], $\beta = .07$, $p > .05$ [Thus H_{6b} is not supported] , and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, $SE = .04$, 95% CI [.22,.37], $\beta = .34$, $p < .05$ [Thus providing support for H_3]. These results do not support the mediation structure as prescribed by Baron and Kenny (1986). Furthermore, the ideological dimension of religiosity was still a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = .67$, $SE = .15$, 95% CI [.38,.95], $\beta = .21$, $p < .05$. Approximately 31% of the variance in perceived quality was accounted for by the predictors ($R^2 = .31$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002), implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was not significant, $B = .08$, $SE = .07$, 95% CI [-.07,.23]. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null. If zero falls outside of the interval, then the null hypothesis is rejected. Here, we fail to reject the null hypothesis. These results indicate that the

ideological dimension of religiosity's effect on perceived quality is not mediated by corporate social responsibility.

4.4.2.2.3 Public Practice Religiosity Dimension

Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of the public practice dimension of religiosity on perceived quality of Islamic banking. Results indicated that the public practice dimension of religiosity was a significant predictor of perceived quality, $B = .16$, $SE = .06$, $95\% CI [.05, .27]$, $\beta = .15$, $p < .05$ [Thus providing support for H_{5c}], and that the public practice dimension of religiosity was a significant predictor of corporate social responsibility, $B = .25$, $SE = .07$, $95\% CI [.12, .39]$, $\beta = .20$, $p < .05$ [Thus H_{6c} is supported], and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, $SE = .04$, $95\% CI [.22, .37]$, $\beta = .34$, $p < .05$ [Thus providing support for H_3]. These results do support the mediation structure as prescribed by Baron and Kenny (1986). Furthermore, the public practice dimension of religiosity was not a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = .08$, $SE = .05$, $95\% CI [-.02, .19]$, $\beta = .07$, $p > .05$. Supporting the notion of full mediation. Approximately 31% of the variance in perceived quality was accounted for by the predictors ($R^2 = .31$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002), implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was not significant, $B = .0744$, $SE = .02$, $95\% CI [.03, .13]$. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null. If

zero falls outside of the interval, then the null hypothesis is rejected. Here, we reject the null hypothesis. These results indicate that the public practice dimension of religiosity's effect on perceived quality is fully mediated by corporate social responsibility.

4.4.2.2.4 Private Practice Religiosity Dimension

Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of the private practice dimension of religiosity on perceived quality of Islamic banking. Results indicated that the private practice dimension of religiosity was not a significant predictor of perceived quality, $B = .06$, $SE = .08$, 95% CI[-.10,.23], $\beta = .04$, $p > .05$ [Thus no support for H_{5d}], and that the private practice dimension of religiosity was not a significant predictor of corporate social responsibility, $B = .05$, $SE = .10$, 95% CI[-.15,.25], $\beta = .03$, $p > .05$ [Thus H_{6d} is not supported] , and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, $SE = .04$, 95% CI[.22,.37], $\beta = .34$, $p < .05$ [Thus providing support for H_3]. These results do support the mediation structure as prescribed by Baron and Kenny (1986). Furthermore, the private practice dimension of religiosity was not a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = .05$, $SE = .08$, 95% CI [-.10,.20], $\beta = .03$, $p > .05$. Approximately 31% of the variance in perceived quality was accounted for by the predictors ($R^2 = .31$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002), implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was not significant, $B = .02$, $SE = .03$, 95% CI [-.05,.07]. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is

non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null. If zero falls outside of the interval, then the null hypothesis is rejected. Here, we fail to reject the null hypothesis. These results indicate that the private practice dimension of religiosity's effect on perceived quality is not mediated by corporate social responsibility. Moreover, the private practice dimension of religiosity is not even a significant predictor for perception of service quality.

4.4.2.2.5 Experience Religiosity Dimension

Regression analysis was used to investigate the hypothesis that corporate social responsibility mediates the effect of the experience dimension of religiosity on perceived quality of Islamic banking. Results indicated that the experience dimension of religiosity was not a significant predictor of perceived quality, $B = .04$, $SE = .07$, 95% CI[-.09,.17], $\beta = .03$, $p > .05$ [Thus no support for H_{5e}], and that the experience dimension of religiosity was a significant predictor of corporate social responsibility, $B = .19$, $SE = .08$, 95% CI[.03,.35], $\beta = .12$, $p > .05$ [Thus H_{6e} is supported] , and that corporate social responsibility was a significant predictor of perceived quality, $B = .30$, $SE = .04$, 95% CI[.22,.37], $\beta = .34$, $p < .05$ [Thus providing support for H_3]. These results do not show support for a typical mediation structure as prescribed by Baron and Kenny (1986). Furthermore, the experience dimension of religiosity was not a significant predictor of perceived quality after controlling for the mediator, corporate social responsibility, $B = -.01$, $SE = .06$, 95% CI [-.13,.11], $\beta = -.01$, $p > .05$. Approximately 30% of the variance in perceived quality was accounted for by the predictors ($R^2 = .30$). The indirect effect was tested using a percentile bootstrap estimation approach with 5000 samples (Shrout & Bolger, 2002),

implemented with the PROCESS macro Version 3.5 (Hayes, 2020). The results indicated the indirect coefficient was significant, $B = .05$, $SE = .03$, 95% CI [.01,.11]. In this latter test, the null hypothesis is that the population indirect effect is zero, whereas the alternative is that the population indirect effect is non-zero. So, if zero falls between the lower and upper bound of the confidence interval (again, the default is 95%), then we maintain the null. If zero falls outside of the interval, then the null hypothesis is rejected. Here, we reject the null hypothesis. These results indicate that the experience dimension of religiosity's effect on perceived quality is mediated by corporate social responsibility. According to Hayes (2018), you can have a significant indirect effect (aka: mediation) if only one of the paths (a or b) are significant. The significant indirect effect is the a-path multiplied by the b-path. So regardless of whether one of the individual paths is insignificant, the indirect effect can be significant.

4.6 Hypotheses & Final Model

Table 28 *Summary of the Results of Hypotheses*

| H.# | Hypotheses | Test | Results |
|-----------------|-------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| H ₁ | Religiosity has a positive effect on Perceptions of Service Quality. | Multiple Regression | Supported |
| H ₂ | Religiosity has a positive effect on Corporate Social Responsibility. | Multiple Regression | Supported |
| H ₃ | Corporate Social Responsibility has a positive effect with Perceptions of Service Quality. | Multiple Regression | Supported |
| H ₄ | The relationship between Religiosity and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Partially Supported |
| H _{5a} | The dimension of Religiosity [Intellect], has a positive effect on Perceptions of Service Quality. | Multiple Regression | Supported |
| H _{5b} | The dimension of Religiosity [Ideology], has a positive effect on Perceptions of Service Quality. | Multiple Regression | Supported |
| H _{5c} | The dimension of Religiosity [Public Practice], has a positive effect on Perceptions of Service Quality. | Multiple Regression | Not Supported |

| | | | |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|
| H _{5d} | The dimension of Religiosity [Experience], has a positive effect on Perceptions of Service Quality. | Multiple Regression | Not Supported |
| H _{5e} | The dimension of Religiosity [Experience], has a positive effect on Perceptions of Service Quality. | Multiple Regression | Not Supported |
| H _{6a} | The dimension of Religiosity [Intellect], has a positive effect on Corporate Social Responsibility. | Multiple Regression | Not Supported |
| H _{6b} | The dimension of Religiosity [Ideology], has a positive effect on Corporate Social Responsibility. | Multiple Regression | Not Supported |
| H _{6c} | The dimension of Religiosity [Public Practice], has a positive effect on Corporate Social Responsibility. | Multiple Regression | Supported |
| H _{6d} | The dimension of Religiosity [Experience], has a positive effect on Corporate Social Responsibility. | Multiple Regression | Not Supported |
| H _{6e} | The dimension of Religiosity [Experience], has a positive effect on Corporate Social Responsibility. | Multiple Regression | Supported |
| H _{7a} | The relationship between the dimensions of Religiosity [Intellect] and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Not Supported |
| H _{7b} | The relationship between the dimensions of Religiosity [Ideology] and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Not Supported |
| H _{7c} | The relationship between the dimensions of Religiosity [Public Practice] and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Supported |
| H _{7d} | The relationship between the dimensions of Religiosity [Experience] and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Not Supported |
| H _{7e} | The relationship between the dimensions of Religiosity [Experience] and Perceptions of Service Quality is mediated by Corporate Social Responsibility. | Bootstrapping | Supported |

Source: researcher.

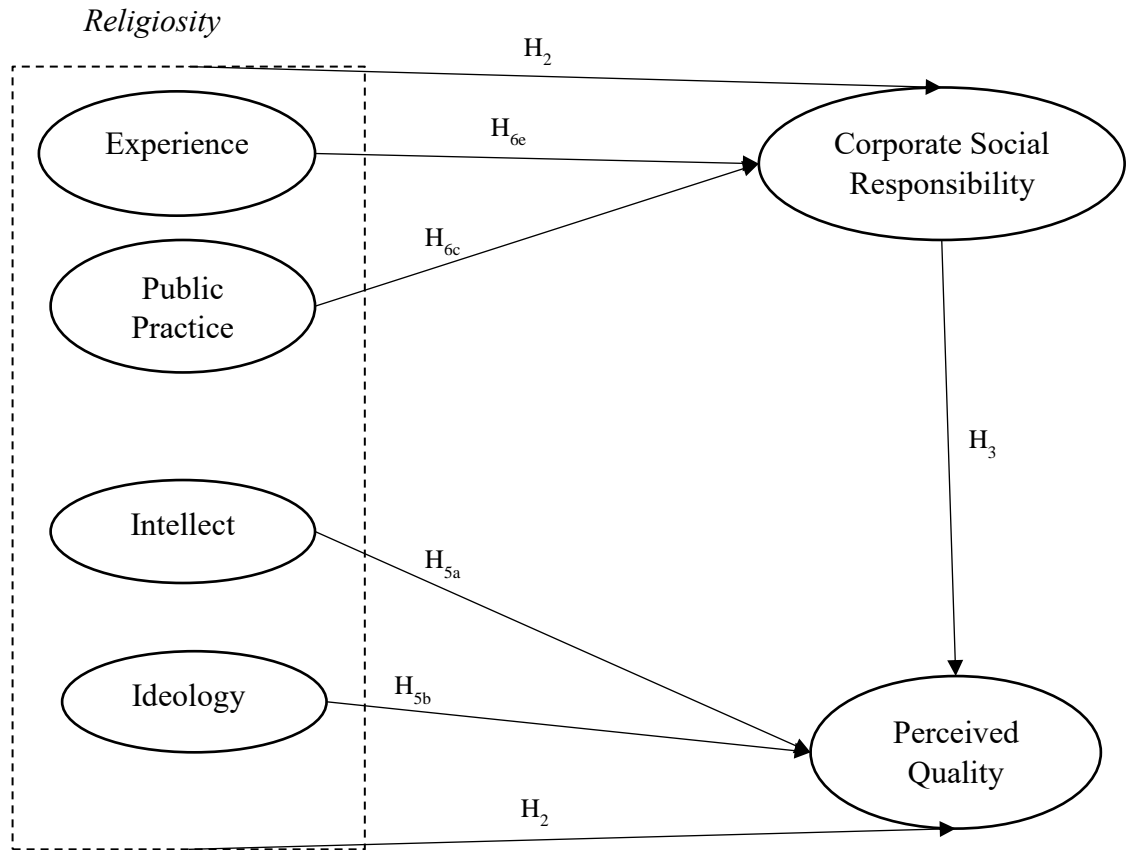


Figure 7 Final Supported Model

Chapter Five

Summary and Conclusions

This chapter is the last in this thesis, and it will present the results and summary of this study. It is divided into three parts. The first part reviews the aim of the study, importance, methodology, problem statement, and the finding of the research. The second part contains the practical implications of this study. The third part suggests new topics for further research.

5.1 Research Summary and Finding

This study aimed to explore the role of religiosity in influencing the perception of service quality among clients of Islamic banks, by using corporate social responsibility as a mediating variable between them. This was by studying the effect of the five dimensions of religiosity (Intellectual, ideology, experience, public practice, experience) according to Huber 2012 on corporate social responsibility and then studying the effect of the corporate social responsibility component on the perception of service quality. Professor Hayes' tool was used to study the relationship between the two variables and the mediating variable.

This study adds understanding investigating quantitatively the roles of religiosity and CSR in influencing perceived service quality in the context of Islamic banking. especially because this it's the first research talk about this topic.

The study adopted a quantitative research methodology with a cross-sectional survey design quantitatively. so the researcher measuring variables and find the correlation between them. the researcher targeted the customers of the three Islamic banks in Palestine and used a judgmental nonprobability sample

The researcher tested the hypotheses in this study, which were developed to discover the relationship between the dimensions of religiosity and the perception of service quality through a mediation element, which is corporate social responsibility. And find these results:

- The analysis of results showed no relation between the intellectual dimension of religiosity and the perception of quality at Islamic banks in the existence of the Corporate Social responsibility variable. in other words, the relationship between the dimensions of Religiosity [Intellect] and Perceptions of Service Quality is not mediated by Corporate Social Responsibility
- The analysis of results showed no relation between the ideology dimension of religiosity and the perception of quality at Islamic banks in the existence of Corporate Social responsibility. so we can say The relationship between the dimensions of Religiosity [Ideology] and Perceptions of Service Quality is not mediated by Corporate Social Responsibility.
- The analysis of results showed no relation between the private practice dimension of religiosity and the perception of quality at Islamic banks in the existence of Corporate Social responsibility. so again the result is the relationship between the dimensions of Religiosity [Private Practice] and Perceptions of Service Quality is not mediated by Corporate Social Responsibility.
- The analysis of results shown was indirect relation between the public practice dimension of religiosity and the perception of quality at Islamic banks in the existence of Corporate Social responsibility, the public practice affects the corporate social responsibility as a mediator then CSR affects the perception of quality at Islamic banks.

- The analysis of results shown that was indirect relation between the experience dimension of religiosity and the perception of quality at Islamic banks in the existence of Corporate Social responsibility, the experience dimension affects the corporate social responsibility as a mediator then CSR affects the perception of quality at Islamic banks.
- Religiosity has a partially positive effect on Perceptions of Service Quality and Corporate Social Responsibility.
- Corporate Social Responsibility has a positive effect on Perceptions of Service Quality.

So as we show in the previous points there were just two dimensions of religiosity that have a positive relationship with the perception of quality at Islamic banks in the existence of corporate Social responsibility these dimensions were the public practice and experience.

The study result agreed with previous studies result if we dived the relation in two parts as follow:

- CSR and religiosity: Religion has positively influenced social responsibility in the studies of Jamalnia & Indiana (2013) they find that Islamic and Christian religion has a positive effect on the concept of CSR, and they have strong support for it, and Ramasamy et.al (2010) discovered that religiosity is a significant element of CSR support among customers, also (McGuire, Omer, & Sharp, 2012) ensured the relation between religiosity and CSR by their search result that finds commitment to CSR affected by the religiosity attitude of the surrounding people in the other study show that Islamic religiosity has the potential benefit of fostering entrepreneurial motivation, enhancing performance and commitment to social responsibility (Adamu, Kedah, & Osman-Gan, 2013).

- CSR and perceived service Quality: positive relationship between CSR and quality of service in the studies of (Poolthong & Mandhachara,2009) in their research on Thailand retail banking they find a positive relationship between CSR and quality of service, and if the bank has good CSR activities that will enhance the possibility of positive perception of bank service quality, also (Yoo & Lee, 2018), found that both of corporate reputation and perceived quality appear to be influenced by perceived CSR, the stronger the perceived CSR of the firm by customers the higher the perceived product quality, moreover (Gatti, Caruana, & Snehota, 2012) They are found relationship between perceived CSR and perceived quality in the linear regressions, in the result CSR activities also affect customer perceptions of service quality, and they have a direct relationship between CSR and service quality perception (Yoo, Kim, Lee, Cunningham, & Kim, 2013)

In conclusion, when these two aspects are combined, namely the relationship between religiosity and corporate social responsibility, and then the relationship between corporate social responsibility and the perception of quality, we see that these results are in some way consistent with the results of this study, whose results show the effect of two dimensions of religiosity (experience, and public practice) on the perception of The quality of service for Islamic banks indirectly through their direct impact on corporate social responsibility, which in turn affects the perception of quality.

5.2 Research Contributions

5.2.1 Theoretical Implications

This study was able to discover a new relationship between two dimensions of religiosity with the perception of the quality of service in Islamic banks as this relationship has not been addressed or studied in previous scientific literature and articles, the two dimensions of the public practice of religiosity and experience, positively affect the perception of service quality in the presence of an element of Corporate social responsibility in Islamic banks. So we can summarize the theoretical implication as follow:

- This study clarified the relationship between religiosity and perceived service quality, especially through the investigation of the various dimensions of religiosity.
- This study investigated the novel case of corporate social responsibility as a mediator in the relationship between religiosity and perceptions of service quality. This intervening role has not been addressed in previous literature.

5.2.2 Methodological Implications

This study provides evidence of reliability and validity for the centrality of religiosity scale (the Huber scale of religiosity). Furthermore, it provided evidence of its appropriateness to investigate religiosity in the Islamic context. Despite its worldwide recognition, local and regional researchers have been keen on developing context-based scales that lack external validity.

5.2.3 Managerial Implications

Although religiosity does seem to incur some effect on the perception of service quality, this study provided evidence that this relationship is not also direct, and does not work the same for all dimensions of religiosity. As such, managers are invited to understand the role of each dimension of religiosity and incorporate intervening constructs in designing their marketing efforts.

This study supports the notion of corporate social responsibility as a mediator between religiosity (some of the dimensions) and perceived service quality. It alerts Islamic bank marketers that corporate social responsibility is an important element that influences how religiosity is operating in consumers' behavior towards the bank. Islamic Banks should do what they preach.

The existence of an effect of the dimensions of religiosity related to the external manifestations of religiosity or the public practice of religiosity, as it indirectly affects the perception of quality in Islamic banks. Therefore, the researcher recommends the management of Islamic bank take the following into consideration:

- Paying more attention to the elements related to the religiosity, such as: sponsoring community causes, guaranteeing orphans, providing rewards related to religious rituals such as Hajj and Umrah trips, sponsorship of Contests for memorizing the Holy Quran, finding a place to pray in branches if possible, providing services related to paying zakat, adhering to the religious aspect in providing services, etc.

- Reviving the innovative initiatives of Islamic banks in the field of social responsibility based on faith, legislation, and ethics, and improving the programs of the Islamic financial industry.
- Enhancing the status of the Sharia reference as one of the pillars of Islamic banking, to ensure that the actual practice is consistent with the provisions of Islamic Sharia.
- Giving the Zakat Fund special importance to benefit from the beneficial economic and social impacts of the Zakat system.
- Attention to the essence of Islam and to activate the system of values encouraged by Islam, and to reach financial and economic conditions that are suitable for different segments of society.
- Activating the role of Sharia supervision for banks so that the financing operations are completed in a manner that conforms to Islamic sharia.

Despite the above, we refer to the need for Islamic banks to pay attention to non-religious factors when maintaining religious factors in providing banking services, as being Sufficiency with religious factors in the long term will lead to neglecting other factors that form the basis of survival, competitive advantage and attracting customers.

5.3 Study Limitations

In this study, the researcher faced many limitations during the conduct of the study, including The lack of previous academic research related to the subject of the study, especially the availability of full research articles, also research sites that the university participates in found that

they were basic and restricted subscriptions, another limitation is related to the sensitivity of the research topic about religiosity make some people wouldn't to answer about this topic and they consider it is private to them. Furthermore, the data in this study is self-fill by respondents, which may affect the potential for biased responses, Moreover, most of the responses were collected through an electronic questionnaire due to the circumstances of the Coronavirus pandemic that necessitated prevention and quarantine, and which we also believe affects the answer, perhaps more quickly or with less accuracy than the paper questionnaire.

In turn, the researcher made his efforts to remove any biases, obtain reliable and correct information and results, and override the previously mentioned limitations, and the researcher recommends that such restrictions be taken into account when conducting any similar future studies and treat them if they occur.

5.4 Future Research

In this study, the researcher studied the relationship between the variables of religiosity and the perception of service quality using a mediating element, which is corporate social responsibility, and this was the first research that deals with the three elements combined, which opens the field for researchers with other studies such as studying the relationship between the dimensions of religiosity and the perception of the quality of service using the social responsibility variable but in another way. A moderator variable, not a mediator.

These variables can also be studied on other financial institutions such as insurance companies, and other studies can be made related to the impact of religiosity for clients on the mental image or reputation of the institution in the eyes of the public or other topics related to the effect of religiosity on the nature of services consumed by clients in banks.

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APPENDIX A

Main Study Questionnaire



الجامعة العربية الأمريكية

كلية الدراسات العليا | برنامج الماجستير في إدارة
الجودة

أخي الفاضل / أختي الفاضلة،
تحية طيبة وبعد،

تأتي هذه الدراسة ضمن إعداد رسالة الماجستير واستكمالي لمتطلبات التخرج من برنامج إدارة الجودة في كلية الدراسات العليا في الجامعة العربية الأمريكية. تهدف الدراسة الى قياس تأثير التدبير والمسؤولية الاجتماعية على مفهوم جودة الخدمات لدى عملاء البنوك الاسلامية. من أجل تحقيق هذه الغاية، أرجو مساعدتكم في توفير إجابات صادقة، ودقيقة، وموضوعية على الأسئلة الواردة في هذا الإستبيان والتي تعتمد على خبرتكم مع البنك أو البنوك الاسلامية التي تعتمدونها لمعاملتكم المصرفية. تحتاجون إلى 21 دقيقة تقريباً من أجل اكمال هذا الإستبيان.

إن المعلومات التي تجمع من خلال هذا الاستبيان سيتم استخدامها لأغراض البحث العلمي مع الحفاظ على السرية التامة لهذه المعلومات ومصدرها. إذا كان لديكم أي استفسار، يمكنكم مراسلتى على البريد الإلكتروني المرفق أدناه.

مع وافر الشكر والإحترام،
الباحث داود صنوبر
yutmap@gmail.com

القسم الأول | أهلية المشاركة في الدراسة

تهدف الأسئلة في هذا القسم إلى ضمان أن المعبئ لهذا الاستبيان ينتمي إلى مجتمع الدراسة.
هل أنت عميل لدى أحد البنوك الإسلامية؟

نعم

لا

ما هو المصرف أو ما هي المصارف الإسلامية التي تتعامل معها (يمكنك تسجيل أكثر من اختيار)؟

مصرف الصفا

البنك الإسلامي العربي

البنك الإسلامي الفلسطيني

عند إجابتك الأقسام اللاحقة لهذه الدراسة، يرجى الأخذ بعين الاعتبار كافة تجاربك مع البنوك الإسلامية التي تتعامل معها.

القسم الأول | محاور الدراسة

المحور الأول : درجة التدين (يتكون من 5 مستويات)

"درجة التدين" هو مصطلح علمي يستخدم في العلوم الاجتماعية لقياس درجة أهمية و عمق الإنتماء الديني عند الأفراد وتأثير ذلك على تفكيرهم، ومشاعرهم وسلوكهم. وهو يقاس على خمس مستويات: المستوى الفكري، المستوى العقائدي (الأيدولوجي)، مستوى الممارسة الدينية العلنية، مستوى الممارسة الدينية الخاصة (الشخصية)، ومستوى التجربة الدينية.

(1) المستوى الفكري : من المتوقع من الأشخاص المتدينين أن يكون لهم إلمام بموضوعات الدين، وبإمكانهم تفسير آرائهم عن الدين والتدين والمفاهيم الدينية الروحية التي تتعدى التجربة الانسانية (الاتصال مع الله من خلال الصلاة، الحياة ما بعد الموت، الجنة، الخ).

تعليمات: يرجى وضع إشارة (v) عند الاجابة المعبرة عن درجة موافقتك مع كل من العبارات التالية حسب وجهة نظرك.

| الرمز | السؤال | أبداً | نادراً | أحياناً | كثيراً | كثيراً جداً |
|--------|---------------------------------------------------------------------------------------------------------------|-----------|------------|---------|-----------|-------------|
| RINT 1 | هل تفكر غالباً بالأمر الدينية؟ | | | | | |
| RINT 2 | هل تحاول غالباً أن تبقى مطلعاً بالقضايا الدينية من خلال الراديو أو التلفزيون أو الجرائد أو الكتب أو الانترنت؟ | | | | | |
| | | مطلقاً لا | ليس كثيراً | باعتدال | الى حد ما | كثير |
| RINT 3 | ما مدى اهتمامك بمعرفة المزيد عن الموضوعات الدينية؟ | | | | | |
| RINT 4 | هل تثير الحوارات الدينية اهتماماتك الفكرية؟ | | | | | |
| RINT 5 | هل تستطيع تفسير آرائك عن الدين والمفاهيم الدينية لغيرك؟ | | | | | |

(2) المستوى العقائدي (الأيدولوجي) : من المتوقع من الأشخاص المتدينين أن يكون لهم معتقدات عن وجود الله وقدراته التي تخطى فهم البشر وعلاقتها مع الانسان.

| | | | | | | | | | |
|--|--|-------------|-----------|---------|------------|-----------|--|---------------------------------------------------------------------------------------------------------|--------|
| | | | | | | | | هل أنت غالباً ملتزم بالصلاة؟ | RPRI 1 |
| | | | | | | | | هل تقوم بالدعاء إلى الله غالباً؟ | RPRI 2 |
| | | | | | | | | ما مدى تفكيرك (تأملك) في آيات الله؟ | RPRI 3 |
| | | كثيراً | ما الى حد | باعتدال | ليس كثيراً | مطلقاً لا | | | |
| | | | | | | | | ما أهمية الصلاة في حياتك؟ | RPRI 4 |
| | | | | | | | | ما أهمية أن تقوم بالدعاء إلى الله في حياتك؟ | RPRI 5 |
| | | | | | | | | ما أهمية التفكير تفكيرك (تأملك) في آيات الله؟ | RPRI 6 |
| | | كثيراً جداً | كثيراً | أحياناً | نادراً | أبداً | | | |
| | | | | | | | | هل تصلي غالباً بصورة عفوية عندما تلهمك لذلك الأحداث اليومية (مثل صلاة الحاجة والإستخارة والخوف... إلخ)؟ | RPRI 7 |
| | | | | | | | | هل تحاول غالباً التواصل مع الخالق (تلجأ إلى الله) عندما تلهمك لذلك الأحداث اليومية؟ | RPRI 8 |

(5) مستوى التجربة الدينية: من المتوقع من الأشخاص المتدينين أن يعيشوا تجربة روحية مميزة تربطهم مع الخالق وتتجسد في مشاعرهم تجاه إيمانهم ومعاني ممارساتهم الدينية.

| الرمز | السؤال | أبداً | نادراً | أحياناً | كثيراً | كثيراً جداً |
|--------|-----------------------------------------------------------------------------------|-------|--------|---------|--------|-------------|
| REXP 1 | هل تختبر غالباً مواقف تشعر فيها بأن الله سمح بتدخل معين في حياتك؟ | | | | | |
| REXP 2 | هل تختبر غالباً مواقف تشعر فيها أنك ليس وحدك وإنما جزء من شيء أسمى يجمعك مع غيرك؟ | | | | | |

| | | | | | | |
|--|--|--|--|--|--------------------------------------------------------------------|--------|
| | | | | | هل تختبر غالباً مواقف تشعر فيها بأن الله سمح بأن تكشف حقيقة ما لك؟ | REXP 3 |
| | | | | | هل تختبر غالباً مواقف تشعرك بوجود قدرة إلهية؟ | REXP 4 |
| | | | | | هل تختبر غالباً مواقف تشعر فيها بأن الله موجود معك؟ | REXP 5 |

المحور الثاني : المسؤولية الاجتماعية

المسؤولية الاجتماعية :وهي التزام الشركات أو المؤسسات بشكل طوعي بالتصرف بشكل أخلاقي، والمساهمة في التنمية الاقتصادية والاجتماعية، والمحافظة على البيئة، والعمل على تطوير ورفاهية المجتمع بشكل عام.

| الرمز | العبارة | لا أوافق بشدة | لا أوافق | محايد | أوافق نوعاً ما | أوافق بشدة |
|-------|---------------------------------------------------------------------------------|---------------|----------|-------|----------------|------------|
| CSR 1 | أعتقد بأن البنوك الإسلامية شركات مسؤولة اجتماعياً. | | | | | |
| CSR 2 | أعتقد بأن البنوك الإسلامية تهتم بتطوير المجتمع. | | | | | |
| CSR 3 | أعتقد بأن البنوك الإسلامية تحافظ على مستوى عال من المعايير الأخلاقية | | | | | |
| CSR 4 | أعتقد بأن البنوك الإسلامية تؤمن بالإحسان. | | | | | |
| CSR 5 | أعتقد بأن البنوك الإسلامية تؤمن بدور المواطنة الصالحة في المجتمعات التي تخدمها. | | | | | |
| CSR 6 | أعتقد بأن البنوك الإسلامية تبذل الجهد المطلوب لفهم احتياجات عملائها. | | | | | |

المحور الثالث : مفهوم جودة الخدمات (يتكون من 5 مستويات)

(1) الاعتمادية : قدرة مزود الخدمة على أداء وتقديم الخدمة تعد بموثوقية وبدقة عالية.

| الرمز | العبارة | لا أوافق بشدة | لا أوافق | محايد | أوافق نوعاً ما | أوافق بشدة |
|--------|-----------------------------------------------------------------|---------------|----------|-------|----------------|------------|
| QREL 1 | تقدم البنوك الإسلامية الخدمات كما تعلن عنها. | | | | | |
| QREL 2 | تتمتع البنوك الإسلامية بالجدارة في التعامل مع حل مشاكل العملاء. | | | | | |

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|--|--|--|--|--|--|--|--------------------------------------------------------|-----------|
| | | | | | | | تقوم البنوك الإسلامية بالخدمات بشكل صحيح ، من أول مرة. | QREL 3 |
| | | | | | | | تقدم البنوك الإسلامية الخدمات في الوقت المتفق عليه. | QREL 4 |
| | | | | | | | تحتفظ البنوك الإسلامية بسجلات خالية من الأخطاء. | QREL 5 |

(2) الاستجابة لطلبات العملاء : المبادرة لمساعدة العملاء والرد بسرعة على استفساراتهم ، واستعداد مقدمي الخدمة ليكونوا في خدمة عملائهم

| الرمز | العبارة | لا أوافق بشدة | لاأوافق لأوافق | محايد | أوافق نوعا ما | أوافق بشدة |
|-------|-----------------------------------------------------------------------|---------------------|-------------------|-------|---------------------|---------------|
| QRES1 | تحافظ البنوك الإسلامية على اعلام العملاء بموعد انجاز الخدمات المطلوبة | | | | | |
| QRES2 | يقوم العاملون في البنوك الاسلامية بتقديم الخدمة الفورية للعملاء. | | | | | |
| QRES3 | العاملون في البنوك الاسلامية لديهم الرغبة بمساعدة العملاء. | | | | | |
| QRES4 | البنوك الإسلامية لديها الجاهزية لتلبية طلبات العملاء. | | | | | |

(3) الضمان : معرفة الموظفين وقدرتهم على إعطاء الثقة والأمن للزبائن من خلال الخدمات التي يقدمونها.

| الرمز | العبارة | لا أوافق بشدة | لاأوافق لأوافق | محايد | أوافق نوعا ما | أوافق بشدة |
|-----------|-----------------------------------------------------------------|---------------------|-------------------|-------|---------------------|---------------|
| QASS 1 | يمكن الثقة بالعاملين في البنوك الاسلامية. | | | | | |
| QASS 2 | يُشعر موظفو البنوك الإسلامية العملاء بالأمان في معاملاتهم | | | | | |
| QASS 3 | . يتمتع موظفو البنوك الإسلامية بأسلوب مهذب ولطيف. | | | | | |
| QASS 4 | موظفو البنوك الإسلامية لديهم المعرفة للإجابة على أسئلة العملاء. | | | | | |
| QASS 5 | يتمتع موظفو البنوك الاسلامية بالخبرة في عملهم | | | | | |

(4) التعاطف : الاهتمام الشخصي الذي توليه المؤسسة لعملائها وقدرتها على تحديد احتياجات عملائها والعناية بمصالحهم.

| الرمز | العبارة | لا أوافق بشدة | لاأوافق نوعا ما | محايد | أوافق نوعا ما | أوافق بشدة |
|-------|-----------------------------------------------------------------------|---------------------|-----------------------|-------|---------------------|---------------|
| QEMP1 | تولي البنوك الاسلامية الاهتمام الفردي للعملاء. | | | | | |
| QEMP2 | يولي العاملون في البنوك الاسلامية العناية والرعاية للعملاء بشكل شخصي. | | | | | |
| QEMP3 | تضع البنوك الاسلامية مصلحة عملائها في مقدمة اهتماماتها. | | | | | |
| QEMP4 | يفهم موظفو البنوك الإسلامية احتياجات العملاء. | | | | | |
| QEMP5 | توفر البنوك الاسلامية ساعات عمل ملائمة لظروف العملاء. | | | | | |

(5) الجوانب المادية: وتشمل المرافق المادية ، المعدات ، الموظفين ، مستوى التكنولوجيا ، تصميم المباني ... إلخ.

| الرمز | العبارة | لا أوافق بشدة | لاأوافق نوعا ما | محايد | أوافق نوعا ما | أوافق بشدة |
|-------|------------------------------------------------------------------------------------|---------------------|-----------------------|-------|---------------------|---------------|
| QTAN1 | يتوافر لدى البنوك الاسلامية معدات وتقنيات تواكب التكنولوجيا الحديثة في داخل فروعها | | | | | |
| QTAN2 | فروع البنوك الاسلامية نظيفة | | | | | |
| QTAN3 | مظهر فروع البنوك الاسلامية جذاب. | | | | | |
| QTAN4 | يتميز العاملون في البنوك الاسلامية بمظهر أنيق ومهني. | | | | | |
| QTAN5 | لدى البنوك الإسلامية مواد اعلانية جذابة بصرياً مثل شاشات الفروع | | | | | |

| | | | | | | | | |
|--|--|--|--|--|--|--|-------------------------------------------------------------------------------------------------------|-------|
| | | | | | | | توظف البنوك الاسلامية تكنولوجيا المعلومات بشكل جيد من خلال صقحتها الألكترونية وتطبيق الخلوي. | 6QTAN |
|--|--|--|--|--|--|--|-------------------------------------------------------------------------------------------------------|-------|

القسم الثاني | معلومات ديموغرافية وأسئلة أخرى

| الرمز | السؤال |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RES | المحافظة: * القدس * رام الله والبيرة * نابلس * جنين * الخليل * بيت لحم * طولكرم * غير ذلك |
| AGE | العمر: * أقل من 20 * 20 - 30 * 31 - 40 * 41 - 50 * 51 - 60 * 61 فأكثر |
| GND | الجنس: * ذكر * انثى |
| EDU | درجة التعليم: * دون الثانوية * توجيهي * دبلوم * بكالوريوس * دراسات عليا |
| OCC | المهنة: * لا أعمل * طالب * موظف قطاع خاص * موظف قطاع حكومي * قطاع غير ربحي * صاحب عمل * ربة منزل |
| TEN | فترة التعامل مع البنوك الاسلامية: * أقل من عام * 1-2 سنوات * 3-5 سنوات * 6-9 سنوات * أكثر من 9 سنوات |
| MOT | سبب التعامل مع البنوك الاسلامية: * أسباب دينية * الموقع الجغرافي * العلاقات الشخصية مع الموظفين * الخدمات المقدمة * سمعة البنك * أسعار منافسة للخدمات * أخرى |
| INC | مستوى الدخل: * 0-2500 شيكل * 2501-5000 شيكل * 5001-7000 شيكل * 7001-10,000 شيكل * أكثر من 10,000 شيكل |
| DON | التبرع لعمل الخير (المعدل الشهري) * 0-100 شيكل * 101-200 شيكل * 201-300 شيكل * 301-400 شيكل * 401-500 شيكل * 501-600 شيكل * 601-700 شيكل * 701 شيكل فأكثر |
| BNK | المصرف الذي تتعامل معه: * مصرف الصفا * البنك الاسلامي العربي * البنك الاسلامي الفلسطيني |

انتهى الإستبيان
أشكركم على حسن تعاونكم

APPENDIX B

Outliers and Influential Points

Outliers Detection

| Method | Scale | Case Number |
|-------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Univariate Detection | ± 2.5 | - |
| RINT | | 77491063, 76206119, 74399023, 77737379, 74335257, 77491831, 74409286 |
| RIDEO | | 74358367, 74667718, 77491063, 74346340, 74744516, 74686702, 77373139, 74354356 74323719, 74324918, 74404475, 74324373, 74409286 |
| RPUBR | | 74358367, 76206119, 74409286. 74323365. 74321055, 74511221 |
| RPRIV | | 74667718, 77491063, 74405688, 74327300, 74623836, 74402942, 74401601, 76206119 |
| REXP | | 74324373, 74612816, 74323365 |
| CSR | | 74555392, 74322513, 74559719, 74397240, 74406993, 74324918, 74343991 |
| Q | | 75561206, 74325263, 74447519, 77200052, 74321055, 74325264, 74324373, 74334619, 74431057 |
| Bivariate Detection | ± 1.96 | |
| Standardized residual | | 77200052. 74447519, 74334619, 74733175, 74511221, 75561206, 74628070, 74325264 74359062 |
| Studentized residual | | 74511221, 74398835, 74405585, 74806643, 74722009, 74354356, 74720404 |
| Deleted residual | | 74511221, 74398835, 74405585, 74806643, 74722009, 74733175, 77200052, 77373139 74628070, 74324321, 74322513, 77518373, 74354356, 74720404, 77397690, 74431057 74324064, 74325740, 74402396 |
| Multivariate Detection | TOP 10 | (Mahalanobis) |
| | | 74511221, 74398835, 74405585, 74806643, 74722009, 74733175, 77200052, 77373139, 74628070, 74324321, 74322513, 77518373, 74354356, 74720404, 77397690, 74431057, 74324064, 74325740, 74402396 |
| | | 74358367, 74667718, 77491063, 74346340, 74744516, 74324373, 74322513, 74323365, 74555392. 77200052 |

| | |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leverage Point/hat value | $2(6+1)/405=0.0345$ |
| | 74358367, 74667718, 77491063, 74346340, 74744516, 74324373, 74322513 74323365, 74555392, 77200052, 74686702, 74324918, 74327300, 74344623 74335257, 74332562, 74559719, 76206119, 74336427, 74409286, 74623836, 74321055, 75561206, 74325263, 74402942, 74397240 |
| COVRATIO | $1 \pm 3*(6+1)/405$ (1.052, 0.948) |
| | Upper than 1.052: 74358367, 74667718, 77491063, 74346340, 74744516, 74405688, 74323365, 74686702, 74555392, 74324373, 74324918, 74327300 74335257, 74332562, 74409286, 74325263, 74402942, 74321055, 74401601 |
| | Lower than 0.948: 74511221, 74398835, 74405585, 74806643, 74722009, 74354356, 74733175, 77397690, 74720404, 74324321, 74628070 |
| COOKs Distance | $4 / (405-6-1) = 0.010$ |
| | 74511221, 77491063, 77200052, 74354356, 74322513, 74720404 74405585, 77373139, 74431057, 74806643, 74398835, 74324373 74733175, 74352360, 76206119, 74722009, 74336427, 74623836 74334619, 74324064, 74447519, 74397240, 74667718, 74628070 |
| SDFFIT | $2(\sqrt{(6+1) / (405-6-1)}) = 0.265$ |
| | 74354356, 74720404, 74431057, 74324373, 76206119, 74336427 74324064, 74397240, 74667718 |
| SDFBETA | $2/\sqrt{405} = 0.099$ |
| | 74354356, 74720404, 74431057, 74324373, 76206119, 74336427 74324064, 74397240, 74667718 |
| Cases numbers deleted | 74346340, 74398835, 74405585, 74409286, 74722009, 74806643, 74358367, 74335257, 76206119, 74720404, 77491063, 74324373 74667718, 77373139, 74322513, 74431057, 74628070, 74733175 77200052, 74511221, 74354356, 74407198, 74745411, 74479734 74333004, 74667718 |

Source: SPSS Analysis and Researcher Calculations.

APPENDIX C

Pre-test, Assessment of Reliability and Validity

Reliability Statistics

| Cronbach's Alpha | | | |
|------------------|-----|------|------------|
| Variable | N | | N of Items |
| Intellectual | 101 | .846 | 5 |
| Ideology | 101 | .787 | 6 |
| Public practice | 101 | .837 | 5 |
| Experience | 101 | .741 | 8 |
| Experience | 101 | .855 | 5 |
| CSR | 101 | .919 | 6 |
| Quality | 101 | .961 | 25 |

Source: SPSS outcome.

APPENDIX D**Final Factor Analysis Run****KMO and Bartlett's Test**

| | | |
|--------------------------------------------------|--------------------|-----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .939 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 21797.231 |
| | df | 1770 |
| | Sig. | .000 |

Communalities

| | Initial | Extraction |
|------------|---------|------------|
| RINT1 | 1.000 | .566 |
| RINT2 | 1.000 | .598 |
| RINT3 | 1.000 | .619 |
| RINT4 | 1.000 | .609 |
| RINT5 | 1.000 | .553 |
| RIDEO1 | 1.000 | .549 |
| RIDEO2 | 1.000 | .756 |
| RIDEO3 | 1.000 | .585 |
| RIDEO4 | 1.000 | .843 |
| RIDEO5 | 1.000 | .789 |
| RIDEO6 | 1.000 | .588 |
| PUB1 | 1.000 | .611 |
| PUB2 | 1.000 | .680 |
| PUB3 | 1.000 | .639 |
| PUB4 | 1.000 | .536 |
| PUB5 | 1.000 | .619 |
| RPPRIV1rrr | 1.000 | .635 |
| RPPRIV2rrr | 1.000 | .688 |
| RPPRIV3rrr | 1.000 | .548 |
| RPPRIV4 | 1.000 | .610 |
| RPPRIV5 | 1.000 | .685 |
| RPPRIV6 | 1.000 | .665 |
| RPPRIV7 | 1.000 | .601 |
| RPPRIV8 | 1.000 | .601 |
| REXP1 | 1.000 | .667 |
| REXP2 | 1.000 | .617 |
| REXP3 | 1.000 | .671 |

| | | |
|--------|-------|------|
| REXP4 | 1.000 | .624 |
| REXP5 | 1.000 | .602 |
| CSR1 | 1.000 | .615 |
| CSR2 | 1.000 | .726 |
| CSR3 | 1.000 | .771 |
| CSR4 | 1.000 | .741 |
| CSR5 | 1.000 | .770 |
| CSR6 | 1.000 | .744 |
| QREL1 | 1.000 | .648 |
| QREL2 | 1.000 | .681 |
| QREL3 | 1.000 | .671 |
| QREL4 | 1.000 | .680 |
| QREL5 | 1.000 | .671 |
| QRESP1 | 1.000 | .671 |
| QRESP2 | 1.000 | .685 |
| QRESP3 | 1.000 | .682 |
| QRESP4 | 1.000 | .691 |
| QASS1 | 1.000 | .642 |
| QASS2 | 1.000 | .661 |
| QASS3 | 1.000 | .565 |
| QASS4 | 1.000 | .658 |
| QASS5 | 1.000 | .639 |
| QEMP1 | 1.000 | .655 |
| QEMP2 | 1.000 | .590 |
| QEMP3 | 1.000 | .553 |
| QEMP4 | 1.000 | .719 |
| QEMP5 | 1.000 | .664 |
| QTANG1 | 1.000 | .678 |
| QTANG2 | 1.000 | .724 |

| | | |
|--------|-------|------|
| QTANG3 | 1.000 | .705 |
| QTANG4 | 1.000 | .630 |
| QTANG5 | 1.000 | .687 |
| QTANG6 | 1.000 | .639 |

Extraction Method: Principal Component

Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings ^a |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|------------------------------------------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total |
| 1 | 19.071 | 31.785 | 31.785 | 19.071 | 31.785 | 31.785 | 16.766 |
| 2 | 6.712 | 11.186 | 42.971 | 6.712 | 11.186 | 42.971 | 8.331 |
| 3 | 3.713 | 6.188 | 49.159 | 3.713 | 6.188 | 49.159 | 7.268 |
| 4 | 3.134 | 5.224 | 54.383 | 3.134 | 5.224 | 54.383 | 8.246 |
| 5 | 2.724 | 4.539 | 58.923 | 2.724 | 4.539 | 58.923 | 3.996 |
| 6 | 2.113 | 3.522 | 62.445 | 2.113 | 3.522 | 62.445 | 5.074 |
| 7 | 1.745 | 2.909 | 65.353 | 1.745 | 2.909 | 65.353 | 5.951 |
| 8 | 1.570 | 2.617 | 67.970 | | | | |
| 9 | 1.149 | 1.915 | 69.885 | | | | |
| 10 | 1.008 | 1.679 | 71.564 | | | | |
| 11 | .846 | 1.410 | 72.975 | | | | |
| 12 | .745 | 1.242 | 74.216 | | | | |
| 13 | .726 | 1.211 | 75.427 | | | | |
| 14 | .656 | 1.093 | 76.520 | | | | |
| 15 | .651 | 1.084 | 77.604 | | | | |
| 16 | .600 | 1.000 | 78.604 | | | | |
| 17 | .555 | .925 | 79.529 | | | | |
| 18 | .551 | .919 | 80.447 | | | | |

| | | | | | | |
|----|------|------|--------|--|--|--|
| 19 | .534 | .890 | 81.338 | | | |
| 20 | .508 | .847 | 82.185 | | | |
| 21 | .494 | .823 | 83.008 | | | |
| 22 | .471 | .785 | 83.793 | | | |
| 23 | .456 | .761 | 84.554 | | | |
| 24 | .435 | .726 | 85.279 | | | |
| 25 | .421 | .701 | 85.980 | | | |
| 26 | .411 | .684 | 86.665 | | | |
| 27 | .398 | .663 | 87.327 | | | |
| 28 | .381 | .634 | 87.962 | | | |
| 29 | .380 | .633 | 88.595 | | | |
| 30 | .360 | .600 | 89.195 | | | |
| 31 | .350 | .584 | 89.779 | | | |
| 32 | .335 | .558 | 90.337 | | | |
| 33 | .328 | .547 | 90.884 | | | |
| 34 | .320 | .533 | 91.417 | | | |
| 35 | .310 | .517 | 91.934 | | | |
| 36 | .300 | .500 | 92.435 | | | |
| 37 | .291 | .484 | 92.919 | | | |
| 38 | .277 | .462 | 93.381 | | | |
| 39 | .272 | .453 | 93.834 | | | |
| 40 | .259 | .432 | 94.266 | | | |
| 41 | .251 | .419 | 94.685 | | | |
| 42 | .246 | .410 | 95.095 | | | |
| 43 | .237 | .395 | 95.490 | | | |
| 44 | .230 | .383 | 95.873 | | | |
| 45 | .221 | .368 | 96.241 | | | |
| 46 | .213 | .356 | 96.597 | | | |
| 47 | .204 | .340 | 96.937 | | | |

| | | | | | | | |
|----|------|------|---------|--|--|--|--|
| 48 | .187 | .311 | 97.247 | | | | |
| 49 | .180 | .301 | 97.548 | | | | |
| 50 | .172 | .287 | 97.836 | | | | |
| 51 | .167 | .278 | 98.113 | | | | |
| 52 | .159 | .265 | 98.378 | | | | |
| 53 | .150 | .250 | 98.628 | | | | |
| 54 | .142 | .237 | 98.865 | | | | |
| 55 | .139 | .232 | 99.097 | | | | |
| 56 | .130 | .216 | 99.313 | | | | |
| 57 | .122 | .204 | 99.516 | | | | |
| 58 | .119 | .198 | 99.714 | | | | |
| 59 | .108 | .179 | 99.893 | | | | |
| 60 | .064 | .107 | 100.000 | | | | |

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Pattern Matrix^a

| | Component | | | | | | |
|--------|-----------|---|-------|---|---|---|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| RINT1 | | | | | | | -.651 |
| RINT2 | | | | | | | -.661 |
| RINT3 | | | | | | | -.659 |
| RINT4 | | | | | | | -.708 |
| RINT5 | | | | | | | -.678 |
| RIDEO1 | | | -.746 | | | | |
| RIDEO2 | | | -.855 | | | | |
| RIDEO3 | | | -.753 | | | | |

| | | | | | | | |
|------------|------|------|--|------|--|------|--|
| RIDEO4 | | | | -894 | | | |
| RIDEO5 | | | | -847 | | | |
| RIDEO6 | | | | -668 | | | |
| PUB1 | | | | | | -623 | |
| PUB2 | | | | | | -680 | |
| PUB3 | | | | | | -603 | |
| PUB4 | | | | | | -558 | |
| PUB5 | | | | | | -674 | |
| RPPRIV1rrr | | .745 | | | | | |
| RPPRIV2rrr | | .776 | | | | | |
| RPPRIV3rrr | | .724 | | | | | |
| RPPRIV4 | | .713 | | | | | |
| RPPRIV5 | | .787 | | | | | |
| RPPRIV6 | | .768 | | | | | |
| RPPRIV7 | | .809 | | | | | |
| RPPRIV8 | | .703 | | | | | |
| REXP1 | | | | | | .825 | |
| REXP2 | | | | | | .765 | |
| REXP3 | | | | | | .771 | |
| REXP4 | | | | | | .734 | |
| REXP5 | | | | | | .774 | |
| CSR1 | | | | .764 | | | |
| CSR2 | | | | .836 | | | |
| CSR3 | | | | .877 | | | |
| CSR4 | | | | .868 | | | |
| CSR5 | | | | .886 | | | |
| CSR6 | | | | .858 | | | |
| QREL1 | .657 | | | | | | |
| QREL2 | .757 | | | | | | |
| QREL3 | .725 | | | | | | |
| QREL4 | .739 | | | | | | |
| QREL5 | .781 | | | | | | |
| QRESP1 | .765 | | | | | | |
| QRESP2 | .803 | | | | | | |
| QRESP3 | .790 | | | | | | |
| QRESP4 | .738 | | | | | | |
| QASS1 | .797 | | | | | | |
| QASS2 | .769 | | | | | | |
| QASS3 | .790 | | | | | | |
| QASS4 | .811 | | | | | | |
| QASS5 | .825 | | | | | | |
| QEMP1 | .775 | | | | | | |
| QEMP2 | .743 | | | | | | |

| | | | | | | | |
|--------|------|--|--|--|--|--|--|
| QEMP3 | .699 | | | | | | |
| QEMP4 | .830 | | | | | | |
| QEMP5 | .734 | | | | | | |
| QTANG1 | .640 | | | | | | |
| QTANG2 | .669 | | | | | | |
| QTANG3 | .635 | | | | | | |
| QTANG4 | .645 | | | | | | |
| QTANG5 | .654 | | | | | | |
| QTANG6 | .627 | | | | | | |

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.^a

a. Rotation converged in 17 iterations.

Structure Matrix

| | Component | | | | | | |
|------------|-----------|------|-------|------|-------|------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| RINT1 | | | | | | | -.722 |
| RINT2 | | | | | | | -.741 |
| RINT3 | | | | | | | -.744 |
| RINT4 | | | | | | | -.747 |
| RINT5 | | | | | | | -.721 |
| RIDEO1 | | | -.740 | | | | |
| RIDEO2 | | | -.866 | | | | |
| RIDEO3 | | | -.755 | | | | |
| RIDEO4 | | | -.915 | | | | |
| RIDEO5 | | | -.882 | | | | |
| RIDEO6 | | | -.739 | | | | |
| PUB1 | | | | | -.700 | | -.439 |
| PUB2 | | | | | -.754 | | -.414 |
| PUB3 | | | | | -.688 | | -.471 |
| PUB4 | | | | | -.636 | | |
| PUB5 | | | | | -.740 | | |
| RPPRIV1rrr | | .779 | | | | | |
| RPPRIV2rrr | | .817 | -.410 | | | | |
| RPPRIV3rrr | | .736 | | | | | |
| RPPRIV4 | | .750 | | | | | |
| RPPRIV5 | | .820 | | | | | |
| RPPRIV6 | | .807 | | | | | |
| RPPRIV7 | | .757 | | | | | |
| RPPRIV8 | | .737 | | | | .450 | |
| REXP1 | | | | | | .814 | |
| REXP2 | | | | | | .775 | |
| REXP3 | | | | | | .810 | |
| REXP4 | | | | | | .776 | |
| REXP5 | | | | | | .772 | |
| CSR1 | | | | .779 | | | |
| CSR2 | | | | .849 | | | |
| CSR3 | | | | .874 | | | |
| CSR4 | | | | .857 | | | |
| CSR5 | | | | .874 | | | |
| CSR6 | | | | .856 | | | |
| QREL1 | .759 | | | .420 | | | |
| QREL2 | .807 | | | .402 | | | |
| QREL3 | .782 | | | .420 | | | |
| QREL4 | .770 | | | | | | |
| QREL5 | .765 | | | | | | |

| | | | | | | | |
|--------|------|--|-------|------|--|--|-------|
| QRESP1 | .765 | | | | | | |
| QRESP2 | .798 | | | | | | |
| QRESP3 | .815 | | | | | | |
| QRESP4 | .799 | | | .402 | | | |
| QASS1 | .783 | | | | | | |
| QASS2 | .788 | | | .415 | | | |
| QASS3 | .732 | | | | | | |
| QASS4 | .793 | | | | | | |
| QASS5 | .780 | | | | | | |
| QEMP1 | .805 | | | | | | |
| QEMP2 | .753 | | | | | | |
| QEMP3 | .723 | | | | | | |
| QEMP4 | .831 | | | | | | |
| QEMP5 | .800 | | | | | | |
| QTANG1 | .752 | | | | | | |
| QTANG2 | .766 | | -.405 | | | | -.402 |
| QTANG3 | .750 | | | | | | -.416 |
| QTANG4 | .727 | | | | | | |
| QTANG5 | .744 | | | | | | -.414 |
| QTANG6 | .722 | | | | | | |

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

Component Correlation Matrix

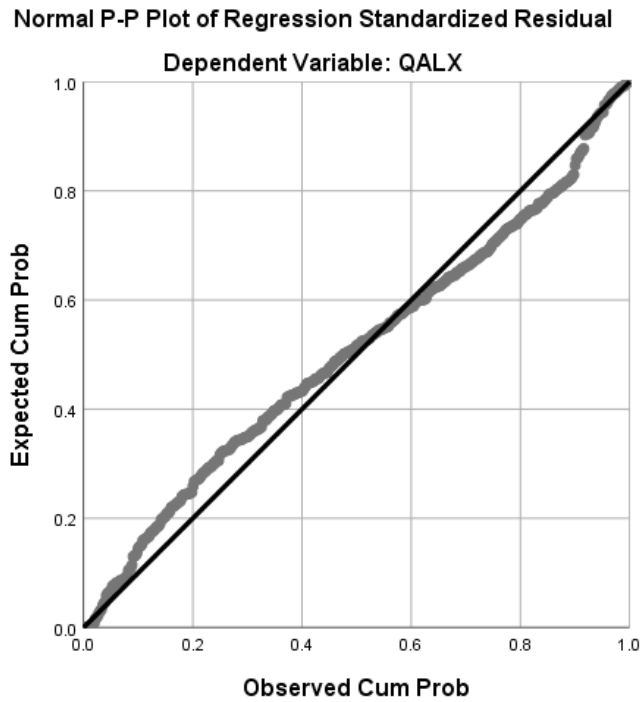
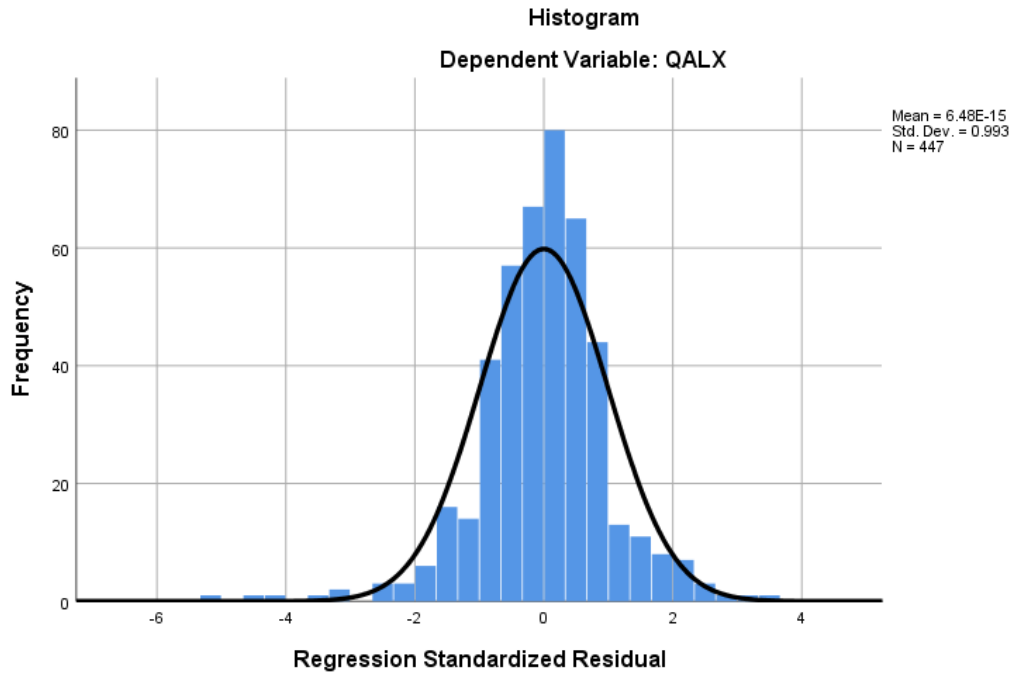
| Component | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|-----------|-------|-------|-------|-------|-------|-------|-------|
| 1 | 1.000 | .214 | -.255 | .389 | -.101 | .123 | -.238 |
| 2 | .214 | 1.000 | -.344 | .193 | -.178 | .355 | -.301 |
| 3 | -.255 | -.344 | 1.000 | -.158 | .105 | -.179 | .141 |
| 4 | .389 | .193 | -.158 | 1.000 | -.168 | .194 | -.157 |
| 5 | -.101 | -.178 | .105 | -.168 | 1.000 | -.087 | .171 |
| 6 | .123 | .355 | -.179 | .194 | -.087 | 1.000 | -.178 |
| 7 | -.238 | -.301 | .141 | -.157 | .171 | -.178 | 1.000 |

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

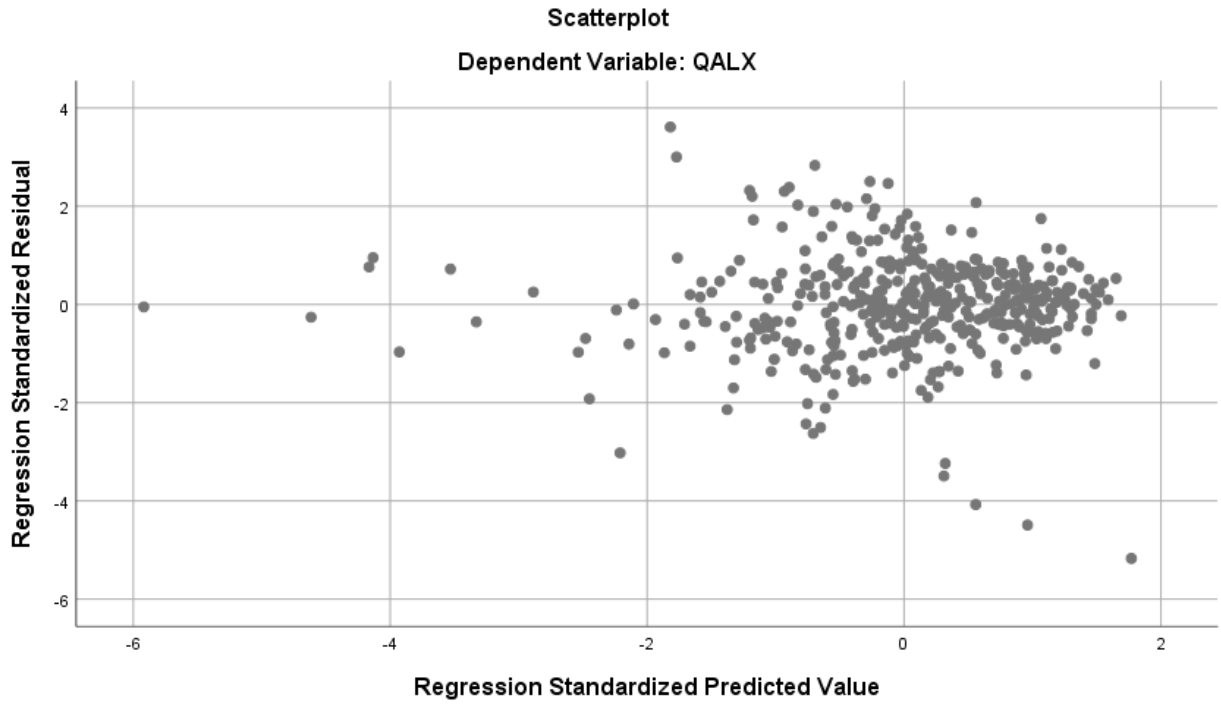
APPENDIX E

Part A | Testing Multiple Regression Assumptions

Normality



Homoscedasticity & Linearity



Independence of error terms

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .545 ^a | .297 | .287 | .76097 | 1.995 |

a. Predictors: (Constant), CSRX, RIDEOX, RINTX, REXPX, RPPRUX, RPPRIX

b. Dependent Variable: QALX

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -.677 | .640 | | -1.057 | .291 | | |
| | RINTX | .182 | .066 | .136 | 2.753 | .006 | .652 | 1.533 |
| | RIDEOX | .661 | .144 | .206 | 4.594 | .000 | .798 | 1.253 |
| | RPPRUX | .094 | .054 | .087 | 1.748 | .081 | .638 | 1.568 |
| | RPPRIX | .063 | .079 | .040 | .803 | .422 | .634 | 1.578 |
| | REXPX | -.029 | .062 | -.021 | -.463 | .643 | .789 | 1.267 |
| | CSRX | .295 | .037 | .341 | 7.991 | .000 | .880 | 1.137 |

a. Dependent Variable: QALX

Collinearity Diagnostics^a

| Model | Dimension | Eigenvalue | Condition | Variance Proportions | | | | | | |
|-------|-----------|------------|-----------|----------------------|-------|--------|--------|--------|-------|------|
| | | | Index | (Constant) | RINTX | RIDEOX | RPPRUX | RPPRIX | REXPX | CSRX |
| 1 | 1 | 6.886 | 1.000 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | 2 | .037 | 13.606 | .00 | .03 | .00 | .02 | .01 | .01 | .98 |

| | | | | | | | | | |
|---|------|--------|-----|-----|-----|-----|-----|-----|-----|
| 3 | .035 | 14.065 | .01 | .05 | .01 | .52 | .01 | .06 | .00 |
| 4 | .017 | 19.938 | .00 | .50 | .00 | .25 | .00 | .43 | .00 |
| 5 | .014 | 21.957 | .03 | .41 | .02 | .18 | .01 | .44 | .01 |
| 6 | .009 | 28.459 | .05 | .02 | .01 | .03 | .92 | .06 | .01 |
| 7 | .002 | 67.475 | .90 | .00 | .95 | .00 | .05 | .00 | .00 |

a. Dependent Variable: QALX

APPENDIX F

Mediation of Religiosity as a single index

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
Y : QALX
X : RELOX
M : CSRX

Sample
Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|--------|----------|-------|
| | .3300 | .1089 | .9694 | 54.3906 | 1.0000 | 445.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|--------|-------|-------|--------|
| constant | 1.2222 | .4615 | 2.6485 | .0084 | .3153 | 2.1291 |
| RELOX | .7984 | .1083 | 7.3750 | .0000 | .5857 | 1.0112 |

Standardized coefficients

| | coeff |
|-------|-------|
| RELOX | .3300 |

OUTCOME VARIABLE:

QALX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|--------|----------|-------|
| | .5149 | .2651 | .5999 | 80.1001 | 2.0000 | 444.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|--------|-------|-------|--------|
| constant | 1.2309 | .3659 | 3.3644 | .0008 | .5119 | 1.9500 |
| RELOX | .6003 | .0902 | 6.6535 | .0000 | .4230 | .7776 |
| CSRX | .2971 | .0373 | 7.9681 | .0000 | .2239 | .3704 |

Standardized coefficients

| | coeff |
|-------|-------|
| RELOX | .2867 |

CSRX .3434

Test(s) of X by M interaction:

| F | df1 | df2 | p |
|--------|--------|----------|-------|
| 7.4705 | 1.0000 | 443.0000 | .0065 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .4001 | .1601 | .6842 | 84.8014 | 1.0000 | 445.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|--------|-------|-------|--------|
| constant | 1.5941 | .3877 | 4.1120 | .0000 | .8322 | 2.3560 |
| RELOX | .8375 | .0909 | 9.2088 | .0000 | .6588 | 1.0163 |

Standardized coefficients

| | coeff |
|-------|-------|
| RELOX | .4001 |

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c_ps | c_cs |
|--------|-------|--------|-------|-------|--------|-------|-------|
| .8375 | .0909 | 9.2088 | .0000 | .6588 | 1.0163 | .9290 | .4001 |

Direct effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c'_ps | c'_cs |
|--------|-------|--------|-------|-------|-------|-------|-------|
| .6003 | .0902 | 6.6535 | .0000 | .4230 | .7776 | .6659 | .2867 |

Indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .2372 | .0545 | .1366 | .3502 |

Partially standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .2632 | .0593 | .1523 | .3852 |

Completely standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .1133 | .0257 | .0656 | .1661 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:

95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:

5000

----- END MATRIX -----

Mediation Analysis RINTX

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
Y : QALX
X : RINTX
M : CSRX

Covariates:

RIDEOX RPPRUX RPPRIX REXPX TEN DINC DEDU DAGE

Sample

Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|--------|--------|----------|-------|
| | .3748 | .1405 | .9522 | 7.9348 | 9.0000 | 437.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|--------|--------|
| constant | 1.5756 | .8853 | 1.7798 | .0758 | -.1643 | 3.3155 |
| RINTX | .1420 | .0857 | 1.6565 | .0983 | -.0265 | .3105 |
| RIDEOX | .2521 | .1890 | 1.3340 | .1829 | -.1193 | .6235 |
| RPPRUX | .2348 | .0690 | 3.4057 | .0007 | .0993 | .3703 |
| RPPRIX | .0577 | .1014 | .5686 | .5699 | -.1417 | .2570 |
| REXPX | .1727 | .0802 | 2.1530 | .0319 | .0150 | .3303 |
| TEN | -.0214 | .0421 | -.5074 | .6121 | -.1042 | .0614 |
| DINC | -.0590 | .0322 | -1.8321 | .0676 | -.1224 | .0043 |
| DEDU | -.0759 | .0628 | -1.2079 | .2278 | -.1994 | .0476 |
| DAGE | -.0236 | .0630 | -.3746 | .7081 | -.1474 | .1002 |

Standardized coefficients

| | coeff |
|--------|--------|
| RINTX | .0918 |
| RIDEOX | .0678 |
| RPPRUX | .1884 |
| RPPRIX | .0318 |
| REXPX | .1087 |
| TEN | -.0259 |

DINC -.0991
 DEDU -.0570
 DAGE -.0202

OUTCOME VARIABLE:

QALX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|---------|----------|-------|
| | .5556 | .3087 | .5747 | 19.4657 | 10.0000 | 436.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|-------|
| constant | -.5788 | .6903 | -.8385 | .4022 | -1.9354 | .7779 |
| RINTX | .1804 | .0668 | 2.7000 | .0072 | .0491 | .3117 |
| CSRX | .2907 | .0372 | 7.8218 | .0000 | .2177 | .3637 |
| RIDEOX | .6867 | .1471 | 4.6675 | .0000 | .3975 | .9758 |
| RPPRUX | .0813 | .0543 | 1.4987 | .1347 | -.0253 | .1880 |
| RPPRIX | .0476 | .0788 | .6045 | .5458 | -.1073 | .2026 |
| REXPX | -.0108 | .0626 | -.1724 | .8632 | -.1339 | .1123 |
| TEN | .0468 | .0328 | 1.4303 | .1534 | -.0175 | .1112 |
| DINC | -.0224 | .0251 | -.8918 | .3730 | -.0718 | .0270 |
| DEDU | -.0845 | .0489 | -1.7286 | .0846 | -.1806 | .0116 |
| DAGE | .0355 | .0489 | .7252 | .4687 | -.0607 | .1317 |

Standardized coefficients

| | |
|--------|--------|
| RINTX | .1348 |
| CSRX | .3360 |
| RIDEOX | .2135 |
| RPPRUX | .0754 |
| RPPRIX | .0303 |
| REXPX | -.0079 |
| TEN | .0657 |
| DINC | -.0435 |
| DEDU | -.0733 |
| DAGE | .0351 |

Test(s) of X by M interaction:

| | F | df1 | df2 | p |
|--|--------|--------|----------|-------|
| | 5.2412 | 1.0000 | 435.0000 | .0225 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|--------|----------|-------|
| | .4601 | .2116 | .6539 | 13.0355 | 9.0000 | 437.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|--------|-------|---------|--------|
| constant | -.1208 | .7336 | -.1646 | .8693 | -1.5626 | 1.3211 |
| RINTX | .2217 | .0711 | 3.1204 | .0019 | .0821 | .3613 |
| RIDEOX | .7600 | .1566 | 4.8528 | .0000 | .4522 | 1.0678 |
| RPPRUX | .1496 | .0571 | 2.6183 | .0091 | .0373 | .2619 |
| RPPRIX | .0644 | .0840 | .7664 | .4439 | -.1008 | .2296 |

| | | | | | | |
|-------|--------|-------|---------|-------|--------|--------|
| REXPX | .0394 | .0665 | .5927 | .5537 | -.0912 | .1700 |
| TEN | .0406 | .0349 | 1.1633 | .2453 | -.0280 | .1093 |
| DINC | -.0396 | .0267 | -1.4819 | .1391 | -.0921 | .0129 |
| DEDU | -.1066 | .0521 | -2.0470 | .0413 | -.2089 | -.0042 |
| DAGE | .0286 | .0522 | .5485 | .5836 | -.0740 | .1312 |

Standardized coefficients

| | |
|--------|--------|
| | coeff |
| RINTX | .1656 |
| RIDEOX | .2363 |
| RPPRUX | .1387 |
| RPPRIX | .0410 |
| REXPX | .0287 |
| TEN | .0569 |
| DINC | -.0768 |
| DEDU | -.0924 |
| DAGE | .0283 |

***** CORRELATIONS BETWEEN MODEL RESIDUALS *****

| | | |
|------|--------|--------|
| | CSRX | QALX |
| CSRX | 1.0000 | .0000 |
| QALX | .0000 | 1.0000 |

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

| | | | | | | | |
|--------|-------|--------|-------|-------|-------|-------|-------|
| Effect | se | t | p | LLCI | ULCI | c_ps | c_cs |
| .2217 | .0711 | 3.1204 | .0019 | .0821 | .3613 | .2459 | .1656 |

Direct effect of X on Y

| | | | | | | | |
|--------|-------|--------|-------|-------|-------|-------|-------|
| Effect | se | t | p | LLCI | ULCI | c'_ps | c'_cs |
| .1804 | .0668 | 2.7000 | .0072 | .0491 | .3117 | .2001 | .1348 |

Indirect effect(s) of X on Y:

| | | | | |
|-------------|---------------|---------------|-----------------|-----------------|
| | Effect | BootSE | BootLLCI | BootULCI |
| CSRX | .0413 | .0293 | -.0081 | .1053 |

Partially standardized indirect effect(s) of X on Y:

| | | | | |
|------|--------|--------|----------|----------|
| | Effect | BootSE | BootLLCI | BootULCI |
| CSRX | .0458 | .0325 | -.0092 | .1166 |

Completely standardized indirect effect(s) of X on Y:

| | | | | |
|------|--------|--------|----------|----------|
| | Effect | BootSE | BootLLCI | BootULCI |
| CSRX | .0308 | .0218 | -.0061 | .0777 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:

95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:

5000

----- END MATRIX -----

Mediation Analysis RIDEOX

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
 Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
 Y : QALX
 X : RIDEOX
 M : CSRX

Covariates:

RPPRUX RPPRIX REXPX TEN DEDU RINTX

Sample

Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|--------|--------|----------|-------|
| | .3617 | .1308 | .9585 | 9.4404 | 7.0000 | 439.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|--------|--------|
| constant | 1.3910 | .8321 | 1.6717 | .0953 | -.2443 | 3.0263 |
| RIDEOX | .2619 | .1867 | 1.4030 | .1613 | -.1050 | .6288 |
| RPPRUX | .2541 | .0686 | 3.7051 | .0002 | .1193 | .3888 |
| RPPRIX | .0542 | .1017 | .5325 | .5946 | -.1457 | .2541 |
| REXPX | .1893 | .0799 | 2.3679 | .0183 | .0322 | .3464 |
| TEN | -.0571 | .0380 | -1.5042 | .1332 | -.1318 | .0175 |
| DEDU | -.1018 | .0608 | -1.6756 | .0945 | -.2212 | .0176 |
| RINTX | .1410 | .0860 | 1.6399 | .1017 | -.0280 | .3099 |

Standardized coefficients

| | coeff |
|--------|--------|
| RIDEOX | .0705 |
| RPPRUX | .2038 |
| RPPRIX | .0299 |
| REXPX | .1192 |
| TEN | -.0693 |
| DEDU | -.0764 |
| RINTX | .0911 |

OUTCOME VARIABLE:

QALX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|--------|----------|-------|
| | .5542 | .3071 | .5734 | 24.2713 | 8.0000 | 438.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.4242 | .6456 | -.6570 | .5115 | -1.6930 | .8447 |
| RIDEOX | .6669 | .1447 | 4.6088 | .0000 | .3825 | .9513 |
| CSRX | .2927 | .0369 | 7.9299 | .0000 | .2202 | .3653 |
| RPPRUX | .0861 | .0539 | 1.5979 | .1108 | -.0198 | .1919 |
| RPPRIX | .0484 | .0787 | .6151 | .5388 | -.1063 | .2031 |
| REXPX | -.0115 | .0622 | -.1843 | .8539 | -.1338 | .1108 |
| TEN | .0462 | .0294 | 1.5698 | .1172 | -.0117 | .1041 |
| DEDU | -.0967 | .0471 | -2.0518 | .0408 | -.1894 | -.0041 |
| RINTX | .1819 | .0667 | 2.7268 | .0067 | .0508 | .3129 |

Standardized coefficients

| | |
|--------|--------|
| RIDEOX | .2073 |
| CSRX | .3383 |
| RPPRUX | .0798 |
| RPPRIX | .0308 |
| REXPX | -.0083 |
| TEN | .0648 |
| DEDU | -.0839 |
| RINTX | .1359 |

Test(s) of X by M interaction:

| | F | df1 | df2 | p |
|--|--------|--------|----------|-------|
| | 1.0109 | 1.0000 | 437.0000 | .3152 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|---------|--------|----------|-------|
| | .4557 | .2077 | .6542 | 16.4380 | 7.0000 | 439.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.0170 | .6874 | -.0247 | .9803 | -1.3680 | 1.3340 |
| RIDEOX | .7435 | .1542 | 4.8215 | .0000 | .4405 | 1.0466 |
| RPPRUX | .1604 | .0567 | 2.8320 | .0048 | .0491 | .2718 |
| RPPRIX | .0643 | .0840 | .7648 | .4448 | -.1009 | .2294 |
| REXPX | .0439 | .0660 | .6654 | .5061 | -.0859 | .1738 |
| TEN | .0295 | .0314 | .9404 | .3475 | -.0322 | .0912 |
| DEDU | -.1265 | .0502 | -2.5207 | .0121 | -.2252 | -.0279 |
| RINTX | .2231 | .0710 | 3.1417 | .0018 | .0835 | .3627 |

Standardized coefficients

| | coeff |
|--------|-------|
| RIDEOX | .2312 |
| RPPRUX | .1487 |

RPPRIX .0409
 REXPX .0320
 TEN .0414
 DEDU -.1097
 RINTX .1667

***** CORRELATIONS BETWEEN MODEL RESIDUALS *****

| | CSRX | QALX |
|------|--------|--------|
| CSRX | 1.0000 | .0000 |
| QALX | .0000 | 1.0000 |

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

| Total effect of X on Y | | | | | | | | |
|------------------------|-------|--------|-------|-------|--------|-------|-------|--|
| Effect | se | t | p | LLCI | ULCI | c_ps | c_cs | |
| .7435 | .1542 | 4.8215 | .0000 | .4405 | 1.0466 | .8248 | .2312 | |

| Direct effect of X on Y | | | | | | | | |
|-------------------------|-------|--------|-------|-------|-------|-------|-------|--|
| Effect | se | t | p | LLCI | ULCI | c'_ps | c'_cs | |
| .6669 | .1447 | 4.6088 | .0000 | .3825 | .9513 | .7397 | .2073 | |

Indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|-------------|--------------|--------------|---------------|--------------|
| CSRX | .0767 | .0744 | -.0694 | .2253 |

Partially standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0850 | .0828 | -.0786 | .2488 |

Completely standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0238 | .0232 | -.0196 | .0712 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
 95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
 5000

----- END MATRIX -----

Mediation Analysis RPPRUX

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
Y : QALX
X : RPPRUX
M : CSRX

Covariates:

RPPRIX REXPX TEN DEDU RINTX RIDEOX

Sample

Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| | R | R-sq | MSE | F | df1 | df2 | p |
|--|-------|-------|-------|--------|--------|----------|-------|
| | .3617 | .1308 | .9585 | 9.4404 | 7.0000 | 439.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|--------|--------|
| constant | 1.3910 | .8321 | 1.6717 | .0953 | -.2443 | 3.0263 |
| RPPRUX | .2541 | .0686 | 3.7051 | .0002 | .1193 | .3888 |
| RPPRIX | .0542 | .1017 | .5325 | .5946 | -.1457 | .2541 |
| REXPX | .1893 | .0799 | 2.3679 | .0183 | .0322 | .3464 |
| TEN | -.0571 | .0380 | -1.5042 | .1332 | -.1318 | .0175 |
| DEDU | -.1018 | .0608 | -1.6756 | .0945 | -.2212 | .0176 |
| RINTX | .1410 | .0860 | 1.6399 | .1017 | -.0280 | .3099 |
| RIDEOX | .2619 | .1867 | 1.4030 | .1613 | -.1050 | .6288 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRUX | .2038 |
| RPPRIX | .0299 |
| REXPX | .1192 |
| TEN | -.0693 |
| DEDU | -.0764 |
| RINTX | .0911 |
| RIDEOX | .0705 |

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .5542 | .3071 | .5734 | 24.2713 | 8.0000 | 438.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.4242 | .6456 | -.6570 | .5115 | -1.6930 | .8447 |
| RPPRUX | .0861 | .0539 | 1.5979 | .1108 | -.0198 | .1919 |
| CSRX | .2927 | .0369 | 7.9299 | .0000 | .2202 | .3653 |
| RPPRIX | .0484 | .0787 | .6151 | .5388 | -.1063 | .2031 |
| REXPX | -.0115 | .0622 | -.1843 | .8539 | -.1338 | .1108 |
| TEN | .0462 | .0294 | 1.5698 | .1172 | -.0117 | .1041 |
| DEDU | -.0967 | .0471 | -2.0518 | .0408 | -.1894 | -.0041 |
| RINTX | .1819 | .0667 | 2.7268 | .0067 | .0508 | .3129 |
| RIDEOX | .6669 | .1447 | 4.6088 | .0000 | .3825 | .9513 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRUX | .0798 |
| CSRX | .3383 |
| RPPRIX | .0308 |
| REXPX | -.0083 |
| TEN | .0648 |
| DEDU | -.0839 |
| RINTX | .1359 |
| RIDEOX | .2073 |

Test(s) of X by M interaction:

| F | df1 | df2 | p |
|--------|--------|----------|-------|
| 6.8215 | 1.0000 | 437.0000 | .0093 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .4557 | .2077 | .6542 | 16.4380 | 7.0000 | 439.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.0170 | .6874 | -.0247 | .9803 | -1.3680 | 1.3340 |
| RPPRUX | .1604 | .0567 | 2.8320 | .0048 | .0491 | .2718 |
| RPPRIX | .0643 | .0840 | .7648 | .4448 | -.1009 | .2294 |
| REXPX | .0439 | .0660 | .6654 | .5061 | -.0859 | .1738 |
| TEN | .0295 | .0314 | .9404 | .3475 | -.0322 | .0912 |
| DEDU | -.1265 | .0502 | -2.5207 | .0121 | -.2252 | -.0279 |
| RINTX | .2231 | .0710 | 3.1417 | .0018 | .0835 | .3627 |
| RIDEOX | .7435 | .1542 | 4.8215 | .0000 | .4405 | 1.0466 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRUX | .1487 |
| RPPRIX | .0409 |
| REXPX | .0320 |
| TEN | .0414 |
| DEDU | -.1097 |
| RINTX | .1667 |

RIDEOX .2312

***** CORRELATIONS BETWEEN MODEL RESIDUALS *****

| | CSRX | QALX |
|------|--------|--------|
| CSRX | 1.0000 | .0000 |
| QALX | .0000 | 1.0000 |

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c_ps | c_cs |
|--------|-------|--------|-------|-------|-------|-------|-------|
| .1604 | .0567 | 2.8320 | .0048 | .0491 | .2718 | .1780 | .1487 |

Direct effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c'_ps | c'_cs |
|--------|-------|--------|-------|--------|-------|-------|-------|
| .0861 | .0539 | 1.5979 | .1108 | -.0198 | .1919 | .0955 | .0798 |

Indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0744 | .0248 | .0318 | .1285 |

Partially standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0825 | .0274 | .0357 | .1421 |

Completely standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0689 | .0228 | .0295 | .1175 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----

Mediation Analysis RPRIX

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
 Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
 Y : QALX
 X : RPPRIX
 M : CSRX

Covariates:

REXPX TEN DEDU RINTX RIDEOX RPPRUX

Sample

Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|--------|--------|----------|-------|
| .3617 | .1308 | .9585 | 9.4404 | 7.0000 | 439.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|--------|--------|
| constant | 1.3910 | .8321 | 1.6717 | .0953 | -.2443 | 3.0263 |
| RPPRIX | .0542 | .1017 | .5325 | .5946 | -.1457 | .2541 |
| REXPX | .1893 | .0799 | 2.3679 | .0183 | .0322 | .3464 |
| TEN | -.0571 | .0380 | -1.5042 | .1332 | -.1318 | .0175 |
| DEDU | -.1018 | .0608 | -1.6756 | .0945 | -.2212 | .0176 |
| RINTX | .1410 | .0860 | 1.6399 | .1017 | -.0280 | .3099 |
| RIDEOX | .2619 | .1867 | 1.4030 | .1613 | -.1050 | .6288 |
| RPPRUX | .2541 | .0686 | 3.7051 | .0002 | .1193 | .3888 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRIX | .0299 |
| REXPX | .1192 |
| TEN | -.0693 |
| DEDU | -.0764 |
| RINTX | .0911 |
| RIDEOX | .0705 |
| RPPRUX | .2038 |

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .5542 | .3071 | .5734 | 24.2713 | 8.0000 | 438.0000 | .0000 |

| Model | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.4242 | .6456 | -.6570 | .5115 | -1.6930 | .8447 |
| RPPRIX | .0484 | .0787 | .6151 | .5388 | -.1063 | .2031 |
| CSRX | .2927 | .0369 | 7.9299 | .0000 | .2202 | .3653 |
| REXPX | -.0115 | .0622 | -.1843 | .8539 | -.1338 | .1108 |
| TEN | .0462 | .0294 | 1.5698 | .1172 | -.0117 | .1041 |
| DEDU | -.0967 | .0471 | -2.0518 | .0408 | -.1894 | -.0041 |
| RINTX | .1819 | .0667 | 2.7268 | .0067 | .0508 | .3129 |
| RIDEOX | .6669 | .1447 | 4.6088 | .0000 | .3825 | .9513 |
| RPPRUX | .0861 | .0539 | 1.5979 | .1108 | -.0198 | .1919 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRIX | .0308 |
| CSRX | .3383 |
| REXPX | -.0083 |
| TEN | .0648 |
| DEDU | -.0839 |
| RINTX | .1359 |
| RIDEOX | .2073 |
| RPPRUX | .0798 |

Test(s) of X by M interaction:

| F | df1 | df2 | p |
|-------|--------|----------|-------|
| .0552 | 1.0000 | 437.0000 | .8144 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .4557 | .2077 | .6542 | 16.4380 | 7.0000 | 439.0000 | .0000 |

Model

| Model | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.0170 | .6874 | -.0247 | .9803 | -1.3680 | 1.3340 |
| RPPRIX | .0643 | .0840 | .7648 | .4448 | -.1009 | .2294 |
| REXPX | .0439 | .0660 | .6654 | .5061 | -.0859 | .1738 |
| TEN | .0295 | .0314 | .9404 | .3475 | -.0322 | .0912 |
| DEDU | -.1265 | .0502 | -2.5207 | .0121 | -.2252 | -.0279 |
| RINTX | .2231 | .0710 | 3.1417 | .0018 | .0835 | .3627 |
| RIDEOX | .7435 | .1542 | 4.8215 | .0000 | .4405 | 1.0466 |
| RPPRUX | .1604 | .0567 | 2.8320 | .0048 | .0491 | .2718 |

Standardized coefficients

| | coeff |
|--------|--------|
| RPPRIX | .0409 |
| REXPX | .0320 |
| TEN | .0414 |
| DEDU | -.1097 |
| RINTX | .1667 |
| RIDEOX | .2312 |
| RPPRUX | .1487 |

***** CORRELATIONS BETWEEN MODEL RESIDUALS *****

| | | |
|------|--------|--------|
| | CSRX | QALX |
| CSRX | 1.0000 | .0000 |
| QALX | .0000 | 1.0000 |

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

| | Effect | se | t | p | LLCI | ULCI | c_ps |
|------|--------|-------|-------|-------|--------|-------|-------|
| c_cs | .0643 | .0840 | .7648 | .4448 | -.1009 | .2294 | .0713 |
| | .0409 | | | | | | |

Direct effect of X on Y

| | Effect | se | t | p | LLCI | ULCI | c'_ps |
|-------|--------|-------|-------|-------|--------|-------|-------|
| c'_cs | .0484 | .0787 | .6151 | .5388 | -.1063 | .2031 | .0537 |
| | .0308 | | | | | | |

| Indirect effect(s) of X on Y: | | | | |
|-------------------------------|--------|--------|----------|----------|
| | Effect | BootSE | BootLLCI | BootULCI |
| CSRX | .0159 | .0308 | -.0472 | .0736 |

Partially standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0176 | .0342 | -.0525 | .0811 |

Completely standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0101 | .0196 | -.0301 | .0473 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:
95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
5000

----- END MATRIX -----

Mediation Analysis REXPX

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
 Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model : 4
 Y : QALX
 X : REXPX
 M : CSRX

Covariates:

DEDU RINTX RIDEOX RPPRUX RPPRIX

Sample

Size: 447

OUTCOME VARIABLE:

CSRX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .3555 | .1264 | .9612 | 10.6063 | 6.0000 | 440.0000 | .0000 |

Model

| | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|--------|--------|
| constant | 1.4725 | .8315 | 1.7709 | .0773 | -.1617 | 3.1066 |
| REXPX | .1891 | .0801 | 2.3614 | .0186 | .0317 | .3464 |
| DEDU | -.1068 | .0608 | -1.7575 | .0795 | -.2262 | .0126 |
| RINTX | .1260 | .0855 | 1.4731 | .1414 | -.0421 | .2940 |
| RIDEOX | .2346 | .1860 | 1.2612 | .2079 | -.1310 | .6003 |
| RPPRUX | .2544 | .0687 | 3.7045 | .0002 | .1194 | .3894 |
| RPPRIX | .0441 | .1016 | .4342 | .6643 | -.1556 | .2439 |

Standardized coefficients

| | coeff |
|--------|--------|
| REXPX | .1190 |
| DEDU | -.0801 |
| RINTX | .0814 |
| RIDEOX | .0631 |
| RPPRUX | .2041 |
| RPPRIX | .0243 |

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .5507 | .3033 | .5753 | 27.2956 | 7.0000 | 439.0000 | .0000 |

| Model | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.4840 | .6455 | -.7498 | .4538 | -1.7527 | .7847 |
| REXPX | -.0105 | .0623 | -.1681 | .8666 | -.1330 | .1120 |
| CSRX | .2886 | .0369 | 7.8246 | .0000 | .2161 | .3611 |
| DEDU | -.0932 | .0472 | -1.9749 | .0489 | -.1859 | -.0004 |
| RINTX | .1945 | .0663 | 2.9335 | .0035 | .0642 | .3249 |
| RIDEOX | .6899 | .1442 | 4.7846 | .0000 | .4065 | .9733 |
| RPPRUX | .0869 | .0539 | 1.6100 | .1081 | -.0192 | .1929 |
| RPPRIX | .0567 | .0786 | .7211 | .4712 | -.0979 | .2113 |

Standardized coefficients

| | coeff |
|--------|--------|
| REXPX | -.0076 |
| CSRX | .3335 |
| DEDU | -.0808 |
| RINTX | .1453 |
| RIDEOX | .2145 |
| RPPRUX | .0805 |
| RPPRIX | .0361 |

Test(s) of X by M interaction:

| F | df1 | df2 | p |
|-------|--------|----------|-------|
| .8153 | 1.0000 | 438.0000 | .3671 |

***** TOTAL EFFECT MODEL *****

OUTCOME VARIABLE:

QALX

Model Summary

| R | R-sq | MSE | F | df1 | df2 | p |
|-------|-------|-------|---------|--------|----------|-------|
| .4540 | .2061 | .6540 | 19.0353 | 6.0000 | 440.0000 | .0000 |

Model

| Model | coeff | se | t | p | LLCI | ULCI |
|----------|--------|-------|---------|-------|---------|--------|
| constant | -.0591 | .6859 | -.0861 | .9314 | -1.4071 | 1.2889 |
| REXPX | .0441 | .0660 | .6675 | .5048 | -.0857 | .1739 |
| DEDU | -.1240 | .0501 | -2.4735 | .0138 | -.2225 | -.0255 |
| RINTX | .2309 | .0705 | 3.2734 | .0011 | .0923 | .3695 |
| RIDEOX | .7576 | .1535 | 4.9367 | .0000 | .4560 | 1.0592 |
| RPPRUX | .1603 | .0566 | 2.8294 | .0049 | .0489 | .2716 |
| RPPRIX | .0694 | .0838 | .8283 | .4079 | -.0953 | .2342 |

Standardized coefficients

| | coeff |
|--------|--------|
| REXPX | .0321 |
| DEDU | -.1075 |
| RINTX | .1725 |
| RIDEOX | .2355 |
| RPPRUX | .1486 |
| RPPRIX | .0442 |

***** CORRELATIONS BETWEEN MODEL RESIDUALS *****

| | CSRX | QALX |
|------|--------|-------|
| CSRX | 1.0000 | .0000 |

QALX .0000 1.0000

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c_ps | c_cs |
|--------|-------|-------|-------|--------|-------|-------|-------|
| .0441 | .0660 | .6675 | .5048 | -.0857 | .1739 | .0489 | .0321 |

Direct effect of X on Y

| Effect | se | t | p | LLCI | ULCI | c'_ps | c'_cs |
|--------|-------|--------|-------|--------|-------|--------|--------|
| -.0105 | .0623 | -.1681 | .8666 | -.1330 | .1120 | -.0116 | -.0076 |

| Indirect effect(s) of X on Y: | | | | |
|-------------------------------|--------|--------|----------|----------|
| | Effect | BootSE | BootLLCI | BootULCI |
| CSRX | .0546 | .0275 | .0055 | .1122 |

Partially standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0605 | .0306 | .0062 | .1253 |

Completely standardized indirect effect(s) of X on Y:

| | Effect | BootSE | BootLLCI | BootULCI |
|------|--------|--------|----------|----------|
| CSRX | .0397 | .0200 | .0040 | .0816 |

***** ANALYSIS NOTES AND ERRORS *****

Level of confidence for all confidence intervals in output:

95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:

5000

----- END MATRIX -----

المخلص

تكتسب الصيرفة الإسلامية شعبية في فلسطين والعالم العربي والعالم. ومع ذلك ، فإن المفاهيم الكامنة وراء الخدمات المصرفية الإسلامية ليست واضحة دائماً ومحددات سلوك المستهلك في هذا السياق أقل بحثاً في الأدبيات. تضيف هذه الدراسة فهماً للمنطقة من خلال التحقيق الكمي في أدوار التدين والمسؤولية الاجتماعية للشركات في التأثير على جودة الخدمة المتصورة في البنوك الإسلامية. استخدم الباحث المسؤولية الاجتماعية للشركات كمتغير وسيط بين التدين وإدراك الجودة. وتم ذلك من خلال دراسة تأثير الأبعاد الخمسة للتدين وفقاً لمقياس هوبر 2012 (الفكر ، الإيديولوجيا ، الممارسة الخاصة ، الممارسة العامة ، الخبرة). تم استخدام أداة البروفيسور هايز لدراسة العلاقة بين المتغيرين والمتغير الوسيط. اعتمدت الدراسة المنهج الكمي للإجابة على أسئلة البحث واختبار فرضية الدراسة ، وبناءً عليه كان مجتمع الدراسة لهذا البحث عملاء للبنوك الإسلامية في فلسطين وتم أخذ عينة قوامها 447 شخصاً ، وتم توزيع أداة الدراسة عليهم وهي الاستبيان. استخدم الباحث الإحصاء الوصفي وتحليل العوامل الاستكشافية وتحليل الانحدار المتعدد . أظهرت النتائج أن هناك بعدين فقط للتدين لهما علاقة إيجابية بمفهوم الجودة في البنوك الإسلامية في وجود المسؤولية الاجتماعية للشركات ، وكانت هذه الأبعاد هي الممارسة والتجربة العامة ، لذلك أوضحت هذه الدراسة العلاقة بين التدين وإدراك الجودة في البنوك الإسلامية ، خاصة من خلال التحقيق في أبعاد التدين المختلفة ، كما بحثت هذه الدراسة في علاقة جديدة للمسؤولية الاجتماعية للشركات كوسيط في العلاقة بين التدين وإدراك جودة الخدمة. حيث أنه لم يتم تناول هذا الدور التدخل في الأدبيات السابقة. علاوة على ذلك ، قدمت الدراسة في ضوء النتائج التي تم التوصل لها بعض التوصيات للبنوك الإسلامية لمراعاة تعزيز تصور جودة الخدمة في نظر عملائها.

كلمات مفتاحية : الصيرفة الإسلامية، المسؤولية الاجتماعية للشركة، التدين ، إدراك الجودة