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# 3 Customer Satisfactions on Islamic Banking 4 Services in Almadinah City, Saudi Arabia

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## 9 ABSTRACT

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Providing quality services is a key element to compete in the banking industry. Islamic banks showed significant expansion in the past decades worldwide. In the current study, customer satisfaction towards services provided by Islamic banks in Almadinah city, Saudi Arabia was investigated. A total of 292 customers of full-fledged Islamic banks were recruited in the study. Customer satisfaction was measured using a self-administered questionnaire. The results showed acceptable levels of customer satisfaction toward Islamic banking services (85%). In addition, personnel, image, reliability, and compliance with Islamic law were the most important service dimensions that affect customer satisfaction. Finally, gender differences were noticed with respect to customer satisfaction with females seemed to be less satisfied than males. The present findings provide positive feedback to the Islamic banking sector in Almadinah city to improve customer satisfaction of their services.

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12 *Keywords: Almadinah; Islamic banks; Services; Satisfaction; Saudi Arabia.*

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## 15 1. INTRODUCTION

16 In the recent years, the banking sector has introduced a wide range of services including  
17 online services such as governmental payments and wire transfers. As a response to such  
18 innovations, customers are shifting from the traditional banking to modern banking systems  
19 [1]. To attract customers and to gain their satisfaction, banks strive to offer high quality and  
20 wide variety of services [2]. Customer satisfaction in service-based commerce, such as  
21 banking is among the top priorities because of its importance in business sustainability,  
22 development and competition capabilities. High quality banking services require trained and  
23 qualified personnel in a well-planned, systemic manner. Therefore, in the current competitive  
24 business environment and the race by banks to expand and increase the quality of services,  
25 measuring customer satisfaction provides positive feedback that will significantly improve  
26 bank's performance. This study aimed at understanding customer satisfaction towards  
27 services provided by Islamic banks in Almadinah, Saudi Arabia.

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29 Banks that operate under Islamic law were established in the Kingdom of Saudi Arabia  
30 (KSA) in 1985 [3]. Currently, KSA has several Islamic banks as well as banks that offer  
31 Islamic banking windows [4]. In addition, KSA hosts one of the biggest Islamic bank in the  
32 world (Al-Rajhi) [5], making this country ideal one for examining customer satisfaction with  
33 the services provided by Islamic banks. In addition, the study was conducted in the Muslim  
34 holy city, Almadina Almunawara, which is the main city and the center of the Madinah  
35 province located in the Hejaz region of KSA.

### 36 1.1. Study Objectives

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38 The main objective of the current study was to investigate customer satisfaction towards  
39 services provided by full-fledged Islamic banks in Almadinah city, Saudi Arabia. The second

40 objective was to examine factors that might affect customer satisfaction level. The third aim  
41 was to determine the impact of customers' perception about compliant of the banking  
42 practices to the Islamic law on customer satisfaction level.

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## 44 **1.2. Literature Review**

45 This section covered several of the previous studies that examined the satisfaction of Islamic  
46 bank customers to their services. Studies conducted in KSA were reviewed first and then  
47 studies conducted elsewhere.

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## 49 **1.3. Studies on banks customer satisfaction conducted in KSA**

50 **A study examined factors** that affect the level of customer satisfaction provided by Al Rajhi  
51 Bank in Qassim region, Saudi Arabia. The study included 184 customers and found that  
52 factors such as reliability, efficiency, and responses to client inquiries play an important role  
53 in achieving customer satisfaction [5]. Two additional recent studies showed acceptable  
54 levels of customer satisfaction of Islamic banks in Saudi Arabia and the levels were  
55 comparable to that of conventional banks [4,6]. A study of Aljasser and Sasidhar (2015)  
56 examined demographic factors that impact the satisfaction perceptions of customers of  
57 banks in Saudi Arabia. The study included 449 customers and revealed that male customers  
58 had significantly higher satisfaction than female customer with online and mobile banking  
59 applications [3]. In addition, level of education and income significantly associated with male,  
60 but not female satisfaction [3].

61 A different investigation that was conducted on 276 customers from Riyadh city, the capital  
62 of Saudi Arabia revealed that tangibles was the only factor that significantly linked to  
63 customer satisfaction, whereas factors such as empathy and responsiveness showed a  
64 positive relationship with customer satisfaction, however, they did not research statistically  
65 the significant level [7]. Another study that was conducted also in the Saudi capital showed  
66 that tangibles and reliability were the most influential factors to enhance customers' overall  
67 probability of satisfaction to online services provided by banks in the city [8]. Finally, a study  
68 that investigated consumer perceptions of Islamic banks in Saudi Arabia showed that the  
69 customers were generally satisfied with the full-fledged Islamic services. However,  
70 customers perceive that Islamic banking practices were not fully compliant with Islamic law  
71 and they disapprove of the window Islamic banking by the conventional ones [9].

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## 73 **1.4. Studies on Islamic bank's customer satisfaction conducted in other 74 countries**

75 A recent study conducted in Pakistan and included 269 subjects showed that expectation of  
76 tangibles, understanding of customer needs, and responsiveness to consumer inquiries  
77 were the most important factors that affect Islamic banks with respect to customer  
78 satisfaction [10]. A second study from Pakistan found good awareness and satisfaction of  
79 customers with respect to products and services provided by Islamic banks [11]. A  
80 Malaysian study that included 200 customers revealed that tangibles, convenience and  
81 speed were closely linked to customer satisfaction toward Islamic banking services [12]. In a  
82 different study from the same country showed positive relationships between customer  
83 satisfaction and factors such as personnel and images of the Islamic banks, quality and  
84 accessibility of offered services [13].

85 A study from Bangladesh that included 385 customers from 6 different Islamic banks showed  
86 that personnel, service capability, and social responsibility were strong indicators of  
87 customer satisfaction [14]. Customers of Islamic banks in Tunisia had positive perceptions  
88 of the Islamic banks' provided services that capable of competition with conventional banks.  
89 However, participants expressed their concerns regarding staff skills and financing price and  
90 return on savings of Islamic banks [15]. Finally, a study conducted on Kuwait Finance House  
91 reported acceptable satisfaction level of most services provided by the bank. In addition, the  
92 customers pointed that more work should be done to improve the appearance, architecture,

93 and the internal design of the bank branches. The customers also highlighted the need to  
94 train staff to handle financial inquiries of customers over the phone [16].

## 96 **2. MATERIAL AND METHODS**

### 97 **2.1. Subjects**

98 The study is cross-sectional and involved the use of self-administered questionnaire to  
99 examine customer satisfaction of Islamic banks in Almadinah Almunawara city. Almadinah is  
100 the main city and the center of the Madinah province located in the Hejaz region of Western  
101 part of Kingdom of Saudi Arabia. The population of Almadinah city is about 1.8 million. The  
102 city hosts most of the banks that operate in the Kingdom, including Islamic and the traditional  
103 ones. Participants from Almadinah city were invited to participate in the study using social  
104 media applications such as WhatsApp and Facebook. The Research Committee at the  
105 Faculty of Business Administration at Taibah University approved the study. A total of 292  
106 Islamic bank customer completed the online administered questionnaire.

### 108 **2.2. The study instrument**

109 The implemented questionnaire was adapted from several previous studies that examined  
110 satisfaction of customers toward bank services including Islamic ones [10,11,13,17]. The  
111 questionnaire was prepared in Arabic and validated by piloting it to about 20 customers  
112 before applying it to participants. The questionnaire clarity and reading comprehensibility  
113 were also considered in this step. For all instrument items, the concordance in the responses  
114 of the customers was more than 95%. The instrument was divided into two domains. The  
115 first domains asked about demographics of the participants that included age, gender,  
116 educational level and duration of using Islamic banks. The second domain asked questions  
117 about satisfaction of customers for services provided by Islamic banks. This domain  
118 consisted of 19 items that covered satisfaction with services and reflect the following  
119 dimensions: personnel, image, reliability, accessibility, trust, empathy and compliance with  
120 Islamic law. The items in this domain utilize the five-point scale (1 strongly disagree to 5  
121 strongly agree) and it has been used to measure customer satisfaction [17]. The Arabic  
122 used questionnaire is available upon request. Google forms were used to prepare the  
123 instrument and most of the items were indicated as required fields. A cover page that  
124 contained instructions, the purpose of the study and contact information of researcher was  
125 included in the instrument. The study was conducted between December of 2018 and March  
126 of 2019.

### 128 **2.3. Data analysis**

129 Collected data were downloaded from Google forms into an EXCEL sheet and then  
130 transferred into the SPSS sheets (version 21) for analyses. Analysis of satisfaction items  
131 was performed as previously described [17] using crosstab, correlation and regression tests.  
132 Data on age, customer duration, and satisfaction score were expressed as mean  $\pm$  SD.  
133  $P < 0.05$  was used to indicate statistical significance.

## 136 **3. RESULTS AND DISCUSSION**

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138 A total of 292 Islamic bank customers from Almadinah city, Saudi Arabia agreed to  
139 participate in the study. Sample characteristics are shown in Table 1. The mean age of the  
140 participants was  $33.4 \pm 11.7$  years. The majority of participants were females (55.1%),  
141 married (61.6%), hold university degrees (bachelor or higher degree: 60.9%), worked in the  
142 private sector (53.7%), and with a monthly income of less than 5000 Saudi Riyal. The  
143 average customer duration with Islamic banks was 8.2 years. About 61% of the customers  
144 have at least 5 years of duration with Islamic banks (Table 1).

**Table 1: Characteristics of study participants.**

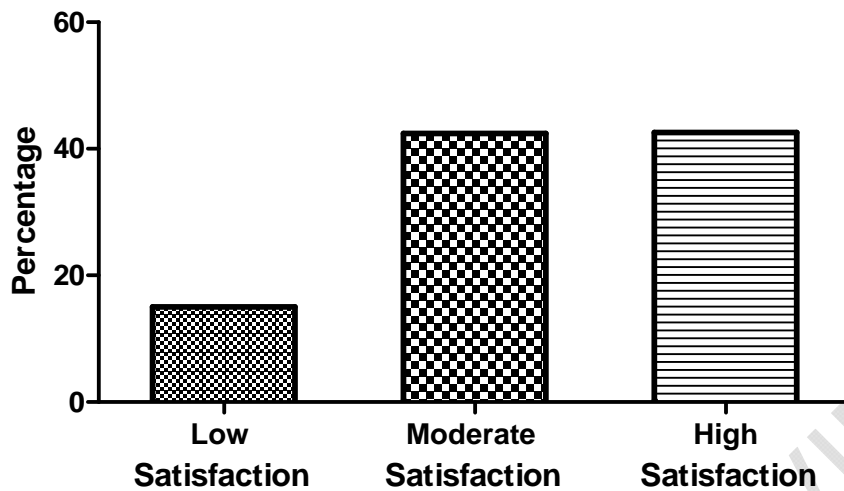
Parameter	Total sample = 292
<b>Age: (mean ± SD)</b>	33.4 ± 11.7
<b>Age groups: N (%)</b>	
< 30	109 (37.4)
30-40	88 (30.1)
41- 50	60 (20.5)
> 50	35 (12.0)
<b>Gender</b>	
Male	131 (44.9)
Female	162 (55.1)
<b>Marital status</b>	
Single	112 (38.4)
Married	180 (61.6)
<b>Educational level</b>	
Secondary School or less	91 (31.2)
College degree	23 (7.9)
BSc degree	140 (47.9)
MSc/PhD	38 (13.0)
<b>Employment</b>	
Governmental sector	138 (47.3)
Private sector	154 (53.7)
<b>Monthly income (Saudi riyal)</b>	
< 5000	172 (58.9)
5000-10000	46 (15.8)
10001-15000	66 (22.6)
> 15000	8 (2.7)
<b>Customer Duration with Islamic Bank (year ± SD)</b>	8.2 ± 6.9
< 5 year	113 (38.7)
5-10 years	80 (27.4)
11-15 years	55 (18.8)
> 15 years	44 (15.1)

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150 Figure 1 shows that about 85% (n=248) of the sample expressed acceptable level of  
 151 satisfaction toward the services provided by the Islamic banks. However, 15% (n=44)  
 152 showed low level of satisfaction. To understand customer satisfaction, data were analyzed  
 153 according to the demographics of the sample (Table 2). Factors such as gender and  
 154 duration with Islamic banks were associated with customer satisfaction. Females were less  
 155 satisfied than male customers (P=0.048). In addition, customers with long duration with  
 156 Islamic banks (>10 years) were more satisfied than customers with shorter durations (P=  
 157 0.001). Other factors such as age (P=0.54), marital status (P=0.227), educational level  
 158 (P=0.649), type of employment (P=0.834) and income (P=0.613) were not significantly  
 159 related to customer satisfaction.



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**Figure1.** Customers satisfaction level to Islamic banks in Almadinah city, Saudi Arabia.

Table 3 shows the mean satisfaction score for service parameters: personnel, image, reliability, accessibility, trust, empathy and compliance with Islamic law. Most parameters showed good mean satisfactory scores that range between 3.6 and 4.32. The highest score was for accessibility ( $4.32 \pm 0.81$ ), whereas the lowest score was for personnel ( $3.62 \pm 0.97$ ). The average satisfaction score for all parameters was  $3.92 \pm 0.14$ . This reflects an acceptable satisfaction level. This range is similar to previous studies conducted in the region [8,9,16].

**Table 2: Customer satisfaction according to demographic parameters**

Parameter	Low	Moderate	High	P value
<b>Age groups: N (%)</b>				
< 30	13 (11.9)	49 (45.0)	47 (43.1)	
30-40	15 (17.0)	32 (36.4)	41 (46.6)	0.540
41- 50	12 (20.0)	28 (46.7)	20 (33.3)	
> 50	4 (11.4)	15 (42.9)	16 (45.7)	
<b>Gender</b>				
Male	12 (9.2)	53 (40.5)	64 (50.3)	
Female	30 (18.6)	71 (44.1)	60 (37.3)	<b>0.048</b>
<b>Marital status</b>				
Single	12 (10.7)	48 (42.9)	52 (46.4)	
Married	32 (17.8)	76 (42.2)	72 (40.0)	0.227
<b>Educational level</b>				
Secondary School or less	10 (11.0)	40 (44.0)	41 (45.1)	
College degree	3 (13.0)	12 (52.2)	8 (34.8)	
BSc degree	24 (17.1)	54 (38.6)	62 (44.3)	0.649
MSc/PhD	7 (18.4)	18 (47.4)	13 (34.2)	
<b>Employment</b>				
Governmental sector	19 (13.8)	60 (43.5)	59 (42.8)	
Private sector	25 (16.2)	64 (41.6)	65 (42.2)	0.834

Monthly income (Saudi riyal)				
< 5000	26 (15.1)	79 (45.9)	67 (39.0)	
5000-10000	9 (19.6)	16 (34.8)	21 (45.7)	
10001-15000	9 (13.6)	26 (39.4)	31 (47.0)	0.613
> 15000	0 (0.0)	3 (37.5)	5 (62.0)	
Customer Duration with Islamic Bank (year ± SD)				
< 5 year	22 (19.5)	50 (44.2)	41 (36.3)	
5-10 years	19 (23.8)	30 (37.5)	31 (38.80)	
11-15 years	3 (5.5)	22 (40.0)	30 (54.5)	<b>0.001</b>
> 15 years	0 (0.0)	22 (50.0)	22 (50.0)	

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**Table 3: Average score ± SD of service quality parameter**

Parameter	Mean Score ± SD
Personnel	3.62 ± 0.97 V4
Image	3.95 ± 0.86 V18
Reliability	3.68 ± 0.90 V16
Accessibility	4.32 ± 0.81 V11
Trust	3.89 ± 1.05 V12
Empathy	4.07 ± 0.89 V14
Compliance with Islamic Law	3.95 ± 1.02 V1

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Table 4 shows correlational analysis between customer satisfaction score and different examined parameters of provided services. Significant differences were found between customer satisfaction and most parameters, namely: personnel ( $P<0.001$ ), image ( $P<0.001$ ), reliability ( $P<0.001$ ), trust ( $P=0.043$ ), empathy ( $P=0.041$ ), and compliance with Islamic law ( $P<0.001$ ). Regression analysis (Table 5) showed that only personnel ( $P=0.013$ ), image ( $P<0.001$ ), reliability ( $P<0.001$ ), and compliance with Islamic law ( $P<0.001$ ) were significantly associated with customer satisfaction.

**Table 4: Correlational analysis between Islamic banks customer satisfaction and service parameters**

Parameter	Customer Satisfaction	P value
Personnel	0.355	<b>0.000</b>
Image	0.385	<b>0.000</b>
Reliability	0.497	<b>0.000</b>
Accessibility	0.026	0.653
Trust	0.118	<b>0.043</b>
Empathy	0.120	<b>0.041</b>
Compliance with Islamic Law	0.486	<b>0.000</b>

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**Table 5. Multiple regression analysis of satisfaction parameters**

Model	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	t value	Significance P value	Confidence Interval

<b>Constant</b>	-0.716		-1.522	0.129	-1.642-0.210
<b>Personnel</b>	0.137	0.128	2.49	<b>0.013</b>	0.029-0.246
<b>Image</b>	0.222	0.184	3.74	<b>0.000</b>	0.106-0.339
<b>Reliability</b>	0.264	0.227	4.10	<b>0.000</b>	0.137-0.390
<b>Accessibility</b>	-0.035	-0.027	-0.566	0.572	-0.155-0.086
<b>Trust</b>	0.024	0.024	0.510	0.611	-0.068-0.116
<b>Empathy</b>	0.016	0.013	0.277	0.782	-0.096-0.127
<b>Compliance with Islamic Law</b>	0.242	0.238	4.369	<b>0.000</b>	-1.64-0.210

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In the current study, customer satisfaction towards services provided by Islamic banks in Almadinah, Saudi Arabia was investigated. The findings indicate acceptable levels of customer satisfaction of Islamic banks in the city. About 85% of the sample expressed acceptable level of satisfaction toward the services provided by the Islamic banks. This reflects an acceptable satisfaction level. This range is similar to previous studies conducted in the region [8,9,16].

However, about 15% showed low level of satisfaction. Achieving high customer satisfaction is essential to prevent attrition or churn among customers [18]. The low satisfaction level expressed by some customers might be used as a factor in customer churn prediction model [19]. Islamic banks are therefore, urged to strengthen the campaign by providing efficient, customer focused and innovative services to satisfy all of their customers and to limit customer churn.

The results showed that factors such as gender and duration with Islamic banks were associated with customer satisfaction. In addition, females were less satisfied than male customers. According to PwC global using Middle East Islamic Finance survey, gender differences were noticed in the preference to services provided by Islamic banks (PWC, 2014). A study that was conducted in Zimbabwe found a strong impact of gender on customer satisfaction in the banking sector, as female customers were more concern about the performance of bank personnel and appearance of bank facility than male customers [20]. Gender differences in customer satisfaction with bank services were also noticed in a Czech Republic study that found females to give high rates to the quality and accesses to the services provided by the bank than male customers [21]. Gender differences in the perception to services provided by banks were also reported in studies conducted in Greece [22], Kenya [23] and Lithuania ([24]. In Almadinah city, the banks usually have separate branches that serve female customers. However, such branches are few and not well distributed when compared to male branches. This is could be one of the reasons behind the finding of this study that female customers are less satisfied than male customers. With respect to customers duration, it is logical that customers with longer duration to be loyal to the bank and to be highly satisfied. In support of this finding, a study that was conducted in North Cyprus showed that good and firm relations, and trust are detrimental factors for satisfaction of customers in the bank sectors [25]. Similarly, good and firm relationships were found to have both a strong impact on banks customer satisfaction [26]. The association between long customer durations and satisfaction suggest the importance of establishing good relationship and trust between the bank and its clients.

The results showed that personnel, image, reliability, and compliance with Islamic law were significantly associated with customer satisfaction. These results were consistent with several previous studies that examined customer satisfaction toward the services provided by Islamic banks. For example, studies that were conducted in Malaysia, Bangladesh and Tunisia showed strong impact of personnel on Islamic banks customer satisfaction [13-15]. Similarly, image and reliability of Islamic banks have been shown to be associated with customer satisfaction [5,7,8,10,16]. Finally, A strong relationship between customer

235 perception of bank compliance with Islamic law and customer satisfaction level was reported  
236 [9]. Thus, the current findings are in agreement with most previous related studies.  
237 The current study examined customer satisfaction to in full-fledged Islamic banks. Several  
238 conventional banks have Islamic windows in Almadinah city. Therefore, examining customer  
239 satisfaction in these banks is strongly recommended in future studies.  
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#### 241 **4. CONCLUSION**

242  
243 In the current study, customer satisfaction towards services provided by Islamic banks in  
244 Almadinah, Saudi Arabia was investigated. The findings indicate acceptable levels of  
245 customer satisfaction (85%) to Islamic banks. In addition, factors such as image, reliability,  
246 personnel and compliance to Islamic law were the most important factors that affect  
247 satisfaction with provided services. Finally, gender differences were noticed with respect to  
248 customer satisfaction with female customers seemed to be less satisfied than males.  
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#### 251 **COMPETING INTERESTS**

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253 Author has nothing to declare  
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