



## Dimensions of Service Quality Impacting Customer Satisfaction of Conventional Transaction Banking Industry in Oman

Tariq Mohammed Zayid Khawar<sup>1</sup>, Asbi B. Ali<sup>2</sup>

<sup>1</sup> Faculty of Business Management & Professional, Management & Science University, Malaysia; [tareq\\_k\\_2006@hotmail.com](mailto:tareq_k_2006@hotmail.com)

<sup>2</sup> Professor, Faculty of Business Management & Professional, Management & Science University, Malaysia; [asbi@msu.edu.my](mailto:asbi@msu.edu.my)



### Information of Article

#### Article history:

Received: Feb 3, 2018

Accepted: Mar 27, 2018

Available online: Apr 1, 2018

#### Keywords:

*Empathy, Reliability, Customer satisfaction, conventional banking, Oman*

### ABSTRACT

This paper investigates the impact of two dimensions of service quality that empathy and reliability on the customer satisfaction in three conventional banks in Oman. The sample comprises 240 participants from these three conventional banks in Oman. The result of this study finds a significant and positive impact from the dimensions of service quality that empathy and reliability on the customer satisfaction in conventional banking industry in Oman.

## 1. INTRODUCTION

The development of numerous imaginative items and services has been a decent open door for the banking idea. Developing budgetary establishments have concocted elective choices for clients and creative monetary instruments that utilization traditional banking items to be versatile to the new time of globalization (Dar, 2013). The astounding advancement of the banking industry has reinforced the main part of this area in the whole business world, the quick spread of banking and its entrance as a budgetary middle person in the neighborhood and universal money related and fiscal markets amid the twentieth century (Khaddimi Abdul Hamid, 2011).

The brief time of banking in present day times has incited numerous specialists, scientists and financial analysts to move from the restricted idea of banking, for example, seeking after a more extensive vision that requires assist reflection on the accessible arrangements that could be offered by the new standpoint of banking. The discerning intuition behind the selection of the idea of banking all-inclusive has been to lead the different budgetary establishments around the globe to reevaluate genuinely about what is in the store of this idea, which can be as opposed to justifiable The conventional concept of the banking business, which has demonstrated numerous disappointments in spite of the long stretch of these customary thoughts (Iqbal & Molyneux, 2005).

Customer satisfaction forms one of the most important pillars of organization's sustainability, despite the type of organization the high significance of measuring the customer satisfaction occupied valuable position to the organizations. The banking industry is considered as one of the organizations that gathers most of the customer segments, regardless the gender, consumer trends, or income. The different banking industry sectors pay attention to the high significance of its customer's satisfactions, through knowing their level of satisfaction these organizations become able to determine its position to its customers, in addition to choosing the right way to increase its ability to ward enhance its performance and eliminate its weakness.

## 2. LITERATURE REVIEW

### 2.1 Banking System of Oman

Starting from the beginning of 1974 when Omani government decided to establish the central bank of Oman to cope up the vast economics developments, the Omani banking system has development considerably. During the period from 1970 to 1974, Omani banking system was standing over two monetary authorities Muscat Currency Authority and Oman Currency Board, that worked to conduct and control the different banking operations, were not vested with full banking status, but, they had well prepared the ground for the emergence of the Central Bank

of Oman (Al-Rahbi, 2008). Banking system of Oman as a part of international banking system has affected by the associated developments during the last four decades, this evolution work to assist the banking system of Oman to cope the international developments in banking system sector, Omani government has sensed the high significant of working as a part of the international banking system to catch the advantages of globalization venture.

Today, Banking system of Oman consists 20 banks that work to boost the Oman economic, most of these banks look forward to play vital role in the Oman future, unlike what they were thought about the last political events that happened in Arab world in 2011 and what resulted by re-configuring new political systems, banking sector today more confident in the new political system more than the past, they expect an appropriate economic climate and many incentives

The banking part in Oman has started to assume a greater part in the money related services advertise in the Middle East, with outside venture bringing more business into the development business. NBO is the second biggest bank in the Sultanate of Oman. Set up in 1973, the Bank assumes an indispensable part in the monetary advancement of the Sultanate of Oman and offers an extensive variety of services that emphasis painstakingly on client needs. Client's advantage from NBO's broad involvement in addressing the requirements of nearby and abroad banking clients.

When all is said in done, NBO's logic is to work a streamlined and exceedingly productive procedure to seek after its center reasoning of giving better services than its clients at aggressive costs. The Bank offers an extensive variety of records and store services to retail clients and is eminent all through Oman for the quality and quality of banking services offered by little and medium-sized organizations. "With the development of the Omani economy, open doors for little and medium-sized ventures have likewise expanded. "The surge in exchange amongst Oman and whatever remains of the Gulf nations and the world has prompted increasingly agents in Oman to set up new undertakings and extend existing organizations."

For huge organizations, NBB's Corporate Banking Group offers an exhaustive scope of banking arrangements. These clients work in a wide assortment of ventures and business areas including exchange, fabricating, vitality, framework, delivering, oil and gas, development, accommodation, land and money related services. The most essential component in the narrative of the Omani economy amid the last 50 years is the huge ventures made by the legislature to advance financial enhancement and Taiz G exchange streams and the foundation of organized commerce zones to draw in remote speculation. Unflinching development of the Omani economy because of high oil costs, the development of non-oil exercises, and household request, and a solid concentrate on enhancing the venture condition. Oman has taken after the modernization program, better than ever framework and assembling. It is additionally dedicated to the Organization motivation, which tries to expand work open doors for Omani nationals.

The banking segment in Oman is all around set to accomplish supportable development and will profit by Oman's methodical change into a more broadened economy. Oman brags a fluid banking framework specifically, upheld by wary reasonable development approaches sponsored by positive money related strategy and a solid economy. In the meantime, the entry of new establishments to some degree after a regal declaration distributed in Islamic banks and sukuk windows in conventional elements without precedent for Oman invigorated rivalry for piece of the overall industry, in this manner driving development and item enhancement.

## **2.2 Literature Review**

Banking is one of many service ventures, described by high customer contact with separately redid service arrangements, where customer satisfaction has been an expanding center of research. Levisk and McDougall (1996) call attention to that customer satisfaction and maintenance are basic for retail banks. It researches key determinants of customer satisfaction (quality of service, service highlights, customer grumblings taking care of, and situational components) and future goals in the retail banking division. Plummer et al. (1998) on the most proficient method to distinguish a picture saw quality of service and unwaveringness satisfaction at a retail bank. Armstrong and Singh (2000) examined the determinants of customer satisfaction in the banking part (exchange show, acquirement goals and value). Lasar et al. (2000) looks at the impacts of QoS on customer satisfaction from two particular (2002) Customers are not just in light of customer judgment on the reliability of the service gave, yet in addition on customer involvement in the service conveyance process. Statistic contrasts (levels of training and wage) are accounted for in the level of customer satisfaction. Customer satisfaction with retail banking comprises of from an extensive variety of measurements (B. AL-ALLAK, SAEED, & ALNASER, 2011).

Customer satisfaction is the best among the most essential outcomes in advancement writing. It serves to the types of completing purchase and tap with the marvels of post-buy, for instance, change state of mind, buy delaying,

mark commitment. This definition is bolstered by Gamal, Nasser (2003) and Mishra (2009). As indicated by Oliver (1980), customer satisfaction demonstrates that when customers break down their impression of the genuine components/usage of services with wishes, now sentiments of satisfaction showed up. Any mistakes amongst wishes and execution make it disconfirmation. Oliver (1980) recognized three sorts of disconfirmation. In the forceful promoting business, many organizations are centered on their undertakings to keep up a committed customer base. The greater part of retail banks has built up their frameworks to extend customer satisfaction and reliability through quality of service. Devlin (2001) noticed that "customers see with no separation in services gave by retail banks, and any new offer is quickly planned by contenders."

Zem et al. (2010) finds that tamper ability, reliability and empathy are an inescapable factor for customer satisfaction, while reaction and accentuation are essential variables, found by Munaji (2009), Kumar et al (2010) and Lay (2004) Critical, on the other hand, Bowman et al. (2007) found that physical resources were not related to customer satisfaction and Ahmed et al. (2010) that empathy is contrarily characterized with customer satisfaction. Indicators recognized diverse determinants of customer satisfaction in the retail banking segment. Arsley et al. (2005) attracted regard for the way that measuring the reliability of several significantly affects the satisfaction of the In the Greek Cypriot banking division, while reliability was not related to customer satisfaction, which was found by Chaniotakis and Limipropoulos (2009). As indicated by Levisk and McDougall (1996), the cost of centered financing is a basic determinant of customer satisfaction in the service division And found that a not too bad "customer operator" relationship could fabricate satisfaction, taking note of that the issue of amusement was important to keep up customer satisfaction, however the outcomes did not affirm that adequate discounts of issues could augment satisfaction. Regardless, it can keep pace with the level of satisfaction (B. A. Al-Allak, Alnaser, & Saeed, 2011). At last, they reasoned that forceful and pleasing banks are the unavoidable variables of customer satisfaction. Gamal and Nasser (2003) again found that lodging and animosity are not the essential components of every single sexual assembling, age and wages.

In the writing introduction, service quality and customer satisfaction have been unambiguous, however the advancement is solidly related. There is a positive connection between constructs. The connection between customer satisfaction and service quality is anything but difficult to disprove (B. A. Al-Allak, 2012). A couple of experts said that service quality is a prologue to customer satisfaction, while others have guaranteed the switch relationship. Parasuraman et al (1988) depicted the quality of service and customer satisfaction as "quality of service is a worldwide judgment, or state of mind, with strength of service, although satisfaction is dictated by a specific trade."

Gamal and Nasser (2003) have expressed that quality of service is the forerunner of customer satisfaction. In any case, they found that there is no critical association between customer satisfaction and unambiguous parts of the service status. This finding was distinctive in connection to past research by Blodget and Wakefield (1999), yet with the help of Parasuraman et al. (1991). Most by far of investigators found that quality of service is the harbinger of customer satisfaction. Yi et al (2010) found that quality of service influences customer satisfaction. On the other hand, Petner (1990) and Bolton and Drew (1991) pointed out customer satisfaction that is in front of quality in service. In 2004, Berley and others bolstered this finding. The possible clarification is that satisfaction building accepts an evaluative judgment of the gratefulness acquired by the customer.

### 3. METHODOLOGY

This study aims to target 240 participants, the sample will be selected randomly from the conventional banks in Oman, below is the list of the selected Omani banks in Salalah: Bank Dhofar SAOG, Bank Muscat SAOG, National Bank of Oman SAOG. The survey will use the tool for collecting the data. The questionnaire instrument includes two sections; first section is assigned for the respondent's background, while the second section is assigned for the study variables. For analyzing the primary data, SPSS software version 23 will be used to conduct the required tests. The descriptive data is used to determine the level of each variable in term of mean and standard deviation. The correlation test uses to examine the relationship between variables. The Pearson correlation test will be employed to examine the relationship between (empathy and reliability) and the customer satisfaction.

### 4. DATA ANALYSIS AND RESULTS

Table 1 shows the respondents profile; In the totally two hundred and forty respondents, the female group has one hundred and twenty-six respondents which is account for 52.5 percent of all the respondents, on the other hand, the male group has one hundred and fourteen respondents which is account for 47.5 percent of all the respondents. The two hundred and forty respondents are uneven distribution in the five age options. There are two major group of the age situation in this study which are the 26 to 30 years old group and the 31 to 35 years old group, those

two groups are total have one hundred seventy-five respondents and account for 72.9 percent that close to three-quarters of all the respondents. The largest group is 31 to 35 years old group which has ninety-two respondents and account for 38.3 percent of all the respondents, 26 to 30 years old group is the second largest group which has eighty-two respondents and account for 34.6 percent of all the respondents. Additional, other three groups are account for small percent, for the 36 to 45 years old group, it has thirty-four respondents and account for 14.2 percent of all the respondents; for the above 45 years old group, it just has twenty-one respondents and account for 8.8 percent of all the respondents; another group is 17 - 25 years old group, it is the smallest group that only have ten respondents and account for 4.2 percent of all the respondents. Highest education level is bachelor level) which has more respondents selected and higher than the other options, it has 139 respondents and account for more than fifty-seven (57.92 percent) of all the respondents. Other two relative larger groups are the master group and the diploma group, for the master group, it has forty-eight respondents and account for 20 percent of all the respondents, and the diploma group has the twenty-six respondents which is account for 10.83 percent. Therefore, in the two hundred and forty respondents, there are one hundred sixty-five respondents (account for 68.75 percent of all the respondents) having the bachelor degree and above, this result reflects the overall higher education respondents. Additional, other two relative small groups are other and PhD, for the other group, it has eleven respondents and account for 4.58 percent, and PhD group which only has sixteen respondents and account for 6.67 percent of all the respondents. The two hundred and forty respondents are irregular distribution in the four monthly income options; however, the highest income group is (OR 2001- OR 3000) that forms 53.7% and (n=129), followed by the income group (more than 3001) that forms 25% and (n=60), then the income group (OR1501-2000) that forms 14.6% and (n=35), the lowest income group is (OR 1000-1500) that forms 6.7% and (n=16).

*Table 1: Respondents profile*

Demographic	Numbers and Percentage of Respondents
Age	
17-25 yrs	(10), 4.2%
26-30 yrs	(83), 34.6%
31- 35 yrs	(92), 38.3%
36- 45 yrs	(34), 14.2%
>45	(21), 8.8%
Gender	
Male	(114), 47.5%
Female	(126) , 52.5%
Educational Level	
Diploma	(26) , 10.83%
Bachelor	(139) , 57.92%
Master	(48) , 20.00%
PHD	(16) , 6.67%
Other	(11), 4.58%
Income level	
OR1000-1500	(16), 6.7%
OR 1501-2000	(35), 14.6%
OR 2001-3000	(129), 53.7%
More than 3001	(60), 25%

In the present study, reliability was also another dimension of the perceived service quality. Regarding this, the respondents were asked to provide their responses to six items. Based on the results, it is evident that the participating customers paid most attention to REL6 about bank's staff don't hide any critical information this item obtained the highest mean value (M=3.54). This was followed by bank staff provides the right solutions (REL5), the complaints and problems are solved with great concern and sympathy (REL2), the mean value for REL 2, REL 3, and REL 4 was (M= 3.19, 3.47 & 3.47 respectively). However, as shown by the results, REL1 scored the lowest mean values among those six items (M=3.08), this indicates that bank's staff provides services at the time it promise was in a medium score from the perspective of the bank's customers. Thus, results of

participants showed that the reliability factor was scored mean value (M=3.38) among the four factors of independent variables.

Table 2: Descriptive Results of Reliability

No	Items		Mean	Std. Deviation	Skew.	Kurtosis	Min	Max
1	Provides services at the time it promise	REL1	3.08	1.053	-.161	-.480	1	5
2	The staff is dependable in handling customers	REL2	3.19	1.003	-.107	-.335	1	5
3	Prompt the services without appointment	REL3	3.47	.868	-.326	.176	1	5
4	Competent in providing accurate services	REL4	3.47	.814	.142	-.463	1	5
5	Bank staff provides the right solutions	REL5	3.52	.868	.047	-.438	1	5
6	Bank's staff don't hide any critical information	REL6	3.54	.749	-.012	-.306	1	5
Overall			3.38					

The participants also responded to seven items that constitute up the empathy factor of. The descriptive results as shown in EMP4 and EMP5 the same table revealed that Staff that treat customers with warm and caring attitude, and the banking practice having customers best interest in heart since these items had the highest mean value (M=3.77, and 3.78 respectively) among other items. It was followed by EMP2 and EMP6 related to the banking practice having customers best interest in heart and caring attitude and bank's staff are showing emotions affluent with a mean value of (M=3.69, and 3.68 respectively). As far as EMP3 is concerned, the mean values of this item can be considered high too and it is almost near to the highest items scores. It is about staffs that understand towards customers feeling of discomfort. According to the results, the mean values of this item was (M=3.67). Moreover, the lowest value was when the customer asked to assess the Bank's staff whether they are dealing with an open mind. The result show that the mean value was (M=3.08) Thus, results of participants showed that the empathy variables was scored the third highest mean value (M=3.59) among the four independent variables

Table 3: Descriptive Results of Empathy

No	Items		Mean	Std. Dev.	Skew	Kur.	Min	Max
1	Giving customers personal attention	EMP1	3.46	.896	-.493	.516	1	5
2	Staff that treat customers with warm and caring attitude	EMP2	3.78	.808	-.501	-.183	1	5
3	Staff that are understanding towards customers feeling of discomfort	EMP3	3.67	.801	-.656	.260	1	5
4	Bank's operation hours are convenient to customers	EMP4	3.77	.655	-.268	.088	1	5
5	The banking practice having customers best interest in heart	EMP5	3.69	.803	-.453	-.448		
6	Bank's staff are showing emotions affluent	EMP6	3.68	.891	-.952	1.223	1	5
7	Bank's staff are dealing with an open mind	EMP7	3.08	1.024	-.190	-.735	1	5
Overall			3.59					

The hypotheses are:

**H1:** There is a significant relationship between reliability and customer satisfaction. This hypothesis was analyzed using correlation. Table 4 shows that there was a positive correlation between reliability and customer satisfaction

with  $r = 0.748$  and  $p = 0.000$ ;  $p < 0.05$ . Thus, the hypothesis is accepted. In summary, study was found that when reliability increases, customer satisfaction will increase.

**H2:** There is a significant relationship between empathy and customer satisfaction. This hypothesis was analyzed using correlation. Table 4 shows that there was a positive correlation between empathy and customer satisfaction with  $r = 0.611$  and  $p = 0.000$ ;  $p < 0.05$ . Thus, the hypothesis is accepted. In summary, study was found that when empathy increase, customer satisfaction will increase

Table 4: Correlation Result

		REL	EMP	CS
REL	Pearson Correlation	1		
	Sig. (2-tailed)			
EMP	Pearson Correlation	.443*	1	
	Sig. (2-tailed)	.000		
CS	Pearson Correlation	.748*	.611*	1
	Sig. (2-tailed)	.000	.000	

\*. Correlation is significant at the 0.05 level (2-tailed).

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

The model summary in table 5 shows the Multiple Regression results. (R) In the table shows the value of Multiple Correlation Coefficient of all the independent variables is “0.610” that mean there is a strong positive relationship between independent variables and customers satisfaction. While  $R^2=0.372$  suggests that 37.2% of the variance in customers’ satisfaction are explained by the four independent variables. Therefore, it can be concluded that independent variables and customer satisfaction have a strong positive relationship. An increase in one leads to some proportionate increase in the other.

The ANOVA in the table show that whether regression model explains a statistically significant proportion of the variance. According to results the value of F is 32.342 at  $p < 0.0001$  a level, the p-value is 0.000 which is below the 0.05 level. Which show that the dependent variable customers’ satisfaction is significantly influences and predicted by the independent variables empathy and reliability). The results of ANOVA accept alternate hypothesis.

The coefficients in table 6 shows that the coefficients value of each independent variable on behalf of an estimate of the average change in the dependent variable for a one-unit change in the independent variable remaining constant. This study examined the relationship of service quality dimensions on customer satisfaction. The results show that two independent variables are positively correlated with customers' satisfaction. The correlations among four variables are statistically significant. That means customers' satisfaction, empathy and reliability are related. The results of this study revealed that empathy ( $\beta = 0.432$ ,  $t$ -value = 1.982,  $p = 0.002$ ), and reliability ( $\beta = 0.221$ ,  $t$ -value = 2.077,  $p = 0.008$ ), had a significant and strong positive influence on customers' satisfaction. Meaning that whenever there is 1-point increase in independent variables factors (reliability, and empathy) will influence customers' satisfaction to increase by (0.221, and 0.432 points respectively). Furthermore, beta coefficient has been used to examine which independent variable have more influence on the dependent variable (Hair, Celsi, Money, Samouel, & Page, 2014) (Hair, 2015), the result for standardized coefficient (Beta) shows that the higher value of Beta is better than the lower value of Beta. In the table 4.12 beta for the empathy (Beta 0.232) is highest which reveals that it is the most important variable contributing to the customers’ satisfaction more than reliability (Beta 0.139)

Table 5: Model summary

Model Summary <sup>b</sup>	R	R Square	Adjusted R Square	Std. Error of the Estimate
	0.610 <sup>a</sup>	0.372	0.362	0.723

a. Predictors: (Constant), Reliability, Empathy

b. Dependent Variable: Customers Satisfaction

ANOVA <sup>a</sup>		Sum of Squares	df	Mean Square	F	Sig.

	Regression	81.605	3	16.321	32.342	0.000 <sup>b</sup>
	Residual	130.796	244	.536		
	Total	212.401	247			

- a. Dependent Variable: Customer Satisfaction
- b. Predictors: (Constant), Tangibles, Responsiveness, Reliability, Empathy

Table 6: Multiple Regressions

**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.378	.304		-1.242	0.215
Reliability	0.221	.080	0.139	2.077	0.008
Empathy	0.432	.088	0.232	1.982	0.002

- a. Dependent Variable: Customers Satisfaction

The current study investigated the customers’ satisfaction of service provided by banks in Salalah, Oman. The results obtained from the descriptive analysis of participants’ responses to the eight items regarding their satisfaction revealed that the mean values tended to be close to one another with slight differences. The customers were satisfied about overall service provided by the bank's services (M=3.97). This aspect of their satisfaction scored the most important aspect because of its highest mean value among other aspects. This was also confirmed by the frequency and percentage rates of responses showing participants strongly agree (24.5 %) to agree (54.0 %). Results show that the participating customers also seemed to be satisfied with products and services provided by my bank. This item scored the second highest mean value (M=3.52). Results of participants’ frequency and percentage rates of their agreement also showed that their responses of agreement to this item varied from strongly agree (14%) to agree (34%) while the neutral was (42%).

Following this was the mean value (M=3.47 and 3.46) of CS 5 and CS 7 regarding Omani banks do a good job of satisfying my needs and the overall feeling about the Omani banks services are better than I expected. However, CS 2 scored the lowest mean value among other items though the difference does not seem to be high (M=2.90). This item stated, “I believe that getting services from the Omani bank is usually a very satisfying experience”. In calculating the frequency and percentage of responses to this item, it was found that 18 of the participants (9%) strongly agree with this and 30 of them (15%) agree with this, but neutral was (79/39.5). Furthermore, arithmetic mean as to each item was evaluated in terms of satisfaction levels of customers as to items as following: 1.00-1.80 Lowest satisfaction level ;1.81-2.60 Low satisfaction level; 2.61- 3.40 Average satisfaction level; 3.41-4.20 High satisfaction level and 4.21-5.00 Highest satisfaction level. It was medium level of overall customer satisfaction (Epcacan, Yilmaz, Erzen, & Aksoy, 2016; Rotrungwat & Sitthiwarongchai, 2016; Sarigoz, Cengiz, & Ozkara, 2014). The general customers’ satisfaction is average, with an average of (3.16) on the 5-point Likert scale. Therefore, it is suggested that the overall customers’ satisfaction lies between “neither satisfied nor dissatisfied” and “satisfied”. One can imply that the average of (3.16) on the 5- point Likert scale which mean (63.3%) falls more towards “satisfied” instead of “neither satisfied nor dissatisfied”. As a result, the customers are on average moderate satisfied with their decisions to join this bank.

In interpreting the above results from previous research investigating satisfaction in general (Churchill Jr & Surprenant, 1982; Fournier & Mick, 1999; Oliver, 1980; Spreng, MacKenzie, & Olshavsky, 1996). The current study supported by Hasan, Ilias, Rahman, and Razak (2009) result, which found that the customers were satisfied about their decisions to attend this bank scored the highest mean value followed by they did the right decision when they decided to enrol in this bank. Furthermore, the customers’ satisfaction to enrol in this bank is still the wise decision scored the lower mean value.

**5. DISCUSSION**

In interpreting the above results from previous research investigating satisfaction in general (Churchill Jr & Surprenant, 1982; Fournier & Mick, 1999; Oliver, 1980; Spreng, MacKenzie, & Olshavsky, 1996). The current study supported by Hasan, Ilias, Rahman, and Razak (2009) result, which found that the customers were satisfied about their decisions to attend this bank scored the highest mean value followed by they did the right decision

when they decided to enrol in this bank. Furthermore, the customers' satisfaction to enrol in this bank is still the wise decision scored the lower mean value.

## 6. CONCLUSION

The current study wants to establish the level of customers' satisfaction toward service quality in banks in terms of reliability, and empathy and which of these quality dimensions are customers' most satisfied with. The customer level of satisfaction toward service quality of in these banks was between satisfied to moderately satisfy inclining more too moderately satisfied with an overall mean score of 3.39. This means that the customers are just moderately satisfied with the service quality delivered by the bank. It can also be seen that it is consistently felt by the customers across all the dimensions of service quality; reliability, and empathy.

## REFERENCES

- Al-allak, b., Saeed, M., & Alnaser, A. (2011). Balancing market needs and education objectives (the case of higher education transformation). *Australian journal of basic and applied sciences*, 5(11), 860-862.
- Al-allak, b. A. (2012). *Sms-based mobile marketing in malaysia youth market a conceptual approach*. Paper presented at the afbe 2012 conference papers (united).
- Al-allak, b. A., alnaser, a. S., & saeed, m. A. (2011). Education and globalisation: conceptual and Visionary Approach. *Advanced Social Research*, 1, 1-10.
- Al-Rahbi, I. A. (2008). *An empirical study of the key knowledge economy factors for sustainable economic development in Oman*. Victoria University.
- Churchill Jr, G. A., & Surprenant, C. (1982). An investigation into the determinants of customer satisfaction. *Journal of marketing research*, 491-504.
- Dar, H. A. (2013). Islamic Financial Innovation: Tools and Trends. *Journal of Emerging Economies and Islamic Research (JEEIR)*, 1(3).
- Epcacan, C., Yilmaz, A., Erzen, Z., & Aksoy, E. (2016). The Relationship between Socio-Economic and Socio-Cultural Structures of High School Students and Their Attitudes to English Classes. *International Journal of Humanities and Social Science Invention*, 5(10), 37-48.
- Fournier, S., & Mick, D. G. (1999). Rediscovering satisfaction. *The Journal of Marketing*, 5-23.
- Hair, J. F. (2015). *Essentials of business research methods*: ME Sharpe.
- Hasan, H. F. A., Ilias, A., Rahman, R. A., & Razak, M. Z. A. (2009). Service quality and student satisfaction: A case study at private higher education institutions. *International Business Research*, 1(3), 163.
- Iqbal, M., & Molyneux, P. (2005). Thirty years of Islamic banking: history, performance, and prospects.
- Khaddimi Abdul Hamid, B. H. (2011). *Historical reading in the evolution of the work of Islamic banking in the Maghreb countries*. Paper presented at the Islamic economic reality and future bets, Ghardaia University
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of marketing research*, 460-469.
- Rotrungwat, P., & Sitthiworngchai, C. (2016). Issues Facing Students Pursing Higher Education While Working Full-Time: A Review of Academic Collaboration Projects at Suan Sunandah Rajabhat University. *Phatthanan Rotrungwat /BESSH*, 246(6), 115-119.
- Sarigoz, O., Cengiz, M. S., & Ozkara, Y. (2014). The evaluation of the teachers'views about renewed secondary school education curriculum. *IIB International Refereed Academic Social Sciences Journal*, 5(15), 79.
- Spreng, R. A., MacKenzie, S. B., & Olshavsky, R. W. (1996). A reexamination of the determinants of consumer satisfaction. *The Journal of Marketing*, 15-32.