

The Impact of Islamic Banks' Service Quality Perception on Jordanian Customers Loyalty

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Abstract

Studying the effect of perceived service quality on customer loyalty in the Islamic banks services setting has not been receiving much attention from scholars. A set of service quality dimensions have been investigated: tangible, reliability, empathy, assurance and responsiveness. A self-reported survey was designed to collect the primary data from 293 Islamic banks services users in the Jordanian market. Both Factor Analysis and Multiple Regression Analysis testes were used to test the study hypotheses. The findings indicated that customers expressed high levels of loyalty towards all service quality dimensions. Practitioners and academics alike are keen on accurately measuring service quality in order to better understand its essential antecedents and consequences, and ultimately, establish methods for improving such quality to exert better care for loyal customers especially those who are more profitable than others and to minimise customers switching to competitors.

Keywords: Service Quality, Customer Loyalty, Islamic Banks, Jordan

1. Introduction

Service quality is an abstract and elusive construct. Its intangible, variable and inseparable characteristic is unique to services (Zeithmal et al., 1990). Service quality is a recent, decisive issue in the marketing thought. In today's world of global competition, rendering quality service is a key for success (Al-Hawary & Metabis, 2012), and many experts concur that the most powerful competitive trend currently shaping marketing and business strategy is service quality (Abdullah, 2006). It helps in building competitive advantage (Tolga and Jiju, 2006). Consequently, increase market share (Buzzell and Gale, 1987) and profits (Abdullah, 2002; Reichheld and Sasser, 1990). Therefore, it is necessary to provide good quality products and at the same time excellent service as a way to satisfy the customers' needs (Wang and Pho, 2009; Al-Hawary, 2013a; Al-Hawary, 2013b; Al-Hawary & Al-Menhaly, 2016; Al-Hawary & AL-SMERAN, 2016). The ability of firms to continue and survive in the market depends on their ability to respond to the requirements of change and interact with their customers. As the customers' needs and wishes are shaped and formed in the light of their economic, social and civilization conditions. In order to attract customers, serve their needs and retain them, service providers and researchers are actively involved in understanding consumers' expectations and perceptions of service quality (Pariseau and McDaniel, 1997). Therefore, understanding, measuring and improving quality is a formidable challenge for all organizations since they compete to some degree on the basis of service (Tolga and Jiju, 2006; Al-Nady et al, 2013; Al-Hawary & Hadad, 2016; Al-dweeri et al., 2017). It is also becoming increasingly important to measure quality of service provision so that resources can be directed effectively and efficiently towards improvement (Kearney, 1999). Service quality is not just a slogan, but a long commitment to meeting the continuous and term increasing needs and wishes of the customers. It is the responsibility of organizational administrations and people working in the organization. Singh and Sirdeshmukh (2000) suggested the customer loyalty as "the market place currency of the twenty-first century". Loyalty of customers is considered to be a function of satisfaction and that loyal customers contribute to company profitability by spending more on company products and services, via repeat purchasing (Alshurideh, 2010a, b; Alshurideh et al., 2012; Al-Hawary & Harahsheh, 2014; Alshurideh, 2014a; Alshurideh et al., 2015; 2014; Al-Hawary & Hussien, 2016;), and by recommending the organization to other consumers (Bowen and Chen, 2001; Fecikova, 2004). Businesses have to build up loyalty. Some studies suggest that the cost to attract a new customer is more than five times of maintaining a loyalty customer (Reichheld and Sasser, 1990; Barsky, 1994). That is, the higher the brand loyalty, the less cost businesses to pay. A better understanding of how consumers evaluate the quality of service will help administrators and service providers, in determining and improving weaker aspects of their service quality. With continuous monitoring of customers perceptions and improvements based on their feedback, quality of service and customer loyalty will improve. This study will also reveal which dimension of service quality are important to customers, and will provide an insight into their perception of service quality of Islamic Banks. This will assist service provider to plan and execute a marketing strategy that will maximize service quality in line with customer's current and future needs, and hence to improve customers' relationships and retain customers (Alshurideh, 2016a,b,c; Alshurideh et al., 2016). From a managerial perspective, the present research

provides evidence that allows questioning whether service quality enhancements are wise investments under all circumstances. Therefore, the result could come up with suggestions to the managers to make appropriate policy changes. So this study aims to investigate the impact of perceived service quality on customer loyalty of Islamic Banks in Jordan.

2. Theoretical background and Research Hypotheses

2.1 Service quality

Quality is one of the competitive priorities which has migrated from the literature of manufacturing strategy to the service arena (Pariseau and McDaniel, 1997). In recent years, quality has become a competitive advantage of great importance for all organizations that aim to be efficient. The definition of quality has evolved from “quality is excellence”, to “quality is value”, to “quality is conformance to specifications”, to “quality is meeting and/or exceeding customers’ expectations” (Reeves and Bednar, 1994). Gronroos (2000: 46) defined service as, “a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems”. The definitions of service quality vary only in wording but typically involve determining whether perceived service delivery meets, exceeds or fails to meet customer expectations (Cronin and Taylor, 1992; Oliver, 1993; Zeithaml et al., 1993). Service quality is the customer’s perception of the level of success or failure in meeting expectations (Zeithaml et al., 1990).

Berry and Zeithaml (1988) defined service quality as the gap between expectations and perception of service quality (SERVQUAL), and indicated five service quality dimensions. Also, Fogli (2006: 4) defined service quality as “a global judgment or attitude relating to a particular service; the customer’s overall impression of the relative inferiority or superiority of the organization and its services. With respect to the idea that service quality is a cognitive judgment”. American Customer Satisfaction Index (Fornell et al., 1996) also defined service quality as the degree to which a product or service provides customer requirements (customization) and how these requirements are met (reliability). Perceived quality reflects the opinion of the consumer regarding the superiority or global excellence of a product or service (Zeithaml, 1988). Various models have been developed for measuring perceptions of service quality (Gronroos, 1983, 1990; Parasuraman et al., 1985, 1988; Stafford, 1996; Bahia and Nantel, 2000).

SERVQUAL has been widely acknowledged and applied in various services setting for variety of industries in the past decade (Al-Hawary & Abu-Laimon, 2013; Al-Hawary, 2012; Al-Hawary et al., 2011; ELSamen & Alshurideh, 2012; Al-Hawary & Metabis, 2013; Abbad & Al-Hawary, 2014;). Originally, SERVQUAL formulated by Parasuraman et al. (1985) showcased ten various components. Later in 1988, these ten components were collapsed into five different dimensions. The tangibles dimension refers to the appearance of physical facilities, including the equipment, personnel, and communication materials. The reliability dimensions corresponds to the service outcome aspect, which refers to the ability of the provider to perform the service accurately and dependably, as promised, and the

remaining three represent aspects of interaction quality which involve: Responsiveness – refers to the willingness of the firm's staff to help customers and to provide the requested service promptly. Assurance involves the knowledge and courtesy of employees and their ability to convey trust and confidence. This assurance includes competence, courtesy, credibility and security. Empathy – refers to the ability of the service provider to provide a caring and personalized attention to each customer.

2.2 Customer loyalty

Customer loyalty is critical for business to gain competitive advantage. Customer loyalty is seen as one of the major facilitators of service quality that emerged from the literature. Aaker (1996) assumes that a loyal consumer base represents a barrier to entry, a basis for a price premium, time to respond to competitors, and a bulwark against deleterious price completion (Hsin et al., 2009). Customer loyalty means a customer would return or continue to use the same product or other products of the same organization, make business referrals, and intentionally or even unintentionally providing strong word-of-mouth references and publicity (Bowen and Shoemaker, 1998). Oliver (1999: 34) has defined loyalty as “a deeply-held predisposition to repatronize a preferred brand or service consistently in the future, thereby causing repetitive same brand purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior. Rebuy or repatronize can be influenced by the inelastic price changes, and positively affected by promotions and product assortment at mass merchandisers but differences between incomes levels are not significant (Fox et al., 2004). Javalgi and Moberg (1997) and Al Kurdi (2016, 2017) described loyalty according to behavioral, attitudinal, and choice perspectives. While behavioral perspective is based on the amount of purchases for a particular brand, attitudinal perspective incorporates consumer preferences and dispositions towards brands. Jacoby and Kyner (1973) have proposed a definition of loyalty that includes six necessary conditions. These are that brand loyalty is the biased (i.e., nonrandom), behavioural response (i.e. purchase), expressed over time, by some decision-making unit (a person or group of persons), with respect to one or more alternative brands out of a set of such brands, and is a function of psychological processes (decision-making, evaluative). Zeithaml and Bitner (2003: 49) describe factors affecting brand loyalty: ‘the degree to which consumers are committed to particular brands of goods or services relies upon the four factors – switching cost, the availability of substitute, the perceived risk associated with the purchase, and the previous satisfaction level’ (Al-Hawary et al., 2013; Alshurideh, 2014b).

2.3 Perceived Service quality and customer loyalty

Perceived service quality is one of the highly debated and researched topics in marketing theory. Practitioners and academics alike are keen on accurately measuring service quality in order to better understand its essential antecedents and consequences, and, ultimately, establish methods for improving quality to achieve competitive advantage and build customer loyalty (Palmer and Cole, 1995; Zahorik and Rut, 1992; Shannak et al., 2012; Altamony et al., 2012; Al-Zu'bi et al., 2012). It has been discovered that leading service organizations endeavor to sustain a superior quality of service over their competitors in an effort to acquire

and retain customer loyalty (Zeithaml et al., 1996; Obeidat et al., 2012). More and more companies are compelled to assess and improve their service quality in an effort to attract customers (Gilbert and Veloutsou, 2006). Service quality is an antecedent of the broader concept of customer satisfaction (Gotlieb et al., 1994; Buttle, 1996; Zeithaml and Bitner, 1996; Lee et al., 2000) and the relationship between service quality and loyalty is mediated by satisfaction (Caruana, 2002; Fullerton and Taylor, 2002). Many studies have investigated the relationship between service quality and customer loyalty (Bloemer et al., 1998; Ganesan, 2007). The relationship among service quality and customer loyalty has received considerable attention in the marketing literature (Bloemer et al., 1998; Ganesan, 2007; Ammar et al., 2017). Many empirical studies have investigated the relationships between the constructs of service quality and customer loyalty in a variety of industries and cultures. Within this research area, numerous empirical studies have reported the positive relationship between service quality and customer loyalty (Wong and Sohal, 2003; Ehigie, 2006; Bloemer et al., 1998). Many scholars such as Kumar et al. (2009) and Alshurideh et al. (2012) stated that high quality of service will result in high customer satisfaction and increases both customer retention and loyalty. Many scholars such as Boulding et al. (1993), Parasuraman et al. (1988), Al-Duhaish et al. (2014) and Alshurideh et al. (2014) denoted that there is a positive and significant direct relationship between consumers' perceptions of service quality and their intentions to re-purchase, as well as willingness to recommend to others.

Caruana (2002) evaluated service loyalty over 1000 retail banking customers in Malta. Results showed that customer satisfaction played a mediating role in the effect of service quality on service loyalty. Many scholars such as Judith and Richard (2002) and Al Dmour et al. (2014) further indicate that perceived quality and brand loyalty have a highly connection, they will positively influence purchase intention. Caruana (2000) developed a mediational model that links the service quality and service loyalty via customer satisfaction and applied this model in the retail banks in Malta. The results appear to prove the links between service quality, customer satisfaction and customer loyalty. Chi et al. (2009) provided a new view and evidence to the study of brand loyalty that customer perceived quality will influence brand trust and brand affect, and further to influence brand attitude and purchase behavior. As Pappu et al.'s study (2005) envisaged that consumer's perception of quality will be associated with their brand loyalty. The more brand loyal a consumer is, the more he or she is likely to perceived the brand as offering superior quality and vice a versa. As a result of the above literature review, the research hypothesis is:

H1. Service quality directly and positively influences customer loyalty.

3. Research Framework

Based on literature review and research hypotheses as illustrated in the last section, the study's conceptual framework can be drawn as shown in Figure 1.

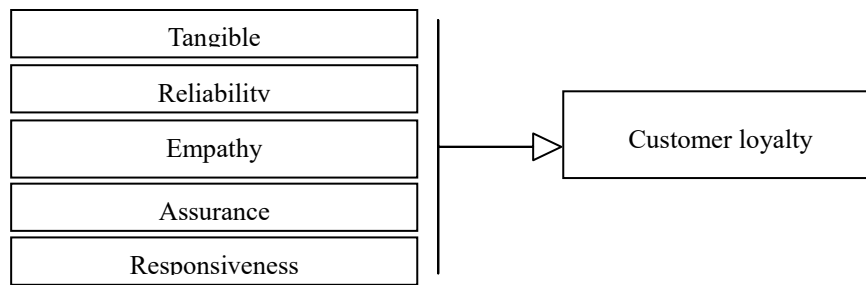


Figure 1. The research framework

The proposed research framework presents the relationship between five construct of service quality and customer loyalty.

4. Methodology

This section presents the research methodology used in this study. A brief description of the study sample is presented used, discuss how each of the variables included in the study is operationalized and finally present the statistical analysis.

4.1 Sample

The target population of this study was customers of Islamic Banks in Jordan. Survey data had been collected at the beginning of may 2012. The surveys have not been coded and all participants have been kept anonymous. There have been 300 surveys delivered to customers of Islamic Banks in Jordan. Two hundreds and ninety three usable surveys were returned with a response rate of 97.7%. There were 106 (36.2per cent) females and 187 (63.8 per cent) males. About (23.20 per cent) were below 25 years old, (42.3 percent) were between 25 and 35 years old, another (26.28 percent) were between 35 and 45 years old, and (0.82 per cent) were 45 years old and more. Finally, regarding, education, (12.29 percent) did hold a Secondary school degree, (14.33 percent) did hold a diploma degree, (55.29 per cent) were bachelor degree, and (18.09 percent) were higher education degree, the summary of the sample characteristics is shown in table (1).

Table 1. Sample characteristics

Variable		N	%
Gender	Male	187	63.8
	Female	106	36.2
Age	Less than 25	68	23.21
	25- less than 35	124	42.3
	35- less than 45	77	26.28
	45 and more	24	0.82
Education	Secondary school	36	12.29
	Diploma	42	14.33
	Bach	162	55.29
	Higher education	53	18.09

4.2 Measures

The aim of this research was to examine the impact of customers' service quality perceptions on loyalty. The SERVQUAL instrument as proposed by Parasuraman et al. (1988) was adopted in this study. The five dimensions of SERVQUAL were suitable for collecting data from the targeted respondents. The instrument was translated into Arabic by back translation into English. Customer loyalty factor has been used as the dependent variable in this study. Customer loyalty was measured using six items adopted from prior studies (Pritchard and Howard, 1997; Mitchell and Olson, 1981; Siguaw et al., 1998; Kumar et al., 1995; Sirohi et al., 1998). All constructs were measured using five-point Likert scale with anchors strongly disagree (= 1) and strongly agree (= 5). All items were positively worded.

4.3 Reliability of the Instrument

This section presents the reliability of the perceived service quality and customer loyalty instruments. Reliability is tested using the Cronbach Alpha Coefficient. Any value for the coefficient alpha which is higher than 0.6 is considered to be good (Sekeran, 2000). The reliability coefficient (α) of each dimension of perceived service quality, and customer loyalty are summarized in Table (3) below.

4.4 Psychometric properties and dimensions of the SERVQUAL scale and customer loyalty

Kaiser-Meyer-Olkin and Bartlett's Test of Sphericity has been used as Pre-analysis testing for the suitability of the entire sample for factor analysis as recommended by Comrey (1978), the value of The Kaiser-Meyer-Olkin measure was used to assess the suitability of the sample for each unifactorial determination. The KMO measure of sampling adequacy value for the items listed below table (2) indicating sufficient intercorrelations with the Bartlett's Test of Sphericity were also found to be significant.

Table 2. Kaiser-Meyer-Olkin and the Bartlett's Test of Sphericity

Variables	Kaiser-Meyer-Olkin Values	Bartlett's Test of Sphericity		
		Approx. Chi-Square	df	Sig.
Tangible	.768	230.068	6	0.000
Reliability	.706	258.132	10	0.000
Empathy	.696	274.631	10	0.000
Assurance	.694	147.867	6	0.000
Responsiveness	.668	158.006	6	0.000
Customer loyalty	.726	520.949	15	0.000

4.5 Factor analysis

Factor analysis was conducted to validate the underlying structure of the perceived service quality and customer loyalty. On the basis of Cattell (1966) and Hair et al. (1998) criterion, factors with eigenvalues greater than 1.0 and factor loadings that are equal to or greater than 0.50 were retained. Results of the factor analysis indicated the existence of five significant dimensions of the perceived service quality, and one dimension of customer loyalty with Eigenvalues greater than one. The results of the factor analysis and eigenvalues tests are presented in Table (3).

Table 3. Factor analysis of the study variables

Construct and item	Factor Loading	Eigenvalue	% of Variance	Reliability
Tangible				
Employees have a neat, professional appearance	.759	2.238	55.943	.7355
The Islamic bank has modern equipment	.754			
The Islamic bank has visually appealing material associated with the service	.723			
The facilities of Islamic bank are visually appealing	.755			
Reliability				
Islamic bank employees provide services as promised	.736	2.220	44.399	.6726
Islamic bank employees are dependable in handling customer's service problems	.711			
Islamic bank employees perform services right at the first time	.819			
Islamic bank employees provide services at the promised time	.620			

Construct and item	Factor Loading	Eigenvalue	% of Variance	Reliability
The Islamic bank has convenient business hours	.544			
Empathy				
Islamic bank employees giving customers individual attention	.647	2.305	46.109	.6955
Islamic bank employees deal with customers in a caring fashion	.739			
Islamic bank employees have the customer's best interest at heart	.796			
Islamic bank has hours convenient to all customers	.668			
Islamic bank employees understand the individual needs of their customers	.510			
Assurance				
Islamic bank employees instill confidence in customers	.773	1.928	48.197	.6317
Islamic bank employees make customers feel safe in their transaction	.759			
Islamic bank employees are consistently courteous	.489			
Islamic bank employees have the knowledge to answer customer questions	.717			
Responsiveness				
Islamic bank employees provide prompt service to customers	.674	1.952	48.808	.6403
Islamic bank employees are always willing to help customers	.804			
Islamic bank employees are ready to respond to customers request	.638			
Islamic bank employees are never too busy to respond to customer questions	.667			
Customer loyalty				
I like this bank very much	.727	2.880	48.002	.7804
I would recommend this bank to others	.703			
This bank 's work is of high quality	.623			
We have a good relationship with this bank and want to keep dealing with them	.722			
I always speak positively about this bank.	.756			
I consider this bank as my first choice in this category	.614			

4.5 Correlation analysis

A correlation matrix was constructed using the variables in the questionnaire to show the strength of relationship among the variables considered in the questionnaire. According to Kline (1998), correlation matrix is defined as "a set of correlation coefficients between a number of variables". SPSS version 7.0 was used.

Table 4. Summary of Means, standard deviations, and correlations of Service Quality and Customer loyalty

Variables	Mean	S.D	Ta	Rel	Em	Ass	Res	Loy
Tangible	3.35	.602	1					
Reliability	2.94	.703	.738(**)	1				
Empathy	3.18	.613	.643(**)	.650(**)	1			
Assurance	3.54	.532	.542(**)	.593(**)	.400(**)	1		
Responsiveness	3.21	.595	.628(**)	.593(**)	.772(**)	.406(**)	1	.
Loyalty	3.52	.571	.694(**)	.737(**)	.690(**)	.609(**)	.561(**)	1

Tables (4) shows that the correlation coefficients between the independent variables (service quality) and the dependent variable (customer loyalty) were less than 0.9, indicating that the data was not affected by a collinearity problem (Hair et al., 1998). These correlations are also further evidence of validity and reliability of measurement scales used in this research (Barclay et al., 1995; Hair et al., 1998). There was a significant positive relationship between the five dimensions of service quality and the customer loyalty. The findings displayed that the respondents who perceived a greater awareness of service quality practices exhibiting the more positive reactions in favour of customer loyalty. Thus, H1 was supported.

5. Data Analysis

The statistical computer program used for the questionnaires data analysis was SPSS for Windows Version 11.0. Correlation studies were used to determine the relationship between service quality and customer loyalty. Service quality dimensions were regressed against customer loyalty. The multiple regression analysis was used to further explain the significance of the independent and dependent variables. The statistical significance difference targeted was .05 alpha levels which is typical in most research (Cooper and Schindler, 2006; Sekaran, 2000).

5.1 Descriptive statistics analysis

Table (4) indicates that customers of Islamic Banks perceived Assurance (with the highest mean scores, i.e. $M = 3.54$, $SD = .532$) to be the most dominant service quality and evident to a considerable extent, followed by Tangible ($M = 3.35$, $SD = .602$), Responsiveness ($M = 3.21$, $SD = .595$), and Empathy ($M = 3.18$, $SD = .613$), which was rated as moderate practices of their company. Reliability ($M = 2.94$, $SD = .703$), with the lowest mean score was perceived on the overall as least dimension of service quality. Regarding customer loyalty, the mean score was ($M = 3.52$, $SD = .571$). This means that the effects of service quality on customer loyalty are an approximation to a normal distribution. This also indicates that

respondents were in favor of customer loyalty.

5.2 Multiple regression analysis

The hypotheses in this study test the five dimensions of service quality: Tangible; Reliability; Empathy; Assurance; and Responsiveness as the independent variables to determine if there is an impact on customer loyalty. Multiple regression analysis was employed to test the impact of service quality on customer loyalty. The proposed model was adequate as the F-statistics (p-value = 0.000) was significant at the 5 percent level ($p \leq 0.05$). This indicated that overall model was statistically significant relationship between service quality dimensions on customer loyalty.

Table 5. Regression Summary of Service Quality to Customer loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	T	SIG.	Collinearity Statistics	
		B	Std. error	β			Tolerance	VIF
1	Constant	.134	.154		.871	.385		
	Tangible	.157	.047	.184	3.381	.001	.380	2.633
	Reliability	.275	.055	.280	5.002	.000	.358	2.793
	Empathy	.431	.065	.380	6.616	.000	.339	2.947
	Assurance	.239	.043	.236	5.566	.000	.621	1.609
	Responsiveness	.116	.058	.110	2.005	.046	.372	2.688

Notes: $R^2 = .678$; Adj. $R^2 = .673$; Sig. F = 0.000; F-value = 121.029; dependent variable, customer loyalty $p < 0.05$

From Table (5), it can be observed that the coefficient of determination (R^2) was 0.678, representing that 67.8 percent of customer loyalty can be explained by the five dimensions of service quality. Regression analysis indicated that, Tangible had significantly positive effect on customer loyalty ($p < 0.05$; $\beta = 0.184$). Thus, H1, proposing that Tangible is positively related to customer loyalty, was supported by this study. The other result is Reliability had significantly positive effect on customer loyalty ($p < 0.05$; $\beta = 0.280$). Hence the hypothesis H2 was also supported by the study. The third result is Empathy had significantly positive effect on customer loyalty ($p < 0.05$; $\beta = 0.380$). Hence the hypothesis H3 was also supported by the study. The fourth result is Assurance which found had significantly positive effect on customer loyalty ($p < 0.05$; $\beta = 0.236$). Hence the hypothesis H4 was also supported by the study. Finally, Responsiveness had significantly effect on customer loyalty ($p > 0.05$; $\beta = -0.110$). Based on the previous values, the Empathy factor has the highest impact on customer loyalty followed by Reliability, Assurance, Tangible and Responsiveness factors subsequently. Thus, there is an effect of the service quality on customer loyalty.

6. Conclusion, Managerial implications, Limitations and directions for future research

The main objective of this study is to test the impact of service quality dimensions on customer loyalty. The conceptual model proposed in the study postulated that service quality impacts on customer loyalty directly. The model tested through Multiple Regression to find their significance in the hypotheses. The SERVQUAL instrument has a useful diagnostic role

to play in assessing and monitoring service quality in service companies. From the statistical results, it was confirmed that the service quality and customer loyalty scale were reliable and valid instruments for measuring the relationships in this study. Globally, the results of the present study were supported.

The analysis of regression of the five factors of service quality with customer loyalty was significant in all factors of service quality. More specifically, customers indicated high loyalty with the five dimensions of service quality examined in the study (Reliability, Responsiveness, Empathy, Assurance, and Tangibles). The research concluded that service quality can be used to predict customer loyalty. Among all factors, Empathy has the greatest impact on customer loyalty, while Responsiveness has the least impact. From the statistical results, it was confirmed that service quality has an effect on customer loyalty which comes in accordance with the research of (Bloemer et al., 1998; Wong and Sohal, 2003; Ehigie, 2006; Alshurideh et al., 2015). All of the research above has shown a positive relationship between service quality and customer loyalty. This research concluded that service quality is the basic and also most important factor that impacts customer loyalty. This finding reinforces the need for managers to place an emphasis on the underlying dimensions of service quality, especially on Empathy, and should start with improving service quality in order to raise customer loyalty.

Finally the study is consistent with those of prior research in concluding that: service quality is a significant determinant of customer loyalty, and service quality was the basic factor that affects customer loyalty. Therefore, high quality service is an increasingly important weapon to survive, the higher service quality was, the higher customer loyalty was. Managers should be aware that, all dimensions of service quality were significant in fostering loyalty for the customers of Islamic Banks. It is apparent that focusing on delivering high quality services, and improve service quality effectively is critical for customer loyalty. It is thus apparent that managers of Islamic Banks could make assessing and monitoring service quality periodically, to be enabled to identify where improvements are needed from the customers' viewpoint.

Like any other research, this study has several acknowledged limitations. The first one, this study had been implemented in specific type of industry of professional service. Therefore, the findings of this research should be used cautiously in attempting to make generalizations into whole professional service industry. For such generalization needs more supplementary research for other professional services sectors such as insurance and banking. The second limitation, the sample in this study was little bit small and limited to customers who were living in Jordan, this group is relatively homogeneous, thus, the study did not take into account the potential differences in customers' reactions with regard to other factors such culture elements (education, language, religion, age... etc.). Therefore reliability of some response may be distorted. Future research can be implemented in consideration of this limitation. The third limitation, the research findings are based on study conducted in one country and hence, they may not necessarily be generalizable for other countries. Future researchers can corroborate the research findings by undertaking similar studies in different countries.

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