

Include the Position of Islamic Banking, Service Quality, Satisfaction, Trust and Loyalty in the Context of an Integrated Model for Islamic Finance

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Abstract

Islamic Banking Act 1983(276) defines Islamic banking business as “any business whose objective and operations do not mix elements that are forbidden in Islam”. The theory of the Islamic financial system (IFS) is as hoary as the religious conviction of Islam itself. Agreeing to Moin (2008) it eras back to the life of the Holy Prophet Muhammad (PBUH), about fifteen centuries back when He represented as an agent for His wife trade transactions. Of the world's major banks are interested in the process of Islamic banking because first of all Muslims are a fifth of the entire world's population. Segment of the Muslim population is not only a great game, but also a growing market. The core objective of this learning is as follows: For the analysis of the impact of Islamic finance on client satisfaction and service quality, and analysis and evaluation of customer satisfaction creates trust and confidence of customers and analyzes customer’s loyalty and creates customer loyalty. The research that we used in this study is descriptive in nature. In this study, we asked 200 respondents to participate in the investigation of self-governance for data collection. In this study of current research used as a research tool. In the main experimental research to measure the reliability of the questionnaires that were used in this research goal. After collecting the questionnaires and forms, and we are encrypted and entered into SPSS for regression analysis. About the direction of the position of Islamic banking, research has revealed that customer satisfaction and loyalty, trust, quality and customer service has played a more important role in the development of consumer attitudes about products and services of Islamic banking. The practical implications of this research are to recognize the tactics of Islamic banking, which is related to customer management, and mainly in Pakistan. You can get marketers and data from this study was to determine the behavior of the customers and they can also help bankers to use the techniques and the most effective factors in attracting.

Keywords: Attitude towards Islamic banking, customer satisfaction, trust, service quality and customer loyalty.

SECTION 1-Introduction

Background and importance of Islamic banking

What is a very complex and difficult to determine what organizes the Islamic investment system. Maybe this is the reason why most of the dock and permissible explanations in the Muslim world round them, and they are not and what is not Islamic banking system. For example, the law of the Malaysian Islamic Banking 1983 (276) explains Islamic finance as "any company goal and processes do not mix elements are forbidden in Islam." Agreeing to Moin (2008) it eras back to the life of the Holy Prophet Muhammad (PBUH), about fifteen centuries back while He represented by way of an representative for His wife trade transactions. Pakistan, having seen a number of evolutionary developments of the banking industry is the recent Islamic sophisticated system, developed and well equipped with financial intermediation. After the phenomenal growth in oil-exporting countries in the 70s Islamic Bank started on the basis of law and Islamic philosophies to flourish. Then growth has been frustrating to 10-15% during 1995-2005. At the end of 2005 , the total value of the global Islamic banking assets of \$ 700 billion and an annual growth rate of 15% until 2010 , and the industry could be up to \$ 1.4 trillion and U.S. \$ 2.8 trillion in 2015 (IFSB Site 0.2008) . Thus, built on the above description, it is fair to say that the Islamic banks to continue competitive, they must be complemented their capability in the merchandises and services conforming legitimacy through their aptitude to accept new technologies and does in their business operations. This allows for Islamic banks to make a differencial benefit by confirming the well-being and equipment religious clients at one time.

Fertile seeds planted for this innovatory idea of IB at the end of 1940 and in the year 1960 and 1970, which took the form IB significant . Rendering to warde (2010) period of 1970 saying the emergence of several Islamic banks , i.e. Dubai Islamic Bank (1975), Kuwait Finance House (1977) and Faisal Islamic Bank of Egypt (1977), and the Islamic Bank of Sudan (1977) , Jordan Islamic Bank for finance and asset (1978) , and the Islamic Bank of Bahrain (1978) and the Global Islamic Bank for Investment . Regardless of this essential change in the sense of what creates personal interactions in an online atmosphere , which is still firmly rooted in the prominence of traditional marketing conceptions for example client satisfaction , confidence and loyalty in the new framework . However, the manner in which the provision of such services and ensure trust, loyalty and customer satisfaction

in the perspective of the line, very different from traditional banking rehearses (Ribbink et al , 2004). Customer satisfaction is essential for banks to remain economical and the purchaser is the final foundation of revenue for any business. The finance system and traditional competitive banking systems that operate in the Islamic banking sector itself. Based on the traditional banking system on the interest rate , while the Islamic banking on a profit .

Major international banks are interested in the operation of Islamic banking because first of all Muslims are the fifth of the total world population. Segment of the Muslim population is not only a great game, but also a growing market. Emerging countries such as China, India, Malaysia, Singapore and Turkey has a large Muslim population. But, the religious environment of Islamic investment needs a review of these simulations to discover the possibilities of expanding the hypothetical.

The Taylor (1997) has define the dimensions, quality of service and customer satisfaction have become very important in marketing theory and practice, has been expressed by many researchers relationship with the results of the consumption of junk (and Mackoy Spreng, 1996; Zeithaml and Bitner, 1996). To assess the extent to which banks customer needs, banking managers often use measures customer satisfaction and quality of service (Dabholkar et al, 1996).These developments have led to competition in the banking sector and the banking institutions has shifted its focus of attention to customer satisfaction in instruction to retain existing customers and increase consumer. Thus, the development of effective market to determine the factors that affect customer satisfaction is of paramount importance for Islamic banks.Efforts to explore the structural interactions among specific religious arrogances (attitudes toward the bank solver) and modern marketing conceptions , for example satisfaction , trust, service quality and loyalty is infrequent in the perspective of Islamic investment . As far as we know, and how to position the bank solver can directly affect the consumer observation of the quality of online services and e- satisfaction and its impact on consumer confidence and the following e-mail has not been studied with loyalty services on the Internet by Islamic banks . Suggested Hafasnuddin (2007), quoting Arwani (2009) there were only 33.75 % of the clients of Islamic banks and real loyalty.

Research has identified the factors that influenced the loyal customers , mainly in the bank is consumer satisfaction (the largest and Parvez , 2009; Vesel and Zabkar, 2009; Junisi 2009, Zhang and Wang and 2011 Thakur Singh 0.2012 and spectral and West, 2012) . Omar and others. (2009) and Ramadania (2002) found no effect of customer satisfaction against loyalty. According Kantsperger and Kuntz (2010) that the impact of customer satisfaction and loyalty against the trust by negotiation. Satisfaction is not sufficient to make somebody trusty without being escorted by confidence . Graf is tested and established Breen (2005) , and the role of confidence and satisfaction companies and banks in Europe hello technology and a link among confidence and satisfaction in building a lasting relationship (VLACHOS, and Vrechopoulos Pramatarari, 2010). Said Rhanu (2010) that customer satisfaction is the important to victory in business services , such as Islamic finance . Measuring customer satisfaction is essential to classify the key achievement aspects in the banking sector , pointing to an rise in the size of the market and powerful competition (from MENGI, 2009). Thus, the customer service as an essential portion of all aspects of the bank and determine the future of each banking institution (of MENGI, 2009). According to Kotler (1997) is that most consumer are ready to admit and carry the service and presentation of the banking mate of poor quality.

It is significant to identify that Islamic banks offer merchandises and services that are like to conventional banks and this viewpoint is penetrating race. Now the fact is that customers of all products and services incline to develop additional demanding due to the present market which is able to compete more . Thus, around is a incessant rise in purchaser hopes and consumer demand in succeeding improved quality of service (Parasuraman et al, 1988 Al) . This requires Islamic banks to truly know their observations of customers to them in relations of quality of service and level of choice of other banks. And related to culture , religion and diverse standards have been recognized as paying to customer behavior and management (Delener 1994 Delener and Schiffman , 1988; Essoo and Dibb , 2004; Hirschman , 1982, 1983) .

With regard to products and services that integrate religious ethics , for instance Islamic mobile banking. In addition, the mainstream of clients of Islamic banks are not actually Muslim (Secretary and Issa, 2008; Ngui , 2004; Saifuddin 0.2003) . Muslim clients and non - Muslims is also valuable for Islamic banks. For Islamic banks to contest with conventional banks , Islamic banks and need to give my highest for large customers .

Whenever Islamic banks and conventional banks to provide a product or service, its achievement depends on customer satisfaction for the product or service. Increasing expectations of banks led managers to become a centralized client, which in turn led to the creation initiatives customer service to improve service quality. The reason is that to meet customer expectations the main characteristics of service quality must lead to satisfied clients who , in turn , always faithful to the service and endorse it to other latent clients. Thus, the more positive the consumer resides on the commitment of the bank to comply with Islamic law, and increase the likelihood that it will affect his / her positions and / or beliefs of the sponsor bank of relevant .

This study increases the present literature in two ways. First, it includes the concept is vital but unnoticed by the position of the bank towards the traditional models of satisfaction, trust, service quality and loyalty. The purpose

of this research is to conduct a review of all the features that are likely to be incorporated in the measurement of customer satisfaction for Islamic banks. Therefore, the aim of this training was to discover the connection between purchaser awareness of service quality Islamic banking, and the confidence and satisfaction. More specifically, it aims to create a perception of quality of customer service Islamic banking, and ultimately can lead to customer satisfaction and customer confidence. In addition, the report concludes on how these customers [s] and can target any type of marketing strategies for Islamic banks should apply to cover more areas and to meet more customers. This will help you to resolve the discussion on whether or not particular religious arrogances can clearly affect consumer ratings of supposed quality and service satisfaction Bank on all the services of a bank. Second, this model is tested in the context of online banking services, which in itself is rare in the literature to explore Islamic finance.

This document has been prepared and is as follows. It begins by reviewing the literature on several factors such as satisfaction, trust, loyalty, quality of service and the attitude of the Islamic banking services, which are derived hypothesis. Part II describes the methodology of the study, which includes a quantitative survey, sample and gathers information procedures, and the experimental results. In part of the conversation and discussion of the results and suggestions with the proposed restrictions search. Finally, the last section concludes the study recommended the study of the future.

Research Objectives:

The key objective of study is:

To analyses the impact of Islamic banking on customer satisfaction and service quality.

To analyses and evaluate how customer satisfaction creates customer trust and loyalty.

To analyses the customer trust how to create customer loyalty.

SECTION 2 –Literature review

Customer Loyalty

Loyalty has been well-defined as "the promise of well-established for subscription renewal or patronize ideal goods / services again and again in the future" (Oliver, 1999, p 34). The promise of positions of power is a prerequisite for a mandatory loyalty is important for the buyer (Jacoby and Chestnut , 1978). Attract new customers to the product / service is the effect of very expensive. Therefore, to prevent clients investing in the name of brand loyalty and the importance of attractiveness always measured as one of the business system the more successful (Kim et al, 2004). Loyalty buyer has two meanings: a long-standing and short-range loyalty (Jones and Sasser, 1995). Customer loyalty is not only a permanent shift to other service suppliers, while customers with loyalty single temporary failure when it is supposed to substitute higher. This study emphases on the long-standing loyalty. It is useful for service provider to begin a affiliation with clients that consumers want to keep. In this case, it is preferable to maintain standing consumers than to recruit a new (and Ahmed Patel 2002; Fornell , 1992). It was suggested several components, we emphasis on two pieces of promise of loyalty (LC) and a commitment to the pursuit of (CC) , and these two are the most convenient for consumers based on circumstances (eg , Fullerton 0.2003 ; . Bansal and others 2004). Was found on both types of promises that have implications for the results of the difference (Bansal et al., 2004; Gilliland and Bello, 2002; Gustafsson et al., 2005; Verhoef et al., 2002).

Attitude towards Islamic Banking

Islamic banking is developing model with over 300 organizations in the world, and asset management with an projected U.S. \$ 400 billion (El -Qorchi 2005) value . This can be attributed historical monuments of Islamic finance in Pakistan for the lawmaking in the late 1970s, and the establishment of lawful and governing agenda in 2001 , and the issuance of the first Islamic banking certificate by the State Bank of Pakistan to Meezan Bank Limited in 2002 . Despite the fact that the current quantity of Islamic banks is about 6 per cent , is predictable to reach annual growth rate of 12 percent in the coming years (SBP, 2011A). Islamic banking is a established of banking does established in harmony with the ideologies of Islamic regulation and the Koran forbids gharar (risk or speculative) and the receipt of interest (Dixon , 1992) .

To show some of the leading figures in the field of Islamic finance, which makes it distinct and unique from traditional supplements are: first, the struggle of the Islamic Bank for a just society, balanced pale and imagined by Islamic Economics (Mirakhor 2000 Rose, 2000). Secondly, Islamic finance is based on the principle of brotherhood and collaboration, a system of common stock, and risk-sharing and equity participation. It encourages such participation and cooperation among the taxpayer and user of funds (Ahmed, 2000; Iqbal and Molyneux, 2005). Third, as a system of landing on the moral and ethical structure of Islamic law and Islamic finance is also characterized by moral standards and social promise (Ahmed, 2000; Mirakhor 2000; Rose, 2000). Thus, Islamic banks cannot be funded any project which is inconsistent with a system of moral values of Islam, such as the financing of the brewery and a nightclub or any other activity (Ahmed, 2000).

It is likely casual relationships on the basis that the bank's stance towards Halal can serve as the halo effect of the impact on customers' perceptions of the quality of services and / her overall satisfaction with these services. Thus, we expect that most of the consumer evaluates positively on the bank's commitment to comply with Islamic law, and increase the possibility of influence on this trait on the qualities and attitudes and / or related to the Bank sponsors beliefs. There are five basic Islamic financing contracts.

MUSHARAKA:

Participation means a combined project formed to conduct business by all partners and profit sharing certain percentage, although the loss is shared rendering to the share of the involvement.

Mudaraba:

This is the kind of partnership and to each other gives money to invest in the institution. Asset originates from the first partner who is called Rab-ul-money ", whereas the management and work is the responsibility of those who are called beaters and the sharing of benefits arising in a predetermined percentage.

Murabaha:

Murabaha is a particular kind of sale where the seller particularly mentions the cost of goods sold and encounters, and sells it to another person by adding some profit. Murabaha in Islamic banking products that are sold on a deferred payment basis.

Ijara and Ijara wa-Iqtina:

In the rental owner to transfer the right to another person for the agreed period of time in one of the considerations agreed. Must be the subject of a lease value, which has been quantified. In the law, it is recognized that the point of sale, the lessor signs a separate promise to gift the leased property to the lessee at the end of the lease period, subject to the payment of any amount of rent. This provision is called lease-WA-Iqtina.

Istinsa:

Istinsa'a is a sale deal is treated as a commodity before it came into existence. It is a factory for the production of goods to the buyer.

H1: Attitude towards Islamic banking is positively associated with customer satisfaction.

Customer satisfaction

Foot rule feature product or service, or the product or service itself, a good level of: Oliver definition of customer satisfaction (1997, p 13.) Achievement-related consumption. Can be considered Islamic banking business entities created to meet the religious duties, but commercial entities and side by side in competition with conventional banks to attract customers and keep them. Customer satisfaction is a feeling or attitude you have when your needs are met as a client, and meet the expectations of the customers of the main characteristics of lead quality of service to overall service satisfaction.

Satisfaction is the general feeling, which affected the quality of service, product quality and price and contextual and personal factors (Zeithaml and Bitner, 2000). Satisfaction is a history of customer loyalty. In previous studies, and positively affect satisfaction and customer loyalty (de Ruyter and Wetzels, 2000; Deng, Lu Wei, Zhang and 2009 have and Basu, 1994). Although the reason to remain loyal customers are not always the satisfaction (Gerpott, Rams, and Schindler 2001), it is safe to say that satisfied customers are loyal. However, it has received the relationship between satisfaction and LC support mixed. Due to the continuation of the negative and cognitive engagement, and we do not suggest the existence of a relationship between satisfaction and commitment to maintain them. Consumers tend to maintain and improve their loyalty through the quality of services that are linked to success in service organizations (Wong and Sohal, 2003), including Islamic banks.

Confidence is a complex concept and multi-dimensional, which makes it very difficult for researchers to agree on a standard definition (Abraham et al, 2009; Russo et al, 1998). For example, in the context of marketing, and Rousseau and others. (1998) definition of trust as a "psychological condition consisting intention to accept vulnerability based on the expectations of the intentions or behavior of another (p. 395). And Cheung Lee (2001) defined trust as a degree of confidence in the currency options for customers. Based on this definition of confidence in the area industry traditional services, Ribbink and others. They defined trust e as "the degree of confidence in the trade customers online or in drainage channels online" (p. 447). A previous study has shown consumer confidence to remain relevant and important in environments on the Internet, and plays a vital role in the success of e-business project management (Abraham et al, 2009; Kim et al, 2009).

In addition, the lack of confidence is one of the most often cited reasons for not buying Internet service providers (Lee and Turban, 2001). Thus, it is not surprising that confidence plays a very important role in the context of e-commerce, where consumers are mainly concerned about their security and privacy (Anderson and Swami Nathan, 2011). Trust also appeared in many of the concept of e-commerce survey, either as a result or a history of other relevant variables. Others suggest that customer satisfaction is closely linked to the confidence and acts as the main engine (Ribbink and others, 2004. Sahadev and Purani, 2008).

H2: Satisfaction has a positive effect on loyalty.

H3: Customer satisfaction is positively associated with customer trust.

Customer Trust

Meyer et al . (1995), known as the Trust is ready to be able to (low) to other parties. Trust is a treat for every human being universally accepted basic variables . Trust is defined as an indicator of customer confidence in the quality and consistency of the service supplier (Garbarino and Johnson , 1999). The Trust is a previous loyalty is important, especially when consumers are aware of the comparatively high degree of risk (Anderson and Srinivasan 2003 Geffen and Straub , 2000; Reichheld and Schefter , 2000). Consumer confidence in the institution or its varieties, not only to help build loyalty, but also create a positive word of entrance (Qasim and Abdullah, 2010). Considers previous studies, and explore the causal relationship between trust and loyalty in the business environment on the Internet as the most important factor in creating and promoting and maintaining relationships with customers (Chopra and Wallace , 2003; KRÄUTER - Grabner and Kaluscha 2002). Thus, it is rational to suppose that this relationship will continue to be important for clients on the Internet for Islamic banks.

Trust is an vital idea in the ground (Wang et al Emurian , 2004), and public, sociology, economics, promotion , and trends in the fields of information systems. Each uses a definition of discipline so that there is no universal definition that can be acknowledged. Is the lack of a collective definition because of the trust and an nonconcrete idea, and is often used interchangeably with the trustworthiness and dependability , and trust is a multifaceted concept , which syndicates the measurement of cognitive growth , emotional and attitude (Muawanah 2010). We believe involves bonding two or more parts . In exchange, and the interests of stakeholders requires relying on others . Trust involves a willingness to accept a weakness, but with the hope or confidence that one can trust on the other party. In this case, there is confidence that the other parties will act as expected and not to exploit this susceptibility.

The results of research on Islamic banking in two-dimensional model of trust. In addition, the dimensions of trust involved in the effects of different customer satisfaction . In particular, has shown that "good" have a significant impact on customer loyalty instead of " credibility " , in addition to customer satisfaction , and a tendency to customer confidence also affect confidence . Aspects of care is very important to create consumer loyalty and trust, and building relationships with customers. Accordingly , management should encourage activities that refer clients become good partners who trust in the organization are more likely to be loyal to the company (Garbarino and Johnson 1999 Reichheld and Schefter (2000) suggests that Customer loyalty is before the trust of customers. in previous research , trust was designed as a precedent of satisfaction (eg Palvia , 2009). in this research, we focus on the direct effects of satisfaction and trust, and the elements of relationship quality and customer loyalty

H4: Customer trust is positively associated with customer loyalty

Service Quality

Lewis and Booms (1983) , maybe the first to regulate the quality of service : a measure of the extent of the level of service provided meets the expectations of customers (Parasuraman et al , 1985, p 42.) . Parasuraman et al. (1988) definition of quality of service perceived as " global governance, or attitude relating to the superiority of the service. " IB acronym for Islamic banking . It aims to use this identity to keep the community quickly and easily identify the availability of Islamic banking services in all parts of the Islamic world, and modern society already familiar with the terminology of the iPhone, iPod or I Bank. IB logo is a sign of the identity of the Islamic finance industry in the Muslim world is to develop the core values of Islamic banking system that is modern, transparent , fair and balanced , and that always puts the moral values of society and partnerships. Due to the strong competition , customer expectations for high quality service and rapid changes in technology, so that Islamic banks have a strategic thinking by providing products and services of high quality to meet customers. Instruments it thirty- four things , divided into five dimensions. Five dimensions of convergence and credibility , and ease of access and concrete and the Islamic Bank of furniture image .

In addition, through a culture of research, I found Qasim and Abdullah (2010) that there is no difference between the effect of service quality to customer satisfaction in both countries, Qatar and Malaysia from the bottom of the defendant in the same culture, if you adopt this research Abdullah and others. (2011) because it contains cultural similarities between Malaysia and Indonesia. It is known that most consumers now requires that all products and services tend to be more demanding, and there are high expectations because of the current market, which has become more competitive . This indicates that there is a continuous increase in customer expectations and requirements of customers in successive improve service quality (Parasuraman et al , 1988). Studies have shown that Erol and El - Bdour (1989), and the most important criteria considered by consumers in choosing the bank is fast and efficient , and the reputation and image of the bank , and confidentially.

Support these results by Nasser, and Jamal al - Khatib (1999) , who conducted research on consumer satisfaction , which comes mainly Jordanians with the name of the bank , and the image and reputation and Privacy policy . Always quick and efficient search of high quality services by consumers who appreciate the

Bank of time, and we expect to complete the transaction quickly. Quality of service has been widely studied in the literature bank marketing (Anderson and Sullivan , 1993; Levesque and McDougall , 1996; Rust and Oliver , 1994; McDougall and Levesque , 2000; Taylor and Baker, 1994). The main goal is customer perception , rather than focusing on the technical aspects of measuring the quality of service objective . This is because customers typically include analyzes and different quality of service with respect to the expert. Thus, it is not appropriate to use technical measures for measuring customer perceptions of service quality (Donabedian , 1980). I will follow this study is also a functional approach to measuring electronic service quality of Islamic banks.

H5: Attitude towards Islamic banking is positively associated with service quality.

Research Model:



SECTION 3 –Research Methodology

The research that we used in this study is descriptive in nature. This can be explained describe a particular situation, describing this kind of thing or some sort of a look at the facts. Study that explains the current situation instead of interpreting and making judgments is descriptive research said by (Creswell, 1994). The main goal of this research is to demonstrate the accuracy of assumptions and descriptive developed which reflect the current situation. These kinds of research provide information on the current scenario and focus on past or current for example in a society quality of life or customer approach toward any marketing activity (Kumar, 2005).

Before the end of the excavations conduct the pilot study. In the main experimental research to measure the reliability of the questionnaires that were used in this research goal. Has been selected a total of 250 students to make sure that the questionnaire items were easily understood by the person answering the questionnaire. Through this study, the researcher has developed a self-confidence and it ensures that the questionnaire that was used in the form for this search.

Sample and Data Analysis

In this study, we asked 250 respondents to participate in the investigation of self-government to collect data to understand the situation on the attitude towards Islamic finance, and customer satisfaction, loyalty, trust and the quality of service. The population of the current research, and the people or consumers who have some sort of banking customer. The sampling method non-probabilistic used in current research. According to (Zikmund, 1997) the non-probability sampling is very convenience because in this sampling process information can be collecting from the related sample or the unit of the study that are easily available. Convenience sampling is used to collect a large number of questionnaires quickly and at low cost. It also ensures that participants have two essential qualities to participate in surveys autonomy. The first is that all the participants were well-educated, and secondly, it bought various goods and services, and we pointed to their experiences. These members are selected from various groups, urban sample. The two main target for the collection of samples of data, such as university students and business professionals.

Questionnaire and Scales

In this survey of current research used as a research tool. There are two main parts of the questionnaire . The first part shows the back ground of the person answering the questionnaire shows the second part of the awareness of the different tools of Islamic finance and the satisfaction of people who respond to the questionnaire. In the first part of each person who responded to the questionnaire said to provide information on sex , age , income, education and monthly situation. In the second part of the questionnaire was selected twenty-nine items. To measure variables and use the five elements, each consisting of loyalty and attitude toward Islamic banking , satisfaction, trust and quality of service measurement attitude towards Islamic banking . Loyalty and attitude toward Islamic banking , satisfaction, trust and quality of service that has been tested . In this research likert five point scales were used, 1 for (strongly agree), and 5 for (strongly disagree). This scale is adopted from the Bake well and Mitchell (2003), David Yoon Kin tong, Kim Piew Lai, Xue La Tong (2012) research. To analyze the

data from the Statistical Package for Social Sciences (SPSS) version 16.0 was used.

TABLE 1: Scales of the study

No	Variable	Items	Reference
1	Loyalty	This banking (Islamic banking) would be my first choice. I consider myself to be loyal to the Islamic banking. I will recommend my bank to other people I would recommend my bank's web site to others I intend to continue using my bank online services	Kassim and Abdullah (2010)
2	Attitude Towards Islamic banking	I like to choose Halal banking services Most people who are important to me choosing the Halal banking products My family member prefer Halal banking service Islamic banks and conventional banks market their Islamic banking products and services in an effective manner Products and services in Islamic banks are more expensive than conventional banking. Provision of Islamic products and services	Lada et al. (2009)
3	Satisfaction	I am generally pleased with my bank's services I am very satisfied with the my bank's Services Provision of profit-sharing investment products Bankers are encouraged to attend short-courses, seminars and conferences in related field I believe Islamic mobile phone banking services are less likely to give others my personal information.	Kassim and Abdullah (2010)
4	Trust	I trust on the Islamic banking services. I am prepared to give private information to my bank Clear and efficient training and exposure on the products and services before they are launched I prefer this bank because the bank performs its task by means of justice and honesty based on the teachings of the Holy Qur'an and the Sunnah. My bank always fulfill their promises	Ribbink et al. (2004)
5	Service quality	It is easy to get access to the online web site of my bank The web site of my bank is user friendly The information on my bank site is attractively displayed. The information on the site is easy to understand and follow. I feel my bank has the same norms and values as I have. Assuming that I have access to both conventional and Islamic mobile phone banking services, I intend to use more Islamic mobile phone banking services. People familiar to me think I should use more Islamic mobile phone banking services.	Kassim and Abdullah (2010)

Procedure

The questionnaire was distributed among 250 respondents in different areas of Bahawalpur. The sample was selected according to the criteria mentioned above. Before returning the questionnaire, which explains the research questions were responders objectives and detailed so they can easily complete the questionnaire with relevant answers. Was selected a total questionnaires included in the testing of that questionnaires. After collecting the questionnaires and forms are encrypted and then we entered into SPSS for regression analysis.

Reliability Analysis

Table 2 shows that 29 items are reliable and valid measure of consumer opinion on Islamic finance.

Table2: Reliability of Questionnaire and Scales

Scales	Items	Cronbach's Alpha
Loyalty	5	.660
Attitude toward Islamic banking	6	.550
Satisfaction	5	.604
Trust	5	.728
Service quality	8	.617
All variables	29	.801

SECTION 4 –RESULT AND ANALYSIS

Profile of the Respondents

Questionnaires were usable questionnaires that are returned by the defendant. Provides the response of the participants were men 62 % and women 38%. Was 44% of the monthly income of the defendant Rs.15000 section below. 68.8% of people who are between the ages of 20-25 years was 94% of respondents university students. This information is displayed personal and demographic factors such as gender, age, income, education level and the situation in the following table.

Table 3: Profile of the Respondents

Variable	Category	Frequency	Percentage
Gender	Male	155	62
	Female	95	38
Age	15-20 years	110	44
	20-25 years	125	50
	25-30 years	15	6
	30-35 years	-	-
	35-40 years Above 40 years	-	-
Income	Below 15000	45	18
	15000-35000	172	68.8
	35000-40000	33	13.2
	Above 40000		
Education	Intermediate	10	4
	Bachelor	165	66
	Master	55	22
	Ms	20	8
Status	Student	235	94
	Employed	15	6
	Businessman		
	Unemployed		
	Housewife		

Hypothesis Testing

Measuring and strengthening the relationship between the customer and the application of regression analysis techniques. And used the results of the regression analysis is shown in the table to measure the relationship between the position of the Islamic finance unnamed, loyalty, satisfaction, confidence and quality of services on Islamic finance.

Attitude toward Islamic banking and customer satisfaction

The results of this study variable position to the Islamic finance has a significant relationship with customer satisfaction ($\beta = 0.380$, $P = 0.000$). A positive and significant relationship with the Islamic bank. Based on this result, we can accept (H1) and concluded that the research showed significant association with the Islamic bank.

Attitude towards Islamic banking and service quality

The results of this research to the variable position of Islamic banking has a positive relationship with an importance of service quality ($\beta = 0.446$, $p = 0.000$). He had a positive and significant relationship with the Islamic banking system. Based on this result, we can accept H5 and conclude that research is an excellent relationship with the Islamic Bank.

Customer satisfaction and customer loyalty

We agreed as a result of customer satisfaction with a variable and a strong positive relationship with customer loyalty ($\beta = 0.348$, $P = 0.000$). Value smaller than 0.05, we can conclude that it is very important and has a positive impact on Islamic finance. Based on this result, we can accept H2 and conclude that research is an excellent relationship with the Islamic Bank.

Customer satisfaction and customer trust

The results of customer satisfaction is also a significant positive impact on consumer confidence ($\beta = 0.393$, $P = 0.000$). Thus, as are the results of this study show that a Customer satisfaction has a positive impact on customer loyalty affecting consumer attitude towards Islamic finance, and have a great relationship with a strong interest in Islamic banking to the consumer. We can accept H3.

Customer trust and customer loyalty

The results of customer trust also has a significant confident impact on customer loyalty and high consumption ($\beta = 0.493$, $P = 0.000$). Thus, the results of this study show that trust is an key factor that can affect for consumers loyalty, and to have a good relationship with the interest of consumers to promote Islamic finance. Based on this result, we can accept H4 and conclude that research is an excellent relationship with the Islamic Bank.

Loyalty and Islamic banking

As a outcome of this investigation displays that all the variables have a significant positive association with customer loyalty and Islamic Banking. Five variables results in the structural model explained a large (1) adjusted $R^2 = 0.141$ (2) adjusted $R^2 = 0.196$ (3) Adjusted $R^2 = 0.117$ (4) adjusted $R^2 = 0.151$ (5) adjusted $R^2 = 0.240$ for predicting Attitude towards Islamic banking.

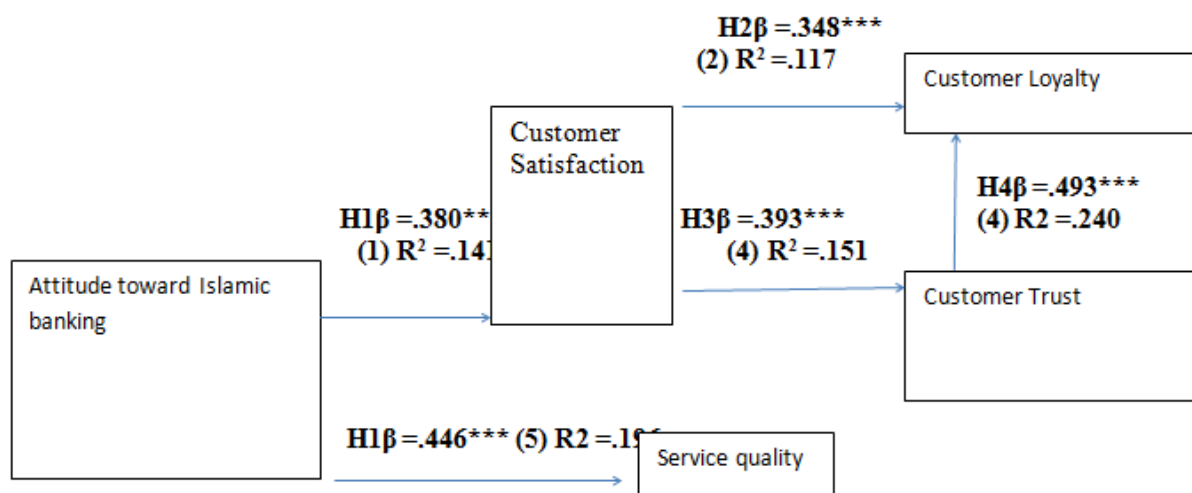
Table 3 summarizes the regression results of research and Figure 1 shows a graphical picture of the structural model,

Table-3: Regression Results

Hypothesis	Model variables	Estimate(β)	S.E.	C.R.	Significance(P)	Results
H1	Att.IB CS	0.380	0.063	6.474	0.000	Supported
H2	CS and CL	0.348	0.063	5.841	0.000	Supported
H3	CS and CT	0.393	0.059	6.739	0.000	Supported
H4	CT and CL	0.493	0.058	8.917	0.000	Supported
H5	ATT.IB and SQ	0.446	0.058	7.852	0.000	Supported

Note: Att.IB = Attitude towards Islamic banking CS = Customer satisfaction CL = Customer loyalty CT = Customer Trust SQ= Service Quality

Figure-1. Structural Model Result



Note: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$
 Significant ————— Insignificant - - - - -

SECTION 5 –Discussion, implications and conclusion

Discussion

For the determination of this investigation is to suggest and test a comprehensive simulation of quality Islamic banking services on the Internet. This study enriches the literature by joining the notion of position is important, but previously ignored on Islamic finance in the traditional model of service quality, satisfaction, trust and loyalty. This sets the question of whether religious attitudes specific consumption can positively affect their performance evaluation and depending on the bank as regards the quality of e-services and e-satisfaction of the overall experience of services online banking.

The arrangement is a systematic for services. Islamic banks should pay attention to system services, because it is one of the factors that make the quality of their service. Will affect system service customer satisfaction. Service system in this research is translated into eight indicators, including the adequacy of the service and service flexibility, simplicity of the procedure, and care and attention, and clarity of standards and technology information, and meet the needs and affordability. Most respondents are not aware of the objectives, which put religion as the main feature, unlike traditional banks that focus more on the profitability factor. Each competency relationships with others, including the satisfaction and trust have significant effects on customer loyalty. Similarly, it seems that the relationship of cause and effect between satisfaction and trust, and the trust and loyalty will also be important. These results suggest that the religious connotations of the service will not change the way the client is aware of the relationship between the different variables of traditional models of service quality.

The results of this study provided important information on the impact of media promotion on the Islamic banking products and services and the factors affecting the situation in the Islamic banking context. Regarding customers in remote areas, research has revealed that a customer satisfaction, customer trust, service quality and the customer loyalty played a more significant role in the development of the Islamic banking for consumers. Results above show attitude towards Islamic banking has a great positive relationship with customer satisfaction ($t = 6.474$, $P = 0.000$), and attitude towards Islamic banking has a great positive relationship with service quality ($t = 7.852$, $P = 0.000$) and the customer satisfaction also has a significant positive impact on customer loyalty ($t = 5.841$, $P = 0.000$), and the customer satisfaction is also a factor of economic importance have a very positive impact on customer trust ($t = 6.739$, $P = 0.000$), and customer trust has a great relationship with the customer loyalty ($t = 8.917$, $P = 0.000$), respectively.

The results showed that Islamic finance has a great relationship with quality service. This is because the practice of service quality is much higher in Pakistan and for the people is good for business in Islamic finance. People trust that the goods, which also offers, on good material. Two hypotheses of our framework suggests a positive impact on consumer attitudes to specific bank Halal customer supposed quality of online services and overall satisfaction with online banking. Dependency ratios for each standard assumptions are statistically significant and useful in practice, and provide empirical evidence of a causal link between consumer perceptions about the Bank compliance with the laws and attitudes of business related Sharia. The results of this research indicate support for the idea that the consumer evaluates positively on the commitment of the bank to comply with Islamic law, it will affect his / her evaluation of the perceived quality of banking services and complete satisfaction with the service provider. Furthermore, these consequences accompaniment the results of prior trainings propose that customers backing of Islamic banks and the reason behind the generally religious beliefs (walking and Worthington, 2008; Metawa and Al - Mossawi, 1998 Nasser and others 1999, Osman and Owen, 2002).

At the jurisprudence of the quality of the relationship, applied the principle of the two-factor theory. According to the theory of two factors satisfied customer (Naumann and Jackson, 1999), and revenues are products or services fall into two categories of strength and satisfaction factors. In our model, the quality of service can be considered a hygiene factor while privacy is a source of satisfaction. Confidence, and quality of service is a hygiene factor while privacy is a source of satisfaction. Is determined by the quality of service as a basis of comparison because it is the requirement of customers, as well as the concept of global services and between different technologies. Regarding service quality, playfulness and intimacy are powerful factors such as customer satisfaction and trust. This finding has profound implications for practitioners, which are discussed below. The theory of search is useful for workers in the systematic study of factors related to customer satisfaction, and other structures of the target of interest.

Implications

The study was conducted by convenience sampling in Bahawalpur with a group of students, employees and businessmen. This study has important implications worth theory. Were found on the quality of the service for being an important factor in the confidence and satisfaction in this study, which is consistent with previous research (Aydin and Ozer 2005; and Hsieh Hsiang 2004; Zeithaml and Bitner, 1996). Thus, leaders must Islamic banks design the marketing mix them, so that it connects and promotes religious buildings and

addressed to marketing their own brand . There are a number of important results for Islamic banks , the results of this study. First, it is clear that there is a general lack of awareness in terms of presence, and knowledge of the conditions and characteristics of Islamic finance, Islamic banking among customers of rural banks. Second , the tracks that represent a direct relationship between the position of the satisfaction Halal and electronic banking customers .

Banks , instead of using a unified approach for promoting Islamic finance in both urban and rural areas , and that it would be more effective and useful if they were using different approaches . That advertising through the media and the Internet to be more effective in reaching customers in urban areas while the television and the personal approach is more suitable to attract customers of rural banks . Second, it is clear that the main concern is for the bank's customers, the costs incurred for them in terms of service charges and other fees in addition to getting higher returns for deposit accounts with banks.

From a marketing point of view, Islamic banking products and services they can get a better understanding of the behavior of the purchasing power of consumers and businesses can understand the needs and desires of potential customers. Marketers can get data from this study to identify the customer's needs, and they can also help banks use promotional techniques and the most effective in attracting customers for offering attractive ideas and policies.

Conclusion

The core objective of the investigation is to regulate the causal relationships between the experimentally religious concepts and orientation in the Islamic context of marketing online banking. And the results indicate that attitudes toward the bank Halal improve customer perception about the quality of the service and his / her satisfaction with Islamic banks online banking. This indicates that the attitude of consumers towards Halal Bank serves the halo effect in the context of Islamic banking online. Based on the positive results in purchase of the level of information workers in the field of Islamic finance , it is suggested that the administration of the banks should take more initiative to provide their workers with enough information of the law and the rules of fair principles of Islamic finance in specific. This is to confirm that workers are well prepared with the knowledge to manage clients and their functions.

Islamic banks have increased the quality of service customers' trust through the intermediation of customer satisfaction. Care staff and their readiness to help (interaction), exact information and without certainty are the most important factors in providing quality service by Islamic banks for customer satisfaction and trust. However, the compliance with the principles of Islam, including social function, which is unique to Islamic banking customer satisfaction and less confidence factor. In addition, the customer satisfaction and confidence in Islamic banking may be developed by the bank's credibility. To be a manager of the Islamic Bank it is his/her responsibility to consider first responder's financial position rather than its emotional or spiritual state. Although the quality of service has an impact on customer satisfaction, and it cannot guarantee customer loyalty in the banking sector. Therefore, in order to improve customer loyalty, banks must improve their communication with customers on the basis of the relationship marketing concept. This result is similar to the results of Amin and Issa (2008) conclusions. In addition, to improve customer satisfaction, and banks should expand its product portfolio, and reduce service costs, and improve comfort and finally enhance its reputation .

These results are even more vital for banks that operate only on the development of Islamic finance and are progressively fronting competition from conventional banks that offer financial products and services in obedience with the law. This research is also limited to a single market and a representative sample of institutions and "clients." Search in the future to expand the universe of the sample can provide lighting more decisive. It is suggested that foreign banks are involved in providing services and Islamic banking products to be involved in the trial. It is wanted that the investigation will continue to assess employee observations of depth. Must be products and services similar to or superior than conventional banks. Islamic finance has the potential to be marketed to different segments of consumers, beyond those affected by the legitimacy of the installation of an Islamic perspective, and those who seek quality service and comfort and efficiency of transactions.

SECTION 6 –Limitations and Future Recommendations

And should be tested further study on the state of the story is the same frames, and different age groups , led by income and education on the same set of products to ensure the consistency of the results by comparing the data with current results . First, the data limitations prevent the exploration of a more comprehensive study. The minimum age, and only 250 respondents participated in this research. This model was very similar to those in the age group classes because they are aged between 18 to 25 years old and younger represent only. By the difference in the age of the sample, can be generated to different results. Secondly, the researcher is a greater chance to get to conduct research to improve the situation and different places.

All the factor plays an important role in the development of customer confidence. In this study, it is not checked for the relationship between the client and the Islamic Bank. This is because it has recently been the

establishment of several Islamic banks in Makassar in Indonesia. Found Gronouis and Venetis (2002) that the quality of service will affect the confidence of customers if long been associated with the service provider (the length of the relationship) to the client. Duration of the relationship between the variables is the moderation of service quality and confidence in the field of research and Perrien Graf (2005) and Coulter and Coulter (2002).

Therefore, you should try to cover future studies regions of the world. In addition, this study does not provide a relative investigation of different races and religions of Pakistan. Although Islam is the main religion of this country, Pakistan is still multi-ethnic country with people of different faiths. Thus, it is suggested for upcoming studies to make a relative investigation between Muslims and non-muslim bank customers - Muslims and clients from different cultural groups in Pakistan, as well as more accurate outcomes on the observation and favorites can be acknowledged.

The main restriction of this study is the risk of a common source bias (Podsakoff, Mackenzie, Lee, and Podsakoff, 2003), which is a source of concern for natural studies using a questionnaire. In spite of all the variables that were obtained from self-reports of, in some cases, it may be a self-assessment and evaluation of the states only viable interior of the respondents, such as attitudes and perceptions (Spector, 2006) Source. And other methodological concerns include measures to build highly correlated, but showed sufficient validity of differentiation. I will use the best of the work and the design of the survey in the future. The results of this study, and asked her to Islamic banks need to serve their customers by adding additional values of quality and profitability. Banks must try to increase the speed of the processes that lead to the effectiveness of the Islamic banking system and maintain important services and products and the competitiveness of their fees to keep it on the bank's reputation. As for the involvement of management, because the awareness factor and thus is less impact on the bank's management to take the extra work to create awareness among consumers and persuade them to attend. Demographic factors such as race, sex, education does not have a great influence on the overall consumer preferences for products and services of Islamic banking.

Since this study was conducted at the Islamic University of Bahawalpur, Pakistan. Bahawalpur is another area; it cannot represent the other people who live in urban or rural areas, where quality of life is quite different. Finally, the researchers recommended that in the future to include the appropriate method to investigate precisely where business transactions occur. It will help researchers to get accurate information is on a new memory of the respondents.

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