_____

Quality of Non-Interest Banking Services and Customers' Satisfaction: Evidence from Jaiz Bank PLC, Kaduna, Nigeria

Yusuf Ismaila Mustapha (PhD)[1], Falilat Ajoke Abdul[2],
Isaac Iortimbir Aun (PhD)[3]
[1]Department of Marketing, University of Ilorin, Ilorin, Nigeria;
[2,3]Department of Business Administration, University of Ilorin, Ilorin, Nigeria.
[1]ismyoriss@gmail.com, [2]falilatabdul@gmail.com, [3]isaacaun@gmail.com

Abstract - *The dwindling levels of service quality in Nigerian financial institutions had resulted in abysmal performance of most banks and other financial institutions in the sector and this challenge has made it imperative for financial firms to be customer centered in all their operational activities. The purpose of this study is to determine the effect of service quality of non-interest bank on customers' satisfaction using Jaiz Bank PLC, Kaduna as a case study. The study utilized convenience and snowball sampling techniques to select 147 customers who served as respondents in the study. Correlation and multiple regression analysis were employed as analytical techniques. The results show that compliance with Islamic laws is highly correlated with customer satisfaction which was followed respectively by assurance, reliability, tangibility, responsiveness and empathy dimensions. It was also discovered that the six service quality dimensions significantly influenced the satisfaction of Jaiz Bank Plc, Kaduna branch customers'. The study recommends that management of the bank should exploit and maneuver the service quality dimensions as a survival strategy for improving customers' satisfaction in an industry characterized by intense competition and environmental dynamism.*

Keywords: *Services Quality, Non-Interest Banking Services, Customer Satisfaction, Kaduna, Jaiz Bank*

INTRODUCTION

The quality of firms' service is fast becoming a vital determinant of customers' patronage and satisfaction in the market place. A vital part of operational activities of today's banking industry is meeting customers' demand through delivering quality oriented services [1]. Customers' requirements for higher service quality have been on the increase in the recent past because buyers across the world are now more conscious of service quality [2]; [3]. Today's customers are now demanding and knowledgeable about the ways they want to be served and they are even prepared to challenge any firm whose services fall below expectation.

Operators in the financial services sector such as banks, insurance, hospitality etc. need to offer excellent services to their clients in order to ensure sustainable competitive advantage for their firms in the market [3]. Banks and other financial institutions operating in Nigeria are consequently put under intense pressure to develop quality services as a strategy to maintain the present clients and to gain more from competitors in the market. To achieve this, banks and other service oriented firms must understand that the key to competitive advantage in the market place is contingent on building sustainable long term relationships which ensure continuous value creation, customers' satisfaction and services improvement.

In view of the above, banking firms such as Jaiz Bank Plc that is completely new in Nigerian financial industry with new type of banking products needs to do more in terms of providing quality services for her to be able to recruit and maintain customers who are quality conscious and who will search for quality services wherever is being offered. The interest of this study is to investigate how Jaiz Bank Plc, the first fully licensed Non- interest bank in Nigeria is exploring service quality as driver for winning and satisfying customers' wants in the country's saturated banking environment. The Bank was licensed to operate in the North-western region as a full fledge

Interest Free Bank in Nigerian banking industry by country's apex bank in the last quarter of year 2011. Hence, the bank began full operations as the first Interest-free Bank in Nigeria on 6th January, 2012 with branches located in Kano, Kaduna and Abuja [4]. The nature of the bank's operating license permits her to operate geographically within North-Western of the country.

Jaiz Bank Plc is to compete with the existing conventional banks some of whom have operated in the Nigeria banking environment over a century with well experienced personnel, state of art information technology, many branches and wide customer base. Thus, to survive in this dynamic customer market, Jaiz bank needs to formulate various strategies to prospect and retain customers and the key to surviving this is to develop and improve the level of its service quality. Service quality is principally important within the context of banking services because it offers high level of customer satisfaction and this can be used as a key to competitive advantage in the market. As a result of this, the current study seeks to investigate how service quality affects customer satisfaction at Jaiz Bank Plc, Kaduna, Nigeria.

The association between service quality and customer satisfaction is one of the most researched questions across academic disciplines in the recent past. Some empirical studies from the perspective of management sciences such as business administration, finance, accounting, insurance and marketing have hypothesized and tested empirically the influence of service quality on customer satisfaction. Several studies [5]-[11] discovered that the five dimensions of service quality significantly influenced customer satisfaction and that strong association exists between service quality dimensions and overall customer satisfaction.

However, most of these studies focused on other service industry sub-sectors such as communication, tourism, conventional banking, insurance, energy etc. The exploration of the extant works on the subject matter show that there is dearth of studies that have examined the relationship between service quality and satisfaction of Non-interest bank customers in the country (Nigeria) and it is the paucity of the works in this new area of banking services that stimulated the interest of the current study to specifically examine the influence of service quality on customer satisfaction at Jaiz Bank Plc, Kaduna, Nigeria. It is on basis of this, the study addresses the questions below:

i. Does any relationship exist between service quality dimensions and satisfaction of customers of Jaiz Bank Plc Kaduna?
ii. What is the effect of service quality on the satisfaction of customers of Jaiz Bank Plc Kaduna?

The general objective of this study is to investigate the influence of service quality on customers' satisfaction using Jaiz bank Plc, Kaduna branch but specifically the study seeks to:

i. determine if any relationship exist between service quality dimensions and satisfaction of customers at Jaiz Bank Plc, Kaduna
ii. examine the influence of service quality on the satisfaction of customers of Jaiz Bank Plc, Kaduna

Based on the aforementioned objectives, two hypotheses were formulated to provide direction of this study:

H_{o1}: There is no relationship between service quality dimensions and satisfaction of Customers of Jaiz Bank Plc, Kaduna.

H_{o2} Service quality dimensions do not have any significant effect on the satisfaction of Customers of Jaiz Bank Plc, Kaduna.

LITERATURE REVIEW

Conceptual Framework

The concept of service in view of Parasuraman et al., [12] refers to a number of features and overall attributes which aim to satisfy customers and meet their needs. Service connote any human undertaking or benefit that an individual or group can offer to another which is essentially intangible and does not lead to ownership of anything [13], [14].

Service Quality

According to El Saghier et al., [3] the concept of service quality denotes the degree to which firms' services meets customer's needs or expectations. A firm's service is presumed to be quality once it consistently conforms to customers' expectations [15], [16]. More so, service quality is the difference between customer's expectations of the service encountered and his/her perceptions of the service received [6], [3]. Customer expectation and perception are the two main ingredients in service quality. Oliver [17] opined that customers in the market judge quality as "low" if its performance (perception) does not meet up with their expectations and the same quality as

"high" when its performance exceeds their expectations. Customer expectation is a function of their conviction about the quality of goods and services which they receive from the organization that serves them. It is known to be a reference point for judging the performance of the service rendered. Understanding that customers compare the performance or quality of the services they received and use same as reference points is very imperative for marketers according to Zeithaml et al. [18]. Thus, one can deduce that service quality is the key customer satisfaction.

Service Quality Dimensions

Cronin and Taylor [19], Shanka [20] and El Saghier et al.,[3] described five dimensions that constitute customers' expectations of service quality which is an arm of the twin factors of service quality continuum developed by Parasuraman et al. [21]. These service quality dimensions according to them are as briefly explained below:

Tangibility represents the appearance of physical facilities, equipment, personnel and written materials of a firm; Reliability denotes the ability of a firm to perform the promised service dependably and accurately; Responsiveness connotes the willingness of a firm and her employees to help customers and provide prompt services; Assurance represents the extent of the knowledge of employees and their ability to inspire trust and confidence from customers; and Empathy connotes the ability of firm's employee to share in the customers' feelings and pay individual attention their needs.

Customer perception of the actual service performance rendered by firms is the other arm of service quality continuums. Perceived quality in views of El Saghier [3] refers to a form of attitude related but not equal to satisfaction and fallout from expectation from consumption with perceptions of performance. Consequently, having an improved understanding of consumers' attitudes will facilitate knowing how they perceive service quality in banking operations [21].

Theoretical Framework

Measuring service quality is complex when compared to the measurement of product quality and this is due to some features such as intangibility, inseparability, heterogeneity and perishability which are unique to services [22]. As a result of these limitations, a number of models were developed for measuring perceptions of service quality [12]; [23]-[29]. These models are the SERVQUAL model developed by [24], the SERVPERF model which was postulated by Cronin and Taylor [19] and the CARTER model that was developed by Othman and Owen [30]. However, this study adopts the CARTER model to examine the relationship between service quality and customer satisfaction. The model was adopted because it has an additional service quality item which can be used to measure service quality of Islamic banks [31]. According to Gambo [32], this model was developed by Othman and Owen [30] and it incorporates Islamic dimension to the existing SERVQUAL model. The model introduces a dimension known as "Compliance with Islamic Law" and this dimension signifies the ability of the organization to comply with Islamic law and principles in their operations [33], [32]. It incorporates attributes such as Compliance to Islamic law and principles, provision of interest free loans, and other Islamic products and services. Thus, CARTER is an ellipsis denoting Compliance with Islamic Laws, Assurance, Reliability, Tangibles, Empathy and Responsiveness [33], [32]. The adoption of this model is not usual as Othman and Owen [30], Shafie [34] and Gambo [32] used this model in their studies.

Customers' Satisfaction

Carden and Dellifraine [35] opine that customer satisfaction is a post purchase attitude formed during mental comparison of the quality that a customer expects to receive from a transaction and the level of the actual quality customer perceives to have received from an exchange while Kotler and Keller [14] maintain that customer's contentment with either the products or services is called satisfaction and that satisfaction can also be seen as a person's feelings of pleasure or disappointment which results from comparing a product's perceived performance or outcome with their own expectations.

Review of Empirical Studies

Findings from empirical works on service quality and customers satisfaction in the literature have been inconclusive. For instance, the several studies [36], [37], [38] documented that service quality results to customer satisfaction. However, the current study specifically reviewed the following empirical studies.
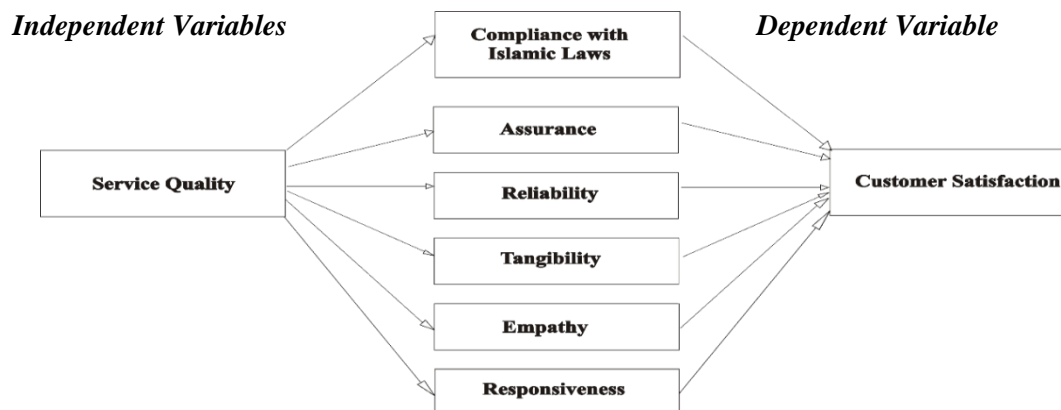
Independent Variables   *Dependent Variable*

Fig. 1: *Theoretical Model for the Study*
Source: Authors' modification of Othman and Owen (2001)'s model

The work of Shanka [20] examined the quality of bank's service, satisfaction and loyalty of customers of Ethiopian Banking Sector. The study found that there is a positive correlation between service quality dimensions and satisfaction of Ethiopian banks' customers. On their part, El Saghier [3] measured the influence of service quality dimensions on customers' satisfactions of Egyptian Banks and found through factor analysis results that four dimensions of service quality (i.e. reliability, responsiveness, empathy and assurance) influence users' evaluation of the quality of services in Egypt.

From the domestic scene, Akinyele et al. [10] studied the quality of service bank services and customer satisfaction in Nigeria. The work discovered that the dimensions of quality of service played a positive role on customer satisfaction in Nigerian banking industry. The work of Adeola and Adebiyi [39] investigated the influence of service quality, and perceived value on customer satisfaction in Nigerian aviation industry and discovered that quality of service and perceived value influenced the level of customers' satisfaction and choice of airline to patronize in Nigerian aviation industry.

MATERIALS AND METHOD

The design used in this research is exploratory survey design which examines service quality of interest-free bank activities and customers' satisfaction using Jaiz Bank Plc, Kaduna branch as a case study. The population of this research consists of all the customers of the bank who are 18 years and above and resides within Kaduna metropolis of Kaduna State where the bank's branch is located. Kaduna city comprises four local government areas which are Kaduna North, Kaduna South, Chikun, and Igabi local government areas. The study used snowball and convenience sampling methods to select 180 customers of the bank who were sampled in the study. The adoption of these sampling techniques is not strange as Shanka [20], and El Saghier [3] adopted these sampling methods in their studies. The process of data collection was quite interesting and tasking because; the ultimate customers were contacted to collect data through administrated questionnaires at the bank whenever they come to transact their banking services such as deposit, withdrawals, ATM access and other banking services at the bank premises, while other respondents were reached through some of respondents that were met at the bank premises. However, 147 usable questionnaires out of the 180 copies questionnaires administered were duly filled and returned.

CARTER instrument as modified by Othman and Owen in 2001 to complement SERVQUAL with specific emphasis on business operations' compliance to Islamic laws and principles was used to extract information from the target population. The 24 item-questionnaire was divided into 6 variables, which include; assurance, reliability, tangibility, empathy, responsiveness and compliance with Islamic laws. A 5-point Likert scale was adopted with answers ranging from 5 points strongly agreed to 1 point strongly disagreed to elicit response from the target respondents. On the other hand, customer satisfaction was measured using modified version of research instrument applied by Sureshchandar [40] which was also prepared in a five points Likert scale questionnaire items ranging from 5 highly satisfied to 1 highly dissatisfied. To increase the content validity, the adopted questionnaires were given to 3 academicians who are specialists on the subject matter to help validate the questionnaire items and the

suggestions from these specialists were used to improve the readability and ease of understanding of the questionnaire items, hence, the questionnaire had the desired face and content validity.

Variables Measurement

The independent variable is Service quality which was measured using Tangibility, Responsiveness, Reliability, Empathy, Assurance, and Compliance with Islamic laws dimensions, while Customer satisfaction is the dependent variable.

Model Specification

$$CSAT = \alpha + \beta_1ASS + \beta_2TAN + \beta_3REL + \beta_4RES + \beta_5EMP + \beta_6COM + \varepsilon$$

Where:
α = Intercept (constant)
CSAT = Customer satisfaction
ASS = Assurance
TAN = Tangibility
REL = Reliability
RES = Responsiveness
EMP = Empathy
COM = Compliance to Islamic Laws
β = Parameter to be estimated
ε = error term

RESULTS AND DISCUSSION

Out of 180 questionnaires administered to the target respondents, 147 usable questionnaires were dully completed and returned. This shows 82% rate of response which is reasonable given the total number of target respondents.

Table 1: Demographic Statistics of Respondents

Variables	Characteristics	f	%
Gender	Male	108	73
	Female	39	27
Age	20-30	14	10
	31-40	72	49
	41-50	36	25
	51 and above	22	16
Religion	Muslims	112	76
	Non-Muslims	35	24

Source: Authors' Computation, 2015

Table 1 presents demographic descriptive statistics of the customers of Jaiz Bank Plc, Kaduna branch. It shows that (108) 73% of the demographic variables are males and (39) 27% are females when this is compared with last population census in the year 2006; it indicates that the distribution of respondents is significantly skewed in favor of male respondents. This implies that there are more males customers of the Bank under review who fell under the required target demographics for this study.

Table 1 further reveals that 14 (10%) of the respondents are between 20 to 30 years of age, 72 (49%) are between 31 and 40 of ages, 36 (25%) are between 41 and 50 years of age, and the remaining 22 (16%) are between 51 and above years of age. Finally, the table indicates that the total number of respondents who are Muslims are 112 (76%), while the remaining 35 (24%) are Non-Muslims. This analysis showed that most of the customers of the bank are Muslims and this perhaps may be due to the fact that the bank's activities is seen to be incompliance with Islamic laws and principles.

Table 2: Descriptive statistics

Service quality dimensions	Mean score	Standard deviation
Assurance	3.108	0.746
Tangibility	2.901	0.746
Reliability	3.150	0.503
Responsiveness	2.396	0.609
Empathy	2.857	0.634
Compliance with Islamic Laws	3.196	0.593

Source: Authors' Computation, 2015

Table 2 above shows the scores of means and standard deviations of the six variables of service quality. The uppermost mean is scored by compliance with Islamic laws after which is assurance and reliability. The minimum mean score was recorded by responsiveness. From this table, it can be implied that compliance to Islamic laws with a mean score of 3.196 is an important reason why most customers of Jaiz bank patronize the bank. Compliance with Islamic laws dimension indicates the capacity of the organization to conform to Islamic laws and values in carrying out its activities such as providing non-interest loans and provision of Islamic products among others.

The assurance variable is second because of the rating of the customers with score of 3.108 and this suggests that the customers maintained that the employees of Jaiz bank plc are knowledgeable about their firms' products and they have ability to render services to customers accurately. The least service quality dimension according to the respondents is responsiveness with a mean score of 2.396 and this implies that the employees of Jaiz bank are not usually responding to their customers' needs and enquires promptly.

_____

Table 3: Correlation results of service quality and customer satisfaction.

Variables	1	2	3	4	5	6	7
Customer satisfaction	1.000						
Assurance	0.701	1.000					
Tangibility	0.579	0.451	1.000				
Reliability	0.623	0.523	0.469	1.000			
Responsiveness	0.566	0.511	0.401	0.377	1.000		
Empathy	0.563	0.570	0.392	0.296	0.353	1.000	
Compliance with Islamic laws	0.734	0.687	0.475	0.382	0.380	0 .0437	1.000

Source: Author's Computation, 2015

Table 3 above shows all the six Service Quality variables are significantly related to customer satisfaction, the table reveals that the maximum correlation occurred between Compliance by Islamic laws and customer satisfaction with the value of 0.734, this was followed by Assurance variable with the value of 0.701. The value of Reliability variable is 0.632, while Tangibility variable had the value of 0.579. Responsiveness variable had the value of 0.566 and the lowest value of 0.563 was recorded by Empathy variable. The correlation results in table 3 shows that service quality and customer satisfaction are positively correlated and this simply implies that better service quality enhance high level of customer satisfaction. However, it must be stated that the most critical service quality dimension that correlates with customer satisfaction according to this results is compliance with Islamic principles and laws.

$H_{O1:}$ *There is no relationship between service quality dimensions and satisfaction of customers of Jaiz bank Plc, Kaduna.*

Since the correlation results in table 3 indicated that there is a perfect significant association between the six service quality variable and customers' satisfaction, we reject the null hypothesis and conclude that there is relationship between service quality dimensions and satisfaction of customers of Jaiz bank Plc.

Table 4 shows that four (4) of the service quality variable have positive effect on customer satisfaction while the remaining two do not have positive effect on customer satisfaction at 95% confidence level. Specifically, the table shows that assurance, reliability, responsiveness and compliance with Islamic laws dimensions have t-values of 0.645, 0.241, 0.763 and 2.874 respectively which are significant at 95% level of confidence. However, Tangibility and Empathy dimensions with t – values of 0.237 and 0.186 are not significant at 95% confidence level.

The multiple regressions by Beta value can also be used to differentiate which variable among the independent variables impact on the dependent variables mostly. If the value of Beta is high, the effect of independent variable on dependent variable will have more effects on respondents. By observing the beta, one noticed that beta has the greater number of 2.874 for compliance with Islamic laws, and this is followed by t-values of 0.763, 0.645, and 0.241, for reliability, assurance, and responsiveness respectively.

Table 4: Regression results of service quality and customer satisfaction

Model	Unstandardized Coefficients B	Standardized Coefficients Std. Error	Beta	T	Sig.
(Constant)	0.486	0.273		1.185	0.009
Assurance	0.265	0.134	0.273	0.645	0.026
Tangibility	0.098	0.057	0.105	0.237*	0.063
Reliability	0.107	0.109	0.109	0.241	0.001
Responsiveness	0.362	0.218	0.358	0.763	0.004
Empathy	0.085	0.092	0.083	0.186*	0.083
Compliance with Islamic Laws	0.394	0.216	1.094	2.874	0.000

Adjusted R^2: 0.814; P- value: 0.002; F: 12.493*
a. Dependent Variable: Customers' satisfaction
b. Independent Variables: Service quality dimensions

This result suggests that compliance with Islamic laws dimension impacted most on the satisfaction of Jaiz Bank Plc's customers than the other service quality dimensions. The positive service quality factors are added in order to establish the function and the resultant regression equation is as given:

$$CSAT = 0.486 + 0.645X_1 + 0.237X_2 + 0.241X_3 + 0.763X_4 + 0.186X_5 + 2.874X_6$$

$H_{O2:}$ *Service quality dimensions do not have any significant effect on the satisfaction of*
            Customers of Jaiz Bank Plc, Kaduna

These results show that all the service quality variables (assurance, tangibility, reliability, responsiveness, empathy, and compliance) have combined significant effect on the satisfaction of customers of Jaiz Bank Plc, Kaduna branch. The regression results show the adjusted R^2 of 0.814 and this implies that 81% of the variations in customer satisfaction can be projected or explained by the quality of services provided by Jaiz Bank Plc, Kaduna branch. From table 4, the independent variable (customer satisfaction) reveals that the p-value is 0.009 and the outcome is significant at 1% level, hence, the study reject the null hypothesis and conclude that service quality variables have positive effect on the satisfaction of customers of Jaiz bank Plc, Kaduna.

RESULTS AND DISCUSSION

The study examined the consequence of service quality on the side of satisfaction of customers of Jaiz Bank Plc, Kaduna. To do this, the study adopted the CARTER six service quality dimensions. Out of the six dimensions, Jaiz bank plc was discovered to be rendering superlative services in the dimensions of compliance with Islamic laws, reliability and assurance. The mean score values of the remaining three dimensions (responsiveness, empathy and tangibility) are lower and the implication of this is that the bank needs to re-strategize on how to improve on these three service quality dimensions to further increase their customers' satisfaction.

Furthermore, the outcome indicates that though there is perfect significant correlation among the six service quality variables and customers' satisfaction but compliance with Islamic laws, assurance and reliability had the paramount relationship with customer satisfaction at Jaiz bank plc, Kaduna branch.

Finally, the results indicate that all the service quality dimensions investigated had significant effect on customers' satisfaction at Jaiz Bank Plc, Kaduna branch but the service quality dimensions of compliance with Islamic laws, responsiveness, assurance and reliability respectively are impacting more on customers' satisfaction at Jaiz bank Plc, Kaduna.

The findings of the current work are not strange as it is consistent with the findings of a number of studies in this area. For instance, the study's results is in line with the results of the study of [29] which posit that service quality is significantly correlated with customer satisfaction in the retail banking sector in Vietnam and the study of El Saghier [3] that discovered that service quality variables of reliability, responsiveness, empathy and assurance influence customers' evaluation of service quality of banking services in Egypt. Also, the outcome of this research is in agreement with the results of [10] that discovered that the variable of service quality have significant part to play on the level of customer satisfaction as well as that of the work of [40] which found that service quality and customers' perceive value effects their level of satisfaction and choice of airline to patronize in Nigeria.

CONCLUSION

Customers of Jaiz Bank Plc, Kaduna branch are satisfied with the service quality dimensions of the bank especially in areas of service quality dimensions of compliance to Islamic laws, reliability and assurance.

It is statistically evident that there is perfect significant correlation between the six service quality dimensions and customers' satisfaction of the bank.
That CARTER service quality dimensions had significant effect on customers' satisfaction at Jaiz Bank Plc, Kaduna.

The implication of this conclusion is that, the study result provides useful insight to assist management of banking institutions who might be interested in enhancing their organizational performance through customer satisfaction. Precisely, bank managers who desire improved customer satisfaction or need to remedy their firms' abysmal performance should adopt service quality as an appropriate strategy. The managerial implication of the conclusion is that the service quality dimensions of compliance to Islamic laws, reliability and assurance are areas of strategic advantage that Jaiz bank management should focus on in order to retain current customers and win new customers in study area. Furthermore, the observable contribution of this

study to extant body of knowledge is that it allows us to appreciate how CARTER model developed to explain the impact of service quality on customers' satisfaction in advanced economies was tested to establish its applicability in an emerging economy such as Nigeria.

RECOMMENDATION

From the analysis and conclusions of the study, it is recommended that Jaiz Bank Plc management should:

Improve on the firm's service quality variables of responsiveness, empathy and tangibility to satisfy her customers more in these areas. The bank should make its physical locations and facilities more tangible, the front office staff should be more responsive to her customers' wants and be empathetic in handling customers' complaints.

Exploit and maneuver the CARTER service quality dimensions as a strategy for new entrant to survive in an industry characterized by intense competition. Jaiz Bank could do this by properly projecting its product line such as interest free-based products, profit and loss sharing investments windows and religion oriented operations to her actual and potential customers.

Limitations and Areas for future research

The study is evidently limited by a number of factors. Firstly, the study is limited in terms of coverage because it only examined service quality and satisfaction level of the bank's customers in Kaduna metropolis. This ordinarily implies that the scope of study is narrow in terms both the sample size and the study area. Thus, it is recommended that future study should be conducted to cover a wider sample area to provide basis for a more generalized conclusion. The second limitation is that service quality might not be the only driver of customer satisfaction in the banking industry; hence, it is recommended that further study should be considered to unearth other variables that might drive customer satisfaction in the banking industry (i.e. social media platform, information technology) aside service quality dimensions. Finally, this research could also be replicated on other service industry sub-sector who are operating non-interest services to investigate whether or not the findings of this study may be applicable.

REFERENCES

[1]   Arasli, H., Salime, S., & Salih, T. (2005). Customer service quality in the Greek Cypriot Banking Industry, *Emerald,* 15(1), 41-56.

[2]   Lee, M. C., & Hwan, I. S. (2005). Relationship among service quality, customer satisfaction and profitability in Taiwanise Banking Industry. *International Journal of Management*, 22(4), 635-648.

[3]   El Saghier, N., & Nathan, D. Service quality and customers' satisfaction of banks in Egypt. *Proceedings of 20th International Business Research Conference,* 4- 5 April, 2013, Dubai, UAE.

[4]   Jaiz Bank Plc pioneers non-interest institution in Nigeria. Available (2012). url: www.jaizbankplc.com. Retrieved on 28th July, 2012.

[5]   Avkiran, N. K. (1994). Developing an instrument to measure customer service quality in branch banking. *The International Journal of Bank Marketing,* 12, 10-18.

[6]   Munusamy, J., Chelliah, S., & Mun, W. (2010). Service quality delivery and its impact on customer satisfaction in the banking sector in Malaysia. *International Journal of Innovation, Management and Technology*, 1(4), 399–404.

[7]   Ozdemir, V. E., & Hewett, H. (2010). The effect of collectivism on the importance of relationship quality and service quality for behavioral intentions: a cross national and cross contextual analysis. *Journal of International Marketing*, 8(1), 41-62

[8]   Hanzaee, H. K., & Salehi, A. S. (2011). Perceived service quality measurement scale in Iran's retail banking market. *African Journal of Business Management*, 5, 1804–1810.

[9]   Tijani, N., Okunola, G. A., & Orga, D. Y. (2012). Service delivery and customers' satisfaction in some selected hotels in Ikeja areas of Lagos state. *Journal of Social Science and Public Policy, 4.*

[10]   Akinyele, S. T., Adegbuyi, O., & Ogbari, M. (2013). Service quality and customer satisfaction in Nigerian Banking Sector: Empirical evidence from UBA, Nigeria. *Journal of African Research in Business and Technology*, 8(7).

[11]   Sogunro, A. B., & Abiola, B. (2014). Measuring customers' satisfaction on life insurance products: case study Lagos, *Nigeria in International Journal of Management Research,* 4, 13-25

[12]   Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Alternative scales for measuring service quality: A comparative assessment based on psychometric and diagnostic criteria. *Journal of Retailing*, 70, 193–194

[13]   Kotler, P., Armstrong, G., Saunders, J., & Wong, V. (2005). *Principles of marketing* (4th european ed.). England: Prentice Hall Publisher, 625-626.

[14] Kotler, P., & Keller, K. L. (2006). *Marketing management* (12th ed.). New Delhi: Prentice Hall Publisher, 126.

[15] Asubonteng, P., McCleaty, K. & Swan, J., (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Service Marketing,* 10(6), 62-81

[16] Wisniewski, M., & Donnelly, M. (1996). Measuring service quality in the public sector: the potential for SERVQUAL. *Total Quality Management*, 7 (4), 357.

[17] Oliver, R. (1980) A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research,* 17, 460-469.

[18] Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2006). *Service quality: Integrating customer focus across the firm* (4th ed.). Boston: McGraw-Hill.

[19] Cronin, J., & Taylor, A. (1992). Measuring service quality: A re-examination and extension. *Journal of Marketing,* 56(3), 55–65.

[20] Shanka, M. S. (2012). Bank service quality, customer satisfaction and loyalty in Ethiopian banking sector. *Journal of Business Administration and Management Sciences Research*, 1(1), 1-9.

[21] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multi-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, *64*, 12–40.

[22] Chang, Y. H. (2002). A survey analysis of service quality for domestic airlines. *European Journal Operation Research,* 139, 166-177.

[23] Gronroos, C. (1983). Strategic management and marketing in the service sector. *Marketing Science Institute*. Boston, MA

[24] Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991a). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, *67*, 420–450.

[25] Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991b). Understanding customer expectation of service. *Sloan Management Review*, *32*(3), 39–48.

[26] Stafford, M. R. (1996). Demographic discriminators of service quality in the banking industry. *Journal of Services Marketing*, *10*(4), 6–22.

[27] Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing,* 18(2), 84–91.

[28] Aldlaigan, A., & Buttle, F. (2005). Beyond satisfaction: Customer attachment to retail banks. *International Journal of Bank Marketing,* 23(4), 349–359.

[29] Van, D., & Lee, P. (2012). Examining service quality and customer satisfaction in the retail banking sector in Vietnam. *Journal of Relationship Marketing,* 11(4), 199-214.

[30] Othman, A., & Owen, L. (2001). Adopting and measuring customer service quality in Islamic banks: A Case Study in Kuwait Finance House. *International Journal of Islamic Financial Services,* 3(1), 1-26.

[31] Ciptono, W. S., & Soviyanti, E. Adopting Islamic bank's CARTER model: An empirical study in Riau's Syariah banks, Indonesia, *Proceeding of PESAT,* 21-22 August, 2007, Auditorium kampus, Gunadama, Indonesia, 2, 1858-2559.

[32] Gambo, M. K. K. (2013). Customer perception of the effectiveness of service quality delivery of islamic banks in Nigeria: An Evaluation of Jaiz Bank. *Journal of Marketing and Consumer Research - An Open Access International Journal, 1, 9-16.*

[33] Ghani, E. K., & Said, J. (2011). Carter instrument for Zakat organization: An examination using Delphi technique. *Research Journal of International Studies*, 21, 138-144

[34] Shafie, S., Nursofiza, W., & Haron, A. (2004). Adopting and measuring customer service in Islamic bank: A case study of bank Islam Malaysia berhad. *Journal of Muamalat and Islamic Finance Research,* 1 (1), 23-42

[35] Carden, R., & Dellifraine, J. L. (2004). An examination of hospital satisfaction with blood suppliers. *Transfusion,* 44(11), 1648-1655.

[36] Lee, H., Lee, Y., & Yoo, D. (2005). The determinants of perceived service quality and its relationship with satisfaction, *Journal of Services Marketing,* 14, (3), 217-231

[37] Gilbert, G. R., & Veloutsou, C. (2006). A cross-industry comparison of customer satisfaction. *The Journal of Services Marketing,* 20(5), 298-308.

[38] Sulieman, I. (2011). Banking service quality provided by commercial banks and customer satisfaction, *American Journal of Scientific Research,* 27, 68-83.

[39] Adeola, M. M., & Adebiyi, S. O. (2014). Service quality, perceived value and customer satisfaction as determinant of Airline choice in Nigeria, *International Letters of Social and Humanistic Sciences,* 66-80.

[40] Sureshchandar, G.S., Chandrasekharan, R., & Anantharaman, R.N. (2003). Customer perceptions of service quality in the banking sector of a developing economy: a critianalysis. *International Journal of Bank Marketing*, 21, 233–242.

COPYRIGHTS