

The Roll of Servqual Model in Islamic Banking System and Islamic Banking Windows: A Comparative Analsis

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ABSTRACT

It is admitted fact that the system and technology in the field of banking and globalization scene, developments and advancements, the quality of service (Servqual) has the very important value and place in the competition of banks to satisfy the customers and their loyalty and to get rid of the strike threat of the clients. No doubt, the system of Islamic banking needs and search no hopes and expectation. System of Islamic banking, in different fields, exists either in the shape of complete system of Islamic banking or in the shape of Islamic banking homes (windows) in the conventional (traditional) banks. So, in connection with the topic under discussion and literature is to determine and fix the kind of system of the banks mentioned above. Therefor under discussion topic and study is to compare the both system of banking especially with reference to the service quality. So, for this purpose, we shall use and implement the SERVQUAL MODEL for the analytical study of the quality of service of above- mentioned banks in Pakistan. In this way the results of the two banks will come out in the better position and image about full Islamic banks as shown by the customers and clients of their own. Likewise, the other features of this model will decipher and reveals of the touch of tangibles, touch of empathy and similarly responsiveness are very important and significant items that will help us to determine and distinguish the importance of the system of Islamic banks and ISLAMIC BANKING WINOWS, especially with reference to the quality of service (service quality).

Introduction

It is crystal clear that the atmosphere has complete and great stress on implementing the banking industry for the competition of other types of the men and players in the market. The strict and aggressive type of marketing backgrounds and perspectives have brought and created the bad and panic concept in the banking industry to occupy and capture the share of market¹. It is not enough and sufficient to explore and create new client and customers, to satisfy them, and build up such atmosphere as loyal clients and customer and cut down and minimize the clients (customers) and their switching behavior². The approach and techniques of satisfying the clients(customer) with the help of (optimal service quality) which guides not only to the sites of clients and retention, it in parallel and equal boosts up the performance of financial type in term and condition of the value of revenues and ratio of the cross-selling, but also to the satisfaction of the customers.³

On the other hand, in the shape of theory and practice, the system of Islamic banking has some salient and distinctive values and feature, for example as no Riba⁴ (usury/interest) and no type of Grarar⁵ (in a contractual condition which might lead and bring to an uncertainty and conflict). A very comprehensive report written by international monetary funds (IMF) reveals and shows that the Islamic finance in the same field of industry is very effective, growing and significant in the form of banking is warmly welcomed in the world. This report also shows that the such type of industry welcomes and admits the system of Islamic banking, Sukuk⁶ (the alternative of Islamic banking towards bands). Security of market, leasing type of contract (Ijara)⁷ companies or organization, type of insurance (Takaful), investment type of funds (Modarabas) and also such type of microfinancing organization and institute. This is fact that the system of Islamic banks and also sukuk are very progressive and productive and also constitute and create almost 95% of all the assets in the Islamic financial systems. On the other hand, Islamic banking system in the shape of financials covered and occupied almost US \$700 billion in amount in the fiscal year of 2008. It is also fact that there were 277 institutes of Islamic financial system till 2005 in the world.⁸

The Islamic banking system and also conventional banks has been welcomed by the government all over the world. So, we can say, the dual system of banking is spreading and prevailing in the countries of Asia, for

example Malaysia, Indonesia, Bahrain and Pakistan. In Pakistan the system of Islamic finance has the control of 4.3% at the rate of assets and likewise 4.2% at the rate of deposit of the total banking industry of local sites, in a very short span of time i.e., five years (2002 – 2008) at the rate of growth of 60% annually. This system is very effective as compared to the other countries. But in spite of all these facts it is very necessary to come on the focus of the satisfaction⁹ of customers to compete and get the advantages over the system of conventional banks in Pakistan. Therefore, the research and study under discussion is an initial and very little attempt and effort to deal(address) with the research gap by the process of conducting and very comprehensive and comparative study of the quality of service (service quality) among all the customer of the two kinds of Islamic system of banking.¹⁰

Its initial step of development in Pakistan in the field of islamic banking¹¹ is being made and being uncovered. The advancement of establishment business in Pakistan, its slowly improvement and upgrade is being made known for perusers and specialists in the rules and regulations of islamic banking and islamic banking windows¹². The prologue to instruction, its sorts, and its framework in Pakistan is being framed in the form of interlocked position according to islamic rules. Its rise, social and financial measurement in instruction in islamic banking in Pakistan is being accumulated on one page in broad daylight. Some imperative and fundamental guidelines of for both the banks in instructions are being gathered and collected under discourse and finished to embrace.¹³

Islāmic commandments in apropos of RIBĀ (Usury or Interest) will be examined in detail. RIBĀ and its esteem and position would be cleared up and clarified in the light of Qurānic Verses and Hadith., the genuine and perfect devices and instruments of Islāmic Banking and Finance are to be viewed as and explained under the subtitle of ``Islāmic Modes of Banking and Financing.¹⁴ ``legal estimation of Islāmic components of financing, for example, MUSHĀRAKAH, MUDĀRABAHA, MURĀBAHAHA, SALAM, ISTISNĀ, and IJĀRAH and their criticalness in Shariah must be featured, clarified and demonstrated on the premise of experimental hypothesis and methodologies. Some unmistakable and particular qualities and estimations of Islāmic Economic System, for example, authorization of Islāmic law, social equity, monetary equity, foundation of Bait al-maal, steadiness in cost and support of moral and good esteems have unbridled

and make sense of with the assistance of extraordinary signs and implications from the Qurān and Hadith. Then again, a rundown of benefits and a few negative marks of Islāmic System of Economics will likewise be examined, clarified and advocated.¹⁵

Strong and nitty gritty talk about the denotative and indicative importance and idea of islamic banking will be engaged. The definition, which means and nature of islamic validation of islamic banking windows have been illustrated. Idea of Entity and Legal Entity in this field has been cleared up. The approval of legitimate individual in Shariah will be defended. The important components of establishment business will be counted. The Islāmic approval of establishment business and its all components in Islāmic Shariah would be supported. Components and instruments of Islāmic keeping money and back, for example, MUSHĀRAKAH, MUDĀRABAHA, MURĀBAHAHA, SALAM, ISTISNĀ, and IJĀRAH are thought to be examined in detail and legitimization, approval in Shariah, vindication and exemption of Shariah rules must be contained and illuminated. Some fitting, impressive, outstanding, satisfactory, unmistakable and reasonable comments, conclusions, verifications, contentions and confirmations will be deciphered, explained, defended and approved by the standards of Islāmic Economic System and Shariah.¹⁶

Literature Review

As far as the understanding and interest of the kind of service quality among all researchers, the popularity in all types of business studies is till this time effective (intact). In my opinion there are so many reasons of this form of up search and increase in service quality of such type studies. Firstly, the service sector and their importance at the stage of (big)macro line (ground) and secondly the significant and importance of its quality of service by the use of its package and impact on the advancement, progress or performance of such trade or business on micro stage. At the ground and large-scale or macro ground (stage), the world bank showed its report in the year of 2004 that the service sector occupies its largest part in the form of JDP (distinguished or prestigiously at the rate of 64% in the highly income of countries at the rate of 43% in the low income of countries). So, in this way with respect to the line of its impact in towards customers, Servqual (service quality is aiming at the satisfaction of the clients and customers by means of giving (delivering) proper and true products to the customers which fulfil their needs and the requirements. In addition to this

giving a good and better service also can control the customers and that also may increase at enhance financial performance of all business. As a special case, industry of banking when satisfy the service quality the customers and clients become genuine and loyal with the banks and they also minimize their switching of behavior. There is a number of all types of conceptualizations of all services of quality are now available in the market literature. And this type of study act upon the rules of conceptualization of all service quality searched and traced by Grosroos¹⁷ and also Parasuraman¹⁸ et al. the foundation of the comparative study of the type of idealized expectation and of perception is also on actually gained and received of service quality. On the other hand, the type of conceptualization of service is available and also followed in the field of marketing literature.¹⁹

Servqual

It is stated that Serqual is a multidimensional instrument of research that is designed to control and capture the expectations of consumer and on the other hand perceptions of the service almost with five dimensions which are believed to give at service quality. It is also said that the servqual is made and built on the basis of expectations, this confirmed model and paradigm, that, in very easy terms, meaning that the service of quality is being thought and also understood towards the line and extent to what customer perception of such quality which are definitely confirmed or not confirmed by means of their original or actual thoughts and perceptions of the service experience. It also stated that when the servqual questionnaire was published first time in the year of 1985 in the special team of academic and researchers. An expert, A. Parasuraman, a master, Valarie Zeithaml and a mentor Leonard L. Derry to have the calculation and measure of the standard and quality in the sector of this service. At that time, it was shown and presented a great solution and breakthrough in the form of methods measurement that are used for quality of this service, research and investigation. In the way the value of such diagnostic type of this tool and instrument is helped, guide supported by this sample and model of such service and quality also that which makes the type of conceptual frameworks for the advancement and development of such scale (such as tool or instrument are the questionnaire). This type of tool or instrument is used on large in the verity of context and the settings of cultural type and was found to be almost robust. So In this way it has gained and achieved

the dominant and prominent measurement the scale in the special area of such quality of quality in spite of so much having importance or value, there has been many researchers criticized very much.

Serqual is called a multidimensional instrument of research that is made and design for the measurement of surface quality by attracting and capturing the expectations of response with the help of five sides or dimensions of such quality of service and the process is this that the questionnaire has the matched and same pairs of the items of 22 (items-22) expectations and also 22 perceptions items-formed and organized in the shape of five dimensions that are supposed to believe to level and align with the help mental design and map of consumers of service of quality of such dimensions. Both of the types of hopes and expectations of component and also of the perceptions of component of this type of given questionnaire has the total 22 items, having four (4) items for the capturing of tangibles, 5 such items for the capturing of reliability, for such items are fixed for responsiveness, and also 4 such items for ensurance and similarly 5 such items for the controlling of empathy. Such type of questionnaire might be organized In the shape of paper survey, in the form of website survey or in the shape of one on one (face- to -face) of such interview. Acknowledged and know information and studies has been advertise the published in the shape of high-level of scores for the validity, legality and also reliability from the small-scale and site towards the large-scale and site. In such habit and practice it is conventionally and customary for the increasing of additional items for example, the socio-graphics of response, experience of prior type with the special brand or category and also thoughts and intentions of behavior. So, in this way the last and final questionnaire maybe comprises of 60+ items by means of 22(twenty-two) questions all the very matching and same. So, the interview of one-to one version likely uses very much time, per given respond, for the administering but is not for printing or not having kinds of website survey.²⁰

Precis Of The Serqual Model

The model of SERQUAL may be defined as a short form for service quality of model in place of research methods for the capturing and also analyzing the expectations, hopes and also perceptions in connection with service. The kind of such model works and helps as a bridge to complete the gap and distance between the expectations of customers and all the

needs. The important, significant, current and also famous file sides and dimensions of the model of SERQUAL are being used for measuring the quality of service. Basically, this standard was captured and measured bringing in mind the 10 important component such as responsiveness, tangibles, understanding the customers, reliability, courtesy, competence, credibility, security, communication and access. All the components mention above were eventually appeared and merge so at this time the model of SERQUAL is dealing with the help of five components that are as follows:

- i. Reliability
- ii. Assurance
- iii. Tangibles
- iv. Empathy
- v. Responsiveness

For the facilitation of readers, these five components are also known in the form of RATER model.

The name of ten original and basic dimensions of the model of SERQUAL also called service quality model are counted as follows,

- i. Responsiveness
- ii. Tangibles
- iii. Understanding The Customers
- iv. Reliability
- v. Courtesy
- vi. Competence
- vii. Credibility
- viii. Security
- ix. Communication
- x. Access²¹

5 RATER Dimensions of Service Quality

As you know we mentioned ten basic dimensions of the SERQUAL model in over previous lines but the simplified form of this model is called, THE REATER model. This simple model has five dimensions and parameters with the help of those it measures the evaluation of the customer. This is understood that the model of SERQUAL and these dimensions are using for the finding out the quality of service perceived by the customer on the basis of multiple item table or scale. All these dimensions propose and suggest the item table or scale for the measurement of the service of quality

according to the perception of the customer. All these components help us for getting knowledge about the customer for this reason all these components are known as integral and part and parcel parts of the services of marketing

The Explanations of The Rater

1 Reliability

Basically, this is the capability and ability of the organization or firm for the performing of service very effectively and also very accurately this ability also measures and shows whether the organization or any firm or making their promises according to the agreement or not

2 Assurance

This type of dimension is dependent on all the employees of the organization or the firm. This dimension and skill are used for the manage and produce the trust and also the credibility in the realm of minds of all the customers it is also need and requirement for getting proper and to the point knowledge and also dedication.

3 Tangibles

The dimension of such type of SERQUAL model and its duty is to produce physical facilities, all equipment's, necessary personnel and material of communication.

4 Empathy

The basic duty of this dimension is to full attention and also priority for fulfilling all the needs and all the requests of the client and customer.

5 Responsiveness

The basic ability and duty of this dimension is connected and related with the firm and the ability of the organization and also willingness of the company for adding and increasing the number of clients and must provide the active and apt quality of service as they promised to the customer.

There are the five basic dimensions discussed above that assist and help the organization or any firm for inclining all its customers and tending its clients and also try to maintained a helpful, useful, positive and beneficial relationship in the field of service quality with all its customer and clients.²²

The Double (Dual) System Of Islamic Banking In Pakistan

This is fact that the solid and sound economy in a country has a sound and solid banking system. Because this sound economy eliminates the situation

of the built-in disparity the situation among all the savors and also deficit end of the economy with the help of maintaining a flow of funds among the people. The situation of banking system is adopting the global situation especially all over the world. In the other hand in the history of banking of Islam (Islamic banking) an unmatched step was taken by the different Islamic countries such as the country of Malaysia in the year of 1993 and in the state Bahrain in the year of 1996 for the working in all the field of Islamic banking windows for operation and work under the shadow of thoughts and concepts of double (dual)system of banking. The system of Islamic banking windows are actually Islamic services given and managed by the conventional so it means an Islamic window is called simply a window in the limits of conventional banks and customers can run and conduct their business with the help of this window, within the limitations of shariah compatible tools and instruments. More comprehensive, admirable and lucid sense and definition of Islamic windows “small departments within the limits of all conventional banks setup, which operating and also maintaining the system of Islamic banking and their working in the form of profit and loss and also sharing the existence of entities that are separate from the setup of the conventional banking operation. Now keeping in view the different definition that the Islamic windows are especially working for the running of the business in fashion and insuring the pure seclusion of all the funds that comes from the Islamic and also from the conventional business sides in the shape of parent bank. The other reason is this that the Islamic banking system, Islamic windows and Islamic standalone branches are very important and undistinguishable because both the banking are the Islamic financial services given by the conventional banks. So for the research under the thought and concept of all the definition this study and research are the same as mention above.²³ According to the research there are 54 banks are working in Pakistan and 17 banks are working in the shape of sharia and they are using their name in the shape of Islamic banks. In the light of the definitions discussed above the muslims state or nation started their business according to the sharia laws very after the time of independence In this was Pakistan was also wanted and enthusiastic to change and transform the entire economic circle but she did not get the success due to the some important and also political issues. According to the statement of Ghazi their were shortage of Islamic scholars especially having the interest of the economics this was the first

reason but after sometime, the thinking and concept of the dual and double banking system was introduced and also appreciated in different Islamic countries so Pakistan introduced and also adopted very soon so in Pakistan the system of dual banking started to progress in the shape of reflecting the fact that there are more Islamic banks than half are working in the shape of Islamic banking window in the year of 2011. The total assets of Islamic banking windows in the state of Pakistan are rupees 189.990 billion and also growing at the rate of 27.28%.²⁴

The reason is this that the growth of Islamic banking windows is counted twofold at the level of macro and also micro lines. At the level of macro site the people (called policy maker have the mind the thinking in favor of dual banking system). For example, the derivatives and also hedging is not found a panacea and solutions for all the problem of financial type so dual system of banking in considered very much better and diversified financial outlines and outlook towards economy. And the other reason is this the system of islamic banking window is very easy and adoptable for the spreading of Islamic financial items and product according to the demand of public. Malaysia is very important and ideal example of growing and spreading its finance limitations and sector through Islamic banking system. The third reason is this is that the Islamic banking system edit a very new and valuable erudition in the system of banking services. On the other side considering the micro level, help, support and guide lines for Islamic banking windows in the shape of dual (double) system of banking is considered the reality that the banks islamic system were not really in position to be so adept and far the reason of being new comer and entrance on the field of markets and bazars have very lesser and short expertise at the stage of their own inception. So the gap is considered as opportunity given by the conventional banks to handle the increasing the population of Muslims and the customers and clients of other Islamic finance.²⁵

The full fledge and complete Islamic banks and Islamic banking windows are lacking the market literature and also comparative phenomena in this connection. Keeping in view the focus on the efficiency in a comparative study the survey, research, sample and investigation of malaysian country shows that the conventional and Islamic banks and their efficiency are at very high level than the conventional banks. Similarly this study and research also reveals that the trends of efficiency of collecting the revenue, Islamic banking windows are very senior and superior in comparison to

FFIBs. The reason is this the Islamic banking windows and their trends are more and most consistent in this field. The FFIBs full fledge Islamic banks have control the full confidence of the public that is leading to the high level of efficiency and performance in connection profit, cost and also technical and also allocative measures. The other reason is this when we investigate the competition and efficiency of full fledge Islamic banking and Islamic banking window the result came out that the Malaysian Islamic banking system was better than Islamic banking windows. Moreover it also shows and reflects that the Islamic banking windows and their process and phenomena was the very useful, good and helpful step, initiative and line to increase , spread and to advertise the products of Islamic banking because it hit and clicked the line of competition to enhance and promote the efficiency. However, unluckily such type of studies are not available and found in the context and realm of Pakistan. Moreover the research and studies to examine the perception of customers that is comparing to Islamic banking and Islamic banking windows are not in practice till this time. Keeping in view the reasons and causes mentioned above effort and struggles to fill out the real gap with the connection of an implied methodology will also be delineated and explained.²⁶

Conclusion

After the discussion and literature review and the practical and empirical examination showing the result after deduction that the actual service quality often measures through the process and model of SERQUAL, the fact is that having most criticism still this time it is gaining much prominent service and value. The calculation and examination of the gap of SERQUAL and some techniques came out and showed the result very useful in the process of assasin the needs of customer in the position of quality of service and also determined the act of fulfilment and performance of the bank by the scorings of perception of clients. In different ways implementing and applying the SERQUAL with the conventional banks, their construct and also items these results came out the banking of Islamic system the full fledge of Islamic banks are much leading and superior in comparison of Islamic banking windows with regards to the conditions and terms of the quality of service. It is also come in the conclusion that the aged people are driven and shows their inclination towards the full fledge Islamic banks and on the other side the smaller group of age shows their interest towards Islamic banking

windows. So, as a matter of fact it is cleared that the aged, highly educated people and also working people comparatively more active and serious and also conscious in adopting and selecting the service of them. So that is why having the good quality of service and also standards fascinated and attract such type of people. And such type of people also attaching themselves with the channel of media to watch and absorb the effectiveness of full fledged and Islamic windows. Such type of news of now allowing and imposing ban the Islamic banking windows by the orders of central banks, it has been this case in Pakistan may play a major role in the form of bending of their likings to the side of full fledged Islamic banking. After the research of all the study the result is out that the banking of Islamic line are very weak especially in the process of assessing the special needs of customers and that is why it was the reason to unable them to train their customers and employees and also tailor the all products in all the fields in parallel with all these customers needs. No doubt the banks of both kinds are not working up to the standard and mark in all these cases but Islamic banking windows are found worse than the full fledged Islamic banks. After a long discussion in connection with the measuring and also analysing the scores in the field of expectation and also perception and on the other hand the distance and gap of every construct including the item in both the type of banking system the customers and consumers have high level of hope and tendencies in all their own expectation resulting in these lines in a larger size of cases of full fledged Islamic banks for the reason of most of their construct and items. This is a good news that there is no gap in the items just like all the employees are very busy to respond and answer in full fledged Islamic banks and also appealing and attracting the physical facilities in all the Islamic banking windows so this is a good sign that these two type of banks are showing positive sign that they are in a position and able to give and provide a standard quality of service according to the expectation to all their client and customers. In spite of all the conditions it is also raised a voice that is heard by all the banks that the such types of zero gap is not due to the virtue of banks and their performance but it is noticed that this gap is come by the reason that the customers of the banks have their expectations at a lower scale. On the other hand if the expectation of clients grow the gaps mentioned above positive automatically will be in the turning point of negative showing and reflecting the performance lags into the behind of expectations so the

results of the studies are found in sink on the availability of literature of all Islamic banking, hence this study provides and shows the empirical and practical support for the further enhancement of existing literature of all Islamic banking. After the observation of all he fact and figures we have come to this conclusion that the service quality of full fledge Islamic banking are better than Islamic banking windows. To find out the reason, logically speaking it is very easy to find that the Islamic banking windows are under the control by the conventional banks whose larger and bigger chunk of business are running in their won conventional banks instead of Islamic banking windows and it is witnessed in the light of annual report. That is why it is natural for them having lesser worries and concerns with all the Islamic banking windows in terms of condition and product development and advancement techniques and planning and training of all their employees. Second reason is this, that all the full fledge Islamic banks are considered new entry in the market. Therefor attracting the clients and customers it was necessary for all type of banks to give and offer the better service quality so that they can survive and also excel in the market. The third reason is this that the conventional banks have so many business to create and excel their speed of service quality but on the other side Islamic banking windows and full fledge islamic banks have only the single business field for the creation of profits, therefore in this position the workings of such banks in a low service quality can be considered harmful and fatal for their life and existance. Keeping in view all the reasons sighted before us that the collective and accumulated impact to create for the lower performance Islamic banks that are working under the shade and umberalla of all conventional banks has Islamic banking windows rather than the full fledge Islamic banking.²⁷

Limitation of the Study

The study under discussion will contribute to the limits and extends of Islamic banking and literature in the following different ways. First of all, it is the such type of study and research that will determine and identify the satisfaction of the customer and client as compared to Islamic banking and Islamic banking windows. The survey and research of the literature needs to define and also drawing the basic logic for allowing or not allowing(banning) the Islamic banking windows the deep analysis of all the different aspects of such type service quality of all the dual Islamic banks in Pakistanis a good and added contribution of this study. The

implementation and the employed SERQUAL is very important in this research we have used the descriptive statistics and independent techniques of T-test. We have also used rigorous and also contriving techniques such as factor analysis and also the use of structural modeling etc. the implementation of the technique of sampling may also increase the validity and importance of responses. In addition to this, such type of study banned and confined in the state of Pakistan, such type of all the studies in other countries and states also would be conducted to search, explore and research the further information about this issue.²⁸

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