

Customer Perception of the Effectiveness of Service Quality Delivery of Islamic Banks in Nigeria: An Evaluation of Jaiz Bank

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Abstract

Purpose: This study attempts to identify the factors that motivate customers to deal with an Islamic bank as well as measuring customers' perception of the service quality delivery of Jaiz bank in Kano State of Nigeria. It also seeks to assess customers' satisfaction with the performance of Ja'iz bank

Design/methodoly: This study is primarily an exploratory work that uses survey design to examine customers' perceptions of the quality of service delivery by Jaiz bank in Nigeria. The population of the study consists of the customers of Jaiz bank in Kano State of Nigeria. Customers' responses regarding service quality were collected using the CARTER instruments through a self-administered questionnaire. Both purposive and convenience sampling techniques are used in the study. In addition, descriptive statistical methods are utilized to calculate the means, frequency, percentage and standard deviation of responses in order to summarize and interpret the data as well as to measure the perception of bank customers based on the CARTER constructs.

Findings: The study reveals that the non-interest nature of Islamic banks is main motivating factor that attracts customers to Ja'iz bank. Also, customers perceive the six CARTER dimensions of reliability, responsiveness, empathy, tangibles, assurance and compliance with Islamic law to be very effective even as they are generally satisfied with the performance of the bank. Another important finding of the study is that it has empirically proved that Islamic banking services are not limited to muslim alone, rather, it can be enjoyed by any person irrespective of his/her ethnic or religious affiliation.

Research Limitations/Implications: There are some limitations that need to be acknowledged. The data were collected in a one but important location for Islamic banking operation in Nigeria. Thus, the results' interpretation should be limited to this group of customers. Also, the measurement of customers' perceptions was limited to 25 attributes. Even though these attributes were included in other studies as well, there could be other relevant attributes that are likely to influence bank customers' perceptions. So, in order to be able to generalize the findings, it is suggested that similar studies be conducted in other Nigerian cities where Jaiz bank operates as well.

Originality/Value: The study is undoubtedly valuable in the Nigerian context as it will provide empirical facts to the current debate on the viability of Islamic banking services in the country. Being one of the few studies conducted after Ja'iz bank started its operation as the first full-pledge Islamic bank in the country; it will help to refute the wrong notion on Islamic banking in the country. It will equally provide factual reasons to the arguments for the establishment for more Islamic banks in Nigeria.

Keywords: Customer perception, Islamic banking, Service Quality, performance

1.1 Introduction

In modern competitive environment, the pursuit of service quality is considered to be an essential strategy. Marketers are often faced with the challenge of examining their service quality from customers' point of view. To achieve this, they use market research to determine customers' expectations and then use information obtained therefrom to develop their service quality dimension in order to meet or exceed their customers' expectations. Many service organizations in Nigeria have responded to the strategic and financial impact of quality by treating it as a valuable tool for building and maintaining competitive advantage. Companies that have goods and services perceived as being of high quality typically experience high customer patronage and loyalty; such that satisfied customers often help to attract new customers through word of mouth advertising and positive referrals. Thus, it is apparent that, in the long term, the most important factor affecting business performance is the quality of goods and services offered by the organization, relative to its competitors. Many companies therefore, try to deliver a service with superior and differentiated quality.

From the foregoing, it is believed that perceived service quality effectiveness tends to play an important role in

high skill and technology-involving industry like banking service. Delivering quality service to customers is often regarded as a yardstick for success and survival in today's competitive banking environment. These service-quality issues, however, have long been neglected in developing economies unlike the developed economies like the USA and Europe (Yavas et al., 1997), and this also applies to the banking industry (Angur et al., 1999). Nigeria being a developing economy, with an emerging banking sector which has a wide geographical reach catering to the needs of a huge clientele, offers an excellent scope for research on the issue of customer service quality in banking (as perceived by the customers), and can provide the beacon for evaluating the effectiveness of banking services delivery. This is even more crucial in the Islamic banking sub-sector, being a new and largely untapped market in Nigeria. So, the identification of the effectiveness of service quality of Jaiz bank, as a pioneer full-pledged Islamic bank in Nigeria, could be an invaluable contribution for improving the banking services and an eye opener to potential entrants.

With the foregoing introduction, this study attempts to identify the factors that motivate customers to deal with an Islamic bank as well as measuring customers' perception of the effectiveness of service quality dimensions as provided by Jaiz bank in Kano State of Nigeria. It also seeks to assess customers' satisfaction with the service quality delivery of Ja'iz bank. To achieve this goal, the researcher selects the multidimensionality of CARTER model, Othman and Owen (2001), to measure service quality. This is done with a firm believe that the study may elicit the response of both Muslim and non-Muslim customers who are vital to Islamic banks. Consequently, the following three questions are posed for the study.

Question one: What are the main factors that motivate customers to deal with an Islamic bank? Question two: How effective is the delivery of service quality instruments from the customers view point?

Question three: What is the level of customers' satisfaction with the service quality delivery of Ja'iz bank.

1.2 An Overview of Ja'iz Bank Nigeria Plc

Jaiz Bank PLC was created out of the ashes of the former Jaiz International Plc which was set up in April 2003 as a special purpose vehicle (SPV) to establish Nigeria's first full-Pledged Non-Interest Bank (Bintube, 2009). At the time Jaiz was incorporated, the minimum capital required to set up a bank was N2.0 Billion (US \$14.29 Million). The promoters therefore obtained the necessary regulatory approvals and went to the capital market to raise the sum of =N= 2.5 Billion (US \$18.5 Million). The offer was oversubscribed (about 120 %) because of the huge demand for interest free banking in Nigeria and the people behind it. However, it could not obtain license to start operation for eight years (2003-2011) due to the reforms that took place in the Nigeria's banking industry. Jaiz Bank Plc. obtained a regional operating license to operate as a Non-Interest Bank from the Central Bank of Nigeria on the 11th of November 2011 and begun full operations as the first Non-Interest Bank in Nigeria on the 6th of January, 2012 with 3 branches located in Abuja FCT, Kaduna and Kano (www.jaizbankplc.com, 2012). The regional license allows the Bank to operate geographically in a third of the country. Also, based on recommendations from Islamic Development Bank (IDB), who is also a shareholder of the bank, Jaiz Bank PLC has partnered with Islamic Bank Bangladesh (IBBL) for Technical and Management Assistance.

In addition, the bank plans to upgrade to a national operating license by 2013. Consequently, it will increase its current Share Capital Base from N6 billion (USD\$39 million) to N12 billion (USD\$78 million). This upgrade will enable the Bank operate in all 36 states of the Federation including the Federal Capital Territory, thereby making it to compete effectively in one of the most thriving sectors of the Nigerian economy. The Bank equally plans to establish 16 branches in 2012 and 100 by 2017. In this regard, the IDB membership of the board is expected to provide a lot technical input.

Ja'iz bank also is positioned as a national bank offering its services to all regardless of religious beliefs. Its vision is to be the dominant non-interest financial services provider in Sub-Saharan Africa, while the mission is to provide innovative, value-added, non-interest financial services to their clientele by employing the best people, supported by technology (www.jaizbankplc.com, 2012). In the same vein, some of its strategic core values include quality service (customer first), team spirit, respect for individual, ethical conduct, trust, partnership and entrepreneurship.

2.0 Review of Literature

The coming of Jaiz bank has opened another vista of financial service intermediation in Nigeria. And there is no doubt that its entry will shape the degree of competition in the retail banking industry. Ja'iz bank is the first full-fledge Islamic bank in Nigeria Bintube, (2012), as such its operation should be done based on islamic principles and injunctions. According to Islamic law, the mode of finance should emphasize profit and loss sharing and prohibit fixed-returns (Ciptono and Soviyanti, 2007). An Islamic bank is much like a conventional bank in that it is a full-service financial intermediation. Invariably, most of an Islamic bank's transactions include such financial products as mudaraba, musharaka, which are equity-like contracts, and the debt-like contracts of murabaha, ijara and istisna. Islamic banks are also engaged in trade finance investment, leasing projects, private banking, investment in real estate and financial engineering.

The modern banking, which has its root from the west, has dominated the banking business globally and is founded on the principle of interest. Islamic banking on the other hand is an emerging variant of the

conventional banking and it is interest-free. Islam prohibits Muslims from taking or giving interest (riba) regardless of the purpose for which such loans are made and regardless of the rates at which interest is charged. However, both conventional and Islamic banks are all operating in the financial service industry. Therefore, their products are essentially service in nature.

2.1 Service Quality Perceptions

Generally, service is seen as a set of benefits delivered from the service provider to the service consumer. It may be coaching, teaching, banking, consultancy and other modes to meet customers' aspirations. Banks provide financial intermediation, consultancy and agency services that are diversified with the passage of time. It is also worth noting that services have four key features that differentiate it from goods. They include intangibility, perishability, inseparability and heterogeneity (Hoffman and Bateson, 2002). Quality is observed as a major factor in reference to customer acquisition and retention (Galloway and Ho, 1996). Therefore, service quality can be used as a competitive tool by banks to build and maintain long term customer relationship and unique service differentiation. In other words, service quality is an important factor in services marketing. To this end, Kotler (2003) posits that customer service perception generally describes customers' feeling on the comparison of the perceived performance and their expectation on services. It is expected that organisations should be able to perform equal to or even higher than their customers' expectations. Perhaps that is why many firms and organizations pay attention to service quality as an important component for their competitive advantage because they believe that it is a mandatory factor for retaining and improving their level of competitiveness.

Nowadays, service quality has become one of the important determinants in measuring the success of companies. Marketers agree that service quality has truly presented a significant influence on customers to distinguish competing organizations and contribute effectively to customer satisfaction (Parasuraman, Zeithaml, and Berry, 1985; Avkiran, 1994). Service quality has many definitions; however an all-embracing definition of this concept and the most recognized definition of this concept proposed by researchers revolves around the idea that it is the result of the comparison that customers make between their expectations about a service and their perception of the service performance (Zeithaml, 1988; Gronroos, 1988; Parasuraman, Zeithaml, and Berry 1985, 1988). In essence, this factor is used as one of the variables for customers to evaluate service companies and certainly, banking sector in this case is not exempted from this assessment.

Therefore, one of the important issues that marketers are faced with is what the customers expect from the service purchased. Indeed, it is the first and crucial stage in delivering service quality. Customer expectation revolves around their conviction about the products and services that they receive from the organization and company that serves them. It is comprehended as the reference point against which the performance of the service provided is judged. This understanding is imperative for marketers because customers compare the performance or quality of the services received and uses same as the reference points when they experience and evaluate the service quality (Zeithaml et al., 2006). This experience in turn is what determines customers' perceptions of the level of service quality received from an organization.

2.2 Service Quality Dimensions

Lehtinen and Lehtinen (1982) provide a three dimensional model of service quality. Their dimensions consist of what they term as corporate, interaction and physical models. Corporate quality consists of organizational image, interaction quality is formed among service personnel and customers and, finally, physical quality includes tangible, equipment and premises. Gronroos (1982) tried to improve this model by focusing on what customers perceive; he therefore sees service quality as consisting of three dimensions which include functional, technical and image quality. Firstly, technical quality primarily focuses on how the customer receives services and their evaluation on them. Secondly, functional quality focuses on how the service is performed and delivered; finally, image is built during company and customers' interaction. This model is known as Nordic model. Also, Schneider and White (2004), define service quality as customers' assessment on the overall excellence or superiority of the services provided. Generally, customers usually evaluate the service perceived performance based on the expectations they already have about the service of a given company.

Markovic and Raspor (2010) opines that one of the main research instruments for measuring quality in service industries is the SERVQUAL model, developed by Parasuraman Berry and Zeithaml (1985; 1988). The model contains 22 items for assessing customer perceptions and expectations regarding the quality of service. A level of agreement or disagreement with a given item is rated on a seven point Likert-type scale. The level of service quality is represented by the gap between perceived and expected service. The SERVQUAL model is based on five service quality dimensions, namely tangibles (physical facilities, equipment and personnel appearance), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to gain trust and confidence) and empathy (providing individualized attention to the customers). This is one of the important theories for assessing service quality.

Buttle (1996) however, argues that the SERVQUAL instrument is not universal and has wrong result in some part such as statistical and psychological theory. Other problems of this model are its failure to measure absolute

service quality expectation and some item can't capture the variability within each service quality dimension (Othman and Owen, 2001). As a result, Cronin and Taylor (1994) introduced another model based on performance to measure service quality (SERVPERF). They expressed that researchers have focused to illustrate differences between service quality and satisfaction by measuring service quality perception; however, this approach cannot distinguish between customers' attitude. Moreover, Bahia & Nantel (2000) developed a specific new scale for perceived service quality in retail banking: Bank Service Quality (BSQ). This BSQ model incorporated additional items such as courtesy and access, as proposed by Carman (1990), and items representing the marketing mix of the "7Ps" (product/service, place, process, participants, physical surroundings, price and promotion) from the Boom & Bitner (1981) framework. These are only some of the models or theories used to explain service quality dimensions.

In general, one of the important problems that are felt with the above models is that none of them pay attention to religion and differentiation among region, religion and countries' culture (Othman and Owen, 2001). In focusing into the variable of religion, it is known that religion, as a belief system, affects the choices and behavior patterns in consumers. In fact, it is believed that religion is a systematic culture that can create strong beliefs or values in the mind of its adherents. In relation to this and satisfaction of customers' needs in service industry, marketers further believe that religion often influence customer behavior and decision when purchasing a product or service (Kotler et al., 1999; Karjaluoto et al., 2002). Relating this to Islamic banking as a specific model of our study, it explains why Muslim people who are sensitive about interest-based transaction of conventional bank – being one of the most common issues among Muslim banking clients – moved to open account in Islamic banks. Therefore, making an additional dimension is necessary for service quality that pays to these factors such as in Islamic banking industry. Othman and Owen in 2001 develop a new model to modify SERVQUAL model for Islamic banking system. They add a new dimension to SERVQUAL five dimensions called "Compliance with Islamic Principles". This dimension defines the bank's ability to fulfill Islamic law and operate under the principles of Islamic banking and economy.

2.3 The CARTER Model

In a paper titled developing an instrument to measure customer service quality in Islamic banking, Othman and Owen (2001) concluded that it is important for Islamic banks to adopt customer service quality program to improve ways of providing products and services to their customers and to cope with strong competition from conventional banks and new entrants to the market. Based on this conclusion, they developed a six quality dimension instrument called the CARTER model, to measure service quality in the banking industry with specific focus on Islamic banking (Ciptono and Soviyanti, 2007). They developed this model to incorporate Islamic dimension to the existing SERVQUAL and consequently, introduced a dimension known as "Compliance with Islamic Law". This dimension indicates the ability of the organization to comply with Islamic law and principles (Ghani and Said, 2011). It includes attributes such as Islamic law and principles, provision of free interest loans and provision of Islamic products and services among others. Thus, CARTER is an acronym denoting Compliance with Islamic principles, Assurance, Reliability, Tangibles, Empathy and Responsiveness (Ghani and Said, 2011). They applied their model to a case study and found a positive link between quality, satisfaction and service encounter. Their findings proved that CARTER instrument is valid in measuring service quality. Shafie et al. (2004) adapted CARTER instrument in a Malaysian setting and found similar findings to Othman and Owen (2001). However, the setting used to examine the applicability of CARTER instrument is limited to Islamic banking industry, hence its adoption in this study.

3.0 Methodology

This study is primarily an exploratory work that uses survey design to examine the effectiveness of service quality delivery of Islamic banks in Nigeria as perceived by customers. The population of the study consists of the customers of Jaiz bank in Kano State of Nigeria. Customers' responses regarding service quality are collected using the CARTER instruments as developed by Othman and Owen in 2001 to complement SERVQUAL with specific focus on Islamic bank industry. This model is based on 25 attributes examining the perceptions and performance of the Jaiz bank. The 25 attributes are allocated into six dimensions. The dimensions are assurance, reliability, tangibles, empathy, responsiveness and compliance with Islamic law. Four attributes are assigned to each of the first five dimensions while five attributes are apportioned to the last one, i.e compliance with Islamic law is. A Five-point likert scale was used to measure the responses of respondents ranging from one (not effective) to five (exceptional).

3.1 Sample

The researcher collects data by administering questionnaire personally to selected respondents at Jaiz bank along Tabawa Balewa road, in Kano State of Nigeria. Sampling method to be used in this study is a combination of purposive sampling (in choosing Jaiz bank) and convenience sampling (in distributing questionnaire to respondents). One hundred and twenty (120) copies of questionnaire were distributed to the respondents randomly. Out of this number, 35 were returned unfilled while 12 were wrongly completed. So, the analysis was done with the remaining 73 correctly filled questionnaires, thus giving a 60% response rate. With regards to data

analysis, a statistical package for social sciences (SPSS) version 15.0 was used to analyze the data from the questionnaires. Firstly, a pilot test was conducted to test the content and context validity of the research instruments. Also the reliability of the instruments was measured with Cronbach's alpha coefficient. According to Pallant (2001) ideally the Cronbach alpha coefficient of a scale should be above .7. In the present study, the computed Cronbach alpha coefficient is .982 which indicates a higher degree of reliability since it is above the acceptable point.

4.0 Results and Discussions

The researcher used descriptive statistical methods and calculated the means, frequency, percentage and standard deviation of responses to summarize and interpret the survey as well as to measure the perception of bank customers based on the CARTER constructs. Personal details of sample respondents showed that 75.3% and 24.7% of them were male and female respectively, 60.3% were married and majority of the respondents, about 76.7% were between 20-39 years old. The data also indicates that 85% of the respondents are gainfully employed and that 74% of the respondents were in the tertiary level of education. This goes to show that majority of Ja'iz bank's customers are educated.

Another important demographic data is the religious affiliation of the respondents. It shows that 89% are muslims, 7% Christians while one respondent belongs to the traditional religion. This response clearly dispels the wrong believe here in Nigeria that Islamic banking is limited only to muslims. By this finding, we can categorically state that non-interest banking is for every interested person irrespective of his religious affiliation. Closely related to this is the response on the factor that motivated the respondents to patronize Ja'iz bank. This is depicted in table 1 below.

Table 1 What motivated you to open an account with Ja'iz bank?

Option	Frequency	Percent	Valid Percent	Cumulative Percent
Recommendation of friends and relatives	9	12.3	12.3	12.3
Marketing efforts of the bank	13	17.8	17.8	30.1
The non-interest nature of the bank	37	50.7	50.7	80.8
As an alternative to conventional banks	14	19.2	19.2	100.0
Total	73	100.0	100.0	

The above response reflects that more than 50% of the respondent opined that they were motivated by the non-interest nature of the bank, 19.2% patronized it as an alternative to conventional banks while only 17.8 were persuaded by the marketing efforts of Jaiz bank. Therefore, being the first full-pledged Islamic bank in Nigeria, the non-interest nature of the bank is one of the salient marketing factors that attract people the bank, christian customers inclusive.

Respondents were also asked to indicate the product they like best out of the range of Islamic banking products offered by Ja'iz bank. Various responses were obtained as presented in table 2, but two products came first and second on customers preference, they are mudaraba and murabaha in that order. A total of 32 respondents (43.8%) prefer mudaraba, 31.5% like murabaha, 9.6% opted for Ijara, 6.8% chose musharaka while Istisna and Salam got 4.1% each.

Table 2 Which of the following Ja'iz products do you like best?

Products	Frequency	Percent	Valid Percent	Cumulative Percent
Murabaha	23	31.5	31.5	31.5
Mudaraba	32	43.8	43.8	75.3
Ijara	7	9.6	9.6	84.9
Musharaka	5	6.8	6.8	91.8
Istisna	3	4.1	4.1	95.9
Salam	3	4.1	4.1	100.0
Total	73	100.0	100.0	

The import of this result is that it will enable the bank to understand customers' preference on their products so as to decide on how to manage its product portfolio. It will also provide insight into the bank's marketing strategy on the products with a view to assess whether the strategies are effective or not. In essence, we can infer from the responses that people in Nigeria like Islamic banking products.

4.1 Measurement of customers service quality perceptions

To measure customers perception of the effectiveness of Ja'iz's service quality delivery, the survey questionnaires was designed to cover a very wide range of issues but only the relevant questions were analysed. These questions have been organised under the proposed framework based on the CARTER model consisting of 25-item instrument. Each item was surveyed directly on the five point Likert scale starting at 1- not effective, 2- somewhat effective, 3- effective, 4- very effective and 5- exceptional. To assist in further testing the validity of this model, a question was added to the survey regarding over-all satisfaction with quality of service provided by the bank under study.

Ja'iz's customers were asked about the importance of proposed quality items model which were based on the

CARTER six dimensions as shown in Appendix (1). It is pertinent to state here that this study is a modified replication of Othman and Owen's (2001) study. Respondents, in essence, ranked the CARTER dimensions by rating the effectiveness for each item and their satisfaction and/or dissatisfaction with overall services and quality. From the responses, customers were particularly consistent in their assessment because they clearly judged the entire six dimensions [Compliance, Assurance and Responsiveness, Tangible, Empathy and Responsiveness] as effective and even very effective with an overall mean of 3.793. The lowest mean is 3.6575, which equally signifies a positive customer perception of service quality delivery by the bank. These findings are in line with the arguments of Ciptono and Soviyanti (2007), Abedniya and Zaeim (2011) and Ahmad et al (2010) in terms of SERVQUAL and CARTER models

In addition, respondents were asked to indicate their overall satisfaction with the quality of service provided by Ja'iz bank, the result is depicted in table 3 below. It shows that more than 50% of customers are either satisfied or highly satisfied with the performance of the bank so far. In the same vein, 28.8% are even delighted with the bank's service delivery.

Table 3 Overall satisfactions with jaiz's quality of service and performance

Options		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Extremely dissatisfied	2	2.7	2.7	2.7
	Dissatisfied	6	8.2	8.2	11.0
	Satisfied	24	32.9	32.9	43.8
	Highly satisfied	20	27.4	27.4	71.2
	Delighted	21	28.8	28.8	100.0
	Total	73	100.0	100.0	

However, some customers indicated their dissatisfaction with the bank's performance (below 9%). Although the figure seems to be insignificant, the bank should not ignore it as it may not be to the bank's best interest.

5.0 Conclusion and Recommendations

Perceptions of banks service quality are the degree to which bank customers find various attributes of a bank important in enhancing their satisfaction with the banking service delivery. In the present study, it was revealed that the non-interest nature of Islamic banks is the main factor that motivates customers to patronize the bank. Also, customers perceived the six CARTER dimensions of reliability, responsiveness, empathy, tangibles, assurance and compliance with Islamic law to be very effective. The willingness of Jaiz's staff to assist customers promptly tops the mean rankings followed by the banks adoption of high Islamic business ethic in its operation. More importantly, the study has empirically refuted the erroneous belief in Nigeria that Islamic banking is introduced to 'islamize' the country. Instead, it is established that non-interest banking is open to all Nigerians irrespective of their ethnic or religious background. This is further strengthened by the fact that most of the customers surveyed indicated that they are satisfied with the banks performance.

Therefore it can be concluded that the modified version of the CARTER model is suitable for use by managers of Islamic banks in gaining easily interpretable and reliable data on bank customers' attitudes regarding perceived service quality. The results of this study suggest that solving customers' problems, performing error-free service, employees' attitude, appropriate location, knowledge and skills of operational support staff and high Islamic business ethics are some of the key attributes for Ja'iz bank's success in Nigeria. Thus, the findings can be used as a guide for bank managers to improve crucial quality attributes and enhance service quality and business performance. It is also recommended that Ja'iz bank should pursue an aggressive customer awareness campaign about Islamic banking products and their benefits to the customers

However, there are several limitations that need to be acknowledged. The data were collected in a one although important location for Islamic banking operation in Nigeria. Thus, the results' interpretation should be limited to this group of customers. Also, the measurement of customers' perceptions was limited to 25 attributes. Even though these attributes were included in other studies as well, there could be other relevant attributes that are likely to influence bank customers' perceptions. In order to be able to generalize the findings, it is suggested that similar studies be conducted in other Nigerian cities where Jaiz operates as well. Additionally, future research could also be conducted to find out the differences between the service quality delivery of Islamic banks and conventional banks in Nigeria from the customers point of view.

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Appendix 1

Descriptive Statistics of service quality attributes based on the CARTER model

Service Quality Dimensions	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation
COMPLIANCE: 1. Jaiz bank servqual effectiveness in terms of operating on islamic law and principles	73	1.00	5.00	3.7945	1.30127
2. Jaiz bank servqual effectiveness in terms of non- interest banking services	73	1.00	5.00	3.7534	1.24478
3. Jaiz bank servqual effectiveness in terms of high islamic business ethic	73	1.00	5.00	3.9315	1.15865
4. Jaiz bank servqual effectiveness in terms of provision of profit sharing investment products	73	1.00	5.00	3.8630	1.14643
5. Jaiz bank serqual effectiveness in terms of staff knowledge on islamic banking	73	1.00	5.00	3.8219	1.03202
ASSURANCE: 1. Jaiz bank servqual effectiveness in terms of friendly and helpful employees	73	1.00	5.00	3.8219	1.10984
2. Ability of jaiz staff to instill confidence in their customers	73	1.00	5.00	3.8082	1.15057
3. Ease of access to account information	73	1.00	5.00	3.7397	1.17883
4. Knowledge ans skill of operational support personnel	73	1.00	5.00	3.8082	1.22086
RELIABILITY: 1. Prompt service delivery	73	1.00	5.00	3.7397	1.24752
2. Provision of wide range of value added products	73	1.00	5.00	3.7397	1.16699
3. Security of transactions and customer information	73	1.00	5.00	3.6575	1.08294
4. Performing services accurately and dependably	73	1.00	5.00	3.8493	1.10140
TANGIBLE: 1. Bank's location and accessibility	73	1.00	5.00	3.7945	1.27975
2. Speed and efficiency of service	73	1.00	5.00	3.8082	1.07571
3. External appearance and interior comfort	73	1.00	5.00	3.7671	1.06093
4. Staff appearance and neatness	73	1.00	5.00	3.7671	1.02090
EMPATHY: 1. Ability of staff to understand customer needs	73	1.00	5.00	3.8082	1.18624
2. Customer care and good human relations	73	1.00	5.00	3.7397	1.01417
3. Confidentiality of customers information	73	1.00	5.00	3.8356	1.11820
4. Provision of lower service charges	73	1.00	5.00	3.8219	1.01847
RESPONSIVENESS: 1. Willingness of staff to assist customers promptly	73	1.00	5.00	3.9452	1.14128
2. Answering customers enquiries on time	73	1.00	5.00	3.7534	.96869
3. Provision of correct service at the first time	73	1.00	5.00	3.7808	1.04412
4. Provision of fast and efficient service at the ounter	73	1.00	5.00	3.6712	.97261
Overall Mean				3.793	