


**SERVICE QUALITY PREFERENCES AMONG CUSTOMERS AT ISLAMIC BANKS IN SOUTH AFRICA**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p>Received 30 June 2023</p> <p>Accepted 28 September 2023</p>	<p><b>Purpose:</b> The objective of this study is to investigate the service quality preferences of Muslim customers considering demographic factors, specifically gender preferences.</p> <p><b>Theoretical framework:</b> This study is guided by the dimensions in the SERVQUAL model including an additional dimension related to ‘compliance’ from the Carter Model.</p> <p><b>Design/Methodology/Approach:</b> A quantitative, cross-sectional study was carried out to examine the preferences of customers concerning service quality at Islamic banks in South Africa. The data was analysed using descriptive and inferential statistics.</p> <p><b>Findings:</b> The findings from the study show that ‘convenient operating times’, ‘providing prompt service to customers’, ‘having records that are accurate and without errors’, ‘staff keep to promises when timeframes are given regarding services to be complete’, ‘keeping customer information confidential’ ‘staff having the best interest of customers in mind’ and finally ‘the Islamic bank does not take interest on loans given’ are the most important items for both males and females regarding the various dimensions of service quality. The reported results also show no significant difference when it comes to service quality preferences between males and females.</p> <p><b>Research, Practical &amp; Social implications:</b> The results of this study have several practical implications. Firstly, Islamic banks can increase their market share by tailoring the quality of their service offerings to align with customer preferences. Secondly, Islamic banks should include as part of their advertising campaigns, the specific service quality offering most appealing to customers. Lastly, initiatives towards improving service quality should not be directed to a specific gender, rather initiatives must be inclusive of all customers, as the results of this study found no difference in service quality preferences regarding gender.</p> <p><b>Originality/Value:</b> This is the first study to consider the role of gender concerning service quality preferences by customers of Islamic banks in South Africa.</p>
<p><b>Keywords:</b></p> <p>Islamic Banking; Service Quality; Gender; Customer; South Africa.</p> <div data-bbox="172 987 480 1234" style="text-align: center;">  </div>	<p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i10.3281">https://doi.org/10.26668/businessreview/2023.v8i10.3281</a></p>

**PREFERÊNCIAS DE QUALIDADE DE SERVIÇO ENTRE CLIENTES EM BANCOS ISLÂMICOS NA ÁFRICA DO SUL**

**RESUMO**

**Objetivo:** O objetivo deste estudo é investigar as preferências de qualidade de serviço dos clientes muçulmanos considerando fatores demográficos, especificamente preferências de gênero.

**Estrutura teórica:** Este estudo é guiado pelas dimensões no modelo SERVQUAL, incluindo uma dimensão adicional relacionada à "conformidade" do Modelo Carter.

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**Projeto/Metodologia/Abordagem:** Foi realizado um estudo quantitativo e transversal para examinar as preferências dos clientes em relação à qualidade do serviço em bancos islâmicos na África do Sul. Os dados foram analisados por meio de estatísticas descritivas e inferenciais.

**Descobertas:** As conclusões do estudo mostram que "horários de funcionamento convenientes", "prestação de serviços rápidos aos clientes", "registros precisos e sem erros", "cumprimento das promessas por parte do pessoal no que respeita à conclusão dos prazos de prestação de serviços", "manutenção da confidencialidade das informações prestadas aos clientes", "pessoal que tenha em mente o interesse dos clientes" e, por último, "o banco islâmico não tem interesse nos empréstimos concedidos" são os elementos mais importantes, tanto para os homens como para as mulheres, no que diz respeito às várias dimensões da qualidade do serviço. Os resultados relatados também não mostram diferença significativa quando se trata de preferências de qualidade de serviço entre homens e mulheres.

**Investigação, Implicações práticas e Sociais:** Os resultados deste estudo têm várias implicações práticas. Em primeiro lugar, os bancos islâmicos podem aumentar a sua quota de mercado adaptando a qualidade das suas ofertas de serviços de modo a corresponderem às preferências dos clientes. Em segundo lugar, os bancos islâmicos devem incluir, como parte das suas campanhas publicitárias, a oferta específica de qualidade de serviço mais atraente para os clientes. Por fim, iniciativas para melhorar a qualidade do serviço não devem ser direcionadas para um gênero específico, mas sim iniciativas devem incluir todos os clientes, já que os resultados desse estudo não encontraram diferença nas preferências de qualidade do serviço em relação ao gênero.

**Originalidade / Valor:** Este é o primeiro estudo a considerar o papel do gênero no que diz respeito às preferências de qualidade de serviço por clientes de bancos islâmicos na África do Sul.

**Palavras-chave:** Banca Islâmica, Qualidade do Serviço, Sexo, Cliente, África do Sul.

## PREFERENCIAS DE CALIDAD DE SERVICIO ENTRE LOS CLIENTES DE ISLAMIC BANKS EN SUDÁFRICA

### RESUMEN

**Objetivo:** El objetivo de este estudio es investigar las preferencias de calidad de servicio de los clientes musulmanes considerando factores demográficos, específicamente preferencias de género.

**Marco teórico:** Este estudio está guiado por las dimensiones del modelo SERVQUAL incluyendo una dimensión adicional relacionada con el 'cumplimiento' del modelo Carter.

**Diseño/Metodología/Enfoque:** Se llevó a cabo un estudio cuantitativo y transversal para examinar las preferencias de los clientes en relación con la calidad del servicio en los bancos islámicos de Sudáfrica. Los datos se analizaron mediante estadística descriptiva e inferencial.

**Resultados:** Las conclusiones del estudio muestran que los "tiempos de funcionamiento convenientes", "prestar un servicio rápido a los clientes", "tener registros exactos y sin errores", "el personal cumple las promesas cuando se establecen plazos para que los servicios sean completos", "mantener la confidencialidad de la información de los clientes", "el personal que tenga en cuenta el interés superior de los clientes" y, por último, "el banco islámico no toma interés en los préstamos concedidos" son los elementos más importantes tanto para hombres como para mujeres en lo que respecta a las diversas dimensiones de la calidad del servicio. Los resultados reportados tampoco muestran diferencias significativas en cuanto a las preferencias de calidad de servicio entre hombres y mujeres.

**Investigación, Implicaciones prácticas y Sociales:** Los resultados de este estudio tienen varias implicaciones prácticas. En primer lugar, los bancos islámicos pueden aumentar su cuota de mercado adaptando la calidad de sus ofertas de servicios a las preferencias de los clientes. En segundo lugar, los bancos islámicos deberían incluir, como parte de sus campañas publicitarias, la calidad de servicio específica que ofrece más atractivos a los clientes. Por último, las iniciativas encaminadas a mejorar la calidad de los servicios no deben dirigirse a un género concreto, sino que deben incluir a todos los clientes, ya que los resultados de este estudio no encontraron diferencias en las preferencias de calidad de los servicios en relación con el género.

**Originalidad/Valor:** Este es el primer estudio en considerar el papel del género en las preferencias de calidad de servicio por parte de los clientes de los bancos islámicos en Sudáfrica.

**Palabras clave:** Banca Islámica, Calidad del Servicio, Sexo, Cliente, Sudáfrica.

## INTRODUCTION

Research on service quality and its various dimensions is extensive in both the marketing and management domains (Dutta et al.2007; Ghamry & Shamma, 2021). Service quality centres on what a customer expects versus what their perceptions are with respect to the quality of the service (Abdullrahim, 2010). Others conceptualise service quality as the need to accommodate a customer's wants (Dauda & Lee, 2016). This is important because service quality affects a customer's decision to repurchase (Ghobadian et al. 1994). To this extent, Islamic banks are urged to develop and enhance their product and service offerings to enhance customer perceptions (Abdullrahim, 2010).

There is an accumulating body of knowledge within the South African context shedding light on the study of Islamic banking, and the different risk profile for this type of banking when compared to conventional banking (see, Kholvadia, 2017; Moosa 2018; Moosa 2022a; Moosa 2022c Moosa et al., 2021a; Moosa et al., 2021b; Ramabulana & Moosa, 2022). More specifically, studies focusing specifically on customers have considered factors such as customer engagement, customer selection criteria, customer awareness, customer satisfaction and customer loyalty (Moosa 2022b; Moosa and Kashiramka, 2022; Moosa and Marx, 2023; Moosa, 2023 Roberts-Lombard 2020). However, customer preference concerning service quality at Islamic banks in the South African context has received little to no attention. Bearing in mind this gap in research from a South African perspective, the objective of this study is to investigate the service quality preferences of Muslim customers considering demographic factors, specifically gender preferences. The extant literature draws attention to the inconsistency among studies regarding the service quality preferences and demographic characteristics of customers at Islamic banks (Ahmad et al. 2010; Al-Tamimi & Al-Amiri, 2003; Islam et al. 2015). The study thus has both theoretical and practical implications as the findings can be applied by those responsible for decision making at Islamic banks. Moreover, the findings of this study are important as it may assist Islamic banks in South Africa to identify and tailor their service quality offerings, particularly as Muslims in South Africa are engaged with aligning their identify with Islamic doctrine (Vahed & Vawda, 2008).

## LITERATURE REVIEW

This section presents a theoretical discussion pertaining to the various dimensions of service quality. Then the empirical works related to service quality are explored and finally this section concludes with the development of the research hypothesis.

## Dimensions of Service Quality

A number of dimension are considered when assessing service quality. Initially, Parasuraman et al. (1985) proposed 10 dimensions which included reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibles. The SERVQUAL instrument, has subsequently been streamlined to reflect five dimensions, namely: empathy, tangibles, reliability, responsiveness, and assurance (Pakurar et al. 2019) In the context of Islamic banking, Othman and Owen (2001) conceptualise these dimensions as follows:

**Empathy:** The extent of caring and individualised attention that the Islamic bank offers to its customers. This is made possible when a customer's information is kept confidential and when staff and management are available to help customers (Janahi & Al Mubarak, 2017).

**Tangibles:** The look of tangible facilities, such as equipment including personnel and communication material provided by the Islamic bank. This also includes having a convenient location (Janahi & Al Mubarak, 2017).

**Reliability:** The Islamic bank is able to provide a range of products and services in a manner that is dependable and accurate (Janahi & Al Mubarak, 2017).

**Responsiveness:** The Islamic bank is eager to assist customers and provide a quick service. This includes having many bank branches, and ATMs (Janahi & Al Mubarak, 2017).

**Assurance:** Employees at the Islamic bank have the knowledge and courtesy that transfers trust and confidence to customers. This also includes that staff have easy access to customer account information and that they provide suitable financial advice (Janahi & Al Mubarak, 2017).

The dimensions of service quality have applicability at Islamic banks as shown in the literature (Ahmad et al., 2010; Estiri et al. 2011; Saleh et al., 2017). This is despite a difference found between customer perception and expectation on service quality (Islam et al. 2015). The dimensions that are found to be of most importance to Islamic banks include empathy and tangibles in the United Arab Emirates (Al-Tamimi & Al-Amiri, 2003); compliance, assurance and reliability in Malaysia (Shafie et al. 2004); compliance, assurance and responsiveness in Kuwait (Othman & Owen, 2001); assurance, tangibles and empathy in Pakistan (Ahmad et al. 2010, Shabbir et al. 2012) and compliance, tangibles and reliability in Tanzania (Khamis & Abrashid, 2018).

Some researchers point to inefficiencies related to the dimensions included in the SERVQUAL instrument as the dimensions may vary for different sectors, countries and

cultures (Jabnoun & Khalifa, 2005; Pakurar et al. 2019). As a result, other dimensions have been added to the SERVQUAL instrument as a basis for assessing customer perception on service quality for an Islamic bank. For example, Farrag et al. (2020), identified an additional dimension to service quality called ‘devotion to customers’ in their study. Devotion to customers is conceptualized as behaviour between people, particularly bank employees and customers that is rooted in principles derived from Islamic principles such as justice, ethics and heartfelt service. Other dimensions include use of technology (Shabbir et al. 2012) and convenient, competent, safe, and competitive service (Awan et al. 2011; Taap et al. 2011).

An instrument known as the Carter Model was used to modify the SERVQUAL instrument by also considering *Sharia* (Islamic law) compliance dimension related to service quality, in addition to the dimensions found in the original SERVQUAL. (Janahi & Al Mubarak, 2017). It is posited that cultural differences should take the lead when Islamic banks adopt service quality and is, in the view of some researchers, the most important aspect of service quality for an Islamic bank (Hosen et al. 2019; Othman & Owen, 2001; Shafie et al. 2004). It is conceptualised as the ability of the Islamic bank to operate according to the principles of economics as derived from the *Sharia* (Janahi & Al Mubarak, 2017). A number of studies that have used the Carter Model have reported that *Sharia* compliance is an important dimension of service quality at Islamic banks (Amin & Isa, 2008; Fauzi & Suryani, 2019; Janahi & Al Mubarak, 2017; Osman et al. 2009; Othman & Owen, 2001; Shafie et al. 2004).

Kashif et al. (2016) aimed to develop a service quality instrument called PAKSERV, which was based on scales deemed culturally sensitive. In addition to the dimensions included on the SERVQUAL instrument, the PAKSERV instrument also included dimensions such as sincerity, personalisation, and formality. They found that customers in Pakistan indicated their satisfaction and loyalty with all dimensions of service quality. In Malaysia, the PAKSERV instrument was employed by Kashif et al. (2015) where all dimensions were validated except for reliability owing to the ethnic backgrounds of the various respondents.

### **Empirical Research on Service Quality at Islamic Banks**

The perception among customers about service quality is better in the context of Islamic banks vis-à-vis conventional banks (Ahmad et al. 2010; Saleh et al. 2017; Shabbir et al. 2012). Contrary to these findings, Kokalan et al. (2021) report that while customers in Turkey perceived the service quality at conventional banks to be better than the service quality at Islamic banks, overall service quality remains low.

The result of the study conducted by Amirzadeh and Shoorvarzy (2013) found that short queues and staff who are confident, reliable, and polite are the most significant service quality factors for Iranian Islamic banking customers. As for fully-fledged Islamic banks, service quality was deemed superior to that of Islamic windows in Pakistan (Lone & Ur Rehman, 2017).

In Oman, De Bruin et al. (2021) explored the relationship between service quality and customer satisfaction. The authors report that service quality has a positive and significant relationship with customer satisfaction. This finding is also supported in several studies in the literature as service quality was found to have a positive and significant effect on customer satisfaction (Ahmad et al. 2010; Amin & Isa, 2008; Estiri et al. 2011; Khamis & Abrashid, 2018; Usama et al. 2019). The findings of Ahmed et al. (2021) indicate that service quality partially mediates the relationship between Islamic *Sharia* compliance and customer satisfaction while Islamic *Sharia* compliance had a significant and positive effect on service quality and customer satisfaction for Islamic banks in Bangladesh.

In the Jordanian context, Dandis et al. (2021) reports that the loyalty intentions of customers are related to service quality dimensions. Furthermore, the study by Kadir et al. (2023) in the Indonesian context reports that service quality, satisfaction and trust are antecedents of customer loyalty. Some studies report different results as religiosity was found to have a negative moderating impact on service quality, while others report that there is no relationship between customer loyalty and service quality (Abror et al. 2019; Suhartanto et al. 2019).

For those banks using online internet services, Butt and Aftab (2013) found that a consumer's attitude to Islamic banking directly influences his/her perception of service quality and satisfaction. Regarding E-retailing, ease of use was found to be the most important dimension of service quality (Tabash & Akhtar, 2019). In addition, the study by Tam and Thuy (2023) concluded that factors related to technology does affect service quality.

### **Development of the Research Hypothesis**

Zalatar (2012) considered to what degree are there differences among customers of Philippine commercial banks pertaining to the five dimensions of service quality. The results, after carrying out a survey, and analysing the data using descriptive and inferential statistics showed on an overall basis that males and females gave equal importance to the dimensions relating to reliability, responsiveness and assurance. However, males ranked tangibles as having more importance than empathy while females ranked empathy higher than tangibles. The study



by Spathis et al. (2004) considered how gender affects customer perceptions related to service quality at Greek banks. The study reveals that gender has an influence on customer perceptions as males and females did indicate different levels of relative importance pertaining to the dimensions of service quality. Males preferred effectiveness and reliability while both genders gave equal importance to the assurance dimension. The results of the preceding studies have shown that the same relative importance for some dimensions of service quality are given by both genders, while differences do exist. Taking this into account, this study hypothesizes that:

**H1:** There is no significant difference in service quality preferences among customers.

## METHODOLOGY

A quantitative, cross sectional study was carried out to understand customer preferences regarding service quality. The population included all Muslims residing in South Africa who are 18 and older and who bank with an Islamic bank. A survey was employed and launched online to collect data. The survey consisted of 18 items which collectively measured the various dimensions of service quality, including tangibles, responsiveness, responsibility, assurance, empathy, and compliance. The service quality dimensions were adapted from previous studies (see, Fauzi & Suryani, 2019; Janahi & Al Mubarak, 2017; Saleh et al. 2017).

In total 163 responses were deemed valid and used for subsequent data analysis. The demographic profile of respondents can be summarized as follows: 81 respondents were male while 82 respondents were female, thus both genders were equally represented in the study while those aged between 18 to 40 and 40 and older made up 54 percent and 46 percent of respondents. Furthermore, 68 percent of respondents had a university qualification while 32 percent did not.

Analysis of the data was conducted using STATA software. The descriptive statistics of choice used in the study consisted of the frequency, percentage and mean results to rank the various dimensions of service quality. Inferential statistics were also used, particularly the independent sample t-test to compare the sample mean results between the group of male and female respondents concerning the various dimensions of service quality. The data analysis performed in this study, conforms with prior research (see, Zalatar, 2012) on service quality and customer preferences on service quality.

## RESULTS AND DISCUSSION

The results pertaining to customer preferences based on each dimension of service quality include the preferences of customers based on gender are presented in this section. This section concludes with a discussion of the results, including the implications of the findings.

### Descriptive Statistics for Service Quality Dimensions

Table 1 shows the results of respondents regarding the tangible dimensions of service quality. The respondents gave the highest importance as shown by a mean results of 3.47 to the Islamic bank having convenient operating times. Then respondents gave preference to the Islamic bank having modern equipment as evidenced by a mean score of 3.37. Finally, respondents gave the least preference as seen by the mean score of 3.19 to staff being well dressed and neat.

Table 1: Tangible Dimension

Questions	N=163	%	Mean	Rank
<i>The Islamic bank has modern equipment:</i>			3.37	2nd
Strongly Agree	73	44.8		
Agree	79	48.5		
Disagree	10	6.1		
Strongly Disagree	1	0.6		
<i>The Islamic bank has convenient operating times:</i>			3.47	1st
Strongly Agree	83	50.9		
Agree	75	46		
Disagree	4	2.5		
Strongly Disagree	1	0.6		
<i>Staff are dressed well and are neat:</i>			3.19	3rd
Strongly Agree	51	31.3		
Agree	96	59		
Disagree	13	7.9		
Strongly Disagree	3	1.8		

Source: Prepared by the author (2023)

Table 2 shows the results of respondents regarding the responsiveness dimensions of service quality. The respondents gave the highest importance to the Islamic banking providing prompt responses to customers (mean=3.47), followed by the Islamic bank keeping customers informed (mean=3.45) and lastly, respondents gave the least importance to staff informing customers about when services will be executed (mean=3.35).

Table 2: Responsiveness Dimension

Questions	N=163	%	Mean	Rank
<i>Staff informs customers when services will be executed:</i>			3.35	3rd
Strongly Agree	69	42.3		
Agree	84	51.5		



Disagree	8	4.91		
Strongly Disagree	2	1.2		
<i>Prompt responses are provided to customers:</i>			3.47	1st
Strongly Agree	84	51.5		
Agree	72	44.2		
Disagree	6	3.7		
Strongly Disagree	1	0.6		
<i>Customers are always informed:</i>			3.45	2nd
Strongly Agree	84	51.5		
Agree	71	43.6		
Disagree	6	3.7		
Strongly Disagree	2	1.2		

Source: Prepared by the author (2023)

Table 3 shows the results of respondents regarding the reliability dimensions of service quality. The respondents gave the highest importance as shown by a mean results of 3.45 to the Islamic bank having records that are accurate and without errors. Then respondents gave preference to the Islamic bank having staff that keeps to promises when timeframes are given regarding services to be complete as evidenced by a mean score of 3.44. Lastly, respondents gave the least preference as seen by the mean score of 3.33 to staff performing services correctly the first time.

Table 3: Reliability Dimension

Questions	N=163	%	Mean	Rank
<i>Staff keep to promises when timeframes are given regarding services to be complete:</i>			3.44	2nd
Strongly Agree	80	49.1		
Agree	77	47.2		
Disagree	3	1.8		
Strongly Disagree	3	1.8		
<i>Services are performed correctly the first time:</i>			3.33	3rd
Strongly Agree	67	41.1		
Agree	85	52.2		
Disagree	9	5.5		
Strongly Disagree	2	1.2		
<i>Records maintained are accurate and without errors:</i>			3.45	1st
Strongly Agree	80	49.1		
Agree	76	46.6		
Disagree	7	4.3		
Strongly Disagree	0	0		

Source: Prepared by the author (2023)

Table 4 shows the results of respondents regarding the assurance dimensions of service quality. The respondents gave the highest importance to customer information that is kept confidential (mean=3.60), then respondents gave importance to feeling a sense of safety when transacting (mean=3.53), and the least importance was given to staff having knowledge and the ability to answer questions (mean=3.47).

Table 4: Assurance Dimension

Questions	N=163	%	Mean	Rank
<i>Customers feel a sense of safety when transacting:</i>			3.53	2nd
Strongly Agree	91	55.8		
Agree	68	41.7		
Disagree	4	2.5		
Strongly Disagree	0	0		
<i>Staff are knowledgeable and can answer questions:</i>			3.47	3rd
Strongly Agree	87	53.4		
Agree	67	41.1		
Disagree	7	4.3		
Strongly Disagree	2	1.2		
<i>Customer information is kept confidential:</i>			3.60	1st
Strongly Agree	100	61.4		
Agree	61	37.4		
Disagree	2	1.2		
Strongly Disagree	0	0		

Source: Prepared by the author (2023)

Table 5 shows the results of respondents regarding the empathy dimensions of service quality. The respondents gave the highest importance to staff that have the customers best interest in mind (mean=3.44). Then respondents gave preference to staff understanding the specific needs of customers (mean=3.42) and lastly to staff proving customers with individual attention (mean=3.34).

Table 5: Empathy Dimension

Questions	N=163	%	Mean	Rank
<i>Staff gives customers individual attention:</i>			3.34	3rd
Strongly Agree	69	42.3		
Agree	84	51.5		
Disagree	7	4.3		
Strongly Disagree	3	1.8		
<i>Staff that understands the specific needs of customers:</i>			3.42	2nd
Strongly Agree	80	49.1		
Agree	75	46		
Disagree	5	3.1		
Strongly Disagree	3	1.8		
<i>Staff have a customer's best interest in mind:</i>			3.44	1st
Strongly Agree	80	49.1		
Agree	77	47.2		
Disagree	4	2.5		
Strongly Disagree	2	1.2		

Source: Prepared by the author (2023)

Table 6 shows the results of respondents regarding the compliance dimensions of service quality. The respondents gave the highest importance to the Islamic bank not taking interest on loans given (mean=3.57). Then respondents gave preference to the Islamic bank implementing Islamic law (mean=3.51). Finally, respondents gave the least preference to the Islamic bank contributing a portion of its profits to social causes (mean=3.31).

Table 6: Compliance Dimension

Questions	N=163	%	Mean	Rank
<i>The Islamic bank implements Islamic law:</i>			3.51	2nd
Strongly Agree	90	55.2		
Agree	67	41.1		
Disagree	5	3.1		
Strongly Disagree	1	0.6		
<i>The Islamic bank does not take interest on loans given:</i>			3.57	1st
Strongly Agree	101	61.9		
Agree	56	34.4		
Disagree	4	2.5		
Strongly Disagree	2	1.2		
<i>A portion of the profit is given to social causes:</i>			3.31	3rd
Strongly Agree	71	43.6		
Agree	73	44.8		
Disagree	18	11		
Strongly Disagree	1	0.6		

Source: Prepared by the author (2023)

### Service Quality and Gender Using an Independent T-test

In table 7, service quality preferences as reported by the participants are ranked using the mean results and divided into males and females. Also, the corresponding results for independent sample t-test are shown using a significance level of 5 percent. The results indicate that both males and females give the same importance to each item making up the various dimensions of service quality, except for the reliability dimension as the males respondents gave the most importance to the 'records maintained are accurate and without errors' while the female respondents gave the most importance to 'staff keep to promises when timeframes are given regarding services to be complete'. To end, when considering the results from the t-test, there are no significant gender differences based on service quality perceptions which lends support to the null hypothesis.

Table 7 – Service Quality and Gender

Question		Male		Female		t-test	
		Mean	Rank	Mean	Rank	T	P ≤ 0.05
<b>Tangible</b>	The Islamic bank has modern equipment.	3.43	2nd	3.31	2nd	1.17	0.243
	The Islamic bank has convenient operating times.	3.53	1st	3.41	1st	1.28	0.200
	Staff are dressed well and are neat.	3.15	3rd	3.26	3rd	-1.06	0.290
<b>Responsiveness</b>	Staff inform customers when services will be executed.	3.38	3rd	3.31	3rd	0.66	0.508
	Prompt service is provided to customers.	3.46	1st	3.46	1st	0.06	0.952
	Customers are always informed.	3.44	2nd	3.46	2nd	-0.19	0.847
<b>Reliability</b>	Staff keep to promises when timeframes are given regarding services to be complete.	3.43	2nd	3.43	1st	-0.07	0.943

	Services are performed correctly the first time?	3.34	3rd	3.31	3rd	0.29	0.776
	Records maintained are accurate and without errors.	3.46	1st	3.42	2nd	0.47	0.641
<b>Assurance</b>	Customers feel a sense of safety when transacting.	3.58	2nd	3.48	2nd	1.08	0.281
	Staff are knowledgeable and can answer questions	3.48	3rd	3.44	3rd	0.30	0.764
	Customer information is kept confidential.	3.63	1st	3.57	1st	0.70	0.485
<b>Empathy</b>	Staff gives customers individual attention	3.29	3rd	3.40	3rd	-1.04	0.299
	Staff that understands the specific needs of customers	3.39	2nd	3.44	2nd	-0.56	0.579
	Staff have a customer's best interest in mind	3.43	1st	3.44	1st	-0.20	0.841
<b>Compliance</b>	The Islamic bank implements Islamic law.	3.54	2nd	3.47	2nd	0.73	0.467
	The Islamic bank does not take interest on loans given?	3.61	1st	3.52	1st	0.98	0.330
	A portion of the profit is given to social causes.	3.35	3rd	3.27	3rd	0.72	0.473

Source: Prepared by the author (2023)

Based on the results from the descriptive statistics, the items given most important related to each dimension of service quality as determined from the mean results are as follows: firstly, 'convenient operating times' for the tangibles dimension, then 'providing prompt responses to customers' for the responsiveness dimension, then on an overall basis and from the mean results for males 'maintaining records that are accurate and with errors', however the highest mean result for females included 'staff keep to promises when timeframes are given regarding services to be complete' for the reliability dimension. After that 'keeping customer information confidential' for the assurance dimension, then 'staff having the best interest of customers in mind' for the empathy dimension and finally that 'the Islamic bank does not take interest on loans given' for the compliance dimension. These findings concur with the results reported in the extant literature (see, Ahmad et al., 2010; Saleh et al., 2017) in that all dimensions of service quality are important to Islamic banks, however, the findings of this study are unique as it provides insights to an emerging African market context. The results from the independent sample t-test showed no significant differences in service quality perceptions between males and females.

These results have a number of managerial implications. Firstly, Islamic banks can increase their market share by tailoring the quality of their service offerings to align with customer preferences. Secondly, Islamic banks should include as part of their advertising campaigns, the specific service quality offering most appealing to customers. Lastly, initiatives

towards improving service quality should not be directed to a specific gender, rather initiatives must be inclusive of all customers, as the results of this study found no difference in service quality preferences regarding gender.

## CONCLUSION

The objective of this study was to investigate the service quality preferences of Muslim customers considering demographic factors, specifically gender preferences. The findings from the study show that ‘convenient operating times’, ‘providing prompt service to customers’, ‘having records that are accurate and without errors’, ‘staff keep to promises when timeframes are given regarding services to be complete’, ‘keeping customer information confidential’ ‘staff having the best interest of customers in mind’ and finally ‘the Islamic bank does not take interest on loans given’ are the most important items for both males and females regarding the various dimensions of service quality. The reported results also show no significant difference when it comes to service quality preferences between males and females.

As this study only considered gender, future studies can consider incorporating additional variables such as age, educational and marital status. In addition, studies of a qualitative nature could be conducted within the same context to understand the reasons why there were no gender differences in service quality preferences. Lastly, studies can also consider the differences in expectation versus perception as it pertains to service quality of Islamic banks, particularly in the African context.

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