

The Relationship between Customer Education and Service Quality on Customer Satisfaction: The Perspective on Islamic Banking in Malaysia

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Abstract

Customer knowledge (CK) in Islamic banking services is generally low and this has affected the customers' perception and their choice criteria. It is important that the initiatives for customer education (CE) to be deliberately strengthened in order to increase the customer knowledge (CK) as well as customer satisfaction (CS). The value created through the customer education (CE) initiatives and increased of customer knowledge (CK) would help to promote enhanced customer satisfaction (CS) in Islamic banking perspective. On the other hand, the inclusion of service quality (SQ) dimensions are equally important as the delivery of knowledge to the customers will be more effective since the service quality (SQ) is still the tenet for good and quality performance in any business organizations. Thus, this conceptual paper will dissect the dimensions that involved in the relationship of customer education and service quality with customer satisfaction.

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1. Introduction

For a decade, Islamic banking in Malaysia has gained significance upward trend and has sustained as the forefront of the industry. Nevertheless, there have been some concerns over the level of understanding and knowledge on how Islamic banking operates. Customers which coming from individuals and publics are still frequently having some misconception and unanimity in understanding Islamic banking

principles and practice as a result from the lack of knowledge (Nik Muhamad, Abdul Hamid, Bahrom, Haniff, AbManan and Abdul Aziz, 2013). Lee and Ullah (2011) postulated that customer actual knowledge on Islamic banking is still inadequate and Shahrudin (2012), further stated that customers' low knowledge and understanding of the Islamic banking financing facility has led to a misconception that Islamic banking financing operational is not

much different from the conventional counterpart.

In Malaysian scenario, there were a few studies which stated that customers' level of understanding and knowledge on Islamic banking and its terminologies were relatively low (Md Saad and Duasa, 2010; Hamid and Nordin, 2001; Ahmad and Haron, 2002). Hamid and Nordin (2001) found that only 15 percent of the respondents have a good knowledge on Islamic banking while Ahmad and Haron (2002) indicated that 35 percent from the corporate respondent category have a sound knowledge in Islamic banking. Marimuthu, Jing, Gie, Mun and Ping (2010) also revealed in their study that majority of the surveyed respondents indicated little knowledge on Islamic banking. Mahamad and Tahir (2010), further added that the knowledge of Islamic banking among the non-Muslim in Malaysia are still low as their knowledge on the Islamic banking terminologies is only limited to *riba'* and lack of understanding of the product values as well as recognizing the Arabic-named products (Bley and Kuehn, 2004; Rammal and Zurbruegg, 2007; Sayani and Miniaoui, 2013).

Basically, one of the concerns that affecting the customer knowledge (CK) is the provision of knowledge on Islamic banking to the customers. Generally, the knowledge provision in Islamic banking is still inadequate and as mentioned by Kamarulzaman and Madun (2013), the information related to the Islamic banking products are inadequate in convincing and assisting the customers to make decision. Additionally, in the context of knowledge provision in Islamic banking, another important issue that has been addressed are inadequate and lacking of effort in educating the customers (Ahmad and Haron, 2002). Therefore, the attention of knowledge provision should also be given since it can affect the customer behaviour. Dusuki and Abdullah (2007) have earlier

emphasized that Islamic banking needs to further explore the aspect of customer education (CE) since it is also a critical factor that could affect the customer satisfaction (CS) and organization's competitiveness.

On the other hand, in the viewpoint of customer services, its focal range of services has made it crucial for the service quality (SQ) sustainability. In this case, the customer service which is part of service quality (SQ) can be treated as part of the educational process to draw the positive customers' perceptions and experience of facilities, products and services. In line with this, Burton (2002) postulated that service quality (SQ) elements should be the essential ingredients to educate customers and assist in obtaining and maintaining satisfied customers. Therefore, it is paramount to look into the dimensions of service quality (SQ) which significantly support the customer satisfaction (CS) through the provision of adequate customer education (CE) (Marimuthu *et al.*, 2010). From another perspective of service quality (SQ) initiatives, Burton (2002) has stated that customer education (CE) and its relationship with service quality (SQ) could become a central competitive strategy which can improvise existing services, increase loyalty and improve customer retention. In line with this, Homburg, Wieseke and Bornemann (2009) stressed that the dyadic interaction between frontline staff and the customers implies that the provision of customer education (CE) is required in order to create customer satisfaction (CS) and customer value. Burton (2002) suggested that customer education (CE) is essential even it was argued that it is not the service organizations' responsibility to provide customer education (CE). Besides, it is also apparent that there will be an impact to service quality (SQ) of not providing necessary and enough knowledge for customer when it is in fact required.

In ensuring that knowledge for the customers are being provided effectively, Islamic banking should be looking into the effective provision of customer education (CE). Burton (2002) and Bell and Eisingerich (2007) claimed that educating the customers has long been seen as creating values for customers and they will perceive it as a valuable support to the service provided. This can be supported by Bashir (2012) which stated that customer education (CE) is believed to assist people to be more aware on Islamic banking products and services. In other words, by having the customer education (CE) initiative will instil better customers' perception on the firm's high service quality (SQ) and customers are more likely to be satisfied and intend to stay with the business organization. Therefore, the association of customer education (CE) segment with customer satisfaction (CS) is proposed to be strengthened since it is positively associated.

2. Background of Studies

Malaysia's Islamic banking assets have grown up rigorously and in the year 2016, total assets of the Islamic banking industry increased to RM742 billion to account for 28% of the overall banking system (Global Islamic Finance Report, 2017). In terms of financing and loans, Islamic banking has now recorded for 34.9 per cent of total finances and loans. About 60% of disbursement by Islamic banks during 2016 was distributed to households, followed by financing, insurance and business activities sector (7.7%); education and health (5.3%) and real estate (5.2%). As for Islamic deposits, the figure grew by 5% to RM529 billion as at end of 2016 whilst Investment Account raised at RM73.7 billion to record for 12.2% of total Islamic deposits and investments within the Islamic banking system. Figure 1.1 below

indicates the growth of Islamic banking assets, financing and deposits from 2010 until 2016.

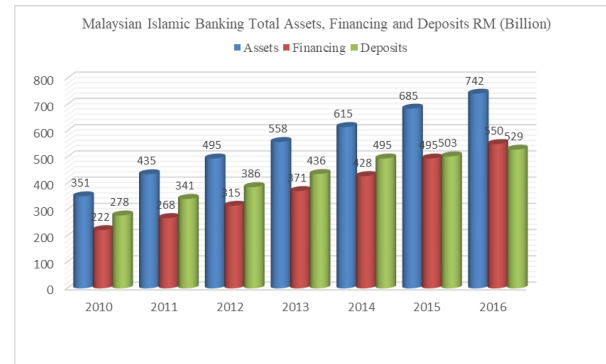


Figure 1: Malaysian Islamic Banking Total Assets,

Financing and Deposits, 2016

Source: Global Islamic Finance Report, 2017.

The Islamic banking industry in Malaysia has progressive tremendously over the years. From a market share of only 5.3% in the year 2000, its financing volume now stated a 34.9% of total loans and financing. Islamic banks also offer a wide range of innovative and competitive products, complementing solutions offered by conventional banks. Islamic banking in Malaysia has remained on a solid financial footing where in the year 2016 and 2017 it recorded a pre-tax profit of RM5.6 billion and RM6.7 billion respectively.

The industry is now accommodating more than 60 Islamic financial products including Musharaka (Joint Venture), Murabaha (Cost Plus Profit Sale), Ijara (Leasing), Bai' Inah (Cash Financing), Bai' BithamanAjil (Deferred Payment Sale) and Tawarruq (Tripartite Sale) and others. Figure 1.2 below depicts the compositions of financing by Islamic contracts for the year 2016.

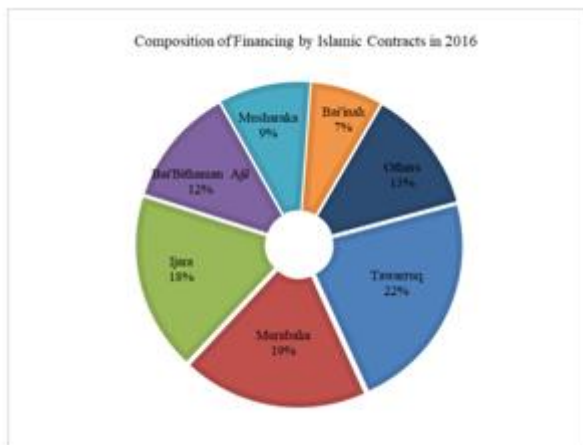


Figure 2: Composition of Financing by Islamic Contracts, 2016

Source: Global Islamic Finance Report, 2017.

The Islamic Banking and Finance segment falls under two new key economics Area (NKEA) groups which are Financial Services and Business Services respectively. Under the Financial Service theme, through its 'Entry Project Point 10 (EPP) Becoming the Indisputable Global Hub for Islamic Finance', the aim is to become the intellectual and capital centre for Islamic finance and targeting on assets to be increased from eight per cent in the year 2009 to 13 per cent in 2020 inclusive of the global market share. In addition, the EPP is also expected to create incremental GNI of RM7.2 billion and 12,000 jobs mainly in Islamic banking activities and takaful by 2020 (ETP Annual Report 2011). Meanwhile, the Business Service theme has its aim under 'Entry Project Point 6 (EPP) Developing Malaysia as a Global Islamic Finance KPO Hub', to become a leader in the Islamic Finance Knowledge Process Outsourcing Hub with the expectation of incremental GNI of RM3.1 billion and 2,010 new jobs by the year 2020.

Both of the NKEA Financial Services and Business Services has its aims placed upon the Islamic banking enhancement function in order

to achieve a higher economic growth and expand the global market shares. With regards to the enhancement function, taking into factor the results of customer satisfaction should be in tandem with the economic achievement of both the Financial Services and Business Services segment. It is highly important that in both perspective, economic and customer satisfaction to be given great attention as both aspects would affect the sustainability of Islamic banking market share domestically and internationally. Taking on from the needs of fulfilling the NKEA, the concerted effort in increasing customer satisfaction through the effective application of knowledge for customer roles is also could be regarded as one of the crucial steps to be undertaken.

Additionally, in a previous Bank Negara Malaysia Financial Master Plan 2001 (BNM), it was suggested that under the Institutional Capacity Enhancement, a complementary initiative should be undertaken in order to increase the public awareness and knowledge on the Islamic banking operational and product offerings. Knowledge sharing sessions and promotional should be conducted on regular basis in order to assist the provision of knowledge in Islamic banking. This planning could be executed through the innovative and creative management team that can provide the enhanced knowledge provision and customer relationship.

3. Customer satisfaction in Islamic banking

Customer satisfaction (CS) in Islamic banking services is normally related to the customers' increasing demand and their perception on the quality of services given. The needs for using the Islamic banking services are increasingly important and this has caused most of the banking activities in need of the strong support from the related customer services section. This

has made them as the primary forefront of Islamic banking services and the fundamental aspect of quality services should be in place. As a result, responses on the mechanisms for quality improvements should be taken seriously and related dimensions for improving the services should be carefully identified as those are the starting point for improving the services.

In the light of customer satisfaction (CS), Islamic banking sector has been in constant action in ensuring that the outcomes of customer satisfaction (CS) is achieved. Nevertheless, customer satisfaction (CS) outcomes have always been the challenges since there are many issues involved that may be impacting the goodwill of the sector. According to Amin, Isa and Fontaine (2013), previous studies have identified various factors that influence the customer satisfaction (CS) in Islamic banking. However, there are differences in how the customers perceived the services delivered and that perceptions cannot be generalized. Among the factors that affecting the customer satisfaction (CS) in Islamic banking would be convenience and competitiveness (Levesque and McDougall, 1996) and personal contact (Othman and Owen, 2002). In Malaysian Islamic banking, factors such as fast and efficient service, friendliness of bank staff, confidentiality and speed of transactions are they key criteria that the customers have their concerned over the customer satisfaction (CS) (Amin *et al.*, 2013).

Generally, the satisfaction determinants in the banking industry including Islamic retail banking are driven by many factors including service quality (SQ) dimensions as the basic requirement (Parasuraman *et al.*, 1994; Alhemoud, 2010). The role of Islamic retail banking in convincing the customers over the business operations which is based on Islamic Shari'ah is also significant and it can influence the decision-making behaviour especially the

Muslim customers. By ensuring all banking activities are coinciding with Islamic Shari'ah, customers will continue the relationship with the bank based on their perception of customer satisfaction (CS) towards the Islamic retail banks.

On another note, the sound knowledge and preparedness in advising solutions and answers about Islamic banking products and services is one of the quality criteria that affecting the customer satisfaction (CS). The needs to intensify public education and awareness towards exclusive features of Islamic banking and its wide-range of financial products offered is also substantial and required attention (Dusuki and Abdullah, 2007). Those will be the pertinent factors of which customers perceived as influential to their customer satisfaction (CS) evaluation. As for Islamic banking sector, it would eventually take a lot of effort to address the pertaining issues and convert it as a strategic instrument to enhance the reputation and image of Islamic banking institution, while simultaneously prove to be profitable for the institution in the long run.

Pertinent to the customer perception, having the appropriate approach in increasing the Islamic banking customer satisfaction (CS) through imparting of the knowledge of Islamic banking among them in an integrated manner such as knowledge-building session can be seen as a smart move in creating a relationship equity basis. According to Kotler (2003), relationship equity is the tendency of a customer to remain loyal to a brand name, above and beyond objective and subjective assessments of its worth. Undoubtedly, as customer loyalty go higher, it would trigger a higher customer equity while as customer satisfaction (CS) increase, it would result to high customer loyalty. Hence, one of the views in increasing the customer satisfaction (CS) is through the feasible customer education roles (CE) and in

actual fact, knowledge is part of the items assessed by customer in the service quality (SQ) gap analysis.

Meanwhile, on the aspect of managing and nurturing the knowledge for customer, a strong and quality relationship with the customer needs to be managed in a cost-effective way (Gebert *et al.*, 2003) and obtaining of the concern of customer into the process of operations and able to map their requirements into the effective customer education (CE) application is as well important. Owlia (2010) stated that it is a facilitation of the knowledge streaming from the party that possess the knowledge to another party that requires such knowledge for certain purposes. Tapping into the importance of the having the flow of Islamic banking knowledge transcended in a structured manner may help in benefiting the customers in the long run where the impact will be on the moral, ethical, regulatory, social responsibility, social justice and wealth distribution aspect (Hasan, 2010; Siddiqui, 2012).

4. Service Quality

On the other hand, the dimensions of service quality (SQ) namely responsiveness, assurance, tangible, empathy and reliability play vital role in measuring the customer satisfaction (CS). Each item in the dimension may contributes to the process of customer education (CE) which may in turn reflect the customer satisfaction (CS) that consist of expectation, performance, disconfirmation and satisfaction itself. Relatively, to increase the customer satisfaction (CS), the element of customer education (CE) plays important role as it is the assurance for the high quality products and services given to the customers.

To dates, the application and implementation of SQ or SERVQUAL has been widely used and accepted in many service

industries such as in hospitality (Mei *et al.*, 1999; Presbury *et al.*, 2005), healthcare (Ritchie, 2002; Sohail, 2003; Wan Rashid and Jusoff, 2009), logistics (Juga *et al.*, 2010), telecommunication (Pina *et al.*, 2014), tourism (Kandampully, 2000; Atilgan *et al.*, 2003) and banking (Avkiran, 1994; Spathis *et al.*, 2004; Lymperopoulus *et al.*, 2006; Amin and Isa, 2008; Hossain and Leo, 2009; Kumar *et al.*, 2010), higher education (Vauterin *et al.*, 2011; Sharabi, 2013).

Meanwhile, the chronology of some of the studies on SQ specifically in banking sector is depicted in Table 1 below.

Table 1: Chronologies of studies on Banking Service Quality

Author	Service Quality Studies
Gronroos (1982)	Suggested three dimensions of service quality which are technical quality, functional quality and corporate image.
Lehtinen and Lehtinen (1982)	Suggested a three dimensions of service quality which are physical quality, corporate quality and interactive quality.
Parasuraman, Zeithaml and Berry (1985)	10 dimensions of service quality.
Parasuraman, Zeithaml and Berry (1988)	Refined their previous work and explored five dimensions of quality namely reliability, responsiveness, empathy, assurance and tangibility.
Gronroos (1990)	6 dimensions of service quality.
Parasuraman, Berry and Zeithaml (1991)	5 dimensions of service quality and devised the final version of SERVQUAL in service industries, banking and insurance.
Cronin and Taylor (1992)	Developed SERVPERF to compare with SERVQUAL.
Avkiran (1994)	Developed a four-factor scale consisting of 17 items to measure service quality.
Johnston (1997)	18 dimensions of service quality.

Oppewal and Vriens (2000)	28 attributes to measure service quality.
Bahia and Nantel (2000)	6 dimensions of service quality containing 31 items.
Sureshchander, Chandrasekharan, and Anantharaman (2002)	5 dimensions of service quality consisting a 41-item scale.
Taap, Chong, Kumar and Fong (2010)	Identified the differences in the service quality between the conventional and Islamic banking.
Awan, Bukhari and Iqbal (2011)	Relationship of service quality to customer satisfaction among the customer of conventional banks and Islamic banks.

Source: Author's own.

As the elements of SQ namely tangibility, responsiveness, assurance, reliability and empathy would be consequently assessed by the customers from the first contact, it is important to ensure that all these elements are defined clearly. Based on Parasuraman's SQ dimension, Basu (2004) further explained the elements of SQ as per Table 2.

Table 2: Parasuraman's Service Quality Dimensions

Service Quality Dimension	Definition
Tangibility	The service facility physical appearance and neatness of staff involved in the service delivery. E.g. appearance of employees, equipment or facilities.
Reliability	To be able to perform the service in a dependably manner. E.g. accurate, dependable consistent performance.
Assurance	To be able to create trust and confidence. E.g. Courtesy, competence, credibility and knowledge.

Responsiveness	To be able to deliver the services promptly. E.g. Willingness and prompt.
Empathy	To be able to show care and individual attention to the customers. E.g. Caring and personalised attention.

Source: Basu, B., 2004, *Implementing Quality*, 1st edition, Thomson Learning, London.

From the study undertaken, Lee *et al.* (2000) has distinguished that SQ as the antecedent for CS and that each of the dimensions in the SQ would be varied from industry to industry. This paper will further explain and analyse on the dimensions of SQ that is closely related to customer education (CE).

5. Customer Education

Bell and Eisingerich (2007) stated that customer education (CE) would be the effective avenue in creating value to the customers and it has a positive association with both customer loyalty and expertise. Moreover, the efforts involved in educating the customers will be perceived as a valuable extension to the service process and it is a positive gesture of the organizational commitment to the relationship with the customers. In relations to Islamic retail banking, Dusuki and Abdullah (2007) mentioned that customer education (CE) programs are important since they will be the platform to create the awareness and also to increase the level of knowledge of the retail customers. It is an avenue whereby the banking staff inform and explain to the customers about the financial concepts as well as the pros and cons of the chosen products (Bell and Eisingerich, 2007). Study undertaken by Abdul Hamid and Mohd. Nordin (2000) has earlier mentioned that the inadequate knowledge on Islamic banking has

made it paramount to draw upon the strategy on educating the customers not only on the services and products, but also to adopt the Islamic principles in the customers' financial activities. A series of efforts to educate the public, disseminating the knowledge and technical know-how on Islamic retail banking are part of the customer education activities that have been spelled out on the strategy. For instance, come of the activities undertaken by one of the local standalone Islamic banking institutions are educational programs, publications, seminars and conferences, in-house training services and library services. These customer educational programs have reflected the true effort in Islamic retail banking in allowing more knowledge transfer activities to be taking place for the benefits of the customers.

6. Classification of Knowledge

As defined by Plato (Adamson, 2005), knowledge is a set of belief which is supported by explanation. It is suggested that knowledge comes from the increased ability to make a full use of and sense the availability of information that resides in the social and workplace environment. Generally, customer knowledge has four dimensions namely objective, subjective, specific and general knowledge (Sääksjärvi *et al.*, 2009). The details can be further explained in Table 3 below. These dimensions of customer knowledge are important since these imply the level of customer knowledge on the services and products offered.

Table 3: Dimensions of customer knowledge

Customer Knowledge Dimensions	Definition
Objective knowledge	Measuring of how much factual customer knows about products attributes and linkages between differing product attributes and their relationship to performance.
Subjective knowledge	Measures consumers' perceptions about how much they think they know about a product.
Specific knowledge	More detailed type of knowledge than general knowledge.
General knowledge	General (basic) level knowledge comprises knowledge about the shared features of a product class, especially on the product terminology.

On the other hand, the types of knowledge can be divided into four as presented in the Table 4

Table 4: Types of knowledge

Types of Knowledge	Explanation
Internal and External Knowledge	The sources of knowledge that either come from the internal or external of the organisation such as the company repositories while the external sources can be sought from internet or other companies' experts.
Theoretical and Practical Knowledge	The theoretical knowledge that inclines more on the intellectual discourse while the practical knowledge comes in the abilities and skills of individuals. The practical knowledge can be derived from learning by doing while the theoretical knowledge reflects on communication of knowledge.
Individual and Collective Knowledge	Individual knowledge is the knowledge owned by the individuals in an organisation. Collective knowledge is gained from the communication and interaction among the staff in the organisation.

Tacit and Explicit Knowledge	Stays around the individuals' mind which is normally hidden and difficult to be connected. Knowledge that can be articulated, connected and therefore, documented and shared across the organisation.
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As for knowledge categorization, the most widely used is the tacit and explicit category (Guchait, Namasivayam and Lei, 2011; Meyer, and Sugiyama, 2007). Table 5 below further differentiates between tacit and explicit knowledge.

Table 5: Tacit and Explicit knowledge

Explicit Knowledge	Tacit Knowledge
Articulated.	Unarticulated.
Codified.	Hidden and not easily represented via electronics medium.
Documented and transferrable.	Undocumented and personal.
Stored in external data bases and other various forms.	Stored within the individual mind.
Availability in organisational repositories.	Transferred through the people interactions and skills.
Not owned by individuals.	Owned by individuals.

7. Proposed Research Framework

Figure 1.3 presents the proposed research framework that is adopted for this study. It contains one mediating variable namely Customer Education (CE), while Customer Satisfaction (CS) is the dependent variable. Service quality dimensions (SQ) which support the activities of knowledge transfer will be the independent variable. This framework will focus on the aspect of CE of which its role of mediating variable is to be tested in order to know whether it plays a complete mediation, partial mediation or no mediation role at all in the relationship between SQ dimensions that support the knowledge transfer process and CS. Another aspect that will be looked into are the dimensions of SQ that actually play part on the relationship with CE.

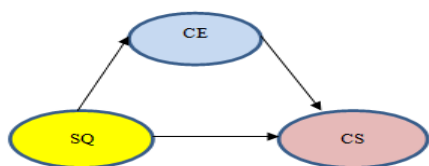


Figure 3: Proposed Research Framework

8. Methodology

This research will be using a medium of questionnaire as instrument for data collection under survey method of study. Three main geographical areas in the West Coast of Malaysia will be chosen as designated areas for questionnaire distribution among the Islamic bank branches. Target respondents will be from customers of the local full-fledged and window Islamic bank while the convenient sampling will be the sampling procedure used. In this research, primary data collection will be through self-administered questionnaires from the existing retail customers namely Bank Islam Malaysia Berhad, Bank Muamalat Malaysia Berhad, CIMB Islamic Banking, MBB Islamic Bank, AmBank Islamic and Public Bank Islamic bank branches. For analysis purposes, the study will use the PLS-SEM as it signifies an effective alternative to SEM in utilizing multiple regressions, factor analysis and path analysis simultaneously (Hair *et al.*, 2006). Moreover, the justification of this study to use PLS-SEM is because of its non-normal data pattern obtained and PLS-SEM is less stringent on non-normal data (Chin, 2010).

9. Results

The initial result for analysis is obtained from the internal consistency for indicator variables listed in Table 6 below.

Table 6: Cronbach's Alpha and Composite Reliability

Items	Cronbach's Alpha	Composite Reliability
Competence	0.924	0.938
Reliability	0.906	0.934
Tangibility	0.923	0.946
Customer Education	0.913	0.932
Customer Satisfaction	0.948	0.956

From the result it indicated both Cronbach's alpha and composite reliability are within the satisfactory measurement value. As for a starting point, all the relevant variables are fit for further analysis and therefore usable for internal consistency reliability.

As for the coefficient determination, Table 1.7 shows the value for R^2 for endogenous constructs.

Table 7: Coefficient of Determination (R^2) of Endogenous Constructs

Constructs	R Square
Customer Satisfaction	0.719
Customer Education	0.558

The result indicated that R^2 value for customer satisfaction is 0.719, customer education is 0.558. it suggested that 71.9 percent of the variance in customer satisfaction (CS) can be explained by the independent variable which is the customer education (CE).

10. Conclusion

The adoption of customer education concept (CE) in the Islamic banking in Malaysia would help to build the confidence, trust and loyalty of the customer and could lead to increase larger market share in the banking industry. The customer education (CE) which can become functional platform for increasing the customer knowledge (CK) would serve as the linkage for the service quality dimensions (SQ) to the supply of knowledge which in turn could increase the customer satisfaction (CS). Hence, an empirical study needs to be conducted in order to prove that by strengthening the usage of customer education function (CE) with service quality dimensions (SQ) and increased of customer knowledge (CK), a good platform in facilitating the increase growth of Islamic banking is being built upon and eventually would also hold significant importance since the value derived from both aspects would provide competitive advantages for the Islamic retail banking industry.

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