ISLAMIC HERITAGE
LEADS THE TRANSFORMATION OF THE UMMAH

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Editors

Hasan Bahrom
S. Salahudin Suyurno
Abdul Qayuum Abdul Razak

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Prakata

Sejarah warisan Islam telah memberikan impak yang cukup besar kepada perkembangan dunia hari ini. Ia bukan sahaja memberi sumbangan kepada aspek kerohanian malah turut menyumbang kepada aspek ekonomi, politik, pendidikan, sosial, kesenian, kebudayaan. sains dan teknologi. Perkembangan ini memperlihatkan bahawa pentingnya ketamadunan ilmu kepada ketamadunan dunia. Perkara ini selaras dengan tuntutan al-Quran yang menyatakan dengan jelas bahawa Allah SWT memuji sesiapa yang berusaha menuntut ilmu dan juga bertaqwa kepadaNya. Namun sejak akhir-akhir ini, sumbangan hasil pensejarahan Islam sering dipandang sepi oleh generasi muda. Sejarah warisan Islam tidak lagi dijadikan panduan dan iktibar dalam melebarkan ketamadunan ilmu Islam. Mereka lebih tertumpu kepada ketamadunan Barat yang dikatakan 'kaya' dengan khazanah ilmu. Sedangkan kemajuan hari ini seharusnya berlandaskan kepada ketamadunan Islam.

Penelitian atau pengkajian mengenai warisan Islam perlu direncanakan sebagai ketamadunan dunia. Idea-idea baru mengenai sejarah warisan Islam perlu diketengahkan, Oleh yang demikian, menerusi *1st International Islamic Heritage Conference* (IsHeC 2015) dilihat akan dapat membantu kepada perkembangan produksi seterusnya menjana idea-idea baru khususnya untuk memperkayakan kajian dalam bidang sejarah warisan Islam kepada masyarakat. Dengan penganjuran seminar ini secara tidak langsung membantu untuk menjalinkan hubungan antara para sarjana dalam bidang sejarah warisan Islam. Ini adalah satu cabaran dan membuka peluang baru untuk membina satu perpaduan intelektual merentas sempadan dunia.

Buku ini merupakan kompilasi diskusi ilmu antara para ilmuan yang terlibat secara langsung dalam pembentangan kertas kerja mereka dalam *1st International Islamic Heritage Conference* (IsHeC 2015) daripada pelbagai platform ilmu Islam antaranya Kesenian, Ketamadunan, Komunikasi, Pendidikan, Kewangan, Sains dan Teknologi dan lain-lain lagi. Semoga curahan ilmu melalui penulisan ini mampu memberi sumbangan dalam menambah khazanah ilmu Islam kepada masyarakat.

Editor,
1st International Islamic Heritage Conference (IsHeC 2015),
Akademi Pengajian Islam Kontemporari,
UiTM Melaka.

Kata Aluan Rektor UiTM Melaka

Dengan Nama Allah Yang Maha Pemurah Lagi Maha Pengasih
Assalamu'alaikum warahmatullahi wabarakatuh
Segala puji bagi Allah, Tuhan seru sekalian alam, dengan limpah kurniaNya serta keizinanNya, kejayaan penganjuran *1st International Islamic Heritage Conference* 2015 yang berlangsung di Hotel Mahkota Melaka pada 11-12 November 2015, telah menghasilkan banyak kertas kerja yang amat bermutu. Justeru, buku ini mengumpulkan puluhan penulisan para ilmuan dan cendekiawan dari dalam dan luar negara untuk bacaan semua.
Pelbagai isu telah dikupas termasuklah perihal seni Islam, budaya, politik, gendar, pendidikan, sejarah, kemasyarakatan, sains dan teknologi, ekonomi, kewangan, falsafah, bahasa dan komunikasi, kedermawanan dan pengurusan. Pembaca juga akan mendapati buku ini memuatkan kajian-kajian yang komited melaksanakan usaha mengintegrasikan antara ilmu duniawi dan ukhrawi. Ini membuktikan kesegaran keilmuan tamadun Islam itu sendiri.
Semoga perkongsian ilmu ini dapat meningkatkan komitmen umat dalam memartabatkan perintah Ilahi dalam kehidupan duniawi sebagai jambatan ukhrawi. Sekaligus ia bakal memberi manfaat pada alam sejagat.
Pihak UiTM Melaka merakamkan setinggi-tinggi tahniah dan ucapan terima kasih atas segala sokongan dalam bentuk material, tenaga dan sebagainya dalam merialisasikan seminar ini. Buat semua penaja yang telah memberikan sumbangan kepada wacana ini, sekalung penghargaan diucapkan. Semoga seminar dwi tahunan ini akan terus diperkasakan demi mengangkat martabat umat melalui kecemerlangan tamadun Islam yang diakui telah terbukti diseluruh jagat.

Sekian, terima kasih. Wassalam

PROF. MADYA DR MOHD ADNAN BIN HASHIM
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THE EFFECTS OF SERVICE QUALITY TOWARDS CUSTOMER SATISFACTION OF ISLAMIC BANK IN KUANTAN PAHANG

Maz Izuan Mazalan
Faresya Zunaida Mohd Zubair
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ABSTRACT

The goal of this study is to identify the effects of Service Quality (SERVEQUAL) towards customer satisfaction at Islamic Bank in Kuantan, Pahang. The study also aims to examine the relationship between Service Quality (Reliability, Tangibility and Responsiveness) and Customer Satisfaction, to investigate the most influencing factor of Service Quality provided at Islamic Bank in Kuantan area. A sample of 103 banking customers was drawn from Islamic Bank in Jalan Tun Ismail, Kuantan, Pahang. The questionnaire was developed for this study based on SERVEQUAL model that identified the three (3) from the basic five (5) dimensions of SERVEQUAL in banking service environments on customer satisfaction. At the end, the results should indicate which SERVEQUAL dimensions have positive or negative influence on customer satisfaction.

Keywords: *Service Quality, Customer Satisfaction.*

1.0 INTRODUCTION

1.1 Background of Study

A customer (sometimes known as a client, buyer, or purchaser) is the receiver of a good, service, product, or idea, obtained from a seller, vendor, or supplier for a monetary or other valuable consideration (Reizenstein 2004, pp. 119). The quote by Stew Leonard, CEO Stew Leonard's there is a rule that always using by an organization that; Rule 1: The customer is always right. Rule 2: If the customer is ever wrong, re-read Rule 1. "The customer is always right" is a motto or slogan which encourages service staff to give a high priority to customer satisfaction. It was popularized by pioneering and successful retailers such as Harry Gordon Selfridge, John Wanamaker and Marshall Field (Hughston McBain, November 1944).

As a company that has vision and mission is to gain profit they need to have a strategy to win customers heart. To win customers heart the company needs to give good services to them. Furthermore, a customer is the most important visitor on our premises; he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so (Mahatma Gandhi). Everyone in company can give good services to customer but not everyone give quality services to customer.

Quality is such an important issue that it is considered a really significant concept in our real life. It is regarded as a strategic organizational weapon (Anber and Shireen, 2011). 'Quality' comes from the Latin word 'Qualitas', which refers to the nature of a person or the nature of an object. In the past Quality meant accuracy and perfection (Al-Dararkah, 2002). Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage (Ahmossawi, 2001). In addition, service quality has a significant impact on a bank's success and performance (Mouawad and Kleiner 1996). Defining service quality is difficult as compared to product quality due to some features unique to services including intangibility, inseparability, heterogeneity and perishability (Chang and Yeh, 2002). Service quality has been defined in different ways by researchers. Gronroos (1978) suggests that service quality is made of two components – technical quality and functional quality. Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provides the service. Parasuraman et al. (1988) define service quality as a difference between customer expectation of service and customers' perceptions of the actual service. Kasper et al. (1999) defines service quality as the degree to which the service offered can satisfy the expectations of the user. According to these definitions, customers are the sole judges of service quality. If they perceive it to be good service, then it is. They assess the quality of service by comparing their expectation with perception (M.S Shanka, 23 November, 2012).

The practice of excellent service quality integrated with consumer products is a powerful generator to cater to customers' needs and engage with them (M.M Lau et al, 2013). As mention on the above, this study objectives to measure the influence of the quality of Islamic banking services, using dimensions of (SERVQUAL) model was developed in the mid-1980s by Zeithaml, Parasuraman & Berry on customer satisfaction as a response to identify the environment of this effect and consequences to identify strengths and weaknesses in order whether the customers to meet the needs and desires.

1.2 Problem Statement

Banks operating in Ethiopia is consequently put into lot of pressures due towards increase in competition. Various strategies are formulated to retain the customer and the key of it is to increase the service quality level (M.S Shanka, 23 November, 2012). Same goes to my research on Islamic Banking in Kuantan that they are live through pressure because they have a target that they must to achieve. Alongside that increase number of bank that arise in east coast region in Kuantan area.

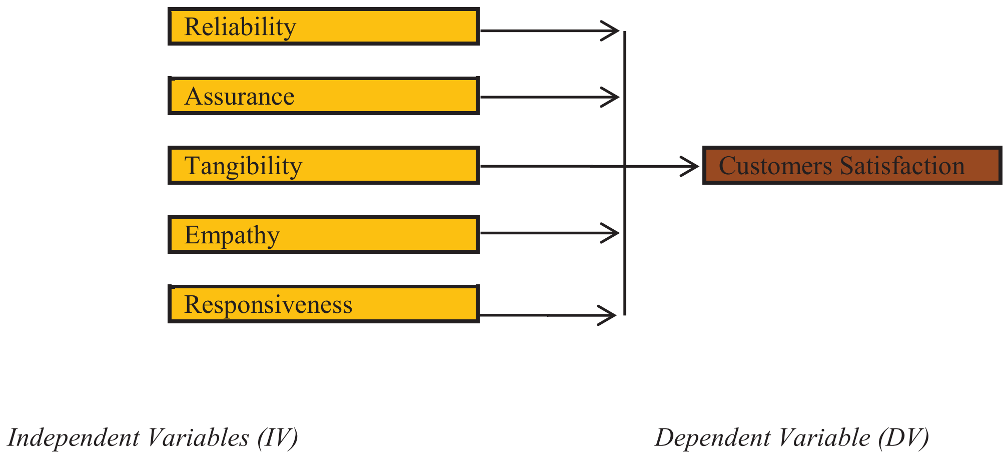
Due to this intensive competitive situation, it is necessary for the entire bank to maintain improved service quality to the customers by providing technologically developed innovative instant service to satisfy them as they are often evaluating and comparing the entire services put forward in the competitive market. Any lack in the services or in the quality may cause dissatisfaction among them and may lead to switch over to the competitors thereby causing a horrible condition to the organization (S.V Anand & M. Selvaraj, 2012). Jeff Bezos said that "If we can keep our competitors focused on us while we stay focused on the customer, ultimately we'll turn out all right."

Considering that many banks offer undifferentiated products in a rival marketplace, banks are paying more attention to service quality in order to gain a competitive advantage (M.M Lau et al, 2013). Banks that master service quality can gain a competitive edge in terms of higher revenue, customer loyalty and customer retention (Kumar et al., 2010). One of the factors that can help to increase sales is customer satisfaction, because satisfaction leads to customer loyalty (Wilson et al., 2008), recommendation and repeat purchase.

Thus, this research originated from the fact that customer is the key to business. In fact, their satisfaction is the most important tool that helps to increase sales and generate profits in the business environment (J.M Agbor, 2011). Moreover, the importance of customer satisfaction and service quality has been proven relevant to help improve the overall performance of organizations (Magi & Julander, 1996, p. 40). In order to that what are the qualities of these services provided to customers and are the customers satisfied with these services. Owing to this, it is very important to reexamine the present of quality service delivering by Islamic Bank in Kuantan area to confirm whether it gratifying the customers and its impact on future behavioral intentions. For this, customers of Islamic Bank in Kuantan area Jalan Tun Ismail were considered for this study.

1.3 Original Theoretical Framework

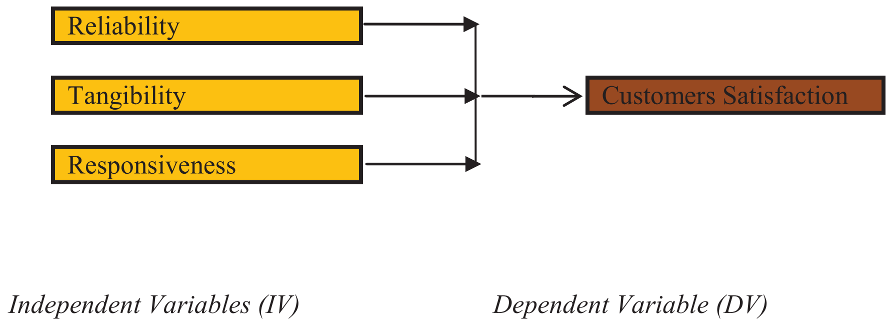
By the early 1990s, the authors had refined the model to five factors that enable the acronym RATER. The simplified RATER model allows customer service experiences to be explored and assessed quantitatively and has been used widely by service delivery organizations. Nyeck, Morales, Ladhari, and Pons (2002) stated the SERVQUAL measuring tool "appears to remain the most complete attempt to conceptualize and measure service quality" (p. 101). The SERVQUAL measuring tool has been used by several researchers to examine numerous service industries such as healthcare, banking, financial services, and education (Nyeck, Morales, Ladhari, & Pons, 2002).


Reliability
Assurance
Tangibility
Empathy
Responsiveness
Customers Satisfaction
Independent Variables (IV)
Dependent Variable (DV)

Adapted from (Wilson et al., 2008, p. 79; Bennett & Barkensjo, 2005, p. 101, Negi, 2009; Wang & Hing-Po, 2002).

1.3.1 Theoretical framework

Based on an original theoretical framework above, for this research study we will research on three among five independent variables:


Reliability
Tangibility
Responsiveness
Customers Satisfaction
Independent Variables (IV)
Dependent Variable (DV)

1.4 Research Questions

RQ1: Is there any relationship between service quality (Reliability, Tangibility, and Responsiveness) and customer satisfaction at Islamic Bank in Kuantan area.

RQ2: What is the most influencing factor that could affect the service quality (Reliability, Tangibility, and Responsiveness) at Islamic Bank in Kuantan area?

RQ3: What is the best service quality (Reliability, Tangibility, and Responsiveness) provided at Islamic Bank in Kuantan area?

1.5 Research Objectives

RO1: To examine the relationship between service quality and customer satisfaction at Islamic Bank in Kuantan area.
RO2: To investigate the most influencing factor of service quality towards customer satisfaction at Islamic Bank in Kuantan area.
RO3: To know the best service quality provided at Islamic Bank in Kuantan area.

1.6 Hypothesis

Hypothesis I
H^1: There is a relationship between reliability and customer satisfaction in Islamic banking services.
$H^{0:}$ There is no relationship between reliability and customer satisfaction in Islamic banking services.

Hypothesis II
H^1: There is a relationship between tangibility and customer satisfaction in Islamic banking services.
$H^{0:}$ There is no relationship between tangibility and customer satisfaction in Islamic banking services.

Hypothesis III
H^1: There is a relationship between responsiveness and customer satisfaction in Islamic banking services.
$H^{0:}$ There is no relationship between responsiveness and customer satisfaction in Islamic banking services.

2.0 Literature Review and Theoretical Framework

2.1 Service Quality

The aim of providing service quality is to satisfy customers. Measuring service quality is a better way to indictate whether the services are good or bad and whether the customers will or are satisfied with it. A researcher listed in his study: "three components of service quality, called the 3 "Ps" of service quality" (Haywood 1988, p. 19-29). In the study, service quality was described as comprising of three elements:

- "Physical facilities, processes and procedures;
- Personal behavior on the part of serving staff, and;
- Professional judgment on the part of serving staff but to get good quality service. "Haywood 1988, p. 19-29).

Quality is one of the things that consumers look for in an offer, which service happens to be one (Solomon 2009, p. 413). Quality can also be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs (Kotler et al., 2002, p. 831). It is evident that quality is also related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of the user. Most companies are adopting quality management programs which aim at improving the quality of their products and marketing processes, because it has been proven that "quality has a direct impact on product performance, and thus on customer satisfaction" (Kotler et al., 2002, p. 8). Service quality has a positive influence on customer satisfaction (Yee et al., 2010).

Providing excellent service quality is widely recognized as a critical business requirement (Voss et al, 2004; Vilares & Coehlo, 2003; Van der Weile et al, 2002). It is 'not just a corporate offering, but a competitive weapon' (Rosen et al, 2003) which is 'essential to corporate profitability and survival' (Newman & Cowling, 1996). However, service quality, particularly within the Services sector, remains a complex concept and there is little consensus as to the drivers for effective delivery (Voss et al, 2004; Johnston, 1995). The overall chain sees service quality driving customer satisfaction, which creates customer loyalty leading to growth and profit. The specific relationship between service quality and customer satisfaction has been the subject of a number of empirical studies. The relationship is often described as the 'satisfaction mirror' reinforcing the idea that business. Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service performance (Parasuraman et al., 1985).

Consumers usually shop at specific stores, because they like the service provided and they are assured of certain service privileges; thus, the performance of salespeople stimulates bonding through trust between them and customers, which affects the latter's perception of the store or brand (Lau et al., 2006; Leung & To, 2001). Service quality can be defined as meeting the needs and expectations of the customer (Smith, 1998). Sudin et al (1994) conducted a study on Malaysian customers. They determined the main factors that customers considered very important while selecting the financial institution. They found that three most essential criteria in the bank selection for Muslim, these are; the provision of fast and efficient services, speed of the transaction and reputation and image of the bank. Previous studies have revealed that perceived service quality has positive effect on satisfaction of customer in four service sector i.e dry cleaning, fast food, pest control and banking (Cronin and Taylor 1992). SERVQUAL application in Cyprus banking industry has identified three dimensions influencing the service quality i.e tangibles, reliability, and responsiveness-empathy. Assurance has been eliminated due to inadequate factor loadings (Arasli et al. 2005).

2.1.1 Reliability

Reliability means the ability to perform the promised service dependably and accurately. The major reason for customers to choose banks for investment funds is because of the dependability and reputation of banks. Banks always promise customers a high level of security during transactions. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. For instance, understanding the needs of each individual customer, such as knowing the customers' expected retirement age, annual income, and hobbies are required to help provide a good match of insurance and fund products for customers.

2.1.2 Tangibility

Tangibility represents physical facilities, equipment and appearance of personnel. Examples of the angible factor related to banks include comfortable store designs, up-to-date equipment for customer use and sufficient staff to provide service. These aspects are important for retail banks, because there are extensive face-to-face contacts between a customer and an employee. Therefore, maintaining a professional and comfortable store environment can increase customer satisfaction.

2.1.3 Responsiveness

Responsiveness which represents the willingness to help customers and provide prompt service. In order to be helpful and responsive to customers, HSBC, for example, has incorporated the statement due date on SMS alerts sent to cardholders (HSBC, 2011). This personal service aims to enhance customer satisfaction.

2.2 Customer Satisfaction

Satisfaction can also be a person's feelings of pleasure or disappointment that results from comparing a product's perceived performance or outcome with their expectations (Kotler & Keller, 2009, p. 789). Customer satisfaction is defined as the attitude resulting from what customers believe should happen (expectations) compared to what they believe did happen (performance perception) (Neal, 1998). Client happiness, which is a sign of customer satisfaction, is and has always been the most essential thing for any organization (J.M. Agbor, 2011). Customer satisfaction is defined by one author as "the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption" (Tse & Wilton, 1988, p. 204) hence considering satisfaction as an overall post-purchase evaluation by the consumer" (Fornell, 1992, p. 11).

Some authors stated that there is no specific definition of customer satisfaction, and after their studies of several definitions they defined customer satisfaction as "customer satisfaction is identified by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e. post-purchase, post-consumption)". (Giese & Cote, 2000, p. 15) This definition is supported by some other authors, who think that consumer's level of satisfaction is determined by his or her cumulative experience at the point of contact with the supplier (Sureshchander et al., 2002, p. 364). It is factual that, there is no specific definition of customer satisfaction since as the years passes, different authors come up with different definitions. Customer satisfaction has also been defined by another author as the extent to which a product's perceived performance matches a buyer's expectations (Kotler et al., 2002, p. 8).

According to Schiffman & Karun (2004) customer satisfaction is defined as "the individual's perception of the performance of the products or services in relation to his or her expectations" (Schiffman & Karun 2004, p. 14). In a nutshell, customer satisfaction could be the pleasure obtained from consuming an offer. Customer perception is often identified by their level of satisfaction towards particular products or services. Customer satisfaction is usually measured in terms of service quality and service features offered by an institution (S. Rustam et al, September 2011). Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Service quality is an important tool to measure customer satisfaction (Hazlina et al, 2011). Customer satisfaction has been a subject of great interest to organizations and researchers alike. The principal objective of organizations is to maximize profits and to minimize cost. Profit maximization can be achieved through increase in sales with lesser costs. One of the factors that can help to increase sales is customer satisfaction, because satisfaction leads to customer loyalty (Wilson et al., 2008, p. 79), recommendation and repeat purchase. Measuring customer satisfaction could be very difficult at times because it is an attempt to measure human feelings. It was for this reason that some existing researcher presented that "the simplest way to know how customers feel, and what they want is to ask them" this applied to the informal measures (Levy, 2009, p. 6; NBRI, 2009). Levy (2009, p. 6) in his studies, suggested three ways of measuring customer satisfaction;

- A survey where customer feedback can be transformed into measurable quantitative data:
- Focus group or informal where discussions orchestrated by a trained moderator reveal what customers think.
- Informal measures like reading blocs, talking directly to customers.

Moreover, the importance of customer satisfaction and service quality has been proven relevant to help improve the overall performance of organizations. (Magi & Julander, 1996, p. 40)

Table 1: The Distinction between Customer Satisfaction and Service Quality

Customer Satisfaction	Service Quality
Customer satisfaction can result from any dimension, whether or not it is quality related.	The dimensions underlying quality judgments are rather specific.
Customer satisfaction judgments can be formed by a large number of non-quality issues, such as needs, equity, perceptions of fairness.	Expectations for quality are based on ideals or perceptions of excellence.
Customer satisfaction is believed to have more conceptual antecedents.	Service quality has less conceptual antecedents.
Satisfaction judgments do require experience with the service or provider.	Quality perceptions do not require experience with the service or provider.

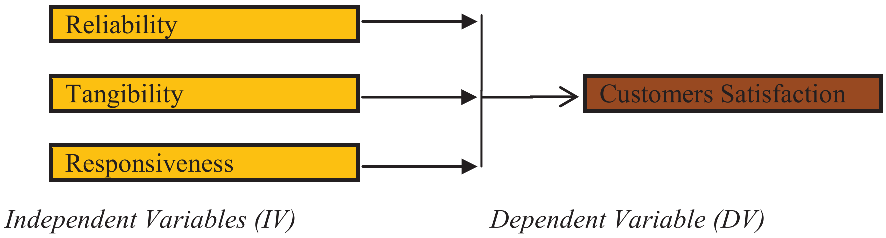
Source: Adapted from various sources (Taylor, 1993; Oliver, 1993; Rust and Oliver, 1994; Spreng and Mackoy, 1996; Choi et al., 2004; Grace and O'Cass, 2005)

2.3 Theoretical Framework

Evaluations are not based solely on the outcome of the service, the technical quality, they also involve the process of service delivery or functional quality (Gronroos, 1984). These distinctions enabled Parasuranam, Zeithmal & Berry (1985) to develop an instrument for measuring Service quality, SERVQUAL, which has subsequently dominated both academic and practitioner perspectives (Buttle, 1996; Robinson, 1999). Service quality and customer satisfaction have been proven from past researches to be positively related (Baker-Prewitt, 2000; Kuo, 2003; Gera, 2011) but no study had tested the service quality dimensions directly to see if it is related to customer satisfaction, thus, there is a need to test the direct relationship between each of the service quality dimensions and customer satisfaction.

Moreover, it has been proven that service quality could be evaluated with the use of the other two dimensions of service quality that is technical and functional (Bennett & Barkensjo, 2005, p. 102; Laroche et al., 2004) with the customer perspective, yet SERVQUAL model is still a method of evaluation for service quality, there is a need to test the relationship between service quality and service quality dimensions in different service sectors especially with the SERVQUAL dimensions. SERVQUAL measures perceptions of service quality across five dimensions: tangibles; reliability; responsiveness; assurance and empathy. The purpose of this dimension is to retain customers to keep using the bank service (Van Iwaarden et al., 2003).

Responsiveness and reliability were the most important dimensions, followed by the empathy and tangible dimensions; assurance appeared to be the least important (M.M. Lau, R. Cheung at al, September 2013). Zaim, Bayyurt, and Zaim (2010) found that tangibility, reliability and empathy are important for customer satisfaction, but Mengi (2009) found that responsiveness and assurance are more important. Siddiqi (2010) examined the applicability of service quality of retail banking industry in Bangladesh and found that service quality is positively correlated with customer satisfaction; empathy had the highest positive correlation with customer satisfaction, followed by assurance and tangibility. It was concluded that SERVQUAL is the best model to measure service quality in the banking industry (Angur et al., 1999). In summary, SERVQUAL is a proper assessment tool to measure service quality in the retail banking industry (M.M. Lau, R. Cheung at al, September 2013).



3.0 RESEARCH METHODOLOGY

The aim of this section is to explain methods used in carrying out this research, how the research was design and reasons for the choices. This study was conducted to identify what are the effects of service quality towards customer satisfaction at Islamic bank in Kuantan. The data can be collected by using qualitative or quantitative data. For this study, the data was collected by using quantitative approaches. The good results from data that the researcher gain is based on the quality of research design, data collection, data management, and data analysis. Under chapter 3, it is more focusing on the description on the methods and procedures done in order to get data, how it can be analyzed, intepreted and how the conclusion will be met after the resulta has been released through spss sytems. This chapter also consists of Research Design, Sampling Design including Population, Sampling Size, Sampling Frame, Sampling Techniques, Data Collection method, Research Instrument and Data Anlaysis.

3.1 RESEARCH DESIGN

There is no single, standard or correct method of carrying out research. Research design is a model of evidence that allows the researcher to draw inference concerning causal relations among the variables under investigation. It also defines as a framework or blueprint for conducting the marketing research project. It specifies the details of the procedure that is necessary for obtaining the information needed to structure or solve a marketing research problem**.** Basically, method chosen will affect the results and how this method can conclude the findings. According to (Ozcinar, 2009) instructional design or research design is defined as the systematic development of instructional specifications, using learning and instructional theory derived from behavioural, cognitive and constructivist theories, in order to ensure the quality of instruction. It is the entire process of the analysis of learning needs and goals and the development of a delivery system to meet those needs, including development of instructional materials and activities, and testing and evaluating all instruction and learner activities.

Research design can be classified into eight types, which are conclusive design, exploratory research design, causal research, descriptive research, longitudinal design, cross-sectional design, single cross-sectional design and multi cross-sectional design. From finding through research design process, it might help to the researcher to formulate a more specific research problem or hypothesis. This study will conduct descriptive study**.** Following the research approach also, with the idea that researcher was not generating new theories, this research was a descriptive study. According to Sekaran (2003), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. As example, descriptive studies describe the characteristics of a group of customers, satisfaction ratings or demoghraphic data. The goal of descriptive study is to offer a researcher profile to describe relevant aspects of the phenomena of interest from an individual, organization, industry oriented or other prospective. On the other hand, an exploratory study is undertaken when not much is known about the situation at hand, or no information is available on how similar problems or research issues have been solved in the past.

3.2 POPULATION

Population refers to the entire group of people, events, or thins of interest that the researcher wishes to investigate (Sekaran, 2009). The total population of the customer that can be estimated per week in Kuantan area will be 140 population size. However, each of the bank will not get the same amount that have been estimated earlier. Based on Krejcie & Morgan table the researcher will determine the total respondent that will answer the questionnaire are 103.

3.3 SAMPLING DESIGN

3.3.1 Sample Size

Sample size determination is an important and often difficult step in planning an empirical study. A sample is a subset of a population element, where a population is a theoretically-specified aggregation of an element. Hence a sample size is a subset of a population. (Agresti & Finlay, 2009, p. 4). In this research, the sample size will be 103 customers that minggle around in Jalan Tun Ismail or come in and use the services that been provided by the nearer Islamic Bank in Kuantan Pahang. One of the most important reasons for researcher to determine a sample size for this study was because the researcher could not cover the entire population. Although large sample size was a recommendation for researcher method, but very large as large as the entire population would have led to time wastage and the wastage of resources and money, given that small samples also produce accurate results (isixsigma.com).

3.3.2 Sampling Frame

Sampling is the process of selecting a sufficient number of elements from the population, so that the study of the sample and understanding of its properties or characteristics would make it possible for us to generalize such properties or characteristic to the population element (Sekaran 2003).

3.3.3 Sampling Technique

Sampling techniques provide a range of methods that enable one to reduce the amount of data needed for a study by considering only data from a sub-group rather than all possible elements (Saunders et al., 2009, p. 210). The sampling technique where in the samples are combined together in a process that gives all the individuals in the population equal chances of being selected. As this study is conducted, the respondents were chosen using simple random sampling. We choose to give the questionnaire randomly to all respondent in Jalan Tun Ismail. According to (Sekaran, 2009), by using simple random sampling, each element in the population has a known and equal probability of selection as a subject. In other statement, (Sekaran, 2009) stated that, simple random sampling also provides many benefits to the researchers who use this type of sampling. Simple random sampling is easily understood and procedures data that are representative of a target population and also has the least bias and offers the most generalizability.

3.4 DATA COLLECTION METHOD

For this study, secondary data were collected by paper-based sources and electronic sources while primary data were collected through questionnaires. This section also is very important to researcher to get the clear view for their studies. For this study, secondary data were collected by paper-based sources and electronic sources while primary data were collected through questionnaires that the researcher distribute the questionnaire around two week consits of one work to distribute and one week to collect it back.

3.4.1 Secondary Data

According to Sekaran (2010), secondary data is the data that already exist and do not have to be collected by the researcher. Compared to primary data, these data can be located quickly and inexpensively. It is because all the data can be easily find via technologies nowadays such as website. Secondary data may also available when primary data cannot be obtained at all. It is also can save the time for the researcher to collect the data. So, this study, the secondary data were collected from two main sources:

3.4.1.1 Paper-based Sources

Most of the supporting data in this study were collected from books, research reports, and articles. By using and referring the data that are gathered from previous researchers, it helps to improve the understanding of the problem and gather the fact of the study and helps to compare the data that we get with their data in conducting this study.

3.4.1.1.1 Book

Books are use as guideline to make this study more precise and accurate. The book that had been use in this research would be Research Methodology Books by Uma Sekaran show the steps to conduct a good research.

3.4.1.1.2 Electronic Sources

Some of the data are collected from on-line databases, internet and website. It is beneficial to collect the data from online databases since it is economical, save efforts, save time and expenses. Other than that, it is possible for us nowadays to get the data from the other regions as nowadays we are from across the boundaries era. It is easier to find sources from the internet since it is easy, convenient, quick and accurate.

3.4.2 Primary Data

Primary data refer to information obtained first hand by the researcher on the variables of interest for the specific purpose of the study (Sekaran, 2010). Obtaining primary data can be expensive and need time as it requires researchers to observe and conduct an experiment or something to gather information about specific problems. The data collection method for this study is by using questionnaires. Researcher need to distribute the questionnaire one by one to the sample and need to wait and sometimes required a long time for them to give the feedbacks to our questionnaire. A 140 set of questionnaires had been designed and distributed in order to obtain a quantitative primary data for this research around two weeks to get the findings of the study.

3.5 RESEARCH INSTRUMENT

Questionnaire in this study is a formalized instrument for asking information, directly to the respondents. It was designed to facilitate data gathering, which is directly related to the study**.** 140 Questionnaires were distributed directly to the respondents for them to answer.

3.5.1 Questionnaire Design

Questionnaires are formalized set of questions for obtaining information from respondents. The objectives of questionnaires designed are to translate the information needed into a set of question that respondents can answer. Questionnaires are also designed in order to get a response from the respondents. These questionnaires were framed based on the previous study. The questionnaires for this research consist of 5 sections which are Section A (Demographic), B (Dependent Variable), C, D, and E (Independent Variable) displayed as below Table 3.8.

Table 2: Section of Questionnaire

Section	Question
A	Demographics Profile
B	Customer Satisfaction
C	Reability
D	Tangibility
E	Responsibility

3.6 DATA ANALYSIS AND RESULTS

This study is a quantitative research study whereby the findings of the study were being analyzed by using the Statistical Package for the Social Sciences (SPSS) version 20.0. Next, the data collected in this study was analyzed by using Frequency, Descriptive Analysis, Reliability, Pearson Correlation Analysis and Multiple Regressions in order to measure the strength of the correlation and the significant that exists between the independent variables and the dependent variable as to meet research objective to know if there is any relationship. In a nutshell, data analysis is the process of systematically applying statistical or logical techniques to describe and illustrate, condense and recap, and evaluate the data.

4.0 FINDING AND DISCUSSION

4.1 DESCRIPTIVE ANALYSIS

Q1. The staffs are helpful.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
B1	103	2.00	5.00	**3.9223**	.70973

Q2. The staffs are well-presented.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
B2	103	3.00	5.00	**3.8641**	.61115

Q3. I have a good and positive impression towards Islamic Bank.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
B3	103	3.00	5.00	**4.0194**	.59377

Q4. The general services are good.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
B4	103	2.00	5.00	**3.9806**	.61006

Q5. Overall, I am very satisfied with the way of Islamic bank's services.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
B5	103	3.00	5.00	**4.0194**	.61006

Q6. Islamic bank provides its services at the time it promises to do so.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
C1	103	2.00	5.00	**3.8932**	.60896

Q7. When you have problems, ISLAMIC BANK is sympathetic (understanding).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
C2	103	2.00	5.00	**3.8835**	.67593

Q8. When Islamic Bank promises to do something by a certain time, it does so.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
C3	103	2.00	5.00	**3.8447**	.66800

Q9. You feel safe in your transactions with Islamic Bank's employees (no fear of fraud, etc.).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
C4	103	2.00	5.00	**3.9709**	.67818

Q10. Islamic Bank keeps its records accurately.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
C5	103	3.00	5.00	**4.0291**	.58505

Q11. ISLAMIC BANK's physical facilities are visually appealing (ATMs, bank branch, tellers, vaults).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D1	103	2.00	5.00	**3.8544**	.71958

Q12. Islamic Bank has enough ATMs and branches.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D2	103	2.00	5.00	**3.8350**	.78086

Q13. The appearance of the physical facilities of Islamic Bank is consistent with the type of banking services provided.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D3	103	3.00	5.00	**3.9029**	.64950

Q14. Islamic Bank's employees are formally dressed.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D4	103	2.00	5.00	**3.9029**	.66443

Q15. ATM machines are easily accessible (reachable).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D5	103	2.00	5.00	**3.9223**	.69578

Q16. Islamic Bank's staff actively and aggressively provides services to customer.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E1	103	2.00	5.00	**3.8155**	.66786

Q17. Islamic Bank's should arrange special care to special customers.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E2	103	2.00	5.00	**3.9417**	.59120

Q18. Islamic Bank's staff will always be willing to help customers.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E3	103	2.00	5.00	**3.9320**	.61456

Q19. Islamic Bank's staff will easy to respond to customers' requests.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E4	103	2.00	5.00	**3.8738**	.62119

Q20. Islamic Bank's staffs try their best to answer any questions.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E5	103	2.00	5.00	**3.9515**	.58374

Table 3: Mean score for service quality

Descriptive Statistics

	N	Minimum	Maximum	**Mean**	Std. Deviation
B1	103	2.00	5.00	**3.9223**	.70973
B2	103	3.00	5.00	**3.8641**	.61115
B3	103	3.00	5.00	**4.0194**	.59377
B4	103	2.00	5.00	**3.9806**	.61006
B5	103	3.00	5.00	**4.0194**	.61006
C1	103	2.00	5.00	**3.8932**	.60896
C2	103	2.00	5.00	**3.8835**	.67593
C3	103	2.00	5.00	**3.8447**	.66800
C4	103	2.00	5.00	**3.9709**	.67818
C5	**103**	**3.00**	**5.00**	**4.0291**	**.58505**
D1	103	2.00	5.00	**3.8544**	.71958
D2	103	2.00	5.00	**3.8350**	.78086
D3	103	3.00	5.00	**3.9029**	.64950
D4	103	2.00	5.00	**3.9029**	.66443
D5	103	2.00	5.00	**3.9223**	.69578
E1	**103**	**2.00**	**5.00**	**3.8155**	**.66786**
E2	103	2.00	5.00	**3.9417**	.59120
E3	103	2.00	5.00	**3.9320**	.61456
E4	103	2.00	5.00	**3.8738**	.62119
E5	103	2.00	5.00	**3.9515**	.58374
Valid N (listwise)	103				

Table 3 shows the mean score for the three dimensions of service quality. The highest mean is scored by reliability followed by responsiveness and least mean score by tangibility. According Table 3 the tangibility dimension of service quality is carried out superior to the other three dimensions with a mean score of 4.0291. This can be explained by customer impressions of tangible factors in terms of physical facilities, equipment and appearance of personnel. Customers may assess bank facilities and designs, sufficiency and visibility of equipment, and the appearance of the employees in banks. According to the table above, average for students that answer for all question is **agree**. This is because range is between 3.8155 up to 4.0291.

4.3 RELIABILITY

Reliability can be defined as the extent to which measures are free from random error. Reliability is important to ensure the consistency of the measuring instrument to measure the intended purpose of research (Sekaran, 2003). Hair et al. (2010) defined reliability as an assessment of the degree of consistency between multiple measurements of a variable. Cronbach's Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. Prior to conducting the analysis, the minimum acceptable reliability for this study will be set at 0.50 as suggested by Sekaran (2003). In a meantime, the higher the cronbach alpha, the better the measuring instrument.

4.3.1 Cronbach's Alpha All Variables

Table 4: Cronbach Alpha

Reliability Statistics

Cronbach's Alpha	N of Items
.912	20

According to Gliem, J. A., & Gliem, R. R. (2003). Chronbach alpha more 0.7 is accepted. It can be concluding that the entire variables are excellent since the cronbach alpha for this statistics is 0.912. In a nutshell all the scale are reliable.

4.4 PEARSON CORRELATION COEFFICIENT

Table 5: Pearson Correlation Coefficient

Correlations

		CS	Reliability	Tangibility	Responsiveness
CS	Pearson Correlation	1			
	Sig. (1-tailed)				
	N	103			
Reliability	Pearson Correlation	.547**	1		
	Sig. (1-tailed)	.000			
	N	103	103		
Tangibility	Pearson Correlation	.458**	.479**	1	
	Sig. (1-tailed)	.000	.000		
	N	103	103	103	
Responsiveness	Pearson Correlation	.613**	.585**	.663**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	103	103	103	103

**. Correlation is significant at the 0.01 level (1-tailed).

4.4.1 Hypothesis

4.4.1.1 Hypothesis I

H^1: There is a relationship between reliability and customer satisfaction in Islamic banking services.

From the table 5 shows reliability have positively correlation with customer satisfaction. The strength of relationship is moderate, where the correlation value between dependent variable with independent variable is 0.547 and there is a significant correlation between both variables which represented by 0.00 value. Thus, Ho is rejected as there is a significant variable between reliability and customer satisfaction.

4.4.1.2 Hypothesis II

H^1: There is a relationship between tangibility and customer satisfaction in Islamic banking services.

From the table 5 shows tangibility have positively correlation with customer satisfaction. The strength of relationship is moderate, where the correlation value between dependent variable with independent variable is 0.458 and there is a significant correlation between both variables which represented by 0.00 value. Thus, Ho is rejected as there is a significant variable between tangibility and customer satisfaction.

4.4.1.3 Hypothesis III

H^1: There is a relationship between responsiveness and customer satisfaction in Islamic banking services

From the table 5 shows responsiveness have positively correlation with customer satisfaction. The strength of relationship is strong, where the correlation value between dependent variable with independent variable is 0.613 and there is a significant correlation between both variables which represented by 0.00 value. Thus, Ho is rejected as there is a significant variable between responsiveness and customer satisfaction.

4.5 REGRESSION

Regression analysis is used when independents variables are correlated with one another and with the dependent variable (Sheridan J Coakes, 2005).

4.5.1 Regression Reliability

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547[a]	**.300**	.293	.37244

a. Predictors: (Constant), Reliability

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.004	.300		6.678	.000
Reliability	.499	.076	.547	6.574	**.000**

a. Dependent Variable: CS

It can be explained that there is a relationship between reliability and customer satisfaction because there is less than 0.05 that is 0.000. There is 30% of reliability explain the variance in customer satisfaction.

4.5.2 Regression Tangibility

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.458[a]	**.210**	.202	.39565

a. Predictors: (Constant), Tangibility

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.482	.288		8.608	.000
Tangibility	.381	.074	.458	5.176	**.000**

a. Dependent Variable: CS

It can be explained that there is a relationship between tangibility and customer satisfaction because there is less than 0.05 that is 0.000. There is 21% of tangibility explain the variance in customer satisfaction.

4.5.3 Regression Responsiveness

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613[a]	**.376**	.370	.35154

a. Predictors: (Constant), Responsiveness

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.772	.283		6.267	.000
Responsiveness	.561	.072	.613	7.802	**.000**

a. Dependent Variable: CS

It can be explained that there is a relationship between responsiveness and customer satisfaction because there is less than 0.05 that is 0.000. There is 37.6% of responsiveness explain the variance in customer satisfaction.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 CONCLUSION

This chapter will discuss the overall outcome from the finding that has been calculated. The researchers have implemented descriptive frequency analysis in order to differentiate the respondent demographic profiles (gender, type of work and frequency visited the bank). This research comes to the conclusion. After all the data collected from the respondents, the data was recorded, and the data cleaning was done. The researchers provide about 103 questions in the questionnaire in order to measure the variable. This includes the dependent variable and the independent variable. On the other hand, by referring to the reliability analysis it shows that all of the items in the questionnaire are reliable. According to Sekaran (2003), Cronbach Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. Therefore based on the reliability analysis we can assume that the Cronbach Alpha more 0.5 is accepted. While as for Gliem, J. A., & Gliem, R. R. (2003) the acceptable value is 0.6 and above.

The objectives of this research have been listed earlier. They are to examine the relationship between service quality (Reliability, Tangibility, and Responsiveness) and customer satisfaction at Islamic Bank in Kuantan area, to investigate the most influencing factor of service quality (Reliability, Tangibility, and Responsiveness) towards customer satisfaction at Islamic Bank in Kuantan area and to know the best service quality (Reliability, Tangibility, and Responsiveness) provided at Islamic Bank in Kuantan area.

Research questions that need to be solved in the research are is there any relationship between service quality (Reliability, Tangibility, and Responsiveness) and customer satisfaction at Islamic Bank in Kuantan area? What is the most influencing factor that could affect the service quality (Reliability, Tangibility, and Responsiveness) at Islamic Bank in Kuantan area? And what is the best service quality (Reliability, Tangibility, and Responsiveness) provided at Islamic Bank in Kuantan area?

In addition, three hypothesis are also have made at the earlier stage of the survey. In the first hypothesis, H1: There is a relationship between reliability and customer satisfaction in Islamic banking services then H0: There is no relationship between reliability and customer satisfaction in Islamic banking services. Second hypothesis H1: There is a relationship between tangibility and customer satisfaction in Islamic banking services then H0: There is no relationship between tangibility and customer satisfaction in Islamic banking services. Third hypothesis are H1: There is a relationship between responsiveness and customer satisfaction in Islamic banking services and H0: There is no relationship between responsiveness and customer satisfaction in Islamic banking services.

First research objective is to examine the relationship between service quality (Reliability, Tangibility, and Responsiveness) and customer satisfaction at Islamic Bank in Kuantan area and the first research question is there any relationship between service quality (Reliability, Tangibility, and Responsiveness) and customer satisfaction at Islamic Bank in Kuantan area. Both research objective and research method have been answered according to the analysis. There was a relationship between reliability, tangibility, and responsiveness and customer satisfaction based on pearson correlation coefficient test analysis. Coefficient for reliability is 0.547 moderate relationship, tangibility is 0.458 moderate relationship and responsiveness is 0.613 strong relationship. Therefore, for the Hypothesis, H^0 is rejected and H^1 is accepted. Thus, there is a relationship between reliability, tangibility, and responsiveness and customer satisfaction.

The second objective of the research is to investigate the most influencing factor of service quality (Reliability, Tangibility, and Responsiveness) towards customer satisfaction and the research question, what is the most influencing factor that could affect the service quality (Reliability, Tangibility, and Responsiveness) at Islamic Bank in Kuantan area. Coefficient table indicated variable of responsiveness the most influencing factors. Thus, responsiveness influences most the dependent variable. Coefficient is 0.613 which is more than 0.61.

The third research objective is to know the best service quality (Reliability, Tangibility, and Responsiveness) provided at Islamic Bank in Kuantan area and the research question what is the best service quality (Reliability, Tangibility, and Responsiveness) provided at Islamic Bank in Kuantan area? Coefficient table indicated that variable of responsiveness the best service quality factors. Coefficient is 0.613 which is more than 0.61. This is because the willingness of service providers to assist and provide prompt services to customers is very important to customer evaluation of banks. Customers are satisfied with the personal services provided and service personnel who understand their needs.

All 3 objectives were achieved, 3 questions were answered and 3 hypotheses were tested and those three hypotheses are supported. In average, all particulars measuring the service quality (Reliability, Tangibility, and Responsiveness) towards customer satisfaction scored between 3.8155 up to 4.0291 with standard deviation from 0.58505 up to 0.66786. This indicates that the respondents are agreed service quality that be provided by Islamic bank.

5.2 RECOMMENDATION

This study can be considered to be important not only to students but also to the industry sector. So that this research can be used by new researcher to research. This is because the topic was a good one but because of its limitations or outcome, there is a need for further research. After conducting this research, the researcher found that there are several fields that are lacking as researchers.

Therefore the researcher would like to suggest to future researcher for them to pick better population for research. This is because by looking at the finding the researcher discovers that this study did not consider employees who provide the services to customers. In addition, it is to see whether satisfaction level of employees is related to their services to customer satisfaction or not. This is because probability of employees' dissatisfaction can be factors why they are reluctant to give good services to the customer. In addition as a known that banking sector is the pressure work sector. The performance of customer service providers requires interaction with a customer, which leads to a focus on employee relations and customer service to achieve corporate goals. Indeed, staff attitudes directly influence customer experience, and happy employees can help to improve customer satisfaction (M. M Lau et all, 2013). If the employee's salary or compensation did not equitable with their task, they will work casualness. Then the impact is when they entertain their customers. Levesque and McDougall (1996) point out that a good employee-customer relationship can increase the satisfaction level and that problem recovery is important to maintain customer satisfaction.

Another further study could be to test all the dimensions SERQUAL to see which of them will be more important to customer satisfaction. According to Fogli (2006), companies have adopted customer focus as a strategy to link themselves more closely with their changing environment in recent years. Banks must identify potential customers, determine their needs, and then develop and deliver products and services to meet their needs effectively. The results of the current study explain that banks can at least measure five dimensions of service quality to determine the level of services provided, and to determine which dimensions need improvement. Future research should seek to examine the use of SERVQUAL to close other service quality gaps for different types of banks or industry. So that new researcher could be to study relationship among customer satisfaction, service quality and job satisfaction with the use of all the five SERVQUAL dimensions at once.

Last but not least, as we known that the nature of banking services encourages customers to demand the highest possible quality. In order to achieve this, it is important to be very close to customers to capture and to know the information from current customer and future needs, expectations and perceptions. In a nutshell, in line with the outcomes where it is discover that the most influence factor contributes to customer satisfaction in Jalan Tun Ismail Kuantan is the responsiveness.

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