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# Factors Affecting Customers Satisfaction with Islamic Banking Services in Palestine

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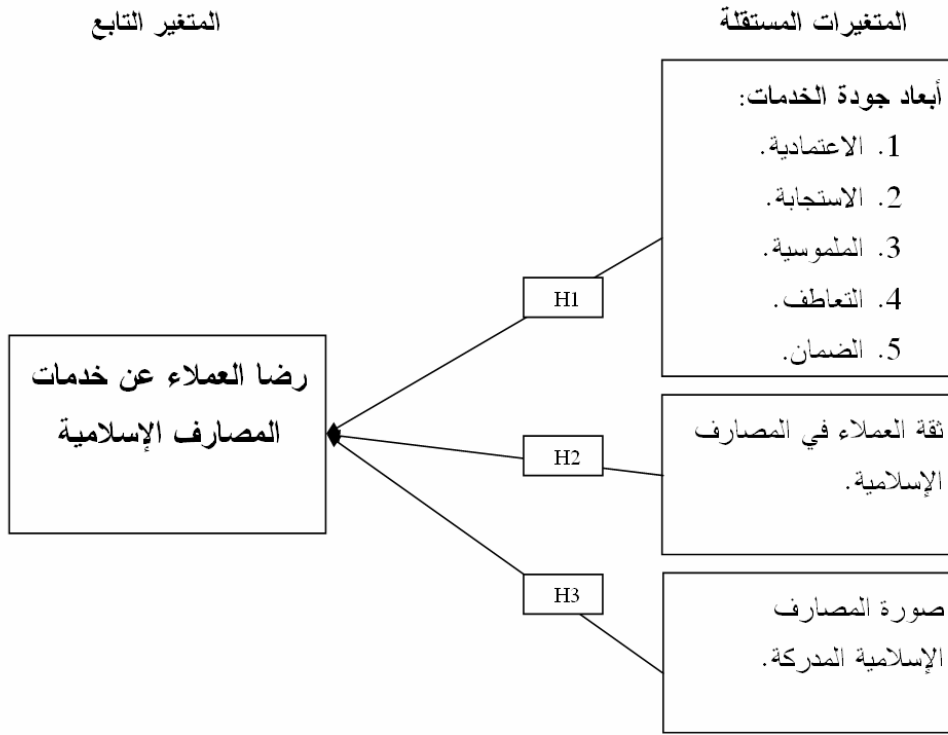
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& Spreng )  
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Parasuraman et al., 1991; Parasuraman et al., )  
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(Terkla & Pagano, 1993)

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.(Morgan & Hunt, 1994, p.23)

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Business-to-Business

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(250) :

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Nguyen & Leblance, )

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CARTER

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(Alhemoud, 2010)

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(605)

Logit )

(model

(Convenience Sampling)

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(Dusuki, 2008)

.Stakeholders

( )

Exploratory factor analysis

(1)

(1780)

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<http://www.pma.ps> :

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.(Roscoe, 1975) (500)

Convenience

Sampling

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Popli & Rao, 2009; Maiyaki ) :  
& Mokhtar, 2010; Haque *et al.*, 2009; Haron *et al.*, 1992

= 24 - 400)

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<b>8</b>	

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(39)

Face validity

(3)

1 : (3)

%			
72.6	273		
27.4	103		
15.2	57	25	
30.6	115	35	25
22.6	85	45	35
31.6	119	45	
10.6	40	250	
33.5	126	500	250
34.3	129	1000	500
14.4	54	2000	1000
7.2	27	2000	
25.5	96		
20.7	78		
44.4	167		
9.3	35		
29.5	111		
51.6	194		
18.9	71		

50 " (10.6%)  
 (34.3%) "1000

(3)

(44.4%) " 25 "  
 (9.3%) " 45 " (15.2%)  
 (31.6%)

"250 "

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1 :

(29.5%)

(Porter, 1995)

.(18.9%)

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.(Barich & Kotler, 1991)

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Martenson, 1985; ) :

(Haque *et al.*, 2009; & Zineldin, 1996

Wartick, 2002; Berens & Riel, )

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(Parasuraman *et al.*,1988)

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R  
 R<sup>2</sup> . Haque *et al.*, )  
 2009; Rashid *et al.*, 2009; Van Birgelen *et al.*,  
 .(2001; Hurley & Estelam, 1998  
 : 4 5 "  
 3  
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:(4)  
 .(SPSS)  
 :(4)

Reliability

Coefficient

(Cronbach's  $\alpha$ )  
 Split-half

( $\alpha \leq 0.6$ ) (1) (0)

5-1	
25-6	
28-26	
38-29	
39	

.(Malhotra, 2004, p.268)  
 ( $\alpha$ ) (76.2%)  
 .(%60)  
 :

t-test :  
 F-test

:(5)

	<b>0.28491</b>	<b>4.0556</b>	-:
	<b>0.51606</b>	<b>4.0222</b>	-:
	1.11419	3.6090	.1
	1.86525	3.9707	.2
	0.99741	3.9282	.3
	0.96067	4.1356	.4
	0.83416	4.2633	.5
	0.84188	4.2261	.6
	<b>0.47159</b>	<b>4.2600</b>	-:
	0.75733	4.3644	.7
	0.77232	4.2793	.8
	0.79537	4.2048	.9
	0.81357	4.1915	.10
	<b>0.63396</b>	<b>3.9169</b>	-:
	1.08443	3.7473	.11
	1.11363	3.9282	.12
	1.01509	3.9601	.13
	1.04769	4.0319	.14
	<b>0.60246</b>	<b>4.2376</b>	-:
	0.84939	4.2846	.15
	0.86537	4.1941	.16
	0.83491	4.2340	.17
	<b>0.73147</b>	<b>3.8413</b>	-:
	1.16671	3.7606	.18
	1.10336	3.8910	.19
	1.10015	3.8723	.20

(\*)

(5)

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$$3 = 5 \div 1+2+3+4+5 = 5 \div \quad = \quad (*)$$



:(6)

(4.0556)

(0.51606) (6-1)

	<b>0.71745</b>	<b>3.5373</b>	-:
	0.77781	4.2314	.21
	0.90690	3.1596	.22
	0.91353	3.1463	.23
	<b>0.78271</b>	<b>3.6880</b>	-:
	0.89340	3.1117	.24
	0.91220	3.0505	.25
	0.71941	4.1144	.26
	0.80240	4.3324	.27

(4.2600)

(10-7)

(0.47159)

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" "

(0.63396)

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(3.8413)

(20-18)

(0.73147)



Coefficient of determination R<sup>2</sup>

Simple Linear Regression Model

$$y_i = \beta_0 + \beta_1 X_i + \epsilon_i \quad i = 1, \dots, n,$$

t-test

Multiple Linear Regression Model

$$y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon_i$$

F-test

R

(t) (F) test statistics : ( ) :y<sub>i</sub>  
 0.05 (α) (1-α) 0.95 :β<sub>5</sub> ..... β<sub>1</sub> B<sub>0</sub>  
 :X<sub>i</sub>  
 (8) (7) ( ) :ε<sub>i</sub>

(Ho1) :(7)

β	SE	t	t	t	
				Sig*	
0.025	0.054	1.966	0.467	0.641	
0.354	0.062	1.966	5.676	0.000	
0.044	0.044	1.966	0.987	0.324	
0.573	0.049	1.966	11.729	0.000	
0.027	0.038	1.966	0.708	0.479	
					48.532 = F
					2.238382 = F

0.396 = R <sup>2</sup>
0.000 = Sig * F
375 = df
0.629 = R

.(0.05 ≥ α) \*

(0.05)

(F) (7)

(t)

(0.396) ( )

.(0.05)

.(0.629)

(Haque *et al.*, 2009)

(Bunthuwun, *et al.*, 2010)

Chaniotakis & )

(Lymperopoulos, 2009)

(t) (t)

(Ho2) :(8)

	R <sup>2</sup>	R	t	t	t / * Sig.
	0.427	0.653	1.966310	16.682	0.000

.(0.05 ≥ α) \*

(Ho2)

(8)

(t)

(Chenet *et al*, 2010) R<sup>2</sup> (65.3%) R (42.7%)

(Ho3) : (9)

	R <sup>2</sup>	R	t	t	t / *Sig.
	0.171	0.413	1.966310	8.777	0.000

(0.05 ≥ α)

\*

(Ho) (9)

(Ha)

(2003)

(41.3%) R

R<sup>2</sup>

(17.1%)

(Helm, 2007)

:(10)

:

$\beta$	SE	t	t	t	
				Sig*	
0.510	0.088	1.966	5.779	0.000	
0.587	0.042	1.966	14.077	0.000	
0.476	0.065	1.966	7.353	0.000	
					145.359 = F
					2.62 = F
					0.540 = R <sup>2</sup>
					0.000 = Sig * F
					375 = df
					0.735 = R

.(0.05 ≥ α)

\*

(10)

: )

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(0.540)

.(0.735)

: (β)

- -

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## Factors Affecting Customers Satisfaction with Islamic Banking Services in Palestine

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### ABSTRACT

This study aims at explaining the impact of the perceived quality of Islamic banking services with all of its dimensions, the role of Islamic banks' perceived image by customers, and customers trust on their satisfaction with the services offered by Islamic banks. This would provide the opportunity to reach results and recommendations that can help in improving the competitive position of Islamic banks. The study tested three main hypotheses, focusing on the impact and relationship between the above mentioned factors and customers' satisfaction with the services offered by Islamic banks in Palestine. The study's population consisted of customers of some of the Islamic banks operating in the cities of three major governorates in the West Bank. Data were collected using the convenience sampling method which consisted of 376 customers taking into consideration the limited ability to generalize the results of the research among all of the study's population due to the use of this kind of sampling.

The following are the results of the study:

- There was a statistically significant impact of the collective dimensions of Islamic banking services' quality variable on the satisfaction of customers with these banks. Regarding the effect of each dimension individually. The results have shown that there was a statistically significant impact of reliability and assurance on customers' satisfaction with the services offered by Islamic banks. However, there was no statistically significant impact of the tangibility, responsiveness, and empathy variables.
- A statistically significant impact for the study's collective independent variables was found (The quality of Islamic banking services, trust, and corporate image).

The study provided a number of recommendations which aim at increasing the interest of Islamic banks in the marketing aspects of Islamic banking operations, working to improve the quality of their services, and acknowledging the need to adopt new Islamic investment instruments.

**KEYWORDS:** The quality of banking services, corporate image, trust in banks, Islamic banks, customer satisfaction.

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