Impact of Islamic Bank Services on Customers' Satisfaction in Nigeria: A Case of Ja'iz Bank Plc. Sokoto Branch

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Abstract: The study assesses the impact of Islamic bank services on customers' satisfaction with special reference to Ja'iz Bank Plc. Sokoto branch as a case study. The study employed cross-sectional data which was generated through structured questionnaires. Using a simple random sampling technique, a sample size of 400 was obtained as study population. The study also applied ordered LOGIT in the analysis. The results of the study revealed a significant positive relationship between bank services and customers' satisfaction. The study concluded that customers are satisfied with the quality of services rendered by Ja'iz bank in the Sokoto branch. The study finally recommends that Ja'iz bank should keep on providing more qualitative services to retain and attract more customers.

Keywords: Services, customers, satisfaction, Islamic banking, Ja'iz bank, Sokoto, Nigeria.

INTRODUCTION

According to Othman and Owen, (2001), Islamic banking services were introduced worldwide in the last quarter of the twentieth century, but the concept is as old as Islam itself The modern Islamic banking system was introduced mainly due to the fact that there was the need to leverage Muslims from indulgence in consuming all elements of interest and other non Islamic ethics which symbolised conventional banks. Apart from *riba* (interest), the conventional banking system is entirely based on practice and system that are prohibited under the Islamic *Shariah* and as a result, Muslims felt the need to have an Islamic platform for their financial transactions In Nigeria Islamic banking system can be traced back from the birth of this Nation. According to Vrajlal (2015), the first Islamic bank in Nigeria was the Muslim bank of West Africa limited Lagos which commenced business in 1960 but closed in 1962. Subsequently, Habib bank was granted license to operate Islamic banking window in 1996, but without significant success.

Oluyemi& Ahmad (2007) stated that in the 1980s, seminars, workshops and conferences were organised to sensitise the Muslims populace in Nigeria on the ills of interest-based banking and the need to have Islamic banking as an alternative. Nigerian Muslims continued struggling for the actualisation of a society with Islamic financial institution to enable them transacts banking businesses in line with the dictates of Islam. A significant step in that direction was taken in securing membership with the Islamic Development Bank (IDB) in Jeddah, Saudi Arabia. Moreover, International conference on Islamic economics organised by Usmanu Danfodiyo

University Sokoto in 1985 was also seen as another move for the establishment of Islamic bank in Nigeria.
Another effort manifested when Banks and other Financial Institutions (BOFI) Act No. 25 was enacted. Section 61 of BOFI Act recognised the establishment of a profit and loss sharing bank in the country, which basically is the Islamic form of banking (Orisankoko; 2009). Vrajlal (2015) stated that Central Bank of Nigeria (CBN) grants three types of licenses to deal in non-interest banking in Nigeria: A. Full-fledged non-interest bank or subsidiary B. Non-interest banking branch of a conventional bank C. Non-interest banking window of a conventional bank.
Quite a number of authors and experts identified some of the issues associated with customers' satisfaction such as banks' products and services quality, customers' awareness, perceived value, corporate social responsibility, service charge, service features. However, many questions remained unanswered example include: the relationship between bank services and customers' satisfaction, moreover extant literature suggest this to be part of the reasons that ruled out why customers' leave or decide to remain loyal to a bank. For instance, Abu-Bakr (2017) argued that increasing services and products quality will definitely increase customer knowledge, awareness and loyalty.

In today's global and borderless market, products and services quality and customers' satisfaction are the key factors for banks' successful survival (Bashir, 2013). Moreover, most of the bank services provision in the aspects of operations, service quality, customers' satisfaction, financing products, bank efficiency and financial performance can be classified as poor (Gronroos; 1994, (Ibojo,;2015), (Amin and Fontaine; 1988). Empirical studies also suggest that massive advantages in customers' satisfaction are likely to be derived from enhancements in quality service, service features and adequate handling of client complaints (Zulnaidi; 2014), (Muslim and Zaidi; 2008).
Nigeria's Ja'iz bank is still at its infancy age and as such, it is pertinent to note that very few studies have been conducted with regard to the bank, among the few researches discovered include: a study on customers' knowledge of Ja'iz bank products and services in Nigeria by Abubakar (2017). More so, studies such as Mobolaji (2012), Ringim (2012) and Hussain (2010) are mostly at the exploratory stage while most of the issues discussed largely range between challenges of Islamic banking, prospects of Islamic banking, Islamic banking products, and *Shari'ah* compliant and strategies of establishing Islamic banking etc.

As competition within the banking industry in Nigeria becomes more intense now than ever, there is persistent fear as to whether Ja'iz bank would not be able to withstand such competition from more advance, specialise existing conventional banks, in fact there were speculations that Ja'iz bank will cease to exist anytime soon (Abubakar, 2017). The favourable competitive environment and years of experience had enabled some of the existing conventional banks to offer more qualitative results oriented services according to customers' expectations than Islamic banks (Nuria, 2014). In addition, customers become a centre for all banking activities due to increased competition for greater market share (Safakli, 2007). Banks also focus on demographic features of customers in order to assess their needs. Every bank is trying to enhance its performance by improving quality services according to customers' expectations and Ja'iz bank is not an exception. Although several studies exist in the areas of customers' satisfaction, not withstanding, most of the literatures had not deeply explained the effect of quality products and services on customers' satisfaction hence, scholars such as Gwinner, Gremler and Bitner (1998), Narendra and Jay (2016) advocated for more researches in this area. Furthermore, some of the existing studies dwell on conventional banking practices which have different products and services from Islamic banks.
It is against this background that this study assesses the relationship between Ja'iz bank services and customers' satisfaction in Sokoto.

CONCEPTUAL AND THEORETICAL FRAME WORK

This section reviews the major concepts of the study; it includes the definition of customers' satisfaction, quality products and services, customers' awareness, review of Islamic bank products and services offered, corporate social responsibility, service charge, service features and perceived value.

Customers' Satisfaction

Carden and Dellifrain (2004) explained customers' satisfaction as a post purchase attitude formed during a mental comparison of the high quality that a customer predicts to receive from transaction and the level of the quality the customer actually received from an exchange. According to Oliver (2014) customers' satisfaction is the outcome of purchases which determines the choice that linked to the explicit buying decision on customers' decision to continue or discontinue using the products or services previously consumed. Satisfaction is a person's feeling of

pleasure or disappointment resulting from comparing a products' performance (outcome) in relation to his or her expectation (Kotler& Keller, 2006).
Moreover, Buttle (1996) opined that customers' satisfaction refers to customers' rating of an output, resulting from the customers' pre-purchase comparison of expected performance with perceived actual performance. Satisfaction can be transaction-specific satisfaction and the cumulative satisfaction (Bolton, 1998). Transaction-specific satisfaction is the customers' evaluation of his or her experience and reaction towards a particular services encounter while, cumulative satisfaction refers to the customers' overall evaluation of the consumption experience to date (Jayarama and Shankar, 2010).

QualityServices

Oliver (1994) described services quality as the comparative result from customer expectations about the services provided by the banks. Kumar, Tat Kee and Charles (2009) opined that services quality is considered to be an important weapon to gain competitive advantage.

.Nuria (2014) cited in Berry and Parasurama (1991) maintained that service quality is essential for managers to use in every opportunity to ensure that services offered have zero errors. Furthermore, quality has been defined by Lewis & Booms (1983) as the consumer's overall impression of the relative inferiority or superiority of an organisation and the services it provides.

Parasuraman, Zeithaml& Berry (1988) described services quality as a consumers' attitude reflecting the perceived overall superiority and excellence in the process and outcome of the services provider. Perceived services quality is an attitude – a consumer judgment on the overall services. The SERVQUAL scale was introduced by Parasuraman, Zeithaml & Berry (1988) with two parts containing 22 items divided into five dimensions namely: Tangible, Reliability, Responsiveness, Assurance and Empathy.

Tangibles: refer to look and feel of materials, physical facilities and equipment as well as the appearance of the personnel (Parasuraman et al, 1985). Tangibles encompass the appearance of buildings, equipment, and staff. These can broadly be referred to as modern equipment, visually appealing facilities, employees who are and professional looking and physically appealing materials associated with the services.

Reliability: can be defined as the ability to perform the services dependably and accurately as promised (Parasuraman et al, 1985). It embodied the degree to which the knowledge, skills learned and services are offered accurately and on timely manner. Elements of reliability include; providing services as promised, dependability in handling services problems, performing services right the first time, providing services at the promised time and maintaining error-free records (Kotler& Keller, 2006).

Responsiveness: refers to consistently providing the right solutions in a timely fashion, in a manner that holds value for the customer (Parasuraman et al, (1985). It is the willingness to provide prompt services and help. It is also the ability to respond effectively in difficult situations. Responsiveness entails keeping informed as to when services will be performed, prompt services to customers' willingness to help and respond to their requests (Kotler and Keller, 2006).

Assurance: is the knowledge and courtesy of employees and their ability to convey trust and confidence (Parasuraman et al, 1985). Assurance broadly covers; making feel safe in their transactions, employees who are always courteous and employees who have the knowledge to answer customer questions (Aldlaigan&Buttle, 2002).
Empathy: this could be conceptualised as the caring, personalised attention being provided by the company and its employees (Parasuraman et al, 1985). It means the attention and care that the institution may offer to as well as convenient operating hours. Elements of empathy include: giving individual attention, employees who deal with customers in a caring manner, having their best interests at heart.

Review of Islamic Bank Financial Products and Services Offered

Vrajlal (2015)argued that Islamic banks operate two channels namely: "specialised" Islamic banks and "Islamic windows". However, in each of the channels the following financial products can be offered.

Short term mode of financing:

i) Non-interest-bearing demand deposits are regular cheque accounts in which money is deposited without earning interest (Zantioti, 2009), ii) *Bai' Al-wadiah* refers to a trusteeship relationship whereby a person appoints another man to safe keep his custody for a period of time. Here, the element of *Amanah* (trust) comes to exist. In Islamic banking, the concept applies when a customer deposits some amount of money and gives permission to the bank to utilize it for profit and all risks regarding the deposits are left with the bank. Meaning that, all damages resulting from the bank during the safekeeping are within the responsibility of the bank unless the damage is beyond the banks' control (Saidatolakma, Zuraidah and Rahimah, 2017), iii) *Qard Al-hassan* (Benevolent loan) is a benevolent loan provided by Islamic banks to their customers'. Under this *Shariah* principal, the borrower is required to pay only the principal amount of the loan. However, the borrower in his or her discretion is allowable to pay more than the principal amount to the lender. It is applied when there is an urgent need for cash from the borrower in which the lack of it will render bad impact. (Saidatolakma*et al* 2017), iv) *Mudarabah* refers to contract in which a bank provides the capital needed for a project while the entrepreneur offers labour and expertise. The profits and losses from the project are shared between the bank and the entrepreneur at an agreed ratio. Financial losses are assumed entirely by the bank, the liability of entrepreneurs is limited to their time and effort. In cases of proven negligence or mismanagement by entrepreneurs, however, they may be held responsible for the financial losses (Saidatolakma*et al* 2017). It is also seen as an agreement whereby a partner will provide capital who is called *rabbul mal* (capital provider) and the other partner will be responsible for management called *mudarib* (entrepreneur). Profits generated from the investment are shared according to the agreed ratio. There are two types of *mudarabah* namely *al-mudarabah al-muqayyadah* (restricted *mudarabah*) and *al-mudarabah al-mutlaqah* (unrestricted *mudarabah*). (Saidatolakma*et al* 2017), v) *Murabaha* (cost plus financing) is an instrument in which the institution buys goods on behalf of the client and then resells the goods with a mark-up to the client/borrower. Thus, it is the sale of a commodity for a cash/deferred price and is a short-term method of financing. The key characteristic is that ownership of the asset remains with the institution until all payments have been made. This is the most popular method of financing among Islamic banks (Ebrahim&Joo, 2001), vi) ees and commission income: Ja'iz Bank earns fee and commission income from a diverse range of services it provides to customers. Revenue from rendering of services is recognized when the services are rendered (Ja'iz bank report, 2017).

Long term mode financing

i) *Bai' Salam* refers to a sale whereby the purchased commodity is delivered in future date while the price paid at spot. *Bai' salam* is allowed to fulfil the urgent need of people, thus it is required to pay in full otherwise, the basic purpose of *Bai' Salam* will not be achieved adding to selling debt (commodity with future delivery) by debt (deferred payment) which is prohibited. To avoid *gharar* (uncertanties), the date and place for delivering the commodity must be specified otherwise renders it invalid (Saidatolakma*et al* 2017), ii) *Hawalah* (Transfer of debt) refers to an agreement of transferring a debt from one person to another (Zuhayli, 2003). Meaning that, it is an agreement of transferring a debt from a debtor's account to another debtor claiming a debt on the latter by a creditor. It has been widely used in Islamic banking in transferring a debt from a debtor's account to a creditor's account (Saidatolakma*et al* 2017, ii) *Musharakah* (Partnership) this refers to a joint enterprise formed for conducting some businesses in which all partners share the profits and loss according to the capital contribution. It is divided into two namely *Shirkat-ul-milk* (partnership by joint ownership) and *shirkat-ul'Aqd* (Partnership by contract). The former means joint of ownership by two or more persons in a particular property whilst the latter means joint venture by a mutual contract or can be seen as 'joint commercial enterprise'. This kind can be divided into three categories namely *shirkatul-amwal* (partnership in capital), *shirkat-ul-amil*(partnership in delivering services) and *shirkatal-wujuh* (sharing the profits after buying some commodities by deferred payment and sold them at spot) (Usmani, 2002), iii) *Ijarah* (leasing) can be defined as transferring the usufruct of a commodity to another person at an agreed period and at an agreed price. The ownership of the commodity once its usufruct is transferred remains with the owner i.e the lessor. So, all liabilities emerge from the commodity are borne by the lessor not the lessee. However, the lessee is accountable for the damage that is contributed to his misuse, negligence and ignorance. Any damage caused out of the lessee's control is not liable to the lessee but the lessor (Saidatolakma*et al* 2017).

THEORETICAL FRAMEWORK

The Expectancy-Disconfirmation Paradigm (EDP): is a cognitive theory that seeks to explain post-purchase or post-adoption satisfactions a function of expectations, perceived performance, and disconfirmation of beliefs. The structure of the theory was developed in a series of two papers written by Oliver (1997& 1980). The Expectancy-Disconfirmation theory received wide acceptance among researchers, as the most promising theoretical framework for the assessment of customers' satisfaction. The theory implies that consumer purchase goods and services with pre-purchase expectations about the anticipated performance. The expectation level then becomes a standard against which the product is judged. That is, once the product or service has been used, outcomes are compared against expectation. If the outcome matches the expectation, confirmation occurs. Disconfirmation occurs where there is a difference between expectations and outcomes. These frameworks generally imply conscious comparison between a cognitive state prior to an event and a subsequent cognitive state, usually realized after the event is experienced. Expectation confirmation theory involves four primary constructs: expectations, perceived performance, disconfirmation of beliefs, and satisfaction.

METHODOLOGY

Model Specification

Descriptive and inferential statistics was used to analyze the data to establish patterns, trends and relationships. The study used ordered LOGIT analysis to estimate the model that explains the dependent variable in terms of the independent.

The researcher utilized ordered LOGIT because the variable are discrete and therefore cannot use OLS regression since the data are not continuous. The study established whether the Independent Variables (IVs) are estimators of Dependent Variable (DV).

.Y* can be specified as follows:

$Y_i^* = \beta_0 + \Sigma\beta_jX_j + \mu_i$ (1)

$Y_i = 1$ if $Y^* > 0$

Where:

X represent vector of random variables

B represent vector of unknown parameters

μ represent random error term

Thus, the ordered LOGIT model specified to analyze the impact of Bank services, on customers' satisfaction can be expressed as:

$Y_i = \beta_0 + \beta_1X_1 + \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots + \beta_\alpha X_\alpha + \varepsilon$ (2)

Where:

Y_i = Customers' satisfaction

β_0 = Constant parameter

β_{1-3} = Coefficients of independent variables

X_1 = Bank services

ε = Random error term

Specifically,

$CS_i = \beta_0 + \beta_1 BS_1 + SVF \ldots + \beta_\alpha X_\alpha + \varepsilon$ (4)

CS_i= Customers' satisfaction

BS_1 = Bank services

SVF = Service features

DATA ANALYSIS

The basic information of respondents includes: Religion, Age, Sex, Marital status and Educational level and occupation. These were the basic information that was deemed important to the objectives of the study which indicates that the above socio demographic factors affect peoples' decision and satisfaction. It is adopted from Simons (2006).

ANALYSIS OF ORDERED LOGIT REGRESSION RESULT

The table presents results of ordered LOGIT regression analysis between banks' services and customers' satisfaction.

Table 1.0: Ordered LOGIT result

Variables	
BS	. 4151707 (2.67)*
SVF	.203908 (2.08)*
R-Square	0.4010
F-statistics	22.1
Prob>chi2	0.0251

10% LS (*),5% LS (**),1% LS (***). Values in parentheses are the t ratio
Source: researcher's computation (2019)

The pseudo-R-squared of0.4010revealed that 60% of the variation in customers' satisfaction is explained by other variables not captured in the model, explicitly, the independent variable of bank services, service features explained only 40% of the variation in customers' satisfaction. Moreover, the coefficients, standard errors, z-tests and their associated p-values, and the 95% confidence interval of the coefficients are presented. This means that for bs, a one unit increase in Bank services (i.e., going from 0 to 1), we expect a 0.42% increase in the log odds of being in a higher level of customers' satisfaction, given all of the other variables in the model are held constant.

Relationship between bank services and customers' satisfaction

The results revealed that bank services (bs) has a coefficient of 0.415 indicating a positive relationship between bank services and customers' satisfaction. The coefficient is statistically significant at 10% considering the p value 0.008. The possible explanation could be the fact that customers' satisfaction in Sokoto is strongly attached to the quality of products and services offered by banks as well as the efficiency of service delivery. The findings are in line with the Expectancy disconfirmation paradigm which hypothesizes that consumers purchase goods and services with pre-purchase expectations about the anticipated performance. The expectation level then becomes a standard against which the product is judged. That is, once the product or service has been used, outcomes are compared against expectation. If the outcome matches the expectation, confirmation occurs. While disconfirmation occurs where there is a difference between expectations and outcomes. This further indicates that Ja'iz bank customers' in Sokoto give much priority to quality service more than anything else. This findings are in line with previous studies such as Al-Shatanawi and Abdullah (2014), Arshad, Sayyam and Abdurrahman (2017), Nuria (2014) and Bashir (2013) who also identified a significant and direct relationship between quality products and services and customers' satisfaction.

CONCLUSION

The study examines the impact of Islamic bank services on customers' satisfaction using Ja'iz bank Plc. Sokoto branch as a case study. Based on the findings of the study, the following conclusion is drawn:
There is significant positive relationship between bank services and customers' satisfaction this is an indication that customers are satisfied with the quality of the services rendered in Ja'iz bank Sokoto branch.

RECOMMENDATIONS

Firstly, it is established that bank services has significant positive relationship with customers' satisfaction; the implication is that as Ja'iz bank improves the quality of their products and services, customers would be more satisfied. This is in line with the theory of expectancy-disconfirmation paradigm. The study therefore recommends that Ja'iz bank should keep on improving the quality of their services so that customers can feel safe and relaxed. This can be achieved through quick response to customers' needs and request even in late hours, taken measures and mechanisms to avoid any delay in service delivery so as to reduce customers' complains. Moreover, dissatisfy customers should be embraced or handled by sympathetic staffs. Furthermore, there should be system in place to constantly improve reliable network for ATM and other online banking facilities; this will increase customers' accessibility.

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