



**THE CORRELATION BETWEEN ISLAMIC BANK
SERVICES, CUSTOMER SATISFACTION, AND
CUSTOMER LOYALTY: A STUDY IN IRAQ**

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Dilovan Hasan MUSTAFA

**Thesis Advisor
Dr. Hasan TERZİ**

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Dilovan Hasan MUSTAFA

T.C

Karabuk University

Institute of Graduate Programs

Department of Finance and Islamic Banking

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Thesis Advisor

Dr. Hasan TERZİ

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THESIS APPROVAL PAGE

I certify that in my opinion the thesis submitted by DILOVAN HASAN MUSTAFA titled “THE CORRELATION BETWEEN ISLAMIC BANK SERVICES, CUSTOMER SATISFACTION, AND CUSTOMER LOYALTY: A STUDY IN IRAQ” is fully adequate in scope and in quality as a thesis for the degree of Master of Science.

Assist.Prof.Dr. Hasan TERZİ

Thesis Advisor, Department of Advisor’s Department

This thesis is accepted by the examining committee with a unanimous vote in the Department of Finance and Islamic Banking as a Master’s thesis. Jan 25, 2022

Examining Committee Members (Institutions)

Signature

Chairman : Assoc.Prof.Dr. Abdulkadir ATAR (KBÜ)

Member : Assist.Prof.Dr. Hasan TERZİ (KBÜ)

Member : Assist.Prof.Dr. Mehmet Zahid ECEVİT (BANÜ)

The degree of Master of Science by the thesis submitted is approved by the Administrative Board of the Institute of Graduate Programs, Karabuk University.

Prof. Dr. Hasan SOLMAZ

Director of the Institute of Graduate Programs

DECLARATION

I hereby declare that this thesis is the result of my own work and all information included has been obtained and expounded in accordance with the academic rules and ethical policy specified by the institute. Besides, I declare that all the statements, results, materials, not original to this thesis have been cited and referenced literally.

Without being bound by a particular time, I accept all moral and legal consequences of any detection contrary to the aforementioned statement.

Name Surname: Dılovan Hasan MUSTAFA

Signature:

FOREWORD

First of all, I would like to extend my appreciation and sincere grateful to my supervisor Dr. HASAN TERZİ for his help and support which paved the way for the complement of the task and inspired me to do the best for this work and for that I am very thankful.

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ABSTRACT

During the last decade, the Islamic banking sector in Iraq has faced remarkable growth and increasingly challenging development in the face of strong competition from other types of available banks. The main objective of this paper is to examine the Islamic bank service and quality, and its correlation on customers satisfaction and loyalty of Islamic banking. A questionnaire survey was conducted to ask the respondents' ideas about their services and their correlation on their satisfaction and quality. the research. The sample has covered 9 Islamic banks from Iraq (16% Of Kurdistan International Islamic Bank for Investment & Development, and 11% of Cihan Bank Islamic Investment and Finance, also 13% of AlNahrain Islamic, 7% of Nasik Islamic Bank, 14% of Elaf Islamic Bank, also 14% of Iraqi Islamic, 16% of Dijlah and Furat Bank for Development & Investment, only 2% of Islamic Regional Cooperation Bank, finally 7% of National Islamic) percentage of each bank.

Regarding respondent gender, 162 which is 77% were male and 48 which is 23% were female. 130 respondents were married and it's about 62%. And 80 respondents were single and that is about 38%. Regarding respondent ages, 42% were 21 to 30 years old, 40% were 31 to 40 years old, 14%, 2%, and 1% were aged 41 to 50 years, 51 to 60 years, and above 60 years old respectively. regarding sample respondents' education level, 7% were holding a primary certificate, 10% held a secondary certificate, and graduated were 27%, also 14% were holding a post-graduate certificate, Ph.D. holders were 5%. As a result, The researcher used a questionnaire that classified into four sections of information in this research, to make sure the validity of the scale that we used in the study, the reliability were confirmed by the Cronbach alpha coefficient and it were Islamic bank service(0.899),Customers satisfaction(0.869),Customer's loyalty(0.879) which are an acceptable value according to (Bland and Altman 1997) which says that the acceptable Cronbach alpha value must be more than 0.70 based on Cronbach alpha test which affects by the number tested items. On the other hand, the researcher has found that there is a strong relation between Islamic bank services and customers loyalty which was found from the correlation table result above at significant the 0.01 level (2-tailed). The level of correlation is high which is 0.721** this means that the second hypothesis is accepted

that stated that” There is a significant relationship between job Islamic bank services and customers loyalty.

Keywords: Islamic Bank, Islamic services bank, customer satisfaction, customer loyalty

ÖZ

Son on yılda, Irak'taki İslami bankacılık sektörü, diğer mevcut banka türlerinin güçlü rekabeti karşısında dikkate değer bir büyüme ve giderek daha zorlu bir gelişme ile karşı karşıya kaldı. Bu çalışmanın temel amacı, İslam bankası hizmetleri ve Irak'ta müşteri memnuniyeti ve sadakat ile ilişkisi. Katılımcıların hizmetleri ve bunların memnuniyetleri ve kaliteleri üzerindeki etkileri hakkında fikirlerini sormak için bir anket çalışması yapıldı. Araştırma. Örneklem, Irak'tan 9 İslami bankayı kapsıyor (Kürdistan Uluslararası İslami Yatırım ve Kalkınma Bankası'nın %16'sı ve Cihan Bank İslami Yatırım ve Finansman'ın %11'i, ayrıca AlNahrain İslami'nin %13'ü, Nasik İslam Bankası'nın %7'si, %14'ü) Elaf İslam Bankası, ayrıca Irak İslami'nin %14'ü, Dijlah ve Furat Kalkınma ve Yatırım Bankası'nın %16'sı, İslami Bölgesel İşbirliği Bankası'nın sadece %2'si, son olarak Ulusal İslami'nin %7'si) yüzdesi.

Ankete katılanların cinsiyetlerine göre %77'si erkek 162'si, %23'ü olan 48'i kadındır. 130 kişi evlidir ve bu oran yaklaşık %62'dir. Ve 80 katılımcı bekar ve bu yaklaşık %38'dir. Ankete katılanların yaşlarına göre %42'si 21-30, %40'ı 31-40, %14'ü 41-50, %2'si ve %1'i 60 yaş ve üstü idi. Örneklem katılımcılarının eğitim düzeyine göre, %7'si ilköğretim, %10'u ortaöğretim, %14'ü lise, %20'si lisans altı, %27'si mezun, ayrıca %14'ü yükseköğrenim mezunudur. yüksek lisans sertifikası, Ph.D. sahipleri %5 idi. Sonuç olarak, araştırmada kullandığımız ölçeğin geçerliğini sağlamak için araştırmacı tarafından bu araştırmada dört bilgi bölümünde sınıflandırılan bir anket kullanılmış güvenirliliği Cronbach alfa katsayısı ile doğrulanmıştır ve kabul edilebilir Cronbach alfa değeri olduğunu söyleyen (Bland ve Altman 1997) göre kabul edilebilir değerler olan İslami banka hizmeti(0.899), Müşteri memnuniyeti(0.869), Müşteri sadakati(0.879) şeklindedir. test edilen madde sayısından etkilenen Cronbach alfa testine göre değer 0,70'den fazla olmalıdır. Öte yandan, araştırmacı, yukarıdaki korelasyon tablosu sonucunda bulunan İslami banka hizmetleri ile müşteri sadakati arasında 0,01 düzeyinde (2-kuyruklu) anlamlı düzeyde güçlü bir ilişki olduğunu bulmuştur. 0,721** olan korelasyon düzeyi yüksektir, bu da "İş İslami banka hizmetleri ile müşteri sadakati arasında anlamlı bir ilişki vardır" şeklindeki ikinci hipotezin kabul edildiği anlamına gelir.

Anahtar Kelimeler: İslami Banka, İslami hizmet bankası, müşteri memnuniyeti, müşteri sadakati.

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ABBREVIATIONS

IDB	: Islamic Development Bank
CRM	: Customer Relationship Management
OIC	: Organization of Islamic Cooperation
KIB	: Kurdistan International Bank
PLS	: Profit and Loss Sharing
AAOIFI	: Accounting and Auditing Organisation for Islamic Financial Institutions
POA	: Power of Attorney
PBUH	: Peace be upon him
KRG	: Kurdistan Regional Government
CBI	: Central Bank of Iraq
IBA	: International Business Administration
AD	: Anno Domini
IBS	: Islamic Bank Services
CS	: Customer Satisfaction
CL	: Customer Loyalty

SUBJECT OF THE RESEARCH

The quality of banking service has become a major characteristic and the most powerful competitive weapon that all Islamic banks seek to provide service to customers, and banks consider their customers one of their most important assets, and this market has witnessed relatively free and open competition. Between them according to what suits them, as they look at the quality of services in such a competitive market and then decide to choose, which imposed on the management of organizations, including banks, to understand the needs of customers in order to achieve their satisfaction and work to gain their loyalty, which is an important factor to face competition as a result of modern directives that focus on customers rather than relying on the product.

This research helps us to connect Islamic services banking in Iraq for customers and, show us the correlation of services Islamic banks on customers' satisfaction and loyalty. Opinion customers of services Islamic banks important for bank administration to arrive customer satisfaction, for the reason that we chose customers who use with the majority of Islamic banks in Iraq.

This research was made to clarify Islamic bank services and its correlation on costumers' satisfaction and loyalty, case for number of Islamic banks from Iraq, the study problem can be defined more precisely in light of asking the following main questions: to what degree the costumers are satisfy with the services that Islamic banks presents to them? And does the bank services effect on costumers' loyalty or not?

PURPOSE AND IMPORTANCE OF THE RESEARCH

Our aim is to become informed with the Islamic banks of Iraq, and its effects on the satisfaction and royalty of the customer:

1. Do the bank's services have an effect on the satisfaction of the customer?
 2. The needed level of the Islamic banks of Iraq
 3. Do the bank's services have an effect on the royalty of the customer?
- Study importance to researcher:

This research will aid the researcher such as an employee to improve their services to meet the customer's needs and to become aware on how to satisfy the

customer since this is a factor of significance in order to attract customers and operate a bank.

- Study importance to the banking sector

Our research will provide banks with valuable information to attract customers towards them and keep the said customer's to continue with them and not lose any him to competing banks.

- Study importance to Iraqi society

Our research will be of great help in improving the state of the banking sector as it is one of the most important economic sectors of any country, and will be of guidance to the customer for him to choose which bank to deal in business with.

METHOD OF THE RESEARCH

The primary goal of this research is to inspect Islamic bank's services and quality, along with their effects on the royalty and satisfaction of the customers towards the above mentioned banks. Henceforth, a questionnaire survey was published in the hopes of acquiring information on the customer's thoughts about the bank's services and the correlation they have on the satisfaction and quality of the banks. Our sample covers 9 Islamic banks which operate in Iraq. Moreover, our sample divides into four parts, the data which was gathered was thoroughly studied using the Statistical Package for Social Science (SPSS 23). Our results were scrutinized with the help of descriptive and inferential statistical techniques.

HYPOTHESIS OF THE RESEARCH / RESEARCH PROBLEM

The below questions are formatted for the current research:

1. What is the correlation of Islamic bank services on costumers' satisfaction?
2. What is the correlation of Islamic bank services on costumers' loyalty?
3. Based on the above questions, the researcher has formatted below Hypothesis:

H1: There is significant relationship between Islamic bank services and customers satisfaction.

H2: There is significant relationship between Islamic bank services and customers loyalty.

POPULATION AND SAMPLE

The sample is the number of Islamic banks in Iraq, and the research population is the population from whom we gather data. The sample size for this research was restricted to 210 male and female workers from diverse Islamic banks customers. For gathering data and the respondent's answers, we have used a questionnaire as a data collection method for this research.

SCOPE AND LIMITATIONS / DIFFICULTIES

This research has started collecting data from December 2021. And the main obstacles that the researcher faced during the period of the research is first, the difficulty of collecting questionnaire respondents as Iraq is facing sharp financial crises especially KRG, and that affect directly on Banks which affect negatively on customers trust in their relations with banks, second is the covid 19 pandemic situation which affected negatively on all activities all over the world.

RESEARCH MODEL

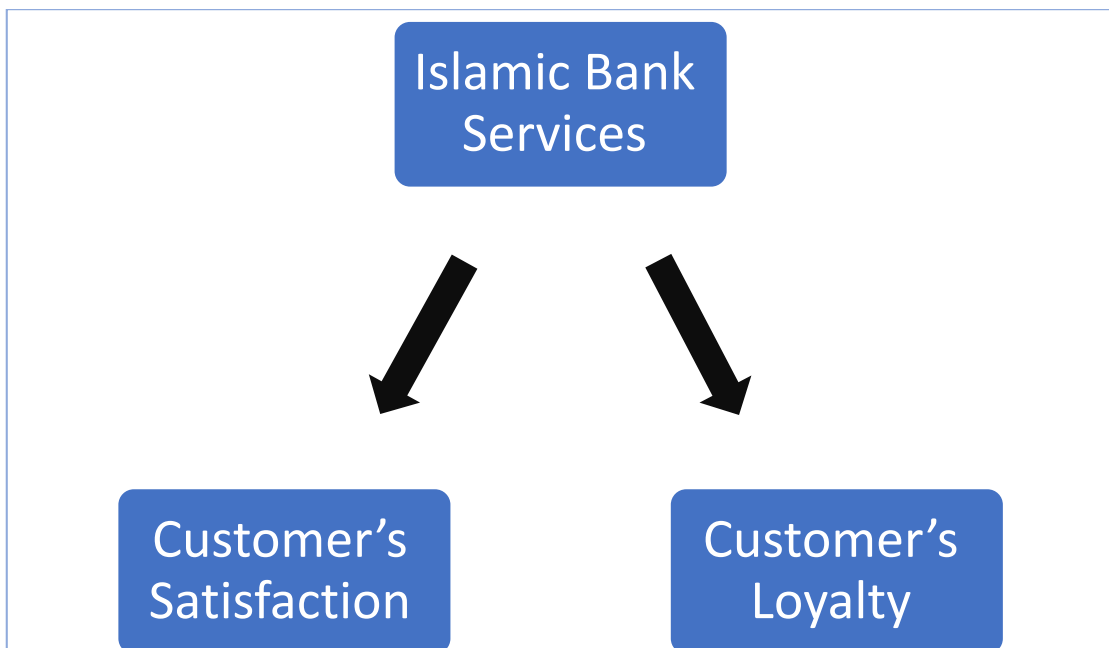


Figure 1. Research model Prepared by Researcher

CHAPTER ONE

INTRODUCTION AND LITERATURE REVIEW

1.1. Introduction

Islamic banking has grown rapidly in recent years and has become an important part of the financial system in many countries, Iraq one of these countries which are have been grown and expanded With all the problems that be seen in previous years in Iraq. Islamic banking is projected to continue to grow faster than conventional banking for the future, with substantial market potential, and strong demand in many Islamic countries for Shariah-compliant products. consequently, in the study, we will explain the services of Islamic banks in Iraq and their impact on customer satisfaction and loyalty.

This study attempts to evaluate the Islamic banking in Iraq, in terms of their organization, historical and models Islamic bank and shariah product approval process. Islamic banks in Iraq refer to a system of banking activity that is consistent with the principles of Islamic law (Sharia'a) and its practical application through the development of Islamic economics. Sharia'a prohibits the payment or acceptance of interest for the lending and accepting of money respectively (riba, usury) for specific terms, as well as investing in businesses that provide goods or services considered contrary to its principles (haram, forbidden).

For the sake of growth and development, quality management and achieving customer satisfaction have become an obsession for service institutions, where customer satisfaction has become the focus of their attention, and they are constantly researching and identifying the needs and expectations of the customer, and providing a service to achieve his satisfaction and loyalty to the institution that provides it, especially since the revolution in communications and information technology enables the client office to be able to compare between Services according to his wishes and choice. As it was confirmed for institutions that maintaining original customers is better than searching for new customers, the efforts of these institutions focused on paying attention to the quality and performance of their services and reducing the difference between service performance and customers' aspirations, but in fact,

adjusting the performance of this service with the expectations of its customers is difficult and requires serious research into the factors That influence the consumption decisions of customers to what the customer depends on in evaluating the service.

Iraq's economy is slowly recovering after contracting last year as a result of the fight against ISIS. In 2019, GDP increased by 3.9 percent, owing to higher oil output, continued rebuilding activities, growing domestic consumption, and improved security circumstances (Nordea 2020).

The Iraqi financial system, according to (Alsudany 2019), is made up of (77) Iraqi and international banks, which are distributed as follows: (7) Government-owned institutions. (24) commercial banks in the area; (11) Islamic banks; and (18) banking companies that have been converted to banks. There are also (17) foreign commercial banks in the process of being established, as well as (3) other banks.

1.2. Historical Background of Islamic Banking

The origins of Islamic banking may be traced back to the inception of Islam 1,400 years ago. Financial transactions based on interest were outlawed in the early phases of Islam, and all fundraising had to be done profitably. The commercial partnership strategy was used by the prophet Muhammad (Peace Be Upon Him) himself while serving as an agent (mudarib) for his wife Khadija, and it was based on the mudaraba premise. At the same time, Umar Ibin al-Khattab, his second Caliph, squandered orphans' money with merchants involved in Medina-Irak trade. Simple profit-sharing business arrangements of this kind have survived in mostly unaltered form across time, but they have not evolved into systems for large-scale transactions requiring the collection of large amounts of money from a large number of individual savers. It took the development of Islamic financial institutions for the increase to materialise (Hassan and Lewis 2007). Omar bin Al-Khattab, 'Bait al-Mal,' or 'Public Treasury,' was founded during the Second Caliph's control, and his status as a 'State Bank of the Muslim World,' was subsequently acknowledged. During the reign of the Umayyads, Bait al-Mal served as both an agricultural credit bank and a commercial bank. It loaned two million dirhams to peasants. There are no details on the terms and circumstances of these loans, but no interest has been paid. It served as a clearinghouse for merchants and provided them with loans to help them expand their trade activity.

In order to conduct international commercial activities, the merchants borrowed money in one region. They returned to the nearest Bait-al-Mal at a different location, where the payments were made to the Public Treasury account from which the funds had been collected originally (Islahi 2001).

According to historical sources from the early years of Islam, some types of financial activity that were comparable to current banking transactions persisted into the 1st century (AD 600). Furthermore, these historical papers revealed that one of Islam's most well-known personalities, Al-Zubair ibn Al-Awam, was collecting deposits as loans and investing the money. According to his son Abdullah, his debt was more than 2,200,000 dinars at the time of his death. He also had a number of branches around the Islamic Empire that repaid deposits to their owners, referred to as a "series" by some contemporary scholars. There were sarraffeen or sayarifah (singular sarraf) or jahabidhah bankers in the Islamic Empire, (banks called Dawawin al-jahabidhah). During the Abbasid-caliph era (from the 8th century), the name sarraffeen was also used to refer to financial clerks, coin specialists, professional money inspectors, treasury receivers, government cashiers, money exchangers, or collectors to identify well-known, licenced commercial bankers. According to historical records, banks did exist in those days (CHACHI 2005).

The earliest known Islamic banking transaction was reported by ATAR under Ziraat bank's (established in 1888) name in the Ottoman Empire (ATAR, 2017).

Islamic banking is said to have begun in the late nineteenth and early twentieth centuries. The first efforts at Islamic banking may be dated back to Malaysia in the 1940s and Pakistan in the late 1950s, respectively. This Malaysian government-funded organisation attempted, but failed, to invest future pilgrim money in Shariah-compliant real estate and crops. In Pakistan's rural regions, the establishment of a local Islamic bank. Landowners who adhered to Islamic values at the time put their money in a bank, which then lent it to other landowners for agricultural growth. The lenders were not compensated for the lateness with which they returned their loans at the time, with the exception of a little charge for bank services. This was owing to depositors' demand for further incentives in return for the money they had paid out at the time. Establishing fundamental banking regulations and adhering to Islamic finance was the second stage. The project was carried out in Egypt between 1963 and 1967, with the

establishment of the Mit Ghamr Savings Bank, managed by Ahmad El Najjar, at Mit Ghamr, 40 kilometres from Cairo, in the Nile River Delta. This was not a commercial bank, but rather a savings and investment organisation. Despite the fact that the services were considered critical financial services, they were enough to address society's banking needs. As a consequence, the Bank only lasted a few years. In mid-1967, the National Bank of Egypt and the Egypt Central Bank took over Mit Ghamr Bank's whole operation and converted it to the *riba* framework. Nonetheless, Mit Ghamr Saving Bank's creation marked a turning point in the current Islamic banking sector. This bank has a reputation for being the most inventive and successful interest-free banking enterprise. Despite the fact that its charter included no reference of Islam or Shariah, Egypt's Nasir Social Bank was created in 1971 and recognised as an interest-free commercial bank after Mit Ghamr's conversion to a conventional system. In 1974, a meeting of all Islamic countries' finance ministers was held to establish the Islamic Development Bank (IDB). IDB is recognised as the world's first international Islamic bank, having been established with the participation of 22 Islamic countries. The Bank's headquarters are in Saudi Arabia's Jeddah, with regional offices in Morocco's Rabat and Malaysia's Kuala Lumpur. The Bank's objective is to assist member countries (OIC) and Muslim communities in their economic and social development, both individually and collectively, in conformity with shariah rules. In the history of Islamic finance, this was a landmark event. The founding of an IDB institution in 1974 cleared the way for many Islamic banks to be established in other Muslim countries. A number of Islamic banks were created in the 1970s, particularly in the Arab Middle East. Three more Islamic banks, Faisal Islamic Bank of Egypt, Faisal Islamic Bank of Sudan, and Kuwait Finance House, began operations in 1977. In the 1980s, several Islamic institutions were founded, including Qatar Islamic Bank, Islamic Bank Bangladesh Limited, Bank Islam Malaysia Berhad, Al-Baraka Islamic Bank of Bahrain, ANZ Global Islamic Finance of the United Kingdom, and others. Throughout the 1980s, many nations, including Pakistan, Iran, Sudan, Malaysia, and Bahrain, sought to implement Islamic banking on a bigger scale in their own countries. Several traditional banks will offer Islamic banking goods and services during the next decade via independent Islamic banking systems and divisions (SHAHAR 2017). Several factors, including political and economic concerns, contributed to the slow creation of Islamic banking in Iraq in its early phases. Iraq's Islamic banking activities

began in 1993, when the country's first Islamic bank, the (Iraqi Islamic Bank for Investment and Development), was established. Murabaha (profit sharing); Musharakah (joint ventures); Mudarabah (financing); Ijara (renting); Istisnaa (Industrial - Financing); and Assets and Liquidity Management are among the services offered by Iraqi Islamic banks (NASR 2011).

1.3. The core idea of Islamic Banking

Islamic banks are those that follow Islamic Sharia in their economic dealings. Sharia outlaws interest transactions and transactions with an undetermined outcome, while mandating permissible (halal) transactions and the payment of a religious levy called Zakat by Muslims. The elimination of interest from their activities is the primary concept on which Islamic banks are founded. The stringent restriction of dealing with interests seems to have social origins in Islam. The usage of Riba (usury) breaches the Islamic tenet of social fairness, since it results in individuals getting rewarded without doing any labour. Those who lend money on interest make no effort and do not share in the dangers of the ventures they support, and Islam's principles condemn such conduct. Borrowers may profit from the advantages of lending their money while avoiding the expenses and losses associated with ownership via interest-based arrangements. The most evident reason for Riba's prohibition is to instil a sense of Muslim brotherhood (Shahdani 2007).

1.3.1. Inquiry (Riba)

The prohibition of usury or interest (Riba) is without a doubt the most significant principle in Islamic finance. Riba literally means "an increase, a growth, or an accretion" in Arabic. Lending money in Islam does not result in unjustifiable profit. It is a Shari'a phrase that refers to the premium that the borrower will pay to the lender in addition to the main amount as a condition for the loan or an extension of its maturity, which is commonly referred to as interest today. Within the Islamic economic system, riba is a common source of illegitimate advantage. Because Shari'a does not recognise money as an asset for sale, all Muslim scholars believe that this prohibition extends to all sorts of interest and that there is no difference between interest-bearing funds for consumption and interest-bearing funds for investment. Money must function as both a means of trade and a store of value (Tamimi 2005).

1.3.2. Uncertainty (Gharar)

The term Gharar simply means "ignorance" or "uncertainty." Gharar-related trades and transactions were prohibited by Prophet Muhammad (Peace be upon Him). "Whoever sells a damaged goods without exposing it stays in Allah's anger," the Prophet Muhammad (Peace be upon Him) stated in a Hadith. There are several instances of Gharar-based transactions, including the selling of a pregnant animal's progeny in the womb, the sale of fish in water, and the sale of birds in the sky. The reason for the prohibition is that the seller's capacity to deliver such items is unknown. In practise, Gharar refers to transaction-based problems such as price, delivery, quantity, and quality of assets that may alter the degree or quality of consent between contracting parties. Misrepresentation, error, fraud, duress, or terms outside the knowledge and control of one of the contracting parties may all result in a lack of awareness (Marifa 2014).

1.3.3. Gambling (Maysir and Qimar)

Islamic banking forbids speculating, which increases one's riches by chance rather than through creative activity. In reality, however, the line between contemplation and productive labour is often blurred. While it's conceivable to see entrepreneurship as a type of gambling, Maysir is referring to unnecessary risk that isn't part of everyday living, such as travelling to a casino. It creates an unavoidable risk. Gambling or betting on chance games is prohibited. Gambling is a zero-sum game that contributes nothing to society (Imam 2014).

1.3.4. Legal Activities (Haram)

Islamic banks must only support halal (legal) businesses, according to their code of ethics. Islamic banks are not permitted to lend to firms or individuals engaged in actions that are seen to be harmful to society (e.g. gambling) or are banned by Islamic law (e.g. funding the development of an alcoholic beverage plant) (Imam 2014).

1.4. Islamic Banking Models

Islamic banks and other financial intermediaries have many of the same characteristics as their traditional counterparts. Muslim economists have showed that these tasks may be performed in various Islamic approaches and paradigms. In fact, they've shown that Islamic models are more capable of doing these tasks. These models are briefly mentioned below (Hassan and Lewis 2007).

1.4.1. Murabaha

In a Murabaha agreement, the bank promises to buy an asset or products from a third party and then resale the items to its customer at a profit. The product is purchased with either immediate or delayed payment. According to some observers, this kind of Islamic financing is remarkably similar to ordinary interest-based loans. However, one significant distinction between Murabaha and interest-based financing is that the Murabaha mark-up is for the bank's services (for example, finding and purchasing the essential commodities at the cheapest price) rather than a time period. As a result, if the buyer fails to complete a delayed payment on time, the mark-up does not rise over the agreed-upon price due to the delay. In addition, the bank owns the merchandise between the two sales, thus it is responsible for the risks (Hassan and Lewis 2007).

1.4.2. Mudaraba

A 'Mudaraba' is a contract between a party that provides finance and another who contributes skills and knowledge. Acting as an agency, the latter invests the money of the former. This is referred to as a contract with an agency (IFRS 2010). The agreement may be dissolved at any moment if the bank has commenced investing the funds or has otherwise agreed. If a profit is made, it is divided according to a predetermined ratio. In the event of a loss, the first party suffers the cash loss, while the other party bears the time waste. Depositors and banks have so entered into a modaraba contract, in which the bank serves as an agent and invests the funds in a company. The bank enters into an extra mudaraba contract with the company, in which it invests the money of the consumers (Iqbal, 2014). As a result, the bank and the corporation split the profit or loss made by the business. The profit is subsequently

divided between the depositor and the bank according to a predetermined ratio. The liability side of the balance sheet may adapt to changes on the asset side using a two-tier mudaraba structure, and the risk is divided across more persons and businesses (S. S. Ali 2011).

1.4.3. Musharakah

Musharakah (Joint Venture Contract) is an equity participation contract in which two or more partners contribute monies to carry out an investment in accordance with the terms of the contract (Hassan and Lewis 2007). Investors will split the profits and risks equally. For example, if an investor has 50% of the cash for project X and requires the other 50% to continue, the bank will supply the remaining 50% with a profit-loss sharing agreement at a certain rate. This sort of contract has traditionally been used to finance medium- and long-term fixed assets and working capital (Greuning and Iqbal 2008).

1.4.4. Ijara

Ijara (Leasing) is a contract in which a bank purchases and leases an asset or equipment needed by a customer for a rental charge based on the terms of the agreement (Greuning and Iqbal 2008). When the complete payment is paid, the customer has the choice of keeping the asset or returning it to the bank. It's also a common tool in Islamic banks, with roughly 10% using it.

1.4.5. Istisna

Al-Istisna is a contract in which one party instructs another to create and supply a product whose description, delivery date, price, and payment date are all specified in the contract. As a result, each party has the option to terminate the agreement by alerting the other before the manufacturing process starts. Even Nevertheless, once the manufacturing activity has started, the contract cannot be unilaterally terminated. Istisna is an exemption to various general sales contracts that restrict the sale of items that are not owned or in the seller's custody at the time of sale (Iqbal and Molyneux 2005).

1.4.6. Alhamduhllah (SALAF)

Payment is paid in cash, but the items are delivered at a later date, according to (Iqbal and Molyneux 2005) and (Kettell 2011). It is critical to accurately characterise the ordered items in terms of quantity and quality. It's also important to keep track of the actual delivery date and place. Salam contracts are a kind of finance that is used by small farmers and businessmen. SALAF is another name for it. Salam's goal is to address the requirements of small farmers who need money to develop their crops, as well as the needs of merchants who want to do import and export commerce. Salam is advantageous to sellers because they get the price in advance, and it is advantageous to buyers since the price in Salam is often cheaper than in-person transactions (KIB 2006).

1.4.7. Takaful

Takaful, as defined by the (AAOIFI 2015), is a procedure through which a group of people agrees to manage harms caused by certain risks to which they are all exposed. As a result, a procedure is started, including the payment of contributions as gifts and eventually to the formation of an insurance fund with legal standing and financial accountability. The resources of this fund are used to compensate any participant who sustains an injury, according to a set of regulations and a documented procedure. The fund is either administered by a chosen group of policyholders or a joint-stock firm that handles the insurance operations and invests the fund's assets for a fee.

Takaful is a kind of Islamic insurance based on Islamic Muamalat (bank transactions) that adheres to Islamic law laws and regulations. This notion has been practised in various ways for about 1400 years (Kettell 2011).

1.5. Regulations of Islamic bank in Iraq

The central bank is usually the institution responsible for the supervision and regulation of Islamic banks, Islamic banking practices in Iraq are relatively widespread and given explicit recognition in regulation by The Central Bank of Iraq (CBI 2004).

An Islamic bank may be established under the companies law number 21 of 1997, and in conformity with the formulas of banking transactions that are harmonious with the Islamic sharia laws, The paid capital of any Islamic bank cannot be less than two-hundred and fifty billion Iraqi dinars, of which one-hundred billion must be paid at the time of the establishment of the bank, and the remaining shall be paid in three equal yearly packages (masum 2015).

The law also mentions that in the establishment of any bank and with the approval of the Iraqi central bank a legal observation Committee will be formed. And the Islamic transactions license is not given to foreign banking branches unless an amount equal to the stated capital specified by the Iraqi central bank, the law allows the Islamic banks to operate with greater flexibility by adding legalization to its work (masum 2015).

1.6. Sharia Regulations and supervision

The word Shari'aa is most often translated as jurisprudence. However, it is thought that the term "jurisprudence" does not adequately define Shari'aa. The Qur'an, which is the unchanging and proven inculcation of all God's teachings to all His prophets, including the Torah and the Gospel; and the style of life and practise of living (Sunnah) and sayings (Hadeeth) of Prophet Muhammad (PBUH) are the principles and origins of Shari'aa (ABDUL-RAHMAN 2010).

Because 95-98 percent of Iraq's population is Muslim, the country's commercial affairs are governed by Shari'ah, the Islamic code of human behaviour. Due to the prohibition of certain aspects in transactions, Islamic banks must design shari'ah-compliant financial products (Ali and Ali 1994).

The primary distinction between Islamic and conventional banks is that all Islamic bank transactions are completed without the use of riba', which is absolutely banned in Islam. Islamic banks' main goal is to meet the demands of Muslims in financial transactions while also giving options to the rest of the world. These banks are based on Qur'anic and Hadith-based decisions, and their administration is guided by Islamic concepts of justice and fairness in the public good (Haron and Wan Azmi 2009).

1.7. Islamic Banking legal Framework

Islamic banks are allowed to work through financing and investments, contracts conclusions, the establishment of companies after Iraqi Central Bank approval, participation in the establishment of other Islamic banks, opening bank accounts and accepting deposits, owning properties, issuance of checks according to Shariah and accepting commercial instruments in compliance with Shariah. Iraqi Islamic banks are obligated to refrain from giving or taking interests, financing, or investing in projects that are prohibited by Shariah, conducting brokerage where objects of contracts are non-moveable properties, and owning non-moveable properties above the limit of 30% of the total capital of the bank (IBA 2019) .

The establishing body and then the general body of every Islamic bank shall appoint five individuals to be members of the Shariah-based legitimacy censorship body. Three of them shall have experience in the field of Fiqh and Fiqh principles while the other two members shall be specialists and experienced in banking, legal, and financial issues. IBA obligates the members of the Shariah-based legitimacy censorship body to elect ahead and an executive member of the body. The membership term renewal is every three years for the Shariah-based legitimacy censorship body where its responsibilities are such as monitoring the bank, making reports about issues referred by the bank management, and giving opinions about the compatibility of banks complying with Shariah principles. Every Islamic bank should establish a department of internal Shariah-based auditing to examine the compatibility between the Shariah-compliant bank and the international norms of Shariah-based accounting (Althabhwawi 2019). Bank liquidation shall be compatible with Shariah and conducted under the observation of the Shariah-based legitimacy censorship body. Depositors who have current accounts must be refunded first after which investments and saving accounts shall be refunded to their depositors. The creditors are next in line and finally, shareholders will be paid according to their shareholdings (Althabhwawi 2019).

CHAPTER TWO

CUSTOMER LOYALTY AND SATISFACTION

2.1. Customer Loyalty

One of the requirements for the success of any organization is poor productivity or service that depends on the strength of the relationship with loyal customers, and (Kotler, 2003) defined loyalty as the measure of the customer and his desire for reciprocal participation in the organization's activities.

Customer loyalty can be defined as the closest step to the repurchasing behavior of customers. Customer loyalty has usually been referred to as a consequence of all the experiences that a customer has with a service/product provider (Mascarenhas, Kesavan and Bernacchi 2006) .

Loyalty is a marketing strategy used by majority of marketers to enhance the profit but some people think that it is very tough to make it possible. Consumer faith can be recognized if marketers try to understand the facts which affect the loyalty. This will also benefit in building the customer reliability (Mao 2010) .

2.2. Customer Loyalty Types

A customer's emotional commitment to a business or its brand(s) is referred to as attitude loyalty (Day 1969), and it suggests a long-term connection (Park and Kim 2000) . They claimed that the customer's emotions and feelings will be exploited to show loyalty. Behavioral dedication It is characterised by the actions of the client, which reveal their behavioural tendencies. Otaibi and Yasmeen claim that Customers may be compelled to be loyal, faithful as a consequence of inertia, or functionally loyal, according to (Kuusik 2007). Forced loyalty, according to the professor, may be the outcome of monopolistic tendencies, when consumers have little option but to buy from a single vendor since it is the only one accessible. The consumer's financial situation might be a stumbling block.

Inertia may lead to loyalty as a consequence of satisfaction or a lack of importance for one's decision, preventing individuals from exploring alternate options (Kuusik 2007). Functional loyalty, according to the researcher, is the product of

functional values. Pricing, distribution methods, loyalty programmes, and convenience, among other things, would reflect this.

(Barnes 2003), on the other hand, emphasised that duplicating functional values is not a reliable method for gaining a competitive advantage since competitors may be able to reproduce them.

(Oliver 1999) completed the last four stages of customer loyalty given below, which were separated into three dimensions by others. According to the study, loyalty takes place in phases, starting with cognitive, then emotional, then conative, all of which are attitudinal responses, and ultimately action, which is a behavioural attribute.

2.2.1. Cognitive Loyalty

According to (Blut et al 2007), cognitive loyalty is a customer's attitude toward a product based on their knowledge of pricing, durability, and quality, among other factors. This kind of loyalty, according to experts, is the weakest since even little changes in the above might lead to a transition to an alternative, and it is mostly based on cost-benefit analysis. The cognitive loyalty stage, according to (Javad et al 2015), comprises choosing a favoured product or brand over alternatives based on perceived quality and better qualities.

Cognitive loyalty is the product of knowledge (firsthand or secondhand) and experiences, according to (Oliver 1999) and (Javad et al 2015). According to Oliver, if the experience is regular, such as utility supply (Kuusik 2007), there is no loyalty, just performance. The disadvantage of cognitive loyalty, according to the study, is that it is susceptible to defects and destined to be superficial, as the client views quality and features to be inferior, pushing service providers to get a significant quantity of it.

2.2.2. Emotional Commitment

According to (Oliver 1999), people get experience with a product when they are satisfied with it. The emotional impact of this encounter is then expressed. Affective loyalty is a combination of a person's emotional commitment to a product or brand and positive experiences with it. This kind of loyalty, according to (Han et al 2011), is more basic than cognitive loyalty and hence less fragile. It isn't certain,

however, since favourable changes and revisions in other options might smother it. This implies that if competing offers become more appealing, the consumer may choose to switch. As a result, service providers must strive for deeper commitment from their customers in order to attain conative loyalty (Han et al 2011).

2.2.3. Allegiance to a Cause

According to (Blut et al 2007), this kind of loyalty extends beyond cognitive and emotional devotion and is mostly shown in the urge to act, such as buy or repurchase. Clients may still be tempted by competing offers, despite their increased loyalty, according to (Oliver 1999). Furthermore, the professor emphasises that commitment does not always imply action.

2.2.4. Get to work (Behavioural)

According to (Oliver 1999), in order for a client to be completely devoted to a product, it must be a part of their self-identity. This is consistent with the self-identity hypothesis, which states that individuals categorise themselves into groups and seek affiliation with anything that makes them feel better about themselves. As a consequence, the products will go above and beyond in terms of adding value to the lives of the customers (Fornell et al 1996). According to (Oliver 1999), at this point, the consumer is ready to completely commit and is able to purchase the desired brand without difficulty. Consumers are willing to put out effort to get the items, according to (Blut et al 2007), but alternative offerings are unappealing. Finally, the goal is realised by action (buy or repurchase).

2.3. Customer satisfaction

Keeping clients happy is one of the most important theoretical and practical concerns for marketers and academics, especially in the field of consumer behaviour (Molina et al 2012). Customer satisfaction is recognised as one of the most important results of marketing activities in the competitive banking business (Siddiqi 2011). As a strategic strategy for banks, relationship marketing has the capacity to retain a strong market position and long-term lucrative banking connections with clients (Widana et al 2015). One of the key aims of relationship marketing is for businesses to establish

long-term relationships with consumers and participate in dialogue with them (Kassim et al 2009) .Relationship marketing, according to (Kotler, et al. 1999), is the process of establishing, maintaining, and strengthening strong, high-value relationships with consumers and other stakeholders. As a result, in order to maximise revenues, businesses and financial institutions strive to build and maintain positive relationships with their stakeholders, especially consumers. A relationship marketing approach has a favourable and substantial impact on company success, according to the majority of past studies (Widana et al 2015). Customer happiness is also the most important feature in customer relationship management (CRM), followed by staff commitment, customer trust, and customer loyalty (Kassim et al 2009) .

Companies strive to please their consumers, according to (Ibojo and Asabi 2015), since customer pleasure serves as a foundation upon which other goals may be constructed and attained. It also served as a symbol for the organization's accomplishments, according to them. According to (Safi 2017), a pleased customer provides critical information with a variety of stakeholders, including company management, lawmakers, competitors, and other customers.

Customers have become more aware of bank actions as a consequence of previous financial crises, according to (Belas et al 2016). These efforts must guarantee that consumers are appropriately cared for and happy if banks wish to keep their customers and preserve their excellent image. According to (Koraus et al 2011), a delighted client becomes a loyal customer, and keeping them needs up to five times less work and money than acquiring a new one. Customer satisfaction is critical to a successful business and a long-term connection between a firm and its customers. According to (Ibojo and Asabi 2015), in order to attain customer joy, it is critical to understand, know, and satisfy the market's desires. According to (Al-Maslam 2015), today's climate is very competitive, and one method for getting a competitive advantage as well as a long-term benefit is to focus on customer happiness. A thorough grasp of the sector, according to the scholar, is also necessary for obtaining client pleasure. Increased consumer satisfaction, according to (Al-Maslam 2015), leads to inelastic demand for items.

2.4. Customer satisfaction concepts

Customer satisfaction refers to a customer's or a service user's happiness with the service's performance. (Johnson and Fornell 1991). It may also be defined as a customer's overall assessment of the services, whether favourable or bad (Woodruff 1997).

The results on the impact of customer satisfaction on profitability reveal that profitability is influenced by satisfaction, implying that achievable gains in satisfaction might have a significant impact on profitability (Hallowell 1996).

As a consequence, management should prioritise customer satisfaction, with service quality playing a significant role. Customer loyalty and contentment are interconnected, and brand image has a significant influence on customer loyalty and satisfaction. When a customer is satisfied, he is more loyal. As a consequence, businesses prioritise these factors in order to establish a successful long-term relationship with clients and improve their brand image in the marketplace the year (Hafeez and Muhammad 2012).

Customers in the Islamic banking business place customer satisfaction expectations on their banks' service quality (Hoq, Sultana and Amin 2010) and (Dusuki and Abdullah 2007), much as they do in ordinary banking (Levesque and McDougal 1996). Customers' overall satisfaction and long-term support for a bank may be influenced by the ease and competitiveness of goods and services, for example. Customer perks including convenience, closeness, and low interest rates may also impact customer happiness (Levesque and McDougal 1996). The study looked at the link between customer satisfaction and other demographic parameters as well (Saad 2012). Customers were generally satisfied with the quality of services provided by both Islamic and conventional banks, which included competence, friendliness, and efficiency of employees. Customers, on the other hand, were dissatisfied with the bank's physical facilities and parking spaces, as well as the bank's accessibility through public transit. In addition, for Islamic banks, there were a few significant connections between customer satisfaction and ethnicity, age, gender, and degree of education.. As a consequence, the figures revealed that the vast majority of consumers were usually happy with their banks' services. On the other hand, respondents were dissatisfied with

parking, advertising, and information about new products and services. Customer satisfaction is measured in terms of overall satisfaction or discontent with the bank through service interactions across time in this research (Fornell et al 1996) and (Amin et al 2013).

Banks may now do business beyond national and regional borders, catering to a varied range of consumers with varying requirements, expectations, and opinions. Customer happiness, service quality, and loyalty are all important factors in protecting goods from rivals (Kashif et al 2015), and the financial services business faces comparable challenges. As a result, while deciding which tactics would improve revenue and client loyalty, bank executives are increasingly focusing on customer service and happiness (Lopez, Hart and Rampersad 2007). Customer satisfaction in services may be classed as facets (attribute particular), aggregates (overall), transaction-specific, or cumulative (Dimitriades 2006). In this study, customer satisfaction is defined as a client's overall attitude toward an Islamic bank, as determined by a quality evaluation of all prior customer-provider interactions (Trif 2013). Consumer satisfaction is a key sign of a positive and productive relationship between the client and the supplier (or service provider) (Trif 2013). According to (Athanasopoulos et al 2001), customer satisfaction is a significant factor in building long-term customer connections and boosting loyalty. According to (Mohsan et al 2011) and (Hallowell, The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study. 1996), customer happiness is linked to repurchase intentions, the likelihood of product or service recommendation, loyalty, and profitability. Furthermore, according to (Caruana 2002), service quality, customer satisfaction, and service loyalty are three linked ideas that are critical to every firm.

Customer satisfaction is crucial for retail banks since satisfied clients are more likely to remain loyal, resulting in increased future profits (Levesque and McDougal 1996). Customer satisfaction has a positive association with customer loyalty, according to a research study (Amin 2016).

A pleased consumer, on the other hand, does not guarantee loyalty since loyalty is not based on satisfaction (Mohsan et al 2011). The sense of service quality and satisfaction, according to (Ehigie 2006), are two factors that may be linked to customer loyalty. According to various research, customer pleasure is a critical aspect

in determining loyalty (Jamal and Anastasiadou 2009); (Ehigie 2006); (Oliver 1999); (Anderson, Fornell and Lehmann 1994); (Rust and Zahorik 1993). Customers who are satisfied are more likely to buy again, have reduced price sensitivity, make 68 favourable word-of-mouth referrals, and stay loyal (Picon et al 2014). Customer loyalty can only be developed if customers are consistently happy. On the other hand, a satisfied consumer isn't always a loyal one. According to (Levesque and McDougal 1996), "about half of the clients would continue with the firm even if the issue is not remedied." This might be due to price switching, a perceived lack of contrast between options, a geographic limitation on choice, time or money constraints, habit or inertia, or other non-loyalty factors. Client loyalty may be increased in two ways: by offering complete customer satisfaction and by creating switching obstacles (Picon et al 2014).

CHAPTER THREE

METHODOLOGY

3.1. Introduction

The previous literature chapters discussed the Islamic banking services in Iraq and customer satisfaction and loyalty in this study, as well as the role of Islamic bank in satisfaction customer and loyalty. This chapter explaining the research methodology that are used to collect responses customers and analyse the data in this study, case for number of Islamic banks from Iraq, the study problem can be defined more precisely in light of asking the following main questions: to what degree the costumers are satisfy with the services that Islamic banks presents to them? And does the bank services effect on costumers' loyalty or not?

(Sekaran 2003) definition of research states “an organised, systematic, data-based, critical, objective, scientific inquiry or investigation into a specific problem, undertaken with the purpose of finding answers or solutions to it”. Henceforth we understand that research is to be conducted with its goals and to-be-attainments in mind beforehand, which they will subsequently be of great aid in disentangling any issues we come to face with, or to simply clarify the most immediate problem at hand.

(Bryman and Bell 2003)defined methodology as the processes and ways in which information is gathered, defining and putting forth a theory for a phenomena, and it's done through the utilization of different approaches and procedures.

(Collis and Hussey 2003) ascertain methodology as the overarching methods to the research's overall procedure, which extend starting from the theoretical basis and through collecting and analyzing data. It takes into consideration the type of data, along with the aim of the collected data, the sources of the data, and the period of the data's collection. And most importantly how the researcher gathers and inquiries into his data (Collis and Hussey 2003).

3.2. Research and Hypothesis

The below questions are formatted for the current research:

- 1.What is the correlation of Islamic bank services on costumers' satisfaction?
- 2.What is the correlation of Islamic bank services on costumers' loyalty?

Based on the above questions, the researcher has formatted below Hypothesis:

H1: There is significant relationship between Islamic bank services and customers satisfaction.

H2: There is significant relationship between Islamic bank services and customers loyalty.

3.3. Population and Sampling

The term population refers to the total number of people who will be targeted by the researcher and from whom data will be collected. Using a population, the researcher can determine the sample size in this current study., however, the sample size in this study is 210 respondents who were selected randomly and they include customers of Islamic banks were adopted banking services inside Iraq also the name of those banks will be mentioned in table1 were collecting data from their customers.

3.4. Analysis Method

The collected data was analyzed utilizing the Statistical Package for Social Science (SPSS 23). In analyzing the results, descriptive and inferential statistical techniques were used. Descriptive statistical methods, according to (Sekaran 2003), with the target of characterizing and summing up mathematical outcomes. Descriptive measurements provide data collection using frequency, core pattern and validity metrics. Demographic data frequency and percentages in addition to the correlation and regression between Islamic bank services and customers satisfaction and loyalty. Ultimately, the hypotheses are tested by compare means that the researcher had taken to prove one of research hypothesis.

3.5. Measuring research data

The researcher has used an original copy of questionnaire to calculate and evaluate the effect of different variables in the current research. The questionnaire contain three main variables;islamic bank services, customer satisfaction, and customers loyalty. For islamic bank services contain 22 different question , customers satisfaction contain 15 key question, and customers loyalty contain 15 questions. The selected question method helps to identify the core relation or the affection of islamic bank services on customers satisfaction and also the effect of islamic banking service on customers loyalty.

3.6. Research analysis method

The researcher used statistical package for social science (SPSS.23) to analyse the main results for the research. During the research, the researcher has depended on, descriptive analysis such as mean, percentage, standard deviation. Were used during the research. On the other hand , for testing research hypothesis , the researcher has used correlation, and regression to clarify the relation between islamic bank services as an independent variable, and customers services , and loyalty as a dependent variables. By using descriptive analysis it provide data collection using frequency, core pattern and validity matrices, also it analyse demographic data frequency and percentages as well as correlation matrix among all variables (Sekaran 2003).

Research methods designate the different approaches and checking the data through utilizing distinct tools and techniques. (Collis and Hussey 2003); (Wahyuni 2012)Moreover, (Burton 1996) refers to the fact that financial institutions knowledge within regards to the relationship between ethnicity and customer behavior is less than the trailers knowledge, and ascertains that ethnicity was unaccounted for, and had little to no interest in the minds of bank marketers.

CHAPTER FOUR

RESULTS AND FINDINGS

4.1. Descriptive Statistics

A descriptive statistic is necessary to shed light on the elementary conception to the background of the research participants (Sekaran 2003). An analysis of this nature is very occurring and usually used in previous studies and particularly the ones which use surveys to better conceive the properties of such participants. This part begins with a detailed analytic introduction into the properties of the participants such as Generally information, this chapter focuses on which bank they use, gender distributions, Marital Status, age and education, plus a list of Islamic banks and the duration of the participant's duration as a customer.

4.1.1. Names of bank they use

Table 1: Demonstrates the number of responses to the Names of Islamic banks in Iraq as the sample of the study. Show 16% of responses from my study deal with the Bank of *Kurdistan International Islamic Bank for Investment & Development*. While, 11% of responses they are deal with *Cihan Bank Islamic Investment and Finance p.s.c*, with 13% of responses are deal with *AlNahrain Islamic bank*, addition to 7% of responses deal with *Nasik Islamic Bank*, and 14% of responses deal with *Elaf Islamic Bank*. also, we have 14% responses deal with *Iraqi Islamic Bank*. furthermore, 16% of responses deal with *Dijlah and Furat Bank for Development & Investment*. including only 2% of responses dealing with the *Islamic Regional Cooperation Bank*. Finally, 7% of responses dealing with the *National Islamic Bank*. This implies the majority of the respondents were using *KIB* and *Dijlah&Furat bank*.

Table 1. Percentage Distribution of Name Islamic bank of Respondents

No	Name of Islamic Bank	Number responses	percentage of response
1	Kurdistan International Islamic Bank for Investment & Development	34	16%
2	Cihan Bank Islamic Investment and Finance p.s.c	24	11%
3	AlNahrain Islamic	28	13%
4	Nasik Islamic Bank	14	7%
5	Elaf Islamic Bank	30	14%
6	Iraqi Islamic	29	14%
7	Dijlah and Furat Bank for Development & Investment	33	16%
8	Islamic Regional Cooperation Bank	4	2%
9	National Islamic	14	7%

4.1.2. Gender

Figure 2: indicate the result about Gender in the survey, the results show that Majority of the population in 210 respondents in the sample study 23% were female employees and the rest were 77% male employees which means that the majority of respondents of the sample were male participants.

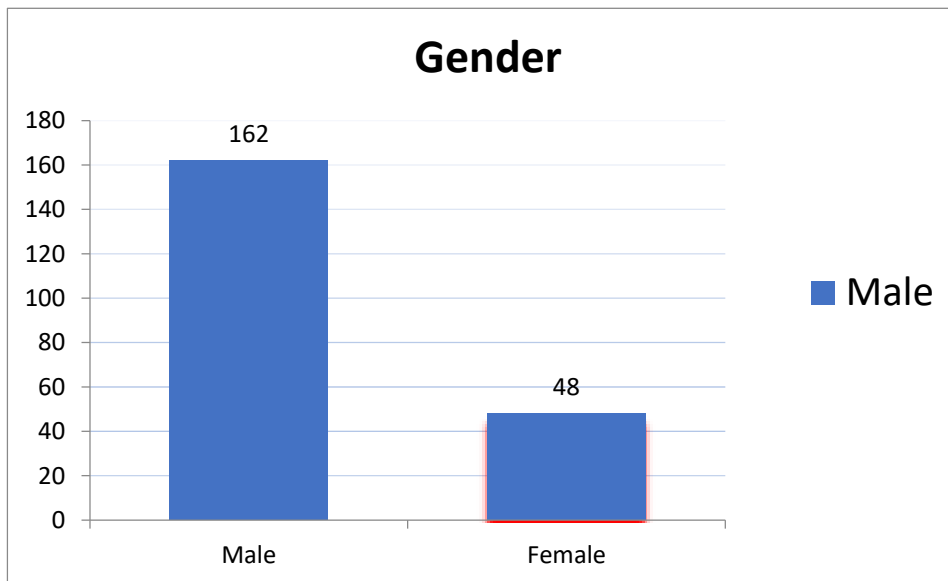


Figure 2. Percentage Distribution of Gender Group of Respondents.

4.1.3. Marital Status

Figure 3 indicate the result about Gender in the survey, the results show that Majority of the population in 130 of the respondents were married and that is about 62%, and the remaining 80 were single and that is about 38% . Thus, the majority of the respondents were males.

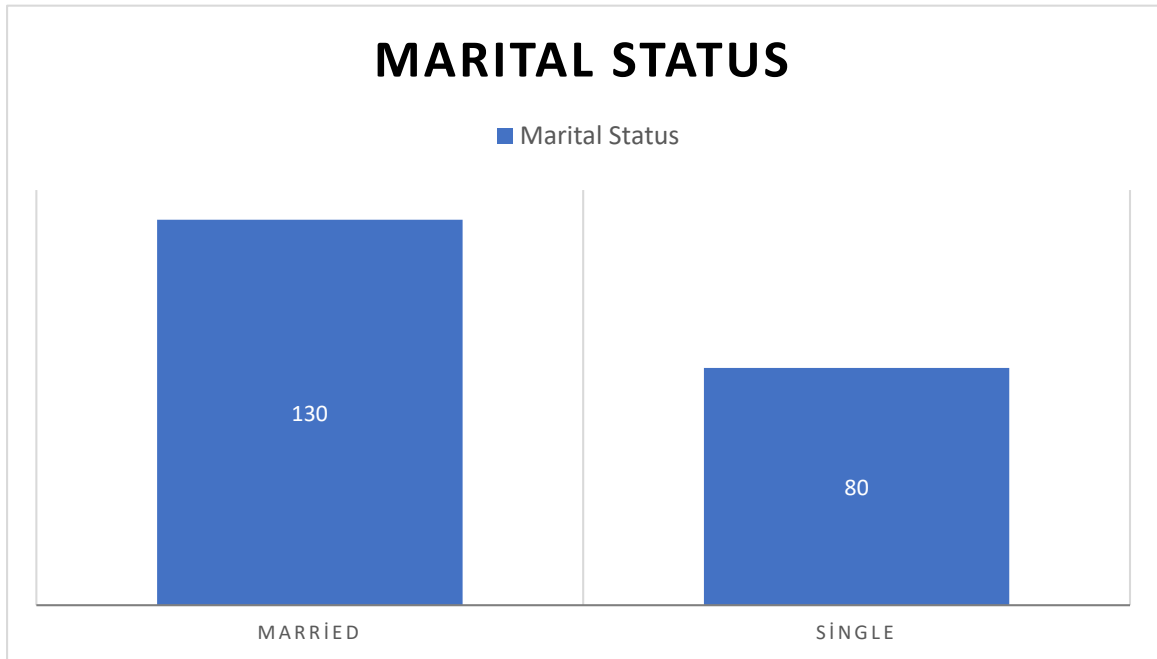


Figure 3. Percentage Distribution of Marital Status Group of Respondents.

4.1.4. Age Group

Figure 4: as shown above illustrates the percentage of the age range of all respondents in the sample study, in which. Under the 20year range, the number of participants was 3 out of 210 customers which is equivalent to 1% of the total number of customers. For the 21 to 30 age range the number of customers was 88 which is equivalent to 42% of the total number of participants in the sample study. For the 31 to 40 ages range the number of respondents for this age range was 83 of 210 respondents which is equivalent to 40% of the total number of participants in the sample study. For the 41 to 50age range, the customer's number was 30 out of 210 employees which is equivalent to 14% of all participants in sample study. For the 51to 60 age ranges, the customer's number was 4 out of 210 employees which is equivalent to 2% of all

participants in the sample study. While, for the 60 and Above age range, the customer's number was 2 out of 210 employees which is equivalent to 1% of all participants in the sample study.

This suggests that the largest number of customers was the age range from 21 to 30 which was 88 respondents out of the total number of all the participants of the study (210). While the age range that had the lowest number of respondents was 60 and above in which only 2 respondents of a total number of the participants took part.

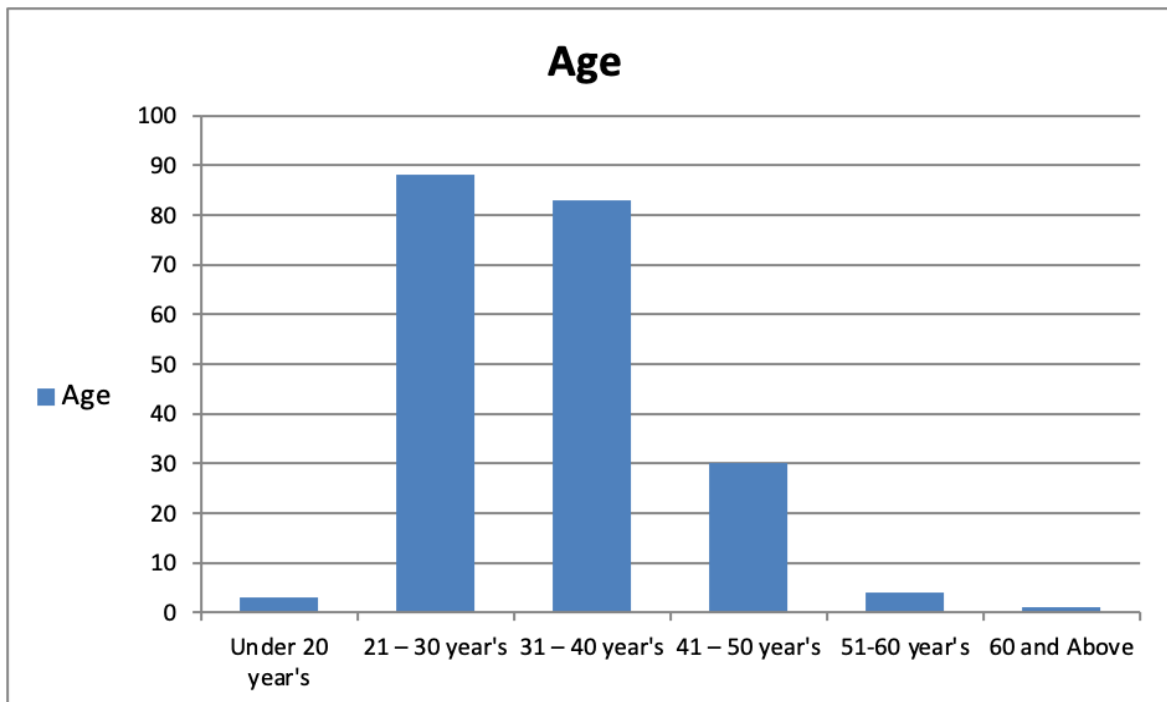


Figure 4. Percentage Distribution of Age Group of Respondents.

Figure 4 as shown above illustrates the percentage of the age range of all respondents in the sample study, in which. Under the 20year range, the number of participants was 3 out of 210 customers which is equivalent to 1% of the total number of customers. For the 21 to 30 age range the number of customers

4.1.5. Education

Figure 5: demonstrates the level of education of the sample of the study. 7% of customers of the Islamic bank had a primary certificate from total respondents, whilst the percentage of customers with Secondary certificates was 10% also 14% of respondents were of Higher Secondary certificates, Undergraduate was 20% of respondents. Which was considered the highest percentage of the total number of customers of the sample study 27% of participants (customers) had Graduate certificates of total respondents. Furthermore, Post Graduate 14%, Doctorate 5%, Finally, 2% of the total respondents of the study were holders of post Doctorate.

This implies that most of those who partook in the research were bachelor certificate holders which constituents 58 respondents of the total number of the participants (210) which makes 27% of all respondents. The respondents who were holders of post Doctorate were the least participating number of respondents in which, 4 out of the total number of the respondents (210) which is equivalent to 2% of total respondents in the sample of the study.

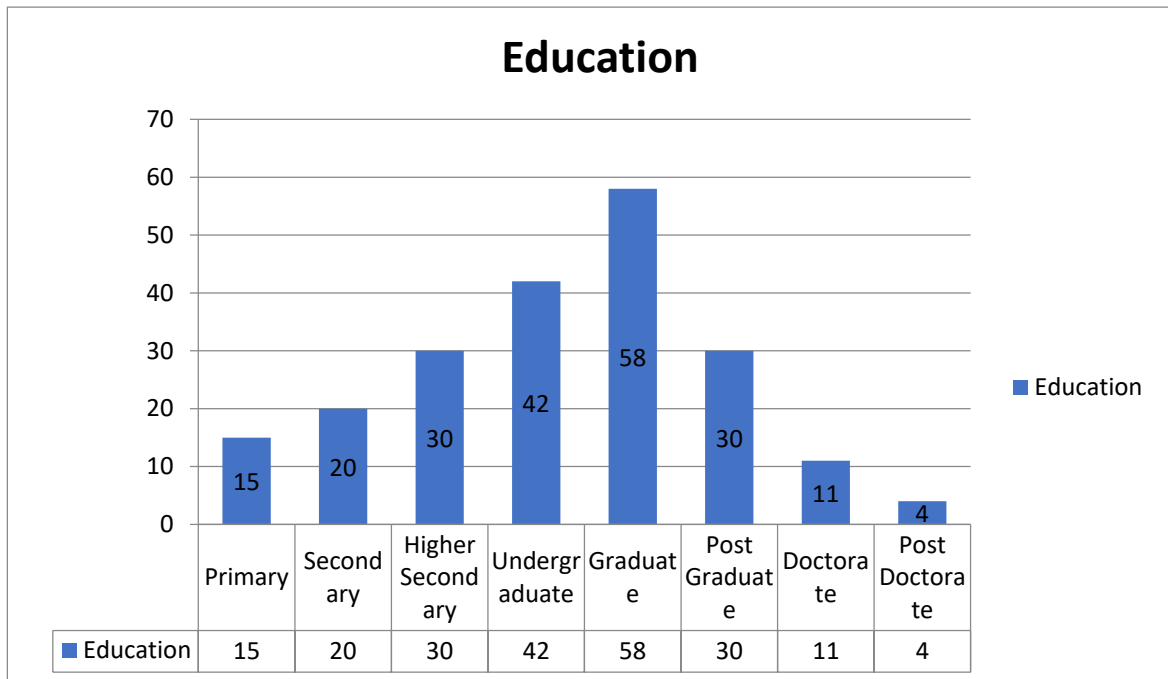


Figure 5. Percentage Distribution of Education of Respondent.

4.2. Statistical Analyzing

4.2.1. Islamic Bank Services

Table 2. Descriptive Statistics Islamic Bank Services

Descriptive Statistics		
Islamic bank services	Mean	Std. Deviation
1-Islamic bank provides service requests as promised.	3.0000	1.01189
2-All the information received from Islamic bank is reliable	3.0905	1.08773
3-Islamic bank upholds confidentiality in my transactions	3.3857	1.23303
4-Islamic bank delivers error free account statements.	3.0429	1.10374
5-Islamic bank performs services right the first time	2.9429	1.12670
6-Islamic bank uses modern equipment (computers, ATMS).	2.3857	1.28249
7-Islamic bank's physical facilities are visually appealing (furniture, offices, car park).	2.6667	1.19141
8-Materials associated with Islamic bank services are visually appealing (fliers, forms).	2.7476	1.14002
9-Employees at the Islamic bank are well groomed.	3.2286	1.03302
10-The Islamic bank employees are consistently courteous to me.	3.1857	1.10622
11-Employees at Islamic bank understand my specific financial needs.	3.0619	1.17428
12-Islamic bank cares about my personal problems.	2.8000	1.16898
13-Islamic bank provides convenient operating hours for all customers.	3.0048	1.13026
14-Islamic bank employees are willing to pay attention to me whenever I makes inquiries.	3.0190	1.09353
15-Islamic bank provides adequate security for its customers within its premises.	3.1381	1.23155
16-The behaviors of Islamic bank employees always instill confidence in me.	3.0714	1.14484
17-Islamic bank employees have knowledge to answer all my questions.	3.0476	1.09702
18-I feel safe doing all my financial transactions with Islamic bank.	3.1286	1.16883
19-Islamic bank employees are never too busy to quickly respond to my queries.	3.0905	1.07890
20-Islamic bank employees provide prompt services to customers.	3.1905	1.08134
21-Islamic bank employees rectify service failure immediately it occurs.	3.0762	1.14662
22-Islamic bank employees timely service delivery ensures customer expectations are met.	2.8952	1.05290

The findings in the descriptive statistic tables of Islamic bank services have been shown that the majority of respondents tended to be satisfied with the items of “Islamic bank upholds confidentiality in my transactions”, with a mean (3.3857) and Std. Deviation (1.23303), “Employees at the Islamic bank are well-groomed”, with a mean (3.2286) and Std. Deviation(1.03302), “Islamic bank employees provide prompt services to customers” with a mean (3.1905) and Std. Deviation (1.08134). “The Islamic bank employees are consistently courteous to me”, “Islamic bank provides adequate security for its customers within its premises”, “I feel safe doing all my financial transactions with Islamic bank”, as they received means scores, 3.1857, 3.1381, 3.1286 respectively. Other respondents tended to dissatisfy with the item which refers to “Islamic bank uses modern equipment (computers, ATMs)”, as it received a means score of 2.3857 and Std. Deviation (1.28249).

Also, other respondents nor dissatisfied with the item which refers to “Islamic bank's physical facilities are visually appealing (furniture, offices, car park)”, with a mean(2.6667) and Std. Deviation(1.19141), “Materials associated with Islamic bank services are visually appealing (fliers, forms)”, with a mean(2.7476) and Std. Deviation(1.14002), “Islamic bank cares about my personal problems”, “Islamic bank employees timely service delivery ensures customer expectations are met”, “Islamic bank performs services right the first time”, as they received means scores of 2.8000,2.8952,2.9429 respectively.

4.2.2. Customer Satisfaction

Table 3. Descriptive of Statistics Customer satisfaction

Descriptive Statistics		
Customer satisfaction	Mean	Std. Deviation
1-I am satisfied with Islamic bank personnel's banking skills and knowledge.	3.0714	1.05796
2-Islamic bank staff response to all my queries is excellent.	3.0524	1.09462
3-Islamic bank personnel always understand and satisfy my financial needs.	2.9333	1.08285
4-I am satisfied with the variety of services offered by Islamic bank.	2.8857	1.21643
5-I am satisfied the Islamic bank do not charge interest rates.	3.4095	1.20362
6-I am satisfied with the Islamic bank service charges.	2.6952	1.23058
7-I am satisfied with the service processes at Islamic bank.	2.8571	1.12329
8-I am satisfied with the queuing time at Islamic banking.	2.8429	1.12776
9-I am satisfied with the information I receive from Islamic bank (new products, account statements).	2.7667	1.16069
10-Am satisfied with the Islamic bank's social responsibility (E.g., Education sponsorship for needy, environmental protection).	2.7857	1.17257
11-I am satisfied with media reports on Islamic bank.	2.5524	1.15730
12-I am satisfied with Islamic bank's technology-based Customer relationship management excellence.	2.7952	1.12857
13-I believe Islamic bank will satisfy my future financial needs.	2.8667	1.14972
14-Islamic banks network (e.g., branches, ATMs, agents) make it accessible in all the entire country.	2.5048	1.21493
15-I am satisfied with the location of the Islamic banks service systems (ATMs, branches).	2.3048	1.26130

The findings in the descriptive statistic tables of Customers satisfaction have been shown that the majority of respondents tended to be satisfied with the items of “I am satisfied the Islamic bank do not charge interest rates”, with a mean (3.4095) and Std. Deviation(1.20362), “I am satisfied with Islamic bank personnel's banking skills and knowledge”, with a mean (3.0714) and Std. Deviation(1.05796), “Islamic bank

staff response to all my queries is excellent”, with a mean (3.0524) and Std. Deviation(1.09462).

Other respondents tended to dissatisfy with the items which refers to “I am satisfied with the location of the Islamic banks service systems (ATMs, branches)”, as it received a means score of 2.3048 and Std. Deviation (1.26130).

Also, other respondents nor dissatisfied with the item which refers to “Islamic banks network (e.g., branches, ATMs, agents) make it accessible in all the entire country”, with a mean(2.5048) and Std. Deviation(1.21493), “I am satisfied with media reports on Islamic bank”, with a mean(2.5524) and Std. Deviation(1.15730), “I am satisfied with the Islamic bank service charges”, with a mean(2.6952) and Std. Deviation(1.23058), “I am satisfied with the information I receive from Islamic bank (new products, account statements)”, with a mean(2.7667) and Std. Deviation(1.16069), “Am satisfied with the Islamic bank’s social responsibility (E.g., Education sponsorship for needy, environmental protection)”, ‘I am satisfied with Islamic bank's technology-based Customer relationship management excellence’, “I am satisfied with the queuing time at Islamic banking”, “I am satisfied with the service processes at Islamic bank”, “I believe Islamic bank will satisfy my future financial needs”, “I am satisfied with the variety of services offered by Islamic bank”, “Islamic bank personnel always understand and satisfy my financial needs” as they received means scores, 2..7857, 2.7952, 2.8429, 2.8571, 2.8667, 2.8857, 2.9333 respectively.

4.2.3. Customer Loyalty

Table 4. Descriptive Statistics of Customer Loyalty.

Descriptive Statistics		
Customer Loyalty	Mean	Std. Deviation
1-Even if there is an increase in the product and service prices of this bank, I will not change my choice.	2.7238	1.14495
2-Even if this bank's competitors offer better prices, I would not change my choice.	2.6952	1.09040
3-I think that I am loyal to this bank, of which I am a customer.	2.8238	1.06820
4-I would not hesitate to go the extra mile to transact in this bank.	2.9000	1.10002
5-I make positive comments about this bank, I avoid negative comments.	2.8905	1.09037
6-I like to be a fixed customer of this bank.	3.0667	1.09603
7-When I need a new product or service, I usually prefer the bank I use the most.	2.8857	1.13504
8-This bank is my first choice when I need any product or service.	3.0095	1.16976
9-After making a choice about a bank, I usually prefer to switch to the same bank.	2.9143	1.10773
10-I would definitely recommend this bank to people who want my recommendation.	2.9571	1.09066
11-I would recommend this bank to my close friends.	3.1048	1.07092
12-I am happy when other people praise this bank.	3.1905	1.15411
13-I am very interested in other people's opinions about this bank.	3.1810	1.20431
14-I don't like criticism of this bank.	3.0762	1.17139
15-I encourage those around me to refer to this bank	3.0571	1.09657
16-I use the definition of "my bank" when a subject related to this bank is mentioned.	2.9667	1.13400

The findings in the descriptive statistic tables of Customers loyalty have been shown that the majority of respondents tended to be satisfied with the items of "I am happy when other people praise this bank", with a mean (3.1905) and Std. Deviation (1.15411), "I am very interested in other people's opinions about this bank", with a mean (3.1810) and Std. Deviation (1.20431), "I would recommend this bank to my close friends", with a mean (3.1048) and Std. Deviation (1.07092).

Also, other respondents nor dissatisfied with the item which refers to “I don't like criticism of this bank”, with a mean(3.0762) and Std. Deviation(1.17139), “I like to be a fixed customer of this bank”, with a mean(3.0667) and Std. Deviation(1.09603), “I encourage those around me to refer to this bank”, with a mean(3.0571) and Std. Deviation(1.09657), “This bank is my first choice when I need any product or service”, with a mean(3.0095) and Std. Deviation(1.16976), “I use the definition of “my bank” when a subject related to this bank is mentioned”, “I would definitely recommend this bank to people who want my recommendation”, “After making a choice about a bank, I usually prefer to switch to the same bank”, “I would not hesitate to go the extra mile to transact in this bank”, “I make positive comments about this bank, I avoid negative comments”, “When I need a new product or service, I usually prefer the bank I use the most”, “-I think that I am loyal to this bank, of which I am a customer”, “Even if there is an increase in the product and service prices of this bank, I will not change my choice”, “Even if this bank's competitors offer better prices, I would not change my choice” as they received means scores, 2.9667, 2.9571, 2.9143, 2.9000, 2.8905, 2.8857, 2.8238, 2.7238, 2.6952 respectively.

Also, there are no respondents dissatisfied with customer loyalty that mean the majority where satisfied and nor dissatisfied with items of customer loyalty.

4.3. Reliability and Validity Analysis

The term "reliability" refers to how well estimates are repeated on several occasions; a scale illustrates how accurate the results are. Reliability Analysis checks the questionnaire's correctness and stability, as well as the findings obtained, to ensure that the sample is solid. The purpose of reliability testing is to guarantee that the observed variables compute the 'real value' and to see whether they are 'error free' or have a high questionnaire error rate. Cronbach alpha was employed to confirm the internal correctness of scale components. It's arguable whether alpha values are suitable. Many sources recommend a minimum of 0.7 for a scale with an alpha of around this number. In this research, Reliability was measured for this test and it was tested and it was (0.899) and (0.869) also (0.879) Cronbach's Alpha for 210 items and based on the above summary it can be accepted, and so the scale is reliable. Based on that outcome, accordingly we have confirmed the validity and consistency of the

questionnaire, which makes us fully confident in its validity to analyze the results and answer questions of research and choice of hypotheses.

The researcher used questionnaire that classified into four sections of information in this research, to make sure the validity of the scale that we used in the study, the reliability was confirmed by Cronbach alpha coefficient were Islamic bank service(0.899),Customers satsfaction(0.869),Customer’s loyalty(0.879) which is acceptable value according to (Bland and Altman 1997)which says that the acceptable Cronbach alpha value must be more that 0.70 based on Cronbach alpha test which affect by the number tested items.

Table 5. Reliability and validity analysis

Reliability Statistics		
	Cronbach's Alpha	N of Items
Islamic bank service	.899	22
Customers satsfaction	.869	15
Customer’s loyalty	.879	16

4.4. Test of Hypotheses

In order to identify whether the research hypothesis are accepted or not. in other words are there any relation between all research variables which is the relation between Islamic bank services and customer’s satisfaction from one side, and Islamic bank and Customer’s loyalty. The researcher found that there is a significant relation between Islamic bank services and customer’s loyalty at significant level 0.01 with 2-tailed at (0.769) and this number indicate a strong relation between research variables . this result leads us to accept the first hypotese which is “ H1: There is significant relationship between Islamic bank services and customers satisfaction”.

Table 6. Correlation Analysis.

Correlations				
		IBS	CS	CL
Islamic bank services	Pearson Correlation	1	.769**	.721**
	Sig. (2-tailed)		.000	.000
	N	210	210	210
Customer's satisfaction	Pearson Correlation	.769**	1	.709**
	Sig. (2-tailed)	.000		.000
	N	210	210	210
Customer's loyalty	Pearson Correlation	.721**	.709**	1
	Sig. (2-tailed)	.000	.000	
	N	210	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

On the other hand, the researcher has found that there is a strong relation between Islamic bank services and customers loyalty which found from correlation table result above at significant the 0.01 level (2-tailed). Level of correlation is high which is 0.721** this means that the second hypothesis is accepted that stated that "There is significant relationship between Islamic bank services and customers loyalty.

CONCLUSION

This research basically clarifies the relationship between three main variables in the current research entitled "Islamic bank services and its correlation on customers satisfaction and loyalty for number of Islamic banks in Iraq. This research contains four main chapters, the first chapter covers the main introduction of the research. Also, the second chapter and the third chapter cover the literature review about Islamic bank services, history of Islamic banking, the core idea of Islamic banking, the main regulations of Islamic bank in Iraq, sharia Islamic banking and supervision, Islamic banking legal framework, economic situation in Iraq.

Chapter two covers customer's satisfaction, the main introduction, different types of customer's satisfaction, different types of customer's loyalty, customer's loyalty phases. The last chapter covers the research methodology of the research.

During the research as participated Iraqi banks, the research demonstrates the number of responses to the Names of Islamic banks in Iraq as the sample of the study. Show 16% of responses from my study deal with the Bank of Kurdistan International Islamic Bank for Investment & Development. While, 11% of responses they are deal with Cihan Bank Islamic Investment and Finance p.s.c, with 13% of responses are deal with AlNahrain Islamic bank, addition to 7% of responses deal with Nasik Islamic Bank, and 14% of responses deal with Elaf Islamic Bank. also, we have 14% responses deal with Iraqi Islamic Bank. furthermore, 16% of responses deal with Dijlah and Furat Bank for Development & Investment. including only 2% of responses dealing with the Islamic Regional Cooperation Bank. Finally, 7% of responses dealing with the National Islamic Bank. This implies the majority of the respondents were using KIB and Dijlah&Furat bank. As sample of study, . the total of 210 respondents in the sample study 23% were female employees and the rest were 77% male employees which means that the majority of respondents of the sample were male participants.as main results of the research and In order to identify whether the research hypothesis are accepted or not. In other words are there any relation between all research variables which is the relation between Islamic bank services and customer's satisfaction from one side, and Islamic bank and Customer's loyalty. The

researcher found that there is a significant relation between Islamic bank services and customer's satisfaction at significant level 0.01 with 2-tailed at (0.769) and this number indicate a strong relation between research variables . this result leads us to accept the first hypothese which is “ H1: There is significant relationship between Islamic bank services and customers satisfaction” on the other hand, On the other hand, the researcher has found that there is a strong relation between Islamic bank services and customers loyalty which found from correlation table result above at significant the 0.01 level (2-tailed). Level of correlation is high which is 0.721** this means that the second hypothesis is accepted that stated that”There is significant relationship between Islamic bank services and customers loyalty.

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LIST OF ATTACHMENTS

APPENDIX 1: English Questionnaire Form

Section One: General information

1. Name:

2. Which bank do you use most:

3. Gender: Male Female

4. Marital Status: Married Single

5. Which age group you fall into?

Under 20 , 21 – 30 year's ,31 – 40 year's ,41 – 50 year's ,50-60 year's ,60 and Above .

6. What is your highest education?

Primary , Secondary , Higher Secondary , Undergraduate , Graduate , Post Graduate ,Doctorate ,Post Doctorate

Note: Please tick any no. from 5 to 1 on the basis of your experience with your prime bank.

Here: 5=Very satisfied ,4=satisfied ,3=Indifferent ,2=Dissatisfied ,1=Very dissatisfied.

Section Two: Islamic bank services

No.	Questions	1	2	3	4	5
		Very Dissatisfied	Dissatisfied	Indifferent	Satisfied	Very Satisfied
1	Islamic bank provides service requests as promised.					
2	All the information received from Islamic bank is reliable.					
3	Islamic bank upholds confidentiality in my transactions.					
4	Islamic bank delivers error free account statements.					
5	Islamic bank performs services right the first time.					
6	Islamic bank uses modern equipment (computers, ATMS).					
7	Islamic bank's physical facilities are visually appealing (furniture, offices, car park).					
8	Materials associated with Islamic bank services are visually appealing (fliers, forms).					
9	Employees at the Islamic bank are well groomed.					
10	The Islamic bank employees are					

	consistently courteous to me.					
11	Employees at Islamic bank understand my specific financial needs.					
12	Islamic bank cares about my personal problems.					
13	Islamic bank provides convenient operating hours for all customers.					
14	Islamic bank employees are willing to pay attention to me whenever I makes inquiries.					
15	Islamic bank provides adequate security for its customers within its premises.					
16	The behaviors of Islamic bank employees always instill confidence in me.					
17	Islamic bank employees have knowledge to answer all my questions.					
18	I feel safe doing all my financial transactions with Islamic bank.					
19	Islamic bank employees are never too busy to quickly respond to my queries.					
20	Islamic bank employees provide prompt services to customers.					
21	Islamic bank employees rectify service failure immediately it occurs.					
22	Islamic bank employees timely service delivery ensures customer expectations are met.					

Section Three: Customer satisfaction

No.	Questions	1	2	3	4	5
		Very dissatisfied	Dissatisfied	Indifferent	satisfied	Very satisfied
1	I am satisfied with Islamic bank personnel's banking skills and knowledge.					
2	Islamic bank staff response to all my queries is excellent.					
3	Islamic bank personnel always understand and satisfy my financial needs.					
4	I am satisfied with the variety of services offered by Islamic bank.					
5	I am satisfied the Islamic bank do not charged interest rates.					
6	I am satisfied with the Islamic bank service charges.					
7	I am satisfied with the service processes at Islamic bank.					
8	I am satisfied with the queuing time at Islamic banking.					
9	I am satisfied with the information I receive from Islamic bank (new products, account statements).					
10	Am satisfied with the Islamic banks social responsibility (E.g. Education sponsorship for needy, environmental protection).					
11	I am satisfied with media reports on Islamic bank.					
12	I am satisfied with Islamic bank's technology based Customer relationship management excellence.					
13	I believe Islamic bank will satisfy my future financial needs.					
14	Islamic banks network (e.g. branches, ATMs, agents) make it accessible in all the entire country					
15	I am satisfied with the location of the Islamic banks service systems (ATMs, branches).					

Section Four: Customer Loyalty

No	Questions	1	2	3	4	5
		Very dissatisfied	Dissatisfied	Indifferent	satisfied	Very satisfied
1	Even if there is an increase in the product and service prices of this bank, I will not change my choice.					
2	Even if this bank's competitors offer better prices, I would not change my choice.					
3	I think that I am loyal to this bank, of which I am a customer.					
4	I would not hesitate to go the extra mile to transact in this bank.					
5	I make positive comments about this bank, I avoid negative comments.					
6	I like to be a fixed customer of this bank.					
7	When I need a new product or service, I usually prefer the bank I use the most.					
8	This bank is my first choice when I need any product or service.					
9	After making a choice about a bank, I usually prefer to switch to the same bank.					
10	I would definitely recommend this bank to people who want my recommendation.					
11	I would recommend this bank to my close friends.					
12	I am happy when other people praise this bank.					
13	I am very interested in other people's opinions about this bank.					
14	I don't like criticism of this bank.					
15	I encourage those around me to refer to this bank.					
16	I use the definition of "my bank" when a subject related to this bank is mentioned.					

APPENDIX 2: Arabic Questionnaire Form

القسم الأول: معلومات عامة

1. الاسم:
2. أي بنك تستخدمه كثيرًا:
3. الجنس: ذكر ، انثى
4. الحالة الاجتماعية: متزوج / أعزب
5. ما هي الفئة العمرية التي تنتمي إليها؟
أقل من 20 سنة ، 21 - 30 سنة ، 31-40 سنة ، 41-50 سنة ، 50-60 سنة ، 60 وما فوق .
6. ما هو أعلى تعليم لديك؟
ابتدائي ، ثانوي ، أعدادي ، جامعة ، ماجستير ، دكتوراه ، ما بعد الدكتوراه

ملاحظة: يرجى تحديد أي رقم. من 1 إلى 5 على أساس تجربتك مع بنكك الرئيسي.

هنا: 5 = راضي تماما . 4 = راضي . 3 = محايد . 2 = غير راضي . 1 = غير راضي تماما

القسم الثاني: خدمات البنوك الإسلامية

رقم	أسئلة					
		1	2	3	4	5
		غير راضي تماما	غير راضي	محايد	راضي	راضي تماما
1	بنك إسلامي يقدم طلبات الخدمة على النحو الموعد.					
2	جميع المعلومات الواردة من البنك الإسلامي موثوقة.					
3	البنك الإسلامي يحافظ على السرية في معاملاتي.					
4	يقدم البنك الإسلامي كشوف حسابات خالية من الأخطاء.					
5	بنك إسلامي يؤدي خدماته بشكل صحيح في المرة الأولى.					
6	يستخدم البنك الإسلامي أجهزة حديثة (أجهزة كمبيوتر ، أجهزة صراف آلي).					
7	التسهيلات المادية للبنك الإسلامي جذابة بصرياً (أثاث، مكاتب، موقف سيارات).					
8	المواد المرتبطة بخدمات البنوك الإسلامية جذابة بصرياً (منشورات، نماذج).					
9	يتم إعداد الموظفين في البنك الإسلامي بشكل جيد.					
10	موظفو البنك الإسلامي يتعاملون بلباقة معي باستمرار.					
11	يفهم موظفو البنك الإسلامي احتياجاتي المالية الخاصة.					
12	البنك الإسلامي يهتم بمشاكلي الشخصية.					
13	يوفر البنك الإسلامي ساعات عمل مريحة لجميع العملاء.					
14	موظفو البنك الإسلامي على استعداد للانتباه لي كلما استفسروا.					
15	يوفر البنك الإسلامي الأمن الكافي لعملائه داخل منشأته.					
16	تصرفات موظفي البنك الإسلامي تغرس في ثقتي دائماً.					

					17	لدى موظفي البنك الإسلامي المعرفة للإجابة على جميع أسئلتي.
					18	أشعر بالأمان عند القيام بجميع معاملاتي المالية مع بنك إسلامي.
					19	موظفو البنك الإسلامي لا ينشغلون أبداً بالرد بسرعة على استفساراتي.
					20	يقدم موظفو البنك الإسلامي خدمات سريعة للعملاء.
					21	موظفو البنك الإسلامي يصححون فشل الخدمة فور حدوثه.
					22	يضمن تقديم الخدمات في الوقت المناسب لموظفي البنك الإسلامي تلبية توقعات العملاء.

القسم الثالث: رضا العملاء

رقم	أسئلة	1	2	3	4	5
		غير راضي تماما	غير راضي	محايد	راضي	راضي تماما
1	أنا راضٍ عن المهارات والمعرفة المصرفية لموظفي البنك الإسلامي.					
2	رد موظفي البنك الإسلامي على جميع استفساراتي ممتاز.					
3	يتقهم موظفو البنك الإسلامي دائماً احتياجاتي المالية ويلبونها.					
4	أنا راضٍ عن تنوع الخدمات التي يقدمها البنك الإسلامي.					
5	أنا مقتنع بأن البنك الإسلامي لا يتقاضى معدلات فائدة.					
6	أنا راضٍ عن رسوم خدمات البنك الإسلامي.					
7	أنا راضٍ عن عمليات الخدمة في البنك الإسلامي.					
8	أنا راضٍ عن وقت الانتظار في الصيرفة الإسلامية.					
9	أنا راضٍ عن المعلومات التي أتلقاها من البنوك الإسلامية (منتجات جديدة، كشوف حسابات).					
10	أنا راضٍ عن المسؤولية الاجتماعية للبنك الإسلامي (مثل رعاية التعليم للمحتاجين ، حماية البيئة).					
11	أنا راضٍ عن التقارير الإعلامية حول البنوك الإسلامية.					
12	أنا راضٍ عن امتياز إدارة علاقات العملاء القائمة على التكنولوجيا في البنك الإسلامي.					
13	أعتقد أن البنك الإسلامي سوف يلبي احتياجاتي المالية المستقبلية.					
14	شبكة البنوك الإسلامية (مثل الفروع وأجهزة الصراف الآلي والوكلاء) تجعلها متاحة في جميع أنحاء البلاد.					
15	أنا راضٍ عن مواقع أنظمة خدمات البنوك الإسلامية (ماكينات الصرف الآلي، الفروع).					

القسم الرابع: ولاء العميل

رقم	أسئلة	1	2	3	4	5
		غير راضي تماما	غير راضي	محايد	راضي	راضي تماما
1	حتى لو طرأت زيادة على أسعار المنتجات والخدمات لهذا البنك فلن أغير خيارتي.					
2	حتى لو كان منافسو هذا البنك يقدمون أسعارًا أفضل ، فلن أغير خيارتي.					
3	أعتقد أنني مخلص لهذا البنك الذي أنا عميل له.					
4	لن أتردد في بذل جهد إضافي للتعامل في هذا البنك.					
5	أبدي ملاحظات إيجابية حول هذا البنك وأتجنب التعليقات السلبية.					
6	أحب أن أكون عميلًا ثابتًا لهذا البنك.					
7	عندما أحتاج إلى منتج أو خدمة جديدة، فأنا عادةً ما أفضل البنك الذي أستخدمه كثيرًا.					
8	هذا البنك هو خيارتي الأول عندما أحتاج إلى أي منتج أو خدمة.					
9	بعد الاختيار بشأن أحد البنوك، عادةً ما أفضل التبديل إلى نفس البنك.					
10	أود بالتأكيد أن أوصي بهذا البنك للأشخاص الذين يريدون توصيتي.					
11	أوصي بهذا البنك لأصدقائي المقربين.					
12	يسعدني عندما يمتدح الناس هذا البنك.					
13	أنا مهتم جدًا بآراء الآخرين حول هذا البنك.					
14	لا أحب النقد الموجه لهذا البنك.					
15	أشجع من حولي على الرجوع إلى هذا البنك.					
16	أستخدم تعريف "بنكي" عند ذكر موضوع يتعلق بهذا البنك.					

APPENDIX 3: Turkish Questionnaire Form

Birinci Bölüm: Genel bilgiler

1. İsim:

2. Banka adı:

3. Cinsiyet: Erkek Kadın

4. Medeni Durum: Evli Bekar

5. hangi yaş grubuna giriyorsun?

Altında 20 , 21 – 30 yılın ,31 – 40 yılın ,41 – 50 yılın ,50-60 yılın ,60 ve yukarıda .

6. en yüksek eğitimin nedir?

Öncelik , İkincil , Yüksek ikincil , Lisans , Mezun olmak , Yüksek Lisans , Doktora , Doktora sonrası

Note: Lütfen herhangi bir hayır işaretleyin. ana bankanızla olan deneyiminize dayanarak 5'ten 1'e.

Buraya: 5= Çok Memnun, 4= memnun, 3= Kayıtsız, 2= Hoşnutsuz, 1= Çok memnuniyetsiz.

İkinci Bölüm: İslami Banka Hizmetleri

No.	sorular	1	2	3	4	5
		Çok memnuniyetsiz	Hoşnutsuz	Kayıtsız	memnun	Çok Memnun
1	İslami banka, hizmet taleplerini söz verildiği gibi sağlar.					
2	İslami bir bankadan alınan tüm bilgiler güvenilirdir.					
3	İslami banka işlemlerimde gizliliği desteklemektedir.					
4	İslami banka hatasız hesap özetleri sunar.					
5	İslami banka hizmetleri ilk seferde doğru yapar.					
6	İslami banka modern ekipmanlar (bilgisayarlar, ATM'ler) kullanır.					
7	İslam bankasının fiziki tesisleri görsel olarak çekicidir (mobilya, ofis, otopark).					
8	İslami banka hizmetleriyle ilgili materyaller görsel olarak çekicidir (el ilanları, formlar).					
9	İslami bankada çalışanlar bakımlı.					
10	İslami banka çalışanları bana karşı her zaman nazik davranıyor.					
11	İslami bankadaki çalışanlar benim					

	özel finansal ihtiyaçlarımı anlıyor.					
12	İslam bankası kişisel sorunlarım ile ilgilenir.					
13	İslami banka, tüm müşteriler için uygun çalışma saatleri sağlar.					
14	İslami banka çalışanları ne zaman soru sorsam benimle ilgilenmeye isteklidirler.					
15	İslami banka, müşterilerine kendi bünyesinde yeterli güvenliği sağlar.					
16	İslami banka çalışanlarının davranışları bende her zaman güven uyandırır.					
17	İslami banka çalışanları tüm sorularıma cevap verebilecek bilgiye sahip.					
18	İslami bankalarla tüm finansal işlemlerimi yaparken kendimi güvende hissediyorum.					
19	İslami banka çalışanları sorularıma hızlı cevap veremeyecek kadar meşgul değiller.					
20	İslami banka çalışanları müşterilere hızlı hizmet sunar.					
21	İslami banka çalışanları hizmet hatasını oluştuğu anda giderir.					
22	İslami banka çalışanları zamanında hizmet sunumu müşteri beklentilerinin karşılanmasını sağlar.					

Üçüncü Bölüm: Müşteri Memnuniyeti

No.	sorular	1	2	3	4	5
		Çok memnuniyetsiz	Hoşnutsuz	Kayıtsız	Memnun	Çok Memnun
1	İslami banka personelinin bankacılık beceri ve bilgisinden memnunum.					
2	İslami banka personelinin tüm sorularıma verdiği yanıt mükemmel.					
3	İslami banka personeli her zaman finansal ihtiyaçlarımı anlar ve karşılar.					
4	İslami bankaların sunduğu hizmet çeşitliliğinden memnunum.					
5	İslami bankanın faiz uygulamamasından memnunum.					
6	İslami banka hizmet ücretlerinden memnunum.					
7	İslami bir bankadaki hizmet süreçlerinden memnunum.					
8	İslami bankacılıkta sıra bekleme süresinden memnunum.					
9	İslami bankalardan aldığım bilgilerden (yeni ürünler, hesap özetleri) memnunum.					
10	İslami bankanın sosyal sorumluluğundan memnunum (Örn: İhtiyaç sahiplerine eğitim sponsorluğu, çevre koruma).					
11	İslami bankalarla ilgili basında çıkan haberlerden memnunum.					
12	İslami bankanın teknoloji tabanlı Müşteri ilişkileri yönetimi mükemmelliğinden memnunum.					
13	İslami bankanın gelecekteki finansal ihtiyaçlarımı karşılayacağına inanıyorum.					
14	İslami banka ağı (ör. şubeler, ATM'ler, acenteler) tüm ülkede erişilebilir olmasını sağlar					
15	İslami bankanın hizmet sistemlerinin (ATM'ler, şubeler) konumundan memnunum.					

Dördüncü Bölüm: Müşteri Sadakati

No.	sorular	1	2	3	4	5
		Çok memnuniyetsiz	Hoşnutsuz	Kayıtsız	memnun	Çok Memnun
1	Bu bankanın ürün ve hizmet fiyatlarına artış olsa dahi tercihim değişmem.					
2	Bu bankanın rakipleri daha iyi fiyat sunsa bile tercihim değişmem.					
3	Müşterisi olduğum bu bankaya sadık olduğumu düşünüyorum.					
4	Bu bankada işlem yapmak için fazladan mesafe kat etmekten çekinmem					
5	Bu banka ilgili olumlu yorumlarda bulunur, olumsuz yorumlardan kaçınırım					
6	Bu bankanın sabit müşteri olmayı severim.					
7	Yeni bir ürün veya hizmete ihtiyaç duyduğumda genellikle en çok kullandığım bankayı tercih ederim .					
8	Herhangi ürün veya hizmete ihtiyacım olduğunda ilk tercihim bu bankadır.					
9	Bir banka ile ilgili seçim yaptıktan sonra genellikle aynı bankaya yönelmeyi tercih ederim.					
10	Önerimi isteyen insanlara bu bankayı kesinlikle öneririm.					
11	Bu bankayı yakın çevreme öneririm.					
12	Başka insanların bu bankayı övmesi beni mutlu eder.					
13	Bu banka ile ilgili diğer insanların fikirleri beni çok ilgilendirir.					
14	Bu bankanın eleştirilmesi hoşuma gitmez.					
15	Çevremdekileri bu bankaya yönlendirmek için teşvik ederim.					
16	Bu bankayla ilgili bir konu geçtiğinde “benim bankam” şeklinde tanım kullanırım.					

ETHICS COMMITTEE APPROVAL



T.C.
KARABÜK ÜNİVERSİTESİ
SOSYAL ve BEŞERİ BİLİMLER ARAŞTIRMALARI ETİK KURULU
KARARLARI

TOPLANTI TARİHİ : 18.01.2022
TOPLANTI NO : 2022/01

Karabük Üniversitesi Sosyal ve Beşeri Bilimler Araştırmaları Etik Kurulu toplanmış ve aşağıdaki kararı almıştır.

Karar 6:

08/12/2021 tarihli Dr. Öğr. Üyesi Hasan TERZİ'nin Etik Kurul form ve ekleri görüşüldü.

Karabük Üniversitesi Öğretim Üyesi Dr. Öğr. Üyesi Hasan TERZİ danışmanlığında yürütülen “**Irak'ta İslami Banka Hizmetlerinin Müşteri Memnuniyeti ve Sadakati Üzerindeki Etkisi**” konulu çalışma kapsamında uygulanmak üzere ekte sunulan çalışmasının etik kurallara uygunluğu oy birliği ile kabul edilmiştir.

Prof. Dr. Elif ÇEPNİ
Sosyal ve Beşeri Bilimler Araştırmaları Etik

CURRICULUM VITAE