

# Factors Affecting Customer Retention In Islamic Banks: A Case Study Of Pakistan

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## Abstract

**Purpose-** This study aims to investigate key factors that affect customer retention in the Islamic bank industry of Pakistan.

**Research methodology-** For this purpose, the study data were collected through a survey of 390 respondents from 5 full fledged Islamic banks in Pakistan. To analyze the data, multiple regression was employed through SPSS.

**Findings-**The study findings provide a plausible explanation for the positive and significant impact of service quality, trust, and religiosity on customer retention, but the brand image has a negative impact on customer retention in Islamic banks.

**Research implications-** The finding of this study will be beneficial for the top management of Islamic financial institutions to more focus on services by increasing the level of customer service quality and trust to attain new customers while also retaining existing ones.

**Originality/Value –** This study is unique to test the diversified factors that affect the intention of Islamic banking customers in Pakistan.

**Keywords:** Service quality, Trust, Religiosity, Brand image, Customer retention

## I. Introduction

The entire business world and its systems, operations, and activities have changed due to the epidemic coronavirus (Covid-19), and the effects shrunk, suspended, and closed several businesses (Aslam, Shahzad, & Rehman, 2020). One of the big issues organizations are losing their customers and accordingly drifting a large number of their employees and customers (Bhenu Artha & Bahri, 2022)

Several important factors that affect client retention include customer happiness, service quality, customer loyalty, and customer trust (Alketbi, Alshurideh, & Al Kurdi, 2020; Alshurideh, Al-Hawary, Mohammad, Al-Hawary, & Al Kurdi, 2017; Baber, 2020; Bhenu Artha & Bahri, 2022; Kursunluoglu, 2011).

Customer retention plays a vital role in every business with much research literature available on the different combinations of

variables which indicate the different impacts on customer retention behaviour (Aslam & Haron, 2021; Bhenu Artha & Bahri, 2022). Customer satisfaction is the key variable in retention behaviour, about 94.2% of the customers are in the satisfaction and above satisfaction level (Asnawi, Sukoco, & Fanani, 2020). More satisfied customer leads to more retained behaviour, which shows customer satisfaction leads to customer retention and also recommended the organization's products and services to others and spread positive word of mouth (Aslam, Ashraf, & Iqbal, 2022).

Service quality referred to the effectiveness of the product provided by the firms (Muala, 2016). Management of the firms must develop such policies to interact capabilities versus the competitors and additionally apply the international standards for customer service that help to enhance the institution's performance as a result help to retain the customers. Service quality yet remains a significant organizational challenge, the management of the organization must consider the needs and priorities of the customer which will be helpful to develop such products and services that are appreciated by customers and quality has been established to influence customer retention (Fianto, Gan, Widiastuti, & Sukmana, 2020).

Customer loyalty is closely related to customer retention. It directly changes customer behaviour and improves the ability to keep customers (Homburg, Stierl, & Bornemann, 2013; Komalasari & Budiman, 2018). It has been demonstrated that implementing a loyalty programme as a customer retention approach works and it prevents the customer from drifting towards other competitors. Customer fidelity to a business expressed trust, and intention to repeat their transactions all contribute to an increase in purchasing frequency (Fianto et al., 2020). A high customer retention rate is produced by a combination of client happiness and loyalty because retaining existing customers is easier and more cost-effective rather than obtaining

new customers. Thus, loyalty programmes should be properly designed by businesses to reward their devoted clients in exchange for their purchases, which builds trust and leads to retaining the customer (Komalasari & Budiman, 2018).

Islamic banking is growing rapidly in Pakistan and as well as in the world. Now IBs considered as main sources of poverty elevation and an important element of economic growth. We are living in the digital era so it is impossible to achieve organizational goals without customer retention which plays a vital role to increase the number of customers, increasing the profits of the organization, reducing the cost of truncations and proving the barrier against changing the behaviour of the customer toward Islamic banks to conventional banks. Besides this, Islamic banks face fierce competition not merely from Islamic banks but also the conventional banks (Aslam, Haron, Ahmad, 2021). This aspect raises the concern that only customer retention can guarantee competitiveness and the long-term survival of the banks (Ahmad, Aslam, Haq, & Billah, 2019). As a result, it is critical to assess the level of customer retention concerning these new financial institutions. Driven by this paucity of literature, the present study investigates customer retention toward Islamic banks through three important determinants, namely service quality, trust, religiosity, and image.

## **2. Literature Review**

### **2.1 Service Quality**

Service quality is commonly defined as an expectation of customers about service carriers and also its services' superior or inferior (Haron, Abdul Subar, & Ibrahim, 2020). Thus, service quality is viewed as one of the handful of options for distinguishing services and achieving a competitive edge that entices new clients and increases their share in the market (Asnawi et al., 2020; Kursunluoglu, 2011). The banking sector must provide a high standard of services to stay competitive. Therefore, service quality as well increases customers' proclivity

to utilize the service quite frequently to become less price-sensitive, and to recommend favourable and usable services to others (Oghazi, Karlsson, Hellström, & Hjort, 2018). According to Saleh, Quazi, Keating, and Gaur (2017) found that service quality plays a significant role in repurchase intention, suggestions, and reactions to potential substitutes.

The implementation of a devotion approach has been shown to improve user retention while decreasing the cost of marketing (Kursunluoglu, 2011). As a result, based on the studies of Saleh et al. (2017) perceived value, quality of service, and brand all play a significant role in customer retention in the banking sector. Several research studies have been conducted to ascertain the antecedents of consumer dedication, as the loyalty of consumers can differ slightly depending on a variety of indicators like competence, responsiveness, accuracy, access, reliability, communication, security, and credibility (Asnawi et al., 2020; Fida, Ahmed, Al-Balushi, & Singh, 2020; Haron et al., 2020; Kursunluoglu, 2011; Ur Rehman, Aslam, & Iqbal, 2021).

H1: There is a positive impact of service quality on customer retention behaviour in Islamic banks.

## 2.2 Trust

Trust is described as consumers' feelings, sentiments, thoughts, and actions which arise when consumers perceive that perhaps the carrier could be depended along to behave in their best interests when they forgo complete control (Boonlertvanich, 2019). In the literature, trust has been characterized as an intention to depend on an exchange partner in that one who has a sense of trust (Haron et al., 2020). According to Suhartanto, Farhani, and Muflih (2018) includes behavioural intent that signifies a client's reliance on the provider of service, as well as frailty and insecurity about the lender's role. Tabrani, Amin, and Nizam

(2018) discovered that trust plays a positive and significant effect on loyalty, can affect the overall satisfaction of existing clients, and can arouse the attention of prospective consumers. The greater the trust in a financial institution and the strength of the relationship, greater loyal its consumers will be (Aslam, Azam, & Iqbal, 2020; Boonlertvanich, 2019; Dahliani, Istifadah, & Wilandari, 2021; Haron et al., 2020; Khan & Aslam, 2018; Suhartanto et al., 2018). Based on the above discussion, the following hypothesis is formulated.

H2: There is a positive impact of trust on customer retention behaviour in Islamic banks.

## 2.3 Religiosity

The terms religion and religiosity are frequently used together to describe a similar notion: an individual's admiration, commitment, and strong belief forward into spirituality (Othman & Fisol, 2017). Moreover, it also refers to a systematic set of values, signifiers, and practices that allow a person to perceive being connected to God and serve as a direction for the person's interaction with each other (Abror et al., 2019). According to this interpretation, a religion provides its true believers with a unique set of religious beliefs, ritualistic, values, and society. In a similar vein, Suhartanto et al. (2018) define religion as life ideologies demonstrated in the beliefs and behaviours of followers.

Religiosity is the degree to which an individual adheres to his or her religious views and practises in daily life (Abdullah & Sapiei, 2018). According to recent research (Abror et al., 2019; Aslam et al., 2022; Othman & Fisol, 2017), religiosity is a multifaceted concept that encompasses religious views, virtues, active participation, rites, and afraid of eternal justice. However, some recent studies (Riduwan, Setyono, Yuliana, & Jannah, 2022; Yusufiarto, Nugraha, Pambekti, & Khoirunnisa, 2022) continue to measure religiosity using a specific aspect. Individuals will be more favourable to Islamic financial institutions if they believe their services are consistent with Islamic

values. Thus, the study of Suhartanto et al., (2018) has also found that religiosity plays a significant role in attitudes and Islamic banking. Therefore, the present study constructed the following hypothesis.

H3: There is a positive impact of religiosity on customer retention behaviour in Islamic banks.

## 2.4 Brand Image

The establishment of the entire object, the user's temperament, and the behavioural view by which the clients perceive are all referred to as images (Palacios-Florencio, García del Junco, Castellanos-Verdugo, & Rosa-Díaz, 2018). Further, Woodall (2001) categorizes the Image into two parts one is functional quality and the other is interpersonal quality. The term functional quality describes concrete factors that could be identified and valued. Thus, an emotional quality is linked to the social and psychological factors reflected by client attitudes and experiences with the business entity. Similarly, a bank's image is the result of a particular belief, feelings, emotions, perceptions, and understanding of the bank (Suhartanto et al., 2018). As a result of a pleasant outcome also with service, a favourable image leads to a better assertion of

the service and influences customers' future intentions and behaviour of the customer. Several premium studies (Palacios-Florencio et al., 2018; Vanhamme, Lindgreen, Reast, & van Popering, 2012; Younis & Hammad, 2020) find a favourable impact of image on the intention of customer behavioural about Islamic banks within the banking context. In light of the above literature, the following hypothesis is formulated.

H4: There is a positive impact of brand image on customer retention behaviour in Islamic banks.

## 3. Methodology

### 3.1 Data & Sample

Keeping with the research objectives, data used for this study were gathered through targeted respondents of Islamic banks via an internet survey. A total of 520 questionnaires were sent out to five full-fledged Islamic banks in Pakistan. A total of 390 survey questions were derived, with 364 of them being suitable for data assessment. The response rate of 75% is adequate for data analysis. Table 1 contains data regarding the distribution and collection of questionnaires.

Table 1. Distributed and Collected Questionnaires

Banks	Distributed	Collected	Response Rate
Meezan bank	120	102	85%
Bank Islami	110	83	75%
Dubai Islamic bank	115	82	71%
Al-Barka Islamic bank	90	65	72%
Faysal bank	85	58	68%
Total	520	390	75%

## Research Instrument

The questionnaire is divided into two parts. The first portion deals with demographic characteristics. In the second portion, the first factor 'Religiosity' is measured with 7 items and it is adopted from (Suhartanto et al., 2018).

Secondly, Trust was adopted from Haji-Othman, Alwi, Sheh Yusuff, and Mohd Saufi, (2017) and encapsulated and measured using six elements. Third, Four and eight items taken from previous studies are used to assess the Islamic bank's image and service quality (Saleh

et al., 2017). Lastly, customer retention is measured by five items, namely intention to use the service, recommendation and inform positive things about the Islamic bank (Wahyuni & Fitriani, 2017). All indicators of service quality, religiosity, trust, and image were anchored with a 5-point Likert scale, 5 (strongly agree) and 1 (strongly disagree).

### Econometric Model

The standard multiple regression method was used in this research to investigate the factors that influence customer retention in Islamic banks. Standard multiple regression is employed because it can ascertain the relative impact of various indicators on customer retention in Islamic banks while also identifying deviations and outliers. Besides, Durbin Watson identified autocorrelation and recognised the data's reliability and validity. The following regression model is developed to investigate the factors that influence customer retention in Islamic banks (H1-H4).

$$RET_i = \alpha_0 + \beta_1 SQUAL_i + \beta_2 TRUST_i + \beta_3 RELG_i + \beta_4 BIMG_i + \varepsilon_i$$

Table 2. Descriptive statistics

Variables	Number of Respondents	Mean	Std. Deviation
Customer retention	380	4.52	0.64
Service quality	380	4.71	0.65
Trust	380	4.43	0.59
Brand image	380	4.08	0.6
Religiosity	380	4.42	0.63

### 4.2 Reliability test

Table 3 presents the internal consistency & reliability and convergent validity of all variables with AVE and Cronbach's alpha. All AVE values are greater than 0.5, and the

Where  $\alpha$  is the intercept,  $i$  correspond to respondents and  $RET$  presents customer retention.  $SQUAL$  refers to the service qualities,  $TRUST$  presents the trust,  $RELG$  refers to religiosity,  $BIMG$  indicates the brand image, and  $\varepsilon$  refers to the error term.

## 4. Results and Discussion

### 4.1 Descriptive Statistics

The statistics for explanatory and exploratory variables are shown in Table 2. Customer retention has a mean and standard deviation (SD) of 4.52 and 0.64, respectively. This finding implies that customer retention is higher in Pakistani Islamic banks. The mean and standard deviation of service quality are 4.71 and 0.65, respectively, indicating that Islamic banks provide good services to their customers. Trust has a mean and SD value of 4.42 and 0.59, while religiosity has a mean and SD value of 4.42 and 0.63. The brand image has the lowest mean value of 4.08 and the lowest SD value of 0.67.

composite reliability is within a reasonable range (0.74-0.83). Furthermore, all Cronbach's alpha coefficients are higher than the 0.7 cutoffs. Overall, the results indicate that the whole set of variables is acceptable and trustworthy for evaluation.

Table 3. Reliability test

Variables	No of Items	Composite reliability	Cronbach's alpha	AVE
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Service quality	8	0.7421	0.862	0.7214
Religiosity	7	0.8256	0.824	0.7423
Trust	6	0.8123	0.781	0.7523
Brand Image	4	0.8343	0.793	0.7012
Customer retention	5	0.7832	0.851	0.7324

### 4.3 Multiple regression

This section depicts the analysis and discussion of the study's findings. The adjusted R-square value in Table 4 shows that the explanatory variables account the 69% of the variation in the retention of the customer. The value of Durbin Watson is 2.03, which indicates that there is no autocorrelation between the variables. The results indicate that service quality has a positive and significant relationship with customer retention in Islamic banks, and H1 is thus supported (0.243;  $p < 0.05$ ). These results support the findings (Fida et al., 2020), who stated that better service qualities enhance the

satisfaction level of the customer that reduce their intention to shift. Thus, better service quality plays a significant role to retain customers in Islamic banks. Moreover, Trust also has a positive and significant relationship with the retention of a customer in Islamic banks, (0.212;  $p < 0.01$ ), hence supporting H2. These results are in line with the finding (Nomran & Haron, 2020; Suhartanto et al., 2018), who stated that greater trust in banks enhances the long-term relationship between the customer and banks. So, this finding suggested that Islamic banks can build strong bonding with a customer by having a greater level of trust.

Table 4. Multiple regression analysis of customer retention in Islamic banks

Variables	Beta	T-Stats	Sig	Decision
(Constant)	0.234	1.243	0.001**	
Service quality	0.243	2.456	0.023**	Supported
Trust	0.212	2.688	0.000***	Supported
Religiosity	0.238	-1.846	0.000***	Supported
Brand Image	-0.145	-0.161	0.010*	Not Supported
F Statistic	81.75	R-Square	0.712	
Prob. (F Stat)	.000 <sup>b</sup>	Adjusted R-Square	0.695	
Durbin-Watson	2.03	Standard Error of Estimate	0.22165	

Religiosity is an important factor for Muslims, and findings present that religiosity has a positive and significant relationship with customer intention of Islamic banks, and H3 is thus supported (0.238;  $p < 0.01$ ). This study supports the finding of (Haji-Othman, & Alwi, 2017; Suhartanto et al., 2018), who recommend that as buyers get more committed to their religion, they build a positive impression of the Islamic bank, develop trust, and become more loyal to it. Lastly, brand image has also a positive and significant relationship with customer intention in Islamic banks, -0.145 ( $p$

$< 0.01$ ), H4 not supported. This study backs up previous research on the negative relationship between image and customer retention (Albaity & Rahman, 2021; Suhartanto et al., 2018). Thus, the customers of Islamic banks do not depend on the image of Islamic banks to keep them as clients and to endorse them to others.

### 5. Conclusion

The purpose of this research is to determine the factors that affect customer retention in Islamic banks in Pakistan. The study was carried out through a survey in which 520 questionnaires

were handed out to customers of five full-service Islamic banks. To evaluate the relationship between the identified factors (service quality, trust, religiosity, and image) and customer retention in Islamic banks, a multiple regression was used. The findings of this study provide a sensible explanation for the direct relationship between service quality, trust, and religiosity with customer retention in Islamic banks. The current study adds to our understanding of the factors that influence customer retention in Islamic banks.

The finding of this study suggests the management of Islamic banks to more focus on services by increasing the level of customer service quality. In Islamic banks, customer satisfaction can be maintained. This certainly attracts new customers while also retaining existing ones. The second important factor is to trust that Islamic banks can improve the relationships with their customers based on customer trust toward the principles of Shari'ah compliance. Moreover, Islamic banks should also focus on building a good image in the market because the image is a significant factor in customer intention. Management should maintain Shariah compliance; the Islamic bank can create a Shariah Advisory Council to monitor and ensure that the financial services operations and activities are Shariah compliant. This study is limited to checking customer retention in Islamic banks; the future study can take data from Islamic windows and conventional banks for comparison. Moreover, the study can further extend to other Islamic sectors like Islamic microfinance, takaful, halal food etc.

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