

INVESTIGATING DETERMINANTS OF CUSTOMER RETENTION IN ISLAMIC BANKING: AN EMPIRICAL INVESTIGATION IN THE PAKISTANI PARADIGM

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Abstract:

This scholarly investigation delves into the influences that change customer retention in the Islamic banking sector in Pakistan. Utilizing data from a survey of respondents across five Islamic banks, the study employs multiple regression analysis through SPSS for data analysis. The findings highlight the positive effect of service characteristics, trust, and religiosity on consumer retention while revealing a counterintuitive negative influence on brand image. The study suggests that Islamic financial institutions should prioritize enhancing service quality and trust to attract and retain customers. This research stands out for its comprehensive exploration of diverse factors shaping the intentions of Islamic banking customers in Pakistan.

Keywords: Islamic banking, Customer retention, Brand image, financial institutions

Introduction:

The global business landscape, encompassing its intricate systems, operations, and activities, has undergone substantial transformations in the wake of the COVID-19 pandemic, with consequential impacts that range from contraction and suspension to the outright closure of numerous enterprises (Aslam, Shahzad, & Rehman, 2020). An acute challenge faced by organizations amid this upheaval pertains to the attrition of their customer base, leading to a consequential drift in both employees and patrons (Bhenu Artha & Bahri, 2022).

Various factors of significance influencing client retention encompass dimensions such as client happiness, examine quality, client fidelity, and organization (Alketbie, Alshuridh, & Al Kurdie, 2020; Alshuridh et al., 2018; Baberr, 2021; Bhenuu Arthai & Bahrie, 2021; Kursunluoglu, 2011). Customer retention, a pivotal facet in business dynamics, has garnered substantial attention in the extant research literature, delving into diverse combinations of variables and their distinct influences on client-holding behavior (Aslams & Haroon, 2020; Bhenu Arthia & Bahrie, 2021).

Consumer agreement emerges as a key determinant in retaining behavior, with a noteworthy 90%+ of customers expressing satisfaction or above (Asnawi, Sukoco, & Fanani, 2020). Enhanced customer satisfaction translates into heightened retention behavior, as satisfied customers not only continue their association but also advocate for the organization's products and services, fostering optimistic word-of-mouth (Aslam, Ashrafs, & Iqbal, 2021).

The idea of use characteristic, which refers efficacy of products given by businesses, remains an organizational difficulty (Muala, 2016). Addressing client demands and priorities becomes critical, directing the creation of products and services that consumers value. The impact of service quality on customer retention has been demonstrated, prompting the implementation of worldwide customer service standards to enhance institutional performance (Fianto, Gan, Widiastuti, & Sukmana, 2020).

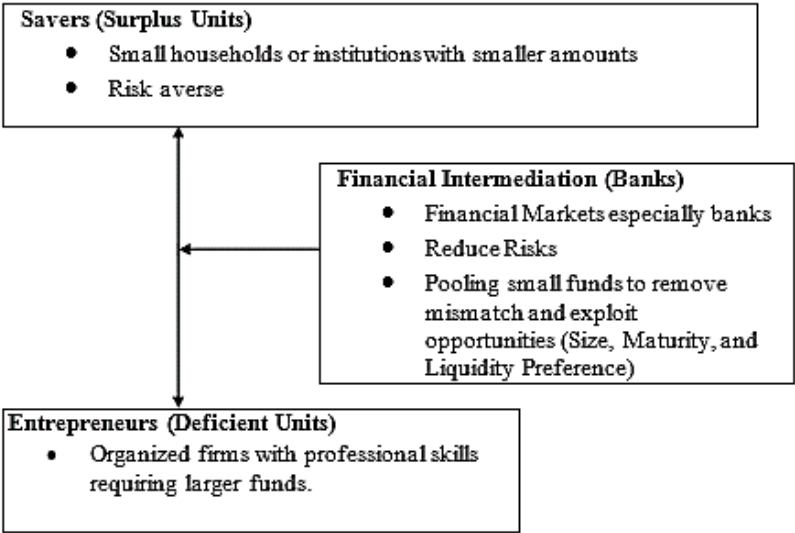
Customer loyalty, intricately linked with retention, profoundly shapes customer behavior, and bolsters the capacity to retain patrons (Homburge, Stierle, & Borneman, 2014; Budimans et. al., 2017). Loyalty programs have demonstrated efficacy in retaining customers, fostering trust, and increasing transaction frequency (Fianto et al., 2020). Recognizing the cost-

effectiveness of retaining existing customers, businesses must meticulously design loyalty programs to reward devoted clients, thereby fortifying trust and bolstering customer retention (Budiman et. al., 2018).

Against the backdrop of rapid growth in Islamic banking, both in Pakistan and globally, customer retention assumes paramount importance. Islamic banks, integral to poverty alleviation and economic growth, confront competition from within the Islamic banking sector and established sets (Aslam, Haroon, Ahmad, 2020). The vitality of customer retention in ensuring the attractiveness and the continuing-term viability of Islamic banks is underscored (Ahmed, Aslams, Haque, & Billahs, 2018). To address this lacuna in the literature, the present study investigates customer retention in the context of Islamic-related banks, exploring 03 pivotal causes—facility trait, belief, religiosity, and persona.

Banks are crucial in mobilizing funds and encouraging investments for productive enterprises. They accept deposits from the general public and offer advance loans to entrepreneurs to stimulate investment activities, which are essential for a healthy economy. Banks establish a connection between surplus and deficit units to promote trade and business activities. The role of the bank is presented below.

Figure-1.1

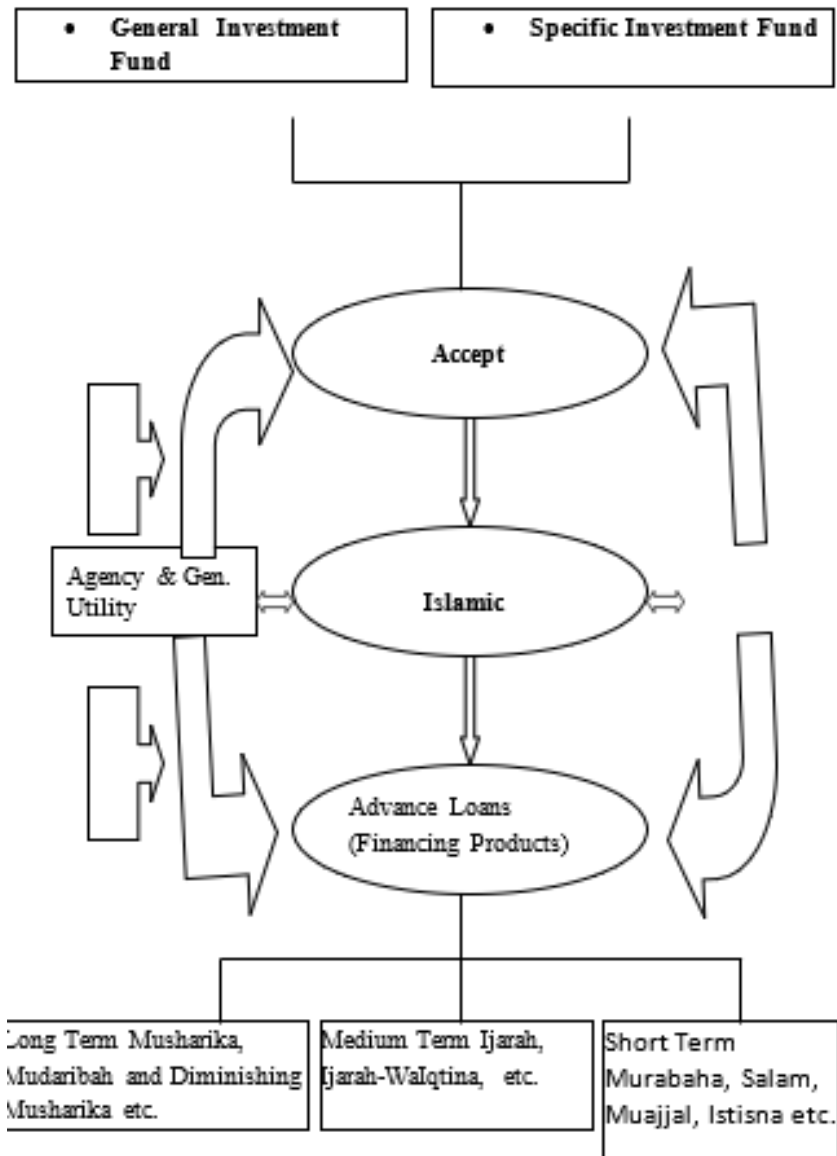


Starring role of Monetary Agents (Banks)

Source: Produced

Monetary mediators make it simpler for financial backers to give support as per their requirements, considering the dangers and returns related to various undertakings. Banks pool finances by tolerating stores from savers and making these assets accessible to businesspeople with the goal that useful endeavors can create benefits. Successful intermediation expands efficiency and profits from speculation for long-haul benefits.

Operations of Islamic Bank



Review of Literature:

Service quality, commonly construed as the customers' anticipation of service providers and the superior or inferior nature of their services, is pivotal in distinguishing services and gaining a competitive advantage (Haroon et. al., 2020). This attribute is integral for enticing new clients and augmenting market share (Asnawie et al., 2021; Kusunluoglu, 2010). In the finance segment, maintaining a high norm of service is imperative for competitiveness. Elevated service quality not only enhances customers' inclination to frequent the service but also reduces their price sensitivity. Moreover, it instigates customers to recommend the services favourably to others (Oghazi et. al., 2018). Service quality's pivotal role is further underscored by Saleh, Quazi, Keating, and Gaur (2017), who assert its significance in influencing repurchased intentions, recommendations, and responses to capacity alternatives.

The adoption of a loyalty-centric approach has proven efficacious in enhancing user retention and concurrently reducing marketing costs (Kusunluoglu, 2011). Building on the insights of Salah et al. (2018), perceived value, service superiority, and imprint collectively wield substantial influence on customer retention in the banking sector. Numerous research studies have delved into the determinants of customer loyalty, recognizing that loyalty can manifest variably based on indicators such as ability, openness, accuracy, entree, dependability, announcement, refuge, and reliability (Asnawie et al., 2021; Fidas, Ahmad, Al-Balshi, & Singhs, 2021; Haron et al., 2021; Kursuluoglu, 2010; Ur Rehman, Aslam, & Iqbal, 2020). The literature thus underscores the multifaceted nature of service quality and its intertwined relationship with customer loyalty in the banking domain.

H1: Service quality has an advantageous influence on the retention of customers in Islamic banks.

Trust, within the consumer context, encapsulates moods, opinions, and movements that arise when customers observe that a service provider can be relied upon to act for their best welfare, particularly when relinquishing the whole regulator (Boonlertanich, 2018). In scholarly discourse, trust is delineated as intentions to differ with a trade partner, wherein the trusting party places confidence in the partner's actions (Haroon et al., 2021). According to Farhanie, Farhani, and Muflihs (2019), this trust incorporates a behavioral direction indicative of a regular's belief in the

service breadwinner, coupled with vulnerabilities and insecurities regarding the provider's role. Tabrani et al., (2018) contribute to this discourse by highlighting the positive and substantial impact of trust on loyalty, its influence on overall satisfaction among existing clients, and its potential to capture the attention of prospective consumers.

Empirical evidence supports the assertion that a higher degree of trust in a financial institution, coupled with a robust relational foundation, corresponds to greater loyalty among consumers (Aslams, Azams, & Iqbals, 2021; Boonletvanich, 2018; Dahlian, Istifadahs, & Wilandarie, 2020; Haroons et al., 2021; Khans & Aslams, 2019; Farhanie et al., 2019). The depth of trust in this context catalyzes consumer loyalty, nurturing enduring relationships with the financial institution.

Drawing on the insights gathered above, a hypothesis is formulated to guide subsequent research and exploration in this nuanced realm.

H2: Trust has a favorable influence on the retention of customers in Islamic financial institutions.

The terminology "faith" and "religiosities" are repeatedly intertwined to depict a shared concept: an entity's reverence, devotion, and profound trust in religiousness (Othmans & Fisols, 2018). Additionally, religiosity entails a systematic framework of values, symbols, and practices, serving as a conduit for an individual's perceived connection to God and guiding their interactions with others (Abrore et al., 2018). In context, a faith furnishes its adherents with distinctive sets of religious beliefs, rituals, values, and societal norms. Aligning with this perspective, Farhani et al. (2019) characterize religions as life ideas manifested in the theory and behaviors of their adherents.

Religiosities, as elucidated in literature, signify the extent to which a person follows their spiritual observations and incorporates them into everyday life practices (Abdullah & Sapieie, 2019). Fresh research (Abrore et al., 2018; Aslams et al., 2021; Othmans & Fisole, 2018) portrays religiosity as a nuanced concept encompassing religious observes, virtues, active membership, rituals, and apprehension of endless judgment. However, divergent approaches persist, with certain considerations (Riduwan, Setyon, Yulianas, & Jannahs, 2021; Yusfiart et al., 2021) opting for a specific dimension in measuring religiosity.

The alignment of services with Islamic values significantly influences individuals' perceptions of Islamic financial institutions, fostering a more favorable disposition towards them. This sentiment is supported by the findings of Farhani et al. (2018), highlighting the pivotal role of religiosity in shaping attitudes towards Islamic banking. In light of these insights, the present study posits the following hypothesis to guide its exploration into the intricate dynamics of religion and religiosity within the context of Islamic financial institutions.

H3: Religiosity has a favorable influence on the retention of customers in Islamic banks.

The comprehensive construct encompassing the entirety of an object, the disposition of the user, and the behavioral perspective through which clients perceive entities is commonly termed an "image" (Palacios-Florencio et al., 2018). Woodall (2001) further delineates image into two distinct facets: functional quality and interpersonal quality. Performing eminence pertains to real factors that can be discerned and assessed, while emotive quality is intertwined with the social and psychological aspects exposed by buyer feelings and capabilities with the company entity.

Within the banking domain, an institution's image is a composite outcome shaped by specific beliefs, feelings, insights, and interpretations of the bank (Farhanie et al., 2019). A positive image, cultivated through favorable outcomes and service experiences, contributes to a robust affirmation of the service and exerts a discernible influence on customers' future intentions and behaviors. Numerous seminal analyses (Palacios-Florencios et al., 2019; Vanhame, Lindgreens, Rest, & vaan Poperings, 2011; Yunis & Hamad, 2021) substantiate the affirmative influence of image on purchaser behavioral intentions within the banking context, specifically in the realm of Islamic banks.

Drawing on the insights garnered from the literature, the present study posits the following hypothesis, aiming to contribute to the nuanced understanding of the intricate interplay between image and customer behavioral intentions in the context of Islamic banks.

H4: Brand likeness has a favorable effect on the holding of customers in Islamic banks.

Research Methodology:

Aligned with the specified inquiries purposes, files for this inquiry were meticulously collected from pointed accused associated with Islamic banks through a Cyberspace survey. A total of 650 forms were dispatched to 05 fully-fledged Islamic banks in Pakistan, yielding a substantive pool for analysis. From this, 500 survey responses were obtained, with 364 deemed suitable for comprehensive data assessment, resulting in a commendable response rate of 76.9%, deemed adequate for robust data analysis.

The structured questionnaire employed in this study is bifurcated into two distinctive sections. The initial segment pertains to demographic characteristics, providing essential contextual insights. In the subsequent segment, the pivotal factor of "Religiosity" is gauged through the integration of 7 items, sourced from the work of Farhani et al. (2018).

Trust, another significant dimension in this study, is adapted from the framework established by Haji-Othmen, Alwie, Shehe Yusuf, and Mohdies Saufie (2018). It is meticulously calculated through a comprehensive array of six elements. Additionally, the evaluation of Islamic bank image and service quality draws on the amalgamation of four and eight items, respectively, from previous studies (Saleh et al., 2017). Finally, customer retention, an important outcome variable, is assessed through 05 items encompassing intent to use the facility, recommendations, and the dissemination of helpful sentiments about the Islamic bank, as derived from the work of Wahyuni and Fitriani (2017).

Utilizing a 5-point Likert scale, all gauges of package value, religiosity, belief, and idea were systematically anchored to ensure a nuanced and standardized assessment. Employing the model compound drop procedure, this investigation delves into deciphering the multifaceted influences that exert influence on purchaser holding within the domain of Islamic banks. The chosen statistical approach allows for the exploration of the relative impact of various indicators, thereby facilitating the identification of deviations and outliers in the dataset. Moreover, the inclusion of the Durbin-Watson statistic serves to identify autocorrelation, bolstering the overall reliability and validity of the data under scrutiny.

Result and Discussion:

Customer retention, as evidenced by a mean of 4.43 and a standard deviation (SD) of 0.64, attests to a higher level within Pakistani Islamic banks. This observation underscores the banks' effectiveness in retaining their clientele. Similarly, service quality is reflected by a norm and SD significance of 4.69 and 0.74, respectively, indicating the provision of commendable services by Islamic banks. Trust, with a mean of 4.34 and an SD of 0.68, and religiosity, with a mean of 4.33 and an SD of 0.59, further manifest as integral factors in this context. In contrast, the label figure registers the last mean worth of 4.17 and the minimal SD value of 0.59.

The composite reliability, a vital measure falling within an acceptable range of 0.65-0.72, along with Cronbach's alpha constants surpassing the 0.699 expiries, collectively affirm the acceptability and reliability of the entire variable set for evaluation. The adjusted R-square value, standing at 70%, elucidates that the explanatory variables account for a substantial portion of the departure in customer retaining. The Durbin-Watson consequence of 2.12 dispels concerns of autocorrelation between variables, contributing to the credibility of the results.

Unpacking the relationships, the examine attribute exhibits an assured and expressive association with consumer retaining in Islamic depositories (0.332; $p < 0.05$). This aligns with the conclusions of Fidas et al. (2021), who contend that enhanced advantage quality fosters customer agreement, diminishing their inclination to shift and thereby playing a pivotal role in customer retention within Islamic banks. Trust also emerges as a significant factor, demonstrating a positive link with client retention in Islamic deposits (0.212; $p < 0.01$), substantiating the insights of Noman & Haroon (2020) and Farhani et al. (2018), who emphasize the role of trust in fortifying the enduring bond between customers and banks. Religiosity, given its importance for Muslims, exhibits an optimistic and sizable connection with client target in Islamic invests (0.249; $p < 0.01$), reinforcing the findings of Haji-Othmans & Alwie (2017) and Farhani et al. (2018), underscoring the constructive impact of religiosity on customer perception and loyalty. Conversely, the brand image displays a positive yet non-important affiliation with the patron target in Islamic cash in (-0.136; $p < 0.01$), contradicting H4. This aligns with preceding research (Albaities & Rahmans, 2020; Farhanie et al., 2019), highlighting the limited influence of brand image on customer retention within Islamic reserves. Customers do

not rely solely on the vision of Islamic collections for their loyalty and recommendations to others.

Conclusions:

This research investigates the determinants influencing customer retention in Islamic banks within the Pakistani context. The study conducted a survey, distributing questionnaires among patrons of five comprehensive Islamic banks. Employing multiple regression, the research sought to assess the correlation between connected aspects—namely use trait, belief, religiosity, and image—and consumer memory within Islamic reservoirs. The study's findings offer a coherent explication of the direct relationships existing between provision value, trust, religiosity, and purchaser preservation in the domain of Islamic groups, thereby contributing to an enriched comprehension of the factors shaping customer retention dynamics.

Implications derived from this study advocate that the management of Islamic banks should prioritize service enhancement, elevating the standard of customer service quality to maintain customer satisfaction. Such an approach not only serves to attract new customers but also ensures the retention of occurring ones. The second pivotal facet pertains to fostering trust, emphasizing that Islamic banks can cultivate stronger connections with their clientele by instilling trust in adherence to Shari'ah principles. Furthermore, the cultivation of a positive image in the market is underscored as an essential element influencing customer intention. To bolster Shari'ah compliance, establishing a Shariah Advisory Council is proposed, tasked with monitoring, and ensuring the conformity of financial service operations with Shariah principles.

While acknowledging the study's contributions, it is imperative to note its limitations. The scope is confined to assessing customer retention within Islamic banks, and future research avenues could encompass data from Islamic periods and conservative rows for comparative analysis. Additionally, the study's purview might spread to explore customer retention dynamics in other Islamic subdivisions such as Islamic microfinance, takaful, and halal nourishment, among others, broadening the insights into customer loyalty across diverse Islamic financial domains.

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