

# Shari'h Awareness and Customer Perception on PAKSERV: The drivers of Future Behavioral Intentions in Islamic Banking

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## Abstract

Nowadays, Islamic banks face generous challenges to attract a large client-base for gaining higher revenues but these activities are pointless until and unless a genuine customer get value-addition services. In Pakistan, awareness about banking products/services may affect customer satisfaction level because business society need such a monetary foundation that generate behavioral loyalty. Service quality, Shari'h awareness & customer satisfaction is a cultural phenomenon, it must be grounded in a local cultural context. To investigate these relationships, 200 Islamic bank accounts holders are selected for fully-structured questionnaire responses and hierarchical linear regression is executed. The results indicate that satisfaction fully mediates customer perception on PAKSERV and future behavioral intentions. However, satisfaction present a partial mediation in Shari'h awareness and future behavioral intention. Thus, clients of Islamic banks focus on PAKSERV (tangibility and assurance) of services cape that lead satisfaction and enhance behavioral intentions. The managers should focus on Islamic norms for designing reliability, tangibility, and assurance because customer want product information and knowledge about Shari'h laws.

**Keyword:** PAKSERV, Future Behavioral Intention, Islamic banking, Shari'h awareness

## Introduction

Customer loyalty demonstrates an innovative approach for providing customized service quality in service industry which is based on local culture and customer-focused management (Vogus & McClelland, 2016). However, the mindfulness with respect to Shari'h standards offered by Islamic banks determine customer's behavioral intention towards using Islamic standards as a parameter for using banking products and services. It also provides the level of customer satisfaction that present fruitful objective feedback about customers preferences and expectations (Govers & Schoormans, 2005). In Pakistan, Islamic finance got awareness among people because business society need a monetary foundation that satisfy their desires (Usman & Khan, 2012). Islamic financial system is sorted as a money-related directions/items fundamentally executed after fulfilling guideline basics of Shari'h Islamic law. Shari'h law is the Arabic

word شريعة from Islamic school of thought called the Law of Allah. Shari'h has certain laws which are viewed as incredibly appointed concrete and immortal for every significant circumstance. Following are the four foundation principles of Shari'h:

1. Understandings of the Quran (The Holy Book of the Muslims comprising of the disclosures made by Allah to the Prophet Muhammad (ﷺ) amid his Prophet hood of around 23 years).
2. Understandings of the Sunnah/Hadith (After the Quran the Sunnah is the most vital wellspring of the Islamic confidence and alludes basically to the Prophet's case as demonstrated by his routine of the confidence).
3. Ijma contract amongst researchers, Consensus of the legal scholars on any issue of fiqh after the Prophet Muhammad (ﷺ) and collective thinking.
4. Qiyas or Ijtihad analogical conclusion separate reasoning. Islamic managing an account is behavior on the evidence of Islamic values specifically the preclusion of giving or taking interest.

In 1963, initial step towards Islamic financial system was taken in Egypt which identified the foundation of Islamic saving money framework. The Organization of Islamic Cooperation (OIC) additionally strengthened the Islamic financial framework in 1973 based on which many banks were introduced in different Islamic countries such as: Philippine Amanah Bank in 1973, Dubai Islamic Bank in 1975 and Bahrain Islamic Bank in 1979. However, it was not very productive due to structural and administrative policies. During 1980s, Malaysia took solid and fruitful steps for developing Islamic financial system that fulfilled modern customer desires and improve Islamic saving framework based on Shari'h law. Thus, State Bank of Pakistan (SBP) designed few developments regarding monetary ordinance in which Islamic finance is considered as saving monetary system with Shari'h perspective (Ayub, 2002).

In a service sector, organizations want to maintain such a service quality which support their customer focus approach (Brown & Bitner, 2007). Service quality can be turned into a measurable instrument to protect rivalry among firms and for gaining competitive advantage. The study of Parasuraman, Zeithaml, & Berry (1988) described service quality scale (SERVQUAL) which measure customer-perceived service quality in comparison with service offering. The essence of SERVQUAL is its capacity to rapidly adjust to a specific social environment (Cronin & Taylor 1992). Prior studies showed that service marketing

managers have applied SERVQUAL in various cultural setting because each service quality dimension brought different outcome (Witkowski & Wolfenbarger 2001; Raajpoot 2004; Tsoukatos & Rand 2007; Kitapci et al., 2013). According to Choudhury (2013) lot of researchers recommended that SERVQUAL scale should be revisited based on cultural attributes and consumer philosophy. The work of Raajpoot (2004) suggested that service quality is a social marvel and SERVQUAL is not specific sale, especially in Asian context. Therefore, a scale was designed by adding new parameters with Asian context i.e Sincerity, Formality, and Personalization called as PAKSERV (Raajpoot, 2004). Saunders (2008) considered PAKSERV to explore service quality dimension in an African bank setting.

In December, 2001 State Bank of Pakistan has issued a declaration to Meezan Investment bank as a first Islamic financial institute in Pakistan, afterwards other conventional banks also start their Islamic banking operations i.e Bank Alfalah Islamic, Dubai Islamic Bank and Albarka Islamic Bank. Moreover, SBP announced that conventional banks should start their Islamic banking operations. So, there are 1,234 branches of Islamic banks and 1,083 Islamic branches of conventional banks (SBP, 2017).

Islamic banks in Pakistan give several advantages to improve the provision of service quality at desired customer satisfaction level. Service quality & customer satisfaction is a cultural phenomenon, it must be grounded in a local cultural context. Therefore, value-addition services should be explored based on service quality dimensions and Shari'h laws because these attributes impact consumer satisfaction and purchase intentions. In Pakistan, Islamic financial system attained 10% growth during last three years but SBP have planned to achieve 20% market growth in Islamic banking (Dawn news, 2015). To achieve this goal, Islamic banks should consider their service quality dimension and Shari'h law for understanding future behavioral intentions. The intense deficiency of literature regarding Shari'h Awareness motivated the researcher to lead a relative study in Pakistan. Although this relationship has never been sketched in Pakistan's Islamic banking sector by applying the PAKSERV scale of service quality.

## LITERATURE REVIEW

Keeping in mind the end goal to have a functional utility, a service quality build ought to be operational. The work of Lapierres (1996) concluded that working of the SQ develop endeavors to connect the theoretical meaning of SQ to its experimental indicators. The SERVQUAL model proposes

that service quality can be measured by distinguishing the services between client's desire and view of the execution of the service (Parasuraman, 1988). Additionally, SERVQUAL model proposed that service quality is a versatile idea comprising of five measurements: unwavering quality, affirmation, substantial, sympathy & responsiveness. The SERVQUAL tool has been broadly utilized as a part of the marketing strategy which is applied in a variety of segments: travel organizations (Luk, 1997), amusement parks (McKay & Crompton, 1990), resorts (Bigne 2001) and retail banks (Newman, 2001; Ladhari 2008). While the hypothetical connection between client's impression of service experiences and social setting is not new there is some ambiguity among analysts on SERVQUAL extent to hold social gaps (i.e: culture, religion, language). In such manner, academicians possibly divided into two distinctive groups: First group hold adequate SERVQUAL dimensions that catch the service quality measurements for all societies (Tsoukatos & Rand 2007). For instance, Western purchasers probably depend on obvious symbols to assess service quality (for example, the presence of physical offices) while Asian shoppers probably depend on sympathy prompts (Mattila, 1999). Second group hold that SERVQUAL measurements don't totally catch the service quality measurements for non-Western societies and suggest the utilization of socially particular service quality measurements (Imrie, 2002, Raajpoot, 2004). For instance, the Asian societies score high on exposure avoidance that additionally affects the way benefit quality is seen. Considering the higher goal of Asian individuals towards uncertainty evasion, Tangibility and Assurance measurements are likewise seen distinctively where purchasers don't expect any amazements within service experiences (Raajpoot, 2004).

### **PAKSERV:**

The work of Raajpoot (2004) built up a socially accepted scale named PAKSERV. There are three new measurements that have been risen through PAKSERV scale in an Asian setting. For instance, clients in a high setting society recognize the social separation and worth the progressive components while communicating with each other (Hofstede, 2001). Although the Asian society being interested in support of an existing conditions and a high level of danger shirking, the scientist further included two measurements, Personalization and Sincerity while setting up the PAKSERV scale (Raajpoot, 2004). The analyst further recommended a few replications to accept the discoveries of PAKSERV model. Nevertheless, the scale has been imitated just once to display the service nature of African managing an account area (Saunders, 2008). Although PAKSERV discoveries, genuine and

customized information about the clients has been viewed as key components to build up and become enduring service connections (Groenroos, 2000). All the six measurements of PAKSERV "tangibility, reliability, assurance, sincerity & personalization" were accepted and it was found that these measurements add to service quality. Provide a brief description along with theoretical justification for using each of these dimensions as a measure of service encounter quality. Thus, following relationships are hypothesized:

H1. There is a positive influence of customer perception of PAKSERV on future behavioral intention in presence of customer satisfaction in Islamic banking industry of Pakistan.

H1a. Customer perception of PAKSERV strongly influences customer satisfaction.

H1b. Customer perception of PAKSERV strongly influences future behavioral intention.

### **Shari'h Awareness:**

An Islamic bank is basically a partner with its investors, on the one side, and furthermore a collaborator with organizations, on the opposite side, while utilizing investors' assets in beneficial direct investment when contrasted with a conventional bank which is fundamentally a borrower and moneylender of assets (Suleiman 2001). The essential purpose of the Islamic monetary framework is to perform without premium activities in perspective of Shari'h laws and do just Halaal (sensible) trades. The nearness of two bank streams i.e. conventional and Islamic banks requires a study to separate their thoughts about administration quality, customers' satisfaction and banking performance in Pakistan (Usman & Khan, 2012). The most essential segment of Islamic banking investment is the sharing of threat among investor, bank and borrowers. Islamic monetary system focuses on goodness and adaptability as a halfway controlled and only over structure as demonstrated by the rules of Allah Almighty.

As per Islamic Shari'h the Islamic banks will undoubtedly follow guidelines of Allah Almighty, especially including trade of cash for cash. In any case, it is quite unfair to constrain Islamic banks for the exclusion of Riba. Other trading components that Islamic banks control is Gharar (hazard or vulnerability) and Qimar (spreading rumors). While removing these intolerable perspectives in an exchange is indeed a basic point of Islamic monetary system for fulfilling its definitive target. Islamic bank fills in as Mudarib to put savers' benefits all around speculation hold, specific endeavor back or recognize demand stores

on premium free start. It can moreover play out the limit of endeavor administrator (Wakalah) and produce wage as organization charges.

The study of Hanif& Dar (2011) conducted a comparative study between conventional and Islamic monetary system in which he found that Islamic accounting practices are within the limits of Sharia laws. Furthermore, operations of Islamic banking practices are quite different than conventional banking practices. The operating cost of Islamic banking is 5% less as compared with conventional banking and Islamic bank generate higher profit and assets (Viverita, 2011). Based on prior studies, following relationships are hypothesized:

H2. There is a positive impact of customer perception of Shari'h awareness on future behavioral intention in presence of customer satisfaction in Islamic banking industry of Pakistan.

H2a. Shari'h awareness strongly influences customer satisfaction.

H2b. Shari'h awareness strongly influences future behavioral intention.

Shari'h awareness may affect the behavioral intentions while engaging in banking transaction. The primary contrast amongst Islamic and ordinary banks is given:

**Table 2.1: Difference between Islamic finance and Conventional Banking**

	Islamic Bank	Conventional Bank
<b>Principles</b>	Islamic banks follow the Standards of Shari'h given by Allah Almighty to perform operations and exercises	Conventional banks take after artificial standards to perform operations and exercises
<b>Source of Earnings</b>	Benefit, administration charges and consultancy expense is the primary wellspring of profit of Islamic banks. Benefit is variable which might be negative in the event of misfortune.	Premium is the fundamental wellspring of wage for routine banks that is charged on various sorts of credits/items. (Contrast between interests charged from borrowers and paid to contributors). It guarantees a foreordained rate of interest.
<b>Risk Sharing</b>	Risk is shared among borrower, money-lender, and bank	Risks is fully shifted to others.
<b>Profit Maximization</b>	It goes for expanding the benefit yet subject to standards of Shari'h.	It goes for augmenting the benefit with no confinement even at the expense of different partners
<b>Objectives</b>	Islamic bank fills in as an exchanging concern (Mudarib or Wakalah) to produce its pay.	It produces wage as monetary go-between. Its prime objective is the amplification of shareholders' worth at any expense.
<b>Nature of Earnings</b>	Pay of Islamic banks fluctuates depending upon business environment. It might be negative in the event of misfortune.	Income of conventional bank is consistent regardless of the possibility that business experiences misfortune since it charges altered rate of premium independent of the benefit volume.

#### **Future behavioral intention:**

In service sector, customer loyalty depends on attitudinal and behavioral factors. The attitudinal measure of customer loyalty indicates to a desire to continue association with a service provider while behavioral measure is linked with direct re-purchasing behavior (Zeithaml et al., 2000). The work of Baker & Crompton (2000) concluded that behavioral outcomes occur between service quality and firm profits after maintaining or improve service aspects. For example: When clients' impression of service quality is high, the behavioral intentions are good which reinforces their relationship. On the contrary, when service quality

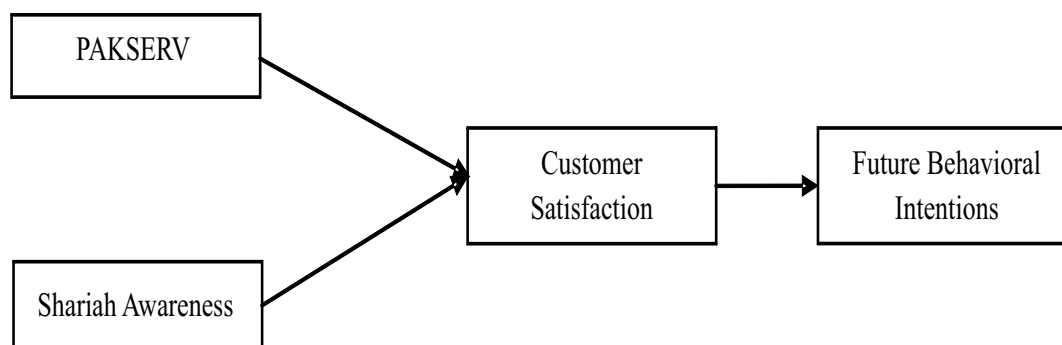
appraisals are low, customer dis-satisfaction occur that impact their relationship. Zeithaml et al. (2000) mentioned that ideal behavioral intentions included factors such as analyzing satisfaction level, spreading positive WOM, paying premium price and recommending product/services to others. These factors built customer loyalty and guide him/her to make first decision among choices (Bloemer et al., 1999). Generally, service quality recognition is related with experience about product/service (Keller et al., 1993). While experiencing service quality with respect to behavioral intentions, customer satisfaction has presented noteworthy and positive relationship (Boulding et al., 1993) while, Cronin and Taylor (1992) reported insignificant relationship among behavioral intention and



service quality. In South Asian context, the relationship between service quality and future behavioral intentions are needed to be explored (Ali & Raza, 2017). Prior research on service quality dimensions and multi

measurement model of behavioral expectations are still facing constraints (Lehtinen & Lehtinen, 1991; Jun & Palacios, 2016) due to socioeconomic attributes like (culture, education, beliefs, and lifestyle).

**Figure 2.1: Proposed model**



### Methodology:

Based on Theory of Reasoned Action (TRA), this research is descriptive in nature followed by quantitative research approach. To execute this theory, a fully structured questionnaire is designed to evaluate PAKSERV in South-Asian context. First section comprises of respondent's demographics and explore behavioral intentions in-terms of Islamic thoughts. Second part comprise of six dimensions of PAKSERV that are 22 items adopted from Rajpoot (2004), Shari'h Awareness comprise of 5 items which are adopted from Usmani (2002), Customer Satisfaction comprise of 3 items and Future behavioral intentions comprise of 3 items which are adopted from Nam

(2008). These items are adopted based on service sector respondent's behavior. Likert scale is used to record responses based on (1-Strongly Disagree to 5-Strongly Agree) (Allen & Seaman, 2007). Non-probability convenience sampling technique is adopted and respondents are selected from various banks located in the city of Faisalabad, Punjab Pakistan. 200 responses are collected out of 225 respondents which presented 89% response rate. The reliability and validity of data is analyzed through Cronbach alpha and VIF as shown in Table 3.1 (Muller, Judd, & Yzerbyt, 2005). Statistical tools such as univariate analysis and hierarchical linear regression (HLM) are executed through SPSS 20.0 & Marco process by Hayes (Preacher & Hayes, 2004).

**Table 3.1: Cronbach's Alpha of constructs**

Scale	Items	Developed by	Cronbach's Alpha
Future Behavioral Intentions	3	Nam (2008)	0.75
Customer Satisfaction	3	Nam (2008)	0.70
Shari'h Awareness	5	Usmani (2002)	0.61
PAKSERV	22	Rajpoot (2004)	0.63

The demographic profile (Table 3.2) show that majority of respondents are males. 34.5% respondents belong to 21-30 years followed by 41-50 (31.5%) age group. The education profile of respondent show that majority of the respondents are high school pass-out (72.0%) followed by college graduates (20.0%). The account holder status exhibited that 147 respondents (73.5%) belong to Islamic bank and 53

respondents (26.5%) have both Islamic and conventional bank accounts. Relationship with bank services showed that 99 respondents have 1-5 years' experience of banking and 82 respondents have 5-10 years' experience of using banking services. 93% Respondents use current account type while only 7% respondent use PLS accounts for their banking needs.

**Table 3.2: Demographic Profile (N=200)**

		Frequency	Percent
<b>Gender</b>	Male	187	93.5
	Female	13	6.5
<b>Age</b>	21-30	69	34.5
	31-40	54	27.0
	41-50	63	31.5
	Above 50	14	7.0
<b>Account Holder (Status)</b>	Islamic Bank	147	73.5
	Both	53	26.5
<b>Type of Account</b>	Current A/C	186	93.0
	PLS A/C	14	7.0
<b>Education</b>	Higher Secondary	144	72.0
	Graduation	40	20.0
	Post-Graduation	16	8.0
<b>Relationship with Bank</b>	1-5 years	99	49.5
	5-10 years	82	41.0
	More Than 10 years	19	9.5

### Results

The descriptive statistics exhibited that PAKSERV showed a mean value of 3.31 with a standard deviation of .77 and Shari'h Awareness (SA) has a mean value of 3.37 with a S.D value of .71. The mean value of Future Behavioral intentions presented a mean value of 3.12 with a S.D value of .847. The correlation among variables presented

significant relationship at 95% C.I. Future Behavioral intentions and PAKSERV has correlation of (0.24\*\*) and FBI and Shari'h Awareness has correlation of (0.45\*\*). Moreover, Customer satisfaction presented a correlation of (0.40\*\*) with Future Behavioral Intention as shown in (table-4.1).

**Table 4.1: Descriptive statistics of constructs**

	Mean	Std. Dev	PAKSERV	SA	CS	FBI
PAKSERV	3.312	.772	1			
Shari'h Awareness (SA)	3.376	.716	.750**	1		
Customer Satisfaction (CS)	3.257	.699	.748**	.687**	1	
Future Behavioral Intentions (FBI)	3.121	.847	.243**	.455**	.406**	1

\*\*p < 0.01 level, \*p < 0.05

The outcome presented in (Table 4.2) show that PAKSERV is a significant predictor of Satisfaction (b=.67, SE=.04, p<.01) and 56% variance in satisfaction was estimated by PAKSERV. In model-2, Satisfaction show positivity significant relationship with FBI (b=.61, SE=.11, p<.01) and PAKSERV showed in-significant relationship after controlling Satisfaction as mediator (b=-.15, SE=.1,

p>.05). This path showed full medication and 17% variance in FBI is estimated by PAKSERV and Satisfaction. The direct effect showed that PAKSERV is a significant predictor of FBI (b=.26, SE=.07, p<.01). Moreover, Preacher and Kelley (2011) showed Sobel effect with a p-value of 0.26 and [LLCI (0.16) ULCI (0.37)]. This relationship support H1.

**Table 4.2:** Relationship between PAKSERV, Satisfaction and Future Behavioral Intention:

	Model -1	a	Model -2	B,c'	Model-3	c
Predictor (Y)	Satisfaction		FBI		FBI	
	Coff. (S.E)	T-value	Coff. (S.E)	T-value	Coff. (S.E)	T-value
A	1.0** (.145)	6.86	1.61** (.26)	6.01	2.23** (.25)	8.68
PAKSERV (X)	.67** (.042)	15.85	-.15 (.10)	-1.41	.26** (.07)	3.52
Satisfaction (M)			.61** (.118)	5.22		
R <sup>2</sup>	.56**		.17**		.05**	
F-Value	251.28		20.688		12.42	
Effect size- ab	.39					
Effect size- P <sub>m</sub>	0.536					
**p < 0.01 *p < 0.05						

The regression analysis between Shari'hawareness and Satisfaction showed variance of 47% with F-value=176.67 as presented in (Table 4.3). In model-1, Shari'hawareness showed (b=.67, t-value=13.29). This result present a significant association between Shari'h awareness and Satisfaction. Model-2 present the mediating role of customer satisfaction between Shari'h awareness and Future Behavioral Intention with variance of 22% & F-value=28.33. The coefficient of satisfaction is (b=.22, p<0.01) and PAKSERV is (b=.39, p<.05) which means that

partial medication exists in this relationship. In model-3, Shari'h Awareness present a significant relationship with FBI (R<sup>2</sup>=21%, p<0.05) and F-value of 51.55. The coefficient value of Shari'h Awareness is (.54, p<0.01) and T-value is 7.10. Therefore, results showed a significant indirect effect, ab (0.27) of effect size. The mediator accounts PM=0.37 of total effect. Moreover, Preacher and Kelley (2011) showed Sobel effect with a p-value of 0.15 and [LLCI (.08) ULCI (.22)]. This also support H2.

**Table 4.3:** Relationship between PAKSERV, Satisfaction and Future Behavioral Intention:

	Model -1	a	Model -2	B,c'	Model-3	c
Predictor (Y)	Satisfaction		FBI		FBI	
	Coff. (S.E)	T-value	Coff. (S.E)	T-value	Coff. (S.E)	T-value
A	.99** (.17)	5.67	1.10** (.28)	3.97	1.31** (.26)	5.07
Shari'h Awareness (X)	.67** (.05)	13.29	.39* (.10)	3.84	.54** (.07)	7.10
Satisfaction (M)			.22** (.10)	2.07		
R <sup>2</sup>	.47**		.22**		.21**	
F-Value	176.67		28.33		51.55	
Effect size- ab	.27					
Effect size- P <sub>m</sub>	.37					
**p < 0.01 *p < 0.05						

## Discussion

The research derived two-fold aspects; Firstly, the validity of PAKSERV scale and extent its relevance in Islamic banking sector. The service quality to behavioral intentions concluded that favorable circumstances of PAKSERV with customer satisfaction enhance re-purchase intentions. It also emphasized service quality dimensions are generic in banking industry based on its structure and delivery mechanism (Chowdhary and Prakash, 2007). Secondly, Shari'h awareness about Shari'h laws among customers is vital because they are more conscious about their trade with banking industry. The results suggested that Islamic banks can provide better customer satisfaction by concentrating on "tangibility" and "assurance" of services because customer need knowledge about Islamic product and services. The boundaries of Shari'h law create unique selling proposition based on trustworthiness, fairness, and transparency for Islamic banks for enhancing customer satisfaction. The results showed that PAKSERV model has strong association in fulfilling customer satisfaction. However, in making future purchase decisions about Islamic product and services customer satisfaction is more important than PAKSERV dimensions. The work of Saunders (2008) concluded that Pakistani people in service sector admire factors such as "reliability and tangibility". In case of banking sector both conventional and Islamic banks fulfill these attributes. These factors determine customer evaluation criteria that are linked with their economic and social requirements (Malhotra et al., 2005). Prior studies Saunders (2008) and Sigala (2008) have checked the validity of PAKSERV model in service sector but in Islamic banking domain it has not been testified and presence of Shari'h awareness hasn't been studied. Moreover, customer satisfaction is applicable in deciding future behavioral intentions towards Islamic products & services.

Moreover, this research focus on a context-specific study that explore the importance of Islamic norms and Shari'h law in designing service delivery and future behavioral intentions. In this way, this work acknowledges a cultural diversity perspective (Frimpong and Wilson, 2013). Similar, strong relationship between satisfaction and future behavioral intentions is supported by prior studies in service setting (Kitapci et al., 2013). Results indicated that Islamic banking consumers focus on tangibility and assurance of services that lead customer satisfaction which establish service relationship among bank employees and customers. The work of Gronoss (2000) concluded that employee honest opinion and personal information persuade customer to engage in higher service relationship that strengthen employee-customer interaction. PAKSERV dimensions are pertinent in services context with a cultural

diversity.

On the contrary, Shari'h awareness and customer satisfaction both influence consumer future purchase intentions because people are more concerning about religious beliefs. The finding identifies SERVQUAL (gap-5) which demonstrate that customer need expectation and Islamic banking perception about customer need is not fulfilling (Parasuraman et al., 1994) which create dissatisfaction among Islamic customers. The study contributed that customer engagement with Islamic banks depends on customer satisfaction along with Shari'h awareness. The cultural and religious aspects presented in this study concluded that assurance, sincerity, and personalization need to be improved for better customer engagement with Islamic banking products & services.

## Conclusion

In Pakistan, banking industry is shifting from traditional to digital structure, thus Islamic bank manager must aware customers about Shari'h law while handling banking products and services. Managers that are engaged in Islamic banking should regularly visit their customer satisfaction level for improving future behavioral intentions among account holders because service quality dimensions influence satisfaction. Managers should focus on Islamic norms for designing reliability, tangibility, and assurance for service delivery because customer want product information and knowledge about Shari'h laws. In service context, religious beliefs (Shari'h law awareness) is necessary for enhancing customer satisfaction about Islamic products and services. Thus, PAKSERV suggest managers to design flexible strategies based on cultural diversity that focus on personalization and sincerity. The banks must be equipped with high quality of customer care and knowledge portal to avoid customer distraction. It is believed that sharia awareness knowledge gives the client a choice between conventional/Islamic system of their banking and trading needs.

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