Evaluation of Customers Satisfaction:
A Study on Islami Bank Bangladesh Limited

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ABSTRACT:

This study is conducted with the aims to analyze how the demographic patterns influence the satisfaction of the customers of Islami Bank Bangladesh Limited. It also deals to identify the key determinants that influence customer satisfaction significantly. To achieve the objectives the researchers collected the data from 170 respondents by a field survey based on a structured questionnaire. The results of the current study reveal that no demographic factors influence the satisfaction of the customers of the Bank. Moreover, the result also shows that different factors such as the convenience of services, quality of service, dealing with the customer, financial considerations, image and brand, and comparative advantages all these variables have a significant and positive correlation with customer satisfaction. Among these variables, the image and brand have the highest correlation with satisfaction. Similarly, the regression analysis also reveals that the image and brand have the highest significant influence on customer satisfaction. Therefore, this study suggests paying more attention to uphold the image and brand to attain and generate more customer satisfaction.

Keywords*: Islami Bank, Demographic Factors, Customer Satisfaction, Customer Loyalty, Image and Brand*

INTRODUCTION

The term Islamic banking has emerged and got familiar in the last three decades and has attracted its appeal to the customers in Bangladesh. the satisfaction has been more pivotal for Islamic banking rather the conventional banking though, several conventional commercial banks established even before the start of Islamic banking in Bangladesh.

Nowadays many conventional banks have opened the separate Islamic banking wing to attract the customers who are interested to avoid interest-based banking, instead, they love to earn profits by investing their money with the bank.

Islamic banking is involved in providing services based on Islamic law that strictly prohibits the interests as well as other unethical activities such as speculation and gambling (Lajuni et al., 2017).

On the verge of Islamic banks, they are not concerned about the payment of interest on their customers' deposit rather, they only share the profit or loss with the customers. In this, profit-sharing scheme Islamic banks avoid the negative margins and share a portion of positive margins with their customers and try to survive in the competitive banking world. In this present competitive banking sector, the Islamic banks are

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required to make the customers satisfied over their competitors. Satisfied customer leads to the customer loyalty that ultimately results in a long-term customers relation with the company and creates the value for the company. Customer satisfaction stays in key focus to create value for the company, as because the customers are the main element to generate profits for the Islami bank. To survive in the competitive banking world the Islami Bank Bangladesh Limited has to put extreme concentration to satisfy customers to earn more profits. Very few studies have been performed in Bangladesh to assess the customer's satisfaction for the customers of Islami Bank Bangladesh that is why the researchers are in this study are intended to assess the determinants of customer satisfaction of Islami Bank Limited in Bangladesh.

Objectives of the Study
This study intends to conduct with the following objectives:

i)   To analyze the demographic patterns of customers of Islami Bank Bangladesh Limited.

ii)   To analyze the level of satisfaction of different customers on different factors of satisfaction based on their demographic patterns (gender, marital status, age group, income group)

iii)   To analyze the pivotal determinants that affect the satisfaction of customers of Islami Bank Bangladesh Limited.

Literature Review and Development of Hypotheses
Review of literature
This section highlights the literature on different issues of job satisfaction in the Islamic banking context.

Service Quality and Customer Satisfaction
The Malaysian Muslims' has a greater amount of awareness of the Islamic banking products and services as compared with the non-Muslim customers. Overall, the majority customer is satisfied with the product and services provided by the Islamic banks (Amin, M. & Isa, Z., 2008). Six major dimensions of service quality namely Compliance, Assurance, Reliability, Tangibility, Empathy and responsiveness has a significant and positive influence on customer satisfaction in the Islamic banking sector (Janahi, M. A. & Al Mubarak, M. M. S., 2017). All the aspects of service quality are significantly associated with customer satisfaction and customer satisfaction ultimately affects customer loyalty in the retail banking sector of Bangladesh (Siddiqi, K. O., 2011). Customer satisfaction is the most influential driving force to create customer loyalty especially for non-Muslim customers rather than the Muslim customers (Ziaul Hoq, M. & Amin, M., 2009). Perceived usefulness, as well as the effectiveness of the website, have a significant positive influence on the satisfaction of customers, on the other hand, the perceived usability has a significant adverse effect on the customers' satisfaction online shopping (Tandon, U., Kiran, R. & Sah, A., 2017). The quality of service of Islami banks in Indonesia is influential to the customer's satisfaction and loyalty. Nevertheless, customer satisfaction has no direct or indirect effect on customer loyalty (Aisyah, M., 2018). Indirect relation of quality of product and service were found for the satisfaction of customers of Islami Banks, the customers are aware up to a certain extent about the quality and service of the banking products rather they are attracted to the Islamic banking as because of the profit and Islamic principles concept (Bashir, M. S., 2012). Multidimensional service quality aspects have a significant positive influence on the unidimensional satisfaction of customers of Islami Banks, moreover, the compliance aspect of service quality has a greater amount of impact on the quality which ultimately affects the satisfaction model for the customers (Ali, M. & Raza, S. A., 2017).

Customer Loyalty
Customer loyalty has a significant role in improving business performance, Islamic banks are not beyond the customer loyalty concept. Customer loyalty can increase the profitability of business concerns. The responsiveness is considered a significant aspect of customer loyalty, which leads the customer satisfaction significantly (Saidu Badara et al., 3013). Customer loyalty has a greater amount of emotional attachment rather the perceived service quality, the study reveals the service quality reinforces the customer satisfaction of Islami bank (Suhartanto et al., 2019). No significant difference was observed in the satisfaction level, image, trust, and customer loyalty of Muslim and non-Muslim customers of Islami banks in

Malaysia, the Muslim, and non-Muslim customers' trust in Islamic banking. This study also reveals that image is highly and positively correlated to trust and therefore, trust leads to building high customer loyalty (Amin, M., Isa, Z. & Fontaine, R., 2013). The dimensions of service quality are considered to have a significant positive influence on customer satisfaction and customer loyalty (Khan, M. & Fasih, M., 2014). Customer loyalty is significantly affected by customer satisfaction (Amin, M., Isa, Z. & Fontaine, R., 2011).

Hypothesis of the Study

In this study, the researcher has developed 15 major hypotheses to achieve the objectives of the study. Hypotheses # 1 through # 14 lies with objective # 2 and hypothesis 15 is related to objective #3. The alternative hypotheses of this study are as follows:

H01: There is no difference in the level of satisfaction by the male and female customers in obtaining convenient services and information.

H02: There is no difference in the level of satisfaction by the male and female customers about the quality of products and services provided by the Islamic bank.

H03: There is no difference in the level of satisfaction by the male and female customers about the dealings with them by the Islamic bank.

H04: There is no difference in the level of satisfaction by the male and female customers with an image of the Islamic bank.

H05: There is no difference in the level of satisfaction by the different age groups of customers about the service quality.

H06: There is no difference in the level of satisfaction by the different age groups of customers in obtaining convenient services and information.

H07: There is no difference in the level of satisfaction by the different age groups of customers in dealings with them by the bank.

H08: There is no difference in the level of satisfaction by the different age groups of customers about the image of the bank.

H09: There is no difference in the level of satisfaction by the customers of different income groups in obtaining convenient services and information.

H010: There is no difference in the level of satisfaction by the customers of different income groups in relation to the quality of services.

H011: There is no difference in the level of satisfaction by the married and unmarried customers in getting convenient services and information.

H012: There is no difference in the level of satisfaction by the married and unmarried customers about the quality of products and services provided by the Islamic bank.

H013: There is no difference in the level of satisfaction by the married and unmarried customers about the dealings with them by the Islamic bank.

H014: There is no difference in the level of satisfaction by the married and unmarried customers with the image of the Islamic bank.

H015: There exists no positive relationship and influence of satisfaction determinants on customers' satisfaction in the case of Islami Bank Bangladesh Limited.

RESEARCH METHOD

The current study is based on primary data. The data have been collected from 170 customers among different branches of Islami Bank Bangladesh Limited. Data have been collected by a field survey using a structured questionnaire. In designing the questionnaire, the researchers resorted to the 5-point Likert scale. The survey was performed randomly to the respondents who have the accounts with the Islami Bank Bangladesh Limited. After collecting the data, numerous analysis has been performed to assess and analyze customer satisfaction. In analyzing the data Software SPSS 23 version has been used. Firstly, nonparametric analysis i.e. the chi-square analysis has been performed for the categorical variables with the satisfaction variables. Secondly, the correlation matrix has been used to analyze the relationship between the satisfaction variables. And finally, the regression analysis has been used to test and analyze those variables that have a significant influence on the customers' satisfaction of Islami Bank Limited.

Findings and Analysis of the Study

Analysis and findings pertained to this study are discussed and presented in the following sections. The first part embodies the data analysis

about the demographic aspects of the customers' satisfaction and the later part embodies correlational analysis between different determinants with the customers' satisfaction of the Islamic Bank.

Demographic Factor Analysis

The analysis of information collected resulted in the following demographic profile of respondents of this survey as presented in Table 1.

Analyzing and comparing the demographic attributes of respondents revealed that in the case of Islamic banks 55.3% were male customers while 44.7% found to be female customers. Analysis of age revealed that 68.2% of respondents fall in the age group of 18-30 years while 31.8 % fall in the age group 31 years above and the mean age represents 29.5706 of the customers of Islami Bank Bangladesh Limited. Based on marital status, from Islamic bank respondents, it has been found that 67.6% of respondents were married while 32.4% of customers were unmarried. The analysis of the

profession of the respondents reveal that service category respondents form the majority group with a percentage of 60.6% followed by business with 16.5%, then 13.5% of customers are a housewife and 9.5% are students. Regarding Income level, 12.4% have income less than Tk. 15000, 15.3% of respondents have an income level between Tk. 15000 and Tk. 25000 per month, 37.1% have income levels between Tk. Tk. 25000 and Tk. 35000 while 25.3% have an income level between Tk. 35000 and Tk. 45000 and the rest 10% get more than Tk. 45000 per month.

Hypotheses Testing
Hypothesis Testing on Demographic Issues Related to Customers' Satisfaction

The researcher tested and analyzed 14 hypotheses related to demographic issues whether are they statistically significant or insignificant on different determinants of satisfaction. The analysis relating to hypothesis testing about the demographic issues are discussed in this section (Table 2).

Table 1: The Demographic Distribution of the Customers of Islamic bank in Dhaka City

Sex	Count	%	Profession	Count	%
Male	94	55.3	Business	28	16.5
Female	76	44.7	Service	103	60.6
Total	170	100	Student	16	9.4
Marital status	Count	%	Housewife	23	13.5
Married	115	67.6	Total	170	100
Unmarried	55	32.4	Type of account	Count	%
Total	170		Saving	134	78.8
Age group	Count	%	Current	12	7.1
18-30	116	68.2	DPS	20	11.8
31 years above	54	31.8	Others	4	2.4
Total	170	100	Total	170	100
Mean age	29.5706		Relationship with bank	Count	%
Income group	Count	%	Less than 3 years	78	45.9
Less than Tk.15000	21	12.4	Between 3 years and 5 years	50	29.4
Between Tk. 15000 and Tk. 25000	26	15.3	Between 5 years and 10 years	32	18.8
Between Tk. 25000 and Tk. 35000	63	37.1	Above 10 years	10	5.9
Between Tk. 35000 and Tk. 45000	43	25.3	Total	170	100
Above Tk. 45000	17	10.0			
Total	170	100			

Table 2: The Level of Satisfaction with Different Demographic Issues of Customers of IBBL

Hypo-thesis	Demographical Groups		Satisfaction Level			Total	d.f.	Calculated χ^2	Tabulated $\chi^2_{0.05}$	Accept / Reject
			Dissatisfied	Neutral	Satisfied					
H_01	Gender	Male	18	40	36	94	2	2.753073	5.9915	H_01 Accepted
		Female	12	42	22	76				
H_02	Gender	Male	12	40	42	94	2	5.784778	5.9915	H_02 Accepted
		Female	6	22	48	76				
H_03	Gender	Male	6	22	66	94	2	0.999422	5.9915	H_03 Accepted
		Female	8	16	52	76				
H_04	Gender	Male	8	28	58	94	2	2.511159	5.9915	H_04 Accepted
		Female	10	28	38	76				
H_05	Age Group	18 - 30years	12	43	61	116	2	1.115291	5.9915	H_05 Accepted
		31 years above	5	16	33	54				
H_06	Age Group	18 to 30years	24	34	58	116	2	3.47673	5.9915	H_06 Accepted
		31 years above	5	17	32	54				
H_07	Age Group	18 to 30 years	8	30	78	116	2	3.665373	5.9915	H_07 Accepted
		31 years above	5	7	42	54				
H_08	Age Group	18 to 30 years	16	31	69	116	2	1.607605	5.9915	H_08 Accepted
		31 years above	5	19	30	54				
H_09	Income Group	Less than Tk.15000	5	11	5	21	8	14.58625	15.5073	H_09 Accepted
		From Tk.(15000 to 25000)	6	8	12	26				
		From Tk.(25000 to 35000)	6	18	39	63				
		From Tk.(35000 to 45000)	8	10	25	43				
		Tk. 45000 above	5	6	6	17				
H_010	Income Group	Less than Tk.15000	5	10	6	21	8	11.6944006	15.5073	H_010 Accepted
		From Tk.(15000 to 25000)	5	5	16	26				
		From Tk.(25000 to 35000)	7	24	32	63				
		From Tk.(35000 to 45000)	6	11	26	43				
		Above Tk. 45000	5	5	7	17				
H_011	Marital Status	Married	15	40	60	115	2	2.647269	5.9915	H_011 Accepted
		Unmarried	12	20	23	55				
H_012	Marital Status	Married	8	39	68	115	2	6.013179	5.9915	H_012 Rejected
		Unmarried	9	23	23	55				
H_013	Marital Status	Married	9	27	79	115	2	0.29991	5.9915	H_013 Accepted
		Unmarried	5	11	39	55				
H_014	Marital Status	Married	13	34	68	115	2	0.813905	5.9915	H_014 Accepted
		Unmarried	6	20	29	55				

H01: There is no difference in the level of satisfaction by the male and female customers in obtaining convenient services and information

In the case of testing hypothesis H01 the analysis shows that at a 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}=5.9915$. The calculated value of χ^2 statistic is 2.753073, which is less than the tabular value and falls in the acceptance region. Hence, the null hypothesis (H01) is accepted and the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the male and female customers in obtaining convenient services and information. So, the management of the bank

should focus on the convenience of the facilities for the male and female customers equally.

H02: There is no difference in the level of satisfaction by the male and female customers about the quality of products and services provided by the Islamic bank.

In testing hypothesis H02, at 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}=5.9915$. The calculated value of χ^2 statistic is found 5.784778, which is less than the tabular value of χ^2 and falls in the acceptance zone, it indicates the calculated value of χ^2 is statistically insignificant. Hence, the null hypothesis (H02) cannot be rejected; therefore,

the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the male and female customers about the quality of products and services provided by the Islamic bank. So, the authority of the bank should concentrate on the quality of services for the male and female customers equally.

H03: There is no difference in the level of satisfaction by the male and female customers about the dealings with them by the Islamic bank.

Analyzing the hypothesis H03, at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is determined as 0.999422, which is less than the tabular value of $\chi2$ and falls in the acceptance zone, it indicates the calculated value of $\chi2$ is statistically insignificant. Hence, the null hypothesis (H03) cannot be rejected; therefore, the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the male and female customers about the dealings with them by the Islamic bank. So, the authority of the bank should pay attention to the dealings with the male and female customers equally.

H04: There is no difference in the level of satisfaction by the male and female customers with the image of the Islamic bank

Testing the hypothesis H04, at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is determined 2.511159, which is less than the tabular value of $\chi2$ and falls in the acceptance zone, it indicates the calculated value of $\chi2$ is statistically insignificant. Hence, the null hypothesis (H04) cannot be rejected; therefore, the alternative hypothesis is rejected. There is sufficient evidence to indicate that there is no difference in the level of satisfaction by the male and female customers with the image of the Islamic bank. So, the authority of the bank should pay attention to increase the image of the banks equally for the male and female customers.

H05: There is no difference in the level of satisfaction by the age group of customers about the service quality

In the case of testing hypothesis H05, at 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is 1.115291, which is less than the tabular value and falls in the acceptance region. Hence, the null hypothesis (H05) is accepted and the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the age group of customers about service quality. So, the management of the bank should put concentration to provide the services for the different aged group customers equally rather than on a priority basis.

H06: There is no difference in the level of satisfaction by the different age group of customers in obtaining convenient services and information

By analyzing the hypothesis H06 it is found that at a 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is 3.47673, which is less than the tabular value and falls in the acceptance region. Hence, the null hypothesis (H06) is accepted and the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the different age groups of customers in obtaining convenient services and information. So, the management of the bank should focus to improve the convenience of the facilities for satisfying the different aged group customers equally.

H07: There is no difference in the level of satisfaction by the different age group of customers in dealings with them by the bank

Analysis of H07, it is seen that at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is determined 3.665373, which is less than the tabular value of $\chi2$ and falls in the acceptance region, it indicates the calculated value of $\chi2$ is statistically insignificant. Hence, the null hypothesis (H07) cannot be rejected; therefore, the alternative hypothesis is rejected. There is sufficient evidence to indicate that there is no difference in the level of satisfaction by the different age groups of customers in dealings with them by the bank. So, the authority of the bank

should pay heed to deal with the different aged group customers equally.

H08: There is no difference in the level of satisfaction by the different age group of customers about the image of the bank

In analyzing the hypothesis H08 at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of χ2 statistic is determined as 1.607605, which is less than the tabular value of χ2 and falls in the acceptance zone, it indicates the calculated value of χ2 is statistically insignificant. Hence, the null hypothesis (H08) is accepted; and, the alternative hypothesis is rejected. There is sufficient evidence to indicate that there is no difference in the level of satisfaction by the different age groups of customers about the image of the bank. So, the authority of the bank should pay concentration to increase the image of the banks equally for the different aged group customers.

H09: There is no difference in the level of satisfaction by the customers of different income group in obtaining convenient services and information

In the case of testing hypothesis H09, at a 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,82}$=15.5073. The calculated value of χ2 statistic is 14.58625, which is less than the tabular value and falls in the acceptance region. Hence, the null hypothesis (H09) is accepted and the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the customers of different income groups in obtaining convenient services and information. So, the management of the bank should focus to improve the convenience of the facilities for satisfying the different income group customers equally.

H010: There is no difference in the level of satisfaction by the customers of different income group about the quality of services

In the case of testing hypothesis H010 at a 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,82}$=15.5073. The calculated value of χ2 statistic is found 11.6944006, which is less than the tabular value of χ2 and falls in the acceptance zone, it indicates the calculated value

of χ2 is statistically insignificant. Hence, the null hypothesis (H010) cannot be rejected; therefore, the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the customers of different income groups about the quality of services. So, the authority of the bank should concentrate on the quality of services for the customers of different income groups equally.

H011: There is no difference in the level of satisfaction by the married and unmarried customers in getting convenient services and information

In analyzing hypothesis H011, at 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of χ2 statistic is 2.647269, which is less than the tabular value and falls in the acceptance region. Hence, the null hypothesis (H011) is accepted and the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the married and unmarried customers in getting convenient services and information. So, the management of the bank should focus on the convenience of the facilities for the married and unmarried customers equally.

H012: There is no difference in the level of satisfaction by the married and unmarried customers about the quality of products and services provided by the Islamic bank

In case testing hypothesis H012 it is seen that at a 95% confidence level, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of χ2 statistic is found 6.013179, which is greater than the tabular value of χ2statistic (5.9915) and falls in the rejection region, it indicates the calculated value of χ2 is statistically significant. Hence, the null hypothesis (H012) is rejected; therefore, the alternative hypothesis is accepted. There is enough evidence to indicate that there is a difference in the level of satisfaction by the married and unmarried customers about the quality of products and services provided by the Islamic bank So, the authority of the bank should concentrate on the varying quality of services for the different married and unmarried customers equally.

H013: There is no difference in the level of satisfaction by the married and unmarried customers about the dealings with them by the Islamic bank.

In testing the hypothesis H013, at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is determined as 0.29991, which is less than the tabular value of $\chi2$ and falls in the acceptance zone, it indicates the calculated value of $\chi2$ is statistically insignificant. Hence, the null hypothesis (H013) cannot be rejected; therefore, the alternative hypothesis is rejected. There is enough evidence to indicate that there is no difference in the level of satisfaction by the married and unmarried customers about the dealings with them by the Islamic bank. So, the authority of the bank should pay attention to the dealings with the married and unmarried customers equally.

H014: There is no difference in the level of satisfaction by the married and unmarried customers with the image of the Islamic bank

In the case of hypothesis H014, it is found that at a 95% level of confidence, the critical value obtained from the table is $\chi^2_{0.05,22}$=5.9915. The calculated value of $\chi2$ statistic is determined as 0.81390, which is less than the tabular value of $\chi2$ and falls in the acceptance region, it indicates the calculated value of $\chi2$ is statistically insignificant.

Hence, the null hypothesis (H014) cannot be rejected; therefore, the alternative hypothesis is rejected. There is sufficient evidence to indicate that there is no difference in the level of satisfaction by the married and unmarried customers with the image of the Islamic bank. So, the authority of the bank should pay attention to increase the image of the banks equally for the male and female customers.

Hypothesis Testing on Correlation and Regression Analysis

The researcher developed a structured questionnaire based on twenty-two questions that were related to six determinants namely convenience of services, quality of service, deals with the customer, financial considerations, image and brand, and comparative advantages. Whether these determinants are significant to influence the customers' satisfaction is tested by using correlational analysis. Based on the mean scores and the correlation coefficient determinants were ranked that are significant to influence the customers' satisfaction. Table 3 represents correlation metrics among the different determinants.

H015: There exists no positive relationship and influence of satisfaction determinants on customers' satisfaction in the case of Islami Bank Bangladesh Limited.

Table 3: The Correlations of Different Determinants of Satisfaction with Customers' Satisfaction

Correlations							
	Customers' Satisfaction	Convenience of services	Quality of service	Deals with customer	Financial considerations	Image and brand	Comparative advantages
Customers' satisfaction	1	0.483**	0.319**	0.348**	0.443**	0.548**	0.296**
Convenience of services	0.483**	1	0.064	0.217**	0.173*	0.327**	0.206**
Quality of service	0.319**	0.064	1	0.103	0.114	0.206**	0.169*
Dealings with customer	0.348**	0.217**	0.103	1	0.213**	0.305**	0.151*
Financial considerations	0.443**	0.173*	0.114	0.213**	1	0.202**	0.146
Image and brand	0.548**	0.327**	0.206**	0.305**	0.202**	1	0.687**
Comparative advantages	0.296**	0.206**	0.169*	0.151*	0.146	0.687**	1

**Correlation is significant at the 0.01 level (2-tailed).
*Correlation is significant at the 0.05 level (2-tailed).

The analysis shows that the correlation is significant and thus the hypothesis H015 is rejected. The correlation analysis carried on the factors by taking customer satisfaction as a dependent variable shows that there exists a significant and positive correlation between customer satisfaction and other variables thus alternative hypothesis is accepted as shown in Table 3. The highest correlation with Customers' satisfaction is the Image and brand which has a positive correlation of .548, the second significant factor is the Convenience of services which has a positive correlation of .483 with the customers' satisfaction. The lowest correlation factor with Customers' satisfaction is the Comparative advantages which have a positive correlation of 0.296 (Table 4).

The result of the mean calculation shows that the highest mean is perceived for the image and brand about the bank among the customers. The second determinant factor is the Convenience of services which has the mean value of 3.6373 for Islami Bank Bangladesh Limited. The other determinants dealings with customers, comparative advantages, quality of service, and financial considerations have the mean value 3.6314, 3.6118, 3.5373, and 3.4515 respectively.

Multiple regression analysis for testing the influence of determinants on customers' satisfaction.

From Table # 5 it is observed that the coefficient of determination (R2) is computed as 0.553. This implies that 55.30% of the variation in customers' satisfaction is explained by the variation in the comparative advantage, financial considerations, quality of service, convenience of services, dealings with customers, and image and brand. Table 5 also shows that the value of R2 is 0.016 or 1.6% more than the value of adjusted R2. This indicates that adjusted R2has reduced the overall proportion of the explained variation of the customers' satisfaction attributed to comparative advantage, financial considerations, quality of service, the convenience of services, dealings with customers, and image and brand by 1.6%.

Table 6 shows that the p-value is less than .05 so, it indicates that the null hypothesis i.e. H015, is rejected, hence the alternative hypothesis is accepted thus, there is a significant influence of different determinants on customers' satisfaction of Islami Bank Bangladesh Limited.

Table 4: The Rank of Determinants Based on Mean value and the Correlation Coefficients

Determinants	Mean	Rank	Determinants	Correlation with satisfaction	Rank
Convenience of services	3.6373	2	Convenience of services	0.483**	2
Quality of service	3.5373	5	Quality of service	0.319**	5
Dealings with customer	3.6314	3	Dealings with customer	0.348**	4
Financial considerations	3.4515	6	Financial considerations	0.443**	3
Image and brand	3.7012	1	Image and brand	0.548**	1
Comparative advantages	3.6118	4	Comparative advantages	0.296**	6

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

Table 5: The Model Summary of Regression Analysis of Determinants

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	0.744ᵃ	0.553	0.537	0.293

a. Predictors: (Constant), Comparative advantage, Financial considerations, Quality of Service, Convenience of services, Dealings with customer, Image, and brand

Table 6: The ANOVA Mtrics of Regression Analysis of Determinants

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.336	6	2.889	33.614	0.000ᵇ
	Residual	14.011	163	0.086		
	Total	31.347	169			

a. Dependent Variable: satisfaction

b. Predictors: (Constant), Comparative advantage, Financial considerations, Quality of Service, Convenience of services, Dealings with customer, Image and brand

Table 7: The Coefficients of Determinants Based on Regression Analysis

Coefficientsª						
Model		Unstandardized Coefficients		Standardized Coefficients	T	P-value Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.236	0.524		-4.269	0.000
	Convenience of services	0.302	0.058	0.290	5.171	0.000
	Quality of service	0.416	0.115	0.195	3.623	0.000
	Dealings with customer	0.125	0.073	0.097	1.713	0.089
	Financial considerations	0.510	0.098	0.285	5.220	0.000
	Image and brand	0.562	0.102	0.427	5.509	0.000
	Comparative advantage	-0.123	0.061	-0.147	-2.026	0.044

a. Dependent Variable: Customers' satisfaction

By carrying out multiple regressions the intercept of y is calculated as -2.236 that is shown in Table # 7. This indicates the expected customer' satisfaction; when zero Comparative advantage, zero Financial considerations, zero quality of Service, zero conveniences of services, zero dealings with customers, zero image, and brand are maintained by the bank for the customers. β_1 is the slope of customers' satisfaction(x_1), with independent variable computed Convenience of services holding Financial considerations (x_2), Quality of Service(x_3), Convenience of services(x_4), Dealings with the customer(x_5), and Image and brand(x_6) as constant. β_1 is computed .302 which have a positive influence on customers' satisfaction, Table 7 also shows that the p-value of dealings with customers .089 which is statistically insignificant hence dealings with customers has no significant influence on customers' satisfaction, though the researcher found a positive correlation exist in case of correlational analysis. The highest influence β_5=.562 is made by the image and brand-related activities on customers' satisfaction. Whereas comparative advantage has a negative influence on the customers' satisfaction, since, the coefficient of comparative advantage is β_6=-.123 and the p-value is .044 which is statistically significant. Moreover, the β_2 and β_4 coefficients for quality of service and financial considerations respectively are statistically significant and therefore have a strong significant positive influence on the customers' satisfaction.

CONCLUSION AND FUTURE RESEARCH DIRECTION

Different demographic issues are not related to the customer satisfaction of Islami Bank Limited. However, this study reveals that different dimensions of service quality are directly related to customer satisfaction of the Bank. The image and brand pose the highest significant positive effect on customer satisfaction. Nonetheless, this study is not beyond limitations, this study covers only the customers of Islami Bank Bangladesh. The future study will cover the customers from the different Islamic banks of Bangladesh and there is a scope for the researchers to compare satisfaction levels of customers of Islami bank limited with the Conventional Banks in Bangladesh.

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