

# Influence of category attitudes on the relationship between SERVQUAL and satisfaction in Islamic banks; the role of disruptive societal-level events

SERVQUAL  
and  
satisfaction in  
Islamic banks

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## Abstract

**Purpose** – The purpose of this study is to modify the service quality scale (SERVQUAL) for measuring the performance of Islamic banks after modifying and validating it to fit the Islamic banking context. Furthermore, it provides insights for the limitations good service delivery has on maintaining favorable provider's satisfaction in Islamic banks under conditions when category attitudes have been disrupted and made salient by major disruptive events.

**Design/methodology/approach** – Focus groups (managers of Islamic banks) were conducted to develop context-specific service quality measures. Exploratory factor analysis and CFA have been conducted to test the validity of scales developed and questionnaires were then sent to Islamic banking customers of major Islamic banks in Egypt for testing the relationships between the research variables and hypotheses developed.

**Findings** – The findings of this study are two-fold; identifying a service quality dimension not previously identified in extant service quality measures (SERVQUAL, CARTER), devotion to customers and alerts brand managers that harm to category attitudes caused by societal-level disruptive events can make it difficult to gain high satisfaction even with superior customer service. In this disruptive event context, although high service quality is associated with brand satisfaction, brand satisfaction seems unexpectedly dampened by category attitudes, perhaps, due to the general malaise felt toward the category following the disruptive events.

**Practical implications** – Islamic institutions are alerted to the heightened need for providing superior service, as even superior service may no longer assure high satisfaction. Extrapolating to an even bigger societal disruptor, in the soon-to-come post-COVID-19 world, category attitudes toward walk-in banking services will be in turmoil and highly salient. So, brand managers will need to develop creative ways to strengthen not just brand attitudes but also to re-stabilize category attitudes if the category is to recover.

**Originality/value** – This is considered a pioneer study in using mixed methods to re-think the famous SERVQUAL scale in a unique context and relating findings to impacts of disruptive events on attitude toward Islamic banking.

**Keywords** SERVQUAL, Customer satisfaction, Islamic financial services marketing, Category attitude, Disruptive events, Service quality, Attitude



## Introduction

In business, the terms disruptors, disruptive brands and disruptive innovations have become popularly bandied about (Charitou and Markides, 2003; Markides, 2006, 2012; Paap and Katz, 2004; van Rensburg, 2015). There is also a vast literature on governments and businesses needing to have recovery planning and recovery systems following disruptive events, whether from natural disasters or terrorism or other events. Less discussed are the effects on societies – and consumers therein – of uncontrollable, society-level disruptive events. Disruptive events have been described as “any event that could potentially transform our personal lives into one of chaos, distress, confusion or all of the above” (Levy, 2019). Increasingly, disruptive events have become the global norm. Indeed, disruptive events can lead to category shattering responses. Realization of impending, even imminent, climate change led Norway to codify requirements for new vehicle sales, with the goal of eliminating sales of gas/diesel vehicles by 2025. Here, an entire product category has been impacted due to seismic shifts in citizen (consumer) attitudes accompanied by aggressive national policy. Similar behaviors are occurring across the globe with climate change fears compelling more and more nation-level responses. As a result of climate change fears, entire product categories are being impacted either favorably (solar/wind/electric) or unfavorably (gas/diesel/coal). Recently, COVID-19 has had enormous impacts on global society, affecting nearly all decisions consumers make and possibly affecting attitudes for years to come. In this instance, where many consumer decisions had previously been entirely at the brand level, category attitudes may play a prominent role in decision-making.

The Middle East has been fraught with disruptive events for decades, with populations traumatized by civil unrest, wars, near and actual economic collapse and crumbling infrastructure among other stressors. Throughout the region, governments have been elected or over-thrown or both, with societies flailing between periods of ardent, mandated Islamism to tolerance and acceptance of secularism. These seismic shifts create untold turbulence, with societal level psychological effects. Moreover, accompanying these shifts are the effects on consumer behavior – with entire product categories being affected therein. Here, we turn to the focus of our work. The focal disruptive event has two parts. First, the context in Egypt, where the Muslim Brotherhood gained power in 2012, creating a staunchly Islamic-supportive government. Second, soon after there was a coup removing President Morsi, followed by government edicts banning the Muslim Brotherhood and forcing the closure of many mosques, among other secular-trending actions. This was followed by a dramatic shift in Egyptian attitudes. In 2017 a report in the Economist noted, “in Egypt support for imposing Sharia (Islamic law) fell from 84% in 2011 to 34% in 2016.” Furthermore, after two revolutions in 2011 and 2013, Islamic banks failed to achieve social acceptance because of a shortage of disclosure about information in relation to how Islamic banks comply with Sharia (Islamic Law), policy toward insolvent clients, unlawful (Haram) transactions, human rights, fighting terrorism, environmental policy and equal opportunities (Mohamed, 2018).

Within this context, we focus on a particular product category, consumer Islamic banking. As in many countries, Egyptian consumers have category choices for financial institutions. These are conventional versus Islamic financial institutions. Substantive differences in product choice and services exist between these forms. Today, the

Egyptian banking market has 39 banks, including 14 banks licensed by the Central Bank of Egypt (CBE) that offer Islamic banking products, serving 2.5 million Islamic banking clients and constituting about 20% of the Egyptian banking market. Mohamed El-Beltagy, the Head of the Egyptian Islamic Finance Association (EIFA), notes that from 2013 to 2014 Islamic deposits had seen a growth rate of 12%, with a valuation of EGP 115.8bn (8.3% of the Egyptian banking market). While this growth rate seems promising for the Islamic banking category, the major disruptive events plaguing Egypt, events flinging Egyptians from Islamism to the present secularism, makes it likely that attitudes toward Islamic institutions have been shaken, even altered, with the result being that these category attitudes now have a pronounced influence on customer satisfaction toward Islamic service providers.

As suggested earlier, disruptions to category-level attitudes caused by societal-level disruptors make it possible that category attitudes become more salient for financial consumers than in ordinary times. In turn, these attitudes may have considerable effects on how consumers experience a brand. For instance, where walk-in banking has many customer service elements, each affecting satisfaction with the brand, category attitudes made salient by a disruption may impinge on this relationship. So, understanding the effects of these now-salient disrupted category attitudes seems vital. Our main objective is to examine whether the expected strong positive relationship between service quality and brand satisfaction is impacted by disrupted category attitudes that have become pronounced and possibly altered by a major societal-level disruptor. To conduct this investigation valid, context-appropriate measures of service quality, customer satisfaction and category attitudes were needed.

### Literature review

A wide-ranging service quality literature has led to reviews (Ladhari, 2009) and meta analyzes (Carrillat *et al.*, 2007, 2009), with outcomes associated with quality service usually being customer satisfaction, loyalty and purchase intention. One of the most known tools for assessing service quality is SERVQUAL (Parasuraman *et al.*, 1988). However, numerous studies have made it apparent that SERVQUAL, initially designed and implemented in the USA, requires adaptation in non-USA banking contexts (Newman, 2001, UK; Zhou *et al.*, 2002, China; Lam, 2002, Macau; Chi Cui *et al.*, 2003, Korea; Arasli *et al.*, 2005, Greece; Awan *et al.*, 2011, Pakistan; Ismail Hussien and Abd El Aziz, 2013, Egypt; Ali and Raza, 2017, Pakistan). The call for adaptation of this well-regarded instrument in non-USA contexts includes Ladhari's (2009) recommendation that researchers "develop their own instrument for a specific industry or study context." The adaptation of the instrument has been noted in several Islamic contexts. For instance, a study of Islamic banks in Jordan reveals the importance of having service standards and service delivery attentive to Islamic traditions (Naser *et al.*, 1999). Othman and Owen (2001) introduced CARTER, a measure that adapted SERVQUAL to include "compliance with Islamic principles" as a service quality dimension for service quality in Islamic contexts. Amin and Isa's (2008) Malaysian service quality in banking study further confirms that "Muslim customers' trust in Islamic banks may be linked to customers perceiving that products and services are running with Shariah principles."

Given that Egypt is a hundred-million-person nation dealing with distinct nation-wide disruptors affecting the relationship between its people, religion and religious institutions, it is important to understand whether these upheavals, already evidenced to have diminished attitudes toward Islam nationwide (Economist, 2017) have disrupted category attitudes

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affecting the service quality – to – customer satisfaction relationship. With approximately 2.5 million Islamic banking clients constituting about 20% of the Egyptian banking market, the importance of this knowledge is apparent. Given our near-certainty that defaulting to SERVQUAL would be inappropriate and unsure whether CARTER's compliance dimension (Othman and Owen, 2001) is present in the unique Egyptian context, we used a systematic and rigorous multi-method approach to develop a service quality measure befitting our context. Thus, our first objective was to develop and apply a reliable and valid service quality measure for the Egyptian banking context.

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#### *Disruptive events effects attitudes and buyer behavior toward product categories*

Disasters produce substantial and lasting psychological effects on societies, ranging from “shock and numbness, depression, anxiety, anger and symptoms of or full-syndrome acute stress disorder” (Leon, 2004). Ehie and Olibe (2010) provide insight as to the impacts of disruptive events (pre- versus post 9/11) on firm' behaviors, finding a “sharp decline in research and development activities within the manufacturing sector post-9/11.” The authors aptly note that terrorist attacks may lead to resources being shifted toward sectors (defense/anti-terrorism) and away from other productive sectors.

To cite just two disruptive events causing dramatic category level change in social attitudes, political responses and consumer behavior, we offer the Australian response to a horrific mass murder event and the Norway response to climate change fears: (Table 1).

#### *Brand attitudes versus product category attitudes*

Crowley *et al.* (1992) make the point that there may be “inherent differences between consumer attitudes toward brands versus (attitudes toward) product categories,” with brands possibly having more distinct attitudinal aspects than category attitudes. It is possible that customers can be brand loyal while having generally negative attitudes toward a product category? Instances, where this occurs, can be found with smoking, where innumerable smokers simultaneously hold a generally negative attitude for category (Swanson *et al.*, 2001). Another instance occurs when consumers have a loyalty to a particular vehicle brand (think Hummer) while recognizing that the category (large vehicles) may be unduly harming the environment through less-than-optimal fuel efficiency. Meanwhile, these and other category level disruptors create industry-wide upheaval, with brands suffering as result.

#### *Service quality measurement across nation contexts*

The 30 years following Parasuraman *et al.* (1988) seminal work on a service-quality scale reveals just how influential this early work has been, both in the USA where it was developed and across the world. Although these authors could not have known just how important their work would be, they were clearly aware of the fact that every retailer offers services and only by understanding “the service expectations and perceptions of consumers (can a retailer) improve service.” Further, the authors acknowledged that their instrument was intended to provide a basic skeleton, one that “can be adapted or supplemented to fit the characteristics or specific research needs of a particular organization.” The apparent excitement about the measure as evidenced by the almost immediate follow-up validation/replication studies soon published in conferences and prestigious outlets, including one by the original authors (Parasuraman *et al.*, 1991). The 1991 paper reiterates the usefulness of adding “context-specific items to supplement SERVQUAL,” with the authors encouraging new items to be enveloped into existing SERVQUAL dimensions while recognizing that there may be (context-specific) items “that do not fit under any of the five dimensions.”

Disruptive event	Effects on society	Impact on category
<p>Australia In 1996, a “gunman opened fire on tourists in a seaside resort in Port Arthur, Tasmania. By the time, he was finished, he had killed 35 people and wounded 23 more. It was the worst mass murder in Australia’s history.” <a href="#">Oremus (2017)</a></p>	<ul style="list-style-type: none"> <li>• Sweeping changes to gun laws, including prohibiting ownership of automatic/semi-automatic and certain shotguns; waiting period for the purchase</li> <li>• Massive state buy-back of weapons</li> <li>• Over the ensuing decade, homicide by guns fell 59%</li> <li>• Robberies with firearms involved fell sharply</li> <li>• Zero mass shootings over the ensuing 20 years (excepting two murder-suicides)</li> </ul>	<ul style="list-style-type: none"> <li>• Gun ownership per capita down 23%</li> <li>• Households with a gun down 75%</li> <li>• Ownership of automatic/semi-automatic and pump-action shotguns drops precipitously</li> </ul>
<p>Public support for aggressive measures as high as 90% “Australians, on the whole, we are happy to give up their guns and accept the new restrictions. They understood that semiautomatic guns, which reload themselves each time fired, increase exponentially the lethality of a firearm.” <a href="#">Patrick, 2018</a></p>		
<p>Norway Heightening concerns in the 1990s about “pollution, congestion and noise” dovetailed with a commitment to “combat climate change”</p>	<ul style="list-style-type: none"> <li>• Parliament sets 2025 as the target date for zero emissions for all new cars</li> <li>• Numerous incentives put in place for electric vehicles</li> <li>• Majority of new car sales are electric</li> <li>• Norway becomes “pacesetter” for electric car sales</li> </ul>	<ul style="list-style-type: none"> <li>• Petro/diesel car sales plummet</li> </ul>
<p>“Even though it’s highly subsidized, e-mobility in Norway has caught fire on account of its own virtues (contributing to) air quality, its quiet and the many perks that e-cars enjoy” <a href="#">Hockenos (2017)</a> “Enthusiastic embracing of electric vehicles by ordinary Norwegians is not all down to ecological benefits but something more simple – money.” <a href="#">Jones (2018)</a></p>		
<p>Egypt 2012 – the Muslim Brotherhood gains power and Mohamed Morsi becomes President 2013 – a coup removes President Morsi. Protests violently suppressed. Muslim Brotherhood was banned. Forced closure of many mosques <a href="#">Hellyer (2013)</a> reports that religion is a fundamental part of the Egyptian identity. Meanwhile, recent years shattered religion’s prominence, with secularism taking stronghold. In 2017 a report in the Economist noted, “In Egypt support for imposing Sharia (Islamic law) fell from 84% in 2011 to 34% in 2016. Egyptians are praying less, too”</p>	<ul style="list-style-type: none"> <li>• 2.5 million Islamic banking clients in Egypt, constituting about 20% of the banking market</li> <li>• Societally, secularism supported by state</li> </ul>	<ul style="list-style-type: none"> <li>• Expectation that Egyptians have developed less preference toward Islamic offerings when secular offerings are available</li> </ul>

**Table 1.**  
Examples of the  
impact of disruptive  
events

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SERVQUAL research continued in the 1990s and 2000s, leading to reviews (Ladhari, 2009) and meta-analyses examining the impact of SERVQUAL (Carrillat *et al.*, 2007, 2009) on outcomes including customer satisfaction, loyalty and purchase intention. Ladhari (2009) reaches the conclusion that among various measures for service quality, “the SERVQUAL instrument. . . has received the most recognition. (A measure that) has been ‘successfully’ applied to a variety of service settings.” Even so, both theoretical and empirical issues were noted, including “it is applicability to different cultural contexts.” Ladhari states further that there are circumstances where “researchers should either adopt the SERVQUAL methodology to develop their own instrument for a specific industry or study context.” Carrilat *et al.*’s (2007) meta-analysis of 17 studies affirmed the need to adapt “the SERVQUAL scale to the measurement context so as to “improve its predictive validity.” Carrilat *et al.*’s (2009) ensuing meta-analysis of 86 service quality studies observed further that “the universality of the scale has been questioned (and SERVQUAL) had to be modified when used in distinct contexts and settings.” The authors further point out that SERVQUAL may have valid concerns when used in nations other than the USA due to translation effects on item-meaning and differences in cultural contexts. Carrillat *et al.* (2009) conclude with “support(ing) foreign managers who want to develop their own service quality scales.”

Despite the advice to adapt SERVQUAL in contexts other than the USA, numerous studies have used this tool in non-USA contexts and many of these have been serving quality studies of Islamic banking in Islamic majority countries including Kuwait (Othman and Owen, 2001) Malasia (Amin and Isa, 2008; Thaker *et al.*, 2016), UAE (Rehman, 2012), Pakistan (Rehman, 2012; Ali and Raza, 2017) and Oman (Ananda and Devesh, 2019). On a positive note, many of these studies affirm that most SERVQUAL dimensions are applicable in service contexts beyond the USA. However, with few exceptions (Lam, 1995, 1997; Wal *et al.*, 2002; Awan *et al.*, 2011; Min Li *et al.*, 2015; Kitapcia *et al.*, 2014; Ananda and Devesh, 2019), there is also a confirmation that SERVQUAL and the traditional five dimensions therein, need to be adapted so as to better meet the realities of various national contexts. Accommodating this need for adapting the measure, studies in Islamic majority countries have tended to include some form of *compliance* to Shariah law as an additional customer service dimension (Table 2), resulting in a measure termed CARTER. A recent review and discussion by Jaafar and Tasmin (2018) provide further testament to the utility of the CARTER compliance dimension for Malaysian banks.

Religious beliefs could similarly be expected to be a dominant issue affecting service expectations in Egypt. Hellyer (2013) attests to the prominence of religion in Egypt:

In general, Egyptians are a conservative people and religion is a fundamental part of their identity [ . . . ] surveys done by Gallup and now TahrirTrends [ . . . ] indicate how Egyptians are clear about their identification with religion. In total, 98% of those surveyed by Tahrir Trends considered religion to be “very important” on a day-to-day level. The remainder said “somewhat important.”

Given that *compliance* was an important service quality dimension in other Islamic banking studies and the importance of Islam in Egypt, we expect that compliance is a dimension of customer service quality measurement in Egypt. Additionally, the relationship between service quality and satisfaction has been established in numerous contexts including studies of Islamic banking in various countries (Table 2). Here, we similarly expect that customer service quality is associated with satisfaction with one’s bank, with this expectation (H3) simply a reaffirmation of an accepted association:

H1. Traditional SERVQUAL dimensions for customer service are important dimensions of service quality for Islamic banking.



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Citation	Context	Observations by authors for adapting SERVQUAL in cultural contexts outside West and/or the USA
Freeman and Dart (1993) Quester and Romaniuk (1997)	Business owners; Canada Advertising Industry sector; Australia	“Although several dimensions of the scale proved useful, additional quality-related factors emerged from the analysis” “If indeed, the characteristics of (context) are such as to make such “generic” instruments as SERVQUAL or SERVPERF less effective, future research may be aimed at refining both or either of them, (providing) a better means of predicting clients’ perceptions”
Madhukar <i>et al.</i> (1999) Othman and Owen (2001)	Banking sector; India Banking sector; Kuwait	“The five-factor conceptualization of SERVQUAL does not seem to be totally applicable” “This study indicates that it is important for Islamic banks to put cultural differences at the front when adopting SQ and suggests a new model to measure SQ called CARTER” “Compliance . . . which means the ability to fulfill Islamic Law and operate under the principles of Islamic banking and economy” (Clients) “clearly judged compliance, assurance and responsiveness as; the most important while tangibles, reliability and empathy were the least important”
Newman (2001)	Banking sector; UK	“In addition to highlighting serious weaknesses in the value of SERVQUAL as a measure of service quality and as a diagnostic tool, this study raises some of the practical difficulties entailed in its implementation”
Zhou <i>et al.</i> (2002)	Banking sector; China	“While SERVQUAL can be selected as a basis for monitoring a service quality improvement process in China’s bank context, the competitive advantage for a bank may result from a broadened perspective on service quality. An exploration of alternative service quality measures tailored to a specific context tends to be a wise choice” (pg. 19)
Lam (2002)	Banking sector; Macau	“Factor analysis established the existence of six service dimensions, which is different from the original findings of Parasuraman <i>et al.</i> (1988)” “Some values . . . important to the Chinese might not enter the instrument’s inventory of key issues. Following this line of logic, the SERVQUAL instrument, developed in the US, may not be able to capture certain consumer values which are deemed important to the Chinese service users” “This calls for the development of an indigenous instrument to rectify this deficiency”
Witkowski and Wolfinbarger (2002)	banks, medical care, retail clothing stores, postal facilities and restaurants; Germany and the USA	“ . . . some factor or factors important to German consumers may not be measured by SERVQUAL” “In other countries, services researchers may need to conduct exploratory research to determine services items that may need to be added to the SERVQUAL/SERVPERF format”
Chi Cui <i>et al.</i> (2003)	Banking sector; Korea	“The original and weighted SERVQUAL . . . developed in the West cannot be used directly in the banking sector in Korea” (pg 199) “ . . . using the original measurement scales without proper adaptation will give misleading results.” (pg 199)
Taap <i>et al.</i> (2011)	Banking sector; Malaysia	“Convenience . . . is added to the existing SERVQUAL model to suit the local context”

(continued)

**Table 2.**  
SERVQUAL in  
nation-contexts  
outside the USA:  
calls for adapting the  
measure

Citation	Context	Observations by authors for adapting SERVQUAL in cultural contexts outside West and/or the USA
<a href="#">Awan <i>et al.</i> (2011)</a>	Banking sector; Pakistan	Affirms utility of modified instrument for examining customer service quality perceptions
<a href="#">Rehman (2012)</a>	Banking sector; UAE, Pakistan and UK	Includes the sixth dimension to SERVQUAL, compliance. Measure consists of three items: compliance with Shariah law, a wide range of product and services in banking and confidence in bank's Shariah advisor
<a href="#">Ismail Hussien and Abd El Aziz (2013)</a>	e-Banking sector; Egypt	Discusses SERVQUAL but builds its own instrument based on the unique context of e-Banking in Egypt Nine dimensions of service quality have a significant influence on customer satisfaction. These dimensions include usability, reliability, responsiveness, privacy, incentives, fulfillment, efficiency, assurance and empathy
<a href="#">Ali and Raza (2017)</a>	Banking sector; Pakistan	"All six dimensions (compliance, assurance, responsiveness, tangibles, empathy and reliability) of service quality are distinct constructs" "The compliance dimension of the SERVQUAL model proved its importance by showing the highest contributing factor in the overall model"

Table 2.

*H2.* In addition to SERVQUAL dimensions, *compliance* is an important dimension of service quality for Islamic banking.

*H3.* There is a significant positive relationship between each service quality dimension and customer satisfaction.

#### *Islamic banking, the disruptive event and consumer category attitudes*

The Islamic banking system has gained momentum worldwide. There are now 180 Islamic banks and financial institutions operating in Asia, Africa, Europe and the USA with more than 8,000 branches [...] large international conventional banks are showing interest in the Islamic banking system as well. For instance, Citibank has established branches in countries such as Bahrain and Sudan to operate in accordance with Islamic Shari'ah principles. [Naser \*et al.\* \(1999\)](#).

It turns out that the [Naser \*et al.\* \(1999\)](#) report was just the early stage of a period of exponential growth in Islamic banking. By the mid-2000s, [Amin and Isa \(2008\)](#) noted that "Islamic banking has been established in more than 100 countries, with an estimated \$300 billion in assets that are increasing by 15% a year." In countries with Muslim majorities, many international financial institutions including Citibank, HSBC, OCBC and Standard Chartered were already adapting offerings and banking facilities to attract Muslim customers ([Taap \*et al.\*, \(2011\)](#)). In 2012, an Ernst and Young report asserted that the Islamic banking sector had been growing 50% faster than the overall banking sector. In 2016, the World Islamic Banking Competitiveness report affirmed that projections are generally positive, driven by significant unmet demand (Global Report on Islamic Finance, 2016). By 2017, the Worldfolio.com site reported that:



The Sharia-compliant financial system is worth some \$1.88 trillion, according to recent figures released in May by industry monitor, the Islamic Finance Services Board (IFSB). The organization was bullish in its growth estimates, stating that the number could increase to \$3.4 trillion by 2018.

Erol and El-Bdour (1989) recognized that having Islamic precepts in modern business would likely affect how bank customers relate to a bank. It seems important to have service standards and service delivery attentive to Islamic traditions, at least in majority Islamic countries (Naser *et al.*, 1999). These authors found that:

In total, 70% agreed or strongly agreed that religious reasons were important (in choosing an Islamic bank). This is followed by 65% of those who banked with the Islamic bank because the bank not only provided conventional banking but also observes Shari'ah principles.

Similarly, Amin and Isa (2008) report that "in the Malaysian banking context, Muslim customers' trust in Islamic banks may be linked to customers perceiving that products and services are running with Shariah principles." Gait and Worthington (2008) report on the many distinct service characteristics of Islamic banks. Their review concludes with comments related to consumer choice: while religious conviction is a logical key determinant of the use of Islamic finance services, it is often not the only concern, with most consumers also identifying bank reputation, service quality and pricing as being of relevance in determining their patronage of a particular financial institution.

*In Egypt*, the first Islamic bank launched abiding by Islamic Shariah principles was Mit Ghamar Savings Bank in 1963. Today, the Egyptian banking market has 39 banks, including 14 banks licensed by the Central Bank of Egypt (CBE) that offer Islamic banking products. Mohamed El-Beltagy, the Head of the Egyptian Islamic Finance Association (EIFA), asserts that there are approximately 2.5 million Islamic banking clients in Egypt, constituting about 20% of the Egyptian banking market. Given the rise in demand for Islamic banking, recent years have seen a noticeable increase in the number of Islamic banks in Egypt. El-Beltagy further notes that from 2013 to 2014 Islamic deposits had seen a growth rate of 12%, with a valuation of EGP 115.8bn (8.3% of the Egyptian banking market). This was due, in part, to the Muslim Brotherhood gaining power in 2012 and the ensuing embrace of Islam by the new Egyptian President, Mohamed Morsi. Rising demand for Islamic banking has led conventional global and local commercial banks including HSBC and Audi to set up branches offering Islamic banking. In sum, the situation has been that Egyptians have category level choice between competing Islamic banks and conventional secular banks (including Barclays, Citibank and HSCB, etc.).

However, societal-level disruption has recently occurred in Egypt, likely affecting how the populace views Islamic institutions, and therefore attitudes toward these institutions. In less than a decade, there have been the Arab Spring protests and, even more recently, a coup removing President Morsi. The coup then led to banning the Muslim Brotherhood and forced closure of many mosques, among other secular-trending actions. Some might have thought that these actions would have led to resistance and there were protests at the time – protests that were violently suppressed. It might be thought that the ensuing effect of this harsh treatment toward Islamic institutions would be an upswelling of defense by the populace toward these institutions, accompanied by a hardening of favorable attitudes toward Islamic institutions, aka, if unable to resist by taking to the streets, resist by spending behavior supportive of Islamic businesses. However, by 2017 it seemed apparent that Egyptians had quickly adapted in favor of the new era of secularism. As suggested earlier, a report in the Economist noted the contrary, "In Egypt support for imposing Sharia (Islamic law) fell from 84% in 2011 to 34% in 2016. Egyptians are praying less, too." This sentiment change occurred so suddenly that it may be an expression of a previously

suppressed underlying sentiment that existed even in the years when Islam had been stridently supported by those in power.

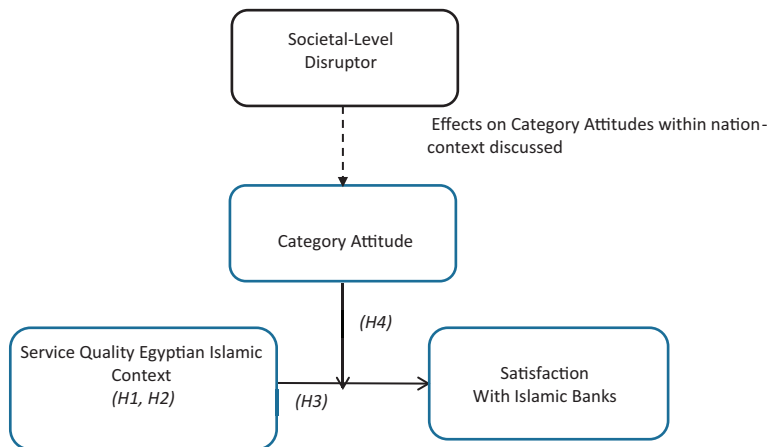
As discussed, the Egyptian crisis has been a disruptive event that dramatically made category become prominent in consumer choice, indelibly disrupting, destabilizing and altering attitudes toward secular and Islamic institutions. These attitudes seem likely to now take a role in how consumers interpret and evaluate relationships with brands. Specifically, we expect that in a country where disruptive societal events have both altered and made category attitudes take on a prominent role in consumer decision-making, these attitudes play an important moderating role in the customer service-to-satisfaction relationship discussed earlier (*H3*). We expect that these disrupted unstable category attitudes, if negative, will weaken the relationship. For those customers maintaining positive category attitudes despite the disruptive event, the effects of exceptional customer service will be an elevated positive impact on satisfaction.

If this is the case, it makes it all-the-more imperative that Egyptian customers experience exceptional customer service at their Islamic institutions (brands). It may be the only way to overcome a downward pressure on satisfaction being provoked by the recent state-sanctioned behaviors aimed at reducing consumer support of Islamic institutions. By disrupting category attitudes while also making them more salient, Islamic banks may find themselves under new pressures to offer quality service that can sustain high satisfaction toward their brand.

If this proves to be the case, evidence would be present that societal level disruptive events that disrupt category attitudes, cascades to deleterious effects on brands. On the other hand, if effects on category attitudes have no effect on the service quality – to – customer satisfaction relationship, Islamic brands can be more confident that high service quality continues to determine customer satisfaction despite the disruption. In sum, we expect:

*H4.* Attitude toward Islamic banking will have a positive moderating effect on the relationship between service quality and brand satisfaction.

The relationships discussed and the hypothesized relationships (*H1–H4*) are depicted in [Figure 1](#).



**Figure 1.** Service quality and satisfaction: the effect of category attitudes on outcomes in a societal-level disruptor condition

## Research design

We used qualitative than quantitative methods to identify the dimensions of service quality, measure perceptions of service quality of Islamic banks and examine associations of these variables with customer satisfaction and attitudes toward Islamic banking. Qualitative research consisted of focus groups, comprising managers and experts of Islamic banking from six banks, namely, Bank Misr (Islamic finance department), Abu Dhabi Islamic Bank, United Bank of Egypt, Baraka Bank (Egyptian Saudi finance bank), Faisal Islamic Bank of Egypt and Misr Iran Development Bank. These six banks are considered the best Islamic financial institutions in Egypt, with some having received the best Islamic finance institution awards for 2018 at the regional and country level.

The purpose of the focus groups was to develop a valid measure of service quality in the Egyptian Islamic banking sector. We introduced each of the five SERVQUAL dimensions (tangibility, reliability, assurance, empathy and responsiveness), as well as the compliance dimension (Othman and Owen, 2001) to participants and had them discuss the relevance of these dimensions and whether additional factors are relevant in the Egyptian context. The focus group discussions were recorded, transcribed, coded and analyzed.

The focus group discussions were analyzed using constant comparison analysis through open coding for the data, followed by chunking data into small units/groups through axial coding and finally developing themes that express the content of each group using selective coding (Strauss and Corbin, 1998). These themes were then mapped to the variables under study to verify their meaning and applicability in Islamic banks. Each focus group offered favorable comments as to how tangibility, reliability, assurance and empathy are relevant factors. At the same time, numerous comments suggested a need to add items related to responsibilities Islamic banks have toward providing service consistent with Islam, as well as improving the attitude and misunderstanding toward Islamic banking. More specifically, the following quotes reflect the findings of focus groups on these aspects:

These service quality factors are relevant; however, they should be redefined to fit the Islamic banking context. In Islamic Banking, it is extremely important for bank employees to possess the appropriate knowledge to explain to customers how Islamic banking can benefit them like conventional banking – Focus Group #1.

Unfortunately, most of the customers that initially enter the bank have misconceptions about Islamic Banking; they feel obliged to use the bank for religious reasons rather than an investment opportunity. So employees have to work on the attitude of customers, as well as their knowledge about Islamic banking and its true benefits – Focus Group # 3.

Due to the current circumstances and the different political disruptions related to Islam that the country and region, in general, has been through, perceptions toward Islamic banking have been distorted, although it is booming in several European countries. – Focus Group #2.

The Egyptian economy has been through different ups and downs due to political instability and having to change three presidents in four years! Islamic banks have gained a lot of prominence during the Morsi era but unfortunately, it was not sustained due to the political turbulence that happened after that. A lot of misconceptions about Islamic banking need to be clarified. – Focus Group # 2

Across the focus groups, there were several comments made about the importance of dedication and commitment of employees to Islam, their compliance to the law of Islam, giving clients the advice grounded in Islamic principles and providing the heartfelt service accorded to Islam. Again, these concepts were not represented by any of the original

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SERVQUAL dimensions and these concepts seemed consistent with compliance to Shariah of [Othman and Owen's \(2001\)](#) CARTER customer service measure. However, whereas the CARTER instrument placed compliance as a distinct factor, our focus groups preferred thinking of compliance-to-Islamic service qualities as within existing SERVQUAL dimensions. Overall, the outcomes of the focus groups were:

- compliance with Islamic principles is better conceived as within other service quality dimensions as opposed to being a distinct factor;
- many comments as to the importance of service provision being expressed as a matter of faithfulness (rather than merely being in compliance with Islamic rules) led to adding items that relate to the caring provided to customers by bank employees as part of service provision, termed *devotion to the customer*; and
- all SERVQUAL dimensions with the exception of *responsiveness* were considered an essential dimension of service quality.

This resulted in reducing items related to responsiveness in the measure (final items for each dimension are provided in the [Appendix](#)).

## Quantitative research

### *Sample and sampling procedures*

Six Egyptian Islamic banks provided contact details for their banking customers in Cairo and Alexandria. From this, a random list of 400 was chosen, with questionnaires sent online. Initially, a pilot study of 65 respondents has been run to ensure that all statements were measuring the intended variables after being translated into Arabic.

### *Measurement instrument*

Reflecting on the outcomes of the focus groups, we adapted SERVQUAL and Compliance to Shariah items, as well as introducing additional items for *devotion to customers*. Using a five-point Likert scale anchored with “strongly agree = 5” and “strongly disagree = 1,” there were 22 items representing *service quality in Egyptian Islamic banks*. *Customer satisfaction of Islamic Banks* was measured using three items adapted from the satisfaction with Islamic banks measure used by [Nam \(2008\)](#). Adapted from [Lada et al. \(2009\)](#), four items were used to measure *attitude toward Islamic banking*. The questionnaire was prepared in English and then translated into Arabic by using the back-translation method with assistance from an Islamic banking executive who is fluent in both languages. Then, the scale items were reviewed by two experts in the field of Islamic banking, with minor modifications made to ensure face validity before conducting the pilot study.

### *Scale validation*

Following data collection, exploratory factor analysis (EFA) was performed using principal component analysis with varimax rotation and Kaiser normalization as an extraction method. The results of the EFA show a high value of 0.836, i.e. 83% for the Kaiser-Meyer-Olkin (KMO) measure indicating adequacy for principal component analysis. Bartlett's test of sphericity was applied and showed that the sample is significant at 0.000, which is also acceptable. The initial reliability test for the scale items yielded a Cronbach's alpha from 0.7 to 0.84 ([Table 3](#)).

Furthermore, confirmatory factor analysis was used, with all items loading on their respective constructs, providing support for convergent validity. Further, discriminant validity was obtained for all constructs, as the variance extracted for each construct is

greater than its squared correlations with the other constructs. Finally, composite reliability should be greater than 0.7 and variance extracted greater than 0.5 to indicate reliable factors (Hair *et al.*, 1995; Holmes-Smith, 2001). Table 4 shows that composite reliability (CR) ranges from 0.801 to 0.911 and the average variance extracted (AVE) ranges from 0.652 to 0.828, representing sufficient convergent validity (Hair *et al.*, 1998).

A total of 322 usable and valid responses were received out of 400, yielding an 80.5% response rate. Demographics of the sample are shown (Table 5). The first and second hypotheses provided expectations that SERVQUAL dimensions for customer service and the compliance dimension from the CARTER measure would be relevant in the Islamic banking sector in Egypt. The qualitative procedure and ensuing scale validation affirmed that most SERVQUAL dimensions have utility while compliance items were subsumed into reliability and assurance SERVQUAL dimensions. Meanwhile, the newly identified *devotion to customers*' dimension was validated. Collectively, these findings offer partial support for the expectations stated in hypotheses one and two.

Item no.	Factor loading	Factor extraction	Cronbach's alpha	Mean value
Tangibility 1	0.666	12.582	0.821	2.13
Tangibility 2	0.49			3.87
Tangibility 3	0.59			3.00
Tangibility 4	0.613			2.91
Tangibility 5	0.878			2.52
Tangibility 6	0.695			2.87
Reliability 1	0.455	10.685	0.755	4.17
Reliability 2	0.745			4.57
Reliability 3	0.857			4.57
Reliability 4	0.694			2.48
Assurance 1	0.696	21.8	0.705	4.39
Assurance 2	0.78			4.51
Assurance 3	0.739			4.74
Assurance 4	0.651			4.56
Devotion 1	0.517	8.98	0.816	4.48
Devotion 2	0.746			4.26
Devotion 3	0.678			4.17
Devotion 4	0.524			4.30
Empathy 1	0.578	12.88	0.723	3.96
Empathy 2	0.498			4.26
Empathy 3	0.512			4.52
Empathy 4	0.497			3.24

**Table 3.**  
Factor analysis

Constructs	Cronbach's alpha	Composite reliability (CR)	Average variance explained (AVE)
Tangibility	0.935	0.892	0.652
Reliability	0.865	0.911	0.712
Empathy	0.813	0.801	0.725
Assurance	0.834	0.842	0.668
Devotion	0.922	0.865	0.825

**Table 4.**  
Cronbach's alpha, CR  
and AVE

The third hypothesis (*H3*) anticipated a positive relationship between (each identified service quality dimension) and customer satisfaction. As indicated (Table 6), the relationship between each service quality dimension and satisfaction is positively significant after running Pearson correlations. Furthermore, there is a significant positive relationship between the service quality dimensions and attitude toward Islamic banking as indicated in Table 7, however a negatively significant one with satisfaction toward Islamic banking.

Additionally, linear stepwise regression analysis was used to validate the fitness of the proposed model. Results in Table 8 indicate that all service quality dimensions have significant positive effects on satisfaction ( $p < 0.01$ ). Additionally, the model has an *R*-squared of 0.865. We can also observe that assurance is the most important variable influencing customer satisfaction toward Islamic banks followed by empathy and devotion, reliability and finally tangibility. In sum, there is a positive relationship between each of the five service quality dimensions including the new “devotion” dimension and customer satisfaction with one’s Islamic bank, providing support for *H3*.

<i>n</i> = 322	Frequency	(%)
<i>Gender</i>		
Male	270	84.0
Female	52	16.0
<i>Age</i>		
21–25	15	4.6
26–30	40	12.4
31–40	130	40.3
41–50	137	42.5
<i>Education</i>		
High school/diploma	25	7.7
University graduate	185	57.4
Masters holder	78	24.2
PhD holder	34	10.5
<i>Occupation</i>		
Public sector employee	80	24.8
Private sector employee	130	40.4
Self-employed	112	34.8
<i>Monthly income (Egyptian pound)</i>		
10000–20000	90	27.9
20001–40000	138	42.9
>40000	94	29.2

**Table 5.**  
Sample demographics

	Tangibility	Reliability	Empathy	Assurance	Devotion
Customer satisfaction toward Islamic bank	0.701**	0.648**	0.782**	0.817**	0.790**
Sig. (two-tailed)	0.000	0.001	0.000	0.000	0.000
<i>n</i>	322	322	322	322	322

**Note:** \*\* Pearson correlation coefficients significant at the 0.01 level (two-tailed).

**Table 6.**  
Correlation coefficients: customer satisfaction and service quality dimensions



The fourth hypothesis asserted that in this societal-level disruptive environment, where customers have disrupted and possibly altered category attitudes (toward Islamic institutions due to aggressive State support of secularism), these newly salient attitudes positively moderate the service quality – to – satisfaction relationship. When the Attitude toward Product Category variable was added to the model (Table 9), *R*-square was 0.709. In this model, each of the service quality dimensions continues to have significant positive betas ( $p < 0.01$ ), although each beta is smaller than in the initial model by about 10%. Additionally, as expected the beta for Category Attitude toward Islamic Banks significant ( $p < 0.05$ ). However, the beta is negative (–0.109), a finding consistent with the correlation analysis for these variables (Tables 6 and 7). These results fail to support *H4*.

Finally, although we hypothesized no particular relationships between category attitudes and characteristics of the population, we provide a summary of attitudes by demographics (Table 9). As shown, the majority of respondents across most demographic variables had averages of 4.5 or greater on the five-point scale used for the attitude variable [1], although there was a significantly lower attitude toward Islamic banking institutions for public sector employees and those with the lowest incomes. Additionally, young adults (21–25), those with lower incomes and women also had significantly lower attitudes toward the Islamic institutional category. (Table 10)

### Discussion and limitations

Service quality plays a vital role in the success of service providing institutions and SERVQUAL, developed over 30 years ago in the USA (Parasuraman *et al.*, 1988), continues

		Tangibility	Reliability	Assurance	Devotion	Empathy	Customer satisfaction with Islamic banks
Attitude toward Islamic banks	Pearson correlation	0.748**	0.667**	0.794**	0.884**	0.849**	–0.651**
	<i>p</i> -value	0.000	0.000	0.000	0.000	0.000	0.000
	<i>n</i>	322	322	322	322	322	322

**Table 7.**  
Correlation coefficients: attitude toward Islamic banking and service quality dimensions

**Note:** \*\*Pearson correlation coefficients significant at the 0.01 level (two-tailed)

Model	<i>R</i> <sup>2</sup>	DF	F	Sig.	Beta	T	Sig.
	<b>0.865</b>						
Regression		3	133.036	0.000			
Residual		319					
Total		322					
Assurance					0.507	4.506	0.000
Empathy					0.472	6.679	0.000
Devotion					0.405	7.354	0.000
Reliability					0.293	5.861	0.000
Tangibility					0.231	4.354	0.000

**Table 8.**  
Regression model of service quality dimensions on satisfaction

**Note:** \*Dependent variable: consumers' satisfaction toward Islamic banks

to dominate the service quality literature. Yet, numerous outside the USA service quality studies demonstrate the need to adapt service quality measures for institutional and national contexts, including identifying new dimensions for service quality appropriate to the context. In the Islamic banking context, studies in Islam-dominant countries affirm the need to consider the inclusion of an Islam-related service quality dimension, with [Othman and Owen \(2001\)](#) offering compliance to Shariah law in their CARTER measure, a measure, as used to succeed in several Islam dominant countries.

**Table 9.**  
Regression model of service quality dimensions and attitude toward Islamic banks (category attitude) on satisfaction

Model	R <sup>2</sup>	DF	F	Sig.	Beta	T	Sig.
	0.709						
Regression		3	89.22	0.000			
Residual		319					
Total		322					
Assurance					0.452	4.031	0.00
Empathy					0.411	5.108	0.00
Devotion					0.395	5.47	0.00
Reliability					0.270	4.016	0.00
Tangibility					0.211	3.224	0.00
Attitude toward Islamic banks					-0.109	2.31	0.021

**Note:** \*Dependent variable: consumers' satisfaction toward Islamic banks

**Table 10.**  
Category attitudes toward Islamic banks by demographic variables

	Mean (five-point scale)	SD	Sig.
<i>Gender</i>			
Male	4.73	0.52	0
Female	4.01	0.67	
<i>Age</i>			
21–25	2.8	0.95	0.001*
26–30	4.65	0.66	
31–40	4.93	0.25	
41–50	4.87	0.43	
<i>Education</i>			
High school/diploma	3	0	0.001*
University	4.6	0.61	
Masters	5	0	
PhD	5	0	
<i>Employment</i>			
Public sector	2.4	0.99	0.003*
Private sector	4.35	0.98	
Self-employed	4.83	0.53	
<i>Income monthly</i>			
10,000–20,000	2.8	0.95	0.001*
20,001–40,000	4.37	0.74	
40,000+	4.8	0.48	

**Notes:** \*Significant difference between this level of variable and all other levels. No significant difference was found between other levels of the variable

Realizing that Egypt has not been a context for investigating the applicability of existing service quality measures, prior to exploring the effects of attitude toward category on the service quality – to – satisfaction relationship, we proceeded by using focus groups to help identify the domain, followed by developing a measure of service quality for Islamic banking in Egypt and then testing the measure with banking customers of Islamic banks in Egypt.

Findings of the focus groups indicated that the dimensions of service quality for Islamic banking in Egypt have characteristics similar to those found in other Islamic banking studies, including facets introduced by [Othman and Owen's \(2001\)](#) compliance dimension. However, our in-depth focus groups and ensuing tests of the measure revealed that in Egypt compliance-type items are part of tangible and reliability dimensions (the presence of core services/products that comply with Islamic principles). An additional dimension, termed *devotion to customers*, proved to be a significant contributor to customer satisfaction. *Devotion* is based on Islamic principles guiding how persons should behave toward one another, with Islamic bank employees expected to treat clients with justice, ethics and provide a heartfelt service. Therefore, *devotion* is a valuable additional dimension of service quality, at least in this context. Following analysis, it became apparent that each service quality dimension has a positive effect on customer satisfaction. Although not a surprising finding, it is a useful affirmation of the importance of providing high-quality service across validated service provision dimensions in every national context.

Having established a valid instrument for measuring service quality in the Egyptian Islamic banking context, we were able to examine expectations from our primary objective, examining whether societal-level disruptive events directly affecting category attitudes, both destabilizing them and making them more salient, in turn, cause category attitudes to affect service quality – to – customer satisfaction relationships. To our knowledge, this is the first time that this objective has been explored, despite the fact that societal-level disruptors are increasingly occurring throughout the world. While category attitudes in the absence of a society-level disruptive event would usually mean that consumers engage with brands without much consideration of their category attitudes, the Egyptian context has seen the entire nation forcefully, at times violently, shifted to secularism. This offered the perfect context for testing our expectation that category attitudes would have a positive moderating effect on the customer service – to – satisfaction relationship. This was not supported. Indeed, the effect was opposite our expectations, with the category attitudes having a significant negative effect on the relationship.

At a time where Egyptian banking customers have a choice between competing Islamic banks and secular banks, satisfying customers seems of paramount importance. However, this is made more difficult when quality customer service, ordinarily a primary mechanism for engendering satisfaction and then loyalty, has a competing mechanism (disrupted and newly salient category attitudes) dampening the service quality – to – satisfaction relationship. As these disrupted and highly salient category attitudes cause downward pressure on satisfaction there is increased pressure on Islamic banks to get everything right.

The rapid – even sharp – swing toward secularism in Egypt may be an ominous sign for Islamic banking, as eventually the newly salient disrupted category attitudes may begin a downward slide. As our data revealed, a few demographics already have considerably lower attitudes toward category than others including 21 to 25-years-old, the least educated, lower incomes and public sector employees. It is not our role to conjecture why these groups have markedly lower category attitudes. For now, the mainstay of our respondents has quite positive category attitudes. However, with category attitudes disrupted and made salient and with these attitudes already fail to boost, even harming, the service quality – to

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satisfaction relationship, the situation should be truly disconcerting for Islamic banks. If the time comes that the mainstay of the population follows in the same path of having lower category attitudes, the challenges to Islamic banking will be even greater.

### *Managerial implications*

Managers may be able to put systems in place to restore business activity following events such as backup generators in cases of power failure or protecting data stored in the cloud, but understanding how disruptive events affect consumer category attitudes is also vital. Here, we used a societal-level disruptive event context to assess whether category attitudes affect the relationship between service quality and customer satisfaction. It seems that disrupted and newly salient category attitudes may reduce the ability of brands to anticipate high customer satisfaction following service quality. This observation does not preclude the need to provide ongoing quality customer service. Indeed, it should compel brands threatened by the impact of societal-level disruptions to category attitudes to raising the performance bar in their customer service provision. In these situations, all staff must be tuned into this imperative, with an “all hands on deck” mentality permeating the entire organization.

Accomplishing this imperative may be assisted by insights from multiple stakeholder theory. The theory suggests that there is synergistic potential across the firm’s stakeholders, with interdependencies between stakeholders and relational capabilities therein, affecting behaviors and performance (Harrison and Wicks, 2013; Jones *et al.*, 2018). Successfully launching initiatives to assure superior customer service, while simultaneously striving to identify ways to stabilize category attitudes through internal and external stakeholders, requires that all stakeholder groups work well together. Then, the potential for successfully navigating crises may become a reality, creating a “potential source of sustainable competitive advantage” (Jones *et al.*, 2018, p. 371).

In the specific context of Islamic banking, a reality for Islamic banks is that their main opportunity to thrive in these challenging times is through exceptional service that’s matching the expectations of customers. As we suggest here, service providers in Egyptian Islamic banking need to perform well across most of the traditional SERVQUAL dimensions, with service/product offerings associated with Islam introduced by CARTER enveloped in these dimensions. Meanwhile, Islamic service providers must understand how profoundly consumers are influenced by emotional Islamic service quality components, what we term *devotion* and the importance of establishing personal rapport with their clients.

These customers care greatly about feeling assured that service received from an Islamic bank is consistent with their belief system in the caring offered to customers. This should be integrated into the brand image of Islamic banks to focus more on emotional branding and intangible components like the client experience, as well as delivering consulting and advising services that would support building long term relationships with customers. In addition to participating in charitable activities in their societies and socially responsible and sustainable initiatives. All this shall allow Islamic banks to rethink their branding and targeting strategies to focus more on triggering a positive attitude toward Islamic banking among the well-educated middle to upper-class customers that seemed to be the most significant when it comes to attitude toward Islamic banking as evident from this study. Before concluding we now turn to broad implications of our work being provoked by a global societal-level disruptor, the COVID-19 crisis. This disruptor leads us to anticipate considerable changes to category attitude salience between high-touch financial service providers and customers. For instance, prior to COVID-19, many customers preferred using

walk-in personalized engagement to maintain their relationship with financial institutions. From the friendly smile of the greeter to engaging with tellers, sitting with advisors and being welcomed by name, these customers value the walk-in banking category over online. However, COVID-19 has temporarily forced profound behavior change. When the crisis passes (and it will pass), category attitudes toward walk-in banking will surely be more salient than before, while at the same time they will be disrupted, with nagging uncertainties about safety. While clients may return to the previous behavior, and while service providers may still be top-notch, there could be less resultant customer satisfaction following the experiential. This is because the disrupted attitude toward walk-in banking may now limit the ability of quality service to engender satisfaction. This means that financial institutions may need to be creative with their high touch service, going beyond traditional service provision to regain consumer confidence in high touch. Once these category attitudes are re-stabilized, financial institutions should be able to return their focus to traditional service provision issues [2].

### *Limitations and future studies*

Future work could establish the comparative utility of CARTER as opposed to our new measure (see [appendix](#) for dimensions and items of our TREAD measure) in other Islam majority countries. Future studies of societal level disruptive events' effects on satisfaction should include loyalty measures, making it possible to determine whether harm also occurs in this relationship. Finally, although we did not have expectations based on demographics, disruptive events may affect people differently whether based on age, gender or other factors. This should be given consideration in future work.

For those interested in the broader issue of the effects of societal-level disruptors on consumer attitudes toward category and brands therein, a limitation is an extent that our findings can be extrapolated beyond the present context. However, the context matches the characteristics of societal-level disruptors as evidenced in other nation-level disruptor conditions. Furthermore, we suggest that future studies examine and include a measure for societal level disruptive events and its impact on attitude toward Islamic banking and other business sectors.

Once the COVID-19 crisis wanes, it will be important to include in consumer studies the extent that category attitudes have been disrupted, along with the effects of these disruptions on service quality – to – satisfaction relationships. Consumer attitudes toward numerous high touch (high hands-on customer service) consumer categories may be disrupted, altered and made more salient following the COVID-19 crisis. Meanwhile, how attitudes are affected may be different based on such factors as the populace's confidence in assurances given by national leaders and by various individual differences. For instance, the calm steady leadership exhibited in New Zealand as opposed to erratic, inconsistent leadership in some other nations may cause the effects of COVID-19 on high touch category attitudes to be quite different.

### **Notes**

1. This is consistent with the possibility that attitudes may be disrupted and made more salient without necessarily harming overall category attitude. However, given the significant negative effect on relationships due to these newly salient and, perhaps, more complex category attitudes, effects on main effect relationships are important.
2. Although outside the scope of our work, many high touch service encounter settings, including restaurants, barber shops and more could be expected to face similar challenges due to COVID-19. Each may need to identify creative ways to restore category attitudes before being able to expect

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Tangibility <sup>b</sup>	
1	The external appearance of my Islamic bank is good
2	Employees in my Islamic bank are distinguished and elegant in appearance
3	The physical equipment of my Islamic bank (chairs, waiting area, AC, lighting, etc.) are in good condition
4	All tools and equipment used in my Islamic bank are updated
5	Opening hours of operation for my Islamic bank is convenient
6	My Islamic banks' transactions are efficient (speedy)
Reliability	
1	My Islamic Bank employees keep their promises
2	I trust that my Islamic bank clearly complies with Islamic Laws
3	Wide range of Islamic products and services are provided
4	Integrated value-added services (at my bank) use technology
Empathy	
1	My Islamic bank has a good reputation and image
2	My Islamic bank charges lower for their services compared to conventional banks
3	I have confidence in my Islamic bank's management
4	There is the availability of parking/ease of parking
Assurance	
1	(I have) ease of access to account information
2	Employees in my Islamic bank are capable of providing financial advice
3	Islamic bank employees are polite and friendly
4	Employees have sufficient knowledge about Islamic banking instruments
Devotion	
1	Islamic bank employees provide a heartfelt service
2	Advice of the Islamic bank employees to customers is useful
3	Employees' always show their willingness to help/provide advice
4	In most cases, employees call customers by their name
<p><b>Notes:</b> <sup>a</sup>We have termed the resultant service quality dimensions TREAD, a reflection of the newly identified devotion dimension and the four SERVQUAL dimensions validated in our Egyptian Islamic bank context. <sup>b</sup>All items use five-point scales anchored strongly disagree (1) and strongly agree (5)</p>	

**Table A1.** Service quality dimensions and items for service quality in Egyptian banks (TREAD Scale)<sup>a</sup>

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