THE MULTI DIMENSIONALITY OF CARTER MODEL TO MEASURE CUSTOMER SERVICE QUALITY (SQ) IN ISLAMIC BANKING INDUSTRY: A STUDY IN KUWAIT FINANCE HOUSE

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This paper examines the multidimensionality of service quality model in Islamic banking industry. It adapts the CARTER measure of the importance of service quality items in one of the leading Islamic banks (KFH). The analysis uses method called factor analysis FA to find out whether all 34-CARTER items loaded positively or not. The findings suggest that the CARTER model is multidimensional and provides different implications for both managers and academic researchers. For instance, the managers should be aware of religious factors which loaded first and rated the highest important in the scale and improve ways of providing products and service to customers. The researchers might benefit from the multidimensionality of CARTER in re-conceptualising the CARTER model in light of any change in culture or customers' background attitudes and build theories and new models, which might be related to these issues of the Islamic banks' performance, environment and culture.

Introduction:

Muslims are prohibited by their religion to deal in interest (riba). Thus, an Islamic Banking system cannot pay any interest to those who deposit their money, nor may they collect from those who borrow money from them. The lender is entitled to the return of his or her capital in full. In general, all interest-free banks agree on the same principles while each individual bank has its own application. Therefore, Islamic Banking, based on the prohibition of interest, is becoming more and more popular through the Middle East, most Islamic countries and worldwide.

Most of studies consider delivering quality services as an essential strategy for success and survival for any organisations (Dawkins, et al., 1990; Parasuraman, et al., 1985; Reicheld, et al. 1990; Zeithmal, et al., 1990) including Islamic banking institutions.

A principal emphasis of recent academic and managerial inquiry has focused on determining what service quality means, developing appropriate measures, and creating market-focused strategies to meet customer expectation. Although existing service quality literature is prodigious, researchers have paid little attention to usage frequency and its possible relationship with service quality perception, even though it is well known that service users may change their perceptions over time as they gain additional experience or on their religious beliefs, values and cultural backgrounds.

In a paper titled "developing an Instrument to measure customer service quality (SQ) in Islamic banking" published in the IJIFS in June 2001, the authors concluded that it is important for Islamic banks to adopt service quality program to improve ways of providing products and services to their customers and to cope with strong competition from conventional banks and new arrivals to the market. The study also has developed an instrument to measure service quality in the Islamic banking with six dimensions namely; CARTER (Compliance fully with Islamic law and principles, Assurance, Reliability, Tangibles, Empathy, and Responsiveness). As discussed on paper, the development of the CARTER model is based on many issues as highlighted and summarised below:

1. Previous researches in service quality which try to build and test the validity of service quality measurement models, such as SERVQUAL model which based on the difference between customers' expectations and perceptions (e.g. Parasuraman, et al. 1985; 1988; 1990; 1991; 1993; 1994), and SERVPERF model that excludes any consideration of customers' expectations in its scale (see e.g. Cronin and Taylor 1992; 1994).
2. The cultural and religious influences were significantly rated and placed in the front by Islamic banks customers (see Othman and Owen, 2001).
3. The similarity of principles and reasons behind the establishment of Islamic banks in different cultures.

The study finally showed that the CARTER included 6 dimensions with 34 items and most of them were significantly valid that have appeared in both important items' weights and percentages.

This research examines the multi dimensionality of the CARTER model using Factor Analysis test or Principle Factor (component) (PF) method and represents the implications for both managers and academic researchers. A methodology section will then be presented which will discuss sample selection, sample size, and the elicitation procedure. Results will then be reported, and the paper will conclude with a discussion of findings, literature contributions, research limitations and extensions.

The CARTER Model:

As reported by Othman and Owen (2001), many researchers and quality scholars have recognised the need to develop valid and distinct measures of SQ given the rise of service development in the last few decades, such as Gronroos (1984; 1988) and Le Blanc, et al. (1988). However, the measurement of service quality has benefited greatly by the work of Parasuraman, Zeithaml and Berry, who developed a model and measurement approach which they named SERVQUAL (Parasuraman, et al., 1985, 1988, 1990, 1992, 1993, 1994 and Zeithaml, et al., 1990).

Consisting of a 22-item, SERVQUAL is based on the idea that service quality is derived from the difference between consumers' expectations about performance of a general class of service providers and their assessment of the actual performance of a specific firm within that class. Service quality has been described as a form of attitude, related but not equivalent to satisfaction, that results from the comparison of expectations with performance (Parasuraman, et al., 1988).

The CARTER is an instrument that might be used to define and measure Islamic banking service quality and to create useful quality-assessment tools. It includes in addition to the compliance with Islamic law and principles all SERVQUAL five dimensions (Othman, et al., 2001) that consist of 34 items as explained in appendix (1). Both models define customer satisfaction as perceived service quality, which is the gap between expected service and perception of service actually received

CARTER's dimensions were conceptualised as a proposed framework for measuring quality of services in Islamic banks and the findings published in the last papers revealed that it is important for the banks to adopt service quality program. Othman and Owen (2001) also defined the six dimensions as follow:

D1: Compliance (1-5 items) which means the ability to fulfil with Islamic Law and operate under the principles of Islamic banking and economy.
D2: Assurance (items 6-10) is the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes verbal and written communication between bank staff and customers
D3: Reliability (items 11-14) ability to perform the promised service, dependability and accuracy.
D4: Tangibles (items 15-19) that means the appearance of physical facilities, equipment, personnel, and communication materials.
D5: Empathy (items 20-28) caring, individualised attention which the Islamic bank provides for its customers.
D6: Responsiveness (items 29-33) is the willingness to help customers and provide prompt service.

Furthermore, the findings showed that the validly of this model is significant because the link between quality, satisfaction and service encounter found to be positive.

The CARTER may finally provide the following benefits to the Islamic banks:

1. It is the first approach to add and mix the customers' religious beliefs and cultural values with other quality dimensions.
2. It provides for multi-faced analysis of customer satisfaction.
3. It links quality with customers' satisfaction and service encounter.
4. It provides information at several levels, already organized into meaningful groupings.
5. It is a proven approach, which results in usable answers to meet customers' needs.
6. It is empirically grounded, systematic and well documented.

Kuwait Finance House:

Kuwait Finance House (KFH) is a Kuwaiti public shareholding company established in 1977 with a capital of ten million Kuwaiti Dinars. It engaged principally in providing most of the banking services including internet banking, the purchase and sale of properties, leasing, project construction for its own account as well as for its customers, and other trading activities without practising usury. Its main aim is to develop and promote Islamic banking worldwide and became one of the leading Islamic banks in the world.

The growth of KFH was significant in the last 13 years, such as its growth in assets which has increased from KD1.05 billion in 1991 to KD2.02 in the year 2000, capital that also has raised into KD61.3 million in the year 2000 from KD31 million in 1991, profits which has been increased to KD115 from only KD27 million in 1991, etc. As shown in the date above, KFH has grown and developed steadily in the last decade that because of the collective efforts of every working individual at all levels of its structure, where everyone serves a dignified blessed mission and noble target towards offering a distinctive service to customers.

It improved its information technology sector, particularly in the decision support systems side. A central customer database was commissioned, and the communications network upgraded. The KFH Internet Web site now provides banking, investment and commercial services online, with consequently greater exposure both locally and worldwide.

Study Methodology:

A questionnaire was chosen as the method by which the survey was completed. Questionnaires are a useful tool for investigating patterns and trends in data and are frequently used with success in management, marketing and consumer research (Easterby-Smith et al, 1991). The questionnaire measured adequate and desired expectations, perceptions of service quality as well as overall feelings towards the relevant bank, in terms of satisfaction and favourable, or otherwise, disposition. For all items, five point likert style scales were used.

The questionnaire was originally prepared in English and then translated into Arabic by using the back-translation method with great assistant from an expert who is fluent in both languages. Five hundred surveys were distributed to customers and only 360 were returned to the researcher, which are a sufficient number of statistical reliability. Customers were contacted in their offices, houses and in the front offices of the head office of KFH and its 22 branches. The sample reflects the life stage of KFH customers (gender, age, education, income, martial status, nationality, occupations, and place of work).

The Systematic Random Sampling (SRS) system was used to select the study samples for customers. Five hundreds customers in KFH were co-opted in this study. However, only 360 responses were found to be suitable for statistical analysis.

Personal details of sample respondents showed that 81% and 17.5% of them were male and female respectively, 82% were married and more than 65% were between 30-50 years old. Their incomes were very high because 48% of them said they receive more than KD12,000 (nearly US$39,000) annual income, and 28% said their annual incomes were between KD 7,212 and KD12,000. Also 67% hold Kuwaiti nationality and 71% had university degree. Their employment fields were: (22% professionals, 14% administrative, 16% academic and education, 15% own businesses, 8% marketing and sale and finally 5% clerk/police and army) and (42% in private sector, 37% in public sector, 12% were self employed and 3.3% in semi-government agency).

The survey questionnaires covered a very wide range of issues but only the relevant questions will be analysed in this paper. These questions have been organised under the proposed framework based on the SERVQUAL model and the authors have added the Compliance with Islamic law dimension to complete the picture of Islamic banking SQ dimensions (CARTER).

The CARTER model includes a 34-item instrument that was customised for the Islamic bank and a further refinement was attempted; findings from a qualitative study commissioned to establish quality service standards (quoted by Avkiran, 1994) were used in reviewing the suitability of the original SERVQUAL items to the Islamic banks. Each item was surveyed directly on the five point Likert scale starting at 1- not important, 2- somewhat not important, 3- neutral, 4- somewhat important and 5- very important.

Coefficient α was calculated to measure the reliability of the survey that based on internal consistency (Peter, 1979). Avkiran (1994) coated that " Coefficient alpha sets an upper limit to the reliability of tests constructed in terms of domain-sampling model. If it proves to be very low, either the test is too short or the items have very little in common". In fact, alpha for the model showed very high reliability (0.95) and the alpha for CARTER dimensions were also high (0.70, 0.81, 0.79, 0.89, 0.77 and 0.79 respectively) which supports the reliability of these instruments.

Factor Analysis:

The FA is a statistical approach that can be used to analyse interrelationships among a large number of variables and to explain these variables in terms of their common underlying dimensions (factors). The statistical approach involving finding a way of condensing the information contained in a number of original variables into a smaller set of dimensions (factors) with a minimum loss of information (Hair, 1992).

It is the one that used for data reduction tests. Since the study variables are multidimensional concepts, there was a need to examine the dimensionality of each main variable, and to define the number of dimensions that constitute each variable. According to Norusis (1985, P. 123) factor analysis can be used "to determine the number of dimensions required to represent a set of variables". A typical factor analysis suggests answers to three major questions:
1- How many different factors or variables are needed to explain the pattern of relationships among these variables?
2- What is the nature of those factors?
3- How well do the hypothesized factors explain the observed data?

The Multidimensionality of the CARTER Model:

As discussed above, the set of quality dimensions in Islamic banking based on previous studies, bank's internal and external environment and culture. Therefore, the CARTER dimensions include compliance, assurance, reliability, tangibles, empathy, and responsiveness were successfully examined in KFH and rated highly by its customers (see Owen and Othman, 2001).

The dimensionality of CARTER's factors or items is tested here to ensure that they are important and fitted for the model. Generally this analysis ensures that only significant and reliable factors load on a certain rotation method. Hence, factor analysis is the most reliable test to determine if CARTER is multifaceted constructs, and how many items there are in each dimension.

In order to assess the dimensionality of CARTER, its 34 items or its proposed 34 variables were factor analysed using the Principle Factor (component) (PF) method, followed by the Varimax rotation. The PF method produces parameter estimates that are the most likely to have produced the observed correlation if the sample is from a multivariate normal population. Moreover, the Varimax method rotates to simplify the interpretation of factors. Table (1) shows the results of the factor analysis test for CARTER's variables. These results can be summarised under the following points:

1- All items have loaded on Varimax rotation; therefore, they were computed for each dimension as a new scale.
2- The CARTER variable was found to be multi-dimensional variable because six factors were found under the umbrella of this concept, namely F1= compliance, F2= assurance, F3= reliability, F4= tangibles, F5= empathy, and F6= responsiveness.

Table (1): Factor loading of CARTER

Items	F1	F2	F3	F4	F5	F6
Run on Islamic principles.	0.88					
No interest neither paid nor taken.	0.58					
Provision of Islamic products and services.	0.86					
Provision of free interest loans.	0.80					
Provision of profit-sharing investment products.	0.60					
Politeness and friendly staff		0.80				
Provider of financial advice		0.75				
Interior comfort of KFH		0.82				
Ease of access to account information		0.75				
Knowledgeable and experienced management team		0.43				
Convenience (short time for service anywhere)			0.74			
Integrated value-added services using			0.83			
Wide range of products and services provided			0.57			
Security of transactions			0.75			
More tills open on peak time.			0.76			
External appearance				0.85		
Speed and efficiency of transactions				0.76		
Opening hours				0.69		
Counter partitions				0.87		
Overdraft privileges on current account				0.69		
Bank location					0.74	
Bank's familiarity, reputation and image.					0.57	
Bank size in assets and capital					0.53	
Parking available					0.74	
Confidentiality of Bank					0.82	
Confidence in Bank's management					0.78	
Products and service profitability					0.70	
Lower service charge					0.69	
Knowledge on customer's business or willing to help						0.64
Way staff treat customers						0.84
Availability of credit on favourable terms						0.76
Branching						0.68
Fast and efficient counter services						0.79

1- The multicollinearity between the produced factors was checked, and the value of Kaiser-Meyer-Olkin (KMO); which is a measure of sampling adequacy, was found to be 0.821. Provided that this value is more than 0.5, it can be suggested that the factor analysis test has proceeded correctly, and that the sample used was adequate. Therefore, it can be concluded that the matrix did not suffer from multicollinearity or singularity. Furthermore, the results of the Bartlett test of Sphericity were also obtained. The results showed that the Bartlett test was highly significant (sig. =0.000), which indicates that the factor analysis processes were correct and suitable for testing multidimensionality.

2- According to the results in table (1) above, which shows that most items load more than 0.50, and only one factor (Knowledgeable and experienced management team) loaded with only 0.43, because the option of suppressing absolute value less than 0.50 was not the chosen factor analysis before running the test. In conclude, the factor analysis test for CARTER variable has resulted as the proposed factors and dimensions. It should be remained with proposed 34 items instead of reducing it into the original number of SERVQUAL five dimensions and their 22 items.

Discussion and Implications:

Factor analysis was used to examine the multidimensionality of CARTER variables. The findings obtained from this analysis have shown that the CARTER is a multidimensional variable comprising six dimensions with 34 items. These findings are in line with the arguments of the most service quality studies with respect to multifaceted nature of this construct. For instance, most of SERVQUAL studies (e.g. Parasuraman, Berry and Zeithaml 1985, 1988, 1990, 1991, 1993 and 1994; Cronin and Taylor, 1992 and 1994; Avkiran, 1994; Blanchard, et al., 1994; Buttle 1996; Angur, et al. 1999; Robinson 1999; Anthony and Addams 2000, and Allred, and Addams, 2000) have conceptualised SERVQUAL as a multifaceted concept.

The service quality scholars (e.g. Parasuraman, et al., 1985) on the first hand argued that only ten dimensions make up the SERVQUAL variable but in their work in 1988 suggested a five dimensions with 22 items, as discussed in chapter four. On the other hand, Joseph, et al. (1999) have identified 25 common factors for service quality in the banking sector. Thus, there is a general consensus on dimensionality of SERVQUAL. In conclusion, the literature emerges that there is maybe little agreement on the number and kind of factors that comprises this concept.

Compared with other concepts, CARTER is more open concept which takes account of most factors relating to customers' satisfaction, customers' expectations, employees performance, organisational culture, process implementation, etc. that all could be included under this major variable.

The Implications:

In the light of the above discussion, and considering the factor analysis findings, some theoretical and managerial implications can be highlighted. First, Islamic banks and/or managers/practitioners should be aware of cultural or religious dimension, which loaded first in the analysis. Only one item (Knowledgeable and experienced management team) was somewhat disregarded in the factor analysis and four items were perceived as not important (provision of free interest loans, Integrated value-added services using, overdraft privileges on current account and lower service charge). All these items should be taken into account when measuring service quality using CARTER model because of the KFH monopoly of Islamic banking in

Kuwait and limited services list provided by the bank. It is time for Islamic banks to revise the old establishment list of the 1980s and early 1990s of SERVQUAL dimensions to include the new dimension mentioned above. Even more Islamic bank should learn how to prioritise these factors according to their cultures, current situations and the availability of resources.

Islamic banks' managers can use the CARTER model and its dimensions first to identify the following issues:

1. To identify those areas where improvement should be made and resources can be allocated. For instance, they need to know the level of quality in their banks and they can manipulate to make bank-wide improvement in quality performance. Also they can use benchmarking to compare their performance and other banks', which have already implemented quality program that will help to prioritise the quality management efforts.

2. There is a growing worldwide demand for Islamic banking products and services and the customers always aware of whether their banks follow Islamic principles in all transactions or not. Therefore the Islamic banks' management must ensure that all products and services offered by their institutions and their processes and procedures are compliant with Islamic laws. Also, the study suggested that it is better for Islamic banks to provide their customers who are in need with free-interest loans.

The CARTER mirrors is the need for a balance between a general understanding of customers' needs and an internal understanding related to the bank's operations, specific services, geographical locations, or counters' designs. The CARTER attempts to develop a protocol that is scalable and yet is also useful for internal planning and decision-making. Therefore, the results can be used for both diagnostic and comparative purposes. They were able to identify specific service areas that needed further improvement. At the same time, the banks' managements may develop an understanding of how their institutions compared to similar institutions and how the CARTER assessment effort relates to other large-scale assessment efforts they have in place.

According to researchers, it might be an opportunity to re-conceptualise the CARTER variable in light of any change in culture or background attitude, especially in organisations like Islamic banks. They might be use the CARTER model to build theories and new models, which might be related to these issues of the Islamic banks' performance, environment and culture. More research needs to be carried out to ascertain how quality relates to the Islamic banking industry and who is responsible of implementing service quality program in Islamic banks, board of directors, general manager, mid management or all. In terms of implementation, research needs to be done to identify and eliminate the regulations, attitudes, policies, etc., which may be an impediment to continued improvement.

Cronin and Taylor (1994) assert that since SERVQUAL seems to have little empirical and conceptual research support, the real question that should be asked is whether, or not, CARTER can produce a valid and reliable measure of service quality in Islamic banks. The author insists, based on this research results, that the scale can provide a reliable, valid, and useful tool for measuring overall service quality levels or attitudes in Islamic banking industry using CARTER. Hence, many researches are needed to examine the model's validity in different banks located in different cultures on the other hand.

Conclusion

This paper has proposed that service quality is an important issue in Islamic banking industry. However, the CARTER model to measure service quality found to be a multi dimensional variable and expectations conceptualisation needs clarification and qualification in terms of all factors especially, religious and cultural factors. In conclusion, the CARTER claims to offer a unique and original measure of customers' expectations in Islamic banks. The study proved that all six dimensions and most of the 34-items were loaded in FA test.

Limitations to this study include its generalisability to other Islamic bank in different environments or cultures and its cross-sectional nature. However the similarity of bases and principles behind establishing most of Islamic banks worldwide may reduce the above limitations. Also the findings of this study provide flexibility for practitioners and researchers to propose an appropriate dimensions and items to measure service quality in any particular Islamic banks.

The discussion above was only a starting point for providing SQ program to examine Islamic banks' customers' expectations and perceptions of products and services' qualities.

Notes:

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Appendix 1 CARTER 34-items:

Compliance
1.   Run on Islamic law and principles
2.   No interest paid nor taken on savings and loans
3.   Provision of Islamic products and services
4.   Provision of free interest loans
5.   Provision of profit-sharing investment products
Assurance
6.   Politeness and friendly staff
7.   Provide of financial advice
8.   Interior comfort of KFH
9.   Ease of access to account information
10. Knowledgeable and experienced management team
Reliability
11. Convenience (short time for service anywhere).
12. Wide range of products and services provided
13. Security of transactions
14. More tills open at peak time.
Tangible
15. External appearance
16. Speed and efficiency of transactions
17. Opening hours of operations
18. Counter partitions in Bank and its branches
19. Overdraft privileges on current account
Empathy
20. Bank location (easy to getting to the bank).
21. Well known bank
22. Bank size in assets and capital
23. Parking available
24. Confidentiality of Bank
25. Confidence in Bank's management
26. Products and service profitability
27. Lower service charge
28. Provision of financial advices
Responsiveness
29. Knowledge of customer's business or willing to help
30. Way staff treat customers
31. Availability of credit on favourable terms
32. Branching
Fast and efficient counter services