

## CONSUMER PSYCHOLOGICAL BEHAVIOR IN SELECTION OF ISLAMIC BANKS

Written by **Bilal Ahmed Mir\*** & **Hadiqa Ghous Mir\*\***

\*Visiting Lecturer, University of Agriculture, Faisalabad, Pakistan

\*\*MS (Project Management), Comsats University Islamabad, Pakistan

---

### ABSTRACT

Effective performance is more significant under the strict instructions of Islam rather than abundance of Islamic banks. The origin of Islamic banking is a step to studying the Islamic ethics. Its purpose is to control the activities of banks according to Shariah with a specific end goal. There is a need of profit expansion despite the fact that, foundation of Islamic banking framework depends on Shariah standards. The reason for this examination is to assess the acknowledgment level of individuals in regards to the Islamic banking system in Pakistan. Furthermore, it's critical to assess the level of acceptance and aspects that influence the individuals in Pakistan, to engaged them with Islamic banks for their investments. The connection of independent seven factors (religiosity, service quality, bank reputation, social influence, organizational citizenship behavior) was checked with the dependent variable (organizational performance and bank selection criteria). Bandura social learning theory was used as the base theory in this research. The quantitative methodology was used to collect the data through a self-administrated questionnaire. A total sample of three hundred and forty people was taken who were dealing with different conventional as well as with the Islamic banks currently in the branches of Gujranwala region. To find out the interrelation among dependent and independent factors correlation is applied. The multiple regressions are applied to check the impact of these factors on the bank selection criteria. The results show that there is an important connection between the dependent and the independent variables, utilized as a part of this investigation. People engaged with Islamic banking system consider service quality as the most vital factor alongside the bank reputation. While religiosity and the social influence not has a domestic effect on people while choosing the Islamic banks for business. Islamic

[Asian Journal of Multidisciplinary Research & Review \(AJMRR\)](#)

ISSN 2582 8088

Volume 2 Issue 5 [October - November 2021]

© 2015-2021 All Rights Reserved by [The Law Brigade Publishers](#)

banks need to create awareness among the people regarding their products and services. There must be clarity regarding the Shariah principles. So that those customers can also be attracted who want to follow the Islamic principles in their business and investment.

**Key words:** *Religiosity, service quality, bank reputation, social influence, organizational citizenship behavior (OCB), organizational performance (OP), bank selection criteria.*

## INTRODUCTION

Momentarily Islamic banking challenges traditional banking system throughout the world because of his prospectus and tremendous growth. For more than ten years the confrontation is growing step by step with the traditional banks as well as with Islamic banks as the quantity of Islamic banks keeps on growing. According to World Bank Group Global Islamic Finance Center, the growth of Islamic banking is 10-12% annually with the total financial assets roughly estimated at US \$2 trillion in 2016. In any case, effective performance is more significant under the strict instructions of Islam rather than abundance of Islamic banks. The origin of Islamic banking is a step to studying the Islamic ethics. Its purpose is to control the activities of banks according to Shariah with a specific end goal. There is a need of profit expansion despite the fact that, foundation of Islamic banking framework depends on Shariah standards. The perspectives of partners are crucial even if they are investors, employees and clients as they are the ones; who assumed as an exclusive part in the entire Islamic banking system. These partners are the base of these Islamic organizations, if they are working for fiscal interest or in the light of Islamic convictions with Islamic banks. For them instructions of Quran Kareem and Sunnah of Hazrat Muhammad (SAW) is the incomparable definite direction. Islamic banking was begun in 2002. Meezan Bank Ltd and private division is considered as the pioneer of Islamic banking in Pakistan. As per World Bank Group Global Islamic Finance Center, the normal yearly development of Islamic keeping money is 20% in Pakistan for the year 2015. The banks are trying to fascinate more number of individuals. They are also challenging traditional banks by providing their consumer's a lot of commodities and services as an alternate of premium base products.

The perspectives of partners are crucial even if they are investors, employees and clients as they are the ones; who assumed as an exclusive part in the entire Islamic banking system. These partners are the base of these Islamic organizations, if they are working for fiscal interest or in the light of Islamic convictions with Islamic banks.

### **Problem Statement:**

Few examinations have been made in Pakistan regarding dedication of Islamic banks like “Consumer behavior towards Islamic banking in Multan” by Ghafoor (2014) and “Measuring Customers loyalty towards Islamic banking in Bawalpure Region” by Taimoor (2012) but drawback was that the few people selected as sampling in the respondents so the consequences of study can't be summed up and no one discuss about the impact of Organizational performance on decision making. Islamic banks need to know the necessities not just the current clients as well as the new clients; with the goal of convenient services for them. Organizational performance is one of the most influencing factor while making decision, that's why consumer prefer well reputed organization for investment. So, this examination will be useful to anticipate that do individuals truly feel that Islamic banks work under the Islamic laws or they have uncertain observation about it. This will eventually display the future aspect of Islamic banking in Pakistan.

### **Research Objective:**

- To review the relation in religiosity and bank selection criteria.
- To review the relation in social influence and bank selection criteria.
- To review the relation in bank reputation and bank selection criteria.
- To review the relation in service quality and bank selection criteria.
- To review the relation in organizational citizenship behavior and bank selection criteria.
- To review the relation in religiosity and organizational performance.
- To review the relation in social influence and organizational performance.
- To review the relation in bank reputation and organizational performance.
- To review the relation in service quality organizational performance.

- To review the relation in organizational citizenship behavior and organizational performance.

### **Hypotheses of Study:**

**H1:** There is significant relation between religiosity and bank selection criteria.

**H2:** There is significant relation between social influence and bank selection criteria.

**H3:** There is significant relation between bank reputation and bank selection criteria.

**H4:** There is significant relation between service quality and bank selection criteria.

**H5:** There is significant relation between organizational citizenship behavior and bank selection criteria.

**H6:** There is significant relation between religiosity and organizational performance.

**H7:** There is significant relation between social influence and organizational performance.

**H8:** There is significant relation between bank reputation and organizational performance.

**H9:** There is significant relation between service quality and organizational performance.

**H10:** There is significant relation between organizational citizenship behavior and organizational performance.

### **LITETRATURE REVIEW:**

#### **Religiosity**

Religion is characterized by L.A., Kirkpatrick (2005) as psycho-logical addition and an effective religiously connection to things. Islamic banking depends on the standards of collaboration, honesty and uncertainty sharing. Such sharing promotes by Islamic banks between the shareholders and the executive. Jamil Osman (2009) explained in his study on Malaysian Islamic banking, acceptance to Islamic standards is the most compelling component to selection of Islamic bank that offering various services and products for their consumers. A qualitative study was done by selecting 25 customers of 4 different Islamic banks in Pakistan for interview. Imtiaz, Murtaza, Abaas and Hayat (2013) analyzed consumers view and concluded that, in the selection of Islamic banks religious beliefs are the most significant factor. Following are the bank reput, Quality of services and quick respond by bank staff.

## Service Quality

It's the capacity of consumer intention with quality of services delivered by banks. Opinion of a regular consumer that influences decision of other individuals about an organization is defined as Service Quality. To analyze the customer's perception of Islamic banking Ahasanul Haque, 2009) was made an investigation. Customers of Malaysian banks were choosing as Population for this investigation. The information is gathered by questionnaire from 575 respondents. Logistic regression is applied to investigate the relation between factors relevant to the consumer's attitude. It is affirmed by the examination, that effective quality of services influence and accumulates consumer's satisfaction in the selection of Islamic banks when they deal with them. An investigation is led by (Mamun Rashid, 2009) in Islamic banks of Bangladesh to inspect the perception of consumer. Quantitative data was collected by 371 respondents. Six factors were utilized as a part of the examination to be specific:

- Human efficiency (faster transaction and adequate managers)
- Assent of Islamic ethics
- Convenient location
- Focused Investment
- Fiscal profit
- Confidence of administration
- South Asian country "Bangladesh" known as the modest Islamic country so, consumer also prefers non-Islamic variables like efficiency of staff and Focused Investment.

## Bank Reputation

While choosing banks consumers focused on certain factors like transaction security and financial performance. Stability of these factors increases satisfaction of a Customer. All these factors collectively known as the bank reputation (Zineldin, Sweden, 1996). One more investigation has been made in Kuwait (Thabet A. Edris and Mohammad A. Almahmeed 1997) to discover the essential factors considered important by the business clients for bank selection. The positive connection of clients with fiscal association (like banks) in UK was recognized

(Aldlaigan, A, 2005). Quantitative and qualitative both techniques were utilized for data collection. 1,058 questionnaires were distributed, 39 interviews conducted and 7 focus groups were selected. It is indicated by the results of study that client firmly connected with utility supplier. It based on three infrastructures: validity of bank, social intension and bias in between client and standards of bank. These elements generally support consistency of clients and efficiency of banks.

### **Social Influence**

Group of people normally consists on parents and a sibling of an individual is known as a Family. This has strong impact on consumer's decision making. In Pakistan it's a trend to live with children and parents, whether individual become independent and got married. Friends circle particularly considered as an advertence club also. This club is not under any particular government so it's also known as ordinary group (AG Awan & M Azhar, 2014). Lewis, B. R., 1982 analyzed the attitude of undergraduates while choosing the bank for managing. 716 students were chosen as sample from 11 different universities and colleges in England. Information was gathered by using quantitative approach. This investigation evaluates that student select banks on the basis of parental advice and convenient location. Schram (1991) concluded that it's accessible for banks to manage the account of college undergraduates whom relatives or parents already engaged with that bank temporarily. Family devotion towards bank has been considered by the students.

### **Organizational citizenship behavior (OCB)**

From few years OCB is study critically. OCB was introduced by (Bateman, T.S. & Organ, 1983). Many researchers (Podsakoff, Mackenzie, Paine, J.B. and Bachrach, 2000); (2004, Jahangir et al); Yaghoubi, Nour Mohammad, Mahdi. Salehi, Jamshid Moloudi, 2011); Sahafi et al, (2013) refined and strengthened in different sectors. OCB has become a fundamental aspect for survival and development of organizations (1999, Chattopadhyay, P.). Bateman, T.S and Organ (1983) determined that satisfaction of workers related to their tasks, they tend to show a type of sympathetic behavior known as "organizational citizenship behavior" (OCB). In 2010 Lin developed a standard of social integrity and resource sharing, through analyzing



the attitude of general population about OCB. Kutcher & Bragger (2010) broaden the concept of OCB. Rayner, J., and Lawton (2012) stated that; organizational citizenship behavior may focus against the management by financial motivation and success.

### **Bank Selection Criteria**

Criteria of selecting a bank is essentially center around consumer's attitude for the banks with its rivals based upon various characteristics and variables. Due to development of technology such as social media apps, mobile banking, ATM, and cyberspace Islamic banking sector competing with traditional banks. Thus, quality of services and products are main concern of consumer according to their needs. Consumer's selection criteria for Islamic and traditional banks are distinctive. Religiosity is playing a vital role for customer of Islamic banks which isn't acknowledged by customers of traditional banks (Saad A. Metawa, Mohammed Almosawi, 1998). The fiscal situation is uncertain and it is necessary for banks to acquire the variables, which are considered vital in bank selection criteria (Boyd, Leonard and White, 1994).

### **Organizational Performance**

Organizational Performance as stated by Cho, J., & Dansereau, F. 2010, introduces the performance of a business sector related to its goals. Organizational performance is the definite output as measured against the expected output of organization (Tomal and Jones, 2015). Performance of an organization or company depends upon the capability of its employees; hence, employee performance is a function of leadership (Mastrangelo, Eddy and Lorenzet, 2014). HR frameworks can be used to enhance organizational performance. Like; organizations enhance their performance by using performance measurement frameworks (PMS). Customer's satisfaction can't be explained into a single framework because it is a complicated phenomenon. In 2009, Richard illustrates; organizational performance encircled 3 particular sectors of results: fiscal performance, return rate and production but (Lipton, 2003) introduced that ability to overcome as performance. Comparatively there is a harmony in definition, quality and determination limits advances in future (Santos & Brito, 2012). Research related to

organizational performance experience issues. For example, absence of agreement, Choice of markers in light of comfort and little thought of its dimensionality (Crook, 2008; Richard 2009).

### **Social cognitive theory (SCT):**

Canadian psychologist Albert Bandura theorized a social learning theory to investigate the behavior of people. This is also known as “Social cognitive theory”. This theory has been used to examine the behavior of people individually or in groups in selection of Islamic banks. In 1986, Bandura defines this theory to analysis interaction between independent authorities according to individual behavior. “Social cognitive theory” is the customarily preferred model, it examines why individuals adopt assertive behaviors. This theory justifies that individual behavior is examined by his/her prediction of decision; the desire of direct involvement and this can be negotiated through the view of others. According to these theory individuals can be influence his action. People learn from various mediums throughout his life so, it’s particularly effective to analyze the complicated learning method of a person. This is an extremely compelling theory as it points out progressed change in the behavior of individual. Due to its compelling nature “Social cognitive theory” is used in Business sector. It is used to determine the organizational behavior Wood and Bandura, (1989), HRM and work complication.

## **HYPOTHESIS DEVELOPMENT:**

### **Bank selection criteria and Religiosity**

**H<sub>0</sub> = 0** (There is an association in religiosity, bank selection criteria)

**H<sub>1</sub> ≠ 0** (There is no association in religiosity, bank selection criteria)

In the result of different studies made by various specialists, religiosity is guaranteed to be the utmost critical factor in choice of Islamic banks Hegazy, I. (1995). People of Egypt choose Islamic banks on the origin of religious beliefs and the quality of service provided by the bank as compare to others. Alserhan, B.A. (2011) defines the description of the Muslim customer is not as simple as it may appear. Being a Muslim by birth does not certainly indicate that an



individual does really pursuit for, take or consume products that are Shariah-compliant. Jordan is a Muslim country, Islamic motivation is the first crucial variable considered by the people of Jordan in selection of bank (Erol & El-Bdour, 1989). Efficiency of services and bank reputes are also considered in selection of Islamic banks. Many researchers (Gibbons Paul, 2000; John Milliman, 2003) come to an agreement that empirical investigation is mainly deficient in donating to the new information in this zone (some authors appealed that there was an optimistic fundamental association amongst religiosity and decision making; Enander J & Thompson W Douglas, 2000). In 2009, Anselmo Vasconcelos demonstrated that religion is a universal subject which affects the behavior of individuals. McCarty (2007) also declare that participators had described very exciting outcomes related to their prayer conferences, such as self-esteem, work efficiency and less rate of absenteeism. Khanifar and Jandaghi, (2010) presented strong association among spirituality in the Organization and efficient commitment. Their investigation indicates; religion is an essential and significant element of liability in Muslim countries.

#### **Service quality and bank selection criteria**

**H<sub>0</sub> = 0** (There is no association in Service quality and bank selection criteria)

**H<sub>2</sub> ≠ 0** (There is an association Service quality and bank selection criteria)

Service Quality is an essential element of selection where a bank may distinguish itself from its competitors (Sangeetha & Mahalingam, 2011). Service Quality referring to the interaction with customers to enhance the satisfaction which could promote banks reputes. Excellent Service Quality not only could enhance the bank Profitability but could create excellence relation between bank and consumer (Lin & Lee, 2005). Accordingly, Service Quality was a key success factor in decision making (Sheng & Chen, 2010). Multiple researches were made to determine primary aspects in selection of Islamic banks. In all these studies, Religiosity was included to investigate its impact upon selection criteria of consumer, but then outcomes presented individuals choose Islamic banks upon the base of quality of services offered by them. Echchabi, A., Olaniyi O. N. (2012) confirmed that in his research made in Malaysia. In the view of these investigations Service Quality is a persuasive factor in bank selection.

**Bank Reputation and bank selection criteria****H0= 0** (There is no association in Bank Reputation and bank selection criteria)**H3≠ 0** (There is an association in Bank Reputation and bank selection criteria)

Repute of a bank comprises the bank surveillance and prestige. Online banking is now in trend due to its security and fast transaction. In the result of many investigations it is analyzed that; Bank repute is an important factor in selection process of Islamic bank. Mokhlis & Salleh, 2008 observe the students of Malaysia to determine the important variable acknowledged by them in selection of bank. As a sample, 350 university students were selected. Students prefer secure transaction as; rendering to them, the banks that are supposed owing to additional safety of assets are extra honest. Rao & Sharma, 2010 made a research in India to explore the bank selection criteria of MBA pupils. 312 students were selected as a sample who engaged already with various banks. Fiscal reliability was the most significant factor for the students while choosing any bank. They express that as compare to others; reputed banks make them assure fiscally. Bank with positive and good repute is superior to provide quality of services. Youth prefer to do business with fiscally secured and well reputed banks.

**Social influence and bank selection criteria****H0 = 0** (There is no association in Social influence and bank selection criteria)**H4≠ 0** (There is an association in Social influence and bank selection criteria)

A contemporary consumer of a bank plays a vital role in influencing his family and friend to select any bank. A study was made in USA by Mason and Mayor, 1974 among low and high-income association Behavior of the bank staff and suitable location are also considered important while selecting any bank along with family influence. (Tehulu & Wondmagegn, 2014) made an investigation in Ethiopia; in which guidance of parents and fellows was consider as one of the negligible elements for the consumers in bank's selection. Same results were analyzed by (Hussain, Al Saleh& Ajmi, 2009) in their research made in Bahrain.

**Organizational citizenship behavior and bank selection criteria**

**H0 = 0** (There is no association in Organizational citizenship behavior and bank selection criteria)

**H5 ≠ 0** (There is an association Organizational citizenship behavior and bank selection criteria)

Particularly in this area of technology international finance sector get the idea; that a strong business with good quality of services plays an important part for competing with others in market (Balmer, J.M.T and Powell, M. 2017). For receiving more attention in service marketing, banks need to advance their competitive position (Curth, Uhrich and Benkenstein, 2014; Kim & Choi, 2016; Nguyen, 2014; Shamim, 2015), (Tung et al., 2017). Customer's suggestion for improvement and their willingness fascinate other consumers with a new better service. Positive recommendations could assist in enhancing the service experience at no additional cost (Anaza, 2014; Zhu, 2016; Cheng, 2016).

**Religiosity and organizational performance**

**H0 = 0** (There is no association in religiosity and organizational performance)

**H6 ≠ 0** (There is an association in religiosity and organizational performance)

People don't like premium based products or working of traditional banks; if they are engaged with any Islamic bank it's only due to religiosity factor. But there are some clients who choose the banks on this base because of absence of familiarity. Islamic banks are perfectly based upon flexible Shariah standards, acceptable by the Muslim consumers. Many past researchers concluded that religiosity is not only the vital factor in people's decision making about Islamic banks. Factors like bank repute, cost factor and social influence identically crucial in selection of Islamic banks. Two current investigations have confirmed the moderating influence of religion on Organizational Performance. Li, J., and Wang J, (2011) confirmed that yin yang philosophy is an imperative resource of Organizational development and also helpful in marginal benefit. Usually Organizations create friendly business environment with combination of rules and behavior under the guidelines of yin yang theoretical philosophy. Furthermore (Oler Jennifer, 2004) examine that up to what level religiosity affects tasks of

daily life. In one more examination Jayasinghe Kelum, and Teerooven Soobaroyen, (2009) discover religious actions are mutually affected through operational fundamentals of faith, ambitions, support and devotion, societal position, control, and competitions. Their investigation indicates; religion is an essential and significant element of liability in m\Muslim countries.

### **Service quality and organizational performance**

**H<sub>0</sub> = 0** (There is no association in Service quality and organizational performance)

**H<sub>1</sub> ≠ 0** (There is an association Service quality and organizational performance)

Etzel, Walker, and Santon (2001) proposed Service Quality as the key success factor, originated from expectation and perception of services; and, quality evaluation did not simply aim at the service result, but contained the services providing process. Bank management should pay more attention to learning more about and improving the quality of its organization and its offerings. Parasuraman, 1985 pointed out the similarity between Service Quality and attitudes as consumer's overall assessment of an event. In this case, technique-oriented products and price competition were not the future trend, while Service Quality referring to the interaction with customers to enhance the satisfaction could promote Organizational Performance. Rust and Oliver (2000) stated that excellent service quality was the key factor in an enterprise lied in the provision of high Service Quality.

Numerous prior researches proved that service quality did improve the performance (Ramayah, et al., 2011). Specifically, studies found service quality is a vital aspect that facilitates the firms to distinguish against rivals to advance competitiveness and better performance (Gounaris, Stathakopoulos & Athanassopoulos, 2003). Therefore, it can be expected that service quality is positively associated to performance. A research was made by Jen-Son Cheng and Yu-Chie Lin in which they discuss the relationship between Service Quality on organizational performance with a Quantitative survey. The employees and consumers of De-yi Chinese Food Company are sampled for the survey, in which total 300 copies of questionnaires are distributed and 233 effective copies are retrieved.

**Bank Reputation and organizational performance****H<sub>0</sub> = 0** (There is no association in Bank Reputation and organizational performance)**H<sub>8</sub> ≠ 0** (There is an association in Bank Reputation and organizational performance)

From past investigations, it can be concluded well reputed and financially secured banks retain the old consumers and attract the new one. Venkatraman, N., and Ramanujam, V., 1986 clarify that the theory of “business performance” is a medium of strategic management. After consulting Weiwei, T. 2007 and Shamma, H. M, 2012. Repute can be defined as image of the company particularly psychologically created by external sponsors. Concurrently capability of employers to satisfy their consumers and creating a trustful relationship entitle as corporate reputation. The divergence among Corporation repute and image isn't consistently stimulating (Gotsi, M. & A. Wilson, M. 2001; Weiwei, T. 2007; Podnar, K. et al. 2012). In 2004, Carmeli & Tishler also discover indications that Organizational reputation has an optimistic influence upon legislative performance. Their examination established abstract factors such as administrative culture and corporate reputation relating their influence on structural performance. Logically with above mentioned research (Ross D, 2010) Reputation of the bank is measure by comparison with other leading banks in loan market. For instance, borrower with well future expectation or Service quality might select extra trustworthy bank. By preference, reputable bank may choose to contract with cost effective consumer. We apply an identical framework to easily control for visible and invisible factors that encounter both; the probability of a consumer dealing with a highly reputed bank and the consumer satisfaction Heckman & NavarroLozano, 2004. Lee, G and R Masulis (2011) study the correlation among reputation and profit management; (Agrawal, A. and Cooper, T. 2010) inspect the influence of repute on performance.

**Social influence and organizational performance****H<sub>0</sub> = 0** (There is no association in Social influence and organizational performance)**H<sub>9</sub> ≠ 0** (There is an association in Social influence and organizational performance)

Baumeister Roy and Brad J. Bushman, 2010) stated that, when interest of single person accords with a group interest, then it is predictable that the diversity in between the group rises

automatically. Association-oriented performance is intensive on procedures that progress over time and is not reliant on individuals. Social Influence has been examined by different authors to classify relational variables that might be accepted as an attribute of behavioral change (N. Friedkin, E. and E. Johnsen, C. 2011; Crandall et al., 2008). Impact of the social influence upon e-commerce has been defined by Young, and Jaideep Srivastava, 2007. They clarify that every connected person in a societal network identifies influential clients. Also, Bonhard Phillip, (2006) declared that individual assessment is not enough for decision-makers when selecting any item. An inspirational sociological examination is given by Friedkin Noha E, (2006) who examined 3 bases of relational authority amongst group associates that may be recaptured from civil organizations: consistency, resemblance, and significance. He points out that associate of a social group is familiar of each other views. So that's why there is a strong relation in Social Influence and OP.

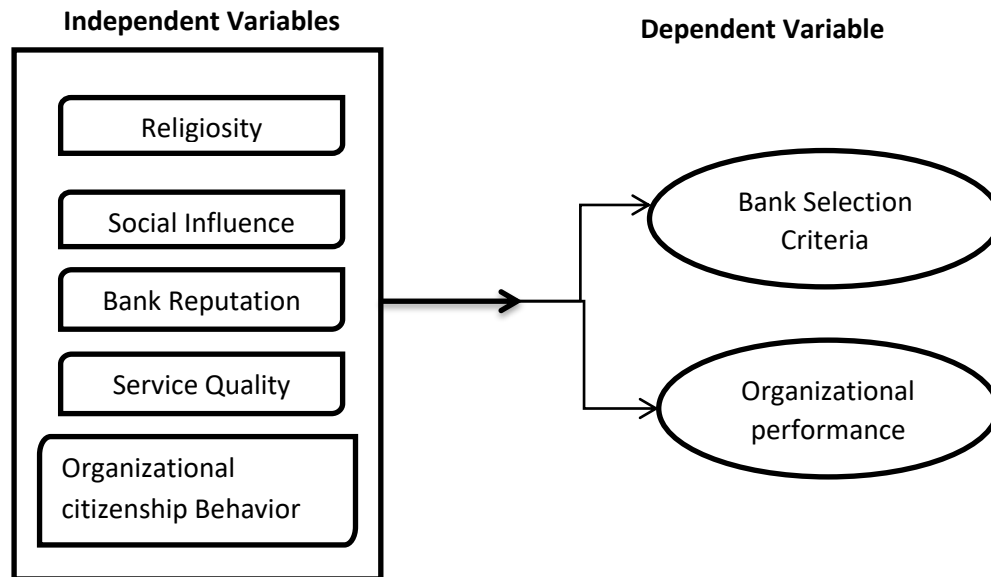
### **Organizational citizenship behavior and organizational performance**

**H0 = 0** (There is no association in Organizational citizenship behavior and organizational performance)

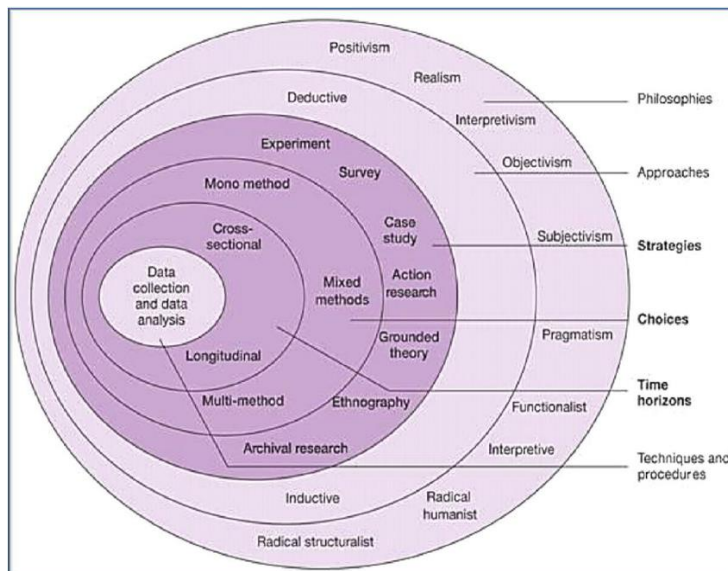
**H10 ≠ 0** (There is an association Organizational citizenship behavior and organizational performance)

J. Van Scotter, R. and S. Motowidlo, J. (1996) focused on OCB approach to investigate the role of personal feelings or behavior of an individual into the discussion procedure. In 1997, Podsakoff Philip & MacKenzie Scott B highlighted that those who emotionally get attached with organization; contributes more positively and enthusiastically through OCB. A person with maximum OCB must attain maximum rating in OP (Blau, Peter Michael, 1964). Discussion presented that Organizational Citizenship Behavior optimistically effect OP. OCB might also enhance administrative performance by diminishing the need of beneficial ways and means (resources) to purely maintenance activities (Organ, 1988; Organ et al., 2006). An organization can be achieved his goals and objectives by fulfilling their customer needs, because a satisfied consumer or worker ultimately permit the company to attain continuous competitive advantage (Fombrun Charles, 1990; Keller, Kevin, 1998; Daffey, Anne, 2002; Anisimova T, 2007).



**Theoretical Framework:****RESEARCH METHODOLOGY**

*Saunders Onion Research 2009*



Time horizons: Cross sectional, Choices: Mono Method, Strategy: Survey study, Approach: Deductive based on hypothesis, Philosophy: Objectivism

[Asian Journal of Multidisciplinary Research & Review \(AJMRR\)](#)

ISSN 2582 8088

Volume 2 Issue 5 [October - November 2021]

© 2015-2021 All Rights Reserved by [The Law Brigade Publishers](#)

Researcher used convenient sampling technique because our population is unknown that's why we used this technique to determine the effect of Social influence, Religiosity, Bank Repute, Service Quality and OCB on the variable of interest organizational performance and bank selection criteria of bankers. Researcher population is unknown, by using thumb rule (heir et al., 2010) we selected our sample size. In accordance with thumb, rule questions are multiplied by 10 then you will get your sample size. Our sample size is 340 general customers of banking sector Gujranwala region. Mangers to collect the data to examine predictors (Social influence, Religiosity, Bank Repute, Service Quality and OCB) and organizational performance and bank selection criteria. It is necessary to gather rational sample size of Mangers to indemnify the entire population and to determine the real problem regarding to performance in Mangers. In current study, non-probability sampling technique is used because; the researcher has no complete data about the characteristics of the populace.

## DATA ANALYSIS AND RESULTS:

Quantitative methods were utilized in this exploration. SPSS and AMOS software are reliable and these are commonly used by researcher. In the current examination, a whole of 320 questionnaires were circulated to managers, 304 questionnaires were received at the actual "response rate" of 95.0%. All survey questionnaires were verified during the data screening process. In this present research, an entire of 294 finalized questionnaires were selected, in which 102 respondents were in the array of (25 – 30) years old & 77 Mangers were in the array of (30 to 35) ages old whereas enduring 39.11% mangers were (35 to 40) years old or more

### Correlation of Variables

To discover the Pearson's moment correlation, the investigator practice information assertion technique to compute average value of apiece hypothesis and AMOS 21 is utilized to assign the data.

**Table 4.1: Mean, S.D. and Pearson's Moment Correlation**

Variables	M	S.D.	R	S_I	B_S_ C	S_Q	B_R	O_P	O_C_ B
R	3.7826	.86294	1						

<b>S_I</b>	3.6599	.86099	.454* *	1					
<b>B_S_C</b>	3.8310	.77401	.501* *	.568* *	1				
<b>S_Q</b>	3.4365	.77191	.490* *	.588* *	.512* *	1			
<b>B_R</b>	3.7033	.82294	.312* *	.385* *	.476* *	.264**	1		
<b>O_P</b>	3.6629	.85292	.437* *	.781* *	.553* *	.576**	.380**	1	
<b>O_C_B</b>	3.8420	.77340	.488* *	.554* *	.776* *	.495**	.472**	.555**	1

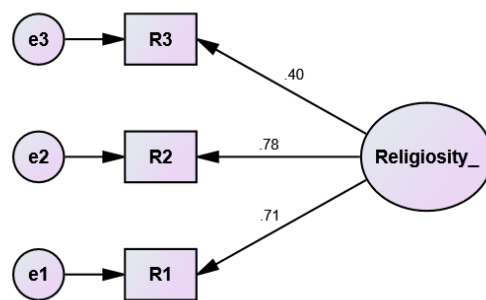
### Factor Analysis (FA)

Table 4.2 demonstrates the reliability of construct used in this study. The consequences of the CFA demonstrated, except the standard errors, whole of the values are inside the suitable series (Byrne, B.M. 2001).

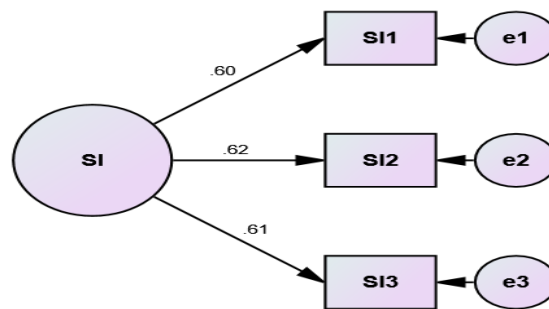
<b>Variable Description</b>	<b>Source/Author's Name</b>	<b>No. of Items</b>	<b>Scale</b>	<b>Reliability</b>
Religiosity	Uden, 2011	3	5 Likert	.644
Social influence	Ajzen, (1991)	3	5 Likert	.643
bank selection criteria	Khan, Hassan, & Shahid, 2015	4	5 Likert	.773
Bank Repute	Chun, (2005)	8	5 Likert	.472
Service Quality	Parasuraman, 1985	4	5 Likert	.750
Organizational Performance	<b>Lau &amp; May, 1998</b>	6	5 Likert	.378
OCB	<b>Podsakoff, MacKenzie, Moorman, &amp; Fetter, 1990</b>	5	5 Likert	74.9

**Table 4.2: Reliability Analyses****Religiosity****Table 4.3 CFA of Religiosity**

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	0
	DF	As close as to Zero	0
	CMIN/DF	As low as 2 and as high as 5	0
	GFI	>.95	1

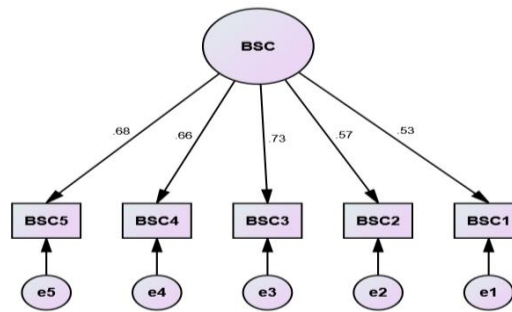
**Figure 4.1-Factors Model of Religiosity****Social Influence****Table 4.4 CFA of Religiosity**

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	0
	DF	As close as to Zero	0
	CMIN/DF	As low as 2 and as high as 5	0
	GFI	>.95	1

**Figure 4.2 -Factors Model of Social Influence****Banking Selection Criteria****Table 4.5: CFA of banking selection criteria**

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	4.516
	DF	As close as to Zero	2
	CMIN/DF	As low as 2 and as high as 5	2.258
	GFI	>.95	.992
	RMR	<.05	.013
	RMSEA	<.08	.066
<b>Incremental Fit</b>	NFI	>.90	.970
	TLI	>.90	.948
	CFI	>.95	.983
<b>Parsimony Fit</b>	AGFI	>.90	.962

**Figure 4.3 1-Factors Model of Banking Selection Criteria**



### Service Quality

Table 4.6: CFA of Service Quality

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
Absolute Fit	$\chi^2$	As close as to Zero	4.053
	DF	As close as to Zero	2
	CMIN/DF	As low as 2 and as high as 5	2.026
	GFI	>.95	.993
	RMR	<.05	.014
	RMSEA	<.08	.059
Incremental Fit	NFI	>.90	.984
	TLI	>.90	.976
	CFI	>.95	.992
Parsimony Fit	AGFI	>.90	.965

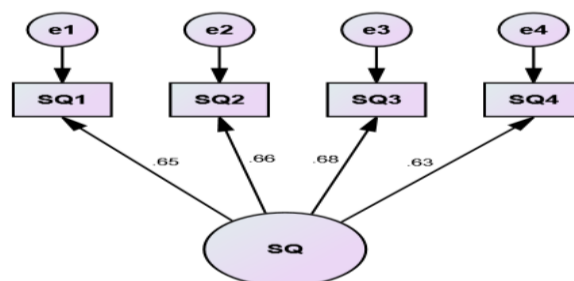
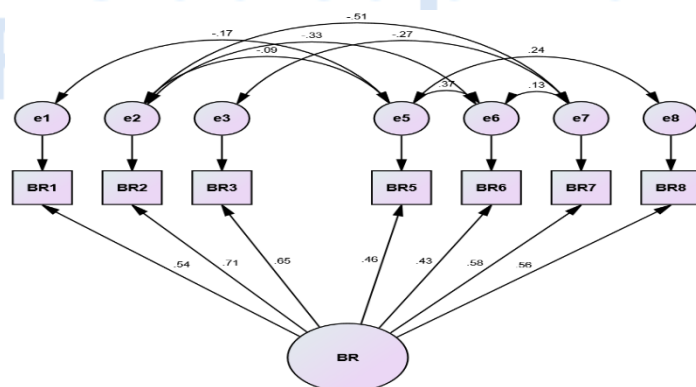


Figure 4.4-Factors Model of service quality



**Bank Repute****Table 4.7: CFA of Bank Repute**

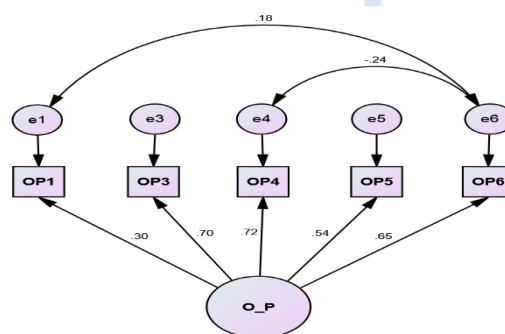
Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	26.870
	DF	As close as to Zero	6
	CMIN/DF	As low as 2 and as high as 5	4.47
	GFI	>.95	.975
	RMR	<.05	.031
	RMSEA	<.08	.10
<b>Incremental Fit</b>	NFI	>.90	.945
	TLI	>.90	.843
	CFI	>.95	.955
<b>Parsimony Fit</b>	AGFI	>.90	.884

**Fig.4.5 Factors Model of Bank Repute**

## Organizational Performance

**Table 4.8: CFA of Organizational Performance**

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	.359
	DF	As close as to Zero	3
	CMIN/DF	As low as 2 and as high as 5	.12
	GFI	>.95	.1
	RMR	<.05	.004
	RMSEA	<.08	.000
<b>Incremental Fit</b>	NFI	>.90	.999
	TLI	>.90	1.00
	CFI	>.95	1.00
<b>Parsimony Fit</b>	AGFI	>.90	.998

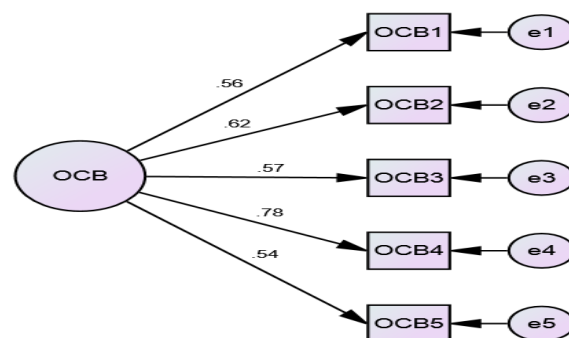


**Fig.4.6 Factors Model of organizational Performance**

## Organizational Citizenship Behavior

**Table 4.9: CFA of Organizational Citizenship Behavior**

Statistics	Fit Indices	Acceptable Threshold value	1-factor Model
<b>Absolute Fit</b>	$\chi^2$	As close as to Zero	42.859
	DF	As close as to Zero	4
	CMIN/DF	As low as 2 and as high as 5	4.572
	GFI	>.95	.943
	RMR	<.05	.057
	RMSEA	<.08	.016
<b>Incremental Fit</b>	NFI	>.90	.875
	TLI	>.90	.773
	CFI	>.95	.887
<b>Parsimony Fit</b>	AGFI	>.90	.827



**Fig.4.7 Factors Model of Organizational Citizenship Behavior**

## Structural Equation Modeling (SEM)

In the present research, (SEM) is utilized to show path analysis of exogenous and endogenous factors over AMOS 21. Figure 4.8 shows the straight affiliation amongst social influence, religiosity, Bank repute, service quality, OCB, organizational performance and bank selection

criteria to examine that there is a substantial association exist or not. Operational model was established by utilizing practical factors based on theoretical model. Data attribution was used to calculate the centered value of every practical factor in the figure. Every path demonstrates entire variation described in dependent variable with respect to independent variables.

### Direct Effects

Figure 4.8 shows the consistent direct effects among the social influence, religiosity, Bank reput, and service quality, OCB on organizational performance and bank selection criteria among mangers. Table 4.11 demonstrates the significant direct impact of Social influence on organizational performance and bank selection criteria ( $\beta = .26$ ;  $P < .05$ ), Religiosity on organizational performance and bank selection criteria ( $\beta = .17$ ;  $P < .05$ ), Bank reput on organizational performance and bank selection criteria ( $\beta = .35$ ;  $P < .05$ ) service quality on organizational performance and bank selection criteria and OCB on organizational performance and bank selection criteria. In the present examination, entire hypothetical direct effects are calculated to measure whether the first supposition of mediation accomplishes or not. Rendering to R. Barron, M., and D. Kenny. A. (1986) the first supposition of mediation examination is, there should be a substantial direct affiliation amongst total of exogenous and endogenous variables to continue to examine the mediation.

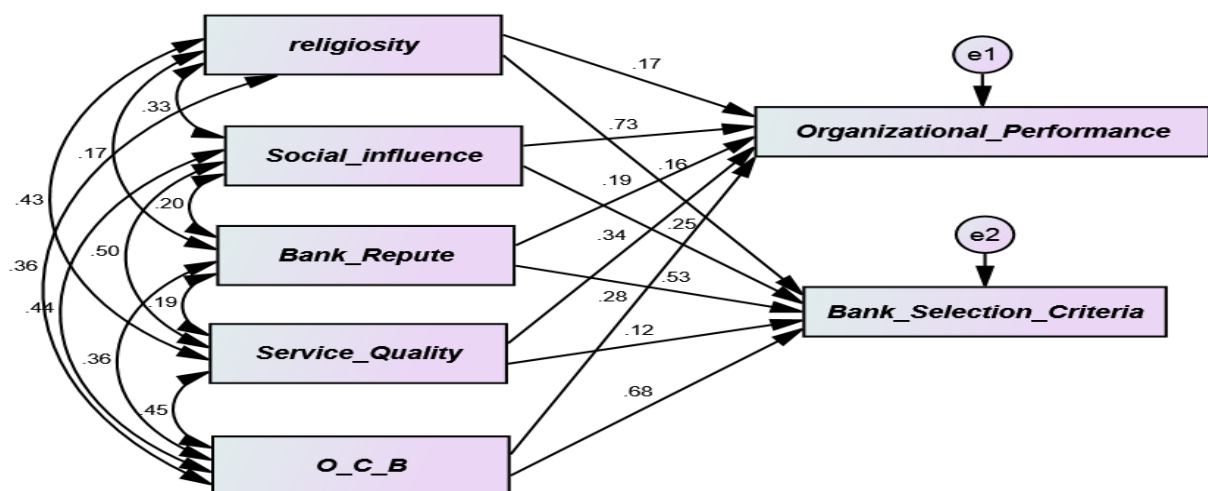


Fig.4.8 Direct Effects

## DISCUSSION

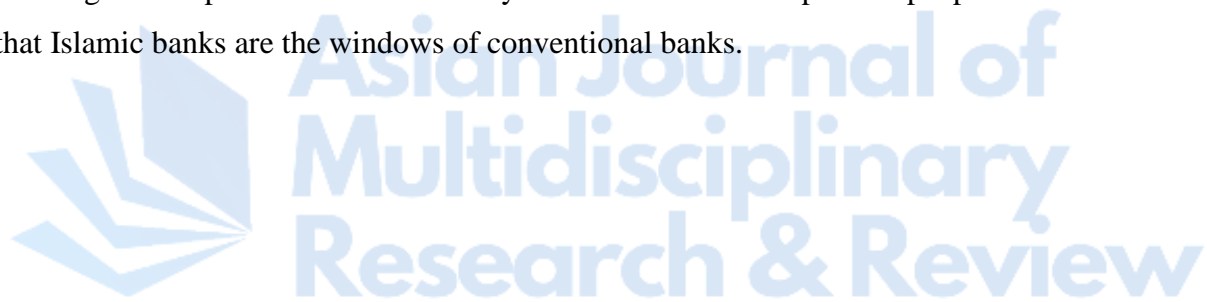
Literature review concluded that investigators have considered different factors that may be acknowledged by the individuals for business with banks. But these five variables are examined curiously in selection of Islamic banks. The religiosity variable examined in this research as it is identified and indicated by the staffs of Islamic banks due to their work under the severe Shariah standards. The “services quality” and the “bank reputation” are those two variables that are contemplated by the consumers if they are trying to accord/transaction with the traditional or Islamic banks. Although the “social influence” factor comprises in this investigation because in Our Country there is an influence of parents, fellows and co-workers in decision making of an individual. Organizational citizenship behaviour was included because a satisfied consumer plays a significant role in to the progress of banking sector.

### **Limitation and Direction for Further Research:**

- For this study 310 Managers of Banking sectors in Gujranwala region was selected as sample size, so investigation can be made by increasing the sample size in future; with the goal that consequence of the examination perhaps more summed up.
- 6 Districts of Gujranwala region was choosing for data selection; indeterminately other researches can be directed by taking the example from different cities of Pakistan.
- In this research information is collected using questionnaires only. Interviews can also be conducted to gather information because the opinion of individuals can be precisely understood when data is acquired through personal meetings.
- Only 5 factors are investigated in this study while People give importance also to many other factors in selection of Islamic banks. In future researches can study Organizational performance and selection criteria of people with other important factors.

## CONCLUSION OF RESEARCH

The aim of this study is to analyse the variables that are acknowledged significantly in Islamic banks selection. The bank selection criteria and organizational performance were the dependent variable and religiosity, service quality, bank reputation, social influence and organizational citizenship behaviour are the predictors. These elements are the origin of “social cognitive theory” also. From the results it is concluded that service quality is the utmost influential variable for the selection of Islamic banks as well as bank reputation and organizational citizenship behaviour. Negligible variables of this concern are Social influence and the Religiosity. Primary Relation among dependent and independent variables is accepted after applying the Pearson’s moment correlation. In the result of this all the hypotheses are accepted. The study also provide direction to the management of Islamic banks to bring clarity in their working and the products & services they offer so that misconception of people can be removed that Islamic banks are the windows of conventional banks.





## **BIBLIOGRAPHY**

- AGRAWAL, A., AND T. COOPER. "Accounting Scandals in IPO Firms: Do Underwriters and VCs Help?" *Journal of Economics and Management Strategy* 19 (2010): 1117–81.
- Al-Ajmi, J., Hussain, H. A., & Al- Saleh. N, (2009). Clients of conventional and Islamic banks in Bahrain. *International Journal of Social Economics*, 36(11), 1086-112.
- Aldlaigan, A., & Buttle, F. (2005). Beyond satisfaction: customer attachment to retail banks. *International Journal of Bank Marketing*, 23(4), 349-359.
- Alserhan, B.A. (2011), *the Principles of Islamic Marketing*, Gower Publishing Limited, England.
- Anaza, N.A. (2014), "Personality antecedents of customer citizenship behaviors in online shopping situations", *Psychology & Marketing*, Vol. 31 No. 4, pp. 251-263.
- Anisimova, T. (2007), "The effect of corporate brand attributes on attitudinal and behavioral consumer loyalty", *Journal of Consumer Marketing*, Vol. 24 No.7, pp. 395-405.
- Awan, A. G., & Azhar, M. (2014). Consumer behaviour towards Islamic banking in Pakistan. *European Journal of Accounting, Auditing and Finance Research*, 2(9), 42-65.
- Balmer, J.M.T., Powell, S.M., Kernstock, J. and Brexendorf, T. (2017), *Advances in Corporate Branding*, Palgrave Macmillan, London.
- Bateman, T.S. and Organ, D.W. (1983), "Job satisfaction and the good soldier: the relationship between affect and employee citizenship" *Academy of Management Journal*, Vol. 26 No. 4, pp. 587-595.
- Blau, P.M. (1964), *Exchange and Power in Social Life*, John Wiley and Sons, New York.
- Bonhard, P., Harries, C., McCarthy, J. and Sasse, M.A. (2006), "Accounting for taste: using profile similarity to improve recommender systems", *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems*, ACM, New York, NY, pp. 1057-1066.
- Boyd, W., Leonard, M., & White, C. (1994). Customer preferences for financial services: an analysis. *International Journal of Bank Marketing*, 12(1), 9-15.

- Carmeli, A., & Tishler, A. (2004). The relationships between intangible organizational elements and organizational performance. *Strategic Management Journal*, 25(13), 1257–1278. doi:10.1002/smj.428.
- Chattopadhyay, P. (1999), “Beyond direct and symmetrical effects: the influence of demographic dissimilarity on organizational citizenship behavior”, *Academy of Management Journal*, Vol. 42 No. 3, pp. 273-287
- Cheng, J.C., Luo, S.J., Yen, C.H. and Yang, Y.F. (2016), “Brand attachment and customer citizenship behaviors”, *The Service Industries Journal*, Vol. 36 No. 7-8, pp. 263-277.
- Cho, J. and Dansereau, F. (2010), “Are transformational leaders fair? A multi-level study of transformational leadership, justice perceptions, and organizational citizenship behaviors”, *The Leadership Quarterly*, Vol. 21 No. 3, pp. 409-421.
- Crandall, D., Cosley, D., Huttenlocher, D., Kleinberg, J. and Suri, S. (2008), “Feedback effects between similarity and social influence in online communities”, *Proceedings of the 14th ACM SIGKDD International Conference on Knowledge Discovery and Data Mining*, ACM, New York, NY, pp.
- Crook, T. R., Ketchen, D. J., Jr., Combs, J. G., & Todd, S. J. (2008). Strategic resources and performance: a meta-analysis. *Strategic Management Journal*, 29(11):1141-1154.
- Curth, S., Uhrich, S. and Benkenstein, M. (2014), “How commitment to fellow customers affects the customer-firm relationship and customer citizenship behavior”, *Journal of Services Marketing*, Vol. 28 No. 2, pp. 147-158.
- Daffey, A. and Abratt, R. (2002), “Corporate branding in a banking environment”, *Corporate Communications: An International Journal*, Vol. 7, pp. 87-91.
- Echchabi, A., Olaniyi O. N. (2012). Malaysian customers’ preference for Islamic banking attributes. *International Journal of Social Economics*, 39(11), 859-874.
- Edris, T., and Almahmeed, M. (1997). Services considered important to business customers and determinants to bank selection in Kuwait: a segmentation analysis. *International Journal of Bank Marketing*, 15(4), 126-133.
- Erol, C., & El-Bdour, R. (1989). Attitude, behaviour and patronage factors of bank customers towards Islamic banks. *International Journal of Bank Marketing*, 7(6), 31-37.

- Etzel, M.J., Walker, B.J. and Stanton W.J. (2001). Marketing, Boston, McGraw-Hill Companies, Inc.
- Farh, J. L., Podsakoff, P. M., & Organ, D. W. (1990). Accounting for organizational citizenship behavior: Leader fairness and task scope versus satisfaction. *Journal of management*, 16(4), 705-721.
- Fombrun, C. J. and Shanley, M. (1990), "What's in a name? Reputation building and corporate strategy", *Academy of Management Journal*, Vol. 33 No.2, pp. 233-258.
- Friedkin, N.E. (2006), *A Structural Theory of Social Influence*, Cambridge University Press, New York, NY.
- Friedkin, N.E. and Johnsen, E.C. (2011), *Social Influence Network Theory: A Sociological Examination of Small Group Dynamics*, Cambridge University Press, New York, NY.
- Gibbons, P. (2000), "Spirituality at work: definitions, measures, assumptions, and validity claims", paper presented at the Academy of Management, Toronto.
- Gotsi, M., & Wilson, A. M. (2001). Corporate reputation: seeking a definition. *Corporate Communications*, 6(1), 24-30.
- Haque, A., Osman, J., & Ismail, A. (2009). Factors influences selection of Islamic banking: A study on Malaysian customer preferences. *American Journal of Applied Sciences*, 6(5), 922-928.
- HECKMAN, J., AND S. NAVARRO-LOZANO. "Using Matching, Instrumental Variables, and Control Functions to Estimate Economic Choice Models." *Review of Economics and Statistics* 86 (2004): 30–57.
- Hegazy, I. (1995). An empirical comparative study between Islamic and commercial banks' selection criteria in Egypt. *International Journal of Commerce and Management*, 5(3), 46-61.
- Imtiaz, N., Murtaza, A., Abaas, M. A., & Hayat, K. (2013). Factors affecting the individual behaviour towards Islamic banking in Pakistan. *Educational Research International*, ISSN 2307-3713.
- Jayasinghe, K. and Soobaroyen, T. (2009), "Religious 'spirit' and peoples' perceptions of accountability in Hindu and Buddhist religious organizations", *Accounting, Auditing*

&

Accountability Journal, Vol. 22 No. 7, pp. 997-1028.

Keller, K.L. and Aaker, D.A. (1998), "The impact of corporate marketing on a company's brand extensions", *Corporate Reputation Review*, Vol. 1 No. 4, pp. 356-378.

Khanifar, H., Jandaghi, G. and Shojaie, S. (2010), "Organizational consideration between spirituality and professional commitment", *European Journal of Social Sciences*, Vol. 12 No. 4, p. 558-571.

Kim, H.S. and Choi, B. (2016), "The effects of three customer-to-customer interaction quality types on customer experience quality and citizenship behavior in mass service settings", *Journal of Services Marketing*, Vol. 30 No. 4, pp. 384-397.

Kirkpatrick, Lee. (2005). *Attachment, evolution and the psychology of religion*. New York: The Guilford Press.

Kutcher, E.J., Bragger, J.D., Rodriguez-Srednicki, O. and Masco, J.L. (2010), "The role of religiosity in stress, job attitudes, and organizational citizenship behavior", *Journal of Business Ethics*, Vol. 95 No. 2, pp. 319-337.

LEE, G., AND R. MASULIS. "Do Underwriters or Venture Capitalists Restrain Earnings Management by IPO Issuers?" *Journal of Corporate Finance* (2011): Forthcoming.

Lewis, B. R. (1982). Students account a profitable segment? *European Journal of Marketing*, 16(3), 63-72.

Lewis, R. C., & Booms, B. H. (1983). The marketing aspects of service quality. In *Emerging Perspective on Services Marketing*, Berry, L., G. Shostack and G. Upah (Eds). American Marketing, Chicago, IL, 99-107.

Li, J., Wang, J. and Fan, W. (2011), "Yin yang and company growth: a case study of a coal company of Shanxi in China", *Chinese Management Studies*, Vol. 5 No. 4, pp. 380-393.

Lin, C.P., Lyau, N.M., Tsai, Y.H., Chen, W.Y. and Chiu, C.K. (2010), "Modeling corporate citizenship and its relationship with organizational citizenship behaviors", *Journal of Business Ethics*, Vol. 95 No. 3, pp. 357-372.

- Lin, Long-yi and Lee, Shui-ho (2005). The Effectiveness of Relationship Quality on Service Outsourcing and Organizational Performance-A Study of Ministry of Transportation and Communications with Affiliated Authorities. *Taiwan Academy of Management Journal*, 5(1), 75-100.
- Lipton, M. (2003). *Guiding growth: How vision keeps companies on Course*. Boston, Harvard Business School Press.
- Mason, J. & Mayer, M. (1974). Difference between high and low income saving and checking account customers. *The Magazine of Bank Administration*, 65, 48-52.
- Mastrangelo, A., Eddy, E.R. and Lorenzet, S.J. (2014), "The relationship between enduring leadership and organizational performance", *Leadership and Organization Development Journal*, Vol. 35 No. 7, pp. 590-604.
- McCarty, W.B. (2007), "Prayer in the workplace: risks and strategies to manage them", *Business Renaissance Quarterly*, Vol. 2 No. 1, pp. 97-105.
- Metawa, S. & Almossawi, M. (1998). Banking behaviour of Islamic banking customers: Perspective and implications. *International Journal of Bank Marketing*, 16(7), 299-315.
- Milliman, J., Czaplewski, A. J., & Ferguson, J. (2003). Workplace spirituality and employee work attitudes: An exploratory empirical assessment. *Journal of organizational change management*, 16(4), 426-447.
- Mokhlis, S., Mat, N. H., & Salleh, H. S. (2008). Commercial bank selection: The case of undergraduate students of Malaysia. *International Review of Business Research Papers*, 4(5), 258-270.
- Nguyen, H., Groth, M., Walsh, G. and Hennig-Thurau, T. (2014), "The impact of service scripts on customer citizenship behavior and the moderating role of employee customer orientation", *Psychology & Marketing*, Vol. 31 No. 12, pp. 1096-1109.
- Oler, J. (2004), "The effect of religiosity and spirituality on work and trust levels in managers and their subordinates in food and nutrition care departments", Master's thesis, Brigham Young University, Provo, UT.
- Organ, D. W., Podsakoff, P. M., & MacKenzie, S. B. (2006). *Organizational citizenship behavior: Its nature, antecedents, and consequences*. Beverly Hills, CA: Sage.

- Osman, I., Ali, H., Zainuddin, A., Rashid, & Jusoff, K. (2009). Customers satisfaction in Malaysian Islamic banking. *International Journal of Economics and Finance*, 1(1), 197-202.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *The Journal of Marketing*, 41-50.
- Podnar, Klement; Tuskej, Urska; Golob, Ursa. (2012). Mapping semantic meaning of corporate reputation in global economic crisis context: A Slovenian study. *Public Relations Review* 38.5, 906-915.
- Podsakoff, P. M. & Mackenzie, S. B. (1997). Impact of organizational citizenship behavior on organizational performance: A review and suggestions for future research. *Human Performance*, 10, 133-151.
- Podsakoff, P.M., MacKenzie, S.B., Paine, J.B. and Bachrach, D.G. (2000), "Organizational citizenship behaviors: critical review of the theoretical and empirical literature and suggestions for future research", *Journal of Management*, Vol. 26 No. 3, pp. 513-563.
- Ramayah, T., Samat, N., & Lo, M. C. (2011). Market orientation, service quality and organizational performance in service organizations in Malaysia. *Asia-Pacific Journal of Business Administration*, 3, 8-27.
- Rao, S., & Sharma, R. K. (2010). Bank selection criteria employed by MBA Students in Delhi: An empirical analysis. *Journal of Business Studies Quarterly*, 1(2), 56-69.
- Rashid, M. (2009). Customer demographics affecting bank selection criteria, preference and market segmentation: A study of domestic Islamic banks in Bangladesh. *International Journal of Business and Management*, 4(6), 131-146.
- Rayner, J., Lawton, A. and Williams, H.M. (2012), "Organizational citizenship behavior and the public service ethos: whither the organization?", *Journal of Business Ethics*, Vol. 106 No. 2, pp. 117-130.
- ROSS, D. "The "Dominant Bank Effect:" How High Lender Reputation Affects the Information's Content and Terms of Bank Loans." *The Review of Financial Studies* 23 (2010): 2730–56.



- Rust, R. T. and Oliver, R.L. (2000). Should we delight the customer? *Journal of the Academy of Marketing Science*, 28(1), 86-94.
- Sangeetha, J., & Mahalingam, S. (2011). Service quality models in banking: A review. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(1), 83-103.
- Santos, J.B. & Brito, L. A. L. (2012). Toward a Subjective Measurement Model for Firm Performance. *Brazilian Administrative Review*, 9(6): 95-117
- Schram, J. (1991). How students choose their banks. *United States Banker*, 75-78.
- Shamim, A., Ghazali, Z. and Jamak, A.B.S.A. (2015), "Extrinsic experiential value as an antecedent of customer citizenship behavior", in 2015 International Symposium on Technology Management and Emerging Technologies (ISTMET), IEEE, Langkawai Island, 2005, pp. 202-206.
- Shamma, H. M. (2012). Toward a Comprehensive Understanding of Corporate Reputation: Concept, Measurement and Implications. *International Journal of Business and Management*, 7 (16).
- Sheng, Ching-chen and Chen, Tzu-ling (2010). Relations among Organizational Culture, Organizational Political Perception, and Organizational Performance in Tourism Industry. *Management Research*, 10,93-138.
- Tehulu, T. A., & Wondmagegn, G. A. (2014). Factors influencing customers' bank selection decision in Ethiopia: The case of Bahir Dar City. *Research Journal of Finance and Accounting*, ISSN 2222-2847.
- Thompson, W.D. (2000), "Can you train people to be spiritual?" *Training and Development*, Vol. 54 No. 12, pp. 18-19.
- Tomal, D.R. and Jones, K.J. (2015) A Comparison of Core Competencies of Women and Men Leaders in the Manufacturing Industry. *The Coastal Business Journal*, 14, 13-25.
- Tung, V.W.S., Chen, P.J. and Schuckert, M. (2017), "Managing customer citizenship behaviour: the moderating roles of employee responsiveness and organizational reassurance", *Tourism Management*, Vol. 59, pp. 23-35.

- Van Scotter, J.R. and Motowidlo, S.J. (1996), "Interpersonal facilitation and job dedication as separate facets of contextual performance", *Journal of Applied Psychology*, Vol. 81 No. 5, pp. 525-531.
- Vasconcelos, A.F. (2009), "Intuition, prayer, and managerial decision-making processes: a religion-based framework", *Management Decision*, Vol. 47 No. 6, pp. 930-949.
- Venkatraman, N. Ramanujam, V. (1986). Measurement of Business Performance in Strategy Research: A Comparison of Approaches Massachusetts Institute of Technology. *Academy of Management Review*, 11(4), 801–814
- Weiwei, T. (2007). Impact of Corporate Image and Corporate Reputation on Customer Loyalty: A Review. *Management Science and Engineering*, 1(2), 57–62.
- Young, K. and Srivastava, J. (2007), "Impact of social influence in e-commerce decision making", *Proceedings of the 9th International Conference on Electronic Commerce*, ACM, New York, NY, pp. 293-302.
- Zhu, D.H., Sun, H. and Chang, Y.P. (2016), "Effect of social support on customer satisfaction and citizenship behavior in online brand communities: the moderating role of support source", *Journal of Retailing and Consumer Services*, Vol. 31, pp. 287-293.
- Zineldin, M. (1996). Bank Strategic Positioning and Some Determinants of Bank Selection. *International Journal of Bank Marketing*, 14(6), 12-22.
- Richard, P. J., Devinney, T. M., Yip, G. S., & Johnson, G. (2009). Measuring organizational performance: Towards methodological best practice. *Journal of management*, 35(3), 718-804.
- Gounaris, S. P., Stathakopoulos, V., & Athanassopoulos, A. D. (2003). Antecedents to perceived service quality: an exploratory study in the banking industry. *International journal of bank marketing*, 21(4), 168-190.