Factors Affecting Jordanian Customers' Bank Selection and Customer Satisfaction

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ABSTRACT

This study aims to identify and rate some factors that affect Jordanian customers'
when selecting a bank to patronize, in addition to the effect of these factors on
customer satisfaction. Moreover, it aims to reveal and compare differences in the
effect of these factors among different demographic characteristic and between
Islamic and conventional bank users. A questionnaire distributed through the internet
and social media was used to gather data, using a sample of 320 respondents, 8
factors were identified using factor analysis and the data was subject to several
analyses used to reach results including; T-tests, ANOVA, frequency tables, and
descriptive tables. The major findings of the study revealed that the location of the
bank, convenience, reputation, responsiveness, and financial services affect
Jordanian customers' bank selection with location being perceived as most
important. Furthermore, it was apparent that differences exist in the effect of factors
on Jordanian customers between different genders, income levels, marital status,
number of children, age, and between Islamic and conventional bank users.

Keywords: Bank customers, customer satisfaction, service quality, bank selection
factors.

ÖZ

Bu çalışmanın amacı Ürdün'deki banka müşterilerinin banka seçimini etkileyen faktörleri belirlemek ve bu faktörlerin müşteri memnuniyeti üzerinde etkisini de saptamaktır. Çalışmanın diğer bir amacı da farklı demografik özellikler ile İslam ve geleneksel banka kullanıcıları karşılaştırmaktır.

Literatür taraması sonucunda hazırlanan anket soruları internet ve sosyal medya kullanlarak dağıtılıp 320 denekten veri toplanmış ve faktör analizi sonucunda 8 faktör saptanmıştır. Ayrıca, çalışma amaçlarına ulaşabilmek ve ortaya konan hipotezleri test edebilmek amacı ile t-testi, tek yönlü Varyans Analizi (ANOVA), frekans tabloları ve tanımsal tablolar kullanılmıştır.

Çalışmanın temel bulguları banka yerinin, uygunluğunun, namının (ününün), duyarlılığın ve finansal hizmet seviyelerinin Ürdünlü banka müşterilerinin banka seçimini etkileyen faktörler olarak tesbit edilmiştir. Ayrıca, banka müşterilerinin etkileyen faktörlerin cinsiyet, gelir seviyesi, medeni hal, çocuk sayısı, yaş ve İslam/geleneksel müşteriler arasında değişiklik gösterdiği bulgusuna ulaşılmıştır.

Anahtar Kelimeler: Banka müşterileri, müşteri memnuniyeti, hizmet kalitesi, banka seçim faktörleri.

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INTRODUCTION

1.1 The Banking Industry in Jordan

The banking sector in Jordan makes up a significant part of the Jordanian economy, along with the insurance sector it contributes to 11.4% of the country's Gross Domestic Product, and is considered one of the important pillars of the economy in Jordan (Jordinvest, 2012) The sector has been successful in maintaining growth and profits, especially after the financial crisis of 2008, which put both commercial and central banks all over the world under a huge amount of pressure. The report also states that in 2011 the banking sector was comprises 26 different banks, with a total of 695 branches around the country, the number of banks entering the market has increased significantly, due to the central bank of Jordan removing barriers to entry to the market by foreign banks as well as new small local banks. It has also nudged the existing banks into consolidation through acquisitions and mergers by raising the minimum capital required for local banks. The 26 banks in the sector constitute of 13 national commercial banks, 3 national Islamic banks, 9 branches of foreign commercial banks, and 1 branch of foreign Islamic banks. With about 7 million people in the population, the market is arguably saturated. This exerts pressure on the banks to fulfill the demands of consumers and to exert more effort in the highly competitive environment in order to attract customers and keep them satisfied. (Jordinvest, 2012)

1.2 Objective of the Study

The study tries to identify some of the most important factors that affect bank selection of Jordanian customers as well as aims to identify the effect of these factors on customer satisfaction.

1.3 Significance of the Study

The study will help identify the factors affecting the bank selection decision, therefore it can identify the factors or aspects different customer groups find most important when selecting a bank. This will aid banks in the marketing decisions to be taken to target different groups of customers, by helping them focus on the aspects that are most important to the target group in selecting a bank and that would mostly influence their decision and act as an attraction to selecting the bank.

1.4 Research Question

The research questions that are sought to be answered by this study are;

Q1.Do convenience and location have an effect on Jordanian customers' bank selection?

Q2. Does responsiveness have an effect on Jordanian customers' bank selection?

Q3. Does appearance of the bank have an effect on Jordanian customers' bank selection?

Q4.Do marketing influences have an effect on Jordanian customers' bank selection?

Q5.Do people influences have an effect on Jordanian customers' bank selection?

Q6. Do religious values have an effect on Jordanian customers' bank selection?

Q7.Do the reputation and image of the bank have an effect on Jordanian customers' bank selection?

Q8. Do financial services offered by the bank have an effect on Jordanian customers' bank selection?

Q9. Does the effect of factors affecting Jordanian customers' bank selection vary between different genders?

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Q14. Does convenience and location affect Jordanian customers' satisfaction?

Q15. Does responsiveness of staff have an effect on Jordanian customers' satisfaction?

Q16. Do financial services offered by the bank affect Jordanian customers' satisfaction?

1.5 Research Gap

Not many articles exist on bank selection in Jordan, most research tries to compare the differences between conventional bank users and Islamic bank users in Jordan, as well as try to rate importance of selection criteria in general, without comparing different demographic groups.

Chapter 2

LITERATURE REVIEW

2.1 Customer Satisfaction

In the banking industry increased customer retention and customer satisfaction can have a substantial impact on profits. Therefore, several studies have been conducted for the bank industry that tries to identify the determinants of customer satisfaction for bank products the banks themselves. Levesque & McDougall (1996) claim that "The existing evidence up until now shows that major gains in customer satisfaction are likely to come from improvements in; service quality, service features, and customer complaint handling". They conducted a study to measure the relation of these aspects against customer satisfaction and their future intentions, in which the objective of the study was to identify the drivers of customer satisfaction in retail banking. The measures used in assessing service quality were divided into; a "Core" dimension, which included aspects concerning the performance of the bank and the reliability of the bank; A "Rational" dimension, which included aspects concerning employee behavior, skills, and treatment; and a "Tangibles" dimension, which incorporated aspects of appearance of the bank and staff. Furthermore, the service features measured were concerning convenience and location of the bank, as well as interest rates offered by the bank. Measures for future intentions were defined by recommendation of the bank to others, probability of switching to another bank. The results of the study showed that customer satisfaction and future intentions in the retail bank industry is driven by many factors which included service quality and

bank features, including location, the bank's interest rate, judgment about the bank's employee's skills, and the competitiveness of the bank.

In a more recent study conducted by Jamal & Nasser (2002) aiming to identify key antecedents of customer satisfaction for customers in the UAE. The same approach as Levesque & McDougal (1996) was used, and the results were in compliance with their results, which also showed that both service quality as well as bank features also affect customer satisfaction and future intentions.

Athanassopoulos, Gounaris, & Stathakolpoulos (2001) conducted a study in Greece that aimed to investigate the effect of customer satisfaction on customers' behavioral responses. The study investigated 6 dimensions of customer satisfaction, these included; pricing, reliability, product innovation, physical evidence, convenience, employee competence, and physical evidence. The dimension of pricing was measured using the aspects; interest rates on savings accounts, interest rates on loans, and commission charges. Convenience was measured based on the location of branches, in terms of being near to home or shopping places or work place of the customers. Furthermore, employee competence was measured using items such as; the knowledge of products by staff, the skills of staff, and others. The physical evidence dimension reflected the appearance and atmosphere of the bank, while product innovation reflected the services offered by the bank. The effect of these dimensions was tested to determine their effect on behavioral responses including; word of mouth, and intention to switch. The results showed that employee competence does affect behavioral responses, reliability is a driving force for behavioral responses, physical evidence is a key factor towards customers'

responses, and product innovation has a limited effect on customers' behavioral responses, although it is an important factor.

2.2 Convenience and Location

Convenience has always had a very significant impact on consumer's purchasing, and shopping decisions. Kelley (1958) argues that a customer views their cost being comprises commodity cost and convenience cost; therefore sellers strive to reduce costs either by reducing the cost of commodities, or by reducing the convenience cost for customers. The convenience cost is made up of aspects like time convenience, place convenience, selection convenience, packaging convenience, and several others. Kelley (1958) also views that location convenience is one of the most important aspects of convenience that affects traveling costs and time for customers, thus having an impact on the purchase decision.

For the banking sector specifically, different studies classified similar yet different criteria in convenience and location of banks and in the banking sector, some included ATM locations and availability, available parking space (Almossawi, 2001), while others included additional criteria such as; internet banking, automated banking process, convenience to home and work, as well as bank opening hours (Devlin & Gerrard, 2005)

A study by Kaynak, Küçükemiroglu, & Odabasi (1991) found that the most important factors when selecting a bank for Turkish consumers were in order; Reliable service, convenience, financial services, and finally communication. The data was also analyzed to portray differences among different demographic consumer groups, this analysis showed that men in turkey placed more importance on bank's reputation and image, business hours, parking facilities, a wide range of

services offered, financial counseling service, the ability to pay utility bills, and fast and efficient services, thank women did. In addition, bank location seemed to hold more importance for consumers aged less than 40 years, while availability of credit was considered of more importance for consumers who are under 50. It also showed other differences in preferences between different educational level groups, as well as between different employment categories.

Another study by Almossawi (2001) investigated the bank selection criteria employed by undergraduate students in Bahrain. A sample of 1000 undergraduate students was used to indentify from 30 potentially influencing factors of bank selection the factors that are most influential or most important to the undergraduate students when selecting a bank. The results of the study showed that for Bahraini young people the 5 most influential attributes were; convenient ATM locations, availability of ATMs in several locations, bank's reputation, 24 hour availability of ATM services, and available parking space nearby. Almossawi (2001) concluded from these findings that the young generation in Bahrain are more concerned with convenience of the bank and emphasize on factors that allow them to have quick and convenient access to their bank accounts and financial transactions rather than on factors that relate to the location of the bank, reception at the bank, external appearance of the bank among other factors. The factor analysis of the study revealed that as a holistic picture, the factors that seem to be most important are technology/reputation factor and convenience factor; while financial benefit factor and employee customer interaction factor may play a role in the decision.

Saleh, Rosman, & Nani (2013), aimed to present the most important factors influencing bank selection of customers in Kelantan, Malaysia. The factors put to the

test included, convenience, reliability, responsiveness, accessibility, and value added services. The study carried out on a 100 subject sample yielded the conclusion that customers gave importance to all factors, however, accessibility which consists of items like ATM facilities, internet banking, convenient ATM locations and 24 hour availability of ATM service, proved to be the highest ranking factor among others. Followed by this factor were the factors; assurance, reliability, convenience, responsiveness, and finally value added services. In addition to presenting the most important factors the study showed that the most important attribute in the selection criteria was ATM facilities, while the least important was free gifts. Nevertheless, as the study was conducted in only one state with a small sample size, it is not representative of the preferences of the entire population of Malaysia, rather just the specified state.

Devlin & Gerrard (2005) performed an enquiry in Britain, with the objective of discovering the choice criteria the British multiple banks using customer finds of high importance when selecting a bank to patronize as well as in selecting the second bank they patronize. The results of the study showed that in general, when selecting a bank the British customer gives the highest importance to location of the bank, both in relevance to their home and their work. While another aspects of convenience and location which was branch opening hours surprisingly held the least influence among all factors on the bank selection choice. In addition, it was observed that home banking in the form of telephone banking and internet banking held low importance presumably, due to the availability of ATMs, and automated payment process in banks, which made it of low concern for customers to do their banking from home as it was made easy to be done in the bank directly.

Zineldin (1996) opposes the claims that convenience and location are important factors in the selection of banks, as he supported the his hypothesis using his study conducted in Sweden that aimed to investigate bank positioning, customer perceptions of bank positions, and the choice criteria employed in selecting a bank, which helps clarify their perceptions and the relation of these factors to customer satisfaction. Zineldin (1996) argued that convenience and location factors were of high importance prior to the 1990s, and that customers no longer find branch location, parking space and such matters as a highly important factor when selecting a bank, since the new advancement of technology have made such matters of less importance as customers are able to do their banking using the PC, an ATM, or any other technological medium.

Maiyaki (2011) conducted a study in Nigeria to determine bank selections and preferences of Nigerian customers, the study identified the most important factors that influence their bank selection decision from among 18 criteria by ranking the criteria in order of statistical means. The results revealed that the most important factors according to Nigerian customers are; "The size of bank's total assets", followed by "availability of large branch network across the country", "reputation of the bank", "personal security of customers", and "convenient access to bank location" respectively. Maiyaki (2011) argued that the importance of the size of bank's total assets is due to the financial crisis that has taken place in banks and deposit accounts in Nigeria.

Katircioglu, Tumer, & Kilinc (2011) conducted an empirical investigation from customers in Romanian cities; the study measured 51 selection criteria using a Likert scale in order to identify the most important and least important factors influencing

the selection decision. The results showed that the number of ATM booths is the most important criteria to Romanian customers, followed by availability of telephone and internet banking, attention to customers, reputation and bank image, confidentiality of the bank, appearance of the staff, and the number of branch offices around the country. The study also showed that differences exist in the criteria Romanians gave attention to among different income levels; however, there was no significant difference between gender and age groups. Therefore, it was concluded that Romanian banks should use contemporary technology, train their staff to give attention to customers individually, and pay attention to the appearance of staff as they are contributory factors in bank selection of customers.

2.3 Financial Services

Ta & Har (2000) administered a study of bank selection decisions in Singapore, using an analytical hierarchy approach. This approach allowed them to discover the factors that are considered most important to consumers in Singapore when selecting a bank and allowed them to discover the banks they prefer from a set of banks in Singapore. The selection factors or criteria used in the questionnaire were gathered from previous literature and from a focus group of undergraduate students. The study's results showed that undergraduate students in Singapore considered the 3 most important factors in bank selection were, high interest rates, convenient location, and overall quality of service. These factors were followed by; availability of self banking facilities, low interest rates on loans, long operational hours, charges on services provided by banks, availability of undergraduate privileges, and recommendation by parents and friends.

Devlin (2002) argued that the importance placed on bank selection criteria differs, not only among demographic characteristics but is also impacted by customer's

financial knowledge. His study was set up to compare the importance customers placed on intrinsic and extrinsic choice criteria among a sample of people in the UK. Intrinsic criteria consisted of; low fees and overdraft charges, competitive interest rates, home banking option and home banking. While extrinsic choice criteria included; location, family relationship, recommendation, service expectation, image and reputation, product range, and branch opening hours. Furthermore, the hypotheses generated were; the greater the customers' degree of financial knowledge the more important extrinsic choice criteria are, and the greater customers' degree of financial knowledge is, and vice versa, the less important intrinsic choice criteria in retail banking are. The results of the study showed a slight correlation between these factors; however the statistical evidence was not enough to prove 3 of the hypotheses generated, rather it only proved the hypothesis that the greater the degree of customers' financial knowledge, is associated with greater importance placed on intrinsic choice criteria in retail banking.

In addition, and in agreement with previous research studies, Rao & Sharma (2010) conducted a study in India in order to determine factors that influence MBA students' bank selection; the criteria included factors such as, parking facilities, brand name, speedy service, interest rates and several others. The criteria were clustered under several factors, in which each set of correlated criteria represent a certain factor, the results of the study showed that the most vital factor for MBA students when selecting a bank is Reliability, which is represented by criteria like loyalty programs, brand name , interest rates , low service charges and others. The second most important factor was held by convenience, which was defined by parking space, telephone banking, and 2 other factors. Rao & Sharma (2010) concluded from the research that banks in India should concentrate on setting up

ATMs and internet banking as well as other facilities that makes it more convenient for students to perform their monetary transactions in order to attract this customer sector, it was also concluded that students want to be able to have easy access to their accounts and do not like to wait in queues which can also be addressed by setting up a speedy service and using technological advances.

Kazaneh & Decker (1992) conducted a study in the USA using a sample of 1,198 business school Alumni of Salisbury State University in Maryland, to identify the underlying determinants of consumer bank selection, which they said can be found by measuring the importance of the determinants and the perceived degree of the determinants dissimilarity among different banks. The study concluded that the highest ranking determinants were service charges, reputation of the bank, interest rates on loans, time required for loan approval, and having friendly tellers

Gerrard & Cunningham (2001) conducted an empirical study that would identify how Singapore's undergraduate's choose the banks they patronize, the study was conducted to identify the importance of criteria as well as the variations in the importance of criteria among different demographic characteristics of the undergraduate students, the criteria were clustered into factors, which were categorized using a factor analysis as; electronic services, secure feeling, appearance, Marketing influence, people influence, services provision, and convenience. Results revealed that the most important factors was secure feeling, which was viewed as interest rates offered and the stability of the bank, which in other studies conducted were criteria associated with financial issues and benefits rather than security, the second factor in importance was electronic services, in which basically included the availability of ATM's, the third most important factor was service provision, which

included regular bank statements, appropriate range of services, and confidentiality. Convenience came in as the fourth ranking factor in importance, in which it included convenience to home and to the university. The results also showed differences among the ranking of factors in relation to majors students study, as well as gender and between multiple bank users and single bank users. Some of the implications of the study stated that banks should not use an attract all strategy to attract undergraduate students as a difference exists between groups, they also stated that a considerable advice for banks is to concentrate on modern technology as it shows that the respondents tend to use these methods more for their banking transactions.

Mokhlis, Salleh, & Matt (2011) performed an empirical analysis of attributes that young intellectuals in Malaysia find important in retail bank selection, The factors examined after the factor analysis were, attractiveness, financial benefit, ATM service, sense of security, service provision, proximity, location, marketing promotion, and recommendation. The results revealed that sense of security, consisting of the stability of the bank's confidentiality, was considered the most important factor to Malaysian youth customers, this factor was followed by ATM services, and financial benefit as third most important factor. Mohklis, Salleh, & Matt (2011) concluded that these results were consistent to the results acquired by the study conducted by Gerrard & Cunningham (2011) in Singapore, and explained that economic and financial situations in Malaysia can be what drives students to give such importance to the feeling of security, furthermore, it was also concluded that the well educated and exposed youth is requiring the use of modern technology to perform their financial transactions, rather than going to physical branches of the bank.

In an opposing view, the study performed by Devlin & Gerrard (2005) implies that the British bank customer does not give high relevance to interest rates offered by the bank when selecting a bank to patronize. However they do give slightly take into consideration low fees and overdraft charges.

2.4 Reputation

A study in Poland was conducted for the purpose of investigating the choice criteria polish consumers place importance on when selecting a bank. Although some parts of the sample selected apparently did not have enough money to put in a bank, while others did not trust the banking system. The results gathered from the remaining respondents indicated that the top selection criteria for those consumers who used banks were; Reputation, Rates, Convenience, and Service. Reputation included mentions of safety of funds, due to the history of polish banks with fraud and scandals, convenience included elements such as convenience to home, working hours, location, and branches. Finally, service included elements like good service, friendly employees amongst others like speed of service. The results also showed differences amongst men's and women's preferences, where women rated family and friends influence as well as rates as much more important than did men, while men rated reputation of much more importance than women did. Other differences between demographic characteristics were noticed and explored in the study, such as age, which seemed to only have a difference .in the extent to which they placed importance on the attributes but shared the same top 3 criteria, in addition to variations in importance placed on selection criteria, which were not statistically apparent but seemed to show that wealthier groups tended to be less concerned with price and more concerned with reputation while lower income groups highly emphasized on price. (Kennington, Hill, & Rakowska, 1996)

An analysis on customer preferences for financial services in the USA was undertaken by Boyd, Leonard & White (1994) that aimed to analyze the most important factors affecting a state in the USA's customers bank selection decision in addition to differences in the ranking of these factors based on demographic characteristics that were found to have significant statistical differences in previous studies including; family, household size, age of children, occupation, age of household head, and gender. The responses were gathered using a survey that contained 10 factors considered important by customers in previous studies, and respondents were asked to rank the 5 most important factors amongst them. Analysis results revealed that the relative importance of criteria was in the following order, the first being the 1st most important and the fifth being the 5th most important; reputation, interest on saving accounts, interest charged on loans, quick service and location in city. As for criteria relative to the demographic characteristics observed the results revealed that important criteria relative to marital status were similar between groups, however it showed that divorced respondents placed more emphasis on availability of urgent accounts, quick service and hours of operation than single and married respondents, and placed less emphasis on reputation. The results relative to household numbers showed that smaller households placed more emphasis on drive through, interest charged on loans, and availability of current accounts, while bigger households placed greater importance on location in the city and drive in service. Furthermore, the analysis relative to income did not hold a noticeable difference, however, it can be seen that lower income groups placed slightly more importance on reputation than higher income groups, which can be explained by the lack of financial knowledge.

On the other hand, Devlin & Gerrard's (2005) study revealed that for British customers the reputation and image of the bank were roughly of equal value, and do not carry importance or an effect on the customer's choice when selecting a bank, neither for customers who use one bank nor for multiple bank users.

2.5 Responsiveness

Yavas & Kaynak (1982) performed a study in order to assess the determinant and the importance of selected patronage factors in choosing commercial banks, as well as determining the perceived usefulness of several services offered by commercial banks of Canadian bank customers in Halifax, Nova Scotia. Using a questionnaire to rate the importance of attributes inclusive of; location near home and work, recommendation of friends and relatives, availability of credit with favorable terms, friendliness of personnel, low interest charges on loans, bank reputation and image, lower service charges on checking accounts, low interest charges on loans, available parking space, fast and efficient service, confidentiality of bank, and higher interest payments on saving accounts, along with other criteria. The results of the responses analysis showed that all attributes were considered important by the respondents, however the most 3 most important attributes fast and efficient service, location near from home or work, higher interest on saving accounts. These were followed by confidentiality of bank, lower interest charges on loans, and friendliness of personnel. From the findings Yavas & Kaynak (1982) concluded that in order for banks to serve customers efficiently training of personnel is crucial in the areas of, first interpersonal communication skills and second on increasing efficiency.

Hedayatnia & Eshgi (2011) explored and analyzed the factors considered important and useful to Iranian customers when selecting a retail bank. The results of the study portrayed that Iranian consumers place high importance on quality of service and the

availability of new banking methods, and second most importance on the responsiveness of staff and their attitude, and cost of banking services are also factors that highly affect Iranian customer choices. In addition, Hedayatnia & Eshgi (2011) found that word of mouth advertising and reputation of the bank held little to no importance for Iranian customers in the selection process. In conclusion Hedayatnia & Eshgi (2011) recommended that commercial retail banks in Iran should supply innovative banking methods that include internet banking and SMS banking as examples, as well as try to offer tailored services to customers in order to attract the Iranian customers.

2.6 Marketing Influence

Marketing influence has been found in most studies in different countries to have low or insignificant influence on bank selection.

Kazaneh & Decker (1992) stated from their study results in the USA that one of the lowest ranking attributes in their study was, effective advertising, amongst other low importance attributes including; existence of drive through windows, having federally insured deposits, availability of direct deposit, and the availability of financial advice. This view is also supported by Saleh, Rosman, & Nani (2013) who also found that free gifts were ranked one of the least influential factors on the bank selection decision of Malaysian customers in the province of Kelantan.

Gerrard & Cunningham (2011) also found in their study on undergraduate students' bank selection criteria in Singapore that the marketing influence factor which consisted of the criteria; "free gifts" and "Influential marketing campaign", came in fourth out of 5 criteria in ranking of importance. The results also showed that the importance of marketing influence had a significant variation among groups of

students from different majors (engineers and non-engineers), however, it did not have a statistically significant difference among gender, nor among multiple bank users and single bank users.

Mokhlis, Salleh, & Matt (2011) also stated in the results of their study that marketing promotions came in 7th out of 9 factors, in which the factor included the two components "Free gifts" and "Influential marketing campaign", which are in line with the criteria used to examine the "Marketing influence" in Gerrard & Cunningham (2011) study. This result clarified that the youth in Malaysia are not influenced by the marketing campaigns held by banks, and that the campaigns are unlikely to provide a major stimulus that would affect the decision of their bank choice.

2.7 People's Influence

Devlin & Gerrard's (2005) study on multiple bank users choice criteria in Britain, also mentioned previously, revealed that the second most important choice criteria to British customers was family relationships, as well as recommendation by others, it almost held the same importance as the location of the bank to customers which was ranked first on the criteria list.

The earlier study conducted by Gerrard & Cunningham (2001) showed that people influence factor, consisting of influence of friends, family and teachers, held the least importance out of the factors considered by undergraduate students when selecting a bank. Therefore they concluded that undergraduate students did not rely on third party's word of mouth when selecting a bank, and stated in their implications, that banks should not rely on parents, teachers and friends influence on undergraduate students as a method to attract the undergraduate students.

Anderson, Iii, & Fulcher (1976) administered a research that aimed to analyze the bank selection criteria involved in the selection process of banks, as well as their relative determinacy in bank selection, and the differentiation among banks based on those criteria. It also aimed to examine the usefulness of these criteria in hope of establishing market segmentation. Anderson et al. clustered the respondents on the basis of responses to the importance of 15 criteria involved in the selection of banks in previous studies which were factored into 5 groups, consisting of the following; friends' recommendation, availability of credit, reputation, friendliness, and service charges,. The 2 clusters formed based on the analysis were; people who viewed banking services as different among competing banks and people who saw no difference among competing banks (convenience oriented customers). The results showed that cluster 1 which consisted of the people who did not view banks and money as a differentiated product, gave importance to recommendation of friends, reputation, friendliness, and service charges on current accounts respectively. While cluster 2 gave the highest importance to availability of credit and was considered the single most important determinant of bank patronage, followed by reputation, friends' recommendation, friendliness, and interest charges on loans. It was concluded from the study that, convenience oriented customers are relatively immune to patronage appeals in the sense that they attach very little importance to any bank selection criteria, while the other type of customers see meaningful differences among banks and their services, and give importance to bank image and financial considerations and are more perceptive to patronage appeals which makes them highly useful in market segmentation consideration. Anderson et al. (1976) also recommended banks to orient their promotional programs towards bank image and reputation, and financial benefit in order to attract this segment of customers.

2.8 Appearance or Attractiveness

Appearance of the bank is usually measured by aspects including; Exterior building, interior décor, it is also measured by some researchers by the class of people patronizing the bank, appearance of staff, among other aspects. However, in most of the studies conducted appearance of the bank seems to be of low importance to customers, and is not considered an influential factor on the choice of bank selected.

The study that aimed to determine the factors influencing the choice of banks of Nigerian customers was conducted by Maiyaki (2011), showed that the least important out of 18 influences of factors was the attractiveness of the physical appearance of the bank, followed by recommendation of friends and relatives, telephone banking, availability of assorted retail bank services, and reasonable terms of credit/loan repayment.

Erol, Kaynak, & Radi (1990) conducted an empirical analysis in order to explore Jordanian customer's patronage behavior, of both conventional and Islamic banks. The results of the study revealed that Jordanian customers viewed "mass media advertising", "external appearance of the bank", "interior comfort", and "counter partitions in the bank" as one factor and the highest factor in importance. Erol et al.(1990) named the factor image-convenience factor, and was considered the most influential factor in bank choice selection of any bank of Jordanian customers.

2.9 Religious Values

Religious values are aspects concerning Muslim bank users, as the religion of Islam specifies some courses of actions that a person should follow, concerning their financial behavior. The most influential rules concerning this area on the banking behavior of customers are; the forbidding of charging of interest as well as receiving

interest, as well as the rule of "Zakat", which is an obligation to give a certain percentage of a person's yearly income to people in need.

Miniaoui (2013) tried to identify the determinants of bank selection in the United Arab Emirates, including both commercial and Islamic banks; the study was conducted on a set of respondents of both Muslims and Muslims as well Arabs and non Arabs, and the results were compared between users of Islamic banks and commercial banks. The dimensions that customer preferences were examined for were; profit, recommendations by relatives and friends, locations of the bank, facilities provided by the bank cost of services, confidentiality, reputation of the bank, image of the bank, board of directors, among others, and the aspects of Islamic banking which were comprises; profit and religion, religion, and Sharia advisory board. The results of the analysis showed that UAE customers give a high importance to Sharia advisory board, as well as religion, and profit and religion factor, followed by recommendation of relatives, profit, and friendliness of personnel it also showed that the least important factor for customers was cost from the factors that did not affect customer choice, such as reputation, recommendation of friends, and board of directors, and location. It was apparent that the preferences of commercial bank users was similar excluding the high importance of Sharia and religious factors that are of high consideration to Islamic bank users. Miniaoui (2013) concluded from the study that the determinants for bank selection in customers dealing with Islamic banks is more distinguishable than of customers of commercial banks, and that reputation is not a significant factor in bank selection for UAE customers.

Al-Ajmi, Hussein, & Al-Saleh (2009) reported in their study of clients of conventional and Islamic banks in Bahrain, based on ranking means of criteria that affects choice decisions when selecting a conventional and Islamic bank, that the criteria of "Islamic working environment" was ranked as one of the least important criterion, however, the two other criteria they examined which were "Fulfillment of religious obligations" and "Islamic reputation and image" were ranked 13th and 14th most important out of 19 criteria. The groups were also divided based on being conventional bank users, Islamic bank users, and both Islamic and conventional bank users. The results showed that a difference in the importance of religious value factors, where conventional bank users were found to give least importance to "Fulfillment of religious obligations" and "Islamic working environment", while similarly the users of both bank types were found to consider "Islamic working environment" as one of the factors that were least important, however, Islamic bank users considered "Fulfillment of religious obligations" as one of the most important criteria, as well as the "Islamic reputation of the bank", they did not give a very high importance to "Islamic working environment" since it was neither ranked of the first five important neither was it ranked in the 5 least important criteria. Al-Ajmi, Hussein, & Al-Saleh (2009) also tried to identify the differences in selection among demographic differences like income, gender, and education level. It was concluded from the results that slight differences between genders exist, but only in a couple of criteria, while there were no significant differences among education level and income groups.

On the other hand, Erol et al. (1990) argued in their study on conventional and Islamic banks in Jordan and Jordanian customers patronage behavior, that Jordanian customers did not differentiate between Islamic and conventional banks, although

there were differences in the importance placed on selection criteria between Islamic bank users and conventional bank users, the differences were in the ranking of " availability of credit with reasonable terms", "lower service charges on cheque accounts", "lower interest charges on loans", and "higher interest payments on saving accounts".

2.10 Conceptual Framework

The following conceptual framework shows the effect of factors on customer satisfaction
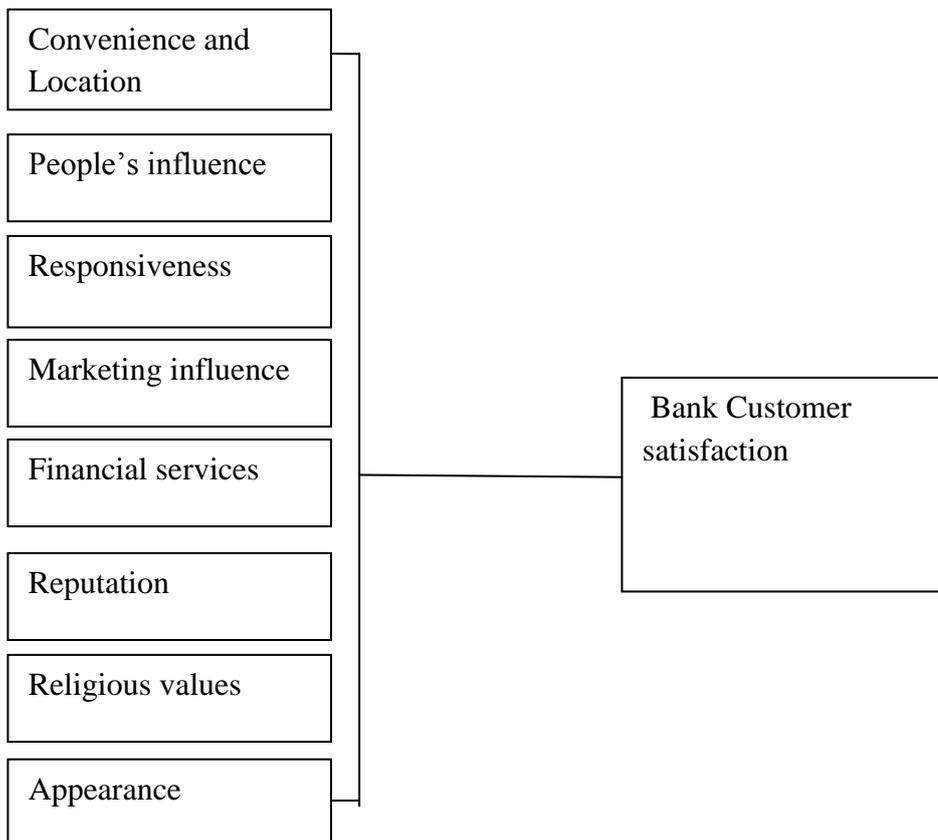
Figure 1: Conceptual framework for customer satisfaction

The following conceptual framework shows the factors affecting bank selection of Jordanian customers.
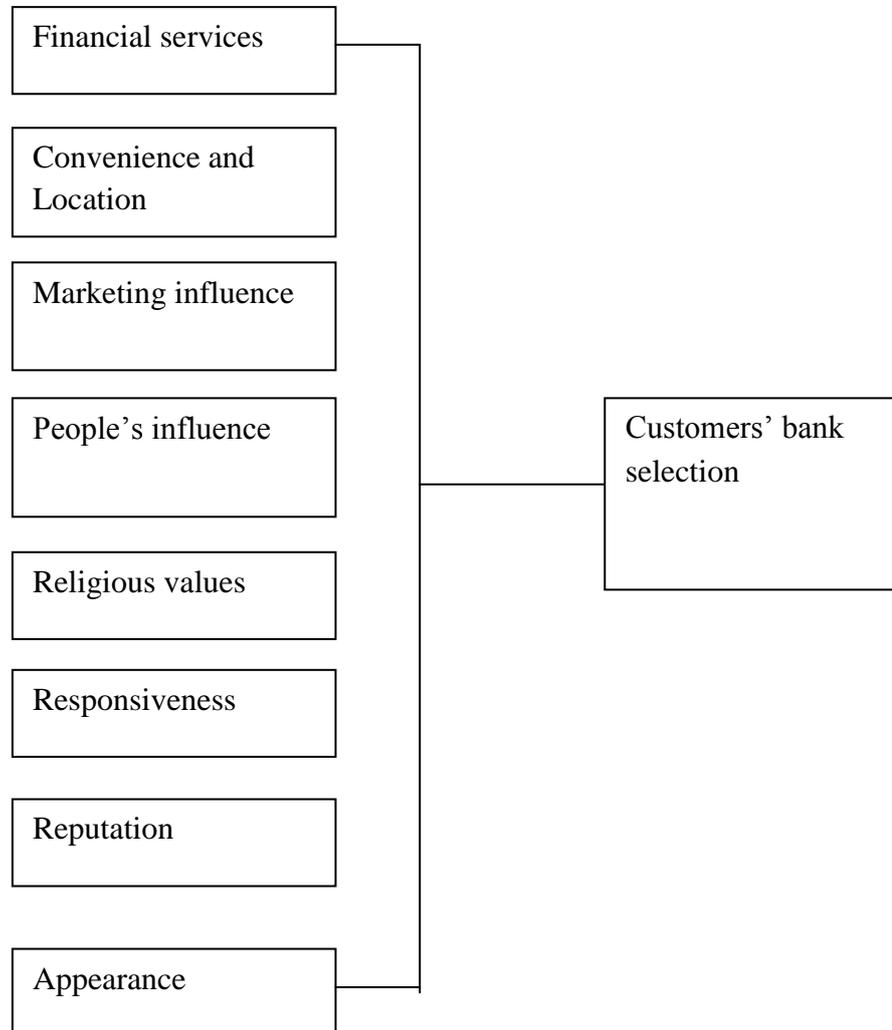
Figure 2: Conceptual Framework for factors affecting bank selection

Chapter 3

METHODOLOGY

3.1 Research Design

The purpose of this study is to determine the factors that affect Jordanian customers' bank selection, and which of the factors they find most important when selecting a bank to patronize. It also aims to determine the effect of these factors on Jordanian customers' satisfaction. A quantitative approach was used to answer the research questions, using a self administered questionnaire in English and a translation in Arabic language, which was constructed using Surveymonkey.com and distributed using social media and the internet; the independent variable items in the questionnaire were selected based on the literature review of previous studies of what aspects were considered important selection criteria when selecting a bank for bank customers and the determinants of bank selection, as well as studies on factors affecting customer satisfaction which were used to determine the items that would measure the dependent variable customer satisfaction.

3.2 Questionnaire Design

The questionnaire consisted of 2 parts, the first part contained 7 demographic questions, and the second part contained one question about whether the respondent currently uses an Islamic bank and a multi item scale of 4 statements on customer satisfaction in which respondents were required to state their extent of agreement with the statements using a 5 point Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree), the second part also consisted of a multi item scale containing 27

bank selection criteria, where respondents were asked to rate the importance of each criterion to them when selecting a bank using a 5 point Likert scale starting from 1 (Not at all important) to 5 (Very important).

3.3 Data Collection and Sample

A non- probability snowball sampling technique was used to collect the data for the study, mostly by the use of social media and the internet, starting with a judgment sample of respondents who are of a Jordanian nationality.

The sample used consisted of 320 respondents, 309 of which were valid for analysis, all respondents were of Jordanian nationality, both living abroad as well as living in Jordan. The sample consisted of different demographic characteristics in order to be considered representative. 134 (43.4%) of the sample were male and 175 (56.6%) were female.

3.4 Analysis Methods

The analysis of the data collected from the questionnaire was performed using SPSS, a factor analysis was performed on the criteria selected to generate factor dimensions, and regression analysis was used to determine the relationship between the factors affecting bank selection and customer satisfaction. Reliability analysis was also performed in order to determine the reliability of the scales measuring the factors, along with a mean ranking to rank the importance of factors to customers. Independent sample T-test, ANOVA, as well as one sample T-tests were used to test the hypotheses generated for the study.

3.5 Hypothesis

The literature viewed show that, convenience and location are highly influential factors that are usually ranked as the most important factor in several studies (Kaynak, 1991, Almossawi, 2001, Devlin & Gerrard, 2005), it was also shown that Responsiveness and behavior of staff in some cases have influence on the choice of customers as found by Yavas & Kaynak, (1982) as well as Hadayitna & Eshgi (2011). Furthermore, People's influence seems to have a significant effect on choice of customers in a number of studies (Devlin & Gerrard, 2005). However, it was found in several studies that Appearance of the bank as well as the marketing influence rarely affect the customer's choice when selecting a bank, as seen by studies by Maiyaki (2011), by Erol et al.(1990), and by Kazaneh & Decker (1992).The following hypothesis were generated based on the literature review of which factors have an effect on customers' bank selection and factors that affect customer satisfaction.

Table 1: Hypothesis

H1: Convenience and location of the bank affect Jordanian customers' bank selection
H2: Responsiveness of staff affects Jordanian customers' bank selection
H3: Religious values affect Jordanian customers' bank selection
H4: People's influence affects Jordanian customers' bank selection
H5: Financial services offered by the bank affect Jordanian customers' bank selection
H6: Appearance of the bank does not affect Jordanian customers' bank selection

H7: Marketing influence does not affect Jordanian customers' bank selection
H8: Reputation and image of the bank affect Jordanian customers' bank selection
H9: Convenience and location affect Jordanian customers' satisfaction
H10: Responsiveness affects Jordanian customers' satisfaction
H11: Financial services affect Jordanian customers' satisfaction

3.6 Assumptions for the Factors

Table 2: Assumptions

A1: The effect of factors affecting Jordanian customers' bank selection vary between Genders
HA1.F1: The effect of convenience and location on Jordanian customers' bank selection varies between Genders
HA1.F2: The effect of responsiveness on Jordanian customers' bank selection varies between Genders
HA1.F3: The effect of people's influence on Jordanian customers' bank selection varies between Genders
HA1.F4: The effect of reputation on Jordanian customers' bank selection varies between Genders
HA1.F5: The effect of religious values on Jordanian customers' bank selection varies between Genders

HA1.F6: The effect of appearance on Jordanian customers' bank selection varies between Genders
HA1.F7: The effect of financial services on Jordanian customers' bank selection varies between Genders
HA1.F8: The effect of marketing influence on Jordanian customers' bank selection varies between Genders
A2: The effect of factors affecting Jordanian customers' bank selection vary among different income levels
HA2.F1: The effect of convenience and location on Jordanian customers' bank selection varies among different income levels
HA2.F2: The effect of responsiveness on Jordanian customers' bank selection varies among different income levels
HA2.F3: The effect of people's influence on Jordanian customers' bank selection varies among different income levels
HA2.F4: The effect of reputation on Jordanian customers' bank selection varies among different income levels
HA2.F5: The effect of religious values on Jordanian customers' bank selection varies among different income levels
HA2.F6: The effect of appearance on Jordanian customers' bank selection varies among different income levels
HA2.F7: The effect of financial services on Jordanian customers' bank selection varies among different income levels
HA2.F8: The effect of marketing influence on Jordanian customers' bank selection varies among different income levels

A3: The effect of factors affecting Jordanian customers' bank selection vary among different age groups
HA3.F1: The effect of convenience and location on Jordanian customers' bank selection varies among different age groups
HA3.F2: The effect of responsiveness on Jordanian customers' bank selection varies among different age groups
HA3.F3: The effect of people's influence on Jordanian customers' bank selection varies among different age groups
HA3.F4: The effect of reputation on Jordanian customers' bank selection varies among different age groups
HA3.F5: The effect of religious values on Jordanian customers' bank selection varies among different age groups
HA3.F6: The effect of appearance on Jordanian customers' bank selection varies among different age groups
HA3.F7: The effect of financial services on Jordanian customers' bank selection varies among different age groups
HA3.F8: The effect of marketing influence on Jordanian customers' bank selection varies among different age groups
A4: The effect of factors affecting Jordanian customers' bank selection vary among marital status
HA4.F1: The effect of convenience and location on Jordanian customers' bank selection varies among marital status
HA4.F2: The effect of responsiveness on Jordanian customers' bank selection varies among marital status

HA4.F3: The effect of people's influence on Jordanian customers' bank selection varies among marital status
HA4.F4: The effect of reputation on Jordanian customers' bank selection varies among marital status
HA4.F5: The effect of religious values on Jordanian customers' bank selection varies among marital status
HA4.F6: The effect of appearance on Jordanian customers' bank selection varies among marital status
HA4.F7: The effect of financial services on Jordanian customers' bank selection varies among marital status
HA4.F8: The effect of marketing influence on Jordanian customers' bank selection varies among marital status
A5: The effect of factors affecting Jordanian customers' bank selection vary among number of children Jordanian customers have
HA5.F1: The effect of convenience and location on Jordanian customers' bank selection varies among number of children customers have
HA5.F2: The effect of responsiveness on Jordanian customers' bank selection varies among number of children customers have
HA5.F3: The effect of people's influence on Jordanian customers' bank selection varies among number of children customers have
HA5.F4: The effect of reputation on Jordanian customers' bank selection varies among number of children customers have
HA5.F5: The effect of religious values on Jordanian customers' bank selection varies among number of children customers have

HA5.F6: The effect of appearance on Jordanian customers' bank selection varies among number of children customers have
HA5.F7: The effect of financial services on Jordanian customers' bank selection varies among number of children customers have
HA5.F8: The effect of marketing influence on Jordanian customers' bank selection varies among number of children customers have
A6: The effect of factors affecting Jordanian customers' bank selection vary among education levels
HA6.F1: The effect of convenience and location on Jordanian customers' bank selection varies among education levels
HA6.F2: The effect of responsiveness on Jordanian customers' bank selection varies among education levels
HA6.F3: The effect of people's influence on Jordanian customers' bank selection varies among education level
HA6.F4: The effect of reputation on Jordanian customers' bank selection varies among education levels
HA6.F5: The effect of religious values on Jordanian customers' bank selection varies among education levels
HA6.F6: The effect of appearance on Jordanian customers' bank selection varies among education levels
HA6:F7: The effect of financial services on Jordanian customers' bank selection varies among education levels
HA6.F8: The effect of marketing influence on Jordanian customers' bank selection varies among education levels

A7: The effect of factors affecting Jordanian customers' bank selection vary among Islamic bank users and conventional bank users
HA7.F1: The effect of convenience and location on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F2: The effect of responsiveness on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F3: The effect of people's influence on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F4: The effect of reputation on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F5: The effect of religious values on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F6: The effect of appearance on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F7: The effect of financial services on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users
HA7.F8: The effect of marketing influence on Jordanian customers' bank selection varies among Islamic bank users and conventional bank users

3.7 Variables and Scales

Table 3: Variables and scales

Independent Variables	Question codes	Reference
Convenience and location	R20, R21, R22, R23,R24,R25,R26, R36	Sayuti & Saleh (2013), Mokhlis, Salleh & Mat (2011), Almossawi (2001), Gerrard & Cunningham (2001)
Responsiveness	R27,R28,R29	Sayuti & Saleh (2013),
Financial services	R30, R31, R32,R33,R34	Sayuti & Saleh (2013), Almossawi (2001), Kaynak, Küçükemiroglu, & Odabasi (1991)
Appearance	R13,R14,R15	Almossawi (2001), Gerrard & Cunningham (2001)
Marketing influence	R18,R19	Gerrard & Cunningham (2001)
People's influence	R16,R17	Gerrard & Cunningham (2001), Kaynak, Küçükemiroglu, & Odabasi (1991)
Reputation	R35	Almossawi (2001)
Religious Values	R37,R38	Al-Ajmi, Hussain., & Al-Saleh (2009).
Dependent Variable		
Customer Satisfaction	R11,R12	Levesque& Mcdougall (1996).

Chapter 4

DATA ANALYSIS AND RESULTS

4.1 Demographic Characteristics

This section shows the demographic characteristics of the respondents in the sample selected, the demographic characteristics shown include, Gender, Age, Marital status, Number of children, Monthly income, Education level, and occupation.

As shown in **Table 4,** the percentage of males and females in the sample are close, with the bigger portion consisting of 175 Female respondents and the male portion of 134 respondents, making up 56.5% of the sample and 43.4% respectively.

Table 4: Gender distribution of respondents

Gender	Frequency (N)	Valid percent (%)	Cumulative percent (%)
Male	134	43.4	43.4
Female	175	56.6	100
Total	309	100	100

It is apparent from the information shown in **Table 5** that the majority of respondents, which make up 73% of the total sample, have a higher level of education background (Bachelor's Degree), while 14.3% of respondents posses a graduate level diploma (Masters' or PH.D degree), only 8.5% of the respondents possess a lower level of education (High school degree), than the majority while only 4.2% of respondents have an educational background of other specifications. **Table 6** also shows the mean of the sample, which reflects that, the average educational level for respondents is 2.14 as the value found is close to 2 representing "Bachelor's degree" on the Likert scale, the result indicates that the majority of Jordanian customers are highly educated.

Table 5*: Education level distribution of respondents

Education level	Frequency (N)	Valid Percent (%)	Cumulative Percent (%)
High school degree	26	8.5	8.5
Bachelor's degree	224	73.0	73.0
Master's or PH.D	44	14.3	14.3
Other	13	4.2	4.2
Total	307	100	100.0
Missing	2		
Total	**309**		

Table 6: Average education level

	N	Minimum	Maximum	Mean	Std. Deviation
Education level	307	1	4	2.14	.615

The distribution of respondents according to income level categories is portrayed in **Table 7**. It is clearly shown that the income level of respondents highly varies among the income level categories assigned, where no category includes a high majority; however it is apparent that almost over half of the Jordanian customers earn less than 800JDs per month. It is also apparent high income respondents (1400JDs or more) make up a bit the quarter of the sample with a percentage is 25.7%, followed by 18.1% earning between 400JDs and 599JDs, 15.3% earning between 600JDs and 799JDs, and 12.2% earning between 200JDs and 399JDs, which is slightly higher than the minimum wage of 250 JDs per month. The rest of the respondents are scattered between categories, with the lowest category containing 5.2% of respondent being "1200JDs to 1399JDS". In addition, the average monthly income of Jordanian customers is shown in **Table 8** to be 4.7, which is assumed to represents the 4th category (600JDs to 799JDs), indicating that the average monthly income of Jordanian customers is between 600JDs and 799JDs per month.

Table 7: Income level distribution of respondents

Income Level	Frequency(N)	Valid Percent (%)	Cumulative Percent (%)
less than 200JDs	25	8.7	8.7
200 JDs to 399 JDS	35	12.2	20.8
400 JDs to 599 JDs	52	18.1	38.9
600 JDs to 799 JDs	44	15.3	54.2
800 JDs to 999 JDs	27	9.4	63.5
1000JDs to 1199 JDs	16	5.6	69.1
1200JDs to 1399JDs	15	5.2	74.3
1400JDs or more	74	25.7	100.0
Total	288	100.0	
Missing	21		
Total	309		

Table 8: Average income level of respondents

	N	Minimum	Maximum	Mean	Std. Deviation
Monthly Income	288	1	8	4.70	2.422

As can be seen in **Table 9** which portrays the respondents distribution in terms of marital status, 94.1% of Jordanian customers are either single or married, with 48% being single, and 46.1% being married, however the rest of the few remaining respondents (5.9%) are scattered between divorced (2.3%), widowed (1.6%), and engaged (2%).

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Table 9: Marital status distribution of respondents

Marital Status	Frequency (N)	Valid Percent (%)	Cumulative Percent (%)
Single	147	48.0	48.0
Married	141	46.1	94.1
Divorced	7	2.3	96.4
Widowed	5	1.6	98.0
Engaged	6	2.0	100.0
Total	306	100.0	
Missing	3		
Total	309		

As portrayed in **Table 10** containing the distribution of respondents in terms of the number of children they have, more than half of the sample does not have any children, which can be explained by a significant part of the sample consisting of single respondents. It is also apparent that from the remaining respondents, 19.5% have 2 children, 13.6% have 3 children, and 6.8% have only one child. The least amount of respondents have 4 children (4.2%) or 5 or more children (2.6%). These results imply that most Jordanian customers have between no children to 3 children, indicating a medium family size, while bigger family sizes seem to be less common.

Table 10: Number of children distribution of respondents

Number of Children	Frequency (N)	Valid Percent (%)	Cumulative Percent (%)
None	164	53.2	53.2

1	21	6.8	60.1
2	60	19.5	79.5
3	42	13.6	93.2
4	13	4.2	97.4
5 or more	8	2.6	100.0
Total	308	100.0	
Missing	1		
Total	309		

Table 11 shows the age distribution of respondents, as it is seen below, most respondents are between the age 16 to 25 (33.2%), followed by 30.3% of which are between the ages 26 and 35. This shows that 63.5% of Jordanian customers are below the age of 36, indicating that Jordanian customers are comprised of mostly young adults. Furthermore, 14.6% are between the ages 36 and 45, followed by 12.4% of which are between the ages 46 and 55, 7.7% between the ages 56 and 65, and finally 1.8% who are 66 years old or over.

Table 11: Age distribution of respondents

Age	Frequency	Valid Percent	Cumulative Percent
16 to 25	91	33.2	33.2
26 to 35	83	30.3	63.5
36 to 45	40	14.6	78.1
46 to 55	34	12.4	90.5

56 to 65	21	7.7	98.2
66 and above	5	1.8	100.0
Total	274	100.0	
Missing	35		
Total	309		

As it is apparent in **Table 12**, only 17% of Jordanian customers are Islamic bank users, while the remaining 83% are conventional bank users. This shows that most Jordanian customers are not highly concerned with Islamic Banking and religious values when it comes to finances.

Table 12: Islamic and conventional bank users

Bank Type	Frequency(N)	Valid Percent (%)	Cumulative Percent (%)
Islamic Bank	52	17.0	17.0
Conventional Bank	253	83.0	100.0
Total	305	100.0	
Missing	4		
Total	309		

4.2 Factor Analysis

25 components were factor analyzed based on the Eigenvalue greater than 1 rule, 6 factors were identified, however the items initially used to measure "Employee responsiveness" and the items used to measure "Location" were considered by SPSS to be one factor, it was assumed that this was due to respondents viewing the importance of items for both factors as equally important, resulting in the items

characterized to measure both components to be considered as one factor by SPSS, therefore the items used to measure responsiveness of employees were considered one factor as it was originally expected and items expected to measure location were considered as another factor, making the factors identified in the factor analysis 7 factors rather than 6. Furthermore, Reputation and bank image factor was not included in the factor analysis as it consists of a one item measurement and considered a factor by itself (Factor 8), hence; it is added as a factor in **Table 13** with no components or factor loadings. All components with a factor loading of 0.4 and above were retained. **Table 13** shows the Factors, their components and factor loadings; it also shows the means of individual components in order to view the importance of individual components to respondents.

The First factor delineates a selection factor based on the components; appearance of the exterior building, interior décor, class of people patronizing the bank, mass media advertising, and free gifts. This factor was labeled as appearance and marketing Influence. These components were also found to be viewed as one factor by Erol et al. (1990).

The second factor in the table identifies a dimension consisting of convenient ATM locations, available parking space, convenient branch locations, several branches, and internet banking. The factor was labeled Location, as the components reflect aspects considered to relate to the location of the bank and its services physical location.

The third factor represents a dimension of influence of family, and influence of friends. This factor was labeled people's influence, which represents the influence of people's advice, and actions on Jordanian customers when selecting a bank.

The fourth factor contains items; bank opens afternoon, Friday banking, and convenience to home. This factor was labeled convenience.

The fifth factor includes items related to employees of the bank, the items consist of; friendliness of staff, knowledge, skills, and expertise of staff, and employee dress and appearance. The factor was labeled Responsiveness. It can be seen that the 2 components friendliness of employees (mean =4.56) and the component knowledge skills, and expertise of staff (mean=4.57) seem to have the highest means among component, indicating that both friendliness of employees and knowledge, skills and expertise of staff are of high importance to Jordanian customers when selecting a bank.

The sixth factor in the table consists of the core components that are related to the actual financial services offered by the bank, the components include; high interest rate on loans, low service charges, ease of obtaining loans, availability of credit, and high interest payments on savings accounts. This factor was labeled financial services. It is shown that the components, low interest rate on loans (mean=4.25), and low service charges (mean=4.39) posses the highest means, showing that Jordanian customers give a high importance to these 2 components in the financial services factor.

The seventh factor identifies a dimension consisting of; Islamic working environment, and fulfillment of religious obligations. This factor was labeled religious values; the two components in this factor possess the lowest means out of all factor components, where Islamic working environment possesses a mean of 2.50, while fulfillment of religious obligations possesses a mean of 2.75, this indicates that both these components are of little importance to Jordanian customers when selecting a bank.

Table 13: Factor loadings and means

Characteristic	Factor loading	Mean
Factor 1/ Appearance & Marketing		
Exterior building	.836	3.16
Class of people patronizing the bank	.712	2.96
Interior Décor	.782	3.49
Mass media advertising	.475	3.30
Free gifts	.466	3.19
Factor 2/ Location		
Convenient ATM location	.731	4.56
Available parking space	.666	4.38
Convenient branch locations	.819	4.55
Several branches	.780	4.48
Internet banking	.407	4.30
Factor 3/People's Influence		
Influence of family	0.916	3.12
Influence of friends	0.898	2.94
Factor 4/Convenience		
Bank opens after noon	.698	4.18
Friday banking	.858	3.68
Convenience to home	.549	3.94
Factor 5/ Responsiveness		
Friendliness of employees	.787	4.56
Knowledge, skills, and expertise of staff	.789	4.57
Employee dress and appearance	.447	4.04
Factor 6/ Financial services		
Low interest rate on loans	.822	4.25
Low service charges	.627	4.39
Ease of obtaining loans	.865	4.16
Availability of credit	.768	4.13
High interest payments on saving accounts	.545	3.88
Factor 7/ Religious values		
Islamic working environment	.918	2.50
Fulfillment of religious obligations	.903	2.76
Factor 8/ Reputation and bank image		

4.3 Scale Reliability Analysis

A reliability analysis was run to show the reliability of the scale items in measuring the 7 factors shown in the factor analysis. The Factors and their Alpha values are shown in **Table 14.** "Future intentions" was removed from the study, due to a low reliability value.

Table 14: Reliability of scales

Dimension	Cronbach's Alpha
Appearance and Marketing influence (5 Items)	.730
People's Influence (2 Items)	.862
Location (5 Items)	.831
Convenience (3 Items)	.711
Responsiveness (3 Items)	.788
Financial services (5 Items)	.846
Religious Values (2 Items)	.888
Reputation and bank image (1 Item)	-----
Overall (25 Items)	.870
Customer Satisfaction (2 Items)	.896
Future intentions (2 Items)	.353

4.4 Ranking of Importance of Factors

The factors that have been deduced were ranked according to their mean value to show the perceived importance of each factor to Jordanian customers when selecting a bank. **Table 15** shows the ranking of factors as perceived by Jordanian customers, along with their means and standard deviations, as it is seen the factor that is perceived to be most important by Jordanian customers, is location possessing the

highest mean value (4.43), which shows that Jordanian customers perceive the location factor to be most important, furthermore, the factor "Religious values" possesses the lowest mean value (2.67), indicating that it is perceived to be the least important factor by Jordanian customers when selecting a bank. It is also noticeable that there are only slight differences among the means of the 3 most important factors, indicating that Jordanian customers perceive the 3 factors of almost equal importance. These results concede with the results found by Saleh, Rosman, & Nani (2013) and Katircioglu, Tumer, & Kilinc (2011).

Table 15: Ranking of factors, means, and standard deviations

Rank	Factor	Min	Max	Mean	Std. Deviation
1	**Location**	1.00	5.00	4.43	.67183
2	**Responsiveness**	1.00	5.00	4.38	.68254
3	**Reputation and bank image**	1	5	4.37	.847
4	**Financial services**	1.00	5.00	4.14	.84908
5	**Convenience**	1.00	5.00	3.91	.87230
6	**Appearance and marketing**	1.20	4.80	3.19	.81723
7	**People's influence**	1.00	5.00	3.02	1.03982
8	**Religious values**	1.00	5.00	2.67	1.50085

Table 16 shows the ranks of factors according to their mean value showing the perceived importance of each factor relative to gender. It is apparent that the ranking differ slightly between males and females. Males seem to place the most importance on responsiveness, while females placed the most importance on Location, it was also seen that females place more importance on reputation and bank image than males do.

Table 16: Ranking of factors relative to gender

Rank	Male	Mean	Std. Deviation
1	Responsiveness	4.35	.75787
2	Location	4.34	.78007
3	Reputation and bank image	4.29	.952
4	Financial services	4.03	.91304
5	Convenience	3.81	.82693
6	Appearance and marketing	3.24	.77376
7	People's influence	2.94	1.08656
8	Religious values	2.82	1.53684
	Female		
1	Location	4.49	.56928
2	Reputation and bank image	4.43	.754
3	Responsiveness	4.40	.61992
4	Financial services	4.23	.78798
5	Convenience	3.98	.90152
6	Appearance and marketing	3.14	.84858
7	People's influence	3.09	1.00056
8	Religious values	2.56	1.46662

Table 17 shows the ranks of factors according to the mean value portraying the perceived importance of factors relative to marital status. As it is shown in the table, reputation and bank image seem to hold more importance to married Jordanian customers than for singles, it is also seen that responsiveness holds more importance to singles than to married customers, furthermore, married customers place a higher importance on people's influence than on appearance and marketing, while singles give a lower importance to people's influence than married customers, this indicates that single customers are more likely to respond marketing efforts than married customers, while married customers are more likely to receptive to word of mouth. As seen from the means, financial services holds less importance for singles (3.95) than it does for married customers (4.43), although they share the same ranking relative to their groups. This can be explained by the higher level of financial

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responsibilities people carry when married or when starting a family, leading to the placement of high importance in financial services when selecting a bank.

Table 17: Ranking of factors relative to marital status

Rank	Single	Mean	Std. Deviation
1	Location	4.36	.72111
2	Responsiveness	4.30	.72704
3	Reputation and bank image	4.29	.886
4	Financial services	3.95	.89453
5	Convenience	3.87	.88372
6	Appearance and marketing	3.25	.86464
7	People's influence	2.97	1.07283
8	Religious values	2.74	1.50658
	Married		
1	Location	4.62	.48206
2	Reputation and bank image	4.57	.535
3	Responsiveness	4.48	.42414
4	Financial services	4.43	.43861
5	Convenience	4.07	.69293
6	People's influence	3.64	.37796
7	Appearance and marketing	3.29	.79042
8	Religious values	2.29	1.38013

The ranks of factors showing their perceived importance by customers relative to age groups are seen in **Table 18.** Some observable differences between groups are observed, as well as some trends. It is apparent that the age groups 16 to 25 and 26 to 25 hold the same ranking, which can be due being of the same generation. It seems that as age increases the perceived importance of reputation and bank image increases, as well as the perceived importance of financial services. It can also be seen that for the age group 46 to 55, responsiveness holds the most importance, while it is of less importance to other age groups, in addition, location is seen to be the

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most important factor for the ages between 16 and 45, but is of less importance to older age groups. it is also apparent that the factors convenience, appearance and marketing, religious values, and people's influence hold the same rank among all age groups except for the age group ranging from 56 to 65, where people's influence is perceived as being more important than appearance and marketing.

Table 18: Ranking of factors relative to age

Age group	Mean	Std. Deviation
16 to 25		
Location	4.31	.76254
Responsiveness	4.30	.75001
Reputation and bank image	4.23	.944
Financial services	3.83	.96207
Convenience	3.77	.89327
Appearance and marketing	3.32	.86440
People's influence	3.12	1.08677
Religious values	3.04	1.55572
26 to 35		
Location	4.55	.53156
Responsiveness	4.46	.56027
Reputation and bank image	4.43	.702
Financial services	4.26	.68410
Convenience	4.14	.78006
Appearance and marketing	3.16	.79648
People's influence	3.06	.97342
Religious values	2.80	1.50394
36 to 45		
Location	4.50	.64049
Reputation and bank image	4.47	.751
Responsiveness	4.41	.56234
Financial services	4.22	.82126
Convenience	4.06	.93126
Appearance and marketing	3.16	.82726
People's influence	2.96	1.10004
Religious values	2.53	1.49524
46 to 55 years old		
Responsiveness	4.55	.43978

Reputation and bank image	4.53	.706
Financial services	4.51	.53390
Location	4.51	.49773
Convenience	3.82	.83074
Appearance and marketing	3.09	.84313
People's influence	2.85	1.04830
Religious values	1.82	1.14072
56 to 65		
Reputation and bank image	4.24	1.179
Financial services	4.21	.95866
Responsiveness	4.20	.98588
Location	4.00	1.01587
Convenience	3.73	.80013
People's influence	3.33	.93986
Appearance and marketing	3.14	.70311
Religious values	2.19	1.31792
66 and above		
Reputation and bank image	4.80	.447
Financial services	4.64	.29665
Location	4.63	.29069
Responsiveness	4.60	.36515
Convenience	2.93	.92496
Appearance and marketing	2.80	.54772
People's influence	2.60	1.14018
Religious values	2.30	1.20416

Table 19 shows the ranking of factors, showing perceived importance relative to number of children respondents have. As it is seen in the table, customers with no children and customers with 1 child perceive the importance of factors identically, however, it can be noticed that several differences exist between groups, especially with the customers possessing 5 children or more, where reputation seems to be perceived as the most important factor, while it is of less importance to other groups. Furthermore, religious values seem to have a higher ranking of importance to these customers, and people's influence seems to be perceived as the least important,

contradicting other groups. These results imply that customers with a higher number

of children are more concerned with religious values when selecting a bank.

Table 19: Ranking of factors relative to number of children

Number of children	Mean	Std. Deviation
None		
Location	4.40	.69687
Responsiveness	4.32	.70550
Reputation and bank image	4.32	.850
Financial services	3.99	.89128
Convenience	3.89	.87984
Appearance and marketing	3.24	.85940
People's influence	2.95	1.09573
Religious values	2.81	1.50360
1 Child		
Location	4.44	.86586
Responsiveness	4.39	.70411
Reputation and bank image	4.33	1.065
Financial services	4.23	.65305
Convenience	3.95	1.03433
Appearance and marketing	3.23	.67415
People's influence	3.16	1.05277
Religious values	2.73	1.45447
2 Children		
Location	4.45	.63683
Reputation and bank image	4.45	.769
Financial services	4.44	.74233
Responsiveness	4.40	.69730
Convenience	4.01	.87564
Appearance and marketing	3.09	.78216
People's influence	3.05	.91457
Religious values	2.30	1.41449
3 Children		
Location	4.49	.61086
Responsiveness	4.46	.65873
Reputation and bank image	4.41	.865
Financial services	4.24	.84236

Convenience	3.75	.81337
People's influence	3.21	.98861
Appearance and marketing	3.16	.75088
Religious values	2.60	1.60278
4 Children		
Responsiveness	4.48	.44337
Location	4.43	.57646
Financial services	4.27	.58403
Reputation and bank image	4.23	.927
Convenience	3.91	.84606
Appearance and marketing	3.00	.89443
People's influence	3.00	1.02062
Religious values	2.46	1.56074
5 or more children		
Reputation and bank image	4.88	.354
Responsiveness	4.68	.45806
Location	4.54	.40659
Convenience	4.16	.71270
Financial services	4.10	1.06852
Religious values	3.25	1.36277
Appearance and marketing	3.10	.90334
People's influence	3.00	1.22474

As can be seen in **Table 20**, the perceived importance of factors by Jordanian customers differs among customers who use Islamic banks and customers who use conventional banks. These differences include the importance of religious values, as expected, it is perceived as being more important to Islamic bank users. Moreover, people's influence and appearance seem to hold more importance to conventional bank users than Islamic bank users. However, the 4 most important factors are perceived the same by both Islamic bank users and conventional bank users.

Table 20: Ranking of factors relative to kind of bank used

Bank users	Mean	Std. Deviation
Islamic Bank		
Location	4.46	.53365
Responsiveness	4.42	.66295
Reputation and bank image	4.38	.745
Financial services	4.03	.75951
Religious values	4.01	1.14601
Convenience	4.01	.84808
Appearance and marketing	3.15	.81491
People's influence	2.82	1.11093
Conventional Bank		
Location	4.42	.70109
Responsiveness	4.37	.69035
Reputation and bank image	4.36	.870
Financial services	4.16	.87114
Convenience	3.88	.88129
Appearance and marketing	3.19	.82197
People's influence	3.06	1.01778
Religious values	2.38	1.41374

Table 21 shows the ranking of the perceived importance of factors relative to income level, as it can be seen in the table the first 4 factors highly vary across income levels, however the last 4 factors seem to be identical in almost all income levels, except for the lowest income level (less than 200JDs) where religious values are of higher importance than others, and people's influence is also lower than others, as well as for the income level between 800JDs and 999JDs in which it differs in perceiving people's influence of higher importance than appearance and marketing. Furthermore, it can be noticed that 6 out of the 8 income level groups perceive the location factor to be of the highest importance.

Table 21: Ranking of factors relative to monthly income level

Income level	Mean	Std. Deviation
Less than 200 JDs		
Responsiveness	4.41	.54671
Location	4.40	.46719
Reputation and bank image	4.20	.764
Financial services	4.18	.81890
Convenience	3.86	.69389
Religious values	3.22	1.50748
Appearance and marketing	3.10	.72369
People's influence	2.94	1.13944
200JDs to 399JDs		
Reputation and bank image	4.69	.530
Responsiveness	4.55	.49799
Location	4.51	.50008
Financial services	4.20	.72861
Convenience	4.09	.70280
Appearance and marketing	3.63	.91476
People's influence	2.88	1.13815
Religious values	2.71	1.66842
400JDs to 599JDs		
Location	4.50	.62559
Responsiveness	4.41	.64549
Reputation and bank image	4.37	.841
Financial services	4.00	.99491
Convenience	3.86	.90571
Appearance and marketing	3.27	.74763
People's influence	3.18	.99029
Religious values	3.05	1.41648
600JDs to 799JDs		
Location	4.51	.54037
Reputation and bank image	4.48	.792
Responsiveness	4.46	.62347
Financial services	4.11	.85111
Convenience	3.96	.82458
Appearance and marketing	3.25	.80849
People's influence	3.12	.89003
Religious values	2.72	1.48031
800JDs to 999JDs		

Responsiveness	4.41	.55925
Location	4.39	.62443
Reputation and bank image	4.37	.688
Financial services	4.17	.82804
Convenience	3.92	.93522
People's influence	3.12	1.09713
Appearance and marketing	3.08	.80322
Religious values	2.37	1.46493
1000JDs to 1199JDs		
Location	4.67	.42425
Reputation and bank image	4.56	.512
Financial services	4.56	.44553
Responsiveness	4.45	.38249
Convenience	4.27	.59900
Appearance and marketing	3.33	.81884
People's influence	3.18	1.01448
Religious values	2.28	1.35362
1200JDs to 1399JDs		
Location	4.56	.70589
Financial services	4.28	.78849
Reputation and bank image	4.27	.799
Responsiveness	4.22	.80343
Convenience	4.20	1.04502
Appearance and marketing	3.11	.80527
People's influence	2.80	.92195
Religious values	2.16	1.21988
1400JDs and above		
Location	4.29	.84671
Responsiveness	4.26	.85878
Reputation and bank image	4.26	1.054
Financial services	4.15	.84970
Convenience	3.75	.95891
Appearance and marketing	2.98	.81525
People's influence	2.89	1.09788
Religious values	2.38	1.47942

4.5 Hypothesis Testing

In order to view how the factors being tested affect customer satisfaction in H9, H10, and H11 a regression analysis was conducted on a 95% level of significance; the results of the analysis including; the model summary, the ANOVA test for the model, and the coefficients are shown in **Table 22.** As it can be seen in the model summary the adjusted R square is equal to 0.004 which suggests that only 0.04% of the variability in customer satisfaction can be explained by the factors affecting customers' bank selection. Furthermore, as it can be seen from the ANOVA section of the table the significance level is equal to .319 which is > 0.05 this indicated that there isn't enough evidence to reject the null hypothesis; therefore the model seems to have no exploratory power, in other words, none of the factors help predict or have an effect on customer satisfaction. As for the coefficients section, significant levels of all factors are exceed 0.05, which shows that none of the factors have a statistically significant effect on customer satisfaction, these results therefore show that H9, H10, and H11 are rejected. However, the results are highly affected by respondent error, which will be later discussed in the limitations of the study.

Table 22: Regression Analysis

Model Summary					
R	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**		
.174[a]	.030	.004	.97401		
ANOVA					
Model	**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Regression	8.850	8	1.106	1.166	.319[a]
Residual	282.713	298	.949		
Total	291.564	306			

Coefficients					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	2.709	.432		6.276	.000
Convenience	.014	.075	.013	.188	.851
Location	.178	.131	.122	1.359	.175
People's influence	-.010	.057	-.010	-.167	.868
Appearance and marketing	.114	.078	.095	1.462	.145
Religious values	-.012	.038	-.019	-.320	.749
Financial services	-.076	.086	-.067	-.885	.377
Responsiveness	-.082	.125	-.057	-.654	.514
Reputation and bank image	.089	.094	.078	.956	.340

Table 23 shows the T-tests conducted to test the hypotheses H1, H2, H3, H4, H5, H6, H7, and H8. The one sample T-test determined whether the factors have a statistically significant effect on Jordanian customers' bank selection that would be enough evidence to support the hypotheses generated. The mean value tested was" ≥ 4", in which 4 corresponds to "Important" on the Likert scale used in the study, this T-test value was made upon the assumption that if the factor is rated as important it holds an effect on the choice of the customer. However, since SPSS is unable to perform a one-tail T-test, several two-tailed t-tests were conducted, with the mean values tested ranging from the values 4.0 to 4.5, on a 95% significance level, maximum mean values of factors did not exceed the 4.5, hence the use of this range. In order for the factor to be considered to have an effect on customers' choice it should possess a significance level >0.05 in the T-tests, which indicated the rejection of the null hypothesis (Mean ≤ 4), therefore supporting the hypothesis that the factor

possesses a mean value that is equal to or more than 4. The results of the T-tests performed showed that the factors; Convenience ,Financial services, Responsiveness, Reputation and bank image, and Location had a significant statistical evidence to reject the null hypothesis, which indicates that these are the only factors that affect customers' bank selection. The results therefore carry statistical evidence to support the hypotheses H1, H2, H5, and H8. Moreover, the results also showed that there is not enough statistical evidence to reject the null hypothesis for the factors; Religious values, Appearance and marketing, and People's influence, therefore the factors are considered to not have an effect on Jordanian customers' bank selection, which supports the hypotheses H6 and H7. The results however do not hold sufficient statistical evidence to support the hypotheses; H3 and H4; therefore the 2 hypotheses are rejected

Table 23: One sample T-tests

Test Value = 4	T	Df	Sig. (2-tailed)	Mean Difference	Mean Value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-1.783	308	.076	-.08846	3.91	-.1861	.0092
Location	11.341	308	.000	.43344	4.43	.3582	.5086
People's influence	-16.440	308	.000	-.97249	3.02	-1.0889	-.8561
Appearance and marketing	-17.375	308	.000	-.80777	3.19	-.8992	-.7163
Religious values	-15.490	307	.000	-1.32468	2.67	-1.4930	-1.1564
Financial services	3.033	308	.003	.14649	4.14	.0514	.2415
Responsiveness	9.891	308	.000	.38403	4.38	.3076	.4604
Reputation and bank image	7.740	307	.000	.373	4.37	.28	.47
Test Value = 4.1	T	Df	Sig. (2-tailed)	Mean Difference	Mean value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-3.798	308	.000	-.18846	3.91	-.2861	-.0908
Location	8.724	308	.000	.33344	4.43	.2582	.4086
People's influence	-18.131	308	.000	-1.07249	3.02	-1.1889	-.9561
Appearance and marketing	-19.526	308	.000	-.90777	3.19	-.9992	-.8163
Religious values	-16.659	307	.000	-1.42468	2.67	-1.5930	-1.2564
Financial services	.963	308	.337	.04649	4.14	-.0486	.1415
Responsiveness	7.315	308	.000	.28403	4.38	.2076	.3604
Reputation and bank image	5.667	307	.000	.273	4.37	.18	.37

Test Value = 4.2	T	Df	Sig. (2-tailed)	Mean Difference	Mean value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-5.813	308	.000	-.28846	3.91	-.3861	-.1908
Location	6.108	308	.000	.23344	4.43	.1582	.3086
People's influence	-19.821	308	.000	-1.17249	3.02	-1.2889	-1.0561
Appearance and marketing	-21.677	308	.000	-1.00777	3.19	-1.0992	-.9163
Religious values	-17.829	307	.000	-1.52468	2.67	-1.6930	-1.3564
Financial services	-1.108	308	.269	-.05351	4.14	-.1486	.0415
Responsiveness	4.740	308	.000	.18403	4.38	.1076	.2604
Reputation and bank image	3.594	307	.000	.173	4.37	.08	.27
Test Value = 4.3	T	Df	Sig. (2-tailed)	Mean Difference	Mean value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-7.828	308	.000	-.38846	3.91	-.4861	-.2908
Location	3.491	308	.001	.13344	4.43	.0582	.2086
People's influence	-21.512	308	.000	-1.27249	3.02	-1.3889	-1.1561
Appearance and marketing	-23.828	308	.000	-1.10777	3.19	-1.1992	-1.0163
Religious values	-18.998	307	.000	-1.62468	2.67	-1.7930	-1.4564
Financial services	-3.178	308	.002	-.15351	4.14	-.2486	-.0585
Responsiveness	2.164	308	.031	.08403	4.38	.0076	.1604
Reputation and bank	1.521	307	.129	.073	4.37	-.02	.17

Test Value = 4.4	T	Df	Sig. (2-tailed)	Mean Difference	Mean value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-9.843	308	.000	-.48846	3.91	-.5861	-.3908
Location	.875	308	.382	.03344	4.43	-.0418	.1086
People's influence	-23.202	308	.000	-1.37249	3.02	-1.4889	-1.2561
Appearance and	-25.979	308	.000	-1.20777	3.19	-1.2992	-1.1163
Religious values	-20.167	307	.000	-1.72468	2.67	-1.8930	-1.5564
Financial services	-5.248	308	.000	-.25351	4.14	-.3486	-.1585
Responsiveness	-.411	308	.681	-.01597	4.38	-.0924	.0604
Reputation and bank	-.552	307	.581	-.027	4.37	-.12	.07
Test Value = 4.5	T	Df	Sig. (2-tailed)	Mean Difference	Mean value	95% Confidence Interval of the Difference	
						Lower	Upper
Convenience	-11.858	308	.000	-.58846	3.91	-.6861	-.4908
Location	-1.742	308	.083	-.06656	4.43	-.1418	.0086
People's influence	-24.893	308	.000	-1.47249	3.02	-1.5889	-1.3561
Appearance and	-28.130	308	.000	-1.30777	3.19	-1.3992	-1.2163
Religious values	-21.337	307	.000	-1.82468	2.67	-1.9930	-1.6564
Financial services	-7.319	308	.000	-.35351	4.14	-.4486	-.2585
Responsiveness	-2.987	308	.003	-.11597	4.38	-.1924	-.0396
Reputation and bank	-2.625	307	.009	-.127	4.37	-.22	-.03

4.6 Testing Assumptions

The independents sample T-test results performed for gender is shown in **Table 24**, as it can be seen in the table, a statistically significant difference exists between males and females in the factor financial services, as the significance level is equal to 0.037 which is <0.05, indicating that a difference between means does exist, hence, there is enough evidence to support HA1.F8.

Table 25 shows the independent sample T-test performed for marital status (only single and married were analyzed due to insufficient number of respondents in other categories required for representative results), the results of the T-test show that the only factor possessing a significance level of < 0.05 is financial services, this suggests that there is a statistically significant difference between the effect of the financial services factor on married customers and on single customers. These results therefore support HA4.F8.

Table 24: Independent sample T-test for Gender

		Levene's Test for Equality of Variances		T-test for Equality of Means							
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Convenience	**Equal variances not assumed**	.470	.493	-1.64	297.129	.101	-.1622	.09873	-.35655	.03204
Location	**Equal variances assumed**	5.331	.022	-1.94	307	.052	-.1495	.07677	-.30060	.00154
People's influence	**Equal variances not assumed**	1.628	.203	-1.27	273.613	.203	-.1539	.12055	-.39130	.08333
Appearance and marketing	**Equal variances not assumed**	1.871	.172	1.09	297.748	.275	.1013	.09264	-.08098	.28366
Religious values	**Equal variances not assumed**	.391	.532	1.52	279.344	.128	.2642	.17317	-.07660	.60517
Financial services	**Equal variances not assumed**	2.718	.100	-2.05	262.661	.041	-.2033	.09884	-.39794	-.00871
Responsiveness	**Equal variances not assumed**	.852	.357	-.675	253.356	.500	-.05439	.08051	-.21295	.10417
Reputation and bank image	**Equal variances assumed**	4.147	.043	-1.45	306	.148	-.141	.097	-.332	.050

Table 25: Independent sample T-test for marital status

		Levene's Test for Equality of Variances		T-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Convenience	Equal variances not assumed	.381	.538	-.636	285.960	.525	-.06568	.10332	-.26904	.13769
Location	Equal variances assumed	3.116	.079	-1.94	307	.052	-.1495	.07677	-.30060	.00154
People's influence	Equal variances not assumed	.334	.564	-1.27	-.857	285.580	.392	-.10486	.12240	-.34579
Appearance and marketing	Equal variances not assumed	1.747	.187	1.09	283.579	.234	.11470	.09621	-.07467	.30408
Religious values	Equal variances not assumed	.010	.918	1.52	284.662	.543	.10840	.17784	-.24165	.45845
Financial services	Equal variances not assumed	2.436	.120	-2.05	283.269	.000	-.35833	.09928	-.55375	-.16292
Responsiveness	Equal variances not assumed	1.151	.284	-.675	284.767	.069	-.14930	.08189	-.31049	.01188
Reputation and bank image	Equal variances not assumed	.313	.577	-1.354	284.882	.177	-.138	.102	-.338	.063

A one way ANOVA test conducted to test whether a significant difference exists between different numbers of children the customer has, the results showed that the effect of financial services differs among different groups, i.e. differs among different numbers of children customers have, hence A5.F8 is supported. The results of the analysis can be seen in **Table 26**.

Table 26: One way ANOVA for number of children

	F	**Sig.**
Responsiveness	.748	.588
Financial services	2.917	.014
Religious values	1.328	.252
Appearance and marketing	.493	.782
People's influence	.499	.777
Location	.192	.966
Convenience	.589	.708
Reputation and bank image	.874	.498

A one way ANOVA test was also conducted to test whether the effect of factors varies among different education levels of customers, the results of the ANOVA test seen in **Table 27**, indicate that there is no difference between the effect of factors among groups, since none of the factors' significance levels seems to be less than the critical value of 0.05, consequently, no significant evidence exists to support A6 and is therefore rejected.

Table 27: One way ANOVA for education level

	F	Sig.
Responsiveness	.995	.395
Financial services	.613	.607
Religious values	.737	.531
Appearance and marketing	1.800	.147
People's influence	.977	.404
Location	1.092	.353
Convenience	.042	.989
Reputation and bank image	.600	.615

Table 28 shows the one way ANOVA analysis for income levels, performed to find if statistically significant differences in the effect of factors exist among income levels. The results show that only the financial services factor possesses a significant difference, as it is the only significance level that <0.05, this results supports HA2.F8 which means that statistical evidence exists to support that the effect of factors varies among different income levels.

Table 28: One way ANOVA for income level

	F	Sig.
Responsiveness	.928	.485
Financial services	.849	.548
Religious values	1.978	.058

Appearance and marketing	2.497	.017
People's influence	.685	.684
Location	1.163	.324
Convenience	1.252	.275
Reputation and bank image	1.303	.249

The ANOVA test conducted to test ether differences exist between age groups, as it can be seen in **Table 29**, the effect of location, convenience, religious values, and financial services differs among different age groups. The results therefore carry statistically significant evidence to support HA3.F1, HA3.F5, and HA3.F8.

Table 29: One way ANOVA for age

	F	**Sig.**
Responsiveness	1.386	.230
Financial services	4.796	.000
Religious values	4.177	.001
Appearance and marketing	.813	.541
People's influence	.897	.484
Location	3.137	.009
Convenience	3.561	.004
Reputation and bank image	1.339	.248

As it can be seen in **Table 30**, the independent sample T-test conducted for Islamic bank users and commercial bank users shows that the only statistically significant difference in the effect of factors lies in the religious values factor, as can be expected. Hence, HA7.F5 is supported.

Table 30: Independent sample T-test for Islamic and conventional bank users

		Levene's Test for Equality of Variances		T-test for Equality of Means							
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
									Lower	Upper	
Convenience	**Equal variances not assumed**	.019	.890	1.010	75.399	.316	.13131	.13001	-.12765	.39027	
Location	**Equal variances assumed**	.752	.386	.451	91.276	.653	.03881	.08614	-.13229	.20990	
People's influence	**Equal variances not assumed**	1.741	.188	-1.452	69.694	.151	-.24225	.16682	-.57498	.09049	
Appearance and marketing	**Equal variances not assumed**	.000	.997	.20930	.20930	.20930	.20930	.20930	.20930	.20930	
Religious values	**Equal variances assumed**	14.249	.000	7.820	302	.000	1.63431	.20900	1.22302	2.04560	
Financial services	**Equal variances not assumed**	.245	.621	-1.060	81.109	.292	-.12581	.11871	-.36200	.11039	
Responsiveness	**Equal variances not assumed**	.430	.513	.201	82.442	.841	.024	.117	-.209	.256	
Reputation and bank image	**Equal variances not assumed**	.043	.837	.520	75.508	.605	.05285	.10166	-.14965	.25536	

4.7 Summary of Results and Hypotheses

The results of the hypothesis testing and analysis concluded that, Jordanian customers' bank selection is affected by the financial services offered by the bank, responsiveness, location, convenience of the bank, and reputation and image of the bank. Furthermore, it was found that some of the effects of factors vary between genders, income level, number of children customers have, marital status, age groups, and Islamic bank users and conventional bank users. These results comply with the results found by several researchers including; Kennington, Hill & Rakowska, (1996), Saleh, Rosman, & Nani (2013), Phuong Ta & Yin Har (2000), Almossawi (2001), Boyd, Leonard & White (1994), and others. However, the results concerning customer satisfaction showed that none of the factors affect customer satisfaction which contradicts the results found by Levesque & McDougall (1996), and Jamal & Nasser (2002), these contradictions as stated before may be due to high response errors caused by the use of the internet as a means for data collection as it has been mentioned earlier.

The hypotheses supported and rejected can be seen in the table below;

Table 31: Hypothesis results

H1	Supported
H2	Supported
H3	Rejected
H4	Rejected
H5	Supported
H6	Supported

H7	Supported
H8	Supported
H9	Rejected
H10	Rejected
H11	Rejected

The hypothesis supported and rejected for the assumptions for factors are shown in the table below;

Table 32: Assumption hyothesis results

A1	
HA1.F1	Rejected
HA1.F2	Rejected
HA1.F3	Rejected
HA1.F4	Rejected
HA1.F5	Rejected
HA1.F6	Rejected
HA1.F7	Rejected
HA1.F8	Supported
A2	
HA2.F1	Rejected
HA2.F2	Rejected
HA2.F3	Rejected
HA2.F4	Rejected

HA2.F5	**Rejected**
HA2.F6	**Rejected**
HA2.F7	**Rejected**
HA2.F8	**Supported**
A3	
HA3.F1	**Supported**
HA3.F2	**Rejected**
HA3.F3	**Rejected**
HA3.F4	**Rejected**
HA3.F5	**Supported**
HA3.F6	**Rejected**
HA3.F7	**Rejected**
HA3.F8	**Supported**
A4	
HA4.F1	**Rejected**
HA4.F2	**Rejected**
HA4.F3	**Rejected**
HA4.F4	**Rejected**
HA4.F5	**Rejected**
HA4.F6	**Rejected**
HA4.F7	**Rejected**
HA4.F8	**Supported**
A5	
HA5.F1	**Rejected**

HA5.F2	**Rejected**
HA5.F3	**Rejected**
HA5.F4	**Rejected**
HA5.F5	**Rejected**
HA5.F6	**Rejected**
HA5.F7	**Rejected**
HA5.F8	**Supported**
A6	
HA6.F1	**Rejected**
HA6.F2	**Rejected**
HA6.F3	**Rejected**
HA6.F4	**Rejected**
HA6.F5	**Rejected**
HA6.F6	**Rejected**
HA6.F7	**Rejected**
HA6.F8	**Rejected**
A7	
HA7.F1	**Rejected**
HA7.F2	**Rejected**
HA7.F3	**Rejected**
HA7.F4	**Rejected**
HA7.F5	**Supported**
HA7.F6	**Rejected**
HA7.F7	**Rejected**
HA7.F8	**Rejected**

Chapter 5

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The study was conducted with the aim to measure which factors affect Jordanian customers when selecting a bank to patronize, it also aimed to identify which of these factors has an effect on customer satisfaction in addition to ranking these factors to portray which factors are perceived as more important than others by customers when selecting a bank to patronize, moreover, it aimed to identifying differences in the effect of factors among different demographic characteristics of customers inclusive of; Gender, marital status, education level, income level, number of children, and age. Finally, it analyzed the differences in the effect of factors among Islamic bank users and conventional bank users.

The factors were selected based on previous studies on the subject in different parts of the world and were found to be important in the selection process to customers, some of which used a qualitative method to identify the factors considered most important to customers in general in addition to the level of importance they are perceived to be, in addition to studies of which used a quantitative approach to measure the factors identified by those studies in different countries. The literature reviewed showed that factors including; Convenience and location, Responsiveness, Financial services offered by the bank, People's influence, Religious values, and reputation and bank image seemed to be of importance to customers when selecting a

bank to patronize, however, a few of the studies showed that marketing influence and appearance of the bank were perceived important by customers when selecting a bank to patronize, but were mostly considered to have a little perceived importance. Moreover, the literature showed that factors including financial services, convenience and location, and responsiveness are factors that mostly had an effect on customer satisfaction. The framework of the study and the hypotheses were generated based on these findings from the literature review.

Furthermore, the study used a quantitative approach, to rate the factors as well as determine the factors that affect Jordanian customers' bank selection, and determine the factors that have an effect on customer satisfaction by testing 18 hypotheses generated from the literature reviewed. A sample of 320 respondents were selected using a convenient snowball sampling technique based on the characteristic of being Jordanian citizens, there respondents were presented with a self administered questionnaire conducted over the internet (Surveymonkey.com)some of which were in English and others of which were a translation in Arabic language. The questionnaire contained demographic questions followed by a 5 point Likert scale rating the importance of a list of criteria selected representing the factors, as well as a 5 point Likert scale representing the degree of agreement or disagreement with statements meant to measure customer satisfaction.

SPSS was used to analyze the responses generated from the questionnaire. Several analyses were conducted which contained; descriptive statistics and frequencies used to analyze demographic characteristics of respondents .Additionally, factor analysis was used to cluster individual items in the questionnaire to representative factors, which were then tested for reliability using a reliability analysis, the factors were

then were then ranked according to means to show the perceived importance of factors for the entire sample as well as the ranking with relevance to different demographic characteristics. Furthermore, regression analysis was used to test the effect of factors on customer satisfaction, followed by one sample T-tests to test the whether the factors had an effect on bank selection or not, as well as independent sample T-tests and one way ANOVA used to test differences between gender, educational level, income level, age groups, number of children, marital status, and between users and conventional bank users.

The results of the analysis revealed that the factor perceived to be most important to Jordanian customers when selecting a bank to patronize is "Location", which contained the aspects; convenient ATM locations, convenient branch locations, several branches, and internet banking, followed by the factors; responsiveness, reputation and bank image, financial services, convenience, appearance and marketing, and people's influence respectively. The least important factor however, was seen to be "Religious values" which included; Islamic working environment, and fulfillment of religious obligations. Moreover, the results also indicated that the factors that were found to have a statistically significant effect on customers' bank selection were; Financial services, location, convenience, reputation and bank image, and responsiveness. While people's influence, religious values, appearance and marketing were found to have no statistically significant effect on customers bank selection. In addition, statistically significant differences in the effect of factors were found to exist between gender, income levels, number of children, marital status, age groups, as well as between Islamic bank users and conventional bank users. Nevertheless, the results showed that none of the factors had an effect on customer satisfaction, which contradicted other studies. However, response errors in the data

discussed in the limitations of the study were suspected to be the cause of such results concerning customer satisfaction.

The results found in the study were consistent with the results of, Almossawi (2001), Kennington, Hill & Rakowska (1996), Mokhlis, Salleh, & Matt (2011), Maiyaki (2011), Kaynak et al. (1991), and several others. Nonetheless, the results contradict other results found by Devlin & Gerrard's (2005), Gerrard & Cunningham (2011), Anderson et.al (1979), Levesque & McDougal (1996), and Jamal & Nasser (2002). The contradictions in the results of the study may have been due to different cultures, and different preferences, as well as due to response and sampling errors that are further discussed in the next section.

5.2 Recommendations

Based on the results of the study, banks in Jordan are recommended to focus mostly on locations of their ATMs and branches as well as on the improvement of internet banking, as location seems to be the most influential factor on choice of Jordanian customers. Another aspect that can be focused on and improved is customer service and training employees, since it was seen that customers give high importance to responsiveness of staff. Furthermore, banks need to take into consideration the differences between demographic characteristics when marketing their products, and should be able to adjust their marketing efforts according to the target customers' interests in order to attract customers successfully.

5.3 Limitations

It should be noted that the data was gathered through a snowball non probability sampling method using an online medium (surveymonkey.com), the results were shown to be highly affected by this, as it was not possible to control the respondents'

environment nor check their answers or insure their identity, resulting in a high response error. This resulted in an unexpected result concerning the relationship between factors and customer satisfaction, as it was explained previously in the study. Furthermore, the sample size is not considered large enough to be considered as a highly representative sample. For further research, it is advised to use additional factors, as other factors exist that can affect customers' bank selection that have not been discussed in this study.

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APPENDICES

Appendix A: English Questionnaire

1. Gender

- o Male

- o Female

2. Age

3. Marital status

- o Married

- o Single

- o Divorced

- o Widowed

- o Engaged

4. Number of children

- o None

- o 1

- o 2

- o 3

- o 4

- o 5 or more

5. Education level

- o High school degree

- o Bachelor's degree

- o Master's or PHD degree

- o Other

6. Occupation (i.e your job)

7. Monthly income

- o Less than 200 JD

- o 200 JD - 399 JD

- o 400 JD - 599 JD

- o 600 JD - 799 JD

- o 800 JD - 999 JD

- o 1000 JD - 1199 JD

- o 1200 JD - 1399 JD

- o 1400 JD or more

8. Is the bank you currently patronize an Islamic bank?

- o   Yes

- o   No

9. Please mark the degree to which you agree or disagree with the following statements please note that the options that should be seen below are: strongly disagree, disagree, neither agree nor disagree, agree and, strongly agree

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Things happen at my bank that make me want to switch my accounts elsewhere					
If people ask me, I would strongly recommend that they deal with my bank					
Considering everything, I am extremely satisfied with my bank					
The overall quality of services provided by my bank is excellent					

10. Please rate how important each attribute is to you when selecting a bank to patronize. Please note that the options that should be seen below are: not at all important, slightly important, neither important nor unimportant, important, and very important

	Not at all important	Slightly important	Neither important nor unimportant	Important	Very important
Exterior building					
Class of people patronizing the bank					
Interior décor					
Influence of family					
Influence of friends					
Free gifts					
Mass media advertising					
Convenient ATM locations					
Available parking space					
Convenient branch locations					
Several branches					
Internet banking					
Bank opens afternoon					
Friday banking					
Convenience to home					
Friendliness of employees					
Knowledge, skill and expertise of					

staff					
Employees dress and appearance					
Low interest rate on loans					
Low service charges					
Ease of obtaining loans					
Availability of credit					
High interest payments on saving accounts					
Reputation and bank image					
Islamic working environment					
Fulfillment of religious obligations					

Appendix B: Arabic Questionnaire

<div dir="rtl">

1. الجنس:

- ○ ذكر

- ○ انثى

2. العمر:

┌─────────────────────┐
│   │
│   │
└─────────────────────┘

3. الحالة الاجتماعية

- ○ اعزب/ عزباء

- ○ متزوج/متزوجة

- ○ ارمل/ارملة

- ○ مطلق/مطلقة

- ○ مخطوب/مخطوبة

4. عدد الابناء

- ○ لا يوجد

- ○ 1

- ○ 2

- ○ 3

- ○ 4

- ○ 5 او اكثر

</div>

5. **مستوى التعليم**

- ○ شهادة الثانوية العامة

- ○ شهادة البكالوريوس

- ○ شهادة الماجستير او الدكتوراة

- ○ اخرى

6. **المهنة:**

7. **الدخل الشهري**

- ○ اقل من 200 دينار

- ○ من 200 دينار الى 399 دينار

- ○ من 400 دينار الى 599 دينار

- ○ من 600 دينار الى 799 دينار

- ○ من 800 دينار الى 999 دينار

- ○ من 1000 دينار الى 1199 دينار

- ○ من 1200 دينار الى 1399 دينار

- ○ اعلى من 1400 دينار

8. **هل البنك الذي تتعامل معه حاليا بنك اسلامي؟**

- ○ نعم

- ○ لا

9. يرجى تحديد مدى موافقتك على ما يلي:

ملاحظة: من المفترض ان تكون الاحتمالات الظاهرة لديك فى الاسفل: لا أوافق بشدة ,لا أوافق ,لا أوافق ولا

أرفض ,اوافق, اوافق بشد

	اوافق بشدة	اوافق	لا أوافق ولا أرفض	لا أوافق	لا أوافق بشدة
تحصل امور في بنكي المصرفي تجعلني افكر ان انقل حساباتي الى بنك مصرفي اخر					
اذا سئلت, انصح بشدة التعامل مع بنكي المصرفي					
باخذ جميع الامور بعين الاعتبار, انا راض جدا عن بنكي المصرفي					
الجودة العامة للخدمات التي يقدمها بنكي المصرفي ممتازة					

10. يرجى تقييم مدى أهمية كل عامل من العوامل التالية عند اختيارك بنكك المصرفي:

ملاحظة: من المفترض ان تكون الاحتمالات الظاهرة لديك فى الاسفل :غير مهم على الاطلاق,قليل الاهمية,

لا ذات اهمية و لا من دون اهمية, مهم , و مهم جدا

	مهم جدا	مهم	لا ذات اهمية و لا من دون اهمية	قليل الاهمية	غير مهم على الاطلاق
المبنى الخارجي					
طبقة عملاء البنك الاجتماعية					
التصميم الداخلي					
تاثير العائلة					
تاثير الاصدقاء					
الهدايا المجانية					
الاعلانات في وسائل الاعلام					
مواقع أجهزة					

					الصراف الآلي ملائمة
					وجود موقف للسيارات
					مواقع فروع مريحة
					وجود العديد من الفروع
					يفتح البنك بعد الظهر
					يفتح البنك يوم الجمعة
					قريب من المنزل
					لطف الموظفين
					معرفة و مهارة و خبرة الموظفين
					ملابس و مظهر الموظفين
					سعر منخفض على فوائد القروض
					رسوم خدمة منخفضة
					سهولة الحصول على القروض
					توافر الائتمان
					مدفوعات الفائدة المرتفعة على حسابات التوفير
					سمعة و صورة البنك
					الخدمات المصرفية عبر الإنترنت
					وجود بيئة عمل اسلامية
					الوفاء بالالتزامات الدينية

Appendix C: Complete Tables

Table 33: Complete one way ANOVA table for number of children

		Sum of Squares	Df	Mean Square	F	Sig.
Responsiveness	**Between Groups**	1.751	5	.350	.748	.588
	Within Groups	141.352	302	.468		
	Total	143.103	307			
Financial services	**Between Groups**	10.224	5	2.045	2.917	.014
	Within Groups	211.704	302	.701		
	Total	221.928	307			
Religious values	**Between Groups**	14.862	5	2.972	1.328	.252
	Within Groups	673.854	301	2.239		
	Total	688.717	306			
Appearance and marketing	**Between Groups**	1.664	5	.333	.493	.782
	Within Groups	204.000	302	.675		
	Total	205.664	307			
People's influence	**Between Groups**	2.726	5	.545	.499	.777
	Within Groups	330.289	302	1.094		
	Total	333.015	307			
Location	**Between Groups**	.439	5	.088	.192	.966
	Within Groups	138.523	302	.459		

	Total	138.963	307			
Convenience	**Between Groups**	2.265	5	.453	.589	.708
	Within Groups	232.087	302	.769		
	Total	234.352	307			
Reputation and bank image	**Between Groups**	3.145	5	.629	.874	.498
	Within Groups	216.523	301	.719		
	Total	219.668	306			

Table 34: Complete on way ANOVA table for education level

		Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
	Between Groups	1.392	3	.464	.995	.395
Responsiveness	**Within Groups**	141.327	303	.466		
	Total	142.720	306			
	Between Groups	1.337	3	.446	.613	.607
Financial services	**Within Groups**	220.385	303	.727		
	Total	221.722	306			
	Between Groups	5.005	3	1.668	.737	.531
Religious values	**Within Groups**	683.609	302	2.264		
	Total	688.614	305			
Appearance and	**Between Groups**	3.555	3	1.185	1.800	.147

		Sum of Squares	Df	Mean Square	F	Sig.
marketing	Within Groups	199.518	303	.658		
	Total	203.073	306			
People's influence	Between Groups	3.180	3	1.060	.977	.404
	Within Groups	328.887	303	1.085		
	Total	332.067	306			
Location	Between Groups	1.485	3	.495	1.092	.353
	Within Groups	137.343	303	.453		
	Total	138.828	306			
Convenience	Between Groups	.096	3	.032	.042	.989
	Within Groups	234.248	303	.773		
	Total	234.344	306			
Reputation and bank image	Between Groups	1.300	3	.433	.600	.615
	Within Groups	217.972	302	.722		
	Total	219.271	305			

Table 35: Complete one way ANOVA table for income

		Sum of Squares	Df	Mean Square	F	Sig.
Responsiveness	Between Groups	2.940	7	.420	.928	.485
	Within Groups	126.770	280	.453		
	Total	129.711	287			

Financial services	**Between Groups**	4.201	7	.600	.849	.548
	Within Groups	197.988	280	.707		
	Total	202.189	287			
Religious values	**Between Groups**	30.153	7	4.308	1.978	.058
	Within Groups	609.625	280	2.177		
	Total	639.778	287			
Appearance and marketing	**Between Groups**	11.367	7	1.624	2.497	.017
	Within Groups	182.063	280	.650		
	Total	193.430	287			
People's influence	**Between Groups**	5.242	7	.749	.685	.684
	Within Groups	305.903	280	1.093		
	Total	311.145	287			
Location	**Between Groups**	3.442	7	.492	1.163	.324
	Within Groups	118.405	280	.423		
	Total	121.847	287			
Convenience	**Between Groups**	6.571	7	.939	1.252	.275
	Within Groups	209.957	280	.750		
	Total	216.528	287			
Reputation and bank image	**Between Groups**	6.270	7	.896	1.303	.249
	Within Groups	191.800	279	.687		
	Total	198.070	286			

Table 36: Complete one way ANOVA table for age

		Sum of Squares	df	Mean Square	F	Sig.
Responsiveness	**Between Groups**	2.974	5	.595	1.386	.230
	Within Groups	115.054	268	.429		
	Total	118.028	273			
Financial services	**Between Groups**	15.759	5	3.152	4.796	.000
	Within Groups	176.121	268	.657		
	Total	191.880	273			
Religious values	**Between Groups**	44.727	5	8.945	4.177	.001
	Within Groups	573.967	268	2.142		
	Total	618.694	273			
Appearance and marketing	**Between Groups**	2.738	5	.548	.813	.541
	Within Groups	180.501	268	.674		
	Total	183.239	273			
People's influence	**Between Groups**	4.858	5	.972	.897	.484
	Within Groups	290.321	268	1.083		
	Total	295.179	273			
Location	**Between Groups**	7.061	5	1.412	3.137	.009
	Within Groups	120.653	268	.450		
	Total	127.714	273			
Convenience	**Between Groups**	12.924	5	2.585	3.561	.004
	Within Groups	194.533	268	.726		
	Total	207.457	273			

Reputation and bank image	**Between Groups**	4.687	5	.937	1.339	.248
	Within Groups	187.595	268	.700		
	Total	192.281	273			