



The Mediating Effect of Brand Reliability and Assurance between Trustworthiness and Customer Satisfaction of Islamic Banking Sector of Pakistan

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Abstract

This study aims to analyze two key aspects within the context of Islamic banking: firstly, to explore the direct correlation between trustworthiness and customer satisfaction; secondly, to probe the intermediary influence of brand reliability and brand assurance on the connection between trustworthiness and customer satisfaction. The theoretical underpinning for this investigation lies in the theory of trust and social exchange theory. This is a double mediation model, a quantitative type of research that targeted 10 Islamic Banks located in Southern Punjab in Pakistan. 372 questionnaires distributed to targeted respondents/ Customers, 300 filled questionnaires returned and included in analysis. The Smart- Partial Least Square (PLS) Modeling Technique was used to investigate the measurement and structural models.

The results revealed a positive link between trustworthiness, brand assurance, brand reliability, and customer satisfaction. Furthermore, this study unveiled a noteworthy correlation between brand assurance, brand reliability, and customer satisfaction. Pakistani Islamic Banking industry is changing with customer perception and religious obligations and customer's expected satisfaction. This research marks the inaugural effort to explore the connections among trustworthiness, brand confidence, brand dependability, and customer contentment within the context of Islamic banking clients in Pakistan.

Key Words: *Trustworthiness, Assurance, Brand Reliability, Customer Satisfaction, Islamic Banks*



Introduction

The banking industry plays a crucial role in the development of any country (Fadli *et al.*, 2023; Shahid, 2020). In the banking industry, customers are a very important source of business like any other industry (Haron *et al.*, 2020). Both conventional banking and Islamic banking are competitors in the banking industry (Shahid, 2020; Yu Sheng & Ibrahim, 2019). Whenever Islamic banks or conventional banks launched a new product or service in the market the failure or success of the product or service depends upon their customer satisfaction and anticipation of their banking products (Mohamed *et al.*, 2023). Customer satisfaction is the expectation of the customer who uses Islamic banking products or services in the Islamic banking sector (Yuswanto, 2022; Lemmetyinen *et al.*, 2016; Sandıkcı, 2011; YuSheng, & Ibrahim, 2019).

The concept of Islamic banking was originated in the mid-1940s (Qureshi 1946), which help to develop Islamic banking models Ahmad 1952; Uzair 1955; Maududi 1961; Al-Arabi (1966). In the 70s Islamic banking, industries grow all over the world. Now the Islamic banking industry has a strong grip in the world (Cihák & Hesse, 2008). The fact of the Islamic banking system cannot forget the contribution in promoting banking (Raza *et al.*, 2012). In order to secure a competitive edge, banks, particularly Islamic ones, must enhance and maintain excellent service quality, fulfill customer satisfaction, and establish unwavering customer loyalty and trust, as emphasized by Haron *et al.* (2020).

Furthermore, it is imperative for Islamic banks to enhance, progress, and consistently uphold higher service quality levels, aiming to fulfill customer satisfaction and secure customers' unwavering loyalty (Alnaser *et al.*, 2018). The growth rate of Islamic banking is 10-15% per annum from its time of foundation but now, the Islamic banking system work near about or more than hundred countries (Amin & Isa, 2008). In these countries, there are 270 Islamic financial institutions which are categorized as Islamic banks, mutual funds, insurance companies, and mortgage (Ariss, 2010). When conventional banks suffer from financial crises (Hamid & Masood, 2011). Islamic banking gets a great response from Muslim customers (Ali *et al.* 2015).

In Pakistan, Islamic banking was inception in 1970, however. Islamic banking operations started properly in 2001, Meezan bank is the first Islamic bank who start its operation in Pakistan (Ali & Raza, 2015). According to State Bank of Pakistan, (2014), "Islamic banking rapidly grows as compare to traditional banking. In the third quarter of 2014 growth rate of total assets is 1.3% and market share increased 9.8%".

Furthermore, the earnings of Islamic banks saw a rise of 9.4 billion, and Islamic banks also expanding their presence by establishing over 88 branches in Pakistan (SBP, 2014). The aforementioned points give rise to a pertinent question. In light of these considerations, researchers have underscored the advantages



of prioritizing service quality as a means to achieve favorable marketing performance, driven by the positive outcomes of enhanced customer satisfaction (Asnawi *et al.*, 2019).

Brand reliability and satisfaction are key to management considerations for marketing effectiveness and success, according to the research (Hanzaee & Taghipourian, 2012; Koo *et al.*, 2020; Seyed Ghorban & Tahernejad, 2012). In reality, as a growing number of businesses strive to improve their service quality to increase customer satisfaction, they have become a corporate aim (Rehman *et al.*, 2023). From the standpoint of customers, brand reliability and trustworthiness have a huge impact on their satisfaction (Khan *et al.*, 2023). Particularly, Islamic bank, customer in Pakistan is quite sensitive to what is offered to them (Adil, 2013). As a result, banks must place a premium on both reliability and assurance to grow their profits.

Regarding the focus on the study's objectives, two primary aims come into play. The first objective entails an exploration of the direct correlation between trustworthiness and customer satisfaction. The second objective delves into the investigation of the potential mediating influence exerted by Brand Reliability and Assurance on the connection between Trustworthiness and Customer Satisfaction among patrons of Islamic Banking. These objectives are grounded in the theoretical framework of the theory of trust and social exchange theory. This study will address the following research questions. What is impact of trustworthiness on customer satisfaction? How the Brand Reliability and Brand Assurance Mediating effect of between Trustworthiness and Customer satisfaction of Islamic Banking Sector of Pakistan?

Literature Review

The theory of trust and social exchange theory is vital theories that support the relationship of trust worthiness, assurance, reliability on customer satisfaction (Roberts-Lombard, 2020; Alhathal, *et al.*, 2019; Kishada & Wahab, 2013). Moreover, the theory of trust tells how customer fulfills their need by organization. According to trust theory, trust plays a vital role in customer behavior (Urbanet *al.*, 2000). Trust is an important thought in marketing concept (Naser *et al.*, 1999).

A customer will not purchase a product until he is not satisfied and in exchange organization will not beneficial for customers if they are dissatisfied and unwilling to buy Islamic banking products (Yuswanto, 2022). In social exchange theory, commitment and trust are important elements. Both variables play important part in theory development (Morgan and Hunt, 1994). Ahmad *et al.*, (2011) communicates that if Islamic banks are chosen on the basis of religion, then brand status (Chaudhary *et al.*, 2020) and trust play vital role in bank choice and decision making



because there is marginal difference of “Ribba and Interest” between Islamic banks and conventional banking (Bizri, 2014).

Relationship Trustworthiness and Customer Satisfaction

Trustworthiness is a sub part of brand credibility (Spry et al., 2011). In another research Khan et al., (2023) recommended that brand credibility has trustworthiness a vital component. (Ballester and Aleman, 2005) state that brand trustworthiness provide service, quality, value to their customer on regular basis which complete their promise. Customer judges the organization characteristics on the basis of previous behavior their norms and values (Fadli A. et al., 2023). Trustworthiness is faith which depend on the repeated basis of result and experience (Buttner & Goritz, 2008; Caldwell & Jeffries 2001). Furthermore, previous research (e.g., Liua & Lee, 2018; Doney & Cannon, 1997; Morgan & Hunt, 1994) has shown that there is a positive correlation between trustworthiness and customer satisfaction.

On the basis of prior experience customer more satisfy about new product. When organization introduces a new product or service and establishes a level of trustworthiness (Hakimi et al., 2011; Ohanian, 1990). In addition, advertiser companies select the celebrities who are kind attractive and level of confidence, trustworthiness high (Shimp, 2003). Moreover, the choice of celebrity gives more positive effect on customer choice (Erdem & Swait, 2004). According to Mayer et al., (1995) trustworthiness is a characteristic of organization that is accountable for trust. Further, according to Caldwell & Clapham (2003), trustworthiness is collection of past experiences in which one party or individual trust on other or not. If trustworthiness is failed in organization or banks, it creates more challengers for organization and banks to create relationship with customers (Chaudhry et al., 2020). If relationship is positive, customer trust on organization or bank and take a good decision (Fang et al., 2008; Mulia et al., 2021). Therefore, on the basis of above discussion and literature review the following proposition is proposed: -

Hypothesis1: A positive correlation exists between trustworthiness and customer satisfaction.

Relationship between Brand Assurance and Customer Satisfaction:

Brand Assurance is explained as banks customer feel safety while performing their transactions or financial activities. Assurance is an important element for customer as due to assurance they are covered with ambiguity which performing their transactions (Parasuraman et al., 1988).

According to Subaebasni et al., (2019) assurance refers the banks staff has ability



trustworthiness, knowledge, and politeness, risk free and free from angry. Moreover, especially in high-risk bank staff deal customer with decent performance, give important information in attractive way (Majid et al., 2016). Furthermore, bank staff members play a role in providing information, instilling trust in customers' minds, discussing adequate security measures, ensuring timely deliveries, and maintaining the confidentiality of their information (Salah-Uddin, 2015). Further, Shahin, (2004) assurance in the organization attracts the customer and increase their trust and confidence. Atari (2016) stated that protected facilities increase the trust of customer towards bank. In addition, the employees of banks convince the customer and give the confidence and knowledge to the customer about the bank services and products. And try to attract customer to invest in banks (Blery et al., 2009). Previous research of Akter et al., (2008), Kashif et al., (2015), Munusamy et al., (2010) and Akhtar & Zaheer, (2014) found a favorable correlation between brand assurance and customer satisfaction. Therefore, on the basis of above discussion and literature review following proposition is proposed: -

Hypothesis 2: A positive correlation exists between brand assurances and customer satisfaction.

Relationship between Brand Reliability and Customer Satisfaction

According to Parasuraman et al., (1988), reliability can be well defined the organization provide the services which promised with customer in time. In other words, Organization done their promise in services like delivery, resolve the problem, rating, transaction. Customer work with organization that complete their promises in time (Chaudhry et al., 2020). Organization provides services to customer strictly (Blery et al., 2009).

Furthermore, Subaebasni et al., (2019), reliability means the organization provide truly, accurately and satisfied services to their customer. Moreover, Gatari, (2016), tells that reliability is the difference among real and belief services. In addition, Meyer et al., (2006), summaries that when the services give to customer on time and continuously, it is know that service is reliable. But if service delivery is improper not constant then service is not reliable. According to study of Chaudhry et al., (2020) the influence of consumer ethnocentrism and animosity on brand image and brand loyalty is channeled via product assessment and established among the independent variables and dependent variable in Pakistani context. However, Liberati et al, (2012), informed that in banking sector, customer chooses banks where they feel comfortable and reliable. Moreover, on the similar note previous research found that the brand reliability is a good



predictor of customer satisfaction (Ibáñez et al. 2006; Consuegra et al., 2008; Gritti and Foss 2010; Tesfom and Birch 2011; Munusamy et al., 2010 and Akhtar & Zaheer,2014). Therefore, on the basis of above discussion and literature review the following proposition is proposed:
Hypothesis # 3 A positive correlation exists between brand reliability and customer satisfaction..

Mediating effect of Brand Reliability and Brand Assurance between Trustworthiness and Customer Satisfaction

Customers' assurance and reliance in a specific brand can stem from a multitude of factors, encompassing consumer needs, brand perception, consumer viewpoints, marketing effectiveness, as well as social, psychological, personal, and environmental influences (Keskin & Yıldız, 2010). Yıldız and Akyol (2016) highlighted that brands play a role in communicating with customers, serving as intermediaries between brand assurance, brand reliability, and fostering product familiarity (Kotler et al., 1996). A brand serves as a form of quality assurance for customers, helping to alleviate perceived risks (Tosun, 2014). Brands also offer customers assurance regarding product specifications (Chiaravalle & Schenck, 2013; Clifton, 2014). Brand assurance and its reliability can be described as to make sure a brand is meeting their acceptance criteria in term of quality, quantity, reliability, durability, performance and etc. This makes the buying process easier for consumer to evaluate a product or service in a pack of brand (Chaudhry et al.,2020;Keskin &Yıldız, 2010).

The researcher offered validation for the mediation role of brand assurance and brand reliability in contributing to customer satisfaction. There are very few researches who have studied the mediation influence of brand assurance and brand reliability on the relationship between trustworthiness and customer satisfaction. The significance of the study conducted by Azzari and Pelissari (2021) lies in its exploration of brand equity dimensions as intermediaries between brand awareness and purchase intention. The authors investigated various sub-dimensions of brand equity, both as complete and partial mediators, thereby establishing a foundational understanding of the relationship. This study builds upon the model presented by Azzari and Pelissari (2021), as well as the works of Liu et al. (2015), Chen et al. (2019) who examined brand value, brand quality, and perceived value, respectively. The current study further extends this research by incorporating the dimensions of brand assurance and reliability.



Customer satisfaction may be defined as the organization fulfills the customer demand. According to Oliver (1980), customer satisfaction always fulfills the need of customer. Further, Schein, (2011) informed that in banking industry, banking staff has countless and very essential contacts with customer and dealing with customer is positive. In banks, training gives the staff how to deal with customer sympathy and professionally. In this way bankers increase the customer satisfaction in the mind of their customer (Chaudhry et al.,2020). Moreover, Lunenburg & Ornstein (2012) stated that bank staff and bank management is trademark of bank they attract and encourage customer. In addition, Narteh& Kuada, (2014) says that customer satisfied with organization services when its expectation fulfilled. According to eminent researcher Liebowitz, (2015) organizational has some values, organization should train their staff and give instruction to follow on regular basis (Ahmad et al.,2023). Jones, (2010) said that banks should follow their norms and values constantly and increase customer satisfaction. Bank should train their employees, and employees give the result in good effectiveness and customer satisfaction (Abdul, 2012). Norms and values are important part of bank for customer satisfaction (Khanet al., 2017).

Moreover, customer satisfaction and dissatisfaction depend on the customer previous experience in which customer feel happy after use service and customer satisfaction is the level of satisfaction of customer in which expectation of customer accomplished (Tabraniet al.,2018; Lin et al., 2017). In short, customer satisfaction is vital for success of banking sector in long term (Alharthi et al., 2021; Bougoure et al., 2016; Casidy & Wymer 2016). On the basis above discussion and literature review the following two hypothesizes are proposed: -

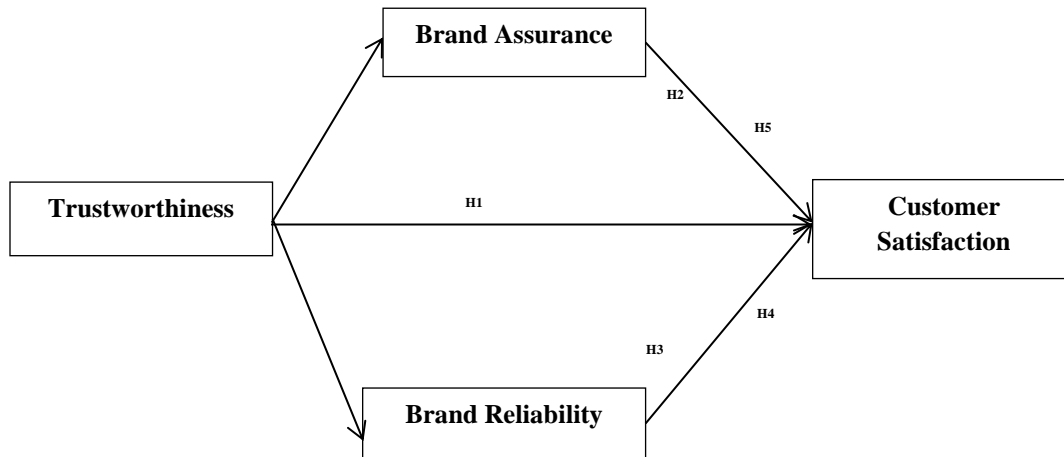
Hypothesis #4 There is mediating effect of brand reliability between trustworthiness and customer satisfaction.

Hypothesis #5 There is mediating effect of brand assurance between trustworthiness and customer satisfaction.



Figure 1

Conceptual Framework



Methodology/ Research Design

The targeted population in this study is Islamic banking customers of Multan south Punjab, Pakistan. In addition, since Islamic bank product consumer is the major user of Islamic Banking service in Pakistan, therefore, data for current study were collected from the Islamic Banking consumer from Multan south Punjab, Pakistan in which Islamic bank account holders were requested to respond. A special permission for data collection was approved by bank managers of respected branches. The bank manager allocates a focal person to talk to customers and after that the customer feel more comfortable participating in the survey. After the customer finishes their bank activities they were requested to participate in this survey assuring that all the information will be kept confidential.

Three hundred and seventy-two questionnaires (372) were distributed through personal interaction with customers of Islamic banking of Southern Punjab. In sum 372 questionnaires were distributed, out of which 300 questionnaires were returned. The is a quantitative type of research which target 10 Islamic banks working in Southern Punjab in Pakistan, out of 372 distributed questionnaires only 300 were returned.

Sample units are chosen from only these 10 banks in Multan are based on their Islamic Banking Operations representativeness, therefore the research purposively choose only those banks which have Islamic financial operations. To examine the measurement and structural models, this study employed the



Smart-Partial Least Square (PLS) Modeling Technique. In line with Polit et al. (2001), a sample is defined as "a subset of a population."

Table:1
Population

| Sr. No. | List of Islamic Bank | Branches Covered | Total Response | Percentages (%) |
|--------------|-----------------------|------------------|----------------|-----------------|
| 1 | Meezan Bank | 7 | 150 | 51 |
| 2 | Al-Baraka Bank | 4 | 36 | 12 |
| 3 | Dubai Islamic Bank | 5 | 30 | 10 |
| 4 | Al-Falah Islamic Bank | 7 | 24 | 8 |
| 5 | Bank Al-Habib Islamic | 2 | 15 | 5 |
| 6 | United Bank Ameen | 2 | 21 | 7 |
| 7 | Al-Faisal Islamic | 2 | 12 | 4 |
| 8 | Summit Bank | 1 | 4 | 1 |
| 9 | Allied Islamic Bank | 5 | 4 | 1 |
| 10 | Soneri Bank | 3 | 4 | 1 |
| Total | | 38 | 300 | 100 |

Analysis

Measurement Model

The appraisal of the estimation model contains validity and reliability of computational data. Glocker, (2012) found that estimation models can be assessed by factor loadings of more than 0.7 and composite reliability cutoff value of 0.6 is estimated as interior consistency (Henseler, 2012). The summary of measurement model is shown in Table 1, indicated that composite reliability of brand assurance (0.8339), trustworthiness (0.8579), customer satisfaction (0.9175), and brand reliability(0.8734). However, the Average Variance Extracted (AVE) cutoff value required to be higher than 0.5 and the results shows almost all AVE value is above 0.5 levels for example brand assurance (0.6292), trustworthiness (0.5492), customer satisfaction (0.4683) and brand reliability (0.6970).

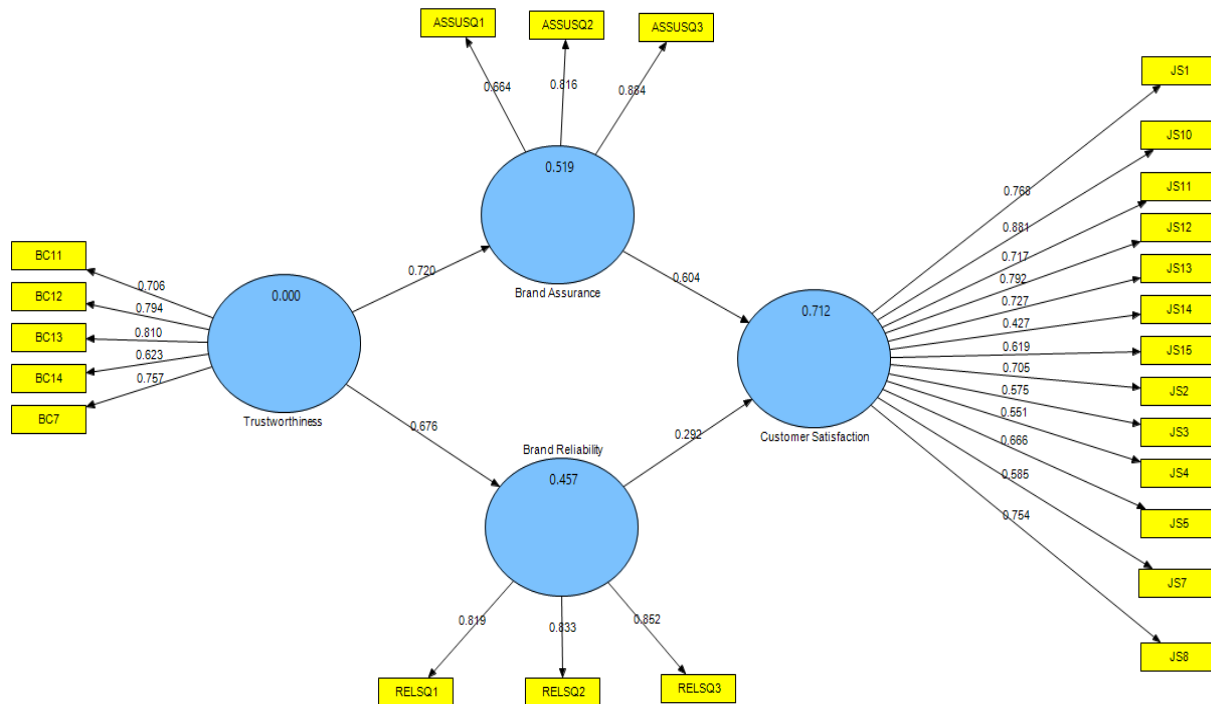


Table 2
 Summary of Measurement Model

| Variables | Codes | Actual Outer Loadings | Outer Loading After Items Deleted | AVE | Composite Reliability | R Square | Cronbach's Alpha |
|-----------------------|---------|-----------------------|-----------------------------------|--------|-----------------------|----------|------------------|
| Brand Assurance | ASSUSQ1 | 0.6602 | 0.6635 | 0.6292 | 0.8339 | 0.5188 | 0.7082 |
| | ASSUSQ2 | 0.8191 | 0.8157 | | | | |
| | ASSUSQ3 | 0.8828 | 0.8842 | | | | |
| Trustworthiness | BC11 | 0.7056 | 0.7057 | 0.5492 | 0.8579 | | 0.7960 |
| | BC12 | 0.7936 | 0.7935 | | | | |
| | BC13 | 0.8098 | 0.8100 | | | | |
| | BC14 | 0.6230 | 0.6232 | | | | |
| | BC7 | 0.7576 | 0.7574 | | | | |
| Customer Satisfaction | JS1 | 0.7707 | 0.7683 | 0.4683 | 0.9175 | 0.7123 | 0.9009 |
| | JS10 | 0.8727 | 0.8812 | | | | |
| | JS11 | 0.7279 | 0.7171 | | | | |
| | JS12 | 0.7920 | 0.7915 | | | | |
| | JS13 | 0.7087 | 0.7270 | | | | |
| | JS14 | 0.4426 | 0.4265 | | | | |
| | JS15 | 0.5943 | 0.6193 | | | | |
| | JS2 | 0.6754 | 0.7052 | | | | |
| | JS3 | 0.5810 | 0.5754 | | | | |
| | JS4 | 0.5246 | 0.5507 | | | | |
| | JS5 | 0.6620 | 0.6663 | | | | |
| | JS6 | 0.4029 | Item Deleted | | | | |
| | JS7 | 0.6158 | 0.5853 | | | | |
| JS8 | 0.7712 | 0.7540 | | | | | |
| JS9 | 0.3936 | Item Deleted | | | | | |
| Brand Reliability | RELSQ1 | 0.8218 | 0.8193 | 0.6970 | 0.8734 | 0.4569 | 0.7829 |
| | RELSQ2 | 0.8319 | 0.8333 | | | | |
| | RELSQ3 | 0.8509 | 0.8516 | | | | |

Table 2 also shows the value of Cronbach's Alpha of brand assurance (0.7082), trustworthiness (0.7960), customer satisfaction (0.9009), and brand reliability (0.7829) were all considered acceptable to be tested which mostly found to be more than 0.7 benchmark.

Figure 1
 Measurement Model



Discriminant Validity

Discriminant validity refers to the extent to which scores obtained from a measurement instrument exhibit stronger associations with measures of the same underlying concept, in comparison to their associations with measures of different concepts (Rubin & Babbie, 2016). Basically, Fornell and Larcker (1981) suggested that for discriminant validity, we need to take square root of Average Variance Extracted (AVE) and transpose in diagonal. If this assessment is more than other value in row and column than it can be concluded that the latent variables are not discriminant against other latent variables (Hair *et al.*, 2014).

Hence, all the constructs namely, brand assurance (0.7932), brand reliability (0.8348), customer satisfaction (0.6843), and trustworthiness (0.7410)—exhibited diagonal values representing the square root ($\sqrt{}$) that exceeded the squared correlations with other constructs in the off-diagonal positions, as indicated in bold. This outcome underscores that all the constructs meet the acceptable criteria for discriminant validity, as established by previous research (Henseler *et al.*, 2009; Osman *et al.*, 2014).



Table 3
 Discriminant Validity

| Variables | Brand Assurance | Brand Reliability | Customer Satisfaction | Trustworthiness |
|-----------------------|-----------------|-------------------|-----------------------|-----------------|
| Brand Assurance | 0.7932 | | | |
| Brand Reliability | 0.7456 | 0.8348 | | |
| Customer Satisfaction | 0.8213 | 0.7418 | 0.6843 | |
| Trustworthiness | 0.7202 | 0.6759 | 0.7185 | 0.7410 |

Table 3 shows that discriminant value of Cronbach's α of Brand assurance 0.7932, Cronbach's α 0.8348 of Brand reliability, Cronbach's α 0.6843 of Customer satisfaction and Cronbach's α 0.7410 of Trustworthiness.

Table 4
 Summary of Structural Model (Hypothesis Testing)

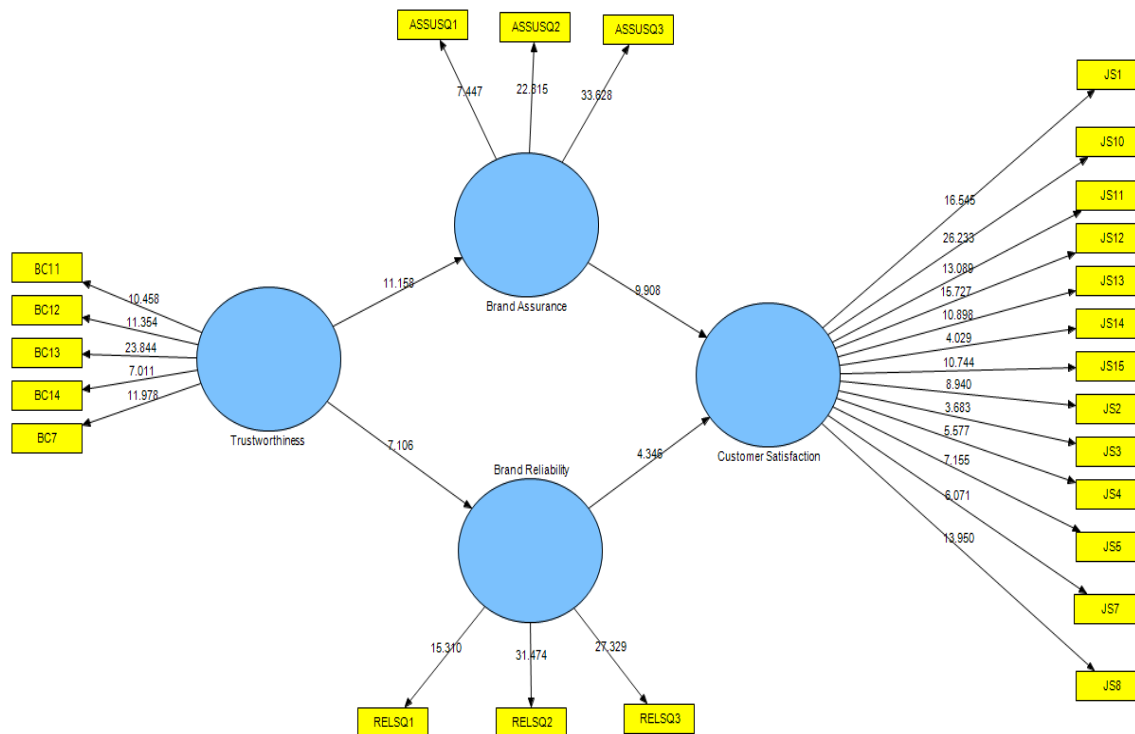
| Hypothesis | Relationships | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | P-Value | T Statistics (O/STERR) | Findings |
|------------|---|---------------------|-----------------|----------------------------|---------|--------------------------|-----------|
| H1 | Trustworthiness → Brand Assurance | 0.7202 | 0.7288 | 0.0645 | 0.0445 | 11.1579 | Supported |
| H2 | Trustworthiness → Brand Reliability | 0.6759 | 0.6885 | 0.0951 | 0.0551 | 7.1062 | Supported |
| H3 | Brand Assurance → Customer Satisfaction | 0.6038 | 0.6101 | 0.0609 | 0.0409 | 9.9078 | Supported |
| H4 | Brand Reliability → Customer Satisfaction | 0.2916 | 0.2878 | 0.0671 | 0.0471 | 4.3461 | Supported |
| H5 | Trustworthiness → Customer Satisfaction | 0.6320 | 0.6435 | 0.0710 | 0.0410 | 8.8926 | Supported |

Table 4 shows that structural equation modeling is a inclusive statistical approach to testing hypotheses about association among observed and latent variables. There is significant relationship between trustworthiness and brand assurance ($t=11.1579$, $p<0.05$). Similarly, there is significant relationship between trustworthiness and brand reliability ($t=7.10623$, $p<0.05$). In addition, there is significant relationship between brand assurance and customer satisfaction ($t=9.9078$, $p<0.05$). Moreover, when



investigating brand reliability and customer satisfaction it was found that there is significant relationship ($t=4.34616$, $p<0.05$). Similarly, there is significant relationship between trustworthiness and customer satisfaction ($t=7.10623$, $p<0.05$). All these analysis findings were because t-statistic is greater than cutoff value of 1.96 and p-Value was less than cutoff-value of 0.05, therefore all the relationships were positively significant. On the similar note other researchers such as Akter *et al.*, (2008) have also found assurance has a significant influence on banking services and healthcare satisfaction. Similarly, Kashif *et al.* (2015); Munusamy *et al.*, (2010) and Akhtar & Zaheer (2014) also noted that brand assurance is an important predictor of customer satisfaction.

Figure 3
Structural Model



Mediation

According to Hayes and Preacher (2014), when a mediation effect is present, the influence of variable X on variable Y will diminish or weaken when variable M is introduced into the regression analysis. In this context, the impact of X on Y is transmitted through M. When the effect of X on Y vanishes entirely, it signifies that M serves as a complete mediator between X and Y, referred to as full mediation.

Furthermore, in terms of the mediator's potency, the incorporation of Brand Assurance revealed a favorable mediation linkage between trustworthiness and customer satisfaction. Similarly, the inclusion of



Brand Reliability also demonstrated a constructive mediation connection between trustworthiness and customer satisfaction.

The current study illustrates how the social exchange theory (Blau, 1964) may be used to anticipate how customers would perceive service provider assistance based on brand confidence and brand reliability.

The social exchange theory states that reliability and assurance help to build credibility into a relationship, which helps to explain why customers of Islamic banks are satisfied.

Implications

The present study has several theoretical and practical implications and contributions, Firstly, this study bridges the gaps as brand reliability and assurance have an important role to Islamic banking customers and Islamic banking consumer's behaviors. Particularly in-service organizations, where customer behavior is an important success factor further explaining trends in revenue. Therefore, Islamic banks should work efficiently and provide made to fit product to build strong connections between banking consumers and the Islamic bank brands as continuing commitment is a long-term strategy that requires policies to gain Islamic banking customer's trust. Likewise, brand reliability and assurance are a requirement for customers' affective brand commitment and satisfaction. By bridging this gap Islamic Banks can project the importance of Islamic banking customer's satisfaction which is built on trust and rely on reliability and assurance.

This study suggests brand assurance and reliability is the key driver that enhances customer satisfaction in Islamic banking perspective. In term of implication customer trustworthiness and positive brand equity appreciates the Islamic banking customers and increase profit margins per customer. Brand equity, coupled with ensuring customer assurance, exerts a direct influence on sales volume, given that consumers are naturally drawn to products with strong reputations. This research underscores the significance of trustworthiness and brand elements such as assurance and reliability in accurately forecasting customer satisfaction. Thus, further research might find new directions and insights by accounting for these brand-related differences in their investigations. On the other hand, policy makers of Islamic banks should avoid that enclosure which disturbs Islamic financial product obligations. Islamic banking sector is introducing emerging products to their customers. Research of customer satisfaction of use of Islamic banking sector.

The finding of this paper is important for Islamic banking consumers and bankers to understand their Islamic products offered to their customers. Findings of this study provide imperative theoretical contribution trust worthiness, brand assurance, brand reliability and customer satisfaction among the customers of Islamic banking customers under the theoretical support of theory of trust and social



exchange theory. This paper contributed to knowledge by explaining the phenomenon of Islamic banking products branding and customer satisfaction.

Overall, the findings of the current study reveal the importance of trustworthiness in managing banking customer satisfaction and loyalty in Islamic banking industry and outcome of this study can also be used in practices (e.g., economic, social and commercial environment impact etc.), in training, to influence public policy by contributing to the body of knowledge in Islamic Banking sector.

Conclusion

The findings of this study indicate that trustworthiness, brand reliability, brand assurance, and customer satisfaction within Islamic banks exhibit a positive and substantial correlation with customer satisfaction. Furthermore, the study reveals a constructive influence of trustworthiness on brand assurance and brand reliability within the context of Islamic banks. The result of this study shows that there is a positive and significant relationship trustworthiness, brand reliability, brand assurance, has influence on Islamic banks customer satisfaction. This study designed to fill the research gap by integrating the imperative sub-dimension of brand equity as brand equity has been a vital consumer driver in banking and services sector settings. Authors such as Manthiou et al. (2014) and Blain et al. (2005) have provided support for the notion that successful destination branding not only ensures high-quality service experiences for customers but also lowers customer search costs. Moreover, it provides a platform for service providers to establish a unique selling proposition, thereby distinguishing them in the market. This study has established several contributions in the literature of brand equity sub dimensions brand reliability and brand assurance. Firstly, the sub-dimensions of brand equity were limitedly investigated before and this could be helpful for policy makers and academicians to develop their understanding on the subject. Secondly, the Islamic banking institutions should make policies to facilitate the customer of Islamic banks with Islamic brand assurance and reliability. On the other hand, the government should open more Islamic banks branches in urban and ruler areas of Southern Punjab Pakistan. The awareness of Islamic banking needed trustworthiness, assurance, reliability to make customer satisfied according to their religious obligations.



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