Roles Of Service Quality And Religiosity in Determining Customers' Retention In Islamic Banks: Empirical Evidence From Southwestern Afghanistan

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Abstract: To retain customers, a high level of service quality is an essential factor in the banking industry. In contrast to the previous government, Afghans are now more driven to follow religion in their daily lives following the Taliban's 2021 August 15 takeover in the country,while questions about the extent of service quality and religious factors that the Islamic banking sector will provide, as well as how to gain customer retention with the needed quality service provision that customers demand or perceive from banks, remain unanswered. Hence, this article aims to determine how religious variables together with service quality factors affect customer retention of Islamic banks in the southwestern region of the country. The data was collected using a heterogeneous purposive sampling (HPS) strategy for all the Islamic banks in the region. To investigate these relationships, the study used factor analysis, and multiple regression with SPSS version 26.00. The study finds that all Islamic banking service quality and religiosity determinants are positively significant in influencing customer retention in the southwestern zone of Afghanistan. Each SERVQUAL dimension had varying degrees of influence on customer retention, with empathy, reliability, responsiveness, assurance, and tangibility having the most significant influence. Religious motivation was the most influential element of customer retention concerning religious determinants. This indicates the importance of emphasizing religious motivation and employee-customer connection by Islamic banks. In addition, the findings revealed that a high level of service quality plays a significant role in customer retention in the Islamic banking system.This study combines a cross-sectional analysis with a case study of a particular national zone. As a result, the outcomes might not be generalizable to the entire nation. It would be good to perform these studies because they are conducted similarly in other nations (such as the ASEAN countries). Future research may look into other antecedents of customer retention that were ignored in this study (such as trust and commitment).The findings of the study therefore may assist policymakers in improving the current banking industry by focusing on the Islamic banking system, which would be able to restore service quality and religious motivation among customers as they believe in the Islamic banking system, which will contribute positively to economic growth.

Keywords: Islamic Banking, Customer Retention, Religiosity, Southwestern Afghanistan

JEL classification: G21, M31, Z12

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Introduction

Islamic banking has emerged an important and distinctive sector in the constantly changing financial services landscape, offering services in accordance with Islamic principles and values(Abduh & Omar, 2012). Islamic banking cultivates a special link with its customers by respecting the values of justice, transparency, and social responsibility, which have their ethical underpinnings firmly anchored in Sharia law. Therefore, it is crucial to comprehend what influences customer retention in Islamic banks in order to continue their expansion and guarantee long-term success(Abduh & Omar, 2012). Furthermore, Afghanistan is already known as the country with the almost 100 percent Muslim population in the world. From the Islamic perspective, all activities, including business and economics have to comply with Islamic law (Atiq Ur Rehman[b], 2020).

The Afghanistan government introduced the Islamic bank in 2009 by establishing Islamic Bank of Afghanistan. In 2008, the government introduced the enactment of Article 177 of Banking Law of Afghanistan about Islamic banks. Thus, this policy has increased the number of Islamic banks' windows in the country (Atiq Ur Rehman[b], 2020).However, the market share of Islamic bank in Afghanistan is still low. For example, the market share of Islamic bank in March 2021 was less than five percent (Atiq Ur Rehman[b], 2020). Moreover, southwestern Afghanistan, the second biggest zone of Afghanistan, is well-known as the religious and economic province . Presumably, Islamic banking is more prevalent in southwestern Afghanistan than in other provinces. This zone has six private banks and five provinces, including Kandahar, Helmand, Zabul, Urozgan, and Nimroz, is a significant area for Islamic banking. In a fiercely competitive market, two Islamic banks, the Islamic Bank of Afghanistan and the Ghazanfer Islamic Bank Branch, compete for clients alongside conventional banks. Bankers face intense competition from conventional banks. Islamic banks, to maintain their customers and improve their profitability, should establish specific variables that have a significant beneficial influence on customer retention and bank profitability. Following the takeover of the Islamic Emirate of Afghanistan (the current Taliban regime) on August 15, 2021, Afghans are now more motivated to practice their faith in their daily lives than they were under the previous administration. In contrast, according to Sahak (2021), that the market share of Islamic bank in southwestern zone is still small. Accordingly, this is the main reason why we conducted this research study in southwestern zone of the country.

One important factor in managing a service business such as a bank is enhancing customer retention(Alshamsi et al., 2021). When a customer is loyal and re-

tained to the product or brand, he/she is more likely to purchase or recommend the product to other people. Customer retention in the context of the Islamic banking sector refers to the methods and actions Islamic banks use to keep their current clients and entice them to keep utilizing their goods and services In a highly competitive market, the Islamic banking sector in south-western Afghanistan competes for customers with conventional banks. Bankers face stiff competition from conventional banks. The key factors examined in this competition are service quality and other factors. However, questions about the extent of service quality and religious factors that the Islamic banking sector will provide, as well as how to gain customer retention with the needed quality service provision that customers demand or perceive from banks, remain unanswered, so the researcher chose this title due to this ambiguity. Furthermore, the topic of this research entails a thorough examination of the factors impacting customer retention in Islamic banks located in the cultural environment of southwestern Afghanistan. The investigation's focal factors are twofold: service quality and religion.

To begin, the examination of service quality includes an examination of customer satisfaction aspects, the efficiency of banking operations, and the overall service quality provided by Islamic banks. This component aims to assess both tangible and intangible factors that influence customer retention of service in the setting of southern Afghanistan.

Secondly, the examination of religiosity aims to comprehend the impact of religious beliefs and practices on customers' decision-making processes in the domain of Islamic banking. This entails an investigation into the role of Islamic principles, ethical considerations, and the alignment of banking practices with religious values in molding customer loyalty and retention.

The geographical specificity of southwestern Afghanistan introduces a contextual dimension to the research, recognizing the potential influence of local culture and societal norms on banking preferences. Through an analysis of the interplay between service quality and religiosity, the research strives to unveil nuanced insights into the mechanisms that either drive or impede customer retention in Islamic banks within this particular region.

In summary, this research problem lays the groundwork for an empirical investigation aimed at enhancing the comprehension of customer behavior in Islamic banking. Moreover, it aspires to provide valuable insights for practitioners and policymakers in the financial sector operating in southwestern Afghanistan.

There are some contributions made by this study, including theoretical and managerial implications. This study's first theoretical contribution is its examination of the impact of religiosity on the link between service quality and customer retention. customers with high levels of religious information will have higher expectations for service quality, which will lower their satisfaction compared to customers with low levels of religiosity. As a result, they will have higher expectations than customers who practice less religion. Second, this study has also shown a connection between overall customer retention, service quality, and religiosity. The earlier researchers Zubair & Hasan (2020);in this paper, we measure the service quality of the Islamic banking industry of Afghanistan and customer satisfaction through the modified CARTER model. We collected data in Kabul province from customers of the following banks: Afghanistan International Bank (AIB Idrees et al., (2021)in this paper, we measure the service quality of the Islamic banking industry of Afghanistan and customer satisfaction through the modified CARTER model. We collected data in Kabul province from customers of the following banks: Afghanistan International Bank (AIB explored those correlations in part, but they did not look at all of the relevant variables of service quality and religiosity in one study. As a result, this study has helped to investigate these variables collectively, which was not possible in earlier studies. Additionally, this study aims to close the following gap, In the southwest of Afghanistan, there has been no previous research on the factors that influence Islamic banking in terms of service quality and religiosity.

Literature Review

This study looked at the famous theories of Parasuraman (1985), service quality, and religiosity that may affect customer retention in Islamic Banks in the southwestern zone of Afghanistan. Customers' retention is the dependent variable in this research, evaluated against independent variables including service quality's five dimensions, religious commitment, and religious motivation. The first part of this section provides some insights into Afghanistan's Islamic banking sector, Islamic banking in the southwestern zone, and issues of Islamic banking in Afghanistan. The second part of the section explains the concept of customer retention, customer retention in the context of banking and the Islamic banking industry. In addition, all the determinants that affect customer retention in Islamic banks have been explained in the second part of this section. The third and fourth parts of this section are about service quality and religiosity. The impacts of service quality and religiosity on bank customer retention have been explained. The last part of this section brings the gap identification of this study.

Customer Retention

Customer retention measures how pleasant customers have been with the company's services (Rahman, 2012). According to Darzi & Bhat (2018), customer retention is the customer's decision to keep a business connection with a company going. In some prior research, Customer retention has also been described as consumers who exhibit reluctance to switch companies (Lay, Elly, Taher Alhabsji, Suharyono, 2018). Customer retention refers to the maintenance of continuing business on a long-term basis with customers.

Customer Retention in the context of the Banking industry

In the banking sector, customer retention refers to the tactics and methods used by banks to keep their current customers and stop them from switching to rival banks. For various reasons, including long-term revenue, cost-effectiveness, client loyalty, and cross-selling potential, banks must retain their customers. (Faraj Aldaihani et al., 2020). Numerous strategies have been suggested by research studies to help banks retain their customers. Vithya Leninkumar, (2017); Tunku Abdul Rahman (2012), and Daniel, (2016) proposed some strategies for banks to increase customer retention, such as, personalization, exceptional client service, awards and incentives, proactive communication, problem-solving and continuous feddback.

Customer Retention in the context of the Islamic Banking industry

Customer retention in the context of the Islamic banking sector refers to the methods and actions Islamic banks use to keep their current clients and entice them to keep utilizing their goods and services. Islamic banks provide financial services that follow Islamic law, which forbids the payment or receipt of interest and encourages moral and socially conscious behaviour (Alnaser et al., 2018). Islamic banks operate in accordance with Shariah principles. Customer retention is even more important in this situation because it promotes trust and confidence among clients looking for financial solutions that are consistent with their religious convictions(Alam et al., 2011). .

Determinants of Customer Retention

A study conducted by Moghadam (2013), found a significant positive correlation between customer satisfaction and retention. Customers were more likely to remain longer with a bank if the relationship between the bank and its customers was improved through boosting service use, cross-buying, tenure experience, and

complex product usage (Nawaz et al., 2011). The bank's corporate image, which is based on stability, familiarity, and reliability, impacts customer retention, according to Njane (2013). Customers' retention was also influenced by the bank's competitive edge via advertising, unique and distinctive goods, and competitive pricing. According to Nili (2010), customer relationship management resources directly affect retention plans for customers (loyalty programs, customer service, customization, and creation).

Service Quality

According to Parasuraman et al. (1985), assessing service quality is difficult because when a customer wants to buy a physical object, there are tangible signals, whereas services are challenging to evaluate owing to their intangibility. As a result, several academics suggest that service quality be evaluated along with various characteristics, including consistency, security, attitude, condition, availability, completeness, and service provider training (Yarimoglu, 2014). The models mentioned above were created to enhance service quality. In recent years, the goal of increasing service quality has been to please consumers. There are many models to measure service quality that have been identified by previous researchers all over the world. However, Parasuraman's SERVQUAL instrument consists of the following dimensions:

Tangibility, Reliability, Responsiveness, assurance, and Empathy on a 22-item scale to measure service quality have formed the foundation on which all other works have been built (Sureshchandar et al., 2002).

Service Quality and Customer Retention

According to Al-Hawari et al. (2009), customer retention has been favourably impacted by all conventional service quality factors. This study found that all service quality factors positively influenced customers' retention in conventional and automated banking contexts in Australia. On the other side, this research found a poor link between Australian banks' automated service quality and customer retention. Another study conducted by Parawansa (2018)South Sulawesi Province; the sample size comprised 300 respondents. Analysis equipment used in this study is a quantitative approach that is inferential statistical analysis with structural equation modeling based variance is known as a method WarpPLS. Findings: The results of the analysis show that there is significant influence between the variables of service quality, commitment, customer satisfaction, and customer retention. It

was also found that the results of the variables commitment and customer satisfaction mediate the effect of service quality on customer's retention. Originality/value: The study showed the mediation effect (using the Sobel test, found a strong relationship between service quality, and customers' retention in the rural banks of Indonesia. The variables of commitment and customer satisfaction were also found to moderate the impact of service quality on customer retention. Furthermore, Alshamsi et al. (2021), stated that the most frequent reasons for Customers' retention are service quality-related variables. According to Alshamsi et al. (2021), in Pakistani banks' context, factors such as ATM service quality help retain customers.

Religiosity

When discussing a person's affection, dedication, and belief in a deity, the terms "religiosity" and "religion" are sometimes used interchangeably (D. Suhartanto et al., 2020). According to Souiden & Rani (2015), religion is a body of doctrines, signs, and customs that help people feel close to God and act as a moral code in social interactions. This definition states that a religion offers its followers a specific set of beliefs, customs, values, and a sense of community (Cohen et al., 2016). In a similar vein, Wahyoedi et al. (2021) define religion as a set of guiding principles for living that are reflected in the beliefs and values of followers. In the Islamic banking context, many studies have attempted to assess religiosity. To assess the effects of religiosity on consumer attitudes and behaviour. Hussein et al. (2015) utilize religious motivation, affiliation, and religious commitment dimensions. They conclude that religiosity influences consumer behaviour more than religious affiliations.

Religiosity in the Context of Islamic Banking

According to Kamiyama & Kashiwagi (2019), customers' religious motivations to use Islamic banks was influenced by their conformity with Islamic law and the way they could get loans easily. According to a research conducted by Souiden & Rani (2015)the culture is considerably different from those of the Middle East or Malaysia (countries where the majority of studies on Islamic banks have taken place, religiosity or religious commitment was shown as an influential indirect factor. Furthermore, the more one believes in Islamic rules, the more positive one's attitude toward Islamic banks becomes. Furthermore, according to the findings of EM Kishada & Ab Wahab (2013), customers' purchasing intentions toward Islamic banks or Islamic financial products were significantly influenced by their religiosi-

ty. On the other side, Newaz et al. (2016) verified that other elements influencing customers' retention and use intentions towards Islamic banks were the bank's reliability, customer satisfaction, trustworthiness, and customer service.
Empirical Studies on Religiosity and Islamic Banking

According to D. A. Suhartanto et al. (2018)literature shows a lack of attention on assessing loyalty in the context of Islamic banking. This study examines the loyalty intention towards Islamic banks including three important determinants, namely religiosity, trust, and image. This study surveyed 200 samples of Islamic bank customers collected from Bandung, Indonesia. To analyze the data, this study applies variance-based structural equation modelling (PLS, religious commitment has a significant role in determining trust, image, and retention. The impact of religion on customer retention is complex and indirect. In the case of Islamic bank customers, religiosity indirectly affects loyalty by increasing confidence in the Islamic bank as a financial organization. In addition, religious motivations, assessments of a bank's ease of access to credit, and compliance with Islamic law indicate their religious attitudes toward Islamic banks all significantly affected their intentions to utilize Islamic banks' goods and services in the future (Kamiyama & Kashiwagi, 2019). Furthermore, Al-Hyari et al. (2012) have found that in Arabic/Islamic collectivist societies, there is a strong and obvious relationship between religiosity and consumer behaviour towards retaining Islamic banking products or boycotts. In Egypt, customer views toward Islamic products retention are influenced by religiosity(Hussein et al., 2015). According to Basheer (2018), the Islamic banking sector can no longer depend on marketing to recruit exclusively religious clients who may only use Islamic financial institutions. Important ideas identified in the various banks' selection criteria point to the necessity for the Islamic bank to improve the quality of its services, which is now being evaluated as a critical factor in determining the institutions' competitiveness.

Methodology

This is a casual nature study that uses a deductive research method. According to Burney & Saleem (2008), it goes from general to particular and from theory to data, which implies applying broad theory to a specific region to see whether it fits. Similarly, the religiosity and SERVQUAL theory assess service quality dimensions that impact the service provider industry (A. A. Parasuraman et al., 1991). Mentioned theories are applied to the customers' retention of Islamic banks in the Afghanistan southwestern zone.

The primary data is gathered using heterogeneous purposive sampling to ensure that the data is varied and that various perspectives on Afghanistan's southwestern zone banking customers' retention are obtained. Thus, the study focuses on several customers from various Islamic banks, including the government, the commercial sector, academic personnel, and students. The data sample is gathered from individuals who have accounts with Afghanistan's south-western zone Islamic bank and window-based Islamic banks to assess its customers' retention. The survey instrument uses to assess different aspects of customer retention in this research.

Heterogeneous purposive sampling used to gather data. The reason for using a heterogeneous purposive sample approach, according to Etikan (2016), is to investigate the case from all angles and get a complete knowledge of the subject via data analysis. According to Sekaran (2003), for sample statistics to be trustworthy, the sample should accurately reflect the population with a tiny margin of error. However, in the case of factor analysis, the sample size should be five times the number of items in the variables that will be analyzed (William et al., 2010). Based on their recommendation for the sample size of this study for factor analysis (the study will analyze 31 items in variables), the sample size would be 155 respondents (William et al., 2010). Furthermore, the research utilized multiple regression analysis; according to Gan et al., (2011), the minimal sample size for practical multiple regression analysis is 104 useable answers plus IVs.

The current research collected the same amount of 300 questionnaires. As a general guideline, it was recommended to have a minimum of 5 to 10 observations per variable included in the analysis. Therefore, if you had 10 variables, you should ideally have had a sample size of at least 50 to 100 participants. The research selected a sample of an Islamic bank and all Windows-based Islamic Banks customers of southwestern Afghanistan. Since it was a generic instance to assess Islamic Banking customers' retention across southwestern Afghanistan. First, a Google form was created, and links were given to customers who had bank accounts. These customers selected from the four provinces throughout the southwestern zone of Afghanistan to ensure varied data. In addition to distributing the surveys through online links, the researcher followed responders to ensure they answered the questionnaire accurately and clearly. The second data collection method was to hire friends who met with various business and government sectors and academic personnel and students to ask them to fill out questionnaires. Data collection took 20 days to complete 300 questionnaires. The data were analyzed using the package SPSS version 26.

Data Analysis

The study utilizes two statistical methods and their sub-statistical analysis to obtain the results from the data: factor analysis using KMO and Bartlett's Test of Sphericity, Cronbach's Alpha, and multiple regression.

Factor Analysis

Factor analysis is defined by Gan et al. (2011) as a "multivariate statistical technique whose main aim is to identify a structure within a collection of observed variables." Because there is interconnectedness, all variables are addressed in this approach (William et al., 2010). Furthermore, according to Stewart (1981), factor analysis serves three purposes:

1. To maximize variable information while minimizing the number of variables.

2. To distinguish between qualitative and quantitative data when the sample size is large.

3. To put the hypothesis to the test using differentiating factors.

The "rule of thumb" for factor analysis refers to a general guideline or heuristic that can be used when conducting factor analysis. Here are a few commonly mentioned rules of thumb:

Factor analysis guidelines include: 1) Sample size of 5-10 observations per variable, 2) Retain variables with commonality of 0.3-0.4, 3) Keep factor loadings > 0.4-0.5, 4) Retain factors with eigenvalues > 1, and 5) Aim for simple structure where variables load primarily on one factor.

Varimax Rotation

Kaiser created these rotation criteria in 1958, and it is the most widely used and frequent rotation criterion (William et al., 2010). "It, on the other hand, maximizes the variance of the squared loadings of a factor (column) on all the variables (rows) in a factor matrix and allows differentiation of the original variables by an extracted factor," says the author. As a consequence, the outcome tends to be unsatisfactory. Each factor reflects just a small number of variables, and the original variable is linked with one (or a small number) of them"(Gan et al., 2011).

Assessing Factor Analysis Significance

Factor loading is essential in the interpretation of factor analysis, according to William et al. (2010), and factors loading reflects the correlation coefficient between factors and variables, according to Gan et al. (2011). On the other hand, the importance of factor loadings may be determined by sample size (see Table 1. below).

Table 1. The standard for determining the degree of significance of Factor Loadings depends on the Sample size

Table 1

Degree of Significance of Factor Loadings

Factor Loading	Required Sample Size for Significance
0.30	350
0.35	250
0.40	200
0.45	150
0.50	120
0.55	100
0.60	85
0.65	70
0.70	60
0.75	50

Source: (William et al., 2010)

Note: *0.05 Significance level, 80% power level, and standard error twice that of conventional correlation coefficients are assumed.

According to William et al. (2010), the greater the factor loading, the more trustworthy the variable interpretation is. However, William et al. (2010) summarizes several critical aspects from the table:

Factor analysis is minimum acceptable when factor loadings are in the range of 0.30 to 0.40. A factor loading of more than 0.50 is regarded to be practically significant.

As a result, factor loadings greater than 0.50 are deemed significant in the research.

A statistical technique uses to investigate the connection between one or more independent variables and a dependent variable (Sykes, 2000). According to Wei

(2010), two kinds of regressions (simple linear and multiple linear) are the most often used statistical methods in the social sciences. However, the researcher in this study utilizes multiple linear regression to establish the significant relationship between Islamic banks' service quality dimensions, religious commitment, religious motivation, and customer retention (Jaccard & Turrisi, 2003).

Multiple linear regression is used to examine the hypotheses in this research.

H$_1$: Reliability is significant to customer retention

H$_2$: Responsiveness is significant to customer retention

H$_3$: Assurance is significant to customer retention

H$_4$: Empathy is significant to customer retention

H$_5$: Tangible is significant to customer retention

In addition, this study has also tested two more hypotheses based on previous literature stated in this study. Tested hypotheses as follow:

H$_6$: Religious commitment is significant to customer retention

H$_7$: Religious Motivation is significant to customer retention

$$y = a + \beta 1x1 + \beta 2x2 + \beta nxn + e$$

$$\text{C.RET} = a + \beta1 \text{ (REL.C)} + \beta 2 \text{ (REL.M)} + \beta 3 \text{ (TAN)} + \beta 4 \text{ (REL)} + \beta 5 \text{ (RESP)} + \beta 6 \text{ (ASSU)} + \beta 7 \text{ (EMP)} + e$$

In the above equation, C.RET is for Customer Retention, REL.C stands for Religious Commitment, REL.M stands for Religious Motivation, and TAN stands for Tangibility. REL stands for Reliability. RESP stands for Responsiveness. ASSU stands for Assurance. EMP stands for Empathy Management Plan.

Customer retention is a DV in Equation 2, while REL.C, REL.M, TAN, REL, RESP, ASSU, and EMP are IVs.

Conceptual Framework of The Study

The SERVQUAL model, which includes five factors: Reliability, Empathy, Tangibility, Responsiveness, and Assurance, alongside religious psychology theory's two influencing religiosity (religious commitment and religious motivation) factors, were used to form hypotheses for this research.

Figure 1. Conceptual Framework
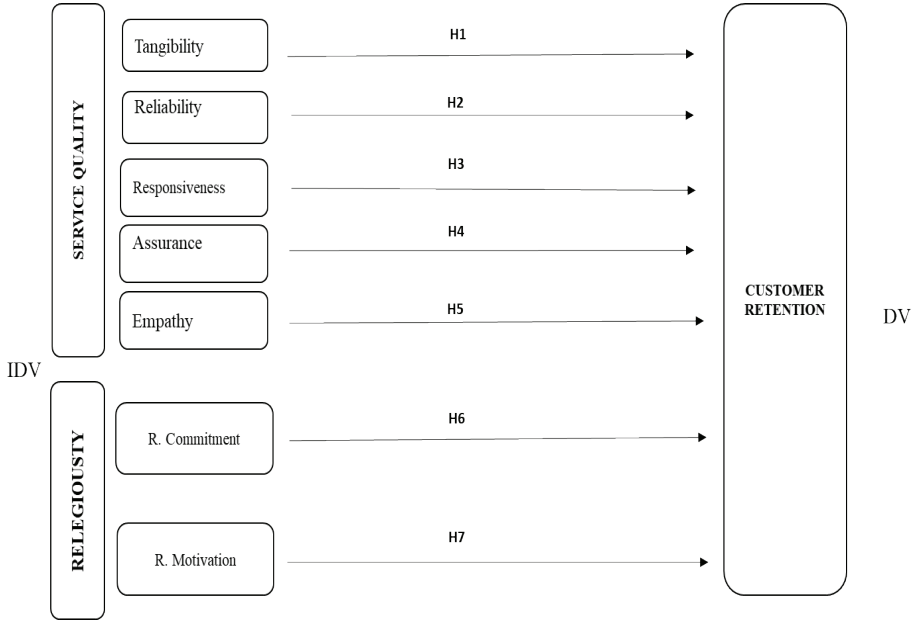
Findings and Discussion

Reliability Test

According to Tavakol & Dennick (2011), Cronbach's alpha coefficient is the most widely used assessment instrument for dependability, particularly in the organizational and social sciences. They noted that the tests indicated characterized the questionnaire's reliability and internal consistency, as well as rates and occasion. However, they claim that there would be strong internal consistency if Cronbach's alpha coefficient were closer to 1.Cronbach's alpha coefficient for all items (questions) contained in the variables is 0.818, as shown in Table 2., indicating a high degree of consistency across items.

Table 2

Cronbach's alpha coefficient for internal consistency

Domain	No. of Cases	No. of items	Cronbach's Alpha
Total Score	290	40	0.818

According to Tavakol & Dennick (2011), a reliability score of 0.70 or above is acceptable, and the data set is acceptable. Table 3 provides the Cronbach's alpha coefficient and the mean score for each variable separately. After conducting the test, it was discovered that all of the variables' items had a Cronbach's alpha coefficient of better than 0.7, indicating that all of the variables' items are consistent individually, as stated in Table 6., as well as being dependable and consistent overall as shown in Table 2.

Table 3

Cronbach's alpha coefficient for internal consistency of each item

Variables	No. of Items	Cronbach's alpha	Mean
Tangibility	5	0.700	3.862
Reliability	5	0.829	3.124
Responsiveness	5	0.853	3.828
Assurance	5	0.792	3.772
Empathy	5	0.832	3.402
Religious Commitment	5	0.786	4.382
Religious Motivation	5	0.833	3.602
Customer Retention	5	0.888	3.602

Descriptive Analyse

Table 4

Demographic Descriptive Analysis

Demographic	Information	Frequency	Percent
Gender	Male	283	97.6
	Female	7	3.4
Nationality	Afghan	290	100
	Others	0	
Age	Below 20	133	45.8
	20-30	77	26.5
	31-40	65	22.4
	41-50	14	4.8
	Above 50 years	1	0.03
Occupation	Studying	40	13.8
	Private Sector	160	55.2
	Government Sector	65	22.4
	Academic Staff	24	8.3
	Other	1	0.03
Education	School	122	42.1
	Bachelor's degree	119	41.0
	Master's degree	45	15.5
	Ph.D.	4	1.4
	Non-educated	0	0
Account holding Bank	Islamic Bank of Afghanistan	130	44.8
	Ghazanfer Bank (Islamic bank window)	111	38.3
	AIB Bank (Islamic bank window)	43	14.8
	AUB Bank (Islamic bank window)	5	1.7
	Other: _____	0	0
Experience with Bank	1 Year	106	36.6
	1-5 Years	112	38.6
	More than 5 Years	72	24.8
Using of Bank	Daily	5	1.7
	Weekly	34	11.7
	Monthly	251	86.6

According to Table 4, males constitute 97.6% of respondents, while females make up only 3.4%. Most women remain homemakers, with only a small percentage participating in the workforce. Among bank account holders, 66.6% are aged 20-30, and 22.4% are aged 31-40. Students, private sector employees, government employees, and academic staff make up the majority of the sample population. Graduates and those with bachelor's degrees represent the highest percentage of respondents. Afghanistan Islamic Bank and Ghazanfer Islamic Bank window have the most customers. 38.6% have 1-5 years of banking experience, and 24.8% have over 5 years. The majority of clients use Islamic banking services monthly. 96% of respondents are between the ages of 20 and 50. Education and familiarity with financial services are significant factors among the respondents.

Analysis of Normality

Based on the provided below table data, we have statistics for several variables related to normality, including N (sample size), Skewness, and Kurtosis. Here is a description of the data:

Table 5

Demographic Descriptive Analysis

Normality Statistics			
	N	Skewness	Kurtosis
	Statistics	Statistics	Statistics
Reliability	290	.050	.818
Assurance	290	.056	.809
Empathy	290	-.188	.520
Tangibility	290	1.503	3.470
Responsiveness	290	1.042	2.800
Religious Commitment	290	.731	.225
Religious Motivation	290	.127	.790
Customer Retention	290	.852	.095

1. Reliability: The sample size for the reliability variable is 290. The skewness value is 0.050, indicating a slightly positive skew. The kurtosis value is 0.818, suggesting a distribution that is slightly platykurtic, i.e., less peaked than a normal distribution.

2. Assurance: The sample size for the assurance variable is also 290. The skewness value is 0.056, which is close to zero and suggests a nearly symmetrical distribution. The kurtosis value is 0.809, indicating a distribution that is slightly platykurtic.

3. Empathy: The sample size for the empathy variable is 290. The skewness value is -0.188, indicating a slightly negative skew. The kurtosis value is 0.520, suggesting a distribution that is less peaked than a normal distribution but not excessively so.

Table 5 presents a demographic descriptive analysis of various factors. The data includes normality statistics for different aspects. The sample size (N) for each factor is 290. Skewness and kurtosis statistics provide insights into the distribution of the data.

Reliability, Assurance, and Empathy have positive skewness values, indicating a slight rightward shift in their distributions. Tangibility and Responsiveness have higher positive skewness, suggesting more pronounced shifts to the right. Religious Commitment displays positive skewness as well, but less prominently. On the other hand, Empathy shows negative skewness, implying a slight leftward shift.

Kurtosis values reveal the data's peakedness or flatness compared to a normal distribution. Most factors have kurtosis values above 3, indicating relatively heavy tails and a more peaked shape than a normal distribution. However, Religious Commitment and Religious Motivation have kurtosis values below 3, implying flatter distributions.

Lastly, Customer Retention has a positive skewness and a low kurtosis, indicating a distribution that is slightly right-skewed and less peaked than a normal distribution.

Factor Analysis

After the data was obtained via a questionnaire and entered into SPSS version 26, statistical assumptions were done to determine whether the data were appropriate for factor analysis or not. When doing factor analysis, it is vital to verify an adequate correlation matrix to avoid or minimize the destruction of assumptions (Helwig, 2017). For a suitable correlation data matrix, statistical assumptions such as Bartlett's test of Sphericity and Kaiser-Meyer-Olkin measure of sample adequacy (MSA) were calculated in SPSS.

Bartlett's Test of Sphericity Examination

According to Inno (2002), Barlett's test of sphericity looks for correlations across variables in the same model. It is necessary to do this test to establish the whole matrix factorability. Table 6, on the other hand, shows that the correlation matrix test value was 4824.261, which is substantial (p-value = 0.000). According to Decoster & Hall (1998), Such a considerable value and significance level suggests that the data set is adequate and acceptable for factor analysis.

Table 6

KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.833**
Bartlett's Test of Sphericity	Approx. Chi-Square	4824.261
	Df	595
	Sig.	.000

Table 7

Factor Analysis

Variables	Items No	Items	Factor Loading	AVE
TANGIBILITY	TAN 1	South-western zone Islamic bank's / windows' physical facilities are visually appealing and glamorous.	.648	0.608
	TAN 2	South-western zone Islamic banks/windows have modern equipment and instrument.	.613	
	TAN 3	South-western zone Islamic bank/windows staff appearance is neat.	.604	
	TAN 4	ATMs are available everywhere and are enough to facilitate customers.	.552	
	TAN 5	Usually, Southwestern zone Islamic bank/windows pamphlets and statements are given with clear and complete information.	.623	

RELIABILITY	REL 1	South-western zone, Islamic Bank/windows services are highly dependable.	.717	**0.668**
	REL 2	South-western zone Islamic banks/windows always used to fulfil their promises	.647	
	REL 3	When a problem occurs, South-western zone Islamic banks/windows pay honest attention to resolving it	.709	
	REL 4	Southwestern zone Islamic banks/windows keep their records accurately.	.581	
	REL 5	South-western zone Islamic bank/windows are used to announce the time when services will be performed.	.650	
RESPONSIVENESS	RES 1	South-western zone Islamic banks/windows provide quick service to their customers.	.525	**0.592**
	RES 2	South-western zone Islamic bank/windows employees always are ready to assist customers.	.597	
	RES 3	South-western zone Islamic bank/windows bankers always reply to any customers' query.	.639	
	RES 4	Southwestern zone Islamic Bank/windows arrange particular care for occasional customers.	.630	
	RES 5	South-western zone Islamic banks/windows always publish the bank statement at the right time.	.573	

ASSURANCE	ASU 2	I can feel safe in the Southwestern Zone Islamic Bank's/windows' s transactions.	.616	**0.652**
	ASU 4	South-western zone Islamic Bank/windows staff is always polite.	.689	
EMPATHY	EMP 1	The Southwestern zone Islamic Bank/windows staff serves their customer with care.	.573	**0.663**
	EMP 2	The Southwestern zone Islamic bank/windows bankers give individual attention to customers.	.695	
	EMP 3	South-western zone Islamic bank/windows operating hours are convenient for all customers	.716	
	EMP 4	South-western zone Islamic bank/windows staff are trying to recognize customers' needs.	.643	
	EMP 5	Southwestern zone Islamic banks/windows provide the product that best suits customers.	.691	
RELIGIOUS COMMITMENT	RC 1	I Follow Islamic commands in all life affairs.	.601	**0.691**
	RC 2	I Keep away from haram earnings.	.685	
	RC 3	I Always avoid sin.	.689	
	RC 4	Regularly offer compulsory prayer.	.664	
	RC 5	The Prophet Muhammad (peace be upon him) is my role model for me.	.722	

RELIGIOUS MOTIVATION	RM 1	Southwestern zone Islamic banks/windows provide non-interest rate services.	.711	
	RM 2	South-western zone Islamic bank/windows products and services are Sharia compliance based on Sharia law.	.747	
	RM 3	South-western zone Islamic bank/windows using of shariah advisory board.	.712	0.677
	RM 4	South-western zone Islamic banks/windows have compatibility.	.548	
	RM 5	South-western zone Islamic bank/windows increased the religious awareness of its customers.	.670	
CUSTOMER RETENTION	CR 2	I will recommend Southwestern Zone Islamic Bank/windows to someone who seeks my advice.	.621	
	CR 3	I will encourage friends and others to do business with South-western Zone Islamic Bank/windows.	.724	0.690
	CR 5	In the coming months, I will likely do more business with the Southwestern Zone Islamic Bank/windows bank.	.727	

Factor Interpretation

According to Helwig (2017), the greater the factor loadings, the more trustworthy the variable interpretation. When factor loadings are in the range of 0.30 to 0.40, factor analysis is minimum acceptable; nevertheless, factor loadings of more than 0.50 may be regarded as practically important. Lower factor loadings are accepted as significant if the sample size is bigger when it comes to significance. Still, higher factor loadings are acceptable as significant if the sample size is less. This study's sample size is 290, which is less than 300. As a result, factor loadings greater than 0.50 were deemed significant in this investigation. Following the VARIMAX rotation, 35 variables (items) were identified as variables (factor loadings > 0.50).

While five items (ASU 1, ASU3, ASU5, CR 1, CR 4) were excluded from multiple regression analysis after running the second round of VARIMAX rotation, the

following under-value factor loadings' items were also excluded from multiple regression analysis to avoid any multi-collinearity or Variance Inflation Factor (VIF).

Multiple Regression Analysis and Hypothesis Testing

As discussed in Section 3, regression analysis is a statistical tool for examining the relationship between one or more IVs and IDVs (Bonett & Wright, 2015). The below table shows there are seven IVs: tangibility, reliability, responsiveness, assurance, empathy, religious commitment, and religious motivation, as well as customer retention. To assess the influence of IVs on customer retention, these IVs were regressed against customer retention in a linear multiple regression model.

Table 8

MultiCollinearity Test & Multiple Regression

Variables	B	Collinearity Statistics	
		Tolerance	VIF
Tangibility	0.176	.793	1.137
Reliability	0.24	.716	1.260
Responsiveness	.245	.911	1.396
Assurance	.247	.913	1.098
Empathy	.306	.917	1.096
Religious Commitment	0.100	.955	1.091
Religious Motivation	.503	1.000	1.000
$\beta 0$ 0.673			
F 97.705*			
R2 0.354			

Table 9

Hypothesis Testing

HYPOTHESIS	Est	P.VALUE	RESULTS
H1: Reliability is significant to customer retention	4.338	.000	Support
H2: Responsiveness is significant to customer retention	4.786	.000	Support
H3: Assurance is significant to customer retention	4.819	.000	Support
H4: Empathy is significant to customer retention	5.316	.000	Support
H5: Tangible is significant to customer retention	3.449	.001	Support
H6: Religious commitment is significant to customer retention	1.874	.042	Support
H7: Religious motivation is significant to customer retention	5.921	.000	Support

Correlation Matrix:

* Correlation is significant at the 0.01 level (p < 0.01)

** Correlation is significant at the 0.05 level (p < 0.05)

F statistics are used to assess the predictive value of IVs in terms of customer retention (Gan et al., 2006). Table 8. shows that the F-statistic was 97.705, significant at a 95% confidence interval or 1% significance level, indicating that IVs may accurately predict customer retention. Furthermore, to determine the model's suitability for southwestern Islamic banking, this study calculated R^2.

According to Table 8., the modified R^2 is 0.354, indicating that the selected IVs in the model account for 35.4 percent of the variance in customer retention in Islamic banking in southwestern Afghanistan. This number also demonstrates the model's suitability for a given location.

To avoid multi-collinearity difficulties, the study used the Variance Inflation Factor (VIF) test, which revealed that the higher VIF score was 1.396, as shown in Table 8. According to Paul (2014), a VIF of less than five indicates that there are no severe difficulties with multi-collinearity. On the other hand, the data set has no concerns with multi-collinearity.

Overall, seven key variables are service quality variables, such as tangibility, reliability, responsiveness, assurance, and empathy, associated with religious commitment and religious motivation, according to Table 9. Furthermore, the p-value varies according to the t-test for independent variables. Table 9. shows that the p-value of the t-test for six variables was significant at 1%. The degree of significance for religious commitment is 5%. As a result, H_1, H_2, and H_3, H_4, H_5, H_7 are accepted at a 1% significance level, whereas H6 is accepted at a 5% significance level. There were no hypotheses to be rejected. All of the service quality determinants (independent variables) were significant, indicating that each IV had a role in explaining part of the variances in customer retention. As a result, service quality aspects, including tangibility, reliability, responsiveness, assurance, empathy, religious commitment, and religious motivation, all positively impact customer retention. As a result, statistically accepted and supported hypotheses from H_1 to H_7.

Table 10

Pearson's Correlation

VARIABLES	C.RET	TAN	REL	RES	ASU	EMP	R.COM	R.MOT
Customer retention	1							
Tangibility	.276**	1						
Reliability	.496**	.496**	1					
Responsiveness	.487**	.360*	.474**	1				
Assurance	.241**	.158*	.413*	.413**	1			
Empathy	.735**	.346*	580**	. 512**	.602**	1		
Religious Commitment	.241**	.126*	.350**	221**	.005	.288**	1	
Religious Motivation	.503**	.213*	.455*	.288**	.295**	.533*	.299**	1
Correlation Matrix								
**. Correlation is significant at the 0.01 level.								
*. Correlation is significant at the 0.05 level.								

Recalls of the study research's second objective were to assess the critical relationship between the quality determinants of Islamic banking services, religiosity, and customer retention. To determine the significance of the relationship mentioned in the research objective, see Table 10, which shows that each Islamic banking service quality factor, as well as religious commitment and religious motivation, have a positive relationship with customer satisfaction at a 1 and 5 significant level (p > 0.01, p>0.05). Empathy and religious motivation had positive correlation coefficients of 0.735 and 0.503, respectively, indicating a tight relationship between empathy, religious motivation, and customer retention in Islamic banking.

Furthermore, aside from the significant positive relationship, it is important to determine if the Islamic banking service quality and religiosity determinants have significant effects on customer retention. So, the study calculated standardized coefficients (β), which illustrate that one unit change in an independent variable can cause an amount of change in the dependent variable(Jaccard & Turrisi, 2003). Referring to Table 8., Religious motivation and empathy have β=0.503 and β=0.306, which means a one-unit increase in religious motivation can bring a 50.3 % change in customer retention as well empathy can bring a 30.6 percent change in customer Satisfaction; however, religious motivation and empathy have a large number of effects on customer retention. Assurance (β=0.247), Reliability (β=0.24), Responsiveness (β=0.245), Tangibility (β=0.176), Religious commitment (β=0.100) and religious motivation (β=0.503). Based on the standardized coefficients (β), it is known that every independent variable has different effects on customer retention; some have the most significant effects while others have less significant effects.

$$CRET = a + \beta 1 (REL.C) + \beta 2 (REL.M) + \beta 3 (TAN) + \beta 4 (REL) + \beta 5 (RESP) + \beta 6 (ASSU) + \beta 7 (EMP) + e (2)$$

$$CRET = 0.85 + 0.100 (REL.C) + 0.503 (REL.M) + 0.176 (TAN) + 0.24 (REL) + 0.245 (RESP) + 0.247 (ASSU) + 0.306 (EMP) + e$$

Additionally, the findings of this study back up those of Al-Hawari et al., (2009); Sigit Parawansa (2018); Alshamsi et al., (2021); Fida et al., (2020); Elmontaser & Alhabshi, (2016); Abror et al., (2020), Siddiqi (2011); Suhartanto et al., (2018); Kamiyama & Kashiwagi (2019) and Hussein et al., (2015) who used the SERVQUAL Model and religiosity determinants in their research and discovered a significant positive relationship between Islamic banking customer retention.

Hence, Islamic banks in Afghanistan's southwestern region should enhance service quality elements based on the study's findings, which show that religious motivation and empathy influence customer retention, followed by assurance, reliability, responsiveness, and tangibility. When it comes to customer retention, Islamic banking should prioritize religious motivation and empathy, and then concentrate on assurance, reliability, responsiveness, and tangibility.

Conclusion

The findings of the study addressed the second research objective. In Southwestern Afghanistan's southern region, essential factors of Islamic banking service quality and religiosity were discovered. Tangibility, reliability, responsiveness, assurance, and empathy are the significant factors of Islamic banking service quality, whereas religious commitment and religious motivation are the primary determinants of religiosity. These determinants, however, have been recognized in the literature, and the study's statistical findings validated them in the setting of southern Southwestern Afghanistan. This research also backed up Parasuraman et al. (1991) and their SERVQUAL service quality dimension model.

Based on multiple regression analysis, it was determined that Islamic banking service quality dimensions such as tangibility, reliability, responsiveness, assurance, and empathy explained variation in customer retention.

Furthermore, a p-value of the t-test was significant at 1 percent for all variables except for religious commitment, of which the level of significance was 5 percent. Thus, H_1, H_2, H_3, H_4, H_5, and H_7 are accepted at a significant level of 1 percent, and H_7 is accepted at a significance level of 5percent. Therefore, Islamic banking service quality dimensions such as tangibility, reliability, responsiveness, assurance, and empathy alongside religiosity determinants such as religious commitment and religious motivation are significant determinants of Islamic banking customer retention.

The findings of the research were used to meet Research Objective Three. At the 1% and 5% significant levels (p > 0.01, P>0.05), there were significant positive connections between Islamic banking service quality aspects (Tangibility, Reliability, Responsiveness, Assurance, and Empathy), religion, and Customer Retention. Some of the Islamic banking service quality and religiosity factors had a higher correlation than others; for example, Empathy and religious motivation both had positive correlation coefficients of 0.735 and 0.53, indicating a close relationship between empathy, religious motivation, and customer retention.

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