Islamic banks' service quality in Somalia: Customer loyalty, satisfaction, and the role of trust as a mediator

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ABSTRACT

The purpose of this study is to assess how the PAKSERV paradigm affects brand loyalty, customer satisfaction, and trust in Somalia's banking industry. With an emphasis on the mediating function of trust in the Somali scenario, these comprehensive assessments stress the cultural component of quality of service. This study adopts a quantitative method by assessing 370 Islamic bank customers in Somalia for two main cities, Mogadishu and Hargeisa. Our respondents are existing and potential users of Islamic bank products and the sample was selected using the convenience sample technique. The data were examined with the quantitative method of structural equation modeling using SmartPLS 3.3.7. The study found a connection between client satisfaction, loyalty, and the PAKSERV quality of service attributes through the intermediary role of trust. In the cultural context of Islamic finance in Somalia, this study offers fresh information on how trust may function as a partial mediator in the interaction between client satisfaction and customer loyalty.

Contribution/Originality: This study contributes to the body of knowledge by expanding our understanding of client satisfaction, loyalty, and trust in Somalia's Islamic financial institutions. This is the first paper conducted in Somalia to examine how factors affecting service quality affect customer loyalty and satisfaction while employing trust as a mediating variable.

1. INTRODUCTION

Over the preceding two decades, many studies have been conducted in the fields of service quality and customer satisfaction (Awan, Bukhari, & Iqbal, 2011). In a highly competitive sector such as the banking industry, maintaining a competitive advantage is critical, as it requires continual service quality improvement (Fauzi & Suryani, 2019). Islamic banks must create and maintain improved service standards, as well as attract and retain customers, to gain a reasonable benefit (Alnaser, Ghani, & Rahi, 2018). According to a substantial body of research on evaluating client satisfaction and loyalty in the banking industry, which demonstrates a strong correlation between consumer loyalty, contentment, and quality of service, consumer contentment can affect a bank's customer loyalty (Ali & Raza, 2017; Haron, Abdul Subar, & Ibrahim, 2020). By offering high-quality services, the banking

sector may raise customer satisfaction, which boosts success (Ali & Naeem, 2019; Nomran, Haron, & Hassan, 2018). Customer contentment is increased through enhanced quality of service, which prompts the creation of a customer loyalty program because satisfied customers are more loyal to their banks (Abror et al., 2020).

There has been a lot of effort put into understanding the nature and extent of facility excellence and client satisfaction (Awan et al., 2011). Providing excellent customer service increases customer retention, creates opportunities for cross-selling, and promotes word-of-mouth advertising that enhances brand recognition for businesses (Moghavvemi, Lee, & Lee, 2018; Shayestehfar & Yazdani, 2019). Islamic banks must pay attention to all aspects of service quality (Moghavvemi et al., 2018). The best strategic marketing for the banking industry is to provide excellent service to clients, which will result in customers' happiness and loyalty (Mulazid, Arief, Saharuddin, & Wicaksono, 2020). Therefore, providing a high-quality service is an important aspect of strategic marketing in the banking business for retaining existing customers and attracting new ones.

The global financial system depends on the banking sector. The banking sector dominates the financial sector in terms of market share (Abror et al., 2020). Additionally, by raising service standards, growth may be sped up and long-term client connections can be maintained, both of which are crucial in the banking industry's competitive business environment today (Muala, 2016).

Before the collapse of Somalia's central government in 1991, there were no privately owned commercial banks, and the Somali state – which believed that communism was the best financial plan for the country – owned and operated all financial institutions (Iman et al., 2012). The Somali Savings and Credit Bank and the Somali Commercial Bank were the two publicly traded commercial banks in Somalia before the central government's dissolution in 1991 (Jibril, 2020). Currently, there are thirteen banks in Somalia (Jibril, 2020). In contrast to other Muslim nations, Somalia only has one type of financial institution scheme – Islamic financial institution (Khadar & Jama, 2016).

The Islamic banking sector in Somalia has enjoyed substantial growth and expansion over the last two decades without the requirement for government interference in the financial industry. Somalia's banking sector has seen a lot of achievements (Abdullahi et al., 2019; Khadar & Jama, 2016). However, customers have voiced displeasure with the banks as intermediaries, even though Somalia's Islamic banks are very successful and are essential to the country's economic growth and social well-being (Jibril, 2020; Khadar & Jama, 2016). Despite the establishment of its first Islamic bank in 2003 (Warsame, 2016), customers have complained about the banks' limited number of services and products and their dissatisfaction with them, particularly when it comes to offering very limited products such as *Murabaha* (Khadar & Jama, 2016; Mohamed, Isak, & Roble, 2019).

The main goal of this research is to determine the aspects of service that influence loyalty and satisfaction among Somali clients of financial institutions. This study will also look into how trust functions as a mediator between customer loyalty and satisfaction. It is imperative to examine and assess the facility superiority of financial institutions in Somalia due to the lack of goods offered and the level of consumer dissatisfaction with the country's banking sector.

In a study conducted in Malaysia, particularly in Kuching and Sarawak states, an effective technique for assessing the quality of customer care offered by the Islamic banking industry is the PAKSERV model (Kashif & Rehman, 2016). The PAKSERV model contains six dimensions, namely tangibility, reliability, assurance, sincerity, personalization, and formality, which were all found to be important for gauging service quality in the banking industry in the context of African culture (Alnaser et al., 2018). The PAKSERV paradigm had the best predictive ability for quality of service in the Palestinian banking sector and was also the most culturally appropriate scale (Alnaser et al., 2018).

Although trust is one of the most potent determinants of cooperative relationships between customers and financial institutions, the study has limitations in that respondents were limited to postgraduate students and did

not account for the role of confidence in the relationship between customer satisfaction and loyalty (Kashif, Shukran, Rehman, & Sarifuddin, 2015).

Alternative research that is related to this topic was conducted by Haron et al. (2020) in their study titled "Content, loyalty, and the mediating role of trust in Islamic banks' level of customer service." This examination of the role of trust in the connection between customer happiness and loyalty, the study was exclusively conducted in Malaysia; therefore, the results cannot be generalized and are only applicable in Malaysia. However, there are cultural variances in terms of service quality between countries, which might result in a reduced or increased focus on service quality characteristics due to cultural differences (Kashif et al., 2015). There is no single study on the service quality of the banking industry in Somalia. As a result, this study will fill the gap by performing a thorough investigation into the service quality of Somalia's banking industry.

To better complement Pakistan's collectivist cultural environment, a new scale called PAKSERV was developed (Raajpoot, 2004). The scale's six components are reliability, certainty, empathy, formality, sincerity, and personalization. Researchers in service marketing must admit certain major knowledge gaps, one of which is that the majority of research on service quality has been conducted in Western and Asian settings (Frimpong & Wilson, 2013; Kashif & Rehman, 2016).

Additionally, research on service quality must take into account regional cultural norms because it is a cultural phenomenon (Ladhari, Souiden, & Ladhari, 2011). Although researchers have so far discussed service quality, little attention has been paid to cultural backgrounds. This is proven by the fact that, despite extensive studies on the quality of banking services conducted globally, the PAKSERV scale is not used to measure the service quality of financial institutions in Somalia (Awan et al., 2011). However, facility superiority in the Somali banking sector has not yet been taken into account.

Financial institutions in Somalia face major marketing issues, including limited client awareness and varying expectations, as well as increased rivalry among Islamic banks to recruit highly skilled professionals and attract new customers (Abdisamad, 2013; Mohamud, 2019). Since Somalia has more than 13 licensed Islamic banks (https://centralbank.gov.so), this research will provide Islamic banks with a few marketing techniques to help them overcome the problems mentioned earlier. Furthermore, the PAKSERV scale has only been utilized once in an African banking setting to investigate bank service quality (Graham, 2008). It is theoretically feasible to investigate the customer loyalty journey using the PAKSERV scale. A literature review, methodology, findings, discussion, policy implications, and a conclusion make up the remainder of the paper.

2. REVIEW OF THE LITERATURE

2.1. Service Excellence

Many organizations have benefited from the assessment and accomplishment of service quality for a variety of reasons, including cheaper long-term costs, development in market share, and client loyalty (Zeithaml, Berry, & Parasuraman, 1988). Service quality is becoming a major justification which is recognized as having a key strategic value by historically service-oriented industries, including the banking industry (Shabbir, Aslam, Capusneanu, Barbu, & Tanveer, 2012). Service quality, it can be inferred, is an excellent instrument for keeping consumers loyal to the bank (Kashif & Rehman, 2016).

According to Fararah and Al-Swidi (2013), if a company can provide superior service, it will retain its current consumers and attract new ones. Furthermore, by providing high-quality services, firms can establish long-term, sustainable client relationships (Qureshi, Khan, & Zaman, 2012). Thus, to keep existing clients and draw in new ones, financial institutions need to focus on enhancing the caliber of their services.

Physical attributes of buildings, equipment, people, and communication mediums are said to be tangible (Shafie, Azmi, & Haron, 2001). "Ease of location, design of physical facilities, materials, and use of communication equipment" are some definitions of the word "tangible" (Janahi & Al Mubarak, 2017). The concept of tangibility

includes the motivational objective of consistency, which is analogous to the concept of stability (Raajpoot, 2004). According to prior studies, tangibles have a favorable, significant effect on consumer satisfaction; for examples, see Alnaser et al. (2018); Amin and Isa (2008); Fararah and Al-Swidi (2013); Fauzi and Suryani (2019); Haron et al. (2020); Janahi and Al Mubarak (2015); and Kashif and Rehman (2016). Thus, the first research hypothesis is:

H1: Tangibility has a significant effect on client satisfaction.

Reliability is the ability to provide Islamic banking consumers with the promised service, dependability, and accuracy (Shafie et al., 2001). Reliability is the capacity of a supplier to offer an accurate facility over an extended period (Kashif & Rehman, 2016). For instance, several previous studies have found a link between reliability and increased satisfaction among customers (Ali & Naeem, 2019; Alnaser et al., 2018; Amin & Isa, 2008; Haron et al., 2020; Janahi & Al Mubarak, 2017; Kashif & Rehman, 2016). Therefore, the second hypothesis is:

H2: Client satisfaction is significantly influenced by reliability.

Assurance is provided by banks with personnel who are informed, kind, motivating, and reliable (Kashif & Rehman, 2016). Employees of Islamic banks must be courteous, skilled, and competent to provide excellent customer service and suitable financial advice, and have quick access to customers' bank details (Janahi & Al Mubarak, 2017). Previous research has discovered a link between assurance and satisfied clients (Ali & Naeem, 2019; Alnaser et al., 2018; Amin & Isa, 2008; Haron et al., 2020; Janahi & Al Mubarak, 2017; Kashif & Rehman, 2016). Therefore, the related hypothesis is:

H3: Assurance has a favorable impact on client satisfaction.

Sincerity is a service provided by staff that is authentic and unique (Kashif & Rehman, 2016). Sincerity is seriousness and honesty perceived by customers regarding the bank and the services it provides (Alnaser et al., 2018). Sincerity has been found in numerous studies to significantly improve customer satisfaction; for examples, see Alnaser et al. (2018); Haron et al. (2020); Kashif and Rehman (2016); and Kashif et al. (2015). Thus, the next hypothesis is:

H4: Sincerity has a favorable impact on client satisfaction.

Personalization is an institution's offering of customized services that are tailored to consumers' specific needs (Alnaser et al., 2018). In an Islamic bank, personalization means that individuals are given special attention (Kashif et al., 2015). Client happiness is significantly boosted by personalization (Alnaser et al., 2018; Haron et al., 2020; Kashif & Rehman, 2016; Kashif et al., 2015). Thus, this study hypothesizes that:

H5: Customer contentment is significantly affected by personalization.

Formality is where customers evaluate social distance, address style, and ritual (Alnaser et al., 2018). Due to formalization, employees at Islamic banks are not permitted to use foul language (Kashif et al., 2015). According to a huge amount of prior research, formalization significantly improves customer satisfaction; for instance, see Alnaser et al. (2018); Haron et al. (2020); Kashif and Rehman (2016); and Kashif et al. (2015). Thus, this study hypothesizes that:

H6: Customer satisfaction is significantly influenced by formality.

2.2. Client Satisfaction and Loyalty

Customer satisfaction is defined as customers' positive attitudes and behaviors in response to marketing stimuli in a service setting, which results in loyalty to the service provider (Amin, Isa, & Fontaine, 2013). A specific mentality as well as a series of actions go hand in hand with loyalty (Baumann, Elliott, & Hamin, 2011). Behavioral loyalty, which is immensely important, is a reflection of customers' willingness to repeatedly buy a particular good or service (Amin et al., 2013; Suhartanto, Gan, Sarah, & Setiawan, 2019). Client satisfaction with their bank is a factor, according to researchers who conducted studies on client loyalty in the financial sector (Haron et al., 2020; Ladhari et al., 2011). Loyal clients spend much more than unfaithful customers, additionally, they endorse the bank's services to others (Amin et al., 2013; Kashif & Rehman, 2016). Customers will continue to use a bank if they

believe that the customer service staff treat them fairly and with respect (Kashif & Rehman, 2016; Munuera-AlemaÂn & Delgado-Ballester, 2001). As a result of this study's validation of the relationship between customer satisfaction and loyalty, it is suggested that customer satisfaction is a significant predictor of customer loyalty in Islamic banks:

H7: Customer loyalty and customer satisfaction are positively correlated.

The term "trust" refers to how consumers try to minimize risk (Boonlertvanich, 2019). Another definition of trust in the context of the relationship between customers and service providers is the belief that a service supplier's claim or promise is true and that the supplier will be true to their word (Haron et al., 2020). In the framework of an Islamic bank, trust refers to a client's confidence that the bank will conduct business as the client anticipates. It is also a behavioral intention that denotes a customer's reliance on a service provider, as well as their vulnerability and uncertainty regarding the provider's role (Sumaedi, Juniarti, & Bakti, 2015). According to Ratnawati and Kholis (2020), trust increases customer loyalty, influences customer satisfaction, and piques the curiosity of potential new customers. Thus, trust, which has a beneficial effect on bank loyalty, is positively impacted by satisfaction (Boonlertvanich, 2019). If clients are pleased with the financial advantages that result from the client and service provider relationship, they will view the service provider as reliable (Sumaedi et al., 2015). The degree to which a consumer is satisfied will determine how confident and motivated they are to take part in a cooperative venture. Customer–provider commitment is strengthened through trust in the relationship (Boonlertvanich, 2019). Consequently, the following claim is made:

H8: Consumer trust and satisfaction are significantly related.

One of the most important aspects of the relationship between service offers and their clients is trust, which over time develops into loyalty (Haron et al., 2020). According to Shainesh (2012), the importance of trust and trustworthiness in long-term customer relationships is underlined. A bank needs to be reliable and committed to the services it provides to uphold and increase customer loyalty (Ali & Naeem, 2019; Nomran et al., 2018). Hence, the crucial element in preserving a service relationship with one's institution is the act of confidence (Saleh, Quazi, Keating, & Gaur, 2017). According to Shainesh (2012), trust is a feeling that is greater than satisfaction by gaining the loyalty of the clients. Customers that have a high level of confidence and a positive relationship with a bank will be more devoted to it (Ali & Naeem, 2019; Ndubisi, Wah, & Ndubisi, 2007). Thus, institutions should work harder to gain the trust of their customers (Ndubisi et al., 2007). The goal of this research is to examine the correlations between customer loyalty and satisfaction in Somalia's banking services, as well as the significance of trust in these interactions. Therefore, the following theory is advanced:

H9: Trust has a positive correlation with client loyalty.

Trust serves as a bridge in a new fruit stream chain between producer loyalty and happiness (Mutonyi, Beukel, Gyau, Hjortsø, & Griffith, 2016). By affecting the social standards shared by the manufacturer and the consumer in the distribution chain, trust has the potential to alter and increase the producer's commitment to the connection (Haron et al., 2020). Therefore, this will increase mutual advantages and strengthen long-term cooperation. In the Malaysian tourism industry, loyalty and customer satisfaction are mediated through trust (Osman & Sentosa, 2013). Also, according to Kassim and Asiah (2010), loyalty will be enhanced when a happy customer has confidence in a business. Trust is considered to be a link between client satisfaction and loyalty; therefore, the following theory is suggested:

H10: Trust acts as a mediator in the relationship between satisfaction and loyalty among customers.

3. CONCEPTUAL FRAMEWORK

The partial least squares structural equation modeling (PLS-SEM), a tool that is widely used in social science, notably finance, is utilized to analyze the data (Ali, Raza, Puah, & Amin, 2019; Aziz, Husin, Hussin, & Afaq, 2019; Husin & Ab Rahman, 2016; Shaikh, Bin Noordin, Arijo, Shaikh, & Alsharief, 2020). PLS-SEM has been widely

employed in psychiatry, economics, and other domains, such as consumer behavior (Fornell, Johnson, Anderson, Cha, & Bryant, 1996). SEM has an advantage over other methods in that it can measure intricate cause and effect relationships (Boonlertvanich, 2019). SEM is frequently used in brand equity marketing studies (Boonghee, Naveen, & Sungho, 2000), customer deeds (Sargeant, Ford, & West, 2006), and client fulfillment (Chun & Davies, 2010). The PLS-SEM technique can overcome a wide range of modeling problems where tight assumptions are difficult to meet when using classic multivariate statistics (Boonlertvanich, 2019). Therefore, in this study, to show the causal connection between the independent and dependent variables, trust is used as a mediating variable. Figure 1 depicts the hypothesized model, which describes the underlying measurements of each construct, as well as theorized causal linkages between constructs based on the literature studied. It is believed that the six first-order latent qualities of reliability, formality, certainty, tangibility, sincerity, and personalization will define the level of service quality provided by Somalia's banking sector. In addition to the immediate impact of customer loyalty on service excellence, customer satisfaction and trust are considered mediators between loyalty and service quality.
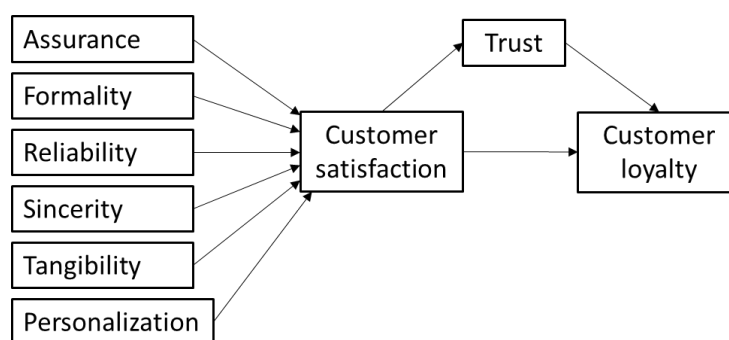

Figure 1. Research model.

4. METHODOLOGY

For this paper, a sample of 370 Somali customers of Islamic financial institutions was randomly selected via convenience sampling, which is frequently used by researchers (Ali et al., 2019; Aziz et al., 2019; Husin & Ab Rahman, 2016; Shaikh et al., 2020). Convenience sampling is commonly used in Islamic finance studies (Shaikh, Noordin, & Alsharief, 2018). Hence, this approach was adopted for the current study. Before filling out the questionnaires, the respondents were assured of anonymity. To ensure the survey's quality, which was conducted only in English, control and filter questions were included. The survey's two criteria were that participants be at least 18 years old and consent to participate. Additionally, clients who were familiar with the bank had to meet two criteria, as done previously by Boonlertvanich (2019). First, they must have at least one product with the bank, and second, they must have accessed a branch service at least three times in the last six months. Both in-person and online methods were used to disseminate the questionnaire.

4.1. Measures

The questionnaire for the study's variables was modified from earlier research conducted by Islamic banks. The factors employed, which were all taken from previous literature, consist of palpable qualities such as reliability, assurance, sincerity, personalization, formality, perceived trust, customer satisfaction, and loyalty (Akhtar, Hunjra, Akbar, Kashif-Ur-Rehman, & Niazi, 2011; Awan et al., 2011; Fauzi & Suryani, 2019; Haron et al., 2020; Kashif & Rehman, 2016; Ramdhani, Ramdhani, & Kurniati, 2011; Sadek et al., 2010; Shabbir et al., 2012).

4.2. Data Analysis

The analysis was carried out on the dataset utilizing SmartPLS version 3.3.7, a program known as partial least squares (Hair, Sarstedt, Ringle, & Mena, 2011). The two main reasons that PLS was chosen are that it is an

exploratory method, making it a more advantageous strategy for this investigation (Henseler, Ringle, & Sinkovics, 2009), and that it is becoming more popular in the area of consumer and services research (Sarstedt, 2008).

Table 1. Respondent profiles.

Variable	Frequency	Percent (%)
Gender		
Male	283	76.5
Female	87	23.5
Age		
15–25 Years	215	58.1
26–35 Years	138	37.3
Above 35	17	4.6
Education level		
Graduate	214	57.8
Undergraduate	140	37.8
High school	5	1.4
Other	11	3.5
Marital status		
Single	263	71.1
Married	107	28.9
Have taken out a product		
Yes	285	77.0
No	85	23.0
Occupation		
Businessman	68	18.4
Private employee	264	71.4
Government employee	38	10.2
Level of income		
Less than $1,000	191	51.6
$1,000–$20,000	37	10.0
$20,000–$30,000	15	4.1
Other	127	34.3

Table 2. Loading and reliability of factors.

Construct	Element	Loading	Composite reliability (CR)	Average variance extracted (AVE)
Assurance 1	A1	0.829	0.812	0.684
Assurance 3	A3	0.825		
Customer loyalty 1	BL1	0.755		
Customer loyalty 2	BL2	0.791	0.815	0.594
Customer loyalty 3	BL3	0.767		
Trust 1	BT1	0.759		
Trust 2	BT2	0.769		
Trust 3	BT3	0.718	0.834	0.556
Trust 5	BT5	0.736		
Formality 2	F2	0.742		
Formality 3	F3	0.836	0.802	0.576
Formality 4	F4	0.692		
Personalization 1	P1	0.670		
Personalization 2	P2	0.712	0.816	0.526
Personalization 3	P3	0.776		
Personalization 4	P4	0.740		
Reliability 2	R2	0.688		
Reliability 3	R3	0.750	0.778	0.539
Reliability 5	R5	0.762		
Sincerity 1	S1	0.657		
Sincerity 2	S2	0.826	0.797	0.568
Sincerity 3	S3	0.769		

Construct	Element	Loading	Composite reliability (CR)	Average variance extracted (AVE)
Customer satisfaction 1	SB1	0.832		
Customer satisfaction 2	SB2	0.769	0.811	0.589
Customer satisfaction 3	SB3	0.695		
Tangibility 1	T1	0.727		
Tangibility 2	T2	0.837	0.801	0.574
Tangibility 3	T3	0.703		

In this study, 76.5% of the respondents are men and 23.5% are women. The majority of the respondents (58.1%) are aged 15 to 25, followed by those aged 26 to 35 (37.3%), and those above 35 (4.6%). Regarding education, graduates made up 57.8% of the respondents, accounting for the largest share of the contributors, while undergraduates made up 37.8%. Only 1.4% and 3.5% of the remaining respondents are high school graduates and other, respectively. Concerning marital status, single respondents accounted for 71.1% of the study's sample, while married respondents only made up 28.9%. Most respondents (77%) had previously purchased products from banks, while the remaining 23% have never done so. Only 18.4% of the respondents are businesspeople, compared to 71.4% who work for private companies, and 10.2% are government workers. Finally, the majority of respondents (51.6%) had an income less than USD $1,000, while those who ticked "Other" account for 34.3%. Those earning between USD $1,000 and $20,000 account for 10.0% of the respondents, and those earning between USD $20,000 and $30,000 represent 4.1% (see Table 1).

4.3. Measurement Model

The convergent validity (loading), composite reliability (CR), average variance extracted (AVE), and discriminant validity of the measurement model were tested. All assessments were checked for factor loadings greater than the stated 0.70 threshold using the SmartPLS approach (except F4, P1, R2, S1, and SB3) (see Table 2). However, factor loadings of 0.40, 0.50, 0.60, and 0.70 are acceptable if the AVE is more than 0.50 (Byrne, 2016; Hossan, 2021). The AVE in this study is more than 0.50 (see Table 2).

The Fornell–Larcker criterion was used to evaluate the study's discriminant validity. The AVE root square was compared to each inter-construct correlation. For a concept to meet the model's discriminant validity evaluation, its AVE must be larger than its coefficient of determination with any other construct, as shown by Fornell and Larcker (1981). If the Fornell–Larcker criterion is satisfied, there are no cross-loadings across the corresponding loadings, and this study's discriminant validity is higher as a result, The square root of the AVE, as shown in bold values on the diagonal in Table 3, is greater than the corresponding row and column values, which indicates discriminant validity of the constructs. The heterotrait-monotrait ratio is used to determine the discriminant validity of the instruments (see Table 4).

Table 3. Association between the constructs (Fornell–Larcker criterion).

Construct	Assurance	Formality	Loyalty	Personality	Reliability	Satisfaction	Sincerity	Tangibility	Trust
Assurance	0.827								
Formality	0.509	0.759							
Loyalty	0.407	0.449	0.771						
Personality	0.528	0.583	0.470	0.725					
Reliability	0.534	0.447	0.426	0.428	0.734				
Satisfaction	0.532	0.494	0.527	0.496	0.539	0.768			
Sincerity	0.505	0.526	0.462	0.539	0.485	0.534	0.754		
Tangibility	0.480	0.447	0.416	0.441	0.452	0.457	0.458	0.758	
Trust	0.437	0.476	0.571	0.514	0.486	0.529	0.455	0.522	0.746

Table 4. Heterotrait-monotrait (HTMT) ratio.

Construct	Assurance	Formality	Loyalty	Personality	Reliability	Satisfaction	Sincerity	Tangibility	Trust
Assurance									
Formality	0.874								
Loyalty	0.684	0.693							
Personality	0.857	0.878	0.695						
Reliability	0.785	0.739	0.700	0.670					
Satisfaction	0.754	0.756	0.785	0.710	0.865				
Sincerity	0.859	0.834	0.726	0.816	0.795	0.826			
Tangibility	0.825	0.713	0.651	0.662	0.751	0.676	0.718		
Trust	0.698	0.695	0.820	0.714	0.752	0.747	0.672	0.771	

4.4. Structural Model

To ascertain the model's propensity for prediction, an evaluation of the confirmatory factor was carried out to determine the degree to which control variables explain the variance of a predictor variable in addition to looking at the links among the study's latent variables. The R^2 value is used to gauge the model's propensity for prediction. Route coefficients, on the other hand, are utilized to determine whether the proposed relationship is strong. Vigorous confidence intervals were constructed using 500 bootstrap samples to assess the study's structural model (Hair et al., 2011; Husin & Ab Rahman, 2016).

Table 5. Goodness of fit.

Construct	R-squared	Adjusted R-squared
Loyalty	0.397	0.393
Satisfaction	0.457	0.448
Trust	0.279	0.278

The outcomes of the measurement model are shown in Table 5 and Figure 2. along with the quadratic model correlations computed using R^2 for each connection, the standard deviation error, t-values, and P-values. The recommended model of quality of service intention, which uses the six independent variables assurance, formality, personality, reliability, sincerity, and tangibility, has an R^2 of 0.457 and can explain 45.7% of the variation in the quality of service from client satisfaction to customer loyalty. The study also investigated if the correlation between loyalty and the six service quality criteria may be mediated by trust. The trust postulated model explains 27.9 % in consumer trust to loyalty, with an R^2 of 0.279. The model concluded by showing that loyalty has an R^2 of 0.397%. Therefore, this proves that the model has a lot of the promised prediction capability. To scrutinize the postulated correlations amongst the elements, the route coefficients were calculated. This was accomplished using the PLS-SEM technique. Bootstrapping was utilized for 5,000 samples.

Table 7 lists the proposed associations between the elements. The association between assurance and customer satisfaction is seen in H1, which is corroborated by a t-statistic value of 2.366**, a standardized coefficient of 0.157, and a p-value of 0.018 (** indicates a significant relationship between the dependent variable and the independent variable or between assurance and customer satisfaction). With a t-statistic of 1.876, a standardized coefficient of 0.108, and a p-value of 0.061, H2 implies that there is no correlation between formality and customer satisfaction. With a t-statistic of 1.886, a standardized coefficient of 0.112, and a p-value of 0.060, the connection between personalization and satisfaction (H3) is not confirmed. H4 posits a relationship between reliability and client satisfaction, which is supported by a t-statistic of 4.150**, a standardized coefficient of 0.225, and a p-value of 0.000. H5 denotes the link between satisfaction and loyalty, which is corroborated by a t-statistic of 5.639**, a standardized coefficient of 0.313, and a p-value of 0.000. H6 denotes the effect of customer contentment and customer trust, which is supported by a t-statistic of 12.054**, a standardized coefficient of 0.530, and a p-value of 0.000. H7 denotes the relationship between sincerity and satisfaction, which is confirmed by a t-statistic of 3.596**, a standardized coefficient of 0.184, and a p-value of 0.000. H8 denotes the association between tangibility and satisfaction, which is not supported by a t-statistic of 1.930**, a standardized coefficient of 0.099, and a p-value of 0.054. H9 denotes the correlation between customer loyalty and trust, which is confirmed by a t-statistic of 8.341**, a standardized coefficient of 0.405, and a p-value of 0.000. Hence, the study's data has validated all assumptions, except for H2, H3 and H8. The study's implications section (see 6.1) goes into detail about the substantial effects that the study's findings will have on the way Islamic banks provide their services.

4.5. Model Fit Indicators

The standardized root mean residual (SRMR) could be used to assess the quality of the goodness of fit index (GFI) (Henseler et al., 2014). SRMR refers to the residual disparities between the estimated correlated framework

and the samples' correlated data (Hooper & Mullen, 2008). Values around zero on the SRMR scale, which has a range of 0 to 1.0, signify a perfect model fit. For a well-fitting solution, the SRMR value must be less than or equal to 0.05 (Hu & Bentler, 1999; Hooper & Mullen, 2008). The results of this investigation are compatible with the suggested model, as evidenced by the SRMR score of 0.070 (see Table 6).

Table 6. Model fit indicators.

Particulars	Saturated model	Estimated model
SRMR	0.070	0.095
d_ULS	1.973	3.665
d_G	0.606	0.670
Chi-square	1308.325	1396.377
NFI	0.610	0.584

Table 7. Empirical results of structural model analysis (hypothesis testing).

Hypothesized path	Standardized coefficients	t-value	p-value	Result
H1. A -> SB	0.157	2.366	0.018	Supported
H2. F -> SB	0.108	1.876	0.061	Not supported
H3. P -> SB	0.112	1.886	0.060	Not supported
H4. R -> SB	0.225	4.150	0.000	Supported
H5. SB -> BL	0.313	5.639	0.000	Supported
H6. SB -> BT	0.530	12.054	0.000	Supported
H7. S -> SB	0.184	3.596	0.000	Supported
H8. T -> SB	0.099	1.930	0.054	Not supported
H9. BT -> BL	0.405	8.341	0.000	Supported

Note: A = Assurance, F = Formality, P = Personalization, R = Reliability, S = Sincerity, T = Tangibility, BT = Customer trust, SB = Customer satisfaction, BL = Customer loyalty.
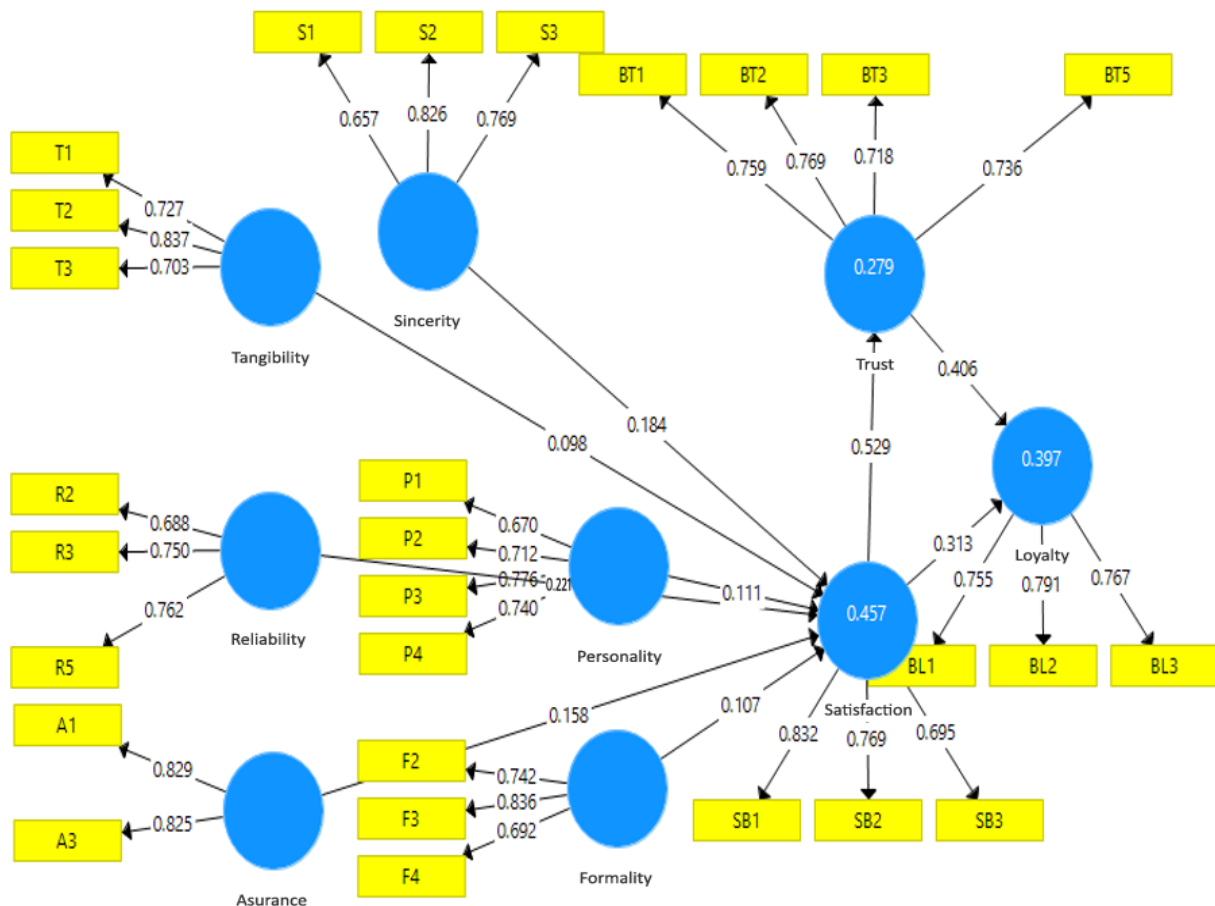

Figure 2. Empirical results.

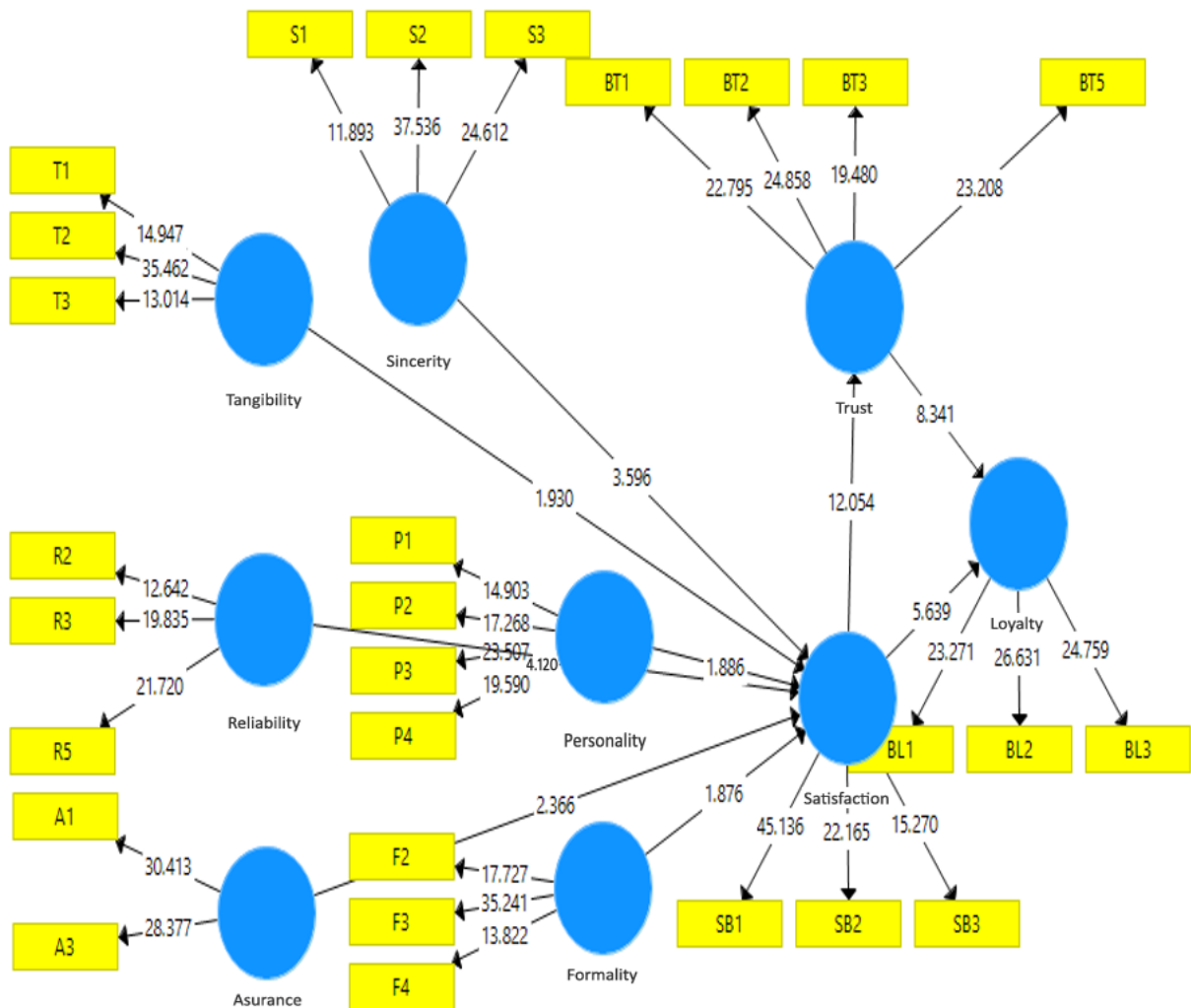Figure 2 depicts the empirical results of the path coefficients and their significance in the study.

Figure 3. SEM analysis.

Figure 3 explains the SEM analysis of the conceptual model in this study.

5. DISCUSSION

This study is the first that we are aware of that examines the quality of service of the financial system in Somalia using trust as a mediating factor between the quality of service and client loyalty. Information for this study was gathered from current and potential customers of Islamic banks in Mogadishu and Hargeisa, as all banks have headquarters there. The empirical results demonstrate that the PAKSERV for measuring the quality of services can explain 45.7% of the variance in client satisfaction for financial systems in Somalia when trust is not used as a mediating factor among quality of service constructs and customer loyalty, but only 27.9% of the variance when trust is used as a mediating factor. Additionally, customer satisfaction (39.7%) could affect loyalty.

According to the results, consumer satisfaction with Islamic banks in Somalia is significantly influenced by three factors: assurance, reliability, and sincerity. Personalization, formality, and tangibility, however, have no bearing on how satisfied customers are with Somalia's Islamic banking sector. Additionally, customer loyalty, or the likelihood that customers will continue to be faithful to their financial institution, and customer trust, or the likelihood that consumers will have faith in their bank, are both positively impacted by customer satisfaction. The

results of this investigation, therefore, agree with past studies (Alnaser et al., 2018; Haron et al., 2020; Kashif & Rehman, 2016).

First, in the Somali financial industry, assurance is strongly correlated with client satisfaction, which is consistent with the results of the vast majority of past studies (Ali & Naeem, 2019; Alnaser et al., 2018; Haron et al., 2020; Janahi & Al Mubarak, 2017; Kashif & Rehman, 2016). Although other studies have been conducted, Nigeria and Bangladesh showed otherwise insignificant results (Mu'azu et al., 2013; Saleh et al., 2017).

Second, in Somalia's finance industry, formality and client satisfaction are statistically unrelated. Despite this, most past studies discovered a connection between formality and client satisfaction (Alnaser et al., 2018; Haron et al., 2020; Kashif & Rehman, 2016; Kashif et al., 2015). This indicates that Somalis are less concerned with the formality of staff and the bank's system. Therefore, the main reason that this study differs from others, or that this study is insignificant, could be the cultural differences between people, because cultural differences are considered a major component that influences bank customers' decisions (Kashif et al., 2015; Ladhari et al., 2011).

Third, in the Somali financial industry, personalization has been found to have no meaningful association with customer satisfaction, even though the majority of previous studies have found a link between personalization and client satisfaction (Alnaser et al., 2018; Haron et al., 2020; Kashif & Rehman, 2016; Kashif et al., 2015). The insignificant outcome may be due to the cultural distinctions between Somalia and other nations, which might produce different results (Ladhari et al., 2011; Raajpoot, 2004).

Fourth, satisfied customers and reliability have a statistically significant positive link in Somalia's finance industry. The results of this experiment are in agreement with those of subsequent studies (Ali & Naeem, 2019; Alnaser et al., 2018; Amin & Isa, 2008; Haron et al., 2020; Janahi & Al Mubarak, 2017; Kashif & Rehman, 2016). This means that if customers trust and believe in their bank, they will be satisfied with the bank and have more faith in it.

Fifth, customer loyalty and client approval are statistically significantly positively correlated in Somalia's financial sector. The findings of the present investigation are similar to those of earlier studies (Haron et al., 2020; Kashif & Rehman, 2016; Munuera-AlemaÂn & Delgado-Ballester, 2001). Therefore, clients will continue to utilize their bank if they are satisfied.

Sixth, in the Somali financial industry, customer satisfaction has a statistically significant positive association with trust. The conclusions of this study align with the studies by Haron et al. (2020) and Kassim and Asiah (2010). This means that in Somalia's banking industry, if the customers are satisfied, they will trust their bank. Therefore, banks should prioritize improving customer satisfaction to earn their consumers' trust.

Seventh, sincerity and client satisfaction have a statistically significant positive association in the Somali financial industry. This study's conclusions align with those of Alnaser et al. (2018); Haron et al. (2020); Kashif and Rehman (2016) and Kashif et al. (2015). Hence, client satisfaction is positively impacted by the sincerity and uniqueness of the services offered to customers.

Eight, in the banking industry of Somalia, client satisfaction and tangibility are positively correlated in a statistically significant manner. The conclusions of this experiment are compatible with those of later investigations (Alnaser et al., 2018; Amin & Isa, 2008; Fararah & Al-Swidi, 2013; Fauzi & Suryani, 2019; Haron et al., 2020; Janahi & Al Mubarak, 2017; Kashif & Rehman, 2016). Customer satisfaction is thus positively impacted by the physical appearance of buildings, machinery, staff, and communication items.

Ninth, in Somalia's financial industry, there is a statistically positive correlation between loyalty and trust. The findings of this study provide evidence for existing studies (Haron et al., 2020; Kassim & Asiah, 2010). This implies that, in the financial sector of Somalia, trust serves as a mediator between client loyalty and service excellence. Customers will therefore continue to use the institutions if they trust them.

6. CONCLUSION AND RECOMMENDATIONS

6.1. Policy and Theoretical Implications

The findings significantly add to the existing body of knowledge. The following are some theoretical ways in which our research's findings significantly advance our understanding. In Somalia, this is the first study to examine the link between client satisfaction and the quality of the products using trust as a mediator. Second, by extending the PAKSERV for quality of service in the Somali setting, the findings add to the body of knowledge on Islamic institutions. Even though the PAKSERV measure for service quality has been used in several studies in other countries, the PAKSERV scale for service quality has never been evaluated in Somalia. Last, but not least, our study fills in some of the gaps left by past studies, although Islamic financing is still extremely new in Somalia.

This study also shows that improving service quality is the most effective strategy for bank marketing; it has consequences for the management of Islamic institutions and marketers in creating efficient marketing plans for their goods.

6.2. Study Limitations and Further Research

There are a few limitations of our study. First, the empirical investigation was conducted in a limited area – Mogadishu and Hargeisa – and is therefore restricted geographically. Future research should include data from other Somali cities to provide a fuller picture of the quality of Somali financial institutions' facilities. Second, the factors in this study are confined to assurance, formality, personalization, loyalty, personalization, reliability, sincerity, tangibility, and trust. Thus, other important variables for future research, such as empathy and responsiveness, could be included. Third, clients who have taken out products with banks in the past, and future customers, are the key sources of data for our study. Hence, future research can only evaluate people who have used a bank product. Last, the information for this study was gathered via a questionnaire. Future research should take other data collection techniques, such as interviews, into consideration.

According to the findings of this study, if providing higher-quality services results in happier customers, Somali institutions should endeavor to improve their service quality. Second, this research reveals that one of the most effective strategies for Somali banks to recruit new consumers and maintain existing ones is to improve service quality. Third, this study proposes that Somali banks should emphasize the traits of assurance, reliability, and tangibility. Finally, Somali banks should focus on gaining the trust of their customers to increase customer loyalty.

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