



The Effects of Marketing Strategies and Management System of Islamic Banks: Evidence from BIBD Bank, Brunei Darussalam

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ABSTRACT

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The objective of this study is to identify to what extent, the waiting queue system of the banking system has a significant impact on customer satisfaction along with testing how and why a long length of time in the queue system is necessary for every customer. This study has constructed a structured interview comprised of twelve (12) components; to get exact information and perception from customers of Bank Islam Brunei Darussalam (BIBD) Berhad. This structured interview consists of five main different segments of questions; Branch Appearance, Branch Staff, Digital Banking, Call Center, and General Questions. This study develops a convenience sampling technique for the sample above 18 years of holding and a valid bank account. The construct analysis through mediation regression analysis is used to elaborate on analytic scores such as written numbers, equations, and figures without any kind of analytical diagrams for BIBD Islamic bank customers. The results of this study describe that all the variables are statistically significant to expect two variables such as banking services and digital banking. Whereas, most domestic and foreign customers are not satisfied with this waiting queue system. This study is unique in its nature and domain as we didn't find any comprehensive study on this topic in the context of BIBD bank customers' perceptions regarding the waiting queue system inside and outside of the bank.

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1. Introduction

The concept of marketing means satisfying consumers' needs and wants concerning firm contentment. The core purpose of these needs and wants satisfaction is to develop a long term relationship between customers and the organization. The policymaker knew very well the different dimensions of marketing attributes, that's why they ever contacted customers and update them regarding new and existing goods and services offered by their organization. Some data collection methods used in different studies to support their augment's, but this study uses the structured interview method, where personal interviews are conducted to make our study more effective and significant. However, this structured or personal interview has some advantages, which are listed as.

According to Austin (1986) the rate of poor response reduced during personal interviews or face to face interviews. This method of the interview also helps the researcher to observe the life, one to one attitudes of customers, and their ideology and motives regarding services (Smith, Bolton, & Wagner, 1999). Another advantage of this method is to understand

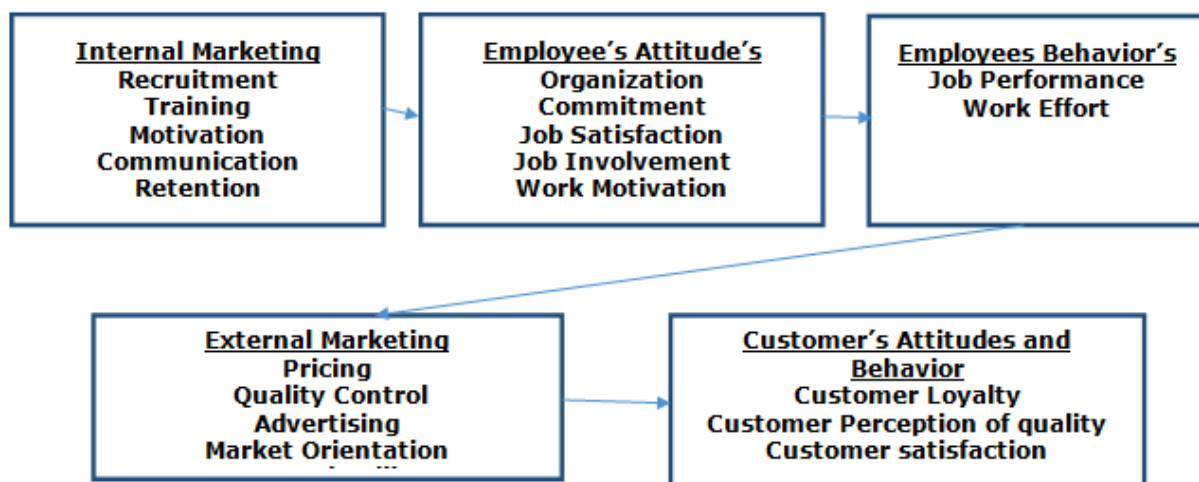
the sensitive issues from respondent answers easily without providing any green signal by the respondent (Foxall, 1988). Furthermore, this method also enables the researcher to understand that all the answers are provided by every respondent individually and he or she is not taking help or assistance to complete this survey (Turnbull & Gibbs, 1987).

Indeed, several researchers such as (Nawaz, Kiran, Koser, Shabbir, & Zamir, 2022; M. S. Shabbir & Zeb, 2020; Wen et al., 2022) admitted that personal interview technique is more effective as compared to other techniques for better response rate from the target customer's. It is noted that many respondents, who even don't know, how to precede properly interview survey, but some of the research also took their views in their studies (Zehra, Umair, Shabbir, & Mallouli, 2022). In the view of Ali, Shafi, Tabasam, Ashiq, and Shabbir (2022) to one or live contact between researchers and respondents has a strong impact on the collection of data, whereas, if you simply transfer your questionnaire to the people, most people don't bother to fill this survey with full intention.

We met and discuss the objective of this study with all sample groups of our target customers in the BIBD bander city branch to get sufficient results from each customer. However, there are some positive possible outcomes to meet potential customers with face to face conversation. At the start, the respondents feel a little bit hesitant to provide their views but later they become comfortable and answer the questions in good manners. They also highlighted some problems facing them, whenever they come to the bank to get some services. The details of these problems discussed in the analysis and recommendation part of this study. This situation creates two further queries, if every foreign has brought his or her friend with them, then bank fills with more crowds and queue or waiting line become more lengthy and not easily assessable for rest of customers, the second option, the bank has to arrange or get services of a person who has known multiple languages, or either used electronic translators to overcome this problem and this can be achieved through acceptance of digital banking (Hussain, Hussain, Marri, & Zafar, 2021).

The second research objective deals with a long length of time in the queue system that is necessary for every customer. It is observed during a visit at BIBD branch that bank must have some segmentation among customers and provided a proper arrangement for them, so if some customers just to visit bank only for getting information regarding opening a new account or other services, so they don't need to wait in the queue system. It is also noticed that BIBD Bander branch has all ATM's and money deposit machines are inside the bank building, so this is also a factor of a long queue and waiting line for customers. It is suggested that BIBD put some ATMs outside the branch as well as some machines in a big shopping mall and other necessary and important places, where people can easily asses them. This act has a significant impact not only on the queue system or waiting line of customers but also on the bank staff will get some relief and perform better in other important services.

Figure 1: Services of Marketing Management Model



Source: Patriya (1998) A Services Marketing Management Model

This study addresses these research objectives for instance, to what extent, the waiting queue system has a significant impact on customer satisfaction. To what extent, a long length of time in the queue system is necessary for every customer. The paper contributes toward banking sector literature on the basis that the relationship between employees and customers has a significant impact on overall organization performance, in term of repeating purchase behavior customers, the satisfaction of customers and perceived service qualities. The data was collected from a single source that focuses on one branch of BIBD that limits the generalizability of current research. This study has designed in four different sections, for instance literature review, sampling methods, data collection methods, and finally analysis and recommendation based on research findings.

2. Literature Review

However, the Human Resource Management (HRM) department and Marketing department of any well-established company enhancing their customers about discount and promotion offers, using different kinds of social media applications and also contact directory of the customers. Curran and Meuter (2005) were trying to compare three different technology approaches in the modern banking system in order to investigate the impact of self-service technology adoption techniques on customer satisfaction and loyalty. However, these three technologies consist of ATM's, Bank by phone and last one is online banking whereas, the online banking system is the most modern technology adoption among of all. They collected data through telephone surveys from customers of banks in three different states of northeast USA. Furthermore, structure equation modeling is used for data analysis. The overall results revealed that different dynamics stimulus the attitudes of the customers toward each of three technologies and vary the degrees of acceptance found that offered an explanation among consumers.

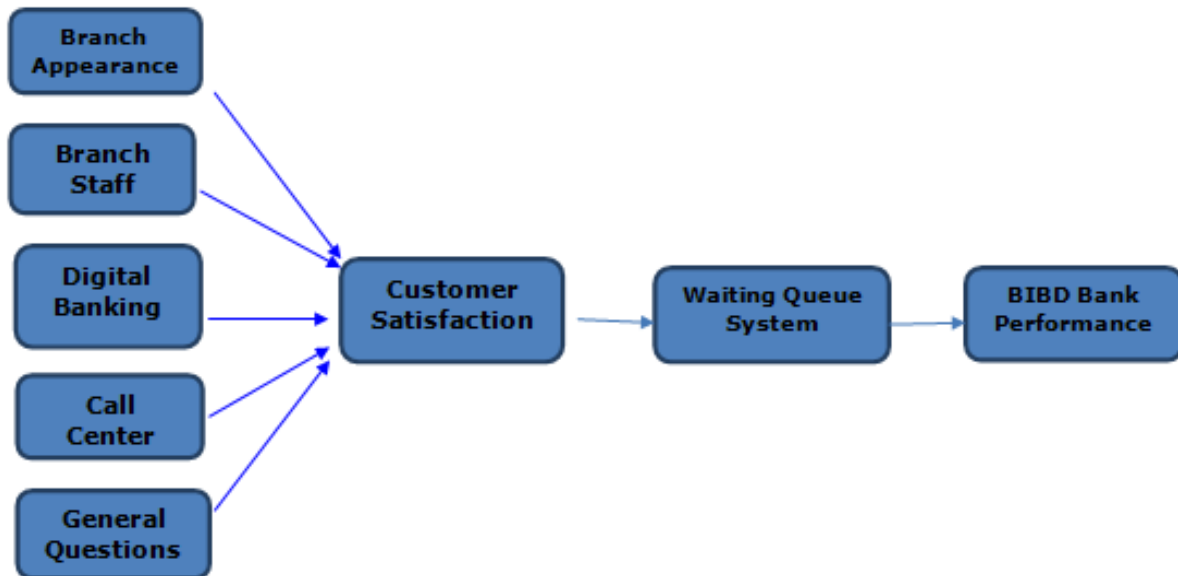
Ennew and Binks (1996) investigated the impact of service characteristics and service quality on the retention of target customers. They selected some banks and small businesses in the United Kingdom to conduct their research. The objective of their study is to motivate the stakeholders of banks and small businesses to put more investment in services departments, such as to build forever relationship with customers and innovations in services qualities. They believe that such kind of investment enhances profitability, loyalty, and retention for organizations.

Tansuhaj, Randall, and McCullough (1988) investigated that consumption and production nature services have closely compiled with marketing management activities to serve their customers in a better way. Whereas, employee-customer communication regulates a substantial part of the market offering, and consumer satisfaction is also depending on the employee's role. This strong relationship between employees and customers have a significant impact on overall organization performance, in term of repeating purchase behavior customers, the satisfaction of customers, and perceived service quality. This relation becomes stronger further, if the effectiveness of the communication effort and services qualities and efficiency of the distribution of the service depend more directly on the actions of employees of the organization (Nawaz, Kiran, Koser, et al., 2022; R. Saleem, Hussain, & Ibraheem, 2020; Tansuhaj et al., 1988).

M. S. Shabbir (2022) explained that the employee's role considers a central attracting point to develop a strong relationship with their target customers. The purpose of their study is to create a linkage between external marketing activities and Internal marketing activities. Furthermore, they took advertising, personal selling, and pricing as external marketing, while, retention, training, communication, employee recruitment, and motivation, as internal marketing activities. Their study also indicates a number of internal and external factors, which directly or indirectly affect to customer's behavior and attitude (Dai et al., 2022; Khansa Hayat, Hafeez, Bilal, & Shabbir, 2022; Khansa Hayat, Yaqub, Aslam, & Shabbir, 2022; Nawaz, Kiran, Koser, et al., 2022; Nawaz, Kiran, Shabbir, & Zamir, 2022; M. Shabbir & Rehman, 2015; Yaqoob et al., 2022). According to the Ali et al. (2022) model, the attitude and behavior of employees have a significant impact on an internal marketing program whereas, the firm's external marketing activities are directly dependent on the employee's behavior. However, external marketing program is reflected to enhance behavior and attitude of their customers.

Butt et al. (2022) provided a guideline to owners of small businesses for the promotion of their businesses. They also eliminated the hindering factors, which caused the lower growth of South African business enterprises. They used semi-structured interviews to collect the data from respondents, whereas, the nature of their study belong to qualitative, exploratory, and descriptive. They selected 30 small businesses and conducted interviews from spoke persons and the response rate is 93%. Several studies such as (Ji, Cheng, Kannaiah, & Shabbir, 2022; Liu et al., 2022; M. S. Shabbir & Wisdom, 2020; Wang et al., 2022; Wen et al., 2022; Yaqoob et al., 2022; Yu et al., 2021) concludes with these remarks that there are some lack of business acumen, funding issues, and insufficient knowledge, which creates barriers for stakeholders of small business.

Figure 2: Theoretical Framework



3. Methodology

The structured interview is used in this study to get exact information and perception from customers of Bank Islam Brunei Darussalam Berhad (BIBD) about their banking services and their response to these services. For this purpose, we select one BIBD bank branch at Bander Seri Begawan in Brunei Darussalam. The mediation regression analysis has done to evaluate the customer's preferences toward banking services. The statistical package of social sciences (SPSS) is used for data analysis whereas Brunei Darussalam is the one of richest Islamic states among OIC countries. However, this BIBD branch is the main branch in Bander city, where three ATM's and two money deposit machines are available for the customers. Furthermore, this branch is also located in the center of the city, where hundreds of people daily visit this branch for different purposes. However, our structured interview has consisted of five main different segments of questions, such as Branch Appearance, Branch Staff, Digital Banking, Call Center, and General Questions. The purpose of this structured interview is to understand the problems of customers, which they faced during their visit to the bank, and stand for a long queue to wait for their turn and inquire about their problems from the staff.

3.1 Sampling Methods

This study adopted convenience sampling, whose age was above 18 and hold a valid bank account. However, it was the only feasible substitute for the research, although convenience sampling is limited in representing the whole population. This sampling technique aims to recognize the non-random sample and existing possible for waiting for queue customers regarding their perceptions and related issues (M. Shabbir & Rehman, 2015).

It is observed that several methods are used to conduct customer interviews to understand their needs and wants and further to analyze their responses to develop a link between outcomes and existing theories (Jerry C Olson & Reynolds, 2001). Moreover this approach enables the researcher, how customers view services and products through a representation of the hierarchical system (Nawaz, Koser, Bilal, Shabbir, & Latif, 2021; H. Saleem, Shabbir, Shah, & Shah, 2021; M. S. Shabbir, 2020) and (Flint, Woodruff, & Gardial,

2002). Whenever, marketing practitioners and business managers understood these three levels of consumers' product or service knowledge to cultivate operative marketing stratagems (Jerry Corrie Olson, 2005). According to Gutman (1982) how consumers optimal the product or service empowers him to achieve his anticipated end-states with the help of the means-end theory of cognitive psychology. However, (Bai et al., 2022; Nawaz, Kiran, Koser, et al., 2022; Nawaz, Kiran, Shabbir, et al., 2022) explained three different perceptions of customers, such as consequences, attributes, and desired end-states, furthermore these representations of customer level designed for the betterment of policymakers to strategy such policies for their target customers, where they get more benefits from products and services provider by their banks. Whereas consequences pronounce the assistances that the customer originates the results of product and service consumption, while attributes designate the product or service (Arif et al., 2022; Ge et al., 2022; Li et al., 2021; Nawaz, Kiran, Koser, et al., 2022; Ozdemir & Trott, 2009; Wen et al., 2022).

3.2 Data Description

This part discusses the description of our collected data from customers of Bank Islam Brunei Darussalam Berhad (BIBD) about their banking services and their response to these services. Furthermore, this part also addresses the research objectives and provides a significant impact of these research objectives on our study. Some of the respondents are the views that the queue system is overall good and look like work is going to complete in discipline manners. However, some of the respondent's elucidations that Queue or waiting system is good if that particular bank branch have a sufficient place for their customers to adjust them in the queue line. Whereas, most of the respondent's opinions that this queue or waiting lines have distinguished among, old men and women, some of the females have their infant kids with them, some of the females have small kids with them, so BIBD must have some special arrangement for these kinds of people and facilitate then on urgent base as compared to normal or common customers.

A few customers purpose that we just took a short leave from our offices, shops or other working places for a couple of minutes to come bank, but the bank has great hustle and bustle with different customers, so we were unable to understand this condition, either we went back to our office, shops or working places or stay in the queue line and wait our turn. These customers argue that BIBD must have a separate desk to facilitate such kinds of customers. Due to online and modern digitalization technology is used by BIBD bank, a small number of foreign customers, who belongs from developing countries such as, Bangladesh, India, Indonesia, Pakistan, Philippine and some of African independent countries don't know either International language (English) or local language Bruneian or Malay. We observed in our visit at BIBD that these customers of BIBD also have a serious issue of the language barrier, as they have waited in a long queue for their turn and when they reached, they were unable to express his/her exact purpose of visit to bank representatives. Even, it is also noted that some of the foreign people bring their friends with them, to explain or translate themselves in front of BIBD representative.

4. Data Analysis

This section describes the profile of samples and their description according to different segments and characteristics. The structured interview consists of seventy-seven (77) males and one hundred three females (103), where fifty-two are single and the rest of all married under marital status. The classification of these target customers is further categorized in a different section for instance; gender, age-wise, marital status, education, income, and occupation as given in table 1.

Table 1: Sample Profile and Description

Particulars	Frequency	Percentage	Total
Gender			180
Males	77	42.7	
Females	103	57.3	
Age (Years)			180
20 or Less	26	14.4	
21-30	48	26.6	
31-40	63	35	
41-50	30	16.67	

51-60	13	7.22	
Marital Status			180
Single	52	28.88	
Married	117	65	
Divorced/separated/widowed	11	6.11	
Education			180
High School	29	16.11	
Practice Occupation Course	51	28.33	
Undergraduate Degree	54	30	
Graduate Degree	34	18.88	
PhD Degree	12	6.66	
Income (Brunei Dollars)			180
1000 or Less	44	24.44	
1001 - 2000	57	31.67	
2001 - 3000	37	20.05	
3001 - 4000	27	15	
4001 - 5000	09	5	
6000 or More	6	3.33	
Occupation			180
Government Job	66	36.66	
Private job	43	23.88	
Personal Business	21	11.66	
Students	18	10	
Others	32	17.77	

Table 2: Purpose of using Bank Services

For what purpose do you use services of this bank?					
Gender	For Saving/ Lockers	Receiving money from abroad	Employer opened the account	For availing opportunities given by your bank	Any other
Male	20%	17%	45%	15%	3%
Female	21%	16%	25%	30%	8%

Table 2 indicates that for what purpose, the customers use the BIBD branch. Where twenty (20) percent men customers used for lockers or saving perspective, (17%) for receiving money from abroad, (45%) for salary or employer opened an account, (15%) for availing opportunities given by your bank and (3%) for miscellaneous purposes. However, (21%) females customers used for lockers and saving, (16%) for the amount receiving abroad, (25%) employers have opened accounts, (30%) to avail other opportunities given by the bank, and (8%) for other purposes.

Table 3: Appearance of BIBD branch is neat& clean and orderly overall

Gender	Completely	Somehow	Little bit	Don't know
Male	30%	32%	25%	13%
Female	37%	28%	20%	15%

The response of question 3 is almost like the same from both genders in all four categories. Whereas, most of the customers show their views as agree regarding the neat & clean and overall appearance of the BIBD branch.

Table 4: BIBD branch has sufficient and comfortable seating arrangements

Gender	Yes	No	Don't know
Male	24%	71%	5%
Female	18%	76%	6%

When we ask questions regarding sufficient and comfortable seating arrangements inside the branch then both genders are disagreed and informed us that the BIBD branch does not have significant arrangements whereas, a small number of respondents agree with the question statement.

Table 5: branch has sufficient staff - Customer Representatives & Tellers for customers' needs

Gender	Yes	No	Don't know
Male	25%	66%	9%
Female	21%	65%	4%

The response of both males and females customers is not an efficient indication regarding sufficient staff and customer representatives for BIBD banks. Most of the customers are not happy with the behavior and information provider by BIBD staff whereas, some of the customers are happy with the current services of BIBD.

Table 6: BIBD branches have convenient working hours and are located at convenient locations

Gender	Completely	Somehow	Little bit	Don't know
Male	26%	36%	28%	10%
Female	33%	32%	22%	13%

The results of table 6 describe a mixed response from customers among all categories and some of them are still confused to convey their response after inquiring the above mention question.

Table 7: BIBD branch staffs are friendly and behave in a courteous manner

Gender	Completely	Somehow	Little bit	Don't know
Male	22%	39%	31%	8%
Female	36%	30%	25%	9%

The table 7 shows somehow customers are friendly and behave courteous manner, while the rest of the components indicate mix response either know a little bit or completely. While just only 8 and 9 percent of people don't know much about them respectively.

Table 8: Does BIBD online banking/channel useful?

Gender	Yes	No	Don't know
Male	39%	46%	15%
Female	29%	50%	21%

Most of the males and females customers are unable to use online banking services of BIBD properly due to several reasons, whereas, one of the common reasons is BIBD website/online system is not easily accessible. While 39 and 29 percent of both male and female customers can get benefits from the online system of banks in different dimensions.

Table 9: Mediation regression analysis for BIBD bank

Mediation regression analysis for BIBD bank						
MSMS → WQ						
Variables	Beta	Sig.	R Square	Adjusted R Square	F-Stats	ANOVA Sig.
Constant	1.514	0.023	0.313	0.237	11.04	0.001
Marketing strategies & Management	0.532	0.001				
MSMS → CS						
Constant	1.794	0.000	0.272	0.247	14.12	0.000
Marketing strategies & Management	0.485	0.000				
MSMS → WQ						
Constant	0.317	0.571	0.518	0.492	-3.16	0.068
Customer Satisfaction	0.712	0.000				
MSMS + CS → WQ						
Constant	-0.171	0.647	0.394	0.487	11.65	0.000
Marketing strategies & Management	0.562	0.000				
Customer Satisfaction	0.194	0.153				

The table 9 explains that in each relation one variable donated as constant and rest of variables are to make a perfect relation. In the first relation waiting queue is a constant and marketing strategy& management services as a variable. Furthermore, F – Test and ANOVA show a positively significant relationship between MSMS to WQ with 11.04 at 0.001 levels of significance. However, rest of three relations such as marketing strategies & management services to customer satisfaction (MSMS to CS), customer satisfaction to waiting for the queue (CS to WQ) and marketing strategies & management services with customer satisfaction to waiting for the queue (MSMS + CS). Moreover, waiting for queues toward customer satisfaction shows a negative relationship with (-3.16 and 0.068). It means that customers are not satisfied and feel uncomfortable with this long queue system inside and outside of the bank.

However, our structured interview has consisted of five main different segments of questions, such as Branch Appearance (BA), Branch Staff (BS), Digital Banking (DB), Call Center (CC), and General Questions (GQ). In the above table we have built one to one (linear relationship) relation between different variables in construct analysis, we checked the impact of different number of independent variables on dependent variable. The independent variables in regression analysis of BIBD bank comprises on Branch Appearance (BA), Branch Staff (BS), Digital Banking (DB), Call Center (CC), and General Questions (GQ) with dependent variable as waiting queue (WQ). The independent variables are statistical significant in banking services [(-0.243 & 0.27) and (-0.159 & 0.23)] and digital banking [(0.375 & 0.11) and (0.186 & 0.352) respectively. The negative results for both banking services and digital banking indicate that customers’ needs and wants are not filled by BIBD bank due to several reasons and waiting queue is one of them.

Table 10: Mediation regression analysis for Islamic banks (Construct Analysis)
Mediation regression analysis for Islamic banks (Construct Analysis)

BA + BS + DB + CC + GQ → WQ						
Variables	Beta	Sig.	R Square	Adjusted R Square	F-Stats	ANOVA Sig.
Constant	1.304	0.026	0.537	0.479	8.35	0.000
Branch Appearance	0.293	0.043				
Banking Services	-0.159	0.23				
Digital banking	0.375	0.11				
Call Centre:						
General Questions	0.494	0.001				
0.361	0.021					
BA + BS + DB + CC + GQ → CS						
Constant	1.658	0.000	0.527	0.428	7.17	0.000
Branch Appearance	0.371	0.003				
Banking Services	-0.243	0.27				
Digital banking	0.186	0.352				
Call Centre						
General Questions	0.236	0.041				
0.165	0.032					

5. Conclusion and Limitations

This study focused only on customers waiting for queue in the BIBD Bander branch and their perceptions about banking services and how to improve these services for their customers. For this purpose, this study conducts a structured interview from BIBD Bander Seri Begawan's main branch in Bander city. We have visited this branch and meet the people to get information and their views about the waiting queue system for customers inside the bank and customer satisfaction from these services. We interview 180 respondents, who visited the BIBD branch. The respondents of this study include Females, Males, which further comprises on Students, Children, Businessmen, Government and private jobholders, and personal small business holders.

The analysis of this study indicates that females participation 103 (57.3 %) is higher as compared to males, whereas, a higher factor of age belongs to the range between 31 and 40 at 35%. However, married people's participation is more 117 with 65%, as compared to the rest of the two factors in the same disciplines while, undergraduate study level leads with 54 participants at 30%. The range of income level leads from (1001 – 2000) with 47 members and 26.11 percentage. Finally, in the section of occupation, government job holders 66 with 36.67% are more as relatively compared with the rest of the positions. This study concludes with these remarks that BIBD banks must develop a segmentation system in their branches, so customers feel convenient to complete tasks to wait in a long queue because customers are assets of any bank or financial institution. The results mediation regression constructed analysis describes that all the variables are statistically significant to expect two variables such as banking services and digital banking.

Furthermore, due to time constraints this study only focuses on one branch of BIBD. The interview answer may use them in proper form and put them in SPSS or other software to better analyze and interprets these results. However, in the near future, the researcher may use two or more than two branches in the same bank or different branches in different banks. This study also used in the comparison of different cities' branches of the same bank, to understand the local culture and services performance of the bank and its impact on the net turnover of both branches. The researcher may use a semi-structured interview or other meaningful methods to conclude their studies.

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