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Evaluating Customer Satisfaction and Financial Benefits of Integrated Islami Banking Services in Bangladesh

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Abstract: This study examines customer satisfaction and perceived financial benefits of integrated Islami banking services in Bangladesh using the Customer Perceived Value Theory. A quantitative research design was employed, and data were collected from 400 customers through a structured questionnaire. The data were analyzed using descriptive statistics, Pearson correlation, one-sample t-tests, and Bayesian posterior distribution analysis. The findings reveal that customers perceive significant financial benefits from integrated banking services, particularly in terms of financial convenience, time savings, cost savings, and transaction efficiency ($p < 0.001$). Security and trust emerged as the most influential factors affecting customer satisfaction, followed by Shariah compliance, accessibility, ease of use, and digital service quality. However, service quality, banking speed, reliability, integrated banking usage, and channel integration effectiveness showed weak and statistically insignificant relationships with overall customer satisfaction and digital customer engagement. The study concludes that customer satisfaction depends on a combination of security, ethical values, and digital service quality. The findings provide practical insights for Islamic banks to strengthen customer-centered digital banking strategies and improve long-term customer satisfaction and loyalty.

Keywords: Integrated Islamic Banking; Customer Satisfaction; Financial Benefits; Digital Banking Services; Shariah Compliance.

INTRODUCTION

Digital transformation essentially enriches the performance of commercial banks. All three digital transformation capabilities, namely technological adaptation, competitive positioning, and strategic positioning positively and significantly affect perceived bank performance Competitive positioning is the most important, followed by technological adaptation and strategic positioning (Ali Alqararah *et al*., 2025). Banking in the world is undergoing a massive transformation from branch-based banking systems to an integrated Technology-driven model. Banking has seen different ages and now with advanced digital technologies like fintech, AI, blockchain, Cloud computing & Mobile platforms that dominate our financial services providing center stage for higher speed delivery of more efficient & customized financial services. With the brevity, banking of present and near future has been found in an interconnected digital ecosystem governed by automation, utilization of data, collaboration between human machine throughout methods like Banking 5.0 Foundry era (Gaviyau & Godi, 2025). In banking context, the Islamic banking services are influenced by four main factors: ethical responsibility, religious value, utility, and security. The three dimensions have a positive effect on customer perception, ethical responsibility and religious value significantly affected the consumer perception while security is positively affect with the strongest mean which means that safety and trust in banking transactions are most important for customers. This satisfaction, in turn, is important for creating favourable word of mouth (WOM), preferring to promote Islamic banking services with others and continue using it yourself (Rahman *et al*., 2023). Customer satisfaction is considered a major success factor of banking, because it not only indicates how well a bank meets customer expectations, but supports continued use and loyalty. This means that first of all, people need dependable, responsive and effective banking services because service quality plays a big role for customer satisfaction. trust and security are the major factors for high satisfaction; a consumer is more likely to use e-banking services when the fear of personal information and financial data protection exists (Bashir *et al*., 2023). The rapid growth of Islamic banking is fueled by stronger ethical aspect, profit-sharing features and consumer confidence. Islamic finance differs from conventional banking because it emphasizes risk-sharing, profit–loss sharing, and prohibits interest (Riba). This foundation of ethics makes Islamic banking look socially responsible, which has played a significant role in its growing acceptance and proliferation worldwide. One important fact that clients connect with Islamic monetary establishments is their excessive ethical and moral requirements which inspire trust among buyers and

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make them stick to those banks (Tuqan *et al*., 2024). Integrated banking integrates conventional banking with other channels of payment systems such as mobile banking, internet banking services, digital payment system, ATMs, and agent banking to offer fast, convenient and affordable minimum financial service. integration has played a pivotal role in driving financial inclusion by extending access to banking services for unbanked and under-banked, facilitating low-cost transactions, savings, payments and credit access. Even then, restricted digital literacy digital illiteracy, gaps in internet access and safety threats continue to impede full implementation (Akanfe *et al*., 2025). By facilitating the movement of customers, goods and information across physical and digital touchpoints; integration improves customer ease of access; convenience & efficiency providing consistent information across all channels, flexible fulfilment of orders and cross-channel customer support. These functions cut-down search exertion and deal unpredictability while enhancing customers cognitive, affective and service experience (Balbín Buckley & Marquina Feldman, 2024). The advances were evident in offering mobile banking, digital payments, digital wallets, biometric authentication and online banking channels to Islamic banks which have been defined as key components of digital Islamic financial services. All these developments have made banking more comfortable, speedy and secure for clients, especially during COVID-19 phase where contactless offerings popped up as a need of the hour. The banks have also focused on operational efficiency and improved access to customers, developed a data-security awareness framework, and enhanced their capability for competition against fintechs as well as traditional banks. According to the paper, their digital transformation is still underway and has not been fully realized (Desky & Maulina, 2022). As integrated banking service is spreading swiftly, the main aim of the objective is to examine how integrated Islami banking services influence customer satisfaction and financial performance in the banking sector of Bangladesh.

LITERATURE REVIEW

Rahman *et al*., (2023) stated that integrated Islamic banking services substantially contribute to customers' satisfaction with the key determinants being security, ethical-social responsibility, and compliance with religious values. Of these, the largest positive impact on customer perceptions came from security functions, followed by ethical responsibility and religious beliefs. Positive perceptions led to much higher customer satisfaction, which resulted in positive word-of-mouth recommendations. The empirical results suggest that combined Islamic banking services with elements of financial service and ethical, religious, not to mention security integrated digital banking, are effective in bringing improved customer satisfaction and enhanced loyalty. Aladwani *et al*., (2024) said that Islamic internet banking during COVID-19 pandemic and customer satisfaction is influenced mainly by the quality of digital banking services according to the study. Among all the six service dimensions investigated, efficiency and empathy showed a significantly positive effect on customer satisfaction showing customers' preference towards fast, convenient and user-friendly services as well as personalized care and support. On other side, poor reliability, weak responsiveness, low online service and ineffective complaint handling negatively affected customer satisfaction alluding to the consumers' frustration with system breakdowns, delayed responses, technical issues during COVID-19 pandemic and poorly managed complaints. Another study by Al Imran *et al*., (2024) found that the main determinants of customer satisfaction in Islamic banking are Shariah compliance, service quality, product diversification and digital banking services. Ethical and transparent banking is of high importance to customers, while the strongest service quality dimension contributing to satisfaction and loyalty are reliability, responsiveness, and empathy. The results also reflect an increasing shift for bundled services, specifically around mobile and online banking among younger customers. Moreover, customers are demanding more innovative and customized Islamic finance products as well as higher transparency in terms of profit-sharing arrangements, which impact the overall aspects of their banking services. Ahmed *et al*., (2022) stated that shariah principles are significantly positively associated with the banks' service quality and overall satisfaction. The findings also revealed a positive effect of service quality on customer satisfaction and partially mediates the relationship between Shariah compliance and customer satisfaction, which means that if banks provide their banking services under the provisions of Islam (Sharia), it will improve customer satisfaction directly and Indirectly by providing better service quality. In summary, the results indicate that Islamic banks should combine strict

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Shariah compliance with high-quality customer service to increase customer satisfaction and create sustainable competitive advantage within Bangladesh's Islamic banking industry. Customer satisfaction in Islamic banking has been widely studied that could be related to service quality, digital banking efficiency, security, Shariah compliance and customer loyalty. Nevertheless, little has been known about the value created by consolidated Islamic banking services from customers perceived financial benefits. Prior literature has primarily focused on the outcomes of satisfaction but has not adequately considered how integrated banking services create cost efficiency, timeliness, transaction convenience or any other benefits experienced by customers in relation to their overall financial integrity.

Moreover, previous research broadly assumed a direct link between higher service quality, availability of easier digital channels and banking integration to customer satisfaction and engagement. But there has been a lack of suitable exploration of the collective impact of the different dimensions of satisfaction such as security, trust, Shariah compliance, accessibility and digital service quality. Similarly, studies regarding whether greater use of integrated banking channels and better channel integration lead to increased customer engagement have limited evidence.

In addition, few studies have compared the relative importance of different factors on customer satisfaction within the same integrated Islamic banking framework. Hence, this study fills these voids by giving a comprehensive evaluation of integrated Islamic banking practices in Bangladesh using customer satisfaction as dependent variable, perceived financial benefits and key driving factors behind the satisfaction with integrated banking services used as independent variables followed by the integration use to determine how it works as a mediating construct for Customer engagement. The results yield significant managerial implications in terms of how Islamic banks can improve customer value, enhance their service strategies, and achieve sustainable growth in the new digital banking environment.

Objectives

Based on the background the objectives of the study are:

1. To evaluate the level of customer satisfaction with integrated Islami banking services in Bangladesh.
2. To assess the financial benefits perceived by customers from using integrated Islami banking services.
3. To identify the key factors influencing customer satisfaction and perceived financial benefits of integrated Islami banking services.
4. To examine the relationship between integrated Islami banking services, customer satisfaction, and perceived financial benefits

Theoretical Framework

This research is based on the Customer Perceived Value Theory by Zeithaml (1988), which states that customers use a comparison between a service and the costs incurred in them. Such sacrifices could be in the form of money, time, effort, risk or inconvenience. In cases where the benefits of a service dwarf these sacrifices, customers generally feel more value and satisfaction from it.This theory is reviewed in a context which is suitable for this study, since it reviews integrated Islami banking services consisting of traditional branch banking accompanied by digital channels such as mobile banking, internet banking, ATM services, fund transfers and other Shariah-compliance products available as alternatives to the conventional financial system in Bangladesh. Customers weigh these features for the integrated services on of ease of access, interoperability with other uses, reliability, speed of transaction processing, safety, cost savings and faithfulness to Shariah principles. In this research, dependent variables are customer satisfaction and perceived value/financial benefits, whereas the independent variable is integrated Islami banking services. Integrated banking systems are projected to enhance customer satisfaction by offering seamless, easy and safe banking services. Simultaneously, these services can also help bring financial gains by way of reduction in transaction costs, savings in travel time, better access to banking facilities and better financial management.

The use of Customer Perceived Value Theory is appropriate in explaining how integrated Islami banking services are assessed among customers. When customers consider these services useful, convenient, secure and cost-effective as well as Shariah-compliant, they are more likely to report better satisfaction and perceived financial benefit. Thus, the theory provides a foundation for investigating linkages of integrated Islami banking services to customer satisfaction and financial benefits perception in the Bangladesh context.

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Research Methodology

For this study, customer satisfaction and perceived financial benefits of Integrated Islami banking services were examined among the customers of Bangladesh using quantitative research design. A sample of 400 Islami bank customers were interviewed, by a structured questionnaire consisting of demographic details and five-point Likert scale items. Respondents were selected among respondents with an experience of integrated banking services (Mobile Banking, internet banking, ATM Services and digital payment facilities) using Convenience sampling technique. The SPSS was used to code and analyze the obtained data. Descriptive statistics were used to summarize the respondents demographics. Pearson correlation analysis was performed to explore relationships between key study variables, and a series of one-sample t-tests were used to assess customers' perceptions of financial benefits. Also, the major factors of customer satisfaction were identified from Bayesian posterior analysis. The theoretical framework for the study was the Customer Perceived Value Theory, which informed how to interpret these findings.

RESULTS

Demographic Information

Demographic characteristics of the study respondents (N = 400) are summarized in Table 1. Table 1 shows the distributions of participants with demographic information, such as age, gender, education level and only household monthly income for an overview of sample socioeconomic background.

Table 1: Demographic Information

		Frequency	Percentage
Age	20-30 years	100	25%
	31-40 years	100	25%
	41-50 years	100	25%
	Above 51+ years	100	25%
Gender	Female	178	44.5%
	Male	222	55./5%
Education Level	SSC (Secondary)	99	24.8%
	HSC (Higher Secondary)	79	19.8%
	Undergraduate	38	9.5%
	Graduate	184	46%
Monthly Income	Below 10000	71	17.8%
	10000-30000	171	42.8%
	31000- Above 50000	158	39.5%

Table 1 Distribution socio-demographic characteristics of the respondents (n = 400): Age, Gender, Educational level and Monthly income. In terms of age distribution, the respondents were evenly divided along all age groups. For each category such as 20–30 years, 31–40 years, 41–50 years and above 51 years, n=100 respondents (25%). This suggests that the research had a proportionate number of respondents of all ages. As for the gender composition of the sample, there were 222 male respondents (55.5%) and 178 female respondents (44.5%) While both sexes were included, slightly more men than women filled out the survey. In terms of highest level of education, most respondents were undergraduates236 (59%) despite the fact that they did not graduate. After that came SSC-level education (99 respondents, 24. 8 %), and HSC-level education (79 respondents, 19.8 %). A smaller fraction of respondents had a bachelor's degree (38 respondents, 9.5%). The results showed that the majority of respondents provided details for education higher than High School.

With reference to the monthly income distribution, the highest number of respondents was found in the group with the monthly income level 10,000–30,000 (171 responses, 42.8%), and this was followed by those who have an income of a monthly level of 31,000 and above (158 responses, 39.5%). In a less number, workers under 10,000 per month (71 respondents)/ (17.8%) This means most respondents fell into the middle- and high-income groups. In general, these match quite well with the respondent population demography on age, gender got a bit more males than females in the sample (58%) and educational level tend to be slightly educated than actual US census data but at least 60% of our respondents had an income this agrees better with most consumer acceptance

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studies which aggregate everything just honeycombed histogram reacts pretty well to send return: High-low-moderate monthly income.

Customer Satisfaction with Islamic Banking Service

The results of the Pearson correlation analysis on service quality satisfaction, speed of banking services, reliability of service delivery and overall banking experience satisfaction is shown in Table 2. The analysis measures the associations among these critical banking service variables and the direction of their associations with 400 respondents.

Table 2: Pearson Correlation Matrix of Overall Banking Experience Satisfaction

		Service Quality Satisfaction	**Speed of Banking Services**	**Reliability of Service Delivery**	**Overall Banking Experience Satisfaction**
Service Quality Satisfaction	Pearson Correlation	1	.039	-.001	-.034
	Sig. (2-tailed)		.439	.988	.501
	N	400	400	400	400
Speed of Banking Services	Pearson Correlation	.039	1	-.013	.048
	Sig. (2-tailed)	.439		.799	.340
	N	400	400	400	400
Reliability of Service Delivery	Pearson Correlation	-.001	-.013	1	.065
	Sig. (2-tailed)	.988	.799		.197
	N	400	400	400	400
Overall Banking Experience Satisfaction	Pearson Correlation	-.034	.048	.065	1
	Sig. (2-tailed)	.501	.340	.197	
	N	400	400	400	400

A total of 400 respondents were administered a survey to investigate the association among service quality satisfaction, speed of banking services, reliability of service delivery and overall banking experience satisfaction along with Pearson correlation analysis. All relationships were found to be very weak and statistically non-significant, {($p > 0.05$)}. There was a weak positive relationship of service quality satisfaction with speed of banking services ($r = 0.039$, $p = 0.439$); a negligible relationship with reliability ($r = -0.001$, $p = 0.988$) and overall satisfaction ($r = -0.034$, $p = 0.501$). Also, both speed of banking services ($r = 0.048$, $p = 0.340$) and reliability ($r = 0.065$, $p = 0.197$) were not significantly associated with overall banking experience satisfaction score either. These results show that there was limited effect of individual service dimensions on overall customer satisfaction in this study.

These subjects differ from those in previous studies that discovered significant positive links between the attributes of service quality and customer satisfaction. Rahman *et al*. (2023) and Al Imran *et al*. (2023) found that service quality, reliability, security and digital banking services positively influence customer satisfaction towards Islamic banking. Similarly, Aladwani *et al*. (2024) led to the discovery that the efficiency and reliability of digital banking services positively influences customer satisfaction (Ismail & Fadah, 2024). But at the present low level of relationships, Islamic banking customers in Bangladesh may be less evaluating satisfaction on single service attributes only which can be hedged by mutually beneficial functional and nonfunctional factors like security, Shariah compliance (ets)], trust and financial convenience. This corroborates with the findings of Rahman *et al*. who highlighted security and ethical values as core customer satisfaction drivers in Islamic banking (2023).

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Financial Benefits of Integrated Islamic Bank Services

Table 3 presents the summary of the one-sample t test for perceived financial benefits in their integrated banking services. The analysis considers how respondents view cost savings, time saving, efficiency of transactions, and how it is a financial convenience for them.

Table 3: One-Sample t-Test Results for Perceived Banking Services

	Test Value = 0					
	t	df	**Sig. (2-tailed)**	**Mean Difference**	**95% Confidence Interval of the Difference**	
					Lower	**Upper**
Perceived Cost Saving Benefit	67.574	399	.000	3.758	3.65	3.87
Perceived Time Saving Benefit	67.434	399	.000	3.770	3.66	3.88
Financial Transaction Efficiency	63.837	399	.000	3.668	3.55	3.78
Perceived Financial Convenience	70.485	399	.000	3.813	3.71	3.92

Data of 400 respondents were employed to analyse it using the one-sample t-test designed for evaluating customer perception of financial benefits from integrated Islamic bank services. The analysis reveal that all constructs of financial benefits were significantly ($p < 0.001$) and implies customers believe strong financial advantageous value of integrated banking service. Of the examined dimensions, perceived financial convenience had largest mean difference (Mean Difference = 3.813, t=70.485, p<0.001), followed by perceived time-saving benefit (Mean Difference = 3.770, t=67.434, p<0.001) and perceived cost-saving benefit (Mean Difference = 3.758, t=67.574, p<0.001). One of the areas with the most positive perception was financial transaction efficiency (Mean Difference 3.668; t = 63.837; p < 0.001). The 95% confidence intervals of all the variables were above zero, concluding the respondents always perceived financial benefits from integrated Islamic banking services. The robust perception of financial convenience and time-saving benefits in the current study resonates well with Rahman *et al*. (2023), various features such as security, accessibility and integrated Islamic banking functionalities are found to highly affect customer satisfaction and loyalty.

Key Factors of Customer Satisfaction

The posterior distribution characterization of one-sample means for respondents on their perceptions about integrated banking service quality is shown in Table 4. The analysis summarizes the posterior mode, mean, variance and 95% credible intervals of four key dimensions such as security and trust, perception on Shariah compliance, digital service quality, accessibility and ease-of-use.

Table 4: Posterior Distribution Characterization of Integrated Banking Service Quality

	N	**Posterior**			**95% Credible Interval**	
		Mode	**Mean**	**Variance**	**Lower Bound**	**Upper Bound**
Security and Trust	400	3.81	3.81	.003	3.71	3.92
Shariah Compliance Perception	400	3.80	3.80	.003	3.69	3.91
Digital Service Quality	400	3.77	3.77	.003	3.67	3.88
Accessibility and Ease of Use	400	3.78	3.78	.003	3.67	3.89
Prior on Variance: Diffuse. Prior on Mean: Diffuse.						

An analysis of the posterior distribution was employed in order to identify important determinants in explaining customer satisfaction related to integrated Islamic banking services among 400 respondents. The findings shows that the mean scores of all related factors are high, which reflects positively on customer perception. Security and Trust had the highest mean value (Mean = 3.81; 95% Credible Interval: 3.71–3.92) reflecting that as regards banking services, customers rely on secure and trustworthy firms the most as a factor influencing satisfaction accordingly to our prior assumption. At second position was Shariah Compliance Perception

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(Mean = 3.80; 95% Credible Interval: 3.69–3.91), followed by Accessibility and Ease of Use (Mean = 3.78; 95% Credible Interval: 3.67–3.89) and Quality of Digital Services (Medium = 3.77; 95% Credible interval: 3.67-3.88). As the variance value across all respondents for each factor was found to be low (0,003) it shows no variation in responses. In conclusion, the study shows clearly that the most significant factors contributing to customer satisfaction of integrated Islamic banking services are security, religious compliance, accessibility and digital service quality.

The findings are also consistent with previous studies showing the significant roles that security, Shariah compliance and digital service quality structure in Islamic banking satisfaction. Rahman *et al*. Security, ethical responsibility and religious values dominate customer perception and satisfaction of integrated Islamic banking services by (2023). Similarly, Al Imran *et al*. (2024), Shariah compliance, service quality, and digital banking facilities significantly determine customer satisfaction and loyalty.

Relationship in Integrated Islamic Bank Services

Table 5 shows the summary of Pearson correlation coefficients for integrated banking usage, channel integration effectiveness, service interaction quality and customer engagement in digital banking. The analysis offers an overview of the association between these variables in the respondents in this study.

Table 5: Correlation Analysis of Key Dimensions of Integrated Banking Services

		Integrated Banking Usage Level	Channel Integration Effectiveness	Service Interaction Quality	Customer Engagement Digital Banking
Integrated Banking Usage Level	Pearson Correlation	1	-.076	-.052	.054
	Sig. (2-tailed)		.128	.302	.280
	N	400	400	400	400
Channel Integration Effectiveness	Pearson Correlation	-.076	1	-.001	.063
	Sig. (2-tailed)	.128		.985	.209
	N	400	400	400	400
Service Interaction Quality	Pearson Correlation	-.052	-.001	1	.063
	Sig. (2-tailed)	.302	.985		.209
	N	400	400	400	400
Customer Engagement Digital Banking	Pearson Correlation	.054	.063	.063	1
	Sig. (2-tailed)	.280	.209	.209	
	N	400	400	400	400

Among 400 respondents, the relationships among integrated banking use level, channel integration effectiveness, service interaction quality and customer engagement in digital banking were examined using the Pearson correlation analysis. Overall, the results suggested that all relationships between variables were weak and not significant ($p > 0.05$). Weak negative relationships between integrated banking usage level and channel integration effectiveness ($r = -0.076$, $p = 0.128$) and service interaction quality ($r = -0.052$, $p = 0.302$), and a weak positive relationship between customer engagement in digital banking were found ($r = 0.054$, $p = 0.280$). There was also no significant correlation between service interaction quality and customer engagement ($r = 0.063$, $p = 0.209$). The results imply that respondents' use of integrated banking, effectiveness of the channel, and quality of service interactions actually had little effect on customer engagement. The results stand in contrast to previous studies that have found stronger positive associations between integrated offering and customer satisfaction. Rahman *et al*. (2023) the integrated Islamic banking services have a positive effect on customer satisfaction and cause satisfaction to create Loyalty customers and influence other word of mouth found. Similarly, Al Imran *et al*. (2024) found that Islamic banking customers in Pakistan put a positive relationship between the digital banking services, service quality, reliability and Shariah compliance on customer satisfaction and

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loyalty. Furthermore, Aladwani *et al*. (2024) found that Islamic digital banks' customer satisfaction is greatly enhanced by efficiency and empathy, but poor reliability and service provision lead to lower customer adoption. On the other hand, the insignificant correlations obtained in this study can indicate that customers do not perceive integrated banking use and channel performance as direct drivers of engagement;

FINDINGS

The core findings are stated below:

- The results of the correlation analysis revealed that service quality, banking speed, and reliability had very low correlations for overall ($p > 0.05$) banking experience satisfaction; meaning customers evaluate Islamic banking satisfaction on a multi-combined factors approach rather than single service dimensions' approach based on one methods alone.
- Respondents expressed significantly positive perceptions regarding cost saving, time saving, transaction efficiency and financial convenience as revealed by the one-sample t-test ($p < 0.001$). Of these benefits, financial convenience was the most valued, followed by time savings.
- Based on the posterior distribution analysis, security and trust had the highest mean score (3.81), followed by Shariah compliance perception (3.80), which demonstrates that customers value safe and ethical services.
- On the other hand, customers also had positive perceptions regarding accessibility and ease of use (mean = 3.78) as well as digital service quality (mean = 3.77).
- Correlation analysis showed that integrated banking usage, channel integration effectiveness, service interaction quality, and digital banking engagement had no significant associations ($p > 0.05$), suggesting that service integration alone may not directly increase customer engagement without improving trust, security, and service value.

Recommendations

Based on the findings the recommendations are given below:

- ➢ Since service quality, speed, and reliability alone showed weak relationships with overall satisfaction, banks should integrate multiple dimensions such as security, trust, Shariah compliance, convenience, and personalized customer support to enhance overall customer experience.
- ➢ As customers highly valued financial convenience, time savings, and cost reduction, Islamic banks should improve mobile banking, online transaction systems, digital payment facilities, and automated services to provide faster and more efficient financial solutions.
- ➢ Since security and trust received the highest importance among satisfaction factors, banks should invest in advanced cybersecurity measures, secure authentication systems, data protection mechanisms, and transparent communication regarding transaction safety.
- ➢ The high importance of Shariah compliance perception indicates that customers consider ethical and religious principles as key factors in satisfaction. Therefore, banks should ensure transparent Shariah governance, communicate compliance practices effectively, and introduce more Shariah-based financial products.
- ➢ Since integrated banking usage and channel effectiveness did not significantly influence customer engagement, banks should focus on personalized services, customer education, loyalty programs, responsive support systems, and value-added digital experiences to build stronger long-term relationships with customers.

Limitations

This study has some limitations. First, the research was based on a cross-sectional survey that collects customer perceptions at one point in time and may not show what satisfaction looks like over time. At number two, responses were from self-reported questionnaires so there is possible personal bias involved. Third, the findings may not be applied to all Islamic banking customers in Bangladesh due to its small sample size and respondent selection. Thirdly, the research did not examine other factors which may be related to integrated Islamic banking services adoption such as customer loyalty, digital literacy and institutional performance but are outside of the selected evaluative framework.

CONCLUSION

Customer satisfaction and perceived financial benefits of integrated Islamic banking services in Bangladesh. We find that customers tend to prefer integrated Islamic banking services especially with regard to financial, time savings, cost reduction and transaction convenience. In the one-sample t-test, all financial benefit dimensions were

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significantly appreciated by customers, and financial convenience was identified as the main benefit. In contrast, the individual service dimensions of service quality, banking speed and reliability had weak relationships with overall satisfaction; therefore, customer satisfaction is a multi-dimensional construct rather than dictated by one particular service attribute. In fact, security and trust, how Shariah compliant the products were perceived to be, accessibility and digital service quality were identified as the most important key drivers for customer satisfaction among others. Multi-dimensional integrated banking usage and channel integration effectiveness were also not strongly correlated to engagement with digital banking services, which suggests that perhaps service integration is not enough drive customer engagement. Hence, Islamic banks in case of Bangladesh need to more emphasis on enhancing security, sustainable Shariah compliance, developing digital platforms and customer centered services for sustainable satisfaction & loyalty. However, integrated Islamic banking services are such things which expect to improve customer experience and help satisfy the future demands of Islamic banking in Bangladesh.

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