

Using Customer Satisfaction to Help Achieve Sustainable Development Goals in the Islamic Economy: A Quantitative Case Study from Amman, Jordan

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Abstract : Social justice outcomes, derived from customer satisfaction, serve as a main pathway and conduit for achieving Sustainable Development Goals (SDGs) because they prompt democratizing and socially-inclusive effects that are consistent with Islamic economic values. This paper argues that achieving higher levels of social justice and the SDGs is possible only through the realization of Islamic banking and finance customer satisfaction that aligns with Islamic values in the tradition of the Shari'a (or Islamic law). Through this key manifestation of Shari'a in the banks, social justice aims of achieving SDGs become possible. This paper utilizes a case study of a large-scale survey (N=127) comparing customer satisfaction between a conventional and an Islamic bank in Amman, Jordan. Based on a series of linear regressions, the statistically-significant findings suggest that when overall customer satisfaction is high, customers are more likely to become empowered citizens demanding inclusive, quality services and corruption-free management, as well as attribute their experiences to the Islamic nature of the financial endeavors. Social justice interests and expectations increase (and SDGs are more likely met) when a customer has high levels of satisfaction. The paper concludes with policy recommendations for Islamic financial institutions that enhance customer service experiences for better achieving the social justice aims of the Islamic economy and SDGs, including transparency in transactions, exemplary customer service and follow up, and attending to Islamic values in the aesthetics of bank.

Keywords : customer satisfaction, Islamic economy, social justice, sustainable development goals

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