

References

A: Books:

- Cooper & Schindler, "Business Research Methods: second European edition" 2008, p562
- Donald R. Cooper & Pamela S. Schindler, "Business Research Methods", 10th edition, McGraw Hill International Edition, 2008.
- Hinton; "SPSS Explained", (2004), E-book, www.eBookstore.tandf.co.uk.
- Uma Sekaran, "Research Methods for Managers: A skill-building Approach", Fourth Edition, John Wiley and Sons, 2003.

B: Journals

- Abdultef Ali and Ali Saifan, (January 2012). "A Study of Internet Usage Differences between Arab and Non-Arab Students: A Case of UUM Postgraduate Students." International Journal of Academic Research in Progressive Education and Development", Vol. 1(1).
- Ahmad Jamal, (2002). "Customer Satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking." International journal of Bank Marketing 20(4): 15.
- Alafi, (January 2010)." Factors associated with Customer Satisfaction in, and Financial Performance of, financial institutions: A Case study of Islamic and conventional banks in Jordan" PhD, University of the Sunshine Coast.

- Albert Caruana Department of Marketing, Msida, Malta, Arthur H. Money, Greenlands, UK, et al. (2000). "Service quality and satisfaction - the moderating role of value." European Journal of Marketing, 34(11/12): pp. 1338-1352.
- Barbara Culiberg, (2010). "Identifying service quality dimensions as antecedents to customer satisfaction in retail banking". Economic and business review, 12(3), 16.
- Baskerville, Cavallari, M., Hjort-madsen, K., Pries-heje, J., Sorrentino, M., & Virili, F. (2005). "Extensible Architectures: The Strategic Value of Service-Oriented Architecture in Banking" Paper presented at the European Conference on Information Systems.
- Bhagat, & Williams, (2008). "Understanding gender differences in professional service relationships" Journal of Consumer Marketing, 25(1), 16-22.
- Bolton & Drew (1991). "A Multistage Model of Customers' Assessments of Service Quality and Value" Journal of Consumer Research, 17(4).
- Brady and Robertson (1999). "An exploratory study of service value in the USA and Ecuador" International Journal of Service Industry Management 10(5): 469-486
- Brown, Cowles, et al. (1996). "Service recovery: its value and limitations as a retail strategy." International Journal of Service Industry Management 7(5): 32-46.
- Chaffai and Dietsch (2007) Middle East and North Africa banking technology and efficiency: An international comparison." ASSA, annual meeting, January 4-7 Chicago.

- Christopher Gan, Mike Clemes, Jing Wei. (2011), “An empirical analysis of New Zealand bank customers’ satisfaction” Banks and Bank Systems, Volume 6, Issue 3, 2011.
- Cronin, Brady, Brand & Shemwell, (1997). “A cross-sectional test of the effect and conceptualization of service value” Journal of Services Marketing, 11(6), 375-391.
- Urban and Pratt, (2000) "Perceptions of banking services in the wake of bank mergers: an empirical study", Journal of Services Marketing, Vol. 14 Iss: 2, pp.118 – 131
- Dehghan, Zenouzi, et al. (2011). "An Investigation on the Relationship between Service Quality and Customer Satisfaction: In the Case of CCG CO." International Business Research 5(1).
- Enquist, Bo Sebhatu, Samuel Petros. (2007).” Values-based service quality for sustainable business” Managing Service Quality, 17(4), 385-403.
- G.S Sureshchandar , Anantharaman. (2002). “The relationship between service quality and customer satisfaction- a factor of specific approach”. Journal of service marketing, 16(4).
- Ganguli, and Roy (2011). "Generic technology-based service quality dimensions in banking: Impact on customer satisfaction and loyalty." International journal of Bank Marketing 29(2): 168-189.
- Geetika, (2010). "Determinants of Customer Satisfaction on Service Quality: A Study of Railway Platforms in India." Journal of Public Transportation 13(1): 17.
- Hamed Mohamed El Nagar (December 2011). “A comparison of banking behavior of Islamic bank customer some evidence from Egypt and the Kingdom

of Saudi Arabia (KSA).” International Journal of Economics & Financial Studies, 1(1), 14.

- Hart, Rampersad, Lopez and Petroski (2008). “Ethnicity and the Balanced Scorecard’s Customer Perspective: The Case of Higher Education”. Journal of Applied Business and Economics.
- Hayat Muhammad Awan, Khuram Shahzad Bukhari, , Anam Iqbal, (2011). "Service quality and customer satisfaction in banking sector: comparative study of conventional & Islamic banks in Pakistan." Emerald - Journal of Islamic Marketing 2(3): 17.
- Hazlina Abdul Kadir (February 2011). “Impacts of service quality on customer satisfaction: Study of Online banking and ATM services in Malaysia.” International Journal of Trade, Economics and Finance, 2(1).
- Heinonen, and Strandvik (2005). "Communication as an element of service value." International Journal of Service Industry Management 16(2): 186-198.
- Homann, and Rill, et al. (2004). "Flexible value structures in banking." Communications of the ACM 47(5): 34-36.
- Hossain, M. and S. Leo (2009). "Customer perception on service quality in retail banking in Middle East: the case of Qatar." International Journal of Islamic and Middle Eastern Finance and Management 2(4): 338-350.
- Iacobucci, and Ostrom (1993). "Gender Differences in the Impact of Core and Relational Aspects of Services on the Evaluation of Service Encounters." Journal of Consumer Psychology 2(3): 257-286.

- Iacobucci, and Ostrom, et al. (1995). "Distinguishing Service Quality and Customer Satisfaction: The Voice of the Consumer." Journal of Consumer Psychology 4(3): 277-303.
- J. Joseph Cronin, Michael K. Brady, Richard R. Brand, Roscoe Hightower and Donald J. Shemwell. (1997).” A cross-sectional test of the effect and conceptualization of service value”. The journal of services marketing, vol. 11 no. 6 pp. 375-391.
- J. Joseph Cronin, Michael k. Brady, and Hult. (2000). “Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments”. Journal of Retailing, 76(2), 26.
- James L. Heskett, Gary W. Loveman, W. Earl Sasser, and Leonard A. Schlesinger (March - April 1994). "Putting the service-profit chain in work." Harvard Business Review: 12.
- Justin O’Sullivan and Arthur Hofstede. (2005). “The Price of Services” ICSOC, 6.
- K.Panda (2001). "Service Quality Value Alignment through Internal Customer Orientation in Financial Services – An Exploratory Study in Indian Banks." 16.
- Kadir (4 June 2011). “The impact of perceived value dimension on satisfaction and behavior intention: Young-adult consumers in banking industry”. African Journal of Business Management, 5(11), 13.
- Rehman, (May 2010). "Customer satisfaction and awareness of Islamic banking system in Pakistan." African Journal of Business Management 4 (5): 662-671.

- Khairi Obaid Al-Zubaidi, "Arab Postgraduate Students in Malaysia: Identifying and overcoming the cultural and language barriers". Arab World English Journal, 1(1), 107-129.
- Khaled al-hashash, (2008). "Bank's customer satisfaction in Kuwait: an exploratory study". MBA, Open University of Malaysia (OUM), Bahrain Branch.
- Khaled Khalaf Alafi, (January 2010). "Factors associated with Customer Satisfaction in, and Financial Performance of, financial institutions: A Case study of Islamic and conventional banks in Jordan." [Thesis] 230.
- Lăcrămioara Radomir, Wilson & Scridon, (2011). "Improving bank quality dimensions to increase customer satisfaction" University of Craiova, Faculty of Economics and Business Administration, Management and Marketing Journal, 23.
- Laura Kozloski Hart, Jose Lopez, Michael Petroski. "Ethnicity and the Balanced Scorecard's Customer Perspective: The Case of Higher Education." Journal of Applied Business and Economics
- Lee and S. Ullah (2011). "Customers' attitude toward Islamic banking in Pakistan." International Journal of Islamic and Middle Eastern Finance and Management 4(2): 131-145.
- Loo, M. (2010). "Attitudes and Perceptions towards Islamic Banking among Muslims and Non-Muslims in Malaysia: Implications for Marketing to Baby Boomers and X-Generation" International Journal of Arts and Sciences, 3(13), 453-485.
- Mamunur Rashid, (June 2009). "Customer Demographics Affecting Bank Selection Criteria, Preference, and Market Segmentation: Study on Domestic

Islamic Banks in Bangladesh”. International Journal of Business and Management (IJBM), 4(6).

- McMullan, (2005). "Service Quality vs. Price: The Moderating Role of Customer Loyalty." Journal of Customer Behavior 4(3): 425-444.
- Mehdi Fathollahzadeh, Mohammad Safari Kahreh (2011). "Designing a New Model for Determining Customer Value: Satisfaction and Loyalty towards Banking Sector of Iran." European Journal of Economics, Finance and Administrative Sciences (28): 13.
- Michael A. Jones, Jaebeom Suh, (2000) "Transaction-specific satisfaction and overall satisfaction: an empirical analysis", *Journal of Services Marketing*, Vol. 14 Issue 2, p.147 – 159.
- Mohammad Ziaul Hoq and Muslim Amin (2010). “The role of customer satisfaction to enhance customer loyalty”. African Journal of Business Management Vol. 4(12), pp. 2385-2392, 18 September, 2010.
- Malhotra 2004, “Review of marketing research”, Volume 1.
- Morshidi Sirat (2008).” The Impact of September 11 on International Student Flow into Malaysia: Lessons Learned”. International journal of Asia- pacific studies Vol. 4, No. 1 pages 79–95.
- Okumus (2005).” Study of customer satisfaction and bank selection criteria” Journal of Economic Cooperation, 24(4):36.
- Pallant (2001).” SPSS Survival Manual”, Open University press.

- Rowley (1997), "Moving beyond Dyadic Ties: A Network Theory of Stakeholder Influences" *The Academy of Management Review*, Vol. 22, No. 4 (Oct., 1997), pp. 887-910
- Ryan W. Buell, Frances X. Frei. (June 26-28 2011). "How Much Control Does a Company Have Over Differences in Customer Satisfaction?" 2011 MSOM Annual Conference, Ann Arbor, Michigan
- Salvador, Reboloso, Fernández-Ramírez, & Cantón (2007). "Service price components and their relationship with customer satisfaction" *Journal of Revenue and Pricing Management*, 6(1), 40-50.
- Haron, Norafifah Ahmad, Planisek, (1994) "Bank Patronage Factors of Muslim and Non-Muslim Customers", *International Journal of Bank Marketing*, Vol. 12 Iss: 1, pp.32 - 40
- Micuda Dan "six dimensions of price satisfaction for banking services." 5.
- Samy Ben Naceur, Hichem Ben-Khedhiri, Barbara Casu, (August 2009) "What Drives the Efficiency of Selected MENA Banks? A Meta-Frontier Analysis" Electronic copy available at: <http://ssrn.com/abstract=1459656>
- Sannes, (2001). "Self-Service Banking: Value Creation Models and Information Exchange." *Special Series on Information Exchange in Electronic Markets* 4(3): 10.
- Schmidt, Linda Tuncay Calantone, Roger (2012). "Grumpier Old Men: Age and Sex Differences in the Evaluation of New Services" *Journal of Product Innovation Management*, 29(1), 88-99
- Sheu, McHaney, et al. (2003). "Service process design flexibility and customer waiting time." *International Journal of Operations & Production Management* 23(8): 901-917.

- Siddiqi, (London 2010). "Interrelations between service qualities attribute, customer satisfaction and customer loyalty in the retail banking sector in Bangladesh." International Journal of Business and Management (IJBM) 6(3): 26.
- Siew-Phaik Loke, Hanisah Mat Salim, and Alan G. Downe. (2011). "Service Quality and Customer Satisfaction in a Telecommunication Service Provider" Paper presented at the International Conference on Financial Management and Economics, Singapore.
- Sirat, M. (1 May 2008). "The impact of September 11 on international student flow into Malaysia: lessons learned" e-(Ijaps) - International journal of Asia Pacific studies 4(1).
- Sudin Haron (1994). "Bank Patronage Factors of Muslim and Non-Muslim Customers". International journal of bank marketing, 12(1), 9.
- Suhaila Ghuloum, Bener and Burgut (2010). "Ethnic Differences in Satisfaction with Mental Health Services among Psychiatry Patients". The Open Psychiatry Journal, 4, 19-24.
- Ting Lee Hui, Mohhidin Othman (July 2011). "Development of service quality dimensions in Malaysia –the case of a multicultural society". SEGi Review, 4(1), 16.
- Wang, (2009). "SVLC: Service Value Life Cycle Model" IEEE computer society, 159-166
- Zolait, 2010 "An examination of the factors influencing Yemeni Bank users' behavioral intention to use Internet banking services". Journal of financial service Marketing, vol. 15, no. 1, pp. 76-94, 2010.

C: Data from net:

- MENA Financial Sector Flagship Report

<http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/MENAEXT/EXTMNAREGTOPPOVRED/0,,contentMDK:22734614~pagePK:34004173~piPK:34003707~theSitePK:497110,00.html>

- Tadamon Islamic Bank the worst bank in Yemen:

<http://yemen-press.com/news9255.html>