

## **An Insightful Assessment on Customer Satisfaction from Contemporary and Islamic Perspective**

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### **Abstract:**

All organizations emphasized on the assurance of 'customer satisfaction'. It is not just socially provocative concept but it has become the gold standard by which every organization is measured and judged. In contemporary business dealing customer satisfaction should always come first in whatever situation and a business can achieve success only by understanding and fulfilling the needs of customers. Whilst in Islamic business transaction, customer satisfaction is considered as an attitude of appreciation and gratifying towards the sustenance that has been bestowed by Allah SWT. Islam views that customer satisfaction underscores due to the welfare of the consumers and the community at large. This conceptual paper intends to do an in-depth study on the differences of assessments and perspectives of customer satisfaction between the contemporary and Islamic business values. Secondary data collection was gained from the library research and web based materials and readings. The comparative opinion was assessed based on the scholars' opinion from the contemporary and Islamic thoughts. The findings revealed that the contemporary scholars hold on the understanding that customer satisfaction is crucial and prior in order to sustain the business and the customer loyalty in the competitive market. On the other hand, Islam opined that customer satisfaction does not count on the physical attributes and material aspects only but it goes beyond that, to the totality of the subservient of man as a servant of Allah SWT, the Creator.

**Keywords:** Customer satisfaction, Islamic perspectives, Contemporary perspectives

### **1. Introduction**

Total Quality Management (TQM) is a culture aimed at continually improving performance in meeting the requirements in all functions of a company. It is characterized by management enabling the company to please the customer by the provision of adequate resources and by making quality the primary goal, teamwork enabling everyone to participate in improvement, adherence to a good formal quality system and the use of established techniques to control and improve performance (Holmes, 1992). In this implication quality is always become number one goal to be achieved and from the customer's perspective, the perception of quality varies from one person to another. No doubt in the contemporary business practice, customer satisfaction is the essence of total quality management. This issue has been well discussed by the contemporary management scholars in various management books. But, how does organization assess whether their organization has achieved the best standard of highest quality that the customer is expecting?

Articulately, customers define quality from their own different perspectives. It might come from their understanding of the concept of quality, or from their demand and taste of certain qualities, or through their own perspectives on certain products or services that they are using. And the critical point here is that quality is in the eye of the beholder, and the beholder is the customer (Goetsch & Davis, 1995). Logically every customer have their own perception towards a certain product or/and service as what they prefer and experienced from their past consumption. Dahlgaard, et al. (1998) further added that it should be noticed however that what is proportional quality to one customer may be regarded as expected or value-added quality by another customer. And for certain, day by day customer grows more sophisticated, complicated and demanding. In a competitive business markets this is why customer-defined quality is essential to competitiveness.

In this consequence, Goetsch and Davis (1995) summarized the definition of quality from various definitions to the following common elements:- i) quality involves meeting or exceeding customer expectations; ii) quality applies to products, services, people, processes, and environments; iii) quality is an ever changing state, that is, what is considered quality today may not be good enough to be considered quality tomorrow. Literally, from Merriam Webster dictionary (2013), customer means ‘one that purchases a commodity or service’ and ‘an individual usually having some specified distinctive trait’. And customer satisfaction literally means ‘the act of providing what is needed or desired and the act of satisfying a need or desire’ (Merriam Webster dictionary, 2013). Therefore ‘customer satisfaction’ generally is understood as ‘the need of satisfying a need or desire to the one that purchase the commodity of service’.

Hence, Hayes (1998) encapsulates that the terms ‘customer satisfaction’ and ‘perception of quality’ are tags used to summarize a set of observable actions related to the product and/or service. And those scenarios can be assessed through (Goetsch & Davis, 1995) several indicators of the organization’s performance as such profit trends, repeat customers, and new customers’ trends. Muffatto and Panizzolo (1995) highlighted some consequences of customer satisfaction are such as; improvement of the firm's reputation and image; reduction of customer turnover; increased attention to customer needs in TQM planning; reduction of marketing costs and, vice versa, lower transaction costs; reduction of costs related to product/service failures; and, lastly, increased satisfaction among personnel and greater stability of the workforce. Briefly, the importance of ‘customer’ within the definition of the quality concept has always been recognized in the literature on consumer behavior. In short, from the introduction of quality production of product or/and service, all organizations emphasized on the assurance of ‘customer satisfaction’. ‘Meeting the customer’s requirement and standard’, ‘delighting the customer’, ‘satisfy the customer’s want and need’, are all phrases used to picture the step taken to assured that organization meet customer satisfaction. All these actions are manifestations or indicators of underlying connotation that is call ‘customer satisfaction’.

## **2. The Nature of Consumptions from Contemporary Thoughts and Practices**

In normal circumstances, Horovitz and Panak (1992) proposed that a customer normally does not enter into contact with a company in a completely open mind. He supposed to have certain expectations or pre-established ideas about what he will receive. A customer is satisfied if his expectation is met. Therefore to create a complete ‘package’ of product or/and service is extremely important to all companies. Accordingly, Goetsch and Davis (1995) listed a few critical points on the reason why customer satisfaction is crucial to all organizations. Among those are:-

- (i) Customers are necessary for all enterprises, public or private. If there are no customers, there is no need for the enterprise.
- (ii) Satisfied customers not only bring return business, they represent a powerful positive advertising force.
- (iii) Dissatisfied customers not only become customers for the competition, they represent a powerful negative advertising force.
- (iv) The customers, and only customers, can pass final judgment on the quality and value of products or services.

In this essence Hayes (1998) noted that customer may smile when they talk about the product they bought. Or they may say good things about the product they already used. In purchasing a washing machine for example, customer satisfaction included the after sales service whether the sales including fixing the machine at home and (Horovitz & Panak, 1992) whether the repair man can come to the house with all spare parts handy and able to fix the machine right at the first time. And for the services, customer satisfaction exists whenever for example; (Hayes, 1998) the service started promptly when the customer arrived; time to complete transaction is very fast; availability to the scheduled appointment; and others. Whilst in a service company such as in hotel industry for example, all hotels are assumed to be able to deliver a basic service to its customer like the inclusion of breakfast to the customer, the availability of laundry service, restaurant, the wifi, the spa and gymnasium, other benefits to club card members and etc’s. And for the department store for example (Horovitz & Panak, 1992) it is about the range of products available, the availability of many check-out counters, the access to lavatories, the

ability to use credit cards, the possibility to return unsuitable merchandise, or having ample space for car park. In short, it includes the ‘whole package’ presented to customer to realize customer satisfaction is met.

However to make things tricky, Dahlgaard, et al. (1998) opined that customers do not react so much if those expectations are fulfilled. It is no more than what they expected. But on the other hand if the expectations are not fulfilled, it will disappoint customers. Therefore, in order to survive, companies have to live up with both customer’s satisfaction and customer’s expectation. And this assertive behavior is summarized by Holmes (1992) that better quality leads to happier customers. Happier customers place more orders. These orders cost less to produce, so that profits are higher and management is happier. In this occasion, Horovitz and Panak (1992) reminded that a returning customer has further expectations colored by his previous experiences with that company. Therefore the company has to at least maintain its quality standard of the product or/and service. On the other hand from the employees side, Holmes (1992) emphasized that a constant flow of orders and a feeling of success gives everyone a greater sense of security and encourages the flow of ideas for further improvement so the cycle continuous.

Whilst Goetsch and Davis (1995), in views that once customer satisfactions are clearly satisfied, the organization can take the next step: achieving customer delight. Though, what is the difference between satisfied customers and delighted customers? Nonetheless, both seems having similar positive indication towards what consumer gain even it is not on monetary terms but it contribute towards psychologically and emotional feeling. In this condition, Goetsch and Davis (1995) elaborated that satisfied customers are reasonably happy with their purchase, but will still consider the product or service of competitors when making their next purchase. On the other hand, delighted customers are so happy with their relationship with certain organization that they will not even considering purchasing from other competitors. However a contrastive opinion viewed by Hill et al. (1999) that customer delight is merely an extension of satisfaction. He views that it is quite dangerous for the organizations to continuously delighted their customers since it will be a very difficult process and expensive. Since in a normal circumstance, majority of organizations providing everyday products and services stand absolutely no chance to delighting customers even once, let alone on a continuous basis.

### *2.1 A Linkage on Satisfaction and Loyalty*

In the satisfaction and loyalty link, Hill et al. (1999) further expounded in figure 1 that it must be noted however, that there is no satisfaction-loyalty ratio which applies as a norm across all markets. In some markets (typically very competitive ones with high levels of supplier switching), loyalty will rise steeply only at the highest level of satisfaction, as shown in curve A. In other markets, with higher levels of customer inertia or stronger barriers to supplier switching, customer satisfaction may fall much lower before loyalty is significantly eroded, as shown by curve B. Hill et al. (1999) again stressed that this concept is become dangerous since management time and effort are desperately spent in trying to come up with yet another gimmick to win customer where the organization may taking its eye off on much more fundamental issue rather than customer satisfaction alone.

In parallel to what has been discussed by Hill and others, Dahlgaard et al. (1998) intercept based on the Kano Model initiated by Professor Noriaki Kano of Tokyo Science University in 1984 whereas the satisfaction and expectation of customers will move beyond what they expect and the normal features would become a ‘must be’ features, the expression of satisfied is less. Hence the value added quality is to be created all the time to satisfy customer. In most cases, ‘value added quality’ has an enormous effect on customer satisfaction, while costs are often minimal. It is therefore imprudent not to consider giving the customer more than what they expect. At the same time Dahlgaard et al. (1998) reminded that ‘value added quality’ is not a static concept because after a while, ‘value added quality’ could change to becomes ‘expected qualities’. Customers will expect more and only those firms which understand and able to keep up with this dynamism will survive in longer term. Generally, in producing and delivering a total quality product or/and service and at the same time achieving customer satisfaction, customer delight, customer loyalty; all are not easy to achieve. May be it is easy said rather than doing it. It is rather difficult to achieve all those mentioned simultaneously since to producing quality product

or/service is (Horovitz & Panak, 1992) complex and multidimensional. It's not only about selling a commitment to fulfill customer satisfaction, but it's a quality battle on three fronts of design, delivery, and after sales service. Yet it has to be reminded that everything can be changed since (Bennett & Rundle-Tiele, 2004) satisfaction itself is an emotional construct, its antecedents or drivers can be either emotional or cognitive, depending on the situation. Therefore this situational state might always differ from time to time.

This supposition is supported by the research done by Bennett and Rundle-Tiele (2004). Where they discussed on the issue that satisfaction is not a proxy for loyalty and indeed there is a very little empirical evidence to support this assumption thus far. In reality, however, both attitudinal loyalty and satisfaction are both pre-consumption and post-consumption in a repeat-purchase context. In this association, Oliver (1999) proposes that the relationship between satisfaction and loyalty is that satisfaction is transformed into loyalty with the assistance of a myriad of other factors, while in a repeat-purchase setting; attitudinal loyalty and satisfaction may be formed simultaneously as both are latent internal constructs. Oliver (1999) dismisses the proposition that satisfaction and loyalty are the same construct. However, there is a lack of empirical evidence to suggest that they are in fact distinct and discriminant concepts and very few researchers proofed those facts. In this occasion, Bennett and Rundle-Tiele (2004) findings on the research conducted towards business-to-business services context provided empirical evidences that satisfaction and loyalty are distinct constructs. It shows that even though satisfaction and attitudinal loyalty are highly associated with a positive relationship, still satisfaction and loyalty are not the same, and in some cases satisfaction does not predict loyalty (consider banks where customers are highly dissatisfied yet they still remain loyal) (Bennett & Rundle-Tiele (2004). This suggests that marketing managers need to test both customer satisfaction and loyalty levels because high levels of satisfaction do not always translate into high levels of attitudinal loyalty. Hence, these examples suggest the nature of the relationship between satisfaction and loyalty is complex. Yet marketing literature suggests as such that it is as simple matter that forms naturally.

## 2.2 Customer Satisfaction Index in Practice

From the above discussion, it clearly shown that there are opinions that are in agreement and in contradict to the overall perceptions on customer satisfaction from conventional views. However, United States of America already established their measurement since 1994 in reading the weightage of customer satisfaction through its America customer satisfaction Index (ACSI).

ACSI gained access to the individual customer data which provide insights across the entire customer experience. The aggregated data produced customer satisfaction benchmarks from 43 industries in 10 economic sectors that represent 230 major companies that provide goods and services to Americans consumers (ACSI, 2014a). In ACSI model, customer expectation, perception of quality, perceived value were introduced as the antecedents of customer satisfaction and customer loyalty and customer complaint as consequences (Yang & Tian, 2004). This can be referred through figure 2, on the relationship of customer satisfaction and other factors that has been established and used as ACSI model and framework in measuring customer satisfaction.

In this connection, the national customer satisfaction index is updated quarterly, and serves as a macroeconomic indicator of the health of American economy as shown in table 1 and figure 3. This indicates that with the increasing trend of customer satisfaction in America, it fuelled-up the market demand and helped to drive up the customer's spending habit. In this regard, the chairman of ACSI, Prof. Claes Fornell credited the increase number in satisfied customers since they create more demand to embolden the economic recovery. However, he conclude that strong increasing trend of ACSI suggest that consumer demand need to triggered by improvement in household discretionary income and consumer confidence in order for the spending to fully materialize (Fornell, 2013). Other than America, a few other countries worldwide adopted ACSI to measure the customer satisfaction index in their own market situation as such United Kingdom, Portugal, Brazil, Colombia, Republic of Dominican, South Korea, Turkey, Singapore, South Africa, Kuwait and the latest are Indonesia, Malaysia, and Mexico (ACSI, 2014c).

### 3. Customer Satisfaction from Islamic Consumption Behavior Perspective

Generally, economists assumed that an individual consumer is strongly and primarily motivated by the desire for personal consumption and leisure. It is also assumed that this desire is insatiable and that the consumer tries to satisfy it in a rational manner to the maximum possible extent (Zarqa, 2005). In contemporary economy, the ultimate aim of all economic activity is thought to be maximum satisfaction of human wants, and the criterion of economic achievement is judged by the living standard obtained in a society at a particular period of time. Those aim in the societies adhering to the materialistic values, has generally led each individual in an unbridled race to grab more and more economic resources and attain a higher and higher standard of living. This has placed man in vicious circle which is not easy to break (Hasanuz Zaman, 1991) and continue without ending.

Contrariwise the Quran and Sunnah took altogether a different approach particularly in the issue of customer satisfaction and similarly to the subject of standard of living. They provides due cognizance to natural urges in man which stimulate work, earning, and spending. On the other hand, they use the force of man's eschatological beliefs and moral discipline to suppress the tendencies which expose man to decadence from within himself and from outside. To achieve this purpose they do not shrink from authorizing the state to resort to legislative measures, government initiative and control. Eschatological beliefs and moral teaching are copiously intertwined throughout the Quran and the Sunnah and are closely linked with their social and economic teachings (Hasanuz Zaman, 1991). Along with the incentives to earn, it repeatedly asks man to satisfy his wants and declare his prosperity, without going to the extent of ostentatious extravagance. The standard of the satisfaction of wants is the yardstick for setting a standard of living. In this relation, the Quran has not drawn any line beyond which man must refrain from consuming lawful things. This spirit can be understood from surah Al-A'raf, verse 32 as the following;

*"Say: Who hath forbidden the beautiful (gifts) of Allah, which He hath produced for his servants, and the things, clean and pure, (which He hath provided) for sustenance? Say: they are, in the life of this world, for those who believe, (and) purely for them on the Day of Judgment. Thus do We explain the signs in detail for those who understand". (7:32)*

Beside the verses like above, the way in which Quran has reiterated spending on one self and on others raises a problem which has been faced the Muslim society till this day and poses a challenge as to how capital market formation can be affected with this frame of mind (Hasanuz Zaman, 1991). And concerning with the customer satisfaction and the ever increasing of wants in the individual consumption pattern, Islam sees that (Ariff, 2005) the acts of satisfying wants as pointed out earlier, only lead to the emergence of more wants. By this implication, man in attempting to maximize his satisfaction, succeeds only in maximizing his wants. The endless cycle in maximizing satisfaction of wants, creating more wants in the process, and attempting to satisfy those wants represents a futile exercise.

#### 3.1 Encouragement of Moderation in Consumption and Spending in Islam

Islam indeed encourages a reasonable consumption pattern, not too wasteful, not too extravagant but on moderate manner and habit. Similarly the moderation in expenditure should not be extravagant and not niggardly and this has been highlighted by Zarqa (2005) based on the Quranic verse in surah Al-Furqan, verse 67;

*"Those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)". (25:67)*

In which the verse mentioned indirectly on the amount what people ought to spend. Meaning that, the amount should accommodate for the reasonable consumption pattern. Not spending freely without limitation and without purpose but it supposed to benefit individual self and also other people. All the non-economic factors which affect consumer behavior are named in one label that is 'taste'. It enters the utility function as exogenous variables, and thus can affect the consumer behavior and spending habit. Zarqa (2005) accentuated that tastes include not only demographic and other personal characteristics of the consumers, but also his beliefs and moral values. It is bound to differ from man to man. It covers necessities and comforts. The only line drawn beyond

this limit is overspending (*israf*) which is not desirable even in spending on others, because this may leave the person concerned denuded, rebuked (Hasanuz Zaman, 1991).

Such a situation has been mentioned in surah Al-Israa', verse 29; Allah stated;

*"Make not thy hand tied (like a niggard's) to thy neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute". (17:29)*

In short, the spending and consumption behavior for Muslim had been chartered in the Quran whenever Allah SWT warned for all Muslims to be reasonably moderate in all affairs. This moderation brings the meaning to spend and consume in such a way a Muslim is considered as not to become too stingy and not too generous since on both extreme extent comprise its negative consequences and effects towards individual Muslim.

### 3.2 Islamic Doctrines in Consumption Behavior

Alserhan (2011) prompted that the Quran provides a balanced view of human motivation; desire for wealth and propensity for greed and selfishness in humans are recognized. However, since business has to be conducted within a social context, Islam introduces rules to control these desires, as well as guide the behavior of all parties involved. Accordingly, business success is judged not in material terms, but rather by the degree to which a Muslim is able to comply with God's rules. In this relation, for all Muslim, there are two important beliefs propelled and should be regard as Islamic doctrines in consumption behavior:-

#### (i) God is the Creator and the Owner of Everything

An understanding of the concept of ownership and property in Islam is one of the foundations of behavior in Islam for both the consumer and the firm (Zarqa, 2005). In this accord, all the property is owned by the Creator, Allah SWT, not as absolute ownership of human being. The verses 5 and 6 of surah Ta Ha, justify that fact by which Allah stated;

*"(Allah) Most Gracious is firmly established on the throne (of authority). To Him belongs all that is in the heavens and the earth, and all that is between them, and all that is underneath the soil". (20:6)*

The consumer supposed to feel the gratefulness of Allah SWT in giving the chances and opportunity for him to possess and relish the goods and services available. This has been stressed by Zarqa (2005:34) in an elaborative manner about the concept that 'God is the Owner' of everything, the cosmos, and all the creatures and creations in this world and everything within it solidly imbedded in man's heart, be he a producer or a consumer, are supposed to feel honored and grateful that some of God's wealth has been put in his trust. In which human being is able to consume and appreciate the creation and benefit it to himself only with God willing. Whereas the consumption should be defined with the proper limits of enjoyment and usage (Zarqa, 2005). At the same time it is appropriate to designate other individuals or the community as the rightful claimants to a share of that wealth (Zarqa, 2005). This has been stated in surah Al-Hadid, verse 7, for the Muslim to expend the wealth to other Muslim brothers since Muslim should not regard wealth and property as an absolute ownership but to regard it as the trustees from Allah SWT. And for those who always undertaking good deeds, the reward from Allah in the hereafter has been promised.

*"Believe in Allah and His Messenger, and spend (in charity) out of the (substance) whereof He has made you heirs. For, those of you who believe and spend (in charity) -- for them is a great Reward". (57:7)*

#### (ii) Life, Wealth and Pleasure: A Test to Man

To those that having more, earning more and consume more in a stylish or an expensive manner, they are answerable to Allah SWT in the hereafter. Each individual is accountable to God for all the ways in which he has been preferred over others (Zarqa, 2005). This has been reminded in surah Al-An'am, verse 165;

*"It is He who hath made you (His) agents, inheritors of the earth: He hath raised you in ranks, some above others: that he may try you in the gifts He hath given you: for thy Lord is quick in punishment: yet He is indeed Oft-Forgiving, Most Merciful". (6:165)*

Islam stresses that the product which the buyer is purchasing must have been produced in a wholesome manner (Beekun & Badawi, 2005). Buyers should expect to receive lawful goods that are in working condition and

priced fairly. They should also be notified of any deficiencies if there is any. The Prophet Muhammad SAW is reported to have said, “A Muslim is the brother of a Muslim. It is not permissible for a Muslim to sell a commodity that contains some defect in it except that he describes that (defect) to him (the buyer)”.

#### 4. Findings

Many studies in the literature of contemporary perspective suggest that firms which consistently collect and analyze information about customer's need, operational problems, and the success of their attempts for improvement will enhance organizational effectiveness. For example product/service performance is measured by the level of attributes and by their improvements, whereas operating process parameters may include accuracy, reliability, timeliness, delivery and after-sales services (Muffatto & Panizzolo, 1995). In this relation, Dahlgaard, et al. (1998) added that knowledge of customers' experiences of products and services are essential before the necessary process is taken for creating and improving customer satisfaction.

In this occasion, Johnson and Gustafsson (2000) anticipated that customer satisfaction is modelled as having direct effect on both loyalty and reputation. It reflected both the degree to which customer's more recent purchase and consumption experiences enhance a product's or service provider's reputation and the consistency of customer's experiences over time. Reputation may have a direct effect on loyalty by the brands the customer look and trust in making their choices. However, Hill et al. (1999) in disapproval of these by stated that there are no organizations capable of completely satisfying their customers, let alone consistently delighting them. Even the best organizations usually failings in a few areas and most organizations are falling significantly short of satisfying customers in a number of a basic thing. This become difficult since selling a service or product of the best quality means (Horovitz & Panak, 1992) not only selling a commitment to do something but it also means selling the way in which it is done. It encompasses everything including the management, the communication flow, the process, delivery, after sales service and many others. Therefore, delighting customers is considered irrelevant for certain organizations. But maybe it is relevant for certain others. It depends to the level of success of that organization, kinds of product or services produces and type of consumer consumed the products. (For example: Do customer feel satisfied and delighted over a new upgrade and change in the bank's IT system whenever they paying electrical bills or withdrawing money from savings account?). In short, it includes the 'whole package' presented to customer to realized customer satisfaction. It is not only about the price tag but (Horovitz & Panak, 1992) it should be 'hassle free' to the consumer. In fact, it is about 'non-billable' aspect of the 'whole package'.

We can say that from the contemporary perspective, customer satisfaction indicates that the existence of customer is considered vital to all services/business enterprise. In this connection, satisfied customer is believed to be able to bring repeated business for the enterprise. This has been buttressed by Fornell (2013) that a satisfied customer is often a loyal customer and a loyal customer is often a profitable customer. He further argued that ACSI scores are indicative to stock market performance. This is evidence of how customer has a very influential purchasing power based on the demand and supply economy thus, become a powerful determination factors to the production and profitability of the product and services. These consequences lead the business organization to run after competitive advantage. So that the company has an extra advantage in winning over the consumer in comparison to other company that producing similar product or services. Therefore, in fulfilling customer expectation, satisfaction and delight, companies are competing with each other in all means for them to sustain in the market.

This will also steered to ruthless and wicked competition and sometimes preceding to the unhealthy manipulative market. This indirectly will impact a harmful situation to the overall customer and the community. From Islamic perspective, this kind of condition is supposed to be avoided. Market competitiveness should be based on healthy transaction and beneficial to the customer and the community. It provides security to the consumers without the existence of market manipulation. On the other hand, in conventional economy, there still lacking an empirical evidence that proofed there is an occurrences of a direct linkage in relation to the customer expectation, customer satisfaction, customer delight and customer loyalty. Hence from the work of

Hill et al. (1999); Dahlgard et al. (1998); Horovitz and Panak (1992); Oliver (1999); Bennett and Rundle-Tiele (2004); we can conclude that in fact there is not only single factor contributed towards customer repeated buying a certain product, but there are many other factors involved. In this regard, there are also no certain direct relationship between customer expectation, satisfaction, delight and loyalty. The situation varied depends on many conditions.

In oppose to the contemporary economy, and in relation to the above discussion then the question arise; whether in Islamic economy, the producer obliged to fulfil customer expectation, customer satisfaction and customer delight? And whether there supposed to be in existence of customer loyalty? In Islamic teaching particularly Islamic business transaction, customer satisfaction is considered as an attitude of appreciation and gratifying towards the sustenance that has been bestowed by Allah SWT. As what has been stressed by Zaman (2008) that the understanding of conventional economy from the neo-classical economic theory is based on the assumption of competition between self-interested individuals, while Islamic economics is based on advocacy of cooperation within a community with shared goals. Hence Islam views that customer satisfaction underscores due to the welfare of the consumers and the community at large. From the earlier discussions on part one and two of this paper, we can draw that there are two circumstances outlined by the Islamic philosophical understanding:-

- (i) The Quran assures all Muslims of a generous creation of resources provided by Allah SWT (Hasanuz Zaman, 1991). This is stated in surah Hud, verse 6;  
“There is no moving creature on earth but its sustenance dependeth on Allah: He knoweth the time and place of its temporary deposit: all is in a clear Record”.  
And that it will not only stop in this world but the continuity to the hereafter world is certain. For this is stressed in surah Az-Zariyat, verse 22;  
“And in heaven is your Sustenance, as (also) that which ye are promised”.
- (ii) Islam discards the contemporary outlook of an ever-increasing higher standard of living as the object of economic pursuits. While officially it seeks to increase production and distribute income and wealth on a broader level, it certainly does not encourage its followers to make it as an ultimate objective of their life.

In this certainty, (Alserhan, 2011; Zarqa, 2005) concluded that Islam is an entire way of life, and its guidance extends into all areas of life. It has given detailed principles to guide and control the various economic aspects in the society. In which Muslim has to comply that business success is not measured by material terms but by the degree of obedience and comply towards Allah’s SWT rules. Muslims are to recognize that wealth, earnings and material goods are the property of God, and humans are merely His trustees. Hence, the doctrine that Allah SWT is the Creator and Owner of everything must be well understood and practiced by all Muslims. Life, wealth and pleasure certainly are just a test to man (Zarqa, 2005). Everything on this earth own by Allah SWT therefore there is no absolute ownership of any wealth and property to man, for man is just a trustee for everything will go back to its owner, Allah SWT.

In this solidarity, Beekun and Badawi (2005) underscored that many of the guidelines that applied to the producers/suppliers should have also applied to buyers. They should not practice bribe, should not purchase stolen goods or ‘unlawful’ items, should not engage in *riba* transactions, should commit all agreements to writing and should respect all contractual obligations. This means that the responsibility on the purchasing and having goods/services falls not only to the producers/suppliers but also to the buyers/consumers. This is how Islamic society taking care of the quality of goods, the producers, the consumers and in fact the welfare of the whole community. On the issue of unlimited consumption pattern, Islam clearly stand on the consumption based on moderation, not too wasteful neither too extravagant. Surah Al-Furqan, verse 67 is a proofed that the consumption should be based on ‘reasonable consumption pattern’ not only in accordance to what individual wants. Even though Islam allows for individuals to design and choose their consumption but still they have to observe the limit. The line drawn in Islamic economy for the moderation in consumption and spending is overspending. Henceforth, it is clear for the Muslim to observe their spending habit not to become overspending and not merely just to satisfy their taste buds. This is depicted in figure 4.



In relation to the Islamic doctrines of consumption behavior, indeed customer satisfaction has to abide the rules underlined in Islam that Muslim should aware that none of their possessions are theirs, indeed all things are belongs to Allah SWT, the Creator and the Owner of the world. Man is the temporary trustee to the property, in fact the satisfaction on consumption, the capacity in buying, are the entire test to man from Allah SWT. Each individual are accountable and answerable in front of Allah SWT on the Day of Judgment. Thus the existence of customer expectation, customer satisfaction, customer delight, and customer loyalty from Islamic consumption behavior perspective should not be on the basis of individual's needs and wants but must be for the interest of the society since man is only the trustee of Allah SWT absolute ownership. In Islam, the expectation, satisfaction, delight and loyalty; are all the feelings granted towards Allah SWT, the Creator, for His generous creation of resources to all human beings in this world not to the property, goods or services. All material property and pleasure is only a test from Allah SWT. Satisfaction in consumption if any should be based on balance and moderation. Thus future study and development in the area of Islamic customer satisfaction and consumer behavior should take into consideration of a comprehensive customer satisfaction index for Muslim consumer which should integrate the fundamental part of Allah SWT ownership and Creator and man as trustee and vicegerent in this worldly life.

## 5. Conclusion

The finding shows that in conventional economy, customer satisfaction is opined by individually justification pattern of spending and gaining the maximum utilization. Whilst Islamic economy based the customer satisfaction on moderation and reasonable consumption without following individual interest and wants as a main preference. The contemporary scholars hold on to the understanding that customer satisfaction is crucial and prior in order to sustain the business and the customer loyalty in the competitive market. Most of the time companies strive to satisfy its customer in whatever way and strategy. Many contemporary scholars in consumer behavior believe that satisfied customer lead to delighted customer which then will create a loyal customer. However this opinion is challenged by others since they opined that it is quite dangerous for organization to put full effort in continuously delight its customer since the process is difficult and expensive. Furthermore, management time and effort is afraid gone just focusing on strategy to win customer but overlook on other important matters that are crucial for the growth and sustenance of the organization. In addition, satisfaction and loyalty might not form a causality relationship since some says they are of a distinct construct. This has been proved by the research finding that demonstrates high level of satisfaction does not necessarily contribute to a high level of attitudinal loyalty.

On the other hand, Muslim scholars opined that customer satisfaction does not count on the physical attributes and material aspects only but it goes beyond that, to the totality of the subservient of man as a servant of Allah SWT, the Creator. The parameter of Islamic consumption is not dignified upon satisfaction, delight or loyalty but it measured based on the doctrine that all wealth and property absolutely belongs to Allah SWT, the Creator of all beings. In Islam, absolute ownership belongs to Allah SWT alone. Human being has been entrusted with the opportunity in using it wisely, in moderation, not wastage nor miserliness. For the consumption supposed to have its limit with a proper designation of share to the individual and the community members. Human being only act as a trustee to all the wealth and property, therefore consumption should be conduct with a proper usage of moderation and proper limits of enjoyment. In Islamic economy, the existence of the limitation due to the Quranic order for human being not to be so extravagant and not too niggard. With this limitation, the endless cycle of maximizing satisfaction should be curbed to create a responsible and accountable consumption behavior towards Allah SWT and other human beings. Indeed life, wealth and pleasure are only a test to mankind. To sum up, firm belief in divine attributes not only has a far-reaching influence on the general attitude of the individual, it also touches economic enterprises of consumption, policy making and planning. Without such firm belief, practicing the Islamic injunctions poses formidable difficulties, and leads one to impracticable compromises which result in dualism and hypocrisy.

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Table 1: ACSI National Scores from year 1994 to first quarter 2014 (ACSI, 2014b)

	1st qtr	2nd qtr	3rd qtr	4th qtr		1st qtr	2nd qtr	3rd qtr	4th qtr
<b>1994</b>			74.8*	74.2	<b>2005</b>	73.0	73.1	73.2	73.5
<b>1995</b>	74.1	73.7	73.7	73.7	<b>2006</b>	74.1	74.4	74.4	74.9
<b>1996</b>	73.0	72.4	72.2	72.0	<b>2007</b>	75.2	75.3	75.2	74.9
<b>1997</b>	70.7	71.7	71.7	70.8	<b>2008</b>	75.2	75.1	75.0	75.7
<b>1998</b>	71.9	72.2	72.3	72.6	<b>2009</b>	76.0	76.1	76.0	75.9
<b>1999</b>	72.1	72.0	72.1	72.8	<b>2010</b>	75.9	75.9	75.7	75.3
<b>2000</b>	72.5	72.8	72.9	72.6	<b>2011</b>	75.6	75.7	75.7	75.8
<b>2001</b>	72.2	72.1	72.0	72.6	<b>2012</b>	75.9	75.9	75.9	76.3
<b>2002</b>	73.0	73.0	73.1	72.9	<b>2013</b>	76.6	76.5	76.7	76.8
<b>2003</b>	73.8	73.8	73.8	74.0	<b>2014</b>	76.2			
<b>2004</b>	74.4	74.4	74.3	73.6	*Baseline taken in summer 1994				

Table 1 represents the exact level of national customer satisfaction index on quarterly basis from year 1994 to the first quarter of 2014 from the ACSI data gathered. Figure 4 shows the graph of increasing index of customer satisfaction over 20 years of measurement in America. It appeared that with the increasing trend of customer satisfaction in America, it fuelled-up the market demand and helping to drive up the customer’s spending habit.

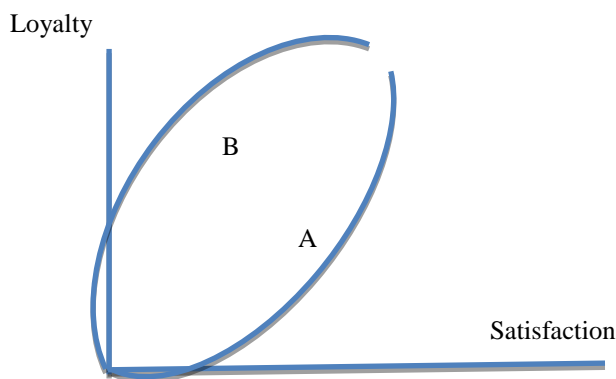


Figure 1: Satisfaction – Loyalty Links in Different Markets  
 (Adapted from Hill et al. (1999:108))

Figure 1 exemplifies that there is no satisfaction-loyalty ratio applies as a norm across all markets. As shown in curve A, in a high levels of supplier switching, loyalty will rise steeply only at the highest level of customer satisfaction. In other markets, with a stronger barrier to supplier switching, customer satisfaction may fall much lower before loyalty is significantly eroded, as shown by curve B.

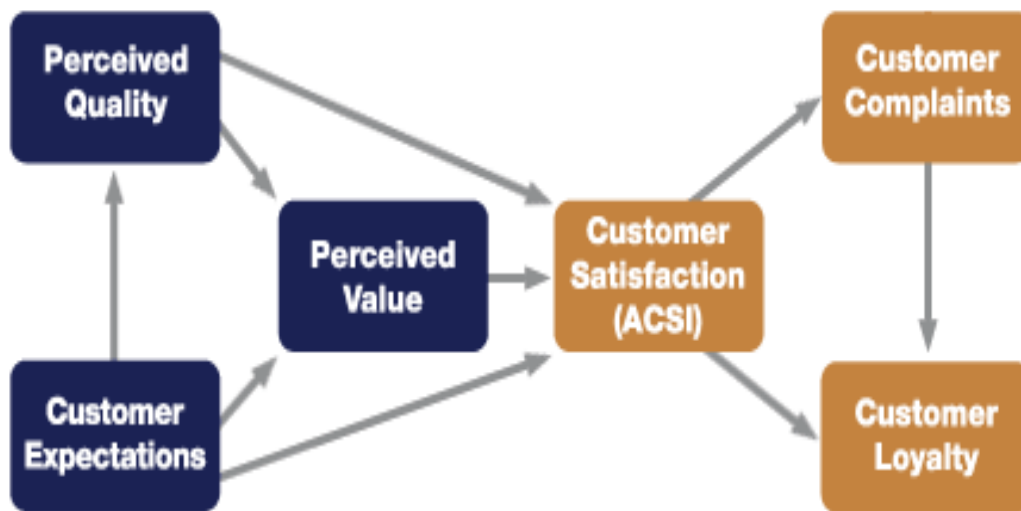


Figure 2. The Model of American Customer Satisfaction Index (American Customer Satisfaction Index, 2014).

Figure 2. The ACSI model is a cause-and-effect model with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the centre, and outcomes of satisfaction on the right side (customer complaints and customer loyalty, including customer retention and price tolerance) (American Customer Satisfaction Index, 2014).



Figure 3: National Customer Satisfaction Index Baseline 1994 to Q1 2014 (ACSI, 2014b)

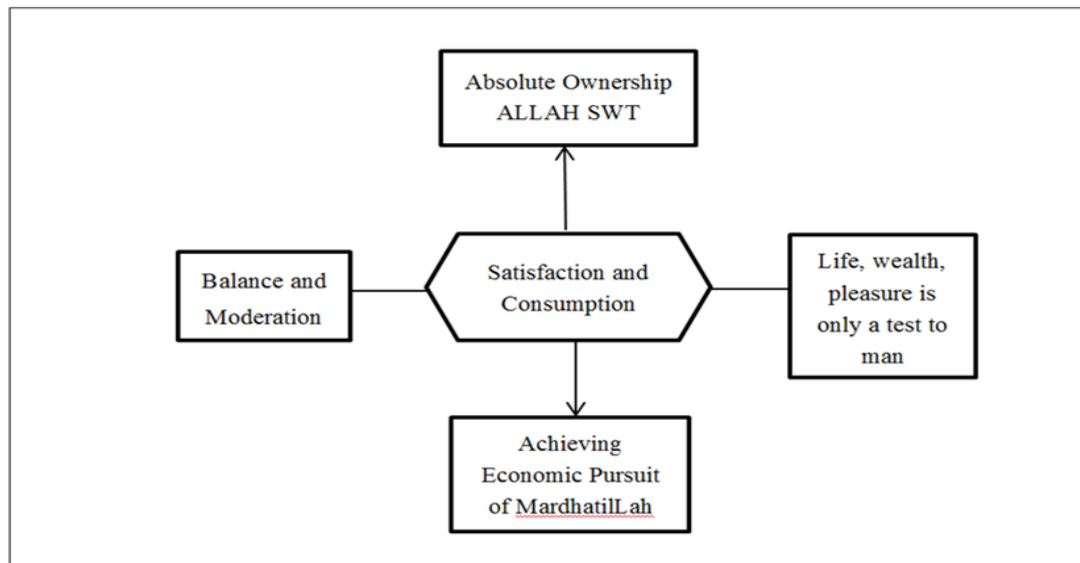


Figure 4: Customer Satisfaction and Consumption in Islamic Economy (Khatijah Othman, 2014)

Figure 4 clarifies that in Islamic economy, Muslim should spend based on moderation and balanced of wants. Satisfaction in consumption should be achieved with guided limitation since life, wealth and pleasure is only a test to human being. Muslim should be aware that all property is owned by Allah SWT therefore all economic activities should be aimed in achieving the objective of economic pursuit of *MardhatilLah*.

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