

Correlation Matrix <sup>a</sup>						
	the bank provide me with all banking services which I need	I can easily contact the bank daily any time through the day	I can contact the bank electronically from any place in the Saudi Arabia or out side	I completely satisfied from bank 'services	the bank provides me with all financial services when I need it	I can pay my purchase electronically through electronic methods of payment
the bank provide me with all banking services which I need	1.000	.502	.548	.538	.532	.398
I can easily contact the bank daily any time through the day	.502	1.000	.525	.503	.453	.309
I can contact the bank electronically from any place in the Saudi Arabia or out side	.548	.525	1.000	.556	.510	.364
I completely satisfied from bank 'services	.538	.503	.556	1.000	.641	.338
the bank provides me with all financial services when I need it	.532	.453	.510	.641	1.000	.375
I can pay my purchase electronically through electronic methods of payment	.398	.309	.364	.338	.375	1.000
a. Determinant = .111						

Figure 1 correlation matrix for satisfaction items

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.392	56.539	56.539	3.392	56.539	56.539
2	.746	12.441	68.980			
3	.589	9.811	78.791			
4	.473	7.888	86.679			
5	.450	7.494	94.173			
6	.350	5.827	100.000			
Extraction Method: Principal Component Analysis.						

Figure 2 total variance of satisfaction items' components

Component Matrix <sup>a</sup>	
	Component 1
the bank provide me with all banking services which I need	.788
I can easily contact the bank daily any time through the day	.732
I can contact the bank electronically from any place in the Saudi Arabia or out side	.786
I completely satisfied from bank 'services	.808
the bank provides me with all financial services when I need it	.789
I can pay my purchase electronically through electronic methods of payment	.583

Figure 3 component matrix of satisfaction

Correlation Matrix <sup>a</sup>					
	there is enough number of employees to provide bank 'services for large number of clients	you don't wait for long time in the bank to get banking service	You get the service at relevant time	an employee explains the required service procedures	employees do not Boring from your enquiries
there is enough number of employees to provide bank 'services for large number of clients	1.000	.733	.622	.365	.433
you don't wait for long time in the bank to get banking service	.733	1.000	.698	.442	.507
You get the service at relevant time	.622	.698	1.000	.487	.504
an employee explains the required service procedures	.365	.442	.487	1.000	.541
employees do not Boring from your enquiries	.433	.507	.504	.541	1.000
a. Determinant = .101					

Figure 4 correlation matrix of quality items

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.150	63.002	63.002	3.150	63.002	63.002
2	.786	15.727	78.729			
3	.457	9.148	87.877			
4	.358	7.166	95.043			
5	.248	4.957	100.000			
Extraction Method: Principal Component Analysis.						

Figure 5 total variance of quality items

Component Matrix <sup>a</sup>	
	Component 1
there is enough number of employees to provide bank 'services for large number of clients	.808
you don't wait for long time in the bank to get banking service	.867
You get the service at relevant time	.846
an employee explains the required service procedures	.694
employees do not Boring from your enquiries	.740
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Figure 6 components matrix of quality items

Correlation Matrix <sup>a</sup>						
		Interest /profits required on credit cards affordable for me and not high	Profit / interest on personal finance is low and suitable to me	Interest/profit on real estate finance suitable to me	Interest /profit on business finance is suitable to me	Fees cost of transfer is low & suitable
Correlation	Interest /profits required on credit cards affordable for me and not high	1.000	.745	.597	.494	.435
	Profit / interest on personal finance is low and suitable to me	.745	1.000	.602	.536	.498
	Interest/profit on real estate finance suitable to me	.597	.602	1.000	.544	.360
	Interest /profit on business finance is suitable to me	.494	.536	.544	1.000	.460
	Fees cost of transfer is low & suitable	.435	.498	.360	.460	1.000
a. Determinant = .115						

Figure 7 correlation matrix of services 'cost items

Component Matrix <sup>a</sup>	
	Component 1
Interest /profits required on credit cards affordable for me and not high	.842
Profit / interest on personal finance is low and suitable to me	.869
Interest/profit on real estate finance suitable to me	.791
Interest /profit on business finance is suitable to me	.763
Fees cost of transfer is low & suitable	.675
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Figure 8 component matrix of services' cost items

<b>Total Variance Explained</b>						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.127	62.533	62.533	3.127	62.533	62.533
2	.678	13.557	76.090			
3	.553	11.054	87.144			
4	.393	7.855	94.999			
5	.250	5.001	100.000			
Extraction Method: Principal Component Analysis.						

Figure 9 total variance services 'cost items

Correlation Matrix						
		the bank provides intermediary services in Saudi security market	the bank provides financial intermediary services in foreign security markets	the bank provides investment agent service to its customers	the bank provides project feasibility study to help them in investment decisions	the bank provide portfolio management service as the agent of client
Correlation	the bank provides intermediary services in Saudi security market	1.000	.591	.454	.559	.526
	the bank provides financial intermediary services in foreign security markets	.591	1.000	.520	.482	.469
	the bank provides investment agent service to its customers	.454	.520	1.000	.480	.373
	the bank provides project feasibility study to help them in investment decisions	.559	.482	.480	1.000	.510
	the bank provide portfolio management service as the agent of client	.526	.469	.373	.510	1.000
a. Determinant = .176						

Figure 10 correlation matrix of financial intermediate items

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.990	59.798	59.798	2.990	59.798	59.798
2	.648	12.958	72.756			
3	.520	10.400	83.155			
4	.469	9.384	92.540			
5	.373	7.460	100.000			
Extraction Method: Principal Component Analysis.						

Figure 11 total variance of financial intermediate items

Component Matrix <sup>a</sup>	
The bank provides intermediary service in Saudi security market	Component 1
	.817
The bank provides financial intermediary services in foreign security market	.796
the bank provides investment agent service to its customers	.722
the bank provide project feasibility study to help them in investment decision	.786
the bank provide portfolio management service as the agent of client	.740
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Figure 12 component matrix of financial intermediate

Correlation Matrix <sup>a</sup>					
	the bank's service are comply with shariah provision	I know that there is valid shariah oversight body	I don't request any banking service unless insuring that it's completely consistent with Sharia'h compliance	Staffs explain banking services procedures and their compatibility with the provisions of Islamic sharia	Bank staff are experienced in the field of Islamic finance
the bank's activities are comply with shariah provision	1.000	.571	.368	.555	.466
I know that there is valid shariah oversight body	.571	1.000	.363	.526	.567
I don't request any banking service unless insuring that it's completely consistent with Sharia'h compliance	.368	.363	1.000	.454	.369
Staffs explain banking services procedures and their compatibility with the provisions of Islamic sharia	.555	.526	.454	1.000	.732
Bank staff are experienced in the field of Islamic finance	.466	.567	.369	.732	1.000
a. Determinant = .135					

Figure 13 correlation matrix of Islamic value items

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.013	60.253	60.253	3.013	60.253	60.253
2	.708	14.151	74.404			
3	.597	11.937	86.341			
4	.443	8.866	95.208			
5	.240	4.792	100.000			

Extraction Method: Principal Component Analysis.

Figure 14 total variance of Islamic value items

Component Matrix <sup>a</sup>	
	Component 1
the bank's activities are comply with shariah provision	.765
I know that there is valid shariah oversight body	.786
I don't request any banking service unless insuring that it's completely consistent with Sharia'h compliance	.626
Staffs explain banking services procedures and their compatibility with the provisions of Islamic sharia	.858
Bank staff are experienced in the field of Islamic finance	.825
Extraction Method: Principal Component Analysis.	

Figure 15 component matrix of Islamic value

## Appendixes for description analysis:

Figure 16 gender

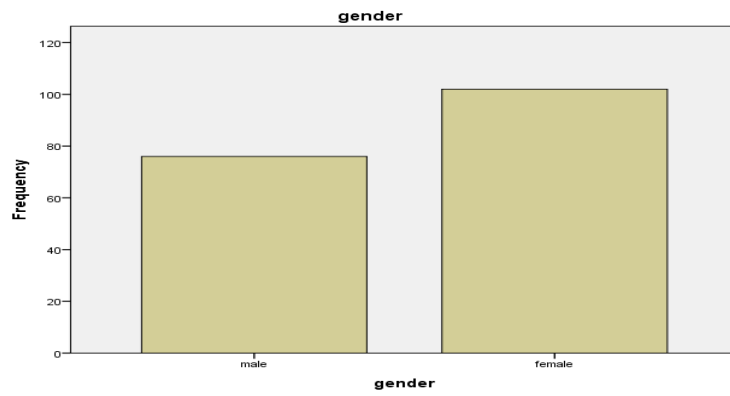


Figure 17 age

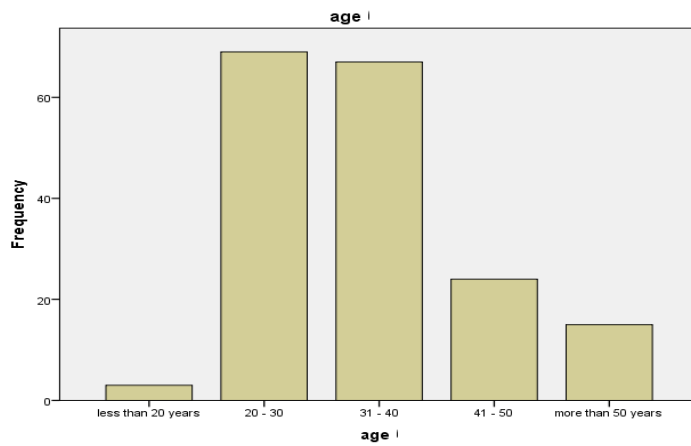




Figure 18 nationality

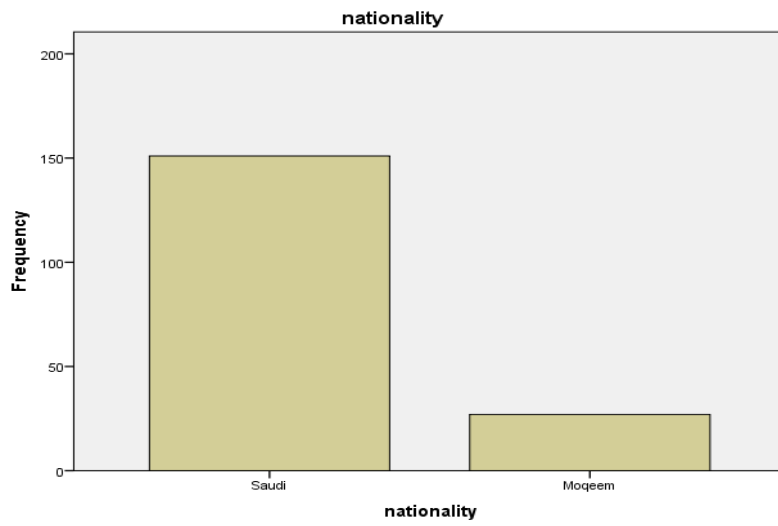


Figure 19 job type

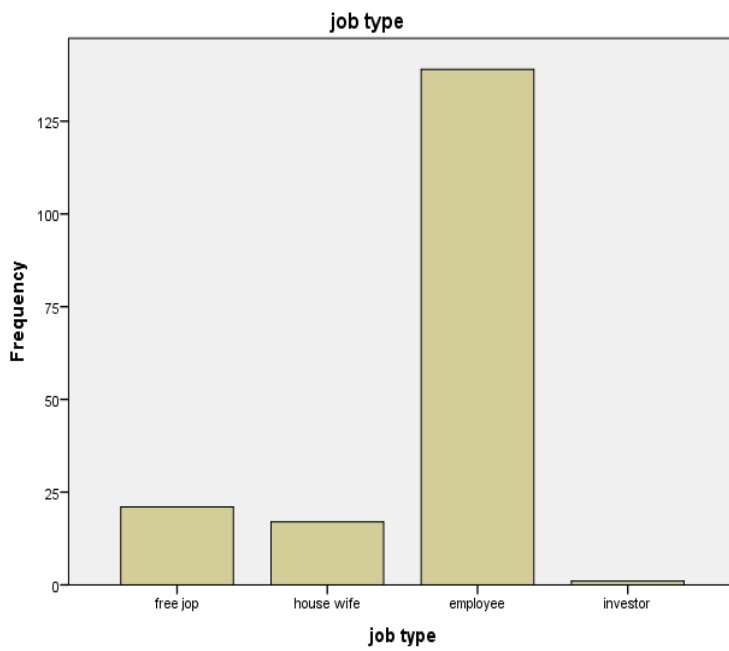


Figure 20 religion

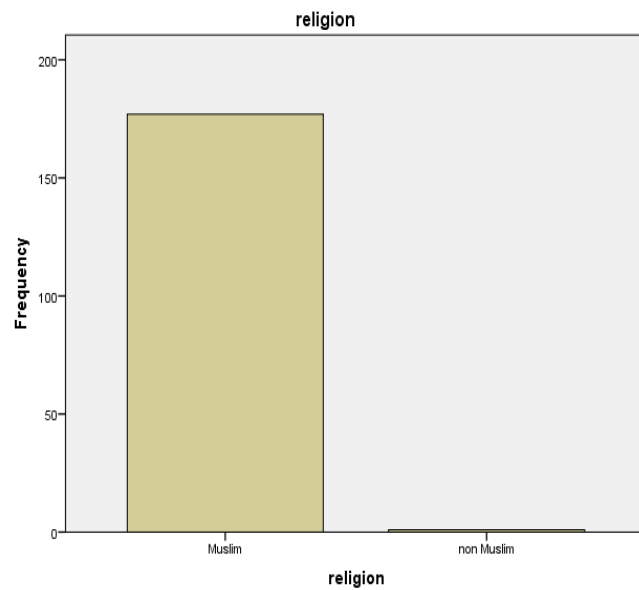
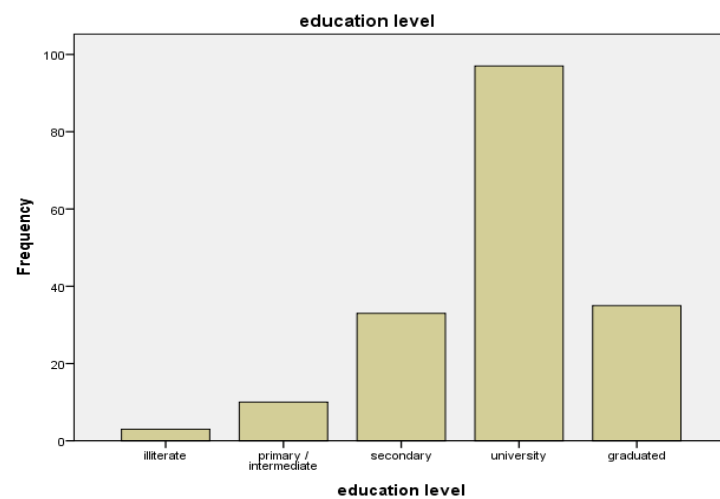


Figure 21 education level



why you choose this bank?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Geographic location	27	15.2	15.2	15.2
	The bank of my Affiliation	35	19.7	19.7	34.8
	personal relation	15	8.4	8.4	43.3
	quality of the bank services	87	48.9	48.9	92.1
	Low cost services	14	7.9	7.9	100.0
	Total	178	100.0	100.0	

Figure 22 why you choose the bank

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
the bank provide me with all banking services which I need	178	4.1854	.75495	2.00	5.00
I can easily contact the bank daily any time through the day	178	3.9551	.96152	1.00	5.00
I can contact the bank electronically from any place in the Saudi Arabia or out side	178	3.9944	.91748	1.00	5.00
I completely satisfied from bank 'services	178	3.9270	.95092	1.00	5.00
the bank provides me with all financial services when I need it	178	3.9607	.90424	1.00	5.00
I can pay my purchase electronically through electronic methods of payment	178	4.2809	.76637	2.00	5.00

Figure 23 descriptive of satisfaction items

Test Statistics						
	the bank provide me with all banking services which I need	I can easily contact the bank daily any time through the day	I can contact the bank electronically from any place in the Saudi Arabia or out side	I completely satisfied from bank 'services	the bank provides me with all financial services when I need it	I can pay my purchase electronically through electronic methods of payment
Chi-Square	100.966 <sup>a</sup>	93.404 <sup>b</sup>	114.584 <sup>b</sup>	110.034 <sup>b</sup>	107.000 <sup>b</sup>	97.326 <sup>a</sup>
df	3	4	4	4	4	3
Asymp. Sig.	.000	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 44.5.						
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 35.6.						

Figure 24 Chi-Square of satisfaction items

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
there is enough number of employees to provide bank 'services for large number of clients	178	3.6236	1.13442	1.00	5.00
I don't wait for long time in the bank to get banking service	178	3.3989	1.26821	1.00	5.00
I get the service at relevant time	178	3.5449	1.12531	1.00	5.00
an employee explains the required service procedures	178	3.8483	.96523	1.00	5.00
employees do not Boring from my enquiries	178	4.1517	.89854	1.00	5.00

Figure 25 descriptive of quality items

Figure 26 Chi-Square of quality factor

Test Statistics					
	there is enough number of employees to provide bank 'services for large number of clients	I don't wait for long time in the bank to get banking service	I get the service at relevant time	an employee explains the required service procedures	employees do not Boring from my enquiries
Chi-Square	61.831 <sup>a</sup>	21.719 <sup>a</sup>	68.742 <sup>a</sup>	87.281 <sup>a</sup>	131.382 <sup>a</sup>
df	4	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 35.6.					

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Interest /profits required on credit cards affordable for me and not high	178	3.4719	1.09534	1.00	5.00
interest /profit on personal finance is low and suitable to me	178	3.3427	1.13021	1.00	5.00
Interest/profit on real estate finance suitable to me	178	3.3315	.97842	1.00	5.00
Interest /profit on business finance is suitable to me	178	3.6629	.98513	1.00	5.00
Fees cost of transfer is low & suitable	178	3.7022	.92431	1.00	5.00

Figure 27 descriptive of service cost items

Test Statistics					
	Interest /profits required on credit cards affordable for me and not high	interest /profit on personal finance is low and suitable to me	Interest/profit on real estate finance suitable to me	Interest /profit on business finance is suitable to me	Fees cost of transfer is low & suitable
Chi-Square	47.843 <sup>a</sup>	48.854 <sup>a</sup>	104.640 <sup>a</sup>	84.921 <sup>a</sup>	112.281 <sup>a</sup>
df	4	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 35.6.					

Figure 28 Chi-Square of service' cost items

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
The bank provides intermediary service in Saudi security market	178	3.4719	.77518	1.00	5.00
The bank provides financial intermediary services in foreign security market	178	3.3652	.75638	1.00	5.00
the bank provides investment agent service to its customers	178	3.2921	.76213	1.00	5.00
the bank provide project feasibility study to help them in investment decision	178	3.3989	.77634	1.00	5.00
the bank provide portfolio management service as the agent of client	178	3.4157	.76371	2.00	5.00

Figure 29 descriptive of financial intermediate items

Test Statistics					
	The bank provides intermediary service in Saudi security market	The bank provides financial intermediary services in foreign security market	the bank provides investment agent service to its customers	the bank provide project feasibility study to help them in investment decision	the bank provide portfolio management service as the agent of client
Chi-Square	152.787 <sup>a</sup>	186.382 <sup>a</sup>	190.090 <sup>a</sup>	157.730 <sup>a</sup>	88.337 <sup>b</sup>
df	4	4	4	4	3
Asymp. Sig.	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 35.6.					
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 44.5.					

Figure 30 Chi-Square of financial intermediate factor

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
the bank's service are comply with shariah provision	168	3.6726	.95715	1.00	5.00
I know that there is valid shariah oversight body	168	3.6905	.95373	1.00	5.00
I don't request any banking service unless insuring that it's completely consistent with Sharia'h compliance	168	3.9583	.93087	1.00	5.00
Staffs explain banking services procedures and their compatibility with the provisions of Islamic sharia	168	3.6369	.96914	1.00	5.00
Bank staff are experienced in the field of Islamic finance	168	3.5595	1.09819	1.00	5.00

Figure 31 descriptive of Islamic value items

Test Statistics					
	the bank's service are comply with shariah provision	I know that there is valid shariah oversight body	I don't request any banking service unless insuring that it's completely consistent with Sharia'h compliance	Staffs explain banking services procedures and their compatibility with the provisions of Islamic sharia	Bank staff are experienced in the field of Islamic finance
Chi-Square	76.286 <sup>a</sup>	81.702 <sup>a</sup>	94.798 <sup>a</sup>	75.631 <sup>a</sup>	56.405 <sup>a</sup>
df	4	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 33.6.					

Figure 32 Chi-Square of Islamic value factor

nationality		Satisfaction	quality	cost of banking services	financial intermediate	Islamic values
Saudi	Mean	4.0751	3.7060	3.4980	3.4146	3.7219
	N	151	151	151	151	146
	Std. Deviation	.66741	.86280	.83773	.62101	.75215
	Variance	.445	.744	.702	.386	.566
Moqem	Mean	3.9136	3.7556	3.5259	3.2444	3.5818
	N	27	27	27	27	22
	Std. Deviation	.60158	.86528	.65197	.37348	.82557
	Variance	.362	.749	.425	.139	.682
Total	Mean	4.0506	3.7135	3.5022	3.3888	3.7036
	N	178	178	178	178	168
	Std. Deviation	.65881	.86091	.81073	.59250	.76102
	Variance	.434	.741	.657	.351	.579

Figure 33 a report of factors important ranking based on nationality

gender		Satisfaction	quality	cost of banking services	financial intermediate	Islamic values
male	Mean	4.0351	3.7947	3.3868	3.3263	3.6395
	N	76	76	76	76	76
	Std. Deviation	.63963	.77836	.82710	.64897	.77702
	Variance	.409	.606	.684	.421	.604
female	Mean	4.0621	3.6529	3.5882	3.4353	3.7565
	N	102	102	102	102	92
	Std. Deviation	.67565	.91670	.79145	.54530	.74764
	Variance	.457	.840	.626	.297	.559
Total	Mean	4.0506	3.7135	3.5022	3.3888	3.7036
	N	178	178	178	178	168
	Std. Deviation	.65881	.86091	.81073	.59250	.76102
	Variance	.434	.741	.657	.351	.579

Figure 34 factors rank based on gender



**Report**

what type of the bank where you have opened your account		Satisfaction	quality	cost of banking services	financial intermediate	Islamic values
conventional bank	Mean	4.4333	3.7400	3.2000	3.1000	3.6000
	N	10	10	10	10	1
	Std. Deviation	.62460	1.07930	.66667	.31623	.
	Variance	.390	1.165	.444	.100	.
full fledge Islamic bank	Mean	4.0224	3.6561	3.4195	3.3659	3.7951
	N	82	82	82	82	81
	Std. Deviation	.61906	.87674	.80836	.57073	.71971
	Variance	.383	.769	.653	.326	.518
Mixed ( conventional with Islamic window)	Mean	4.0329	3.7651	3.6163	3.4442	3.6186
	N	86	86	86	86	86
	Std. Deviation	.69207	.82559	.81758	.62977	.79683
	Variance	.479	.682	.668	.397	.635
Total	Mean	4.0506	3.7135	3.5022	3.3888	3.7036
	N	178	178	178	178	168
	Std. Deviation	.65881	.86091	.81073	.59250	.76102
	Variance	.434	.741	.657	.351	.579

Figure 35 factors ranked based on bank type 'customers