# AN EMPIRICAL INVESTIGATION OF CUSTOMER PERCEPTION ABOUT ISLAMIC BANKS IN TERMS OF SERVICE QUALITY AND OTHER PATRONAGE FACTORS TO SECURE CUSTOMERS' ALLEGIANCE





## In the name of $\bf A$ llah the most $\bf G$ racious, the most $\bf M$ erciful

#### Abstract

This study aimed at investigating the challenges and prospects of Islamic banks operating in the Pakistan. The study starts by a historical background of Islamic banks. Four Islamic banks are now operating with 12 branches with total assets of about 261 million dollars as at the end of July 2011. The study shows the market share of Islamic banks and investments classification according to economic sectors. The study ends with recommendations. These recommendations help these banks to prosper and grow.

#### Dedication

To our Parents, whoseunconditional love has inspired us throughout our life. Thanksforyoursupport-wordscan'tdescribe howmuchitmeans to us.

#### Acknowledgement

Gratitude and endless thanks to Allah Almighty, the Lord of the World, who bestowed mankind, the light of knowledge through laurels of perception, learning and reasoning, in the way of searching, inquiring and finding the ultimate truth. To whom we serve, and to whom we pray for help.

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