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Adding value for customers by providing service quality training (study at Islamic bank in Indonesia)

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Abstract: The present demand of customers is not merely focusing on the product itself, but also on the process delivering it, as a source of value for the customers. As a result, delivering service quality is important in order to gain customer satisfaction. In the past five years, Islamic Bank in Indonesia has been growing extremely fast. However, there were still some low perceptions about the qualities of services of Islamic bank compares to conventional bank. The study was done in many Islamic banks in Jakarta areas in Indonesia, with 432 respondents, consists of 216 customers and 216 employees, using service quality inventory, customer satisfaction inventory and training needs questionnaires. The results show that: 1) there is a positive and significant correlation between service quality and customer satisfaction; 2) there is a difference perception about the training needs between employees and customers. The implications of the study can be used for Islamic bank management to enhance their services to customers by developing their employees through service quality trainings.

Keywords: customer satisfaction; service quality; training needs analysis.

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1 Introduction

Nowadays, customers cannot be satisfied only with a good product quality, but they demand great services, especially in service industries such as Bank. In service industry, the delivery of service need to be performed carefully so that the ultimate customers are delighted by the service delivery (Oyenyi and Joachim, 2008; Kim et al., 2008; Cronin et al., 2000; Choi et al., 2004; Badri et al., 2007; Scotti et al., 2007; Lee et al., 2010; Yesilada and Direktor, 2010).

There are two banking systems in Indonesia, namely conventional bank and Islamic (sharia) bank. At present, Islamic bank has grown its popularity among Indonesian customers. In this regard, the social function of Islamic bank is not only as supplementary nature of choice for Islamic banks, but also become a mandatory of Law no. 21 of 2008 about Islamic banking (Misbach et al., 2013). Consequently the role of Islamic bank is important in Indonesia. However, the present condition shows that customers' perception about the quality and services rendered by Islamic bank was not as high as delivered by conventional banks, in which action should be taken by the management to equip their employees in delivering services. One of the programme that can be conducted by the management of the bank is through training.

The objective of this study is:

- 1 to identify the impact of service quality (SQ) to customer satisfaction (CS)
- 2 to identify the types of training needed for the employees of Islamic banks in order to develop SQ and CS.

2 Literature review

This section reviews previous research related to CS, SQ and training as well as highlights the development of Islamic bank in Indonesia.

2.1 Islamic bank (sharia bank) in Indonesia

The world of Islamic banking practices was marked by the rise of emerging products and research on Islamic banking. Pioneering Islamic banking was started in Pakistan (based on management of hajj funds) in 1940. Islamic banking shows an excellent development since the establishment of the first Islamic bank in Egypt in 1963 (Haron and Ahmad, 2000). This bank is the first Islamic bank in the world. This process reinforced by the establishment of Islamic Development Bank located in Jeddah in 1975 and then continued to spread throughout the world. Currently, Islamic banks are clustered in three places: the Middle East, South Asia and Southeast Asia and started to spread to Europe and Australia. Some financial services began offering sharia-compliant products.

Economics system in some countries in the Middle East, merge sharia-compliant with their monetary and central banking system in 2010. This action was followed by several Southeast Asian countries started the dual economy system. Some countries such as the USA and Australia began to give attention to the Islamic banking system to start eliminating the double tax on Islamic-based products.

This rapid growth happened because the rapid growth of Islamic banks. The uniqueness of Islamic bank is in term of offering value different from conventional banks. A role which Islamic bank treat to asset management will run similar to a conventional but not contrary to the sharia value (Henry and Wilson, 2004). Because Islamic banking tries to offer a different value, Islamic banks should pay attention to SQ to increase CS and loyalty (Dusuki and Abdullah, 2007).

In Indonesia, since the establishment of Bank Muamalat in 1991, which was initiated by the Indonesian Sharia Council and the Government of Indonesia, the number of Islamic bank increased every year. The statistics show that the last three years the number increased by almost 40% in two years alone with increase in assets by 66% (Hasan, 2011).

The data also stated that employees who work at Islamic banking was increased by 52% between the year 2010 and 2012, while the cost of training and education only increased by 15%. Furthermore, it was also identified that the current problem face by Islamic banks in Indonesia is in relation with their employees. The employees who worked at Islamic bank was perceived as having lack of knowledge and skills about the concept of Islamic banking which is different from conventional banking. This kind of situation has challenged the rapid development of Islamic banking in Indonesia, as customer's satisfaction about their SQ rendered by the Islamic banking's employees is very important for the development of Islamic banks. These problems occurs due to the fact that workers in Islamic banking were provided by conventional curriculum training bank and the majority of the employees were from conventional banks who has lack of knowledge about the concept of Islamic banking business which is different from conventional banking. As a result, this situation reduced the value of Islamic banking practice. In this regard, the chief executive director Islamic banking Department of Bank Indonesia (BI) stated that this issue were also correlated with the lack of collaboration between academics and practitioner in educating Islamic banking human resources (Bisnis Indonesia, 2012).

2.2 *Customer satisfaction*

CS is generally defined as post consumption evaluative judgment concerning a specific product or service (Gundersen et al., 1996). Cook and Thompson (2000) define transaction-specific satisfaction as assessment on the experience and consumer's reactions to a specific company's encounter. Furthermore, Tahir and Abu Bakar (2007) found that cumulative satisfaction refers to customers overall evaluation of patronage experience from inception to date. Consequently, CS can be considered as the core of success in a very competitive business world today (Kohli and Jaworski, 1990).

CS acts as a result from individual and global transaction whereas SQ involves a general impression of the superiority or inferiority of the service provider and the services (Bitner and Hubbert, 1994) or a general attitude toward services (Bitner, 1990; Adams and Larrinaga-González, 2007). Moreover, Kotler (2005) has defined CS as the degree of one's feeling after comparing performance results that he/she feels in comparison to his/her expectations. It can be concluded that there are two elements determine CS, namely the performance of services offered in conjunction with the expected performance, then users will feel sated. In other words, CS will be felt after consumers use services offered (Misbach et al., 2013).

2.3 *Service quality*

Nowadays, customers not only looking for a good quality product but also good product and service, especially in service industries such as bank, airlines, telecommunication, SQ is very important. In service industry, the delivery of service need to be performed carefully so that the ultimate customers are delighted by the service delivery (Oyeniya and Joachim, 2008; Kim et al., 2008; Cronin et al., 2000; Choi et al., 2004; Badri et al., 2007; Scotti et al., 2007; Lee et al., 2010; Yesilada and Direktor, 2010).

Gronroos (2000) stated that service qualities are categorised in two broad areas namely: technical quality and functional quality. Technical quality refers five relevant factors namely employees' technical ability, employees' knowledge, technical solutions, computerised systems and machine quality. On the other hand, functional quality denotes the overall process of the service. There are seven factors which are related with functional quality, behaviour, attitude, accessibility, appearance, customer contact, internal relationship and service mindedness (Akhtar, 2011). Furthermore, Voon (2011) mentioned that, to be able to see the perspective of the employee about their work, measuring service culture might able to provide better insight. Voon (2011) further stated that, service culture concerns the practice of an organisation or how it treats or serves their customers. In other words, it can be said that, high performing service organisations emphasise culture of service excellent, which is built on foundations of caring for both internal and external customers. Moreover, several studies have identified a significant relationship between SQ and performance (Newman, 2001). Newman (2001) mentioned that firms offering superior service attained as winning competitive strategy and consequently CS is the result of the buyer's perception of SQ and satisfaction leads to customer retention.

In this regard, Parasuraman et al. (1985) stated that SQ as perceived by the customer is the degree and direction of discrepancy between customer service perceptions and expectations. Moreover, Parasuraman et al. (1988, 1991) formulated SQ measurement using SERVQUAL, which is a framework for service excellent that measure the quality in service industry. Parasuraman et al. (1988) through his concept of SQ, mentions that there are 5 dimensions, namely: reliability, assurance, tangible, empathy and responsiveness. The followings are the details about it:

- 1 reliability, is the ability to perform, the promised service dependably and accurately
- 2 assurance, is the knowledge and courtesy of employees and their ability to convey trust and confidence
- 3 tangibles, is the appearance of the physical facilities, equipment, personnel and communication materials
- 4 empathy, is the provision of caring, individualised attention to customers
- 5 responsiveness, is the willingness to help customers and to provide prompt services.

Since its formulation, SERVQUAL had been used in a variety of service industries and countries, for this paper SERVQUAL was used as a tool in data collection.

2.4 Correlation between SQ and CS

Based on the discussion above, it showed that elements that determine CS are derived from the performance of services offered as well as the expected performance, it can be concluded that the performance of services is important variable in CS. In this regard, IBS survey findings (Jones, 2004) mentions that excellence staff that can provide speed and efficiency of services, including expert knowledge of products and process/procedures is an important factor that can act as drivers of CS. Many studies have shown that SQ is closely related with CS (Kumar et al., 2008; Wei and Ramalu, 2011). However, those studies were conducted mostly in conventional banks and in western countries. The recent research about SQ in Indonesia was conducted by Misbach et al. (2013) in Makassar (Eastern Indonesia) which showed that responsive and reliability (dimensions of SERVQUAL) had positive impact to CS. In order to get the impact SQ (full profile of SERVQUAL) to CS, this study was conducted in Jakarta areas (Jakarta, Bogor, Depok, Tangerang, Bekasi), a well as Metropolitan city of Indonesia.

2.5 Training and training needs analysis

Training is defined as the systematic acquisition and development of the knowledge, skills and attitudes required by employees to adequately perform a task or job or to improve performance in the job environment (Latham, 1988). Training should impart new knowledge and skills if the training is relevant, based on employee and organisational needs and effectively designed and delivered (Salas et al., 1999). When training does result improvements in relevant knowledge and the acquisition of relevant skills, employee job performance should improve, provided that the skills learned in training transfer to the job (Baldwin and Ford, 1988; Salas et al., 1999).

Effective training or development depends more on knowing what results are required-for the individual, the department and the organisation as a whole. With limited

budgets and the need for cost effective solutions, all organisations need to feel secure that the resources invested in training are targeted at areas where training and development is needed and a positive return on the investment is guaranteed. As a result, training needs analysis needs to be conducted in order to get good results from the training and development programmes. Training need analysis is a planned activity to identify the need of employees in relation with their development and fulfilment of their competencies gap (Mangundjaya and Mansoer, 2011).

Training needs analysis can be done by: reviewing job analysis and job evaluation, observation, interviews, surveys (through questionnaires), performance appraisal documents and psychological assessment report (Mangundjaya and Mansoer, 2011). In this study, training needs analysis was conducted by surveys using questionnaires.

2.6 Training, SQ and CS

According to Salas et al. (1999) training should impart new knowledge and based on employee and organisational needs, in which should effectively designed and delivered. As a result, training can be designed to fulfil the needs of the organisation and employees in terms of SQ and CS. In this regard, findings by Soomro et al. (2011) should be considered as it showed that number of trainings to staff members had no impact on CS with regard to reliability, empathy, responsiveness, assurance, tangibility and overall CS. As a result, proper planning, such as conducting training needs analysis should be done in order to develop the employees and delivering CS. "Customer satisfaction/consumer satisfaction can be defined as consumer's fulfillment by a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or overfulfillment" [Oliver, (1997), p.13]. This definition covers product and service during consumption. Moreover, Halstead et al. (1994) defined that "customer satisfaction is a transaction-specific affective response, resulting from the customer's comparison of product performance to some pre-purchase standard". This definition focus product performance compared to some pre-purchase standard, during or after consumption. Based on the definitions above, it can be assumed that CS is important in both during and after consumption of products and services, in terms of keeping customer's loyalty. This CS can be fulfilled by employees who already possess a high competencies in SQ.

3 Methods and measures

- *Sample and sampling*

Respondents were collected through non-probability sampling, with convenience sampling both for the customers and employees. The number of participants were 432 respondents, consists of 216 customers and 216 employees of Islamic bank from Jakarta Areas (Jabodetabek-Jakarta, Bogor, Depok, Tangerang, Bekasi). The details of the profile can be seen in Table 1.

- *Data collection tools*

Data was collected through three types of questionnaire namely SQ inventory (based on Parasuraman concept). CS inventory, these two inventories were already tested its reliability and validity and training needs (open question questionnaires).

- *Data analysis*

Data were analysed by multiple regression, content and descriptive analyses, using SPSS.

4 Results

4.1 Demographic profile

Table 1 shows the full profile of respondents.

Table 1 Demographic profiles of respondents

No	Characteristics	Customers		Employees	
		N	%	N	%
1	Gender				
	Male	186	86.11	99	45.83
	Female	30	13.89	117	54.17
2	Education				
	Master degree	7	3.24	44	20.37
	Bachelor degree	32	14.81	144	66.67
	Diploma	18	8.33	28	12.96
	Senior high school	159	73.61	-	-
3	Age				
	< 25 years old	24	11.11	21	9.72
	25–44 years old	178	82.41	171	79.17
	45–56 years old	14	6.48	24	11.11
4	Durations as customer bank or works in the bank				
	< one year	2	0.93	37	17.13
	One to two 2 years	62	28.70	31	14.35
	> two to five years	118	54.63	107	49.54
	> five to ten years	23	10.65	41	18.98
	> ten years	11	5.09	-	-
5	Occupation				
	Employee	164	75.93	-	-
	Teacher and lecturer	33	15.28	-	-
	Entrepreneur	7	3.24	-	-
	Housewives	5	2.31	-	-
	Others	7	3.24	-	-

Table 1 Demographic profiles of respondents (continued)

No	Characteristics	Customers		Employees	
		N	%	N	%
6	Position	-	-		
	Supervisor level	-	-	35	16.20
	Staff	-	-	181	83.80
7	Marital status				
	Married	186	86.11	173	80.09
	Unmarried	30	13.89	43	19.91
8	Have another account in conventional bank				
	Yes	189	87.50	-	-
	No	27	12.50	-	-

Table 1 shows that the majority of the customer respondents were male (86.1%), senior high school graduates (73.61%), between 25–44 years old, employees at private sectors (75.93%), married (86.11%) and have another account in conventional bank (87.50%). On the other hand, the employee respondents were females (54.17%), hold bachelor degree (66.67%), between 25–44 years old (79.17%), had tenure of work between > 2–5 years (49.54%), hold staff position (83.80%) and married (80.09%). The demographic differences between customer respondents and employee respondents are in their sex and their educational background

4.2 The impact of SQ on CS

The following table shows the result of multiple regression in terms of SQ and CS.

Table 2 Regression between SQ and CS

Dimension of SQ	Respondents	R	R ²	Adj R ²	B	Sig.
Service quality	Customers	.705	.497	.495	.705	0.000**
	Employees	.368	.136	.132	.368	0.000**
Dimensions:						
1 Responsiveness	Customers	.501	.251	.241	.501	0.000**
	Employees	.454	.206	.202	.454	0.000**
2 Assurance	Customers	.593	.352	.349	.593	0.000*
	Employees	.389	.152	.148	.389	0.000*
3 Tangible	Customers	.599	.359	.356	.599	0.000*
	Employees	.154	.024	.019	.154	0.024*
4 Empathy	Customers	.671	.450	.448	.671	0.000*
	Employees	.101	.010	.006	.101	0.137
5 Reliability	Customers	.679	.461	.459	.671	0.000**
	Employees	.423	.179	.175	.423	0.000**

The results show that in general SQ has positive and significant impact to CS ($R^2 = .497$) from customers' perception and from employees' perception ($R^2 = .136$). SQ has higher

impact on customers than on employees. Future trainings for employee need to take this finding into account and focus on how providing a good service for customers will also bring satisfaction for the employees. In this regard, providing good service should be an internalised value for bank employees.

Furthermore, based on SQ dimensions we found that from the customers perspective, *reliability* of the employees were the highest contribution of CS ($R^2 = .461$), followed by *empathy* ($R^2 = .451$). However, from the employees' perspective *reliability* only contribute 17.9% to CS. Here, we found perception differences between customers and employees. Even though reliability and empathy from bank employees contribute greatly to CS, but employee's perspective does not match this expectation. According to the results, *reliability* contributes less to CS while empathy does not significantly correlate to CS.

From the employees' perspective, it can be seen that responsiveness is the highest contributor to CS (20.6%) and according to customers' perception responsive contribute 25.1% to CS. From the results, it showed great differences about the results of *reliability* and *empathy*, in which should be taken into consideration.

4.3 Training needs analysis

Results in Table 3 discussed about the training needs analysis based on the perception from the customers as well as from the employees.

Table 3 Training need analysis

No.	Types of training	Employees		Customers		Category
		N	%	N	%	
1	Basic training in sharia banking	47	18.01	39	14.44	Hard skills
2	Customer service/service excellence	12	4.60	48	17.78	Soft skills
3	Product knowledge sharia banking	24	9.20	13	4.81	Hard skills
4	Leadership training	13	4.98	2	0.74	Soft skills
5	Personal development	5	1.92	22	8.15	Soft skills
6	Effective communication skills	8	3.07	18	6.67	Soft skills
7	Marketing management	9	3.45	20	7.41	Hard skills
8	IT sharia banking	7	2.68	10	3.70	Hard skills
9	Service quality	-	-	35	12.96	Soft skills
10	Risk management training	39	14.94	-	-	Hard skills
11	Work attitude and professionalism	-	-	22	8.15	Soft skills
12	Financial analyst and planning	21	8.05	-	-	Hard skills
13	<i>Fiqh Muamalah</i>	16	6.13	-	-	Hard skills
14	Problem solving and decision-making	12	4.60	-	-	Soft skills
15	Office management	9	3.45	-	-	Hard skills
16	Work culture and ethics	5	1.92	-	-	Soft skills
17	Java certification	5	1.92	-	-	Hard skills
18	HR management	5	1.92	-	-	Hard skills
19	Language skills (English and Arabic)	-	-	4	1.48	Hard skills

Table 3 Training need analysis (continued)

No.	Types of training	Employees		Customers		Category
		N	%	N	%	
20	Hajj management	2	0.77	-	-	Hard skills
21	Strategic management training	2	0.77	-	-	Hard skills
22	Audit management	-	-	8	2.96	Hard skills
23	Small business management	-	-	2	0.74	Hard skills

Results showed that basic sharia management training was needed for the employees based on the perspective of both employees and customers (the first rank from the employees' perception and the second rank from customers' perception). However, customer service and service excellent were placed at the first rank from customer's perception (17.78%), followed by SQ (12.96%) at the third rank. This emphasises the need for SQ provision for the customers. On the other hand, employees perceived that they need risk management training (17.9%).

In this regard, customers in general perceive that sharia bank employees in Jakarta areas need more soft skills training, especially in relation with customer service/service excellence and SQ, compares to employees that need more training in hard skills types of training.

4.4 Training needs analysis based on SQ (customers perception)

Table 4 shows the training needs analysis based on the customer's perception about SQ.

Table 4 Training needs analysis based on SERVQUAL

Description	Customers	
	N	%
SQ in general	35	50.00
Responsiveness	3	4.29
Assurance	4	5.71
Tangible	12	17.14
Empathy	4	5.71
Reliability	12	17.14

Table 4 shows that customers think that trainings on *reliability* and *tangible* dimensions of customers service for sharia bank employees are needed. This is in line with the previous results that show a high correlation between reliability and CS. *Reliability* dimensions deal with fulfilling Bank's promises to the customers on time, providing support from the management to overcome problems, providing services correctly and within the time limit for the said services and put their effort to minimise mistakes. *Tangible* dimensions deal majorly with the bank as follows: application of the newest IT technology, employees that have neat and attractive appearances, has environment (interiors) that suit its services and the needs of its customers.

Table 5 Descriptive analysis

No	Characteristics	Customers				Employees			
		SQ		CS		SQ		CS	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
	Total	4.98	0.88	4.75	0.9				
1	Gender								
	Male	4.95	0.89	4.73	0.92	4.594	0.369	4.507	0.407
	Female	5.15	0.78	4.83	0.75	4.593	0.367	4.509	0.409
2	Education								
	Master degree	4.58	1.43	4.33	1.28	4.59	0.367	4.510	0.412
	Bachelor degree	5.04	0.77	4.71	0.82	4.59	0.367	4.509	0.411
	Diploma	4.75	1.20	4.43	1.25	4.58	0.368	4.525	0.396
	Senior high school	5.01	0.82	4.81	0.84	-	-	-	-
3	Age								
	< 25 years old	5.13	0.88	4.85	0.88	4.76	0.000	4.33	0.000
	25–44 years old	4.97	0.86	4.77	0.90	4.606	0.359	4.507	0.419
	45–56 years old	4.73	1.11	4.33	0.93	4.490	0.386	4.486	0.42
4	Marital status								
	Married	4.96	0.88	4.73	0.90	4.59	0.367	4.509	0.412
	Un-married	5.10	0.88	4.83	0.90	4.612	0.361	4.514	0.413

Table 5 Descriptive analysis (continued)

No	Characteristics	Customers				Employees			
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
	Total	4.98	0.88	4.75	0.9				
1	Gender								
	Male	4.95	0.89	4.73	0.92	4.594	0.369	4.507	0.407
	Female	5.15	0.78	4.83	0.75	4.593	0.367	4.509	0.409
2	Education								
	Master degree	4.58	1.43	4.33	1.28	4.59	0.367	4.510	0.412
	Bachelor degree	5.04	0.77	4.71	0.82	4.59	0.367	4.509	0.411
	Diploma	4.75	1.20	4.43	1.25	4.58	0.368	4.525	0.396
	Senior high school	5.01	0.82	4.81	0.84	-	-	-	-
3	Age								
	< 25 years old	5.13	0.88	4.85	0.88	4.76	0.000	4.33	0.000
	25-44 years old	4.97	0.86	4.77	0.90	4.606	0.359	4.507	0.419
	45-56 years old	4.73	1.11	4.33	0.93	4.490	0.386	4.486	0.42
4	Marital status								
	Married	4.96	0.88	4.73	0.90	4.59	0.367	4.509	0.412
	Un-married	5.10	0.88	4.83	0.90	4.612	0.361	4.514	0.413

4.5 Descriptive analysis

Table 5 show the results of descriptive analysis for SQ and CS.

There are no differences on SQ and CS perception by customers and employees based on their sex, marital status, age and occupation. The highest score for SQ and CS is from customers with bachelor degree (5.04) and senior high school (5.01) education background. The variable that stand out is the duration they become the customer/employee of sharia bank. People who have been customers in sharia bank less than a year have highest score in SQ (7.96), but have lowest CS score (4.00). This condition showed that customer's loyalty did not in line with customer's satisfaction.

5 Discussion

The results showed that SQ in general has positive and significant contribution to CS in Islamic banking in Jakarta areas in Indonesia. This finding supported previous researches conducted by Kumar et al. (2008) and Wei and Ramalu (2011).

The results also revealed that *reliability* has the highest contributor to CS in terms of customers' perception. This data was also enhanced by the numbers of customers choice in terms of employees' training needs. This study was supported previous study conducted by Misbach et al. (2013) that showed *reliability* has positively influence satisfaction significantly. *Reliability* means the consistency of delivering performance of services in which one of the indicator to develop reliability is by providing accurate information (Misbach et al., 2013). This result were also supported by Abdullah et al. (2011), Jabnoun and Khalifa (2005) and Parasuraman et al. (1985) which stated that *reliability* affects CS. The second highest is *empathy*. Has empathy's with people's feeling and condition was regarded as an important variable in achieving CS.

The results also showed that there is a different perspective between customers and employees regarding the training needs for the employees, in which customers were more focus on service excellent and SQ (soft skills) whereas employees were more focus on hard skills training, especially in *reliability* and *empathy*. This difference should be taken into consideration by Islamic bank management, in order to coach and develop their employees to enable them in delivering better services to customers through expressing their *reliability* and *empathy*. On the other hand, the results also showed that both customers and employees agreed that employees need basic Islamic (sharia) banking management training. In this regard, thorough better planning about training and development is needed, as according to the Soomro et al. (2011) the numbers of training staff did not significantly increase CS.

Furthermore, results also showed that training deemed needed by both customers and employees of sharia banks is the basic training about sharia banking, which is really different from conventional banks.

6 Conclusions and implication

In general it can be concluded that developing SQ is needed in order to increase CS. In this regard, paying attention in developing a sense of *reliability* and *empathy* is important and these can be develop by providing employees with service excellent and

SQ trainings. However, basic training of Islamic bank management is also needed followed by training about product knowledge of Islamic bank. By delivering the training to the employees it was hoped that these conditions can increase the knowledge, skills and attitude of the employees and finally will develop employees' self-confidence when delivering services to the customers.

The implications of this study can be used for management in terms of delivering good SQ and manage the needs of the customers as well as using the information for training implementation for the Islamic bank employees.

7 Research limitations and further study

Some of the limitations of this research are as follows:

- 1 this research only conducted at Islamic banking in Jakarta area
- 2 research was conducted on a sample of employees and customers of certain Islamic bank in Indonesia
- 3 the survey was conducted using self-report inventory and open ended questionnaires which can be influence by subjective bias.

In this regard, further studying different methods such as Focus Group discussion is needed, as well as other research conducted in various area of Indonesia is also needed.

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