

Can Employee Competency Engage Islamic Banking Customers ?

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ABSTRACT

Islamic banking is demanded to continue improving in providing the best service to customers. It is not enough to understand how to keep customers doing transactions, companies must know that there are other ways consumers contribute to the company and stay engaged in it. The level of customer engagement can be shown in how involved they are with the company's offerings. The research team wanted to see how employee skills affected customer satisfaction. Makassar's Sharia Commercial Bank served as the study's sample institution. 200 questionnaires. The results of the study were processed using smartPLS 3. The results showed that employee competency has a significant effect on customer satisfaction, employee competency has no significant effect on customer engagement, and customer satisfaction has a significant effect on customer engagement.

ABSTRAK

Perbankan syariah dituntut untuk terus berbenah dalam memberikan pelayanan terbaik kepada nasabah. Tidaklah cukup untuk memahami bagaimana menjaga pelanggan melakukan transaksi, perusahaan harus tahu bahwa ada cara lain konsumen berkontribusi pada perusahaan dan tetap terlibat di dalamnya. Tingkat keterlibatan pelanggan dapat ditunjukkan dalam seberapa terlibat mereka dengan penawaran perusahaan. Tim peneliti ingin melihat bagaimana keterampilan karyawan memengaruhi kepuasan pelanggan. Bank Umum Syariah Makassar berfungsi sebagai lembaga sampel studi 200 kuesioner. Hasil penelitian diolah menggunakan smartPLS 3. Hasil penelitian menunjukkan bahwa kompetensi karyawan berpengaruh signifikan terhadap kepuasan pelanggan, kompetensi karyawan tidak berpengaruh signifikan terhadap customer engagement, dan kepuasan pelanggan berpengaruh signifikan terhadap customer engagement.



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INTRODUCTION

More than twenty years have passed since Bank Muamalat Indonesia opened its doors as the country's first Islamic bank, and throughout that time, Islamic finance in Indonesia has flourished. Many things have been accomplished thanks to Islamic finance's growth, from the expansion of available products and services to the establishment of institutions and mechanisms that facilitate sharia financing. When looking at the international market, Indonesia is among the top ten countries with the greatest Islamic financial index. While conventional financial systems have expanded, Islamic financial systems have lagged behind. The market share of sharia finance is under 5%, proving this.

Data from the Financial Services Authority show that the relationship between Islamic banks

is still low compared to conventional banks. The total number of Islamic banking customers reaches around 15 million. Meanwhile, conventional banking customers touch around 80 million people. Compared to conventional banks, the total number of customers of Islamic banks only reached 18.75 per cent. Compared to conventional banking, the total number of customers is still smaller, but the growth of customers in the Islamic banking industry reaches an average of 15-20 per cent (Rini, 2021).

The notion of fairness is a benefit of the Islamic banking system, which is why efforts are currently being made to educate and socialize the Islamic banking system. Conformity to sharia values is what sets the sharia system apart from the conventional one (shariah compliance). This is one of the main reasons why Islamic banking is superior to more traditional banking practices; it ensures that economic actors will be treated fairly and, of course, that Islamic values will be fulfilled in their entirety.

According to Basya (2018), Customer engagement (CE) in Islamic banks does not consider competing on products and prices but rather stressing the quality of the services they provide, appealing to customers' conscience. While Abubakar (2018) Abubakar found that The factors include but are not limited to customers' attributes such as their understanding, knowledge, and perceptions of banking products, the banking institutions' related factors such as product pricing, technology adopted by banks, environmental factors, and other myriads of determinants. Islamic banking engaged in services and services are required to continue improving in providing the best service to customers. Islamic banking must provide personalized and professional services to fulfil customer satisfaction. It is needed to compete with conventional banking. Responding to customer needs and maintaining customer relationship needs, purchasing patterns, and behaviour is one of the organization's most important factors in maintaining a competitive advantage (Wirapraja et al., 2021).

The company realizes that it is not enough to understand how to keep customers in the company but companies also need to know that there are other ways consumers contribute to the company besides making purchases (Henderson et al., 2014). For Islamic banking to continue to exist and successfully establish close relationships with its customers, the right way is needed to win the hearts of its customers and come out as winners. Treat them as 'lovers' and do not think of them as 'bosses' or 'kings'. Anyone will do anything for his lover. Making customers lovers is very relevant amid increasingly fierce business competition. Customers are people who want to be loved/loved and want to have a sense of security/comfort.

They build services to consumers by listening to consumer desires and calming the heart to provide the best quickly (Cambra-Fierro et al., 2014). While providing good service so that consumers feel satisfied will create a high level of consumer engagement Higgins & Scholer, (2009); Van Doorn et al. (2010). The uniqueness of this behaviour is that customers are voluntary (Mollen & Wilson, 2010), although customers do not directly result in financial gain, they have helped enhance the company's reputation and sway the buying habits of other customers.

Strengthening employee competencies is needed in providing services to customers. Some studies highlight the interaction process of employees who provide services to employees (Lusch et al. (1996); Gounaris & Boukis, (2013). Maria found that employee skills are the main factor driving consumer satisfaction (Maria Stock et al., 2017). Customers will be satisfied if served well to create

customer engagement (Khan & Rizwan, 2014). Employees who could process customer complaints could increase customer engagement (Cambra-Fierro et al., 2016). Employee competencies must be supported by employees' knowledge and skills in meeting all customer needs (Bitner, 1990). Besides, the need for employees to have emotional competence in managing relationships with their customers (Nguyen, 2016). This study will discuss the need for employee competence in improving customer engagement of Islamic banking customers.

Customer satisfaction is only the beginning when it comes to providing service. Customers that are happy with your service do not automatically become repeat buyers. Persons who have purchased a product or service and reported being pleased with the quality received. As a result, it needs to gain a deeper familiarity with what its clients want and expect from it. Relationship marketers like Vivek et al. (2012) highlight how firms may benefit from putting more emphasis on customers through activities like consumer communities and value creation within the company. In the past, relationship marketing's primary goal was to forge lasting partnerships with businesses. The scope of the company's interaction with its customers was restricted to making sales and fostering customer loyalty. On the other hand, this has evolved alongside changes in the market in response to consumers' wants and demands; today's customers are keen to stay in touch with a business via social media, share their experiences with the product with others, and provide feedback on the company's effectiveness. In fact, many customers will gladly give unpaid testimonial videos and critiques of your organization's services. Consumers are moving beyond transactional relationships with businesses and becoming actively engaged in the marketplace.

Non-transactional customer interaction (such as word of mouth, blogging or referrals, and co-creation) can have a significant impact on business performance, even if it isn't directly related to purchases. Several research groups, including Kumar et al (2010). If a customer is happy and feels a connection to a business, that business will grow and the customer will become loyal (Pansari & Kumar, 2017). That is to say, satisfied and emotionally invested customers are necessary for the development of customer attachments. The nature of this connection, however, evolves with time and varies from one consumer to the next and from one business to the next. An enjoyable experience is only possible if the clients' first purchases are satisfactory.

According to Nguyen (2016), leading businesses put effort into developing their core capabilities, which are then applied in novel ways to reach their objectives. The company's primary focus is on developing its core skills through the utilization of its resources in novel and difficult methods. A company's success is heavily dependent on its employees' levels of competence (Dharmanegara et al., 2016). High performance can be attained by businesses that have a management team with appropriate skills and competitive methods based on core competencies. It will allow the business to efficiently gather the information that its clients want and need (Ndubisi et al., 2007). Therefore, businesses who invest in training and developing their staff will be better able to meet the demands of a diverse client base with offerings that delight. This means that businesses with higher competences can gain long-term benefits in the market. The company's competencies must add value, be unique, difficult to replicate, and tough to replace if it is to keep these competitive advantages (Narver & Slater, 2012).

The competence of employees plays a crucial part in generating satisfied and loyal clients. When serving customers, employees are labeled as actors who appear in front of the stage to

perform dramas. Lovelock and Wirtz, (2004) in Mengesha (2015). Competence extends beyond knowledge and skills. Competence requires the utilization and mobilization of psychological resources, including skills and attitudes, to satisfy complicated demands. According to Smith and Barclay (1997), competences are each party's perceptions of the skills, talents, and knowledge required for effective performance. Rucci and Kim discovered that a 5% rise in employee attitudes led to a 1.3% increase in customer satisfaction and a 0.5% increase in income (Gee et al., 2008). While Rakstis (1996) discovered that a business loses approximately 20% of its clients annually, this is primarily due to customer dissatisfaction with incompetent service delivery. Consequently, employee competence is crucial for enhancing customer happiness. The significance of staff competency is intimately tied to the service-providing capacity and conduct of the frontline office. The resultant study by Mengesha & Singh (2022) demonstrates that the abilities of frontline personnel have a significant impact on customer satisfaction because employees are able to control their emotions when servicing customers.

Marketing competencies in companies and employees can increase customer engagement. Mengesha & Singh (2022) research results showed that resources in the industry must have competency so that the customers are bound in the long run. Crosby et al. (1990) suggested that companies with full competence can provide an in-depth understanding of customers' needs to encourage the development of new products and bind customers (Fernandes et al., 2018). Employee competency had a positive effect on customer survival. It indicates that consumers are emotionally satisfied with the services provided. It is in line with the research of (Benitez et al., 2018) that employee competency positively affects the length of time consumers hold on to a company. Competent vendors will establish long-term relationships (Aali et al., 2014). The results of Cambra-Fierro et al. (2016) show that the importance of competencies possessed by employees is primarily the role of frontline employees who are considered company spokespersons in providing consumer services. In his research, employee competence in handling consumer complaints can increase satisfaction; eventually, consumers will stay emotionally bound in the company.

Customer satisfaction is a mandatory element of every type of business. Satisfaction is a determinant of someone being bound or living in a relationship with loyalty and reputation buying (Verhoef et al., 2010). Khazaei et al. (2013) suggested satisfaction as an intermediary for relational marketing and consequences for consumer engagement (customer loyalty and word of mouth). If customer expectations are met when buying a product or implementing a service e, it will be more likely to achieve customer repurchase intentions (Tarokh & Sheykhan, 2015). Higgins and Scholer (2009) consider customer satisfaction to be the main key to determining the level of consumer engagement, highlighting that it is necessary (Higgins & Scholer, 2009). In line with Higgins, the study (2010) provides the strongest argument to support this. This author believes that attachment is satisfaction-based construction, which means that satisfaction is a basic prerequisite in determining consumer engagement.

Creating satisfied customers will not only come back but also be willing to commit to the company and recommend products to other customers. Satisfaction strongly predicts customer engagement in all transaction lines (Negi & Ketema, 2013). Higher satisfaction levels will lead to better consumer relationship commitment through evaluation after purchase and affective response to the product or overall service (Tarokh & Sheykhan, 2015); (Lone, 2017).

- H1:** Employee competency has a direct effect on Consumer Satisfaction.
- H2:** Competence directly influences consumer engagement
- H3:** Consumer Satisfaction has a direct effect on consumer engagement.

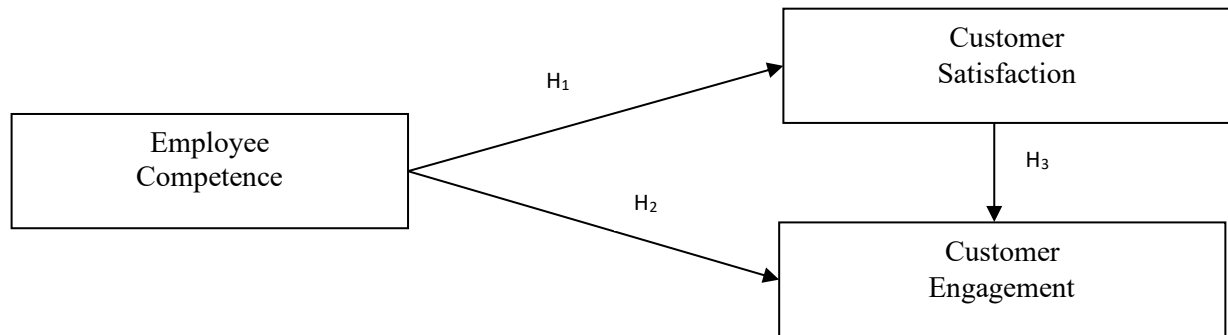


Figure 1. Hypothetical Research Model

RESEARCH METHODS

This research was conducted at a sharia commercial bank in Makassar. They are collecting data using questionnaires and interviews with customers of Islamic banks in Makassar. Data is obtained using an accidental random sampling technique: how many customers who accidentally meet with researchers are used as samples in data collection? A total of 210 questionnaires were distributed, and only 200 could be processed. Data analysis techniques in this study used Structural Equation Model (SEM) analysis with Partial Least Squares (PLS) 3.

RESULTS AND DISCUSSION

Respondents ages 15-30 dominated with 132 respondents or 66%, male respondents numbered 111 respondents or 55%, and female respondents numbered 99 respondents or 45%. More than 120 persons, or sixty percent, are married, constituting the largest proportion. With 145 responses, or 72 percent, employees represent the largest group of respondents across the various types of labor. There is a propensity for consumers of sharia banks to be employees, who require prompt and acceptable service quality. 52% of the 105 respondents held a Bachelor's degree (S1), which was the biggest percentage. 96 respondents, or 48 percent, had developed partnerships with a sharia bank for less than three years, whereas 67 respondents, or 33 percent, had created relationships with a bank for between three and five years. Over five years, there have been 37 respondents, or 18.5%.

The average result for variables measuring competency is 4.12 with good categories. Customer engagement metrics have an average value of 4,19, while satisfaction variables have an average value of 4,21. The structural model was examined with the help of smartPLS 3. To evaluate it by computing the path coefficient and t value of the parameters derived using the bootstrap method. This measurement verifies the precision and consistency of estimates. Table 3 demonstrates the significance of structural pathways in determining whether the model's proposed

hypothesis is accepted or rejected.

Table 1. Cross-loading within Variable

<i>Variables / Indicators</i>	<i>Average</i>	<i>Cross Loading</i>	<i>AVE > 0.5</i>
Competence			0.535
Skill	4.12	0.717	
Reliable	4.09	0.655	
Recoverable	4.05	0.704	
knowledge	4.12	0.767	
Emotional Competence	4.24	0.791	
Customer satisfaction			0.562
Overall satisfaction	4.16	0.786	
Service recovery satisfaction	4.28	0.799	
Good image invention	4.19	0.656	
Customer engagement			0.530
loyalty	4.22	0.734	
Syariah's Commitment	4.15	0.750	
Word of mouth	4.18	0.694	
Co-creation	4.21	0.745	

Source: Processed Data from SmartPLS (2018)

Each exogenous and endogenous variable's indicators in Table 1 have a loading factor that is, on average, greater than 0.70, indicating that they are highly correlated. The indicators employed to measure each component have convergent validity, which is good news. In addition, the AVE value shows that all variables are well over the 0.50 threshold. It follows that the model measurement evaluation has high discriminant validity.

Table 2. Total Effect

<i>Latent Variable</i>	<i>Composite Reliability Pc ≥ 0.7</i>	<i>R Square</i>	<i>Cronbach's Alpha CA > 0.7</i>	<i>Indicator</i>	<i>Redundancy</i>	<i>Outer Model T-Statistic</i>
Employee Competence	0.849		0.710	Reliable		1.684
Customer Satisfaction	0.793	0.475	0.712	Reliable	0.006	15.085
Customer Engagement	0.821	0.332	0.780	Reliable	0.001	15.331

Source: Processed Data from SmartPLS (2018)

A reliability test with a composite cutoff of > 0.70 is an acceptable criterion. Given that the composite reliability value (CR) is greater than 0.70, all variables with a composite reliability value (CR) of greater than 0.70 are dependable. The reliability test in Table 2 is also indicated by the value of Cronbach Alpha > 0.70 , which is regarded as satisfactory, and all variables have achieved satisfactory reliability because they all have Cronbach Alpha values more than 0.70.

Table 3. Results Of The Structural Model

Relations between variables	Coefficient \checkmark (T value; bootstrap) (N = 200)
H 1: competence employee → Customer satisfaction	0.000
H 2:: employee competence → Customer engagement	0.106
H 3: Customer satisfaction → Customer engagement	0.00 0

Source: Processed Data from SmartPLS (2018)

This condition can also be seen in Figure 1 or the following bootstrapping test model.

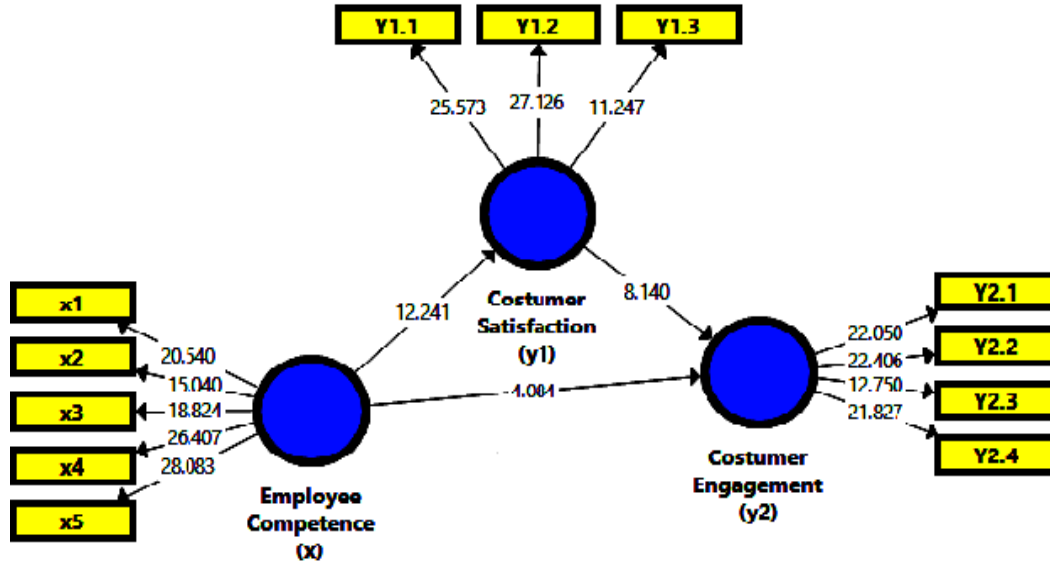


Figure 2. Bootstrapping Test Model

The model significance test using the bootstrapping technique can be seen in Table 3. The results show the following p-value:

1. Employee competence significantly affects customer satisfaction with a factor loading coefficient of 12,241 and a p-value of 0,000 means that higher employee competence will increase customer satisfaction among Islamic bank customers in Makassar.
2. Employee competence does not significantly influence customer engagement, with a factor loading coefficient of 1.684 and a p-value of 0.106, which means higher employee competence does not affect the increase in customer engagement of sharia bank customers in Makassar.
3. Customer satisfaction significantly affects customer engagement with a factor loading coefficient of 8.140 and a p-value of 0.000 means that higher customer satisfaction will increase the engagement of sharia bank customers in Makassar.

Discussion

Based on the findings, employees generally have the expertise (expert) in giving out the service to their customers. Islamic bank employees are skilled in completing their tasks quickly and precisely based on the work standards of Islamic banks. It was proven in the field that if there were

customers who questioned or complained, whether through electronic media (telephone, SMS, fax, e-mail or online complaints media) or directly, the employees quickly resolved the problem. Besides, Islamic bank employees have good emotional competence in managing customer relationships. Therefore the company must be able to manage good relationships with customers. In this case, the competence of employees plays an important role in determining whether or not a service is successful. The results of this study are supported by research by Delcourt et al. (2016); Olamilekan & Dastane (2015); Mohebi & Najafi (2015); and Ibojo & Dunmade, (2016), which in principle say that there is a positive and significant relationship of competence to customer satisfaction.

Competencies possessed by employees can provide customer satisfaction with Islamic banking but have not been able to engage customers to stay and forever use Islamic products. It is because most Islamic bank employees have not been able to provide explanations/information related to the benefits and usefulness of Islamic products offered. The many sharia products and different product treatments require employee knowledge to provide the understanding and financial solutions to prospective and existing customers. Islamic bank employees, especially front office employees, in this case, customer service, have not been able to answer in detail the difference between Islamic and conventional banks, both in terms of product benefits and the calculation for the results. It happens because of the lack of Islamic knowledge possessed by employees. Islamic banking still lacks employees who have competence, especially Islamic knowledge. It was also revealed by Dewa, who examined banks in Malaysia, that the lack of Islamic knowledge possessed by employees caused difficulties in explaining well to customers and limiting contributions to companies in the development of Islamic products (Dewa, 2012).

The results of an interview with one of the leaders of Islamic banking showed that 70% of Islamic bank employees are ex-conventional bank employees with a conventional economic education background. However, Bariah et al. (2012) found that the background of Islamic education was not yet able to give a positive signal to the performance of individual Islamic banking (Bariah et al., 2015) in Indonesia, especially in Makassar, which does have employees with non-Islamic education backgrounds. Dewa (2012); Bariah et al. (2015) revealed that the lack of Islamic knowledge makes it difficult for employees to explain well to customers, thereby limiting contributions to the company. Islamic banking employees, especially frontline staff, can portray the true image of Islam, especially in differentiating Islamic banking from the conventional banking system.

The results of the interviews were open to several customers that Islamic banking does not yet have innovation competence in providing more economic benefits to their customers. By seeing the opportunity that Indonesia has the largest Muslim population, it provides an opportunity for companies to provide products/services like Umrah with payment in instalments later. However, this is not utilized by Islamic banks, and eventually, Islamic bank customers turn to companies or financing that offer these products. It indicates that Islamic banking does not have the creativity to take advantage of these opportunities. Competence to innovate is still lacking, so customers will move and find a place or company that can meet their wants and needs. Lack of employee competence in innovation and creativity in providing customer services makes customers not bound to remain in Islamic banking. Naser et al. (1999) expressed that rapid change in the banking

environment requires innovation and creativity of Islamic banks through products/services and market development.

CONCLUSION

Based on the results of the research that has been done, the conclusions in this study are as follows: employee competency has a significant effect on customer satisfaction, employee competency has no significant effect on customer engagement, and customer satisfaction has a significant effect on customer engagement. Employees have an important role in determining the continuity of the relationship between the customer and the bank. Competence possessed by employees can provide satisfaction to customers. However, the satisfaction obtained has not been able to bind customers to survive in Islamic banking due to a lack of employee knowledge about the types and benefits of sharia products and a lack of competence to innovate in providing economic benefits for customers. Therefore it is necessary to increase the skills and competence of employees in terms of Islamic knowledge. Islamic bank employees, especially front office employees, must be able to provide appropriate explanations or solutions to their customers, especially regarding the functions and benefits of the products offered.

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