



**A STUDY ON DETERMINANT OF KNOWLEDGE AMONG ISLAMIC
BANKING EMPLOYEES TOWARD ISLAMIC BANKING PRODUCTS**

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ABSTRACT

This research has concentrated on the determinant of knowledge among the Islamic bankers towards the Islamic banking products. It is planned to identify the main factor that influence the knowledge of Islamic bankers which include the understanding of underlying principles, religiosity factors, perceptions towards the Islamic banking and training gained by the worker in the workplace. This research is to examine the relationships between the knowledge of Islamic bankers with all those factors to know its significant relationship. A proposed theoretical framework has been developed in this study. The hypothesis between the relationships of all factors with the knowledge are tested using survey by distributing to 120 employees which are worked in the Islamic banks and all of them will be choose for this research. The result shows that a positive relationship between the understanding of underlying principles and training gained by employees in the Islamic banks with the knowledge. Besides that, the perception and religiosity have not given too much influenced towards the knowledge. The results from this examination are helpful to both industry and academics by giving pertinent exploratory information about the learning. The results also must be able to recommend some way on enhancing the knowledge among the Islamic banking employees. The issue of the accessibility of well-trained and skilled employees must be talked fundamentally by the business players, government and also academicians keeping in mind the end goal to get supportable development and to acknowledge Malaysia as Asia Islamic financial hub.

CHAPTER 1

1.0 INTRODUCTION

This study aimed to determine main factor that influence knowledge among Islamic Banking employees on their Islamic Banking product. In In this part, it explained on the background of the study, the problem statement, research question, the research objective, significant of the study, scope of study, limitation of the study and also the summary.

1.1 BACKGROUND OF STUDY.

The Islamic Banking industry has showed up as one of the fastest developing parts in the course of the most recent quite a few years. The improvement started after the dispatch of the First International Conference on Islamic Economics which was sorted out by the King Abdul Aziz University in Makkah, Saudi Arabia in the mid 1970's. The meeting triggers the foundation of the principal business Islamic bank known as Dubai Islamic Bank (DIB) in the United Arab Emirates in 1974 (Iqbal, 2006). Malaysia among the principal nations on the planet took an interest in Islamic Banking and money related frameworks. The foundation of Islamic Banking in Malaysia began with the foundation of Lembaga Urusan Tabung Haji (LUTH) or Pilgrimage Fund Board in 1969 (Ahmad A. , 1997). It was trailed by the foundation of Bank Islam in 1983 with the underlying capital of RM 80 million (Jamalluddin, 2011). The improvement of Islamic Finance and Banking reported progressively in numerous nations on the planet including Pakistan, Egypt, Bahrain, Indonesia, United Kingdom, France, Kuwait, Afghanistan, Turkey, Somalia and others.