

**PRODUCTS' KNOWLEDGE AMONG ISLAMIC BANKS' STAFFS IN
ALOR SETAR, KEDAH**

By

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**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the
Master in Islamic Finance and Banking**

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ABSTRACT

This research focuses on the level of knowledge among the Islamic bankers towards the Islamic banking products. It is intended to measure the factor that might affect the knowledge of Islamic bankers which include the understanding of underlying principles, religiosity factors, perceptions towards the Islamic banking and training gained in the workplace. This study examines the relationships between the knowledge with all the mentioned factors earlier. A proposed theoretical framework has been developed in this study in order to illustrate the whole research area. Hypothesized relationships are tested using survey responses from a sample of 150 respondents which consist of the Islamic banks' staff who worked in the Islamic banks. Results revealed a positive relationship between the understanding of underlying principles and training gained in the Islamic banks with the knowledge. Apart from that, the perception and religiosity have not given much influenced towards the knowledge. The results reported in this research are useful to both industry and academics by providing relevant exploratory data about the knowledge. The results should be able to recommend some suggestion on how to improve the knowledge among the Islamic bankers. The issue of the accessibility of well-trained and skilled employees must be spoken critically by the industry players, government as well as academician in order to obtain sustainable growth and to realize Malaysia as Asia Islamic financial hub.

Keywords: Knowledge, Products and Services, Islamic bankers

ABSTRAK

Kajian ini memfokuskan kepada tahap pengetahuan pekerja-pekerja perbankan Islam terhadap produk-produk perbankan Islam. Ia bertujuan untuk mengukur faktor yang mungkin mempengaruhi pengetahuan para pekerja yang merangkumi pemahaman tentang prinsip-prinsip asas, faktor keagamaan, persepsi terhadap perbankan Islam, latihan yang diperolehi di tempat kerja serta kesedaran terhadap terma-terma asas dalam perbankan Islam. Kajian ini mengkaji hubungan antara pengetahuan dengan kesemua faktor yang telah dinyatakan. Rangka teori yang dicadangkan telah dibina untuk memberi gambaran bagi keseluruhan penyelidikan. Perhubungan yang dihipotesiskan diuji menggunakan maklumbalas kaji selidik daripada 150 responden yang terdiri daripada pekerja-pekerja perbankan Islam yang bekerja di bank-bank Islam. Analisis mendapati bahawa terdapat hubungan yang positif diantara pemahaman tentang prinsip-prinsip asas, faktor keagamaan dan latihan yang diperolehi di tempat kerja dengan pengetahuan. Selain daripada itu, persepsi dan kesedaran terhadap terma-terma asas tidak memberi banyak pengaruh terhadap pengetahuan. Hasil kajian yang dibentangkan adalah berguna untuk kegunaan industri serta akademik dengan menyediakan data yang berkaitan tentang pengetahuan. Hasil kajian juga mengutarakan beberapa cadangan tentang bagaimana untuk meningkatkan ilmu pengetahuan di kalangan para pekerja perbankan Islam. Isu penyediaan kakitangan yang terlatih dan berkemahiran hendaklah dititikberatkan oleh pihak industri, kerajaan serta ahli akademik untuk mencapai pertumbuhan yang seimbang dan merealisasikan Malaysia sebagai hab kewangan Islam Asia.

Kata kunci: Pengetahuan, Produk dan Servis, Pekerja perbankan Islam

ACKNOWLEDGEMENTS

The completion of this research paper would not have been possible without the help of so many people in so many ways through support, sacrifices, encouragement as well as the inspiration for several individuals. First and foremost, praises and thanks to Allah S.W.T. for His bounties of blessings throughout my research paper in order to complete the research successfully. In addition, I would like to express my gratitude to my supervisor Dr. Rosemaliza Binti Ab Rashid for her valuable guidance and support during the implementation of this research. I am grateful to be under her supervision as she encompassed her responsibility as a supervisor to guide my research. I am hugely indebted to Prof. Madya Dr. Abu Bakar Hamed for his immense interest in my research topic and helping me in doing this research started from the preparation of research proposal until to the final research report. Deepest thanks also to Dr. Mohamad Azmi Bin Othman and Dr. Selamah Binti Maamor for their continuous support in order to make this research paper possible.

I wish to express my utmost appreciation and gratitude to my beloved parents, Y.M. Hj. Raja Harun bin Tuan Long Ahmad and Hjh. Samsiah Binti Mat Lazim for their courteous support and always prays for my goodness as well as put their faith in me and urged me to do better for my research. Thanks also to my brothers and sisters for the joy, happiness, support, encouragement and prayers.

Finally, I wish to express my sincere thanks to my friends either directly or indirectly, for their continuous support throughout this study. May Allah S.W.T. bless all of us and give a good fortune in our life. AMIN.

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LIST OF ABBREVIATIONS

IDB	Islamic Development Bank
LUTH	Lembaga Urusan Tabung Haji
BIMB	Bank Islam Malaysia Berhad
BNM	Bank Negara Malaysia
IBA	Islamic Banking Act
AAOIFI	Accounting and Auditing Organization for Islamic Financial Institution
IFSB	Islamic Financial Service Board
IIFM	International Islamic Financial Market
IFI	Islamic Financial Institutions
IV	Independent Variable
DV	Dependent Variable
ANOVA	Analysis of Variance
VIF	Variance Inflation Factors
KMO	Kaiser-Meyer-Olkin
SPSS	Statistical Package for Social Science

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This research is about the products' knowledge among Islamic banks' staffs in Alor setar, Kedah. Firstly, this chapter discuss about the state of the global Islamic banking specifically in Malaysia. Then the problem statement on this research is stated, followed by the research questions, objectives of the study, significance of this study as well as the organization of the report.

1.2 Background of Study

The Islamic banking industry has appeared as one of the fastest growing sectors over the last several decades. This is due to the fact that the Islamic banking sector has extended to places all over the world and has gained acknowledgment by Muslims as well as non-Muslims. In normal point of view, Islamic banks basically perform similar functions as the conventional banks. However, these systems differ in terms of their operation.

Islamic banks carry out its transactions in line or in accordance with the Islamic principles (Arshad, Aslam, Razi, & Ali, 2011). However, in order to ensure that the Islamic banking sector has a more competitive advantage with the conventional sector,

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