Shariah Training: Addressing Gaps for Employees' Development in Islamic Banks

*Syed Ahmad Ali**
*Muhammad Ahmed***

Abstract

There is evidence to suggest that not all employees who work within the Islamic banking system are fully convinced of its objectives and underlying philosophy. A good number of them have conventional banking background with little operational knowledge of Islamic banking. At the same time, acute differences between employees' theoretical and practical understanding highlight a dire need of training to which we call *Shariah* training. This lack of training results in employees' poor attitude towards Islamic banking. Such ambivalent attitude in employees is primarily caused due to lack of understanding Islamic rules, regulations and standard operating procedures (SOPs) and the way they should be conducted contrary to conventional banks. A thorough yet brief conceptualization to highlight the need of *Shariah* training and its organization wide role is given in this study. The study also draws attention to understand the impact of *Shariah* training in establishing employees' efficacy, attitude and banking practices. For this, the role of *Shariah* training is bifurcated under four distinct yet interrelated categories i.e. *Shariah* compliance role, awareness creating role, product development role and process development role. This development will enable Islamic banks to better understand their employees' need (from training perspective) by clearly differentiating it with conventional banks. Furthermore, the use of *Shariah* training will improve employees' attitude and perception towards Islamic banking by bridging the gap between employees' theoretical and practical knowledge of Islamic banking.

Keywords: *Shariah* Training, Employees, Islamic Banking, *Shariah* Compliance, Awareness, Product Development, Process Development

Introduction

The discussion on the need of training particularly in Islamic banking context is self-oratory. In recent years, where modern trends are shifting towards service oriented industries, employees are at the centre stage to ensure better work outcomes (Kehoe & Wright, 2013). These work outcomes have a direct and

* Assistant Professor & Director, MS Management, University of Management & Technology, Lahore.
** Assistant Professor & Head, Dept. of Management Sciences, Bahria University, Lahore.

indirect link with employees' worthiness to understand, learn and operate or conduct operations according to the level of training(s) provided(Parker et al., 2003). However, in a rapidly changing work environment, it is becoming more challenging for organisations to maintain a trained yet effective workforce (Day, Elliot, & Kington, 2005; Herold, Fedor, & Caldwell, 2007).

At the same time, lack of *Shariah* training for Islamic banking employees poses few challenges for them too – poor understanding about their work/job, misconceptions about work practices, trust deficit etc. (Dewa & Zakaria, 2012; Hrebiniak & Alutto, 1972; Mowday, Porter, & Steers, 2013). These factors have serious potential to downturn a banking organization and Islamic banking industry at large as employees who play a bridging role between organization and customers affect customers' attitude too(Abedifar, Ebrahim, Molyneux, & Tarazi, 2015). Similarly, studies suggest that individual characteristics such as employee background, age and experience or job tenure also matter to establish individual need for training in organizations including Islamic banks(Feisal, 2015; Horri & Afzalipoor, 2013).

This translates the importance of training (from Islamic perspective) which is at the heart of an Islamic bank as they (Islamic banks) claim working for riba (interest) free financial system (Feisal, 2015). The importance grows further when it comes to Islamic banking due to strong competition enforced by conventional banks (Beck, Demirguc, & Merrouche, 2013). Every Islamic bank affirms its operations to be in accordance with Islamic laws – opposing conventional practices. The strong affirmation is reflected through mission statement of a vast majority of Islamic banks that proclaims a *Shariah* based banking system (Ahmed, Shaukat, & Islam, 2013). Similarly, an Islamic bank not only proclaims to practice riba (Interest) free transactions but directs its employees to be *Shariah* compliant (abide principles of Islamic jurisprudence) in true form (Visser, 2013). *Shariah* compliance being at the essence leads Islamic banking operations to maintain writ of Islamic (*Shariah*) laws (Muhamad, 2015).

This provides an assurance that employees are fully aware to adhere with and practice *Shariah* principles (Muhamad, 2015). Therefore, employees are central in staging a *Shariah* compliant work environment for which *Shariah* training is primal (Uppal & Mangla, 2014).Despite brighter prospects of Islamic banking worldwide, their employees are still found to have reservations on practicability and operations of Islamic banking (Abdullah & Joriah, 2013). This forms a considerable pool of employees with negative perception of Islamic banking regardless of their years of experience with Islamic banks (Hamid & Nordin, 2002). Studies highlighting issues and challenges in Islamic banking reported lack of trained and skilled staff to be one of the reasons of negative attitude of Islamic banking employees (Echchabi & Abdulaziz, 2014). This portrays another but a dismal picture of Islamic banking.

A strategic planning report from Bank Islam Malaysia highlighted issues and challenges being faced by Islamic banking sector in Malaysia (Zukri, 2012). One of the major challenges as discussed in the report is employees' misconception of Islamic banking – an issue that is directly related to employees' attitude towards Islamic banking (Zukri, 2012). Further, studies highlighted that poor perception of Islamic banking among employees is due to lack of belief in Islamic banking system and practices – lack of awareness, training and *Shariah* compliance practices being at the centre stage (Besar, Sukor, Muthalib, & Gunawa, 2009; Buchari, Rafiki, & Al Qassab, 2014; Dusuki & Abozaid, 2007).

More so, building of belief is of utmost importance as it is attitude and perception of people that ultimately creates a belief forming mechanism (Gilbert, 1991). The formation of employees' belief (in Islamic banking context) has been viewed in terms of employees' attitude towards different attitude objects. These attitude objects include their awareness of Islamic banking and underlying contracts, awareness of Islamic banking products and services and *Shariah* compliance of Islamic banking transactions (Chowdhury & Shaker, 2015; Farook & Farooq, 2011; Karbhari, Naser, & Shahin, 2004).

The main ingredient for gaining reputable position and long term success is investing in its human resources in any organisation including Islamic banks (Khan, 2010). However, with limited understanding to conduct transactions from Islamic perspective and the technicalities of *Shariah* rulings, staff faced difficulties in performing their job duties better (Dusuki & Abdullah, 2007).This posits that employees' training and development in Islamic banking industry is one of the key areas that has multifarious implications not only in serving customers but to increase employees' performance, commitment and work engagement with their job (Dewa & Zakaria, 2012). It is *Shariah* training that differentiates an Islamic bank from a conventional one and form an important pre-requisite of it (Majid, 2010). Lack of training directly or indirectly influences employees' behavioural outcomes (Meyer & Allen, 1991) which not only affects their productivity but also deteriorates organizational image among customers due to employees' poor understanding of job at hand (Tharenou, Saks, & Moore, 2007).

The Role of *Shariah* Training in Islamic Banking

Training can be defined as "a systematic organisational process that gives employees the knowledge, attitudes, and skills to help organisations implement their missions and visions" (Jabbour, 2013, p. 147). Similarly, *Shariah* is defined as "a system of ethics and values covering all aspects of life including personal, social, political, economic and intellectual with unchanging bearings as well as major means of adjusting to change as inseparable from Islamic beliefs, values and objectives" (Dusuki & Abdullah, 2007, p. 30).

Figure 1: Role of *Shariah* Training in Islamic Banks

Based on above definitions, *Shariah* training can be operationally defined as "a systematic organizational process based on *Shariah* principles that give Islamic banking employees the knowledge, attitude and skills to help Islamic banks implement their missions and visions". In order to establish the implications and impact of *Shariah* training on employees and organizational in broader perspective, four roles of *Shariah* training are conceptualized i.e. *Shariah* compliance role, awareness creating role, product development role and process development role. These roles are briefly discussed below and presented in Figure 1 above.

1. Shariah Compliance Role

Islamic banks are supposed to fulfill and comply with all requirements of *Shariah* in terms of their business operations as well as with employer-employee and organisation-customer relationships (Siddiqui & Usmani, 2014). Employees upon which an organisation makes an investment in terms of training and development and their career development is effectually controlled by the organisation reflect increased level of commitment irrespective of the level they operate (Morrow, 2001). This suggests that employees should be subjected to *Shariah* trainings to achieve better *Shariah* compliance that will significantly reflect in their career development (Shafii, Salleh, Hanefah, & Jusoff, 2013). The phenomenon of training is proportional to the actual output an employee can generate. Lack of training causes gap between actual output and desired output. It is imperative for Islamic banks to develop their human capital by bridging their performance gaps through continuous trainings (Dewa & Zakaria, 2012).

Shariah compliance of Islamic banking *muamalat* (transactions) is not possible without trained staff dealing with underlying contracts (Ibrahim & Kamri, 2016). Siddiqui and Usmani (2014) viewed a strong link between *Shariah* compliance and trained human resource that is indispensable for Islamic banking. This highlights a need of *Shariah* training for Islamic banking employees to perform their job duties according to *Shariah* compliant procedures. Findings from Dewa and Zakaria (2012) explained lack of training as an important element to affect employees' performance by creating negative vibes for Islamic banking. It is indispensable for an organisation to invest in its human capital, building their skills, development and training (Ramayah, Yan, & Sulaiman, 2005). Training in Islamic banking is therefore more related to *Shariah* training in order to build employee's knowledge and skills in Islamic banking and to clarify their concepts of Islamic *muamalat* (transactions).

2. Awareness Creation Role

Shariah knowledge is among the wherewithal for the development of Islamic banking and finance industry which is still novice and need to sustain in conventional banking sector (Joyosumarto, 2011). *Shariah* training in Islamic banking aims at building a solid platform of concepts and produces skilful human resource that enhance professionalism, morality, and employees competency (Gustiawan, 2013). The most important reason behind the call for such kind of knowledge is the necessary compliance of all operations and activities of Islamic banks to the *Shariah* standards which are mainly derived from the two distinguished sources, the holy Qur'an and Sunnah.

Experts argue that the lack of *Shariah* knowledge of Islamic banks employees, and the ignorance of them about the underlying principles of Islamic contracts and transactions may become a serious obstacle in the development of workforce (Hasan, 2011). Moreover, employees who have not received an extensive training on Fiqh-al-Muamalat principles, Islamic modes of financing and their underlying contracts, tend to possess a negative attitude towards Islamic banking industry, and consequently influences their organisational commitment (Mowday et al., 2013). The dearth of *Shariah* knowledge among employees makes them more prone to lesser output as they cannot differentiate between an Islamic financial system and a system based on riba(Cader et al., 2013). After joining an Islamic bank, most of the conventional based employees are found less active in terms of service quality compared to individuals with ample understanding of Islamic *muamalat* (transactions) (Taap, Chong, Kumar, & Fong, 2011).

Arguing in favour of *Shariah* knowledge that creates awareness among Islamic banking employees, Dewa&Zakaria (2012) view *Shariah* knowledge as an essential and imperative requirement for employees embarking in Islamic banking activities as it results in differentiation with their conventional counterparts' perceptions. As such, *Shariah* training has equal, or even more, importance as that of technical aspects. This is because it represents the rationale behind the establishment of Islamic banks

(Hassan & Ahmed, 2002). Therefore, employees with deep qualification and comprehensive understanding of *Shariah* financial aspects are most likely to be inner motivated compared to those who have not, particularly employees who are of conventional background.

3. Product Development Role

Training in specific for Islamic financial institutions should be designed in order to achieve increased level performance and to optimize employees potential (Gustiawan, 2013). This potential can be measured by transforming their Shariah knowledge into new products and services which an Islamic bank may offer. For instance, Islamic financial institutions have recently developed a competitive product to counterfeit conventional debentures through Islamic debentures *(Sukuk).*Islamic banking employees require a comprehensive knowledge to use it further for attaining better competitive edge by doing research and launching new products. In doing so, product development training plays a vital role in collaboration with Shairah board to review new products and to critically assess their operability in Islamic financial market(s).

Bridging of performance gap and increasing employee commitment can be made possible by introducing training and development program that should aim to change specific skills and attitude of employees (Sahinidis & Bouris, 2008). For this study, it is assumed that the more skilled and trained an employee would be, his attitude towards Islamic banking will be more improved that will ultimately lead towards higher organisational commitment.

4. Process Development Role

In many Muslim countries, Islamic banking and its core concept has emerged as one of the most dominating domain in banking sector. Islamic banks claim to be different than conventional banks the way they conduct transactions. These transactions differ in theory as well as in practice and can usher Islamic banking customers to compare both forms of business(es)(Abedifar et al., 2015). As discussed in the previous section (product development role), Islamic banks need to develop and launch new products and services for their customers but a question may arise; can Islamic banking products (being different in nature) be operated the same way as conventional banks' products? Of course not, since both streams follow different jurisprudence that makes their underlying contracts distinct and unique.

A careful comparison between Islamic and conventional banking products and services compliments previous argument(s). That is to say, the underlying contract in conventional banks for current account is based on 'safekeeping' principle, generally known as deposit(Dal Colle, 2018). On the other hand, the similar service in an Islamic bank is offered through 'Qard' (loan) principle where the depositor is considered to be the lender and Islamic bank as borrower(Abdullah & Joriah, 2013). This requires serious inputs from organization and its top management to ensure that its employees can not only understand the product itself but the way it should be conducted – which we call underlying principles and processes. Shariah training, therefore is needed for employees working in each capacity i.e. cashiers to product developers, branch managers to regional managers etc. From a larger perspective, this training will serve as a tool to improve employees' misconceptions about Islamic banking and will eventually improve their understanding of Islamic banking principles, processes and underlying contracts.

Most of the Islamic banks' employees have a background in conventional banking and have not enough training to enable them to understand fully the *Shariah* basics of some products and processes of Islamic banks (Al-Ajmi, Hussain, & Al-Saleh, 2009). Several complaints are lodged against the staff of Islamic banks because of inefficient and inexperienced personnel handling sensitive tasks and most of them are those having a conventional background. Commitment of such employees can be improved through training on the basis of Islamic legal, contractual and commercial doctrines (Erol & El-Bdour, 1989). Employees working in Islamic banks having *Shariah* knowledge and training show more commitment towards their organisation comparative to those who have a very limited knowledge of Islamic jurisprudence (Ansari, 2014).

Aspirational Objectives of *Shariah* Training for Islamic Financial Institutions

The rudimentary elements of (conventional banks) training as discussed in literature may include three dimensions or broad categories such as organization analysis, operations, task/work analysis and individual analysis (Chen, Sok, & Sok, 2007). These elements highlight some of the defining characteristics of training programs such as self-efficacy, organizational support, transfer of knowledge, information sharing and many more. However, in contrast to what conventional banks offer (in terms of training) to their employees, Islamic banks or Islamic financial institutions at large should clearly differentiate them from their counterparts(Ali, Hassan, & Omer, 2017). The premise of this differentiation lies at the core of both businesses – Islamic and conventional, where the former highlights Islamic features based on Islamic jurisprudence (*fiqh-almuamlat)* and latter does not claim to restrict them within the boundary of any religion.

Since training irrespective of conventional or Islamic, has become increasingly important asknowledge, skills and human resource (employees) become expounding features within organizations to create superior value.Coupled with the presence of the market globalization and expanding workforce diversity, there are still some gaps left for Islamic banking employees to ascertain their training needs from *Shariah* perspective(Ali, Hassan, Juhdi, & Razali, 2018). In response to this call, following key features can be inculcated as aspirational objectives to conceptualize *Shariah* training module(s);

i. To ensure *Shariah* training with respect to technical aspects of Islamic banking
ii. To educate employees about the binding principles of Islamic jurisprudence to authentically conduct all activities according to *Shariah*
iii. To elucidate *Shariah* compliance need of Islamic banking by incorporating *Shariah* audit training
iv. To enable employees in explaining limitations and boundaries of Shariah within which a process should be governed
v. To establish good comprehension of employees about the consequences of not conducting a contract according to

Shariah guidelines (that nullifies bank's income for such transactions)

vi. To ensure effective conduct and supervision of training programs duly verified and approved by *Shariah* supervisory board

vii. To assist employees by providing them opportunities to learn and excel through comprehensive qualifications in Islamic banking

viii. To educate employees about the documentation, auditing and information processing ways and techniques

ix. To improve their customer services standards through simulations and case based scenarios both within and outside the organization

x. To direct employees in establishing organizational culture based on Islamic values that create distinction between Islamic and conventional banks

Conclusion

The principles of Islamic banking and finance guided with and adhered to the Islamic fiqh-al-muamalat (transactions) should be acknowledged and comprehensively understood. This creates differences among employees in Islamic and non-Islamic financial institutions (Buchari et al., 2014). Most of the demographic factors among employees e.g. age, gender, marital status can be kept similar between employees with *Shairah*and conventional background. However, the major difference between the two is knowledge and training (Dewa & Zakaria, 2010). From the above discussion, it can be understood that Islamic banking employees having *Shariah* training show positive intent and attitude as they develop self-efficacy skills in order to achieve high organisational value. Similarly, employees who are unclear or lack understanding of Islamic banking principles and processes create less organizational value since they cannot perform the same way others do. Furthermore, the use of *Shariah* training will improve employees' attitude and perception towards Islamic banking by bridging the gap between employees' theoretical and practical knowledge of Islamic banking.

REFRENCES & NOTES

1. Abdullah, Saif Al Nasser Sulaiman, & Joriah, Muhammad Datin. (2013). Introduction to history of Islamic banking in Malaysia. *Humanomics, 29*(2), 80-87.
2. Abedifar, Pejman, Ebrahim, Shahid M, Molyneux, Philip, & Tarazi, Amine. (2015). Islamic banking and finance: recent empirical literature and directions for future research. *Journal of Economic Surveys, 29*(4), 637-670.
3. Ahmed, Ishfaq, Shaukat, Muhammad, & Islam, Talat. (2013). Mission statements readability: an insight into Islamic banks. *Journal of Islamic Accounting and Business Research, 4*(2), 132-150.
4. Al-Ajmi, Jasim, Hussain, Hameeda Abo, & Al-Saleh, Nadhem. (2009). Clients of conventional and Islamic banks in Bahrain: How they choose which bank to patronize. *International Journal of Social Economics, 36*(11), 1086-1112.
5. Ali, Syed Ahmad, Hassan, Arif, Juhdi, Nurita, & Razali, Siti Salwani. (2018). Employees' attitude towards Islamic banking: measurement development and validation. *International Journal of Ethics and Systems, 34*(1), 78-100.
6. Ali, Syed Ahmad, Hassan, Arif, & Omer, Asst Prof Dr Azura. (2017). Exploring the Impact of Shariah Training on Islamic Banking Employees in Pakistan. *In The Name of Allah, The most Beneficent, The most Merciful*, 24.
7. Ansari, Sanaullah. (2014). Islamic Banking in Pakistan: Past, Present and Future. *Present and Future (August 18, 2014)*, 61-85.
8. Beck, Thorsten, Demirguc, Asli, & Merrouche, Ouarda. (2013). Islamic vs. conventional banking: Business model, efficiency and stability. *Journal of Banking & Finance, 37*(2), 433-447.
9. Besar, MHA, Sukor, Mohd Edil Abd, Muthalib, Nuraishah Abdul, & Gunawa, Alwin Yogaswara. (2009). The practice of Shariah review as undertaken by Islamic banking sector in Malaysia. *International Review of Business Research Papers, 5*(1), 294-306.
10. Buchari, Imam, Rafiki, Ahmad, & Al Qassab, Mahmood Abdullah Hadi. (2014). The Employees' Awareness and Attitudes Towards Islamic Banking Products: a Survey of Islamic Banks in Bahrain. *World Applied Sciences Journal, 32*(3), 436-443.
11. Cader, Yoosuf, O'Neill, K Kathleen, Blooshi, Ayesha Ali, Al Shouq, Amena Ali Bakheet, Fadaaq, Barra Hussain Mohamed, &

Ali, Farah Galal. (2013). Knowledge management in Islamic and conventional banks in the United Arab Emirates. *Management Research Review, 36*(4), 388-399.

12. Chen, Ching-Yaw, Sok, Phyra, & Sok, Keomony. (2007). Exploring potential factors leading to effective training: An exclusive study on commercial banks in Cambodia. *Journal of Management Development, 26*(9), 843-856.
13. Chowdhury, Nazreen Tabassum, & Shaker, Fahim. (2015). Shariah Governance Framework of the Islamic Banks in Malaysia. *International Journal of Management Sciences and Business Research, 4*(10), 34-44.
14. Dal Colle, Alessandra. (2018). The mechanics of commercial banking liberalization and growth. *Journal of Banking & Finance, 86*, 194-203.
15. Day, Christopher, Elliot, Bob, & Kington, Alison. (2005). Reform, standards and teacher identity: Challenges of sustaining commitment. *Teaching and teacher Education, 21*(5), 563-577.
16. Dewa, Norhanim, & Zakaria, Sabarudin. (2010). Training and Development of Human Capital in Islamic Banking Industry.
17. Dewa, Norhanim, & Zakaria, Sabarudin. (2012). Training and Development of Human Capital in Islamic Banking Industry. *Journal of Islamic Economics, Banking and Finance, 8*(1), 95-108.
18. Dusuki, Asyraf Wajdi, & Abdullah, Nurdianawati Irwani. (2007). Maqasid al-shari'ah, maslahah and corporate social responsibility. *The American Jornal of Islamic Social Sciences, 24*(1), 25-45.
19. Dusuki, Asyraf Wajdi, & Abozaid, Abdulazeem. (2007). A critical appraisal on the challenges of realizing maqasid Al-Shariaah in Islamic banking and finance. *International Journal of Economics, Management and Accounting, 15*(2).
20. Echchabi, Abdelghani, & Abdulaziz, Hassanuddeen. (2014). Shari'ah issues in Islamic banking: a qualitative survey in Malaysia. *Qualitative Research in Financial Markets, 6*(2), a98-210.
21. Erol, Cengiz, & El-Bdour, Radi. (1989). Attitudes, behaviour, and patronage factors of bank customers towards Islamic banks. *International Journal of Bank Marketing, 7*(6), 31-37.
22. Farook, Sayd Zubair, & Farooq, Mohammad Omar. (2011). Shariah Governance for Islamic Finance: Challenges and Pragmatic Solutions. *SSRN Working Paper Series*, 1-19.
23. Feisal, Khan. (2015). *Islamic Banking in Pakistan: Shariah-*

Compliant Finance and the Quest to Make Pakistan More Islamic: Routledge.

24. Gilbert, Daniel T. (1991). How mental systems believe. *American psychologist, 46*(2), 107.
25. Gustiawan, Willson. (2013). The Influence of Training towards Business Values: An Islamic Perspective. *2*(4), 182-199.
26. Hamid, Abdul, & Nordin, Norizaton. (2002). A study on Islamic banking education and strategy for the new millennium-Malaysian experience. *International Journal of Islamic Financial Services, 2*(4), 55-65.
27. Hasan, Zulkifli. (2011). A survey on Shari'ah governance practices in Malaysia, GCC countries and the UK: Critical appraisal. *International Journal of Islamic and Middle Eastern Finance and Management, 4*(1), 30-51.
28. Hassan, M Kabir, & Ahmed, Mahmood. (2002). *Islamic banking versus conventional banking: a questionnaire survey of their apparent similarities and differences.* Paper presented at the seminar proceedings, The 1st International Conference on Islamic Banking, Finance and Insurance, Labuan.
29. Herold, David M, Fedor, Donald B, & Caldwell, Steven D. (2007). Beyond change management: a multilevel investigation of contextual and personal influences on employees' commitment to change. *Journal of Applied Psychology, 92*(4), 942.
30. Horri, M, & Afzalipoor, S. (2013). A study on effects of personal characteristics on organizational commitment. *Management Science Letters, 3*(1), 345-350.
31. Hrebiniak, Lawrence G, & Alutto, Joseph A. (1972). Personal and role-related factors in the development of organizational commitment. *Administrative Science Quarterly,* 555-573.
32. Ibrahim, Azharsyah, & Kamri, Nor'azzah. (2016). The Commitment to Islamic Work Ethics Among Islamic Banking Employees in ACEH. *Jurnal Syariah, 24*(1), 67-83.
33. Jabbour, Charbel José Chiappetta. (2013). Environmental training in organisations: From a literature review to a framework for future research. *Resources, Conservation and Recycling, 74*, 144-155.
34. Joyosumarto, Subarjo. (2011). Sustainable training and causes of human resources of Islamic banks. *Finance and Accounting Journal, 8*(01), 151-168.
35. Karbhari, Yusuf, Naser, Kamal, & Shahin, Zerrin. (2004). Problems

and challenges facing the Islamic banking system in the west: The case of the UK. *Thunderbird International Business Review, 46*(5), 521-543.

36. Kehoe, Rebecca R, & Wright, Patrick M. (2013). The impact of high-performance human resource practices on employees' attitudes and behaviors. *Journal of Management, 39*(2), 366-391.

37. Khan, Feisal. (2010). How 'Islamic'is Islamic Banking? *Journal of Economic Behavior & Organization, 76*(3), 805-820.

38. Majid, Mariani Abdul. (2010). The input requirements of conventional and shariah-compliant banking. *International Journal of Banking and Finance, 7*(1), 4.

39. Meyer, John P, & Allen, Natalie J. (1991). A three-component conceptualization of organizational commitment. *Human resource management review, 1*(1), 61-89.

40. Morrow, Trevor. (2001). Training and development in the Northern Ireland clothing industry. *Journal of European Industrial Training, 25*(2/3/4), 80-89.

41. Mowday, Richard T, Porter, Lyman W, & Steers, Richard M. (2013). *Employee—organization linkages: The psychology of commitment, absenteeism, and turnover*: Academic Press.

42. Muhamad, Rusnah. (2015). Shariah Compliance Process and Corporate Governance in Islamic Banking Institutions (IBIs): A Proposed Model. *Journal of Accounting Perspectives, 4*(1), 36-48.

43. Parker, Christopher P, Baltes, Boris B, Young, Scott A, Huff, Joseph W, Altmann, Robert A, Lacost, Heather A, & Roberts, Joanne E. (2003). Relationships between psychological climate perceptions and work outcomes: a meta-analytic review. *Journal of Organizational Behavior, 24*(4), 389-416.

44. Ramayah, T, Yan, Lim Chia, & Sulaiman, Mohamed. (2005). SME e-readiness in Malaysia: Implications for Planning and Implementation. *Sasin Journal of Management, 11*(1), 103-120.

45. Sahinidis, Alexandros G., & Bouris, John. (2008). Employee perceived training effectiveness relationship to employee attitudes. *Journal of European Industrial Training, 32*(1), 63-76. doi: doi:10.1108/03090590810846575

46. Shafii, Zurina, Salleh, Supiah, Hanefah, Hajah Mustafa Mohd, & Jusoff, Kamaruzaman. (2013). Human capital development in Shariah Audit. *Middle-East Journal of Scientific Research, 13,* 28-34.

47. Siddiqui, Ahmed Ali, & Usmani, Obaid. (2014). Meezan Bank: A Role Model of Shariah Compliance for Islamic Banks. *Journal of Islamic Banking & Finance, 31*(2).
48. Taap, Manshor Amat, Chong, Siong Choy, Kumar, Mukesh, & Fong, Tat Kee. (2011). Measuring service quality of conventional and Islamic banks: a comparative analysis. *International Journal of Quality & Reliability Management, 28*(8), 822-840.
49. Tharenou, Phyllis, Saks, Alan M, & Moore, Celia. (2007). A review and critique of research on training and organizational-level outcomes. *Human resource management review, 17*(3), 251-273.
50. Uppal, Jamshed Y, & Mangla, Inayat U. (2014). Islamic Banking and Finance Revisited after Forty Years: Some Global Challenges. *Journal of Finance*.
51. Visser, Hans. (2013). *Islamic finance: Principles and practice*: Edward Elgar Publishing.
52. Zukri, Samat. (2012). Islamic Banking: The Lessons and Challenges in Malaysia and Beyond. Malaysia: Bank Islam Malaysia