

## Manpower Competency in Bank Islam Malaysia Berhad

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### ABSTRACT

Islamic banking has grown so fast in global finance and it has become the talk around the globe especially after the recent financial debacle that began in summer 2007 where it ends with the crumbling the of Lehman Brothers and many more. Striving to reach and remain at the top of the world, Islamic banking institutions worldwide began to focus efforts on strengthening its position. This research explored manpower selection and training of Bank Islam Malaysia Berhad. It also evaluates bankers perception towards training and experience that they gained through working at the bank. Preferred selection method employed by BIMB is send in resume and the staffs have positive perception about trainings given and their experience on the job due to the staffs not having any formal training prior to joining the bank. And it is revealed that the perceptions of bankers towards clear and efficient training as well as exposure on the products and services before they are launched are dependent on capability of bankers to solve customer's problems. It is recommended that the banks' management take greater initiative in providing their employees with sufficient training to ensure customer satisfaction, face the challenges and meet the objectives of Malaysian government in positioning Malaysia as an Islamic financial hub in the region. It is hoped that the research will further assess the perceptions of employees in depth.

**Keywords:** Islamic banking, manpower competency.

### 1.0 INTRODUCTION

Islamic banking has grown so fast in global finance and it has become the talk around the globe especially after the recent financial debacle that began in summer 2007 where it ends with the crumbling the of Lehman Brothers and many more. Despite its' young age, the Islamic banking industry remains intact compared to its counterpart; the conventional banking industry. Striving to reach and remain at the top of the world, Islamic banking institutions worldwide began to focus efforts on strengthening its position. As banking industry is a service industry, the issue of manpower competency is essential and not to be taken lightly. Islamic banking needs professional experts to strengthen its manpower competency in order to produce and deliver quality product as well as services that complies to Shariah rules in the banking field so as to compete with conventional banks.

Islamic bank and finance have shown a tremendous growth from year to year. This growth has been supported by the demand for alternative products that are not riba free but also prove to be ways and means to reduce the risk of a financial debacle. In

the early years of its establishment, the main objective of the Islamic banks was to provide Shariah compliant products to Muslim community but now it is being accepted by the non-Muslim community as well who look at it as a rescuer from the risk of financial debacle caused by conventional banking. The changing global financial markets cause various risks to the financial institutions all over the world including Islamic banks such credit risk, market risk and operational risk.

Operational risk cannot be avoided as it is a part and parcel of banking operations. People risk is an example of operational risk arising from incompetence or fraud, which exposes Islamic banks to potential losses (Iqbal and Mirakhor, 2007). This includes human errors, lack of expertise, and fraud (Akkizidis and Kumar, 2008). A shortage in skilled bankers with such requirements aforesaid above, will definitely lead to a higher people risk (Jackson-Moore, 2007). In other word, inadequately trained staff of incapable personnel will expose Islamic banks unnecessarily to operational risk. But most importantly, people risk will lead to reputational risk, tarnishing of goodwill the trust of the public to Islamic banks (Iqbal and Mirakhor, 2007).

The study focuses on Bank Islam Malaysia Berhad (BIMB) as it is the first Malaysian Islamic bank that was established in 1983. In twenty seven years of time, as demand from the public for Islamic banking products and services keep on rising, commercial banks, merchant banks (now investment banks) and finance companies (now absorbed into commercial banks of same group) began to offer the various Islamic banking products and services under Islamic Banking Scheme (IBS banks). They (conventional bank participating in IBS) have to keep separate accounts for the Islamic funds and activities. And competency in the study is the ability to perform tasks and duties to the standard expected in employment. Essential competencies are the knowledge, skills and abilities which are quite easy to develop through training whereas the differentiating competencies or the underlying characteristics are self concept, traits and motives which are hard to develop and therefore, they differentiate superior performance from the average performance. Thus, competencies are defined as knowledge, motives, traits, self images, social roles and skills that result in superior performance in job (McClelland & Boyatzis, 1980).

Banker competence is a central issue facing all financial institutions in the wake of the current financial crisis. But how do we define a competent banker? What are the key ingredients for weak performance of front line bankers? Many banks are pursuing an intensely customer-focused relationship strategy as a means of differentiation. At the same time, financial institutions all over the world have a renewed commitment to a strong risk culture within their organization (Basel III, BNM report). These dual objectives – one customer-oriented and the other bank-oriented – naturally lead to the definition of a highly competent front line banker.

### **1.1 Problem Statement**

The motivation to undertake this study came from the recent alarming financial debacles that not only rocks global financial market but managed to put many giant

banks out of business as well. Although conventional banking business has been in operation for decades and bankers are those who are well-educated and equipped with skills pertaining to conducting their business, crisis upon crisis still arises. This is not the case for Islamic banking businesses despite its adolescence age. Islamic banking industry came out unscathed from the recent global financial crisis.

Going down memory lane, the Islamic banking industry in Malaysia was first established and has been growing steadily since 1983 with BIMB being the first institution set up to put things in motion. As of today, Malaysia stands proud with the achievement of its almost three decades Islamic banking industry because so far, Islamic banking practice in Malaysia has only experienced one debacle that took place in 2005 when BIMB loss millions in its off-shore operation due to human error (operational risk) (Malaysian National News Agency, Dec 23, 2005). This means that the people who conducted the operation were ill-equipped with skills and knowledge, and maybe not so well-trained in handling the matters.

At the current state, it is understood that people risk can contribute to operational risks substantially. One of the reasons is because of the lack of people who are adequately trained in both modern financial transactions and applied Fiqh Muamalah. In most cases, Islamic banks hire Shariah scholars who hardly understand the complexity of modern financial transactions. On the other hand, it is also very difficult to find financial economists who are knowledgeable in applied Fiqh Muamalah.

We looked for answers to the above-mentioned issue of how Islamic banks in Malaysia manage their work-force in order to best serve their customer. The study aimed to explore manpower competency of BIMB staff through selection and training and also bankers' perception on training and experienced gained on the job.

## **1.2 Research Questions**

In this study, there are two research questions that have been developed to respond to the problem statement.

- (i) How does BIMB recruit its' staffs?
- (ii) What is the staffs' perception about trainings given and their experience on the job?

## **1.3 Research Objectives**

This study has two research objectives;

- (i) To study the selection method of BIMB staffs.
- (ii) To evaluate staffs' perception of trainings given and experience gained on the job.

## 1.4 Limitation of Study

A number of limitations in conducting this study were expected, and they are;

- (i) Availability of respondents and their commitment (bankers are people who have very little time to spare for things not related to their core business within their banking hours. Researches had to spend time with the bankers at their office and read the question in group for them to fill in the questionnaires).
- (ii) Time factor involved since the time involved in data collection was towards the end of Ramadhan (most bankers were away on Hari Raya leave).
- (iii) Human error factor, from health to interpretation such as during data capture and presentation.

The scope of this study is limited to Bank Islam Malaysia Berhad in the State of Kedah only.

## 1.5 Significance of Study

A lot of study has been done especially in exploring consumer behavior towards staff's level of knowledge and the way they use it. This study is expected to contribute to the body of knowledge on banking personnel's knowledge and its' significant to Islamic banking in Malaysia. The findings of this study will also have some implications to the bankers in developing their training strategies in line with its strategic planning including marketing since marketing requires staffs who are adequately educated with relevant product knowledge.

Most importantly it is also hoped that this study will help fill the gap in the curriculum developed for Polytechnic's Diploma in Banking studies program since Polytechnic graduates are amongst those employed by the banking industries.

## 2.0 LITERATURE REVIEW

Banker competence is the issue facing all financial institutions in the wake of the current financial crisis. Not only financial institution, many organizations are also facing the same issue i.e staff competence. According to BIMB's Annual Report 2003, one of its six strategic business objectives is to develop staff competencies. This shows that staff competencies are important to BIMB. It was not only BIMB's business objective, but same goes to Bank Pembangunan Malaysia Berhad (BPMB). One of BPMB's business objectives is to increase the employees' competency levels in technical as well as management skills by providing comprehensive training and development (BPMB's 2008 Annual Report). This paper only touches on the issue of manpower competency in BIMB. It has such a big impact and the delay in finding ways to overcome the matter can really dampen the growth of the Islamic banking industry or worse, kill it permanently. This is because, without such the right knowledge and proficiency skills in handling issues like verification of legality of documentation pertaining to *Fiqh*

*Muamalat*, the mechanism of financial market handlings to adhere and conform to *Syariah* or the least (though such as big but not last) is to market the idea convincingly to the public at large that the system really is as “Islamic” as the name is.

Thiruselvan (2008) found that there are less qualified staffs in Islamic banking and there is a need for conventional experience that can be useful in product development and operation of Islamic banking. His finding is similar to Tahir (2003) and Hassan (1999). Mohd Daud Bakar (2002) designed that lack of suitably qualified staff in management skill to undertake tasks for example friendliness of staff do affect efficiency and effectiveness in handling transactions; the same goes for knowledgeable and experience of the bank personnel; convenience; and positive appearance of physical facilities, equipment, personnel and communication materials. It was later that Brown, Hassan & Scully (2007) agreed that the personnel issue in Islamic banking is that they lacked of suitable trained the staff that are able to perform adequate credit analysis on project as well as suitable manager rather than owners. Ijlal Alvi (2005) also observed that there is lack of united number of qualified personal well versed in issue both from Shariah and conventional perspective. He proposed an Islamic Financial Infrastructure framed with many agencies or certain bodies, for instance IRTI (Islamic Research & training institute) for conducting researches to enabling the economic, financial and banking activities in Muslim countries to conform to Shari'ah and to extend training facilities to personnel engaged in economic development activities in the IFSB member countries.

Chapra and Khan (2000) identified that Islamic Bank staff do not have sound knowledge in fiqh muamalat field. They conclude that supervisory staff must have sufficient knowledge, especially with respect to the distinctive characteristics of Islamic banking products and services. Adequate personnel training also boosts the quality of Islamic banking staff, which eventually may influence and attract more customers into choosing Islamic financing as their preferred choice. In response to this, Hasan (2008) exert that expanding Islamic finance needs increasing manpower, and as such, education, research and training assume important role. This is because the sort of knowledge and skills that the market seeks will largely determine the type and level of instructions for various academic disciplines. Asyraf and Nurdianawati (2006) also described that the quality of services includes factors like treating customers with courtesy and respect, staff ability to convey trust and confidence, efficiency and effectiveness in handling any transaction, and knowledgeable and preparedness in providing solutions and answers concerning Islamic bank's products and services. All in all, literatures strongly suggest that manpower competency in banking industry is an issue not to be taken alight.

## **2.1 Manpower Competency**

Competencies are defined as knowledge, ability, social roles and skills that result in superior performance in job (McClelland, 1973). Banker competence is a global issue facing all financial institution during financial crisis. Two examples may have portrayed this with great clarity. The Dubai Islamic Bank (1998) reported the loss of \$50m on a business loan. It resulted in provoke run on bank deposit of \$138m (in one day). BIMB

Annual Report (2005) recorded the loss result of financial accounts relating to its Bank Islam Labuan Off Shore branch due to weakness in credit structure (client-origination) causing an inadequate asset monitoring and ineffective recognition with 500m loss estimation. This moral responsibility requires Muslims to understand the objectives of the shariah and the implication of ijihad. In particular, Fontaine (2008) identified the fact that Muslims can be appointed to management positions even though they are not qualified is of great concern. Reasonably, it is a disaster to appoint a manager to manage a bank, specifically for an Islamic bank simply because he is a Muslim, because the business itself requires deep understanding of both banking business underlying concepts and principles not to mention the syariah rulings.

## **2.2 Recruitment and Staff Selection Method**

Recruitment and staff selection is the one of five practices in Competency based theory. Recruitment and staff selection is about choosing the most suitable candidate to achieve financial institution business objective. Poor recruitment choices can affect financial institution operations such as; higher rates of turnover, reduce performance effectiveness, lowered job satisfaction and reduced work motivation. Recruitment and staff selection is a human resource management functions play an important role because the activities will impact most critically on the performance of an organization. So, the bank must have guideline of recruitment and staff selection method. Barings Bank used personality testing for selection of its dealer and management (Gareth Roberts, 1997).

Majid, Nor and Said (2003) found there is a need for experienced and shariah knowledgeable staff in developing products and in the banking operation area. Gareth Robert (1997) found that in order to make banker more dynamic and aggressive, bank requires strong chief executive officer who is supported by competent staffs whom are more creative and dynamic. Skilled and knowledgeable staffs are also necessary to assist customers in making the right choice of products as well as for the operation of the Islamic banking system (Krishnan, 2008). Ilhaamie (2009) found recruitment and staff selection are positively correlated to manpower competency. The study proposed that BIMBs' recruitment and staff selection comply with competency based theory.

### *2.2.1 Training and Experience Gain*

Oxford Advanced Learner's Dictionary (2005) defines training as "a process of learning the skills that you need to do a job". Training is used to prepare employees for their jobs where their capacities can be utilized to the fullest as possible. National Academy of Public Administration (NAPA) (1992) stated that "rather than select high-potential first and then develop them, organizations will be more successful if they develop first, and then select". Chi and Tao (2003) wrote that training is one of the most important strategies for organization to help employees gain proper knowledge and skill to meet the environmental challenges. Training is an important and costly event in the array of programs included in a company's human resource department (Golnaz & Peggy, 1995). In the past research, Westhead (1998) state that the training and education

support is now one of the leading measures to increase the skill level of workforce, to ensure stronger long term national economic performance, and to improve employee motivation (Heyes & Stuart, 1994).

The previous study done by Zane Berge *et. al.* (2002), showed the positive relationship between training and competency. They said that in training and development, it is helpful for competencies to focus on knowledge, skills and abilities. Cowling, Newman, and Leigh, (1999), Macris, Papadimitriou and Vassilacopoulos (2008), also found positive relationship between competency and training. Again, this study proposes that training and experience gained at BIMB support manpower competencies of the bank.

### **3.0 METHODOLOGY**

This chapter consist the sections presenting the research design and data analysis. The section will touch about the unit of analysis, research population, the sampling frame, sampling technique use, the method of data collection and the analysis which will be adopted in this research. Our unit of analysis is individuals in BIMB, more specifically, BIMB's staff in Kedah state. There are 3,700 BIMB's staffs in Malaysia who are of various positions and departments. The total numbers of BIMB's staff in Kedah are 182. This research used Random Sampling method which every staff is known and equal chance of being selected as a subject. Data for this study comprises only primary data, obtained from questionnaire distributed to BIMB's staff in the state of Kedah. Based on the sampling table provided by Sekaran (1992), population of 182 requires a sample of 127. This study employed 150 questionnaires that were distributed to the respondents through the bank's administrative office. The data was analyzed using Statistical Packages for Social Science (SPSS). Techniques employed in this study were Cross tabulation Analysis and frequency distribution analysis. The cross tabulation tests are meant to describes to or more variables simultaneously. And Frequency distribution test it is used to interpret the characteristic of the data collected.

### **4.0 FINDINGS AND ANALYSIS**

This chapter explains about the frequency and cross tabulation analysis conducted on the data gathered from the questionnaires returned. It is important to note that our response rate is only 49% (73 out of 150).

#### **4.1 Respondents' Demographic Profile**

A total of 73 respondents were involved in this test, where 46.6% of them were male while the rest were female coming from various positions and departments. From 73 bankers surveyed, 27.4% were below 25 years old, 24.7% were in the range of 26-30 years old, 20.5% were in the range of 31-35 years old, 9.6% were in the range 36-40 years old, while range 41-45 years old contributed of 11% and above 46 years old is 1.4%. The majority of the bankers held diploma level education with 38.4%, while

those holding bachelor degrees and master degrees accounted for 16.4% and 11.0% respectively. SPM holders accounted for 16.4% while STPM and certificate holder represent 6.4% and 4.1% respectively.

**Table 1: Demographic Profile of Respondents**

Variable		Mean	Frequency	Percent (%)
Sex	Male	1.5000	34	46.6
	Female		34	46.6
	Missing		5	6.8
Age	21-25	2.5362	20	27.4
	26-30		18	24.7
	31-35		15	20.5
	36-40		7	9.6
	41-45		8	11.0
	46 and above		1	1.4
	Missing		4	5.5
Highest education level	SPM	3.6429	12	16.4
	STPM		7	9.6
	Certificate		3	4.1
	Diploma		28	38.4
	Bachelor		12	16.4
	Masters Degree		8	11.0
Missing	3	4.1		

#### 4.2 Respondents' Employment Background

From 73 bankers, 41.1% are attached to operation department, while in collection department accounted 23.3%. Marketing department contributed of 12.3% from the total respondents and loan processing contributed 16.4%. Administrative and customer service encompassed 5.5% and 1.4% respectively. There is 44% of respondents have no working experience before work at current bank and 46% of them never work in any bank before.

**Table 2: Frequency Employment Background**

Variable		Mean	Frequency	Percent %
Current department attach	Marketing	2.9452	9	12.3
	Operational		30	41.1
	Administrative		4	5.5
	Collection Centre		17	23.3
	Loan processing		12	16.4
	Customer Service		1	1.4
Working experience before current job	Yes	1.6197	27	37.0
	No		44	60.3



	Missing		2	2.7
Ever work in any Bank before	Yes	1.6667	23	31.5
	No		46	63.0
	Missing		4	5.5

### 4.3 Selection and Training Background

Selection technique employed in hiring staffs plays important roles in order to select quality employee. Table 3 shows how the employees joint the bank. From the analysis, 46.6% of the respondents send in their resume to the bank before they attend the interview and got the job. 21.9% of the respondents are selected from the open interview they attended, while 8.2% of them joined the bank from internal promotion. Nevertheless, 2.7% of the respondents are selected because they are introduced by special referee. When asked about the formal training before joining the bank, 61.6% indicate that they have not attend any training while the rest already have formal training probably from their previous banking job experience. After joining the bank, 73.7% agreed that they are given training and it was adequate with their job. To perform better in the task given, 72.6% of the respondents indicate that they need more training in various areas such as marketing strategy, customer service, certificate of financial advisor, operation and etc.

**Table 3: Frequency Selection and Training Background**

Variable		Mean	Frequency	Percent %
How you join the bank	Open interview		16	21.9
	Walk in interview		7	9.6
	Newspaper adds		4	5.5
	Send in resume	3.8082	34	46.6
	Promotion		6	8.2
	Special referee		2	2.7
	Others		4	5.5
Any formal training before joining the Bank	Yes	1.6164	28	38.4
	No		45	61.6
Any training since joining the Bank	Yes	1.2329	56	76.7
	No		17	23.3
Was the training adequate	Yes	1.1642	56	76.7
	No		11	15.1
	Missing		6	8.2
Any other training you need	Yes	1.1970	53	72.6
	No		13	17.8
	Missing		7	9.6

#### 4.4 Perception about Training and Experience Gained In Islamic Banking

An analysis of the perception of the bankers concerning training and experience is detailed in Table 4. For the first item, it was found that only 19% strongly agree, 56.2% of the respondents agreed with the statement that they possessed an extensive academic background in a related field prior to working with the banks. 1.4% undecided, another 13.7% disagree with the statement. The second item examined whether the respondents possessed vast experience in the field of Islamic banking prior to working at their present banks. 37.0% agreed they have extensive experience in related field, while 2.7% declared they don't have any experience in the field. Consequently, the mean score obtained for this item merely 3.67, which indicate that the majority of the respondents have extensive working experience before assuming their current post.

Interestingly, most of the respondents claim that they have broad knowledge of the products and services they handle, as seen from subsequent score of mean 4.14. With the mean 4.18, the respondents also declared that they have ability to solve customers' problems. The third, six and seventh item measured the bankers' perceptions towards the training provided by their management in the area of Islamic banking. With the mean of 4.29, the response to the third item showed that 47.9% strongly agree, 34.2% agree, 8.2% undecided, 4.1% somewhat disagree while 1.4% strongly disagree with the statement that there is efficient training and exposure to products and services. For the sixth item, which considered the adequacy of training programs, 46.6% of the respondent strongly agree, 37.0% somewhat agree, 6.8% are undecided, and only 6.8% somewhat disagree with the statement, yielding the score of 4.23. This demonstrates that most of the respondents perceived that they received an adequate and sufficient amount of training in the field of Islamic banking. Meanwhile, for the seventh item, with a mean score 4.07, they also clearly professed that the management, encourages them to attend short-courses, seminars and conferences in the field of Islamic banking.

**Table 4: Frequency Perception about Training and Experience Gained In Islamic Banking**

	Mean	SDA	SD	UD	SA	STA	Missing
<b>Item 1</b>							
Extensive academic background prior to working with the bank	3.9718	0 0%	10 13.7%	1 1.4%	41 56.2%	19 26.0%	2 2.7%
<b>Item 2</b>							
Extensive work experience prior to working with the present bank	3.6714	2 2.7%	16 21.9%	5 6.8%	27 37.0%	20 27.4%	3 4.1%
<b>Item 3</b>							
Clear and efficient training and exposure on	4.2857	1 1.4%	3 4.1%	6 8.2%	25 34.2%	35 47.9%	3 4.1%

the products and services before they are launched

**Item 4**

Extensive knowledge on the products and services under my supervision	4.1429	1 1.4%	2 2.7%	5 6.8%	40 54.8%	22 30.1%	3 4.1%
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**Item 5**

Capable to solve customers' problem	4.1831	2 2.7%	2 2.7%	4 5.5%	36 49.3%	27 37.0%	2 2.7%
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**Item 6**

Adequate training and exposure before assuming the current post	4.2676	0 0%	5 6.8%	5 6.8%	27 37.0%	34 46.6%	2 2.7%
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**Item 7**

Bankers are encouraged to attend short-courses, seminars and conferences in related field	4.0704	1 1.4%	4 5.5%	17 23.3%	16 21.9%	33 45.2%	2 2.7%
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STD- Strongly disagree    SD-Somewhat disagree    UD-Undecided  
 SA-Somewhat agree    STA-Strongly agree

**4.5 Banker Perception towards Training and Experience Gained In BIMB**

According to the cross tabulation analysis in Table 5, 63% of the bankers claimed that they strongly agree that with clear and right training about the product before it's launch enables them to solve customers' problems, while 18 respondents agreed about this assertion. It is also discovered that only 2 respondents said that they are disagreed with this perception while only 1 respondent indicated that even with clear training about product before its launch, he/she is unable to solve customer's problem.

**Table 5: Banker Perception towards Training and Experience Gained In BIMB**

		Capable to solve customer problem					Total
		SDA	SD	UD	SA	STA	
Clearly trained about product before its launch	SDA	0 0%	0 0%	0 0%	1 2.9%	0 0%	1
	SD	1 50%	2 100%	0 0%	0 0%	0 0%	3
	UD	0 0%	0 0%	4 100%	2 5.7%	0 0%	6

SA	1 50%	0 0%	0 0%	14 40%	10 37%	25
STA	0 0%	0 0%	0 0%	18 51.4	17 63%	35
Total	2 2.9%	2 2.9%	4 5.7%	35 50%	27 38.5%	70 100%

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*Clearly trained about product before its launch \* capable to solve customer's problem*

STD- Strongly disagree    SD-Somewhat disagree    UD-Undecided  
 SA-Somewhat agree    STA-Strongly agree

## 5.0 DISCUSSIONS

This sub-chapter briefly states about the findings from the analysis of the study.

### 5.1 Perceptions on Manpower Selection and Training at BIMB

The result demonstrates that most of manpower selections for BIMB is based on send in resume. And from the analysis, it is found that most of the staffs did not have any formal training before they joined the bank. They only provided training after they joined the bank, plus they also request other training that can help them to do better to achieve customers' satisfaction. Based on the study, we found that BIMB's recruitment and staff selection does not really fulfill the competency based theory.

### 5.2 Perception on Capability of Bankers to Solve Customers' Problem and Clear and Efficient Training and Exposure on the Products and Services

From the analysis, it is revealed that the perceptions of bankers towards clear and efficient training and exposure on the products and services before they are launched are dependent on the capability of bankers to solve customer's problems. However, we found that the training and experience gained through working at BIMB support manpower competencies of the bank.

## 6.0 CONCLUSIONS

This research explored manpower selection and training of BIMB. It also evaluates bankers' perception towards training and experience that they gained through working at the bank. The findings yield that most of the respondents have positive perception toward the training and experience gained because it enables them to solve customers' problem. Most of manpower selection is made through send in resume by applicants where most of them did not have training before joining. This requires the bank to provide them training. It is recommended that the banks' management takes greater initiative in providing their employees with sufficient training. The banks needs to ensure that the employees are well equipped with knowledge to solve customer

problems and achieve customer satisfaction. Hence moving forward, bank management must be considerably proactive in organizing seminars and workshops to expose their employees to innovations in Islamic Banking products and services, and to equip them well so that they can face the challenges and meet the objectives of Malaysian government in positioning Malaysia as an Islamic financial hub in the region. This research should be expanded further to evaluate the perceptions of employees in Islamic Banks as well as in conventional banks throughout Malaysia. It is suggested that conventional banks involved in offering Islamic Banking products and services be included in the sample. It is hoped that future research will further assess the perceptions of employees in depth.

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