

Unlock Talent: Train Smarter, Bank Better

An Application of PDCA Model on A Leading Islamic Bank in Pakistan

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Abstract

Training programs are vital for the professional development of employees in every organization. Pakistan's Islamic banking sector is experiencing unprecedented growth, accelerated by the State Bank of Pakistan's mandate for full conversion to Islamic banking by 2027. This transformation is creating massive opportunities for both current and future professionals in the field. However, this rapid expansion brings an urgent need for comprehensive training programs to develop three core competencies: technical banking skills, essential soft skills, and in-depth Sharia compliance knowledge. Only through effective training can employees properly implement Islamic financial principles, maintain operational excellence, and drive organizational success. As the sector prepares for exponential growth, investing in employee development today will determine which institutions lead Pakistan's Islamic finance revolution tomorrow. The future belongs to banks that prioritize building a skilled, motivated workforce capable of navigating both the technical and ethical dimensions of Sharia-compliant finance. This case study is more focused on the development of Sharia knowledge and skills among the employees by using PDCA methodology. Before the implementation of PDCA in Islamic banks, the proficiency of Islamic banking knowledge and compliance was ordinary among the employees, resulting in an increase in costs and inefficiency. The results revealed that implementation of PDCA has improved Islamic banking knowledge and skills among the employees significantly. Even though it belongs to an Islamic bank, the learning points are very important and beneficial for multiple organizations and individuals. The pre and post testing has developed better understanding of the learners and the

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training becomes an investment rather than an expense. Furthermore, the PDCA based improvements are also found very similar to the action research-based plan, implement, observe, and reflect in the literature which not only contribute to the research but also to the practices of society.

Keywords: Islamic Banking, Training Improvements; PDCA; Action Research

1. Introduction:

Training in any professional institution is an important task to achieve the necessary goals of that institution (Al-Zoubi et al., 2025). Islamic banks and Islamic financial institutions ('IBFIs) are no exception to this (Faruk et al., 2025). In our experience, the training and retention of staff in Islamic Banks is difficult. In particular, trained staff that understand the underlying Islamic financial contracts and are successfully able to explain this to customers is a rarity (Abdullah et al., 2025). This is exemplified by the percentage of trainees that pass the course by passing a test. Being able to successfully translate to the customer what is learnt in such a course has implications for the branding and marketing of Islamic financial products, as often many customers tend to look at these products as suspiciously resembling conventional products and therefore only have a superficial difference (Darmawan, 2025). Particularly, given that the foundations of Islamic financial transactions are grounded in Islamic Fiqh (Islamic Law), being able to train the bank's sales staff in understanding this worldview fully is often a challenge (Madani et al., 2025).

With the speedy growth of the ('IBFI') industry and the strategic targets of State Bank of Pakistan ('SBP') and the Government of Pakistan, there is a dearth of well trained staff for these institutions – a gap in the numbers of such trained human resources exists. Thus, there is a need for effective and efficient training systems to be able to fill this gap of trained individuals for successfully providing customers their financing and investment needs in a Shari'ah compliant manner adding sustainable value and practices in the operations of banks and lives of its employees (Naz, Asif & Hameed, 2023). This will also allow for good matching between the product offerings of the IBFIs and the needs of the customers and will hopefully enhance customer delight (Butt et al., 2021; Rust & Oliver, 2000). At the outset it should be mentioned that the identity of the trainers, participants and the IB mentioned in this case are not disclosed, adhering to international research ethics.

2. Literature Review:

2.1 Brief History of the Islamic Banking Industry and Its Implications for Training Methodologies:

What is perceived by the masses as financial institutions being truly Islamic is a function of the age of the individual (Hameed & Siddiqui, 2022) as well as direct exposure to such institutions and heresy that has become prevalent within the population. In particular, understanding what kind of exposure the customer has had will colour the understanding of that customer of IBFI. This makes it challenging for the front-end staff of IBFI to try and convince people to use their specific bank. Conviction can only be potentially achieved if the staff properly understands Islamic Finance and banking and the foundations underlying such contracts (Alshammari *et al.*, 2025). This again, simply implies that effective training methods be devised and implemented. Given that our paper will primarily focus on Islamic Banks (IBs) and not other forms of Shari'ah Compliant financing institutions, henceforth we will specifically focus on the IB sector¹. We begin by briefly giving a history of the evolution of the IB sector in Pakistan.

2.2 Evolution of IBs – a Brief history

Below we provide a brief timeline of the development of the IBFI sector:

Phase 1 (1948-1980): A period where only conventional banking was predominant² (Allan, 2019).

Phase 2 (1980s-1990s): Profit and Loss Sharing (PLS) system was introduced in the conventional banks with the aim and the claim of an overnight conversion of conventional banks to banking with Islamic principles (Hussain, Jan & Haq, 2024). One might say that this was the beginning of 'Islamic Banking' in Pakistan. However, this system was declared un-Islamic by courts after a very long hearing of all stakeholders. One major drawback of this attempt at overnight conversion and a superficial declaration of the banks having become 'Islamic' was that the working population of the time came to develop a suspicion in any institution that laid claim to be functioning on Islamic principles (Abdul-Majid, Saal & Battisti, 2010; Hanif, Tariq & Tahir, 2012). This suspicion seems to remain till date and has also affected later generations (Abdel-Gadir & Billah, 2025).

Phase 3 (The 2000s- Current Time): Banks based on proper fiqh fundamentals (aka Shari'ah Compliant banking) were introduced under the guidance of 'Ulema' (Hameed & Hamid, 2023). Thus, the banking market in Pakistan became a mix of PLS based banks and banks that have been properly made Shariah Compliant –

¹ This is not to say that the training methods described in the paper will not be useful for other Shari'ah Compliant organizations.

² It should be noted that when Quaid-e-Azam Mohammed Ali Jinnah gave his inaugural speech in SBP, he emphasized the need to develop financial institutions in accordance with Islamic Principles. However, he said that temporarily they will adopt the conventional means available at the time. For more details see http://www.sbp.org.pk/about/history/h_moments.htm.

a parallel system³. This system, initially successfully implemented by Malaysia and Pakistan, hopes to follow suit in terms of success (Iksan et al., 2024).

For the remainder of this case study, we will only be referring IBFIs as those that started operations in Phase 3 mentioned above and can be defined as being correctly Shari'ah Compliant under the guidance of their Shari'ah Board which includes 'Ulema'⁴.

The SBP has played a central role in helping to develop the Islamic Banking (IB) sector (Saqib & Zafar, 2020). The Islamic Banking Department of the SBP is responsible to regulate and guide IBs in Pakistan. In addition to this, the SBP developed a strategic plan for the development of IB industry in 2014 with the aim of the IB sector forming 20% of the entire banking sector by 2020⁵ which has been achieved around the target year. In 2022, Federal Sariah Court (FSC) provided the decision against Riba and ordered to eliminate Riba from the economy up to 31st December 2027. Similarly, the 26th amendment in the constitution of Pakistan also strengthened the decision of Riba elimination from the economy of Pakistan before Year 2028. Furthermore, since July 2015, the Shari'ah Governance Framework (SGFW) was implemented in IBs. Also, the Shari'ah Compliance Department ('SCD') of IBs has been made responsible to facilitate the Training Unit of the HR Department of IBs (State Bank of Pakistan, 2018). This SGF updated in 2018 and further upgraded for 2025.

Clearly with the exponential growth the IB industry has been facing (Shaikh, 2025) supplemented by the SBP goals for 2020, an expanding branch network of IBs means more staff to house in these branches. With a growth in the staff, it is imperative to have effective and efficient training methodologies to train these staff members in a timely manner so that the IBs can achieve their strategic business goals (Madani, Kebbi & Khalid Nainar, 2025).

³ We would like to emphasize that due to various restrictions, such as regulatory restrictions, the current banking system can be termed Shari'ah Compliant as opposed to being Shari'ah based. The distinction has been made clear by other scholars of Islamic Finance in books and journal articles.

⁴ The word 'Ulema' is the plural of the word 'aalam' in Arabic meaning one who is learned or a scholar. It particularly refers to individuals that have had rigorous training in the Islamic 'Uloom (Islamic Sciences) involving Arabic grammar, syntax, logic, Usul (of Hadith and Fiqh), Fiqh, Hadith, and Qur'anic tafseer. However, the important aspect is that these individuals have been trained in the classic methodology of imparting such knowledge which has a deep element of teaching adab (etiquette) as well.

⁵ <https://www.thenews.com.pk/amp/72624-islamic-banking-share-to-grow-20-percent-by-2020>

2.3 Prevalent Trainings in IBs:

There are three main types of trainings that the Training Unit of the HR Department in IBs is responsible for:

1. **Technical Skills Training:** This involves training individual skills that relate to technical operations such as making pay orders. These skills are such that are common between conventional banking and financial institutions (Qadri & Bhatti, 2025).
2. **Soft Skills Training:** This includes training in leadership, management skills etc. It can be similar to the training in other professional organizations (Wahab *et al.*, 2025). Oftentimes there are executive leadership training programs in universities that staff members are told to attend.
3. **Islamic Banking and Financial Contracts Trainings (aka Shari'ah Trainings or 'ST'):** This is the area of concern in our case study. The training is developed and provided by the Shariah Department (SD) and administered by the HR Training Unit (Asmawi, Rasyid & Wilestari, 2025). This indeed is a very sensitive area for IBFIs. If the staff is not trained properly in Islamic financial contracts, then while performing a particular transaction⁶ a small error could render the contract non-Shari'ah Compliant and the entire proceeds to the IBFI from that contract would have to be given to charity. According to the information provided by experienced higher authority, about 70% of the training budget is being spent on this type of Training.

In our IB, *Shari'ah Training (ST)* is further divided into the following sub-categories:

- a) **Basic Islamic Banking Training (IBT):** This is training for all staff members, especially front-end staff, which mainly deals with walk-in retail branch customers. They need training at a basic level. A test is being conducted based on this training and every employee of the bank is required to pass this test. This case study is based on these results, before and after the PDCA experiments.
- b) **Product Training:** This is for staff that deals in slightly more technical transactions such as in Corporate Banking or work in the Treasury

⁶ By transaction we mean Islamic financial contract based transactions such as Mudarabah, Musharakah, Ijara, Salam, Istisna' etc.

Department. It is imperative for them to be well versed in the nature of various financing transactions that they will be involved in lest any error deem the transaction non-Shari'ah Compliant. This type of training is also called Product Training.

c) Overall Legal and Shariah Regulatory Models

d) Awareness Sessions & Seminars.

In this case study our focus is on 3(a) mentioned above.

2.4 PDCA Management Method Based Trainings:

Before we begin explaining our training method, we first need to define what the PDCA management method is. According to Wikipedia:

“PDCA (plan–do–check–act or plan–do–check–adjust) is an iterative four-step management method used in business for the control and continual improvement of processes and products. It is also known as the Deming circle/cycle/wheel, Shewhart cycle, control circle/cycle, or plan–do–study–act (PDSA)”⁷(Salameh et al.,2025). Thus, in our specific case the PDCA management method has been used to improve our training effectiveness (Kusumawardani et al., 2025). Naturally, being an iterative process, it means we had conducted it over time. However, in this case study, we will specifically speak about certain experimental changes made in our IBs training methods and what impact it had on the results of the tests of the students.

2.4.1 The Impact of Failed Performance for the IB:

Most of the time training is a simple matter. Some would refer to them to be like mental spas where an individual attends lectures for a few days, participates in session activities and then goes back to work the following day or after a few days. So why should ST be any different? Shari'ah contracts are a sensitive matter as discussed above (Yasin et al., 2025). Any small error deeming the contract non-Shari'ah Compliant means the IBs earnings may go to charity. The amounts going to charity could be very significant. Also, if the error rate of transactions is high, the cumulative impact of the amounts going to charity could prove very costly to the IB. In addition, if staff members are constantly not passing the IBT tests, then the cost of re-sitting the session and test would have to be borne by the IB in terms of training expenses (Permana et al., 2025). Furthermore, it also means

⁷ <https://en.wikipedia.org/wiki/PDCA>

that the staff member that failed cannot be confirmed by that bank which can be a great de-motivating factor for the staff member and may affect their work performance (Farhan, Alhazmi & Alsakkaf, 2025).

2.4.2 Pre-Experimental Results Performance:

After each IBT, staff participants are made to sit a test. On the completion of the test successfully, the staff member is given a certificate of training. However, on failing the test, the staff member may repeat the Training and re-appear for the test.

The measure of the effectiveness of IBT is the number of participants that passed the IBT test. Prior to making changes in techniques, the staff performance of 6 groups on the tests is shown in the table below:

Table 2.1 Pre-Experimental Training Performance of Six Groups

| Group No. | Month of Training | Total Participants | Passing Participants | Failing Participants | Passing Ratio | Failing Ratio |
|-----------------------------|-------------------|--------------------|----------------------|----------------------|---------------|---------------|
| Group 1 | Mar-16 | 19 | 5 | 14 | 26.32 | 73.68 |
| Group 2 | Mar-16 | 13 | 3 | 10 | 23.08 | 76.92 |
| Group 3 | Mar-16 | 16 | 2 | 14 | 12.50 | 87.50 |
| Group 4 | Feb-16 | 14 | 2 | 12 | 14.29 | 85.71 |
| Group 5 | Feb-16 | 9 | 1 | 8 | 11.11 | 88.89 |
| Group 6 | Dec-15 | 44 | 13 | 31 | 29.55 | 70.45 |
| Total | | 115 | 26 | 89 | | |
| Average Per Training | | 19.17 | 4.33 | 14.83 | 19.47 | 80.53 |

As may be seen in table 2.1, the results are appalling. In an average class of 19 staff participants, 15 of them failed on average. The ratio of staff participants failing on average was 81%. Clearly, something was wrong. We had to identify the underlying causes of such poor performance.

2.4.3 The ‘P’ in PDCA - Identifying the Problem:

After some deliberation on the training process and some retrospective analysis, we were able to identify the following problem areas:

1. Application of theory problem: This refers to the inability of participants to relate to the material provided in their everyday work. The focus on the test was thus people trying to memorize theory rather than understand the underlying issue (Chen, 2025).
2. Test some days after the training: It was found that holding the test some days after the training session correlated with poor performance on the test (Rentea et al, 2025), although some participants preferred this arrangement. It is probable that people would not revise for the test after the training day due to various reasons including personal and professional commitments. Furthermore, some people would also not take the test seriously enough. To add to this, participants in branches in distant areas (such as Chitral and Gilgit) would have to travel to the nearest test center (which are in Karachi, Lahore or Islamabad) again which would add to their fatigue and also duplicate the expenses of the IB.
3. Level of difficulty of the material: This is a dual pronged problem in that the study manual provided for the test had material that was technical in nature, but also was written in English which was not the first language of most participants (Siswanto et al., 2025).
4. One-size-fits-all strategy: The problem also was found that the level of difficulty of the material provided and the volume of information the participant needed to know was not tailored to the level of information the participant needed in their work (Costa et al., 2025). For example, someone in corporate banking or treasury would need a lot more technical training in Shari'ah based contracts than someone in retail banking selling basic products to walk-in customers.
5. Apathy toward the sensitive nature of the application of the material: This is similar to the first problem mentioned above, however, this differs in the sense that the participants involved in apathetic behavior is really a subset of the entire group of participants that would fall under those mentioned in point 1 above. These people took on their IB job as a mere job and not really trying to understand the worldview behind the structure of the Islamic Financial contracts (Hameed & Siddiqui, 2022). This apathetic approach hindered the learning of the participants and would naturally be reflected in poor performance on the test.

2.4.4 The 'D' in PDCA – Rectifying Measure to Solve the Problem:

Once the problems had been identified, certain measures were taken to tackle these issues. It will become obvious to the reader that many of the solutions

provided tackle more than one problem discussed above i.e. there is some overlapping:

1. Making theory relatable and helping them revise: A few measures were taken to make the theory more relatable for the participants as well as ensuring that they are well prepared for the test:
 - a. Firstly, a few days before the training day, along with providing the participant with the manual, written practice questions have been introduced to see where the participant stands in terms of their knowledge. By asking questions prior to the test, the participants are forced to think about the problem, making them focus on understanding the underlying theory rather than rote memorization. Furthermore, it also allows the participant to think about how the theory fits into their daily work life and also for them to prepare questions to ask the trainer on the day of the IBT.
 - b. An email is sent to participants to inform them of a pre-training quiz along with the necessary reading (with suggested sub topics) for that quiz. Thus, prior to the start of the session, the participants are given a quiz.
 - c. A self-assessment test is held during or at the end of the training session prior to the test to see how much the participants have learnt from their pre-training reading and the actual training session. This also provides the participants with additional test practice.
 - d. Self-assessment test is being discussed to point out the common mistakes by participants at the time of attempting the final test. Misleading words of questions have also been discussed.
2. Test same day as the training: The new training head took the initiative to hold the test on the same day as the training. This was because the information remained fresh in the minds of the participants. This was characterized by avoiding duplication of expenses especially for participants from far flung areas like Chaitral, Gilgit etc.
3. Making the material more digestible: In order to make the material easier to comprehend, some changes were made (and some are in progress). These are mentioned below:
 - a. Changes in-class teaching method: Making the classroom teaching more

interactive encouraged proactive learning for the participants. The reading test implemented before the training made the participants think about the issues being discussed and for them to actively engage in the class discussion by asking the trainer questions related to the material read as well as their field experience.

- b. Making the PowerPoint slides more pictorial as opposed to wordy and descriptive. It is said that a picture is worth a thousand words. In addition, pictures allow the participant to see the macro picture of this ‘puzzle of financial contracts’ and in what circumstance each contract is used. We feel this had a substantial impact on the understanding of the participant.
 - c. Steps have also been taken to revise the manual so that it is more digestible for the participants. In addition, relevant Urdu material has been provided as supporting material. The Urdu version of the official manual is also under the deciding phase.
4. Training day reminder and agenda for the day: This would help the participant to be able to be mentally prepared and reminded for the IBT day and test. Knowing the agenda for the day allows the candidates to know what to expect and how to prepare for the day beforehand. The reminder is shown strictly on a regular basis to make the candidates aware of the IBT. The training reminder also informs the participants of the usual passing ratio of the test at the center. Given that historically it has been low, participants that are non-serious or apathetic will be motivated to become prepared for the test as it has consequences for them being confirmed as an employee in their job. A sample of the agenda for the day can be seen below:



Figure 2.1 Sample Training Reminder

2.4.5 The ‘C’ in PDCA – Assessing the Effectiveness of the Rectifying Measures:

After making the changes in training techniques, the staff performance of 6 groups on the tests is shown in the table below:

Table 2.2 With -Experimental Training Performance of Six Groups

| Group No. | Month of Training | Total Participants | Passing Participant | Failing Participant | Passing Ratio | Failing Ratio |
|-----------------------------|-------------------|--------------------|---------------------|---------------------|---------------|---------------|
| Group 1 | Mar-16 | 29 | 19 | 10 | 65.52 | 34.48 |
| Group 2 | May-16 | 25 | 21 | 4 | 84.00 | 16.00 |
| Group 3 | Jul-16 | 23 | 16 | 7 | 69.57 | 30.43 |
| Group 4 | Jul-16 | 9 | 7 | 2 | 77.78 | 22.22 |
| Group 5 | Oct-17 | 28 | 15 | 13 | 53.57 | 46.43 |
| Group 6 | Oct-17 | 23 | 20 | 3 | 86.96 | 13.04 |
| Total | | 137 | 98 | 39 | | |
| Average Per Training | | 22.83 | 16.33 | 6.50 | 72.90 | 27.10 |

As can be seen, by the Grace of Allah (SWT) the results were phenomenal. As opposed to having an average of 19% per session participants passing, the average shot up to 73% participants passing on average. A summary analysis has been prepared in the table below:

Table 2.3 Comparative Training Performance of Six Groups Before and After Experiments

| S.# | Parameters | Pre-Experimental Results | Post Experimental Results |
|-----|--------------------------------|--------------------------|---------------------------|
| 1 | Total Participants | 115 | 137 |
| 2 | Total Passing | 26 | 98 |
| 3 | Total Failing | 89 | 39 |
| 4 | Pass Ratio | 23% | 72% |
| 5 | Fail Ratio | 77% | 28% |
| 6 | Average participants per class | 19 | 23 |

| | | | |
|---|------------------------------------|-----|-----|
| 7 | Average per training pass ratio | 19% | 73% |
| 8 | Average per training fail ratio | 81% | 27% |

2.4.6 The 'A' in PDCA – Continuous Improvements:

Given that the experimental changes made have been so successful does not mean that we become satisfied with our performance and therefore complacent in making no further improvements (Desmet & Mutukuri, 2025; Rosenzweig, 2007). The cycle of PDCA management inherently implies that we keep looking to improve our techniques and methods and hope that one day insha Allah we are able to reach close to a 100% of people passing the test on their first attempt.

3. Conclusion

Based upon the experimental design results achieved, it can be assessed that pre and post testing makes a lot of difference on the understanding of the learners. Learners gain a lot of confidence and grip on the content of the training program and its purpose. As discussed earlier, an untrained staff may demonstrate defective services leading to cost to the customers like penalty of charity and similarly that can create a bad reputation of the organization. As the learner cannot understand the need of training. Hence due to the pre and posttest, the results have improved manifold, and this indicates that the learners will be able to transfer the training in an improved and more effective manner.

Conclusively, we can say that if the training programs are designed in a prudent manner and all the issues and possibilities are catered by the training manager and the line manager, the training programs will not become an expense, instead they will be an investment for the organization.

Appendix - Teaching Notes:

The primary aim of this paper is to introduce the concept of the PDCA management approach with a specific application to Islamic Banking and Financial Transactions training. Most of the case study is self-explanatory. However, some of the points worth noting to inform the student are as follows:

1. The target audience for this is basically anyone having an understanding of how an Islamic Bank works at a level slightly higher than the rudimentary level. Whilst the case study does have general management implications, it also assumes the reader has a background of understanding how financial institutions function, with a specific understanding of how Islamic financial institutions function given the very specialized and unique role of the Shari'ah Department in Islamic Banks.
2. Some of the important learning outcomes are as follows:
 - a. Achieving continuous improvement using PDCA cycle implementation
 - b. Taking ownership, responsibility and accountability in the task assigned to you
 - c. The importance of teamwork
 - d. Consistent performance of the team

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