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The Mediation of Islamic Well-Being Affects on Knowledge Transfer for Malaysian Islamic Banking Employees

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Abstract

Malaysia has a long-standing tradition of Islamic Banking. The transfer of knowledge by Islamic Banking employees presents a challenge. Managing Islamic Banking knowledge transfer is critical for analysing overall IB success. It is vital to highlight that many previous researchers have conducted the majority of the study pertaining to customers' attitudes about basic understanding of Islamic Banking. Islamic well-being, in particular, refers to the incorporation of awareness, social justice, learning, and decision making in Islamic Banking and finance. Ijtihad establishes the Islamic well-being attributes and determines Islamic Banking's values and standards. The purpose of this paper is to create a more effective framework for knowledge transfer by utilising Islamic well-being Attributes as a mediator. The framework is made up of three variables: knowledge transfer by Islamic Banking staff, Islamic Banking proficiency, and Islamic well-being Attributes. The triangulation method was used in this study. The partial least squares structural equation modelling (PLS-SEM) method was primarily used in this study for 405 respondents. A qualitative approach was also used, with semi-structured interviews with four Islamic bank experts which analysed by NVIVO through Key Word in Context (KWIC) technique for extracted themes. The Quran and Hadith were also used to gather information. The findings revealed that Islamic Banking proficiency influenced Islamic Banking employees' knowledge transfer, and Islamic well-being Attributes partially mediated the relationship. Using the model to examine how Islamic Well-Being affects knowledge transfer for Malaysian Islamic Banking employees, this study aims to bridge the knowledge gap in Islamic Banking by assisting bankers in communicating the right strategies and policies to attract more customers based on the bankers' Islamic Banking proficiency. Based on these findings, it is suggested that Islamic banks use Islamic Banking proficiency and Islamic well-being Attributes as key factors in imparting knowledge to their employees.

Keywords: Islamic Banking, Islamic, Proficiency, Well-Being Attributes.

Introduction

The Malaysian Islamic Banking must put more effort into today's era due to the rapid changes in the industry and its dynamics. The Islamic Banking must consistently create its own brand identity and uniqueness in order to provide an overall value proposition of knowledge. Malaysia's Islamic Financial Report contains some facts about Islamic finance, but it is also important to find out how these facts are presented. The result is ambiguous for justice, honesty, consideration for others, and fulfillment of obligations. Regardless of any religion or civilization in the world, there is no dispute over these outages. Therefore, the transfer of Islamic Banking knowledge by Islamic Banking staff plays an important role in the composition and implementation of Islamic Banking knowledge (Rana & Malik, 2017).

Problem Statement

The development of Islamic Banking will benefit from the development of "ethical banking" and "value-based" banking models rather than purely commercial banking models.

Malaysia's Islamic Bank has been reported to be complained about the service and disappointing ability of Islamic Bank employees and the abilities of disappointment (2016. Rosnan et al., 2015). Because of the failure of social interactions of Muslim companies, therefore, for failure of the Muslim company's development requirements, they will serve the same purpose, but appropriate guidance and next It is possible to have the appropriate guidance as a system, 2016). In addition, this issue deals with Islamic Banking proficiency was not effectively spread across the organization (Abuazom et al., 2013). According to Ali et al (2018), 67% of people who started career in the traditional banking business do not have the root difference between traditional and Islamic banks. Therefore, you need Shariah knowledge. This study was included in the experience and expertise in dealing with Islamic Banking employees with several factors for theoretical and Islamic behavior. This study is also Harun et al (2015) Religion literature to make a thorough understanding of knowledge transfer to Islamic Banking employees.

Literature Review

A literature review is based on the variable Attributes included in the study.

The Islamic Banking Knowledge transfer

Studies conducted by previous researchers also support decisions about improved frameworks for informing Islamic Banking staff. Studies by Ali and Raza (2017) and Mohammed and Jalal (2011) suggest that Islamic Banking needs to be properly standardized. In addition, Prima et al (2016) emphasized that expert opinion on the provision of IT knowledge can provide insights to clarify the IT research process, primarily in relation to the underlying contracts and products in dispute.

Islamic Banking Proficiency

Considering previous studies, we selected the elements of Islamic Banking proficiency as shown in Table 1.

Table 1: Selected elements for Islamic Banking proficiency

Source	Concept	Description
Ahmad et al (2015)	Proficiency of Islamic Banking employees	The understanding of information and facts by Islamic bank staff is represented by religiousness, basic principles, and perceptions.
Johan and Putit (2016)	Islamic Banking proficiency	Knowledge of product attributes and usage is demonstrated through religion, basic principles, and awareness.

Therefore, in this context, Islamic Banking proficiency refers to a true understanding of Islamic Banking-related knowledge and skills based on religion, basic principles, and perceptions. In Islam, many verses of the Quran emphasize the relationship between actual knowledge and the performance of human behavior. One of them is mentioned in the Qur'an chapter 28 (Surah al-Qasas), verse 77:

“But seek with the (wealth) which Allah has bestowed on thee the Home of the Hereafter nor forget thy portion in this world: but do thou good as Allah has been good to thee and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief.”(Translation by Yusuf Ali)

Tafseer by Ibn Kathir: “Use the money and blessings Allah has bestowed upon you to adore your Lord and come closer to Him via a variety of good acts. Be kind to His creatures as He has been gracious to you, and don't let your goal be to spread corruption and hurt Allah's creation.”

Surah believes that the actions taken by Muslims to carry out orders and for Allah are considered Islamic Banking act or worship, and therefore are considered worship, and therefore a true understanding for the benefit of society. And clarify the importance of further action (Harun et al., 2015; Baba & Zayed, 2015). Various studies of Islamic Banking knowledge with a focus on Islamic Banking proficiency play an important role in determining the realization of knowledge transfer to Islamic Banking workers (Johan & Putit, 2016; Ahmad et al., 2015).

Islamic well-being Attributes (Mediator)

As shown in Table 2, the factors selected for Islamic well-being Attributes were determined based on previous studies.

Table 2: Elements chosen for Islamic well-being Attributes

Source	Concept	Description
Ahmed (2015)	The economic justice in Islamic finance	The credibility gap in Islamic finance discussed in Islamic finance well-being, Ijtihad application and Islamic finance values and law
Pratiwi (2016)	The evaluation of ISLAMIC BANKING social well-being.	Managing a sustainable ISLAMIC BANKING requires incorporating social accommodation and tawhid and implementing good policies.

Therefore, in this context, Islamic well-being Attributes refer to the balanced quality of Islamic Banking and financial-based Islamic Banking employee awareness, social justice

learning, and decision-making, and Ijtihad refers to Islamic well-being Attributes. Islamic Banking standards that determine and establish value. The term Islamic well-being is not limited to all types of financial transactions, but includes all aspects as stated in Chapter 7 (Surah alA`raf) of the Quran verses 56:

“Do no mischief on the earth after it hath been set in order but call on Him with fear and longing (in your hearts): for the mercy of Allah is (always) near to those who do good.”(Translation by Yusuf Ali)

Tafseer by Ibn Kathir: “When things are in order and then evil happens, it causes the greatest amount of harm to the people; hence, Allah's kindness is for the good-doers who heed His orders and avoid what He forbids..”

According to Surah, people must contribute to the well-being of society and people by warning individuals of mischief on earth and emphasizing the importance of happiness in order to obtain Allah's mercy. No (Al-A'ali, 2008). Various studies of knowledge about Islamic Banking highlight the attrIslamic Bankingutes of Islamic well-being that play an important role in determining the realization of knowledge transfer to Islamic Banking workers (Pratiwi, 2016; Ahmed, 2015).

Further details of each element under the attrIslamic Bankingutes of Islamic well-being are discussed below:

a) Well Balanced of Islamic Banking and Finance

The set of social justice is from the age of Khulafa' Ar-Rasyidin. The authority of Caliph Umar Al-katab in a micro view as a macro view allows people and governments to work together with the realization of Islamic ecosystems. This realization was a social idea and a successful combination of Tawhid. This important reason was human happiness during his time (Pratiwi, 2016). Thus, the importance of trace line consideration is very important when determining the happiness Attributes of Islamic. This is because Micro takes into account the internal relationships between the parties when executing a transaction.

According to Silvia and Choudhury (2006), the epistomy of unity of knowledge or Tawhid acts as a foundation for constructing inter-variable harmonising and systemic involvement for the role of social well-being. According to the authors, the epistomy of unity of knowledge is stranded by divine laws of God, which is used as the phenomenological conception. The inter-variable between parties in this study include banking organisations, Islamic Banking employees, and customers who correlate with each other based on the well-balanced highlight of Islamic Banking and finance.

According to Laldin and Furqani (2013), there are specific guidelines for executing the law of Islamic Banking knowledge transfer such as applying fair and transparent financial practises and promoting social finance justice in order to serve human beings' financial desires. They also mentioned the standard of fair grips of individual dealings at the micro-level, where all economic transactions requiring equal rights and opportunities are prohibited from being implemented without mutual agreement between parties involved. Otherwise, unfair dealings or unjustified action that causes economic imbalance and exploitation are punished.

b) Ijtihad Determines Islamic well-being Attributes

As stated in chapter 59 (Surah al-Hashr) of the Quran, verse 2:

“It is He who got the Unbelievers among the People of the Book from their homes at the first gathering (of the forces). Little did ye think that they would get out: and they thought that

their fortresses would defend them from Allah! but the (wrath of) Allah came to them from quarters from which they little expected (it) and cast terror into their hearts so that they destroyed their dwellings by their own hands and the hands of the Believers. Take warning then O ye with eyes (to see)!”^{1h} (Translation by Yusuf Ali)

Tafseer by Maududi: “Muslims have been admonished to heed their fate and learn a lesson from it, lest they, too, begin behaving as if they were God's beloved children, as the Jews did, and become involved in the misunderstanding that their inclusion among the followers of the Last Prophet of God would guarantee them Allah's bounty and His support, apart from which they were not bound to adhere to any demand of religion and morality.”³

From this verse, Allah SWT instructs humans to take a lesson in vision care. Each event in Islam's history has its own reflection, so the guideline as a proposition of the Quran and hadith is important in determining the reason for it. According to Al-Qaradhawi (2015), having an opinion of mind that is not supported by the shariah rules results in decisions that are dominated by lust and lead to confusion. Standardization provisions are assumed to apply, for example, When Islamic Banking employees advise customers to choose Islamic Banking products over conventional products because they contain prohibited elements.

Take a lesson from the history of Ijtihad's development as it relates to vision care in Islamic well-being Attributes. This is a proposal to collaborate with Ijtihad and qiyas (Al-Qaradhawi, 2015). Al-Qaradhawi went on to justify Ijtihad as the best effort that was practically in nature aligned with Shariah guidelines. It is done by humans in which someone refers to the mujtahid in order to decide law according to Al-proposition. Quran's Ijtihad can also be interpreted as a metaphor and a creative reinterpretation of legal issues (Jaelani, 2018). According to Ahmed (2015), "Islamic Finance Law" was organised as a separate condemnation for the systematic development that made its availability as one of the best methods to establish Shariah's validity in the modern age. However, focusing too much on a sound application of Sharia's to the socioeconomic problems of Muslim societies will result in underdeveloped Muslim economies.

Matters pertaining to Islamic Banking knowledge transfer can be subjected to Ijtihad via maslahah (Ghani et al., 2011). Islamic law seeks to achieve maslahah for humans by safeguarding five basic necessities, known as Maqasid al-Shariah, which are religion, life, intellect, lineage, and property (Ghani et al., 2011). Understanding this concept is critical for preserving the source's credibility. Ijtihad can only be implemented by reviewing the originality of the cause, which is not solely for human development. Ignorance of Ijtihad as an unimportant field in the evolution of Islamic Banking knowledge transfer is clearly disrupting the metamorphose tool for broadening the constituency of Islamic Banking, because Ijtihad needs to be used to demonstrate the urgency of the current state of affairs.

This accountability dispute jeopardises Islamic jurisprudence in the field of Islamic finance, as current knowledge overload directives that are solely understood are avoided in favour of the dissemination of existing knowledge sources. It is clear that, instead of rote-dominant education, a culture of rote-dominant education stems from the propagation and provoking of such a stifling mind-set. Such a mindset, paradoxically, works against the flourishing thought in the Golden Era of Islamic legal scholarship and should be wisely avoided. In general, the time in which humans currently live calls for curiosity rather than conformity (Ahmed, 2015). Because the vision is a reflection of intellect and reason. In nature, humans would describe decisions in a variety of dimensions. As a result, the range of Ijtihad should be perfectly measured by binding Quran's proposition and previous originality consensus. According to Ahmed (2015), "If Ijtihad were a tree, it would be better to be a palm tree rather

than an oak tree because they are more flexible and responsive as opposed to inflexible and unbending." As a result, Ahmed (2015) provides evidence that the Islamic well-being Attributes determined by Ijtihad compel Islamic Banking employees to provide directives on knowledge transfer in favour of the binding proposition of Al-Quran and previous originality consensus. For example, Ijtihad plays an important role in the abolition of practises that could lead to social unrest (Ghani et al., 2011).

c) Establishing Values and Standard of Islamic Banking

Fair and transparent dealings are the most important goals in Shariah-based financial transactions, which aim for an equal and fair transactional environment and to protect the parties from manipulation or inequality between their mutual rights and commitments (Laldin & Furqani, 2013). They went on to explain that the justification for Shariah is to avoid any harm that would involve any Islamic Banking knowledge transfer in which the exchanges are done on the basis of solidarity, brotherhood, cooperation, and financial measures and standards upheld to avoid any uncertainty that would nullify the objective. These standards are related to the micro maqasid aspect of engaging in fair and transparent financial transactions. In order to preserve the Islamic Banking knowledge transfer, economic exchange in Islamic should be attached to Islamic values, which are then translated into practical rulings that prevent corrupt acts such as unfair dealing, abusiveness, greed, unbridled individualism, and exploitation of others (Laldin & Furqani, 2013). In the view of essential in microdynamic perspective, Islam positions measures to "level the playing field" among the parties to achieve justice in contract involved by includes the removal of factors of equality distortion or permissible one party to gain at the expense of others, particularly in the prohibition of riba and gharar (Laldin & Furqani, 2013).

As a result, as supported by Mohamed et al (2017), the maslahah has evolved into an appropriate mode for governing Islamic Banking laws, which has been grasped by all Muslim intellectuals before exercising their Islamic legal opinion (Ijtihad).

According to a review of the existing literature, socialisation productive service had a direct relationship with consumer motivation and an indirect effect on the knowledge transfer of the Islamic market in Malaysia (Ali et al., 2015). Studies also confirmed that there was a significant positive relationship between Islamic well-being attributes and Islamic Banking knowledge transfer performance (Nomran et al., 2018; Siswanti et al., 2017; Mollah & Zaman, 2015; Wahba & Elsayed, 2015; Mohammed et al., 2008; Hameed et al., 2004). Furthermore, a positive relationship was discovered between the socialisation role (represented by customer satisfaction and experience) and the adoption of Islamic Banking Knowledge (Hati & Aida, 2014; Akbar et al., 2012).

In contrast, no significant relationship was found between Islamic well-being Attributes and Islamic Banking knowledge transfer performance in a study by Bukair and Abdul Rahman (2015). Hati and Aida (2014) discovered a lack of significance between the attitude toward advertising (Islamic marketing ethics) and social enterprise. Furthermore, Islamic Banking intellectual capital has a positive impact on corporate social reliability and Islamic Banking knowledge transfer performance (Musibah & Alfattani, 2014). Furthermore, the study of Siswanti et al. demonstrates the indirect effect of Islamic intellectual capital on sustainable business through the mediation of Shariah financial performance (2017). Previous research found that these variables (Islamic Banking proficiency) had an indirect positive influence on Islamic well-being Attributes. As a result, the following proposition statement was created:

Ha: Islamic well-being characteristics of bankers significantly explain the variation in knowledge transfer to Islamic Banking employees and mediate the relationship between Islamic Banking proficiency with knowledge transfer to Islamic Banking employees.

Islamic Scholar's Theory of Knowledge

Muslims are very concerned with knowledge because the Quran contains over 800 references to it. Because this study was conducted within a cultural and religious context with the goal of examining the factors that influenced the achievement of knowledge transfer to Islamic Banking employees, it corroborated Islamic scholars' theory of knowledge. According to Figure 1, some reflection through Al-theory Zarnuji's of knowledge as he mentioned the importance of religious-based value as a touchstone for judging human attitude, interpersonal skills, and commitment to the realisation of the common human good within the broader context of socioeconomic harmony (Huda et al., 2016).

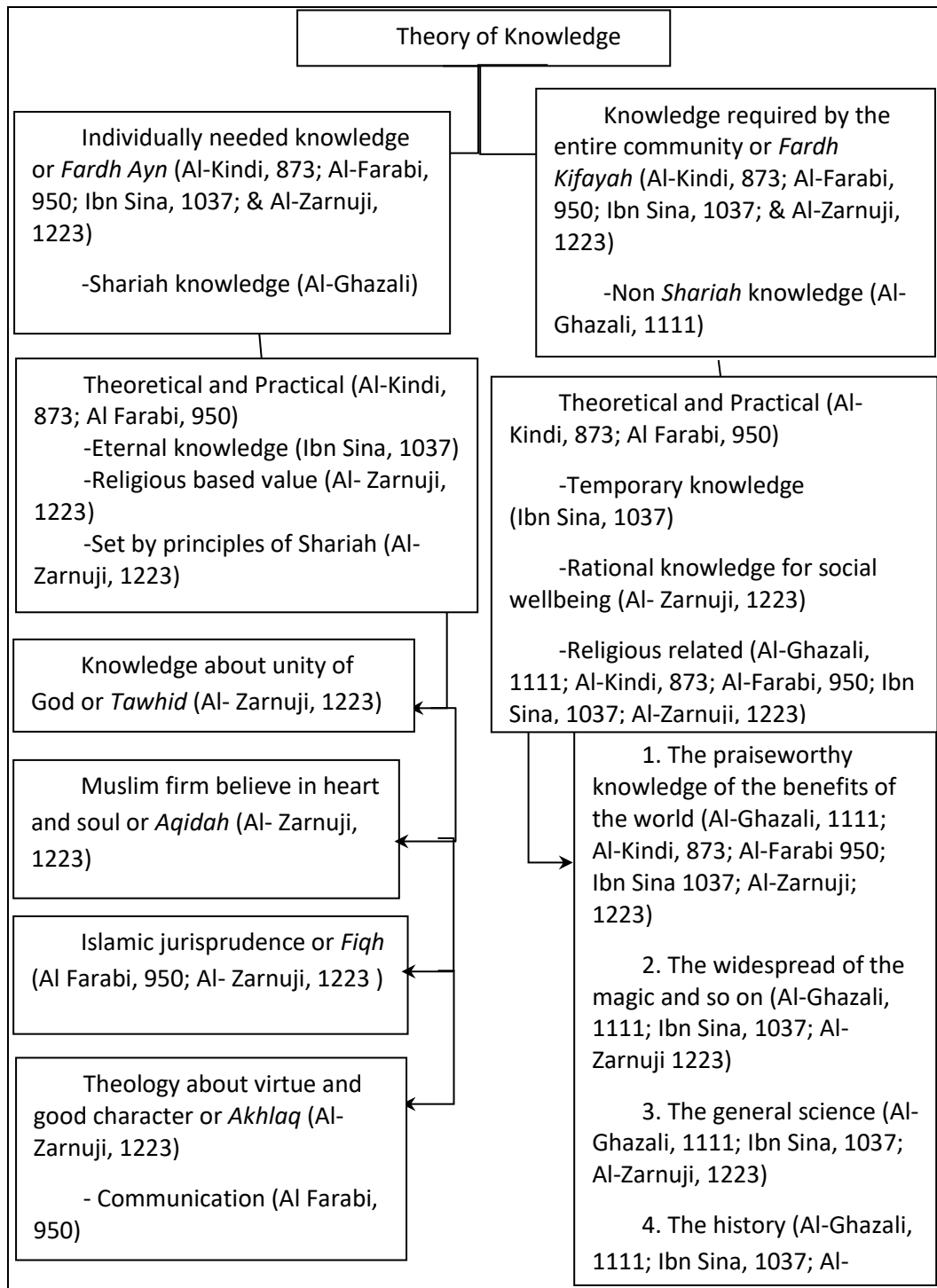


Figure 1: Islamic Scholar’s Theory of Knowledge (Huda et al., 2016; Shahabuddin & Rohizani, 2007; Al- Zarnuji, 1996)

Islamic Stakeholder Theory

This study employs Islamic Stakeholder Theory (IST) as one of the theoretical underpinnings, emphasising the Shariah-compliant Islamic organisation knowledge encounter. According to Freeman's (1984) conventional stakeholder theory, there is a mutual impact between the company and the stakeholder, and both can affect each other through different means, senses, and procedures.

The IST theory is adapted due to considering the relative success of alternative conventional stakeholder theory on the assessments of a knowledge transfer and is calculated to simulate relevant appearances of a banking situation. Some studies in IST indicated the relevancy of the theory to the Islamic finance and Islamic Banking area (Nomran et al., 2018; Siswanti et al., 2017; Ali et al., 2015; Bukair & Abdul Rahman, 2015; Mollah & Zaman, 2015; Wahba & Elsayed, 2015; Akbar et al., 2012; Mohammed et al., 2008; Hameed et al., 2004). The nature of IST is founded on the principle of *Tawhid* which sets the *Maqasid al-Shariah* as the objective of Islamic corporation's prior towards decision making (Obid & Naysari, 2016).

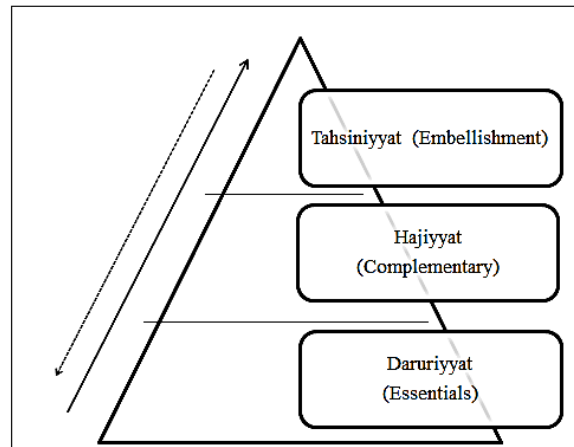


Figure 2: The application of the pyramid of *maslahah* in stakeholder management (Dusuki & Abdullah, 2007: pp.35)

Based on Figure 2, the IST illustrated the application of *maslahah* principles in stakeholder management through a pyramid form and functions as a framework to an ethical filter tool by providing three levels of judgements to be used by Islamic Banking high management to resolve any conflicts that arose accidentally (Dusuki & Abdullah, 2007).

At the first level, Islamic Banking is expected to strive for the preservation and protection of the *Maqasid al-Shariah* within the scope of the essentials (Dusuki & Abdullah, 2007). For example, Islamic Bankings must protect their employees' welfare or basic needs by providing an adequate training and workplace environment and informing them about the essential knowledge of the Islamic transaction process.

Once the scope within the essentials has been met, businesses can strive for the second level, the complementary (*hajjiyyat*) (Kamali, 1999). For example, an Islamic Banking who has completed their essentials level may wish to expand their social responsibility commitment. The principle of embellishments is the highest level in the *maslahah* pyramid (*tahsiniyyat*). Within the scope of the enhancements, the Islamic Banking is expected to fulfil their social responsibilities by participating in activities or programmes that may lead to improvements and attainment of perfections in public life conditions (Dusuki & Abdullah, 2007).

The IST appears to disregard the importance of individual Islamic Banking employees' existing knowledge, upbringings, and ethical aspects, which are frequently found to influence an individual's behaviour. According to Dusuki and Abdullah (2007), the Islamic stakeholder framework strives for a balanced and harmonised interest with genuine concern for ethical and socially responsible activities while also delivering *Shariah* knowledge and standardisation needs. Despite numerous attempts to justify the value of Islamic Banking to

stakeholders, it remains open to criticism due to inherent problems with justification, conceptual clarity, and possible inconsistency. Thus, in light of the IST's claim to be general in emphasizing a firm's responsibility to a broader circle of stakeholders, Harun (2015) developed the framework on product knowledge.

Theoretical Framework

The theoretical framework was primarily adapted from the research of Harun et al. (2015), as well as the integration of Al-theory Zarjuni's and IST. Harun et al. (2015) used religiosity, underlying principles, and perception as separate independent variables to determine the factors that influenced Islamic Banking Employees' product knowledge. As a result, this study provides augmentation by combining these entire variables into single independent variables, as well as including several other important variables, with the goal of obtaining more significant results. As a result, the study may be useful to the management of Islamic banks who want to know how much knowledge their employees have in their field.

Research Methodology

Rationale for Triangulation Used

Triangulation is the use of multiple data collection techniques within a single study to ensure that the data can be clearly supported as predicted (Saunders et al., 2009). Incorporating qualitative and quantitative data collection methods and analysis processes is advantageous in order to improve the quality of research findings (Saunders et al., 2009). The triangulation study serves two purposes: confirmation and completeness (Shih, 1998). Figure 4 depicts the four-dimensional triangulation approaches in a significantly improved manner.

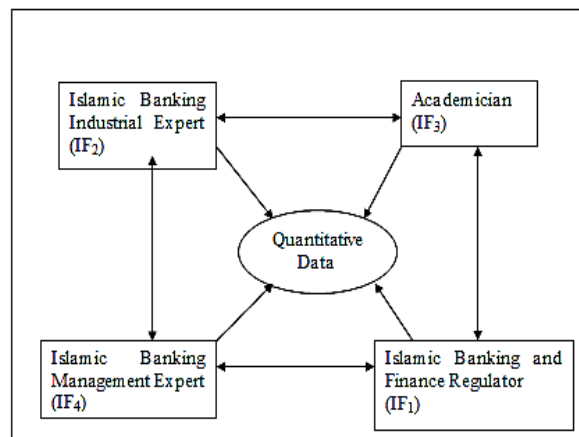


Figure 3: Four-Dimensional Triangulation Approaches (Jabbour et al., 2010; Shih 1998)

Figure 3 depicts the multiple dimensions used in the study as a way of confirming and completing the study through Islamic Banking knowledge transfer, with the qualitative dimension provided by Islamic Banking experts.

Data Collection Methods

Primary and secondary data were used in this research, and the data were collected specifically to address the research objective in this study.

Sampling Frame

In terms of the quantitative approach, this survey was carried out with the assistance of a representative officer from Bank Islam Malaysia Berhad (BIMB) and Bank Muamalat Berhad (BMB). The approximate distribution of respondents and the study's minimum sample size are shown in Table 3 below.

Table 3: The minimum sample size of the study

Islamic Banks listed	Ownership	Total Employees	Total Branch	Approximate number of respondents	
Main: BIMB	Local	4559(72%)	147	72%*368	665
BMB	Local	1750(28%)	63	28%*368	103
Total		6309	210	100%*382	368

The main reason for the selection of Islamic banks in this study, which included Bank Islam Malaysia Berhad and Bank Muamalat Berhad, was because they are independent and Malaysian-owned Islamic banks (Malaysia International Islamic Finance Centre, 2018). For the screening process, 405 questionnaires were successfully collected and valid for analysis (97.36 percent).

A qualitative approach was also used in this study to supplement the major quantitative approach. A qualitative approach also allows for the generation of broad insights, and for the purposes of this study, experts' perspectives and experiences with Islamic banks were gathered. This study employed a novel sampling methodology in which participants were chosen based on their experiences and contributions. As shown in Table 4, four informants with varying levels of exposure, insight, and experience were chosen for this study.

Table 4: Informants interviewed

Informant	Gender	Education	Position
IF ₁	Male	PhD	<i>Shariah</i> Legal Advisor
IF ₂	Male	PhD	Industrial Expert at ISLAMIC BANKING
IF ₃	Female	PhD	Academician (Prof)
IF ₄	Male	PhD	Top Manager at ISLAMIC BANKING

In the same way, data from semi-structured interviews was gathered and analysed. Each question was examined to determine if there was a pattern or a flow in the informant's response. To avoid any subjective answers that could affect the data analysis findings, the informants were required to answer "yes" or "no." Whether the answer is "yes" or "no," it must be accompanied by justification from the informants. The informant's point of view is summarised in a table for easy reference.

Identifying themes is at the heart of much social science research. Thematic analysis describes various methods for determining themes. As a result, thematic analysis using word lists and the Keywords-in-Context method was also included in the study (KWIC). According to Ryan and Bernard, the word list and KWIC method were based on a simple observation of what informants were talking about and a close examination of the words used (2003). To begin the qualitative data analyses, computer-assisted qualitative data analysis software, such as

NVIVO version 12.0, was used. According to Leech and Onwuegbuzie (2007), NVIVO software also supports word count and KWIC.

Data Analysis and Findings

Evaluation of Measurement Model (Smart PLS)

The short forms used in the Regression tables are fully described below. By using item parcelling, all forms were used to compare variables. The use of mean by summing and averaging up the items as to represent each indicator results in greater reliability, a lower order of parcel correlation matrix with goodness of fit, and a more parsimonious model (Coffman & MacCallum, 2005).

Transfer_ = realization of knowledge transfer to Islamic Banking employees

Proficiency_ = Islamic Banking Proficiency

well-being_ = Islamic well-being Attributes

Internal Consistency Reliability

The term "reliability" refers to consistency. The main part of measuring reliability is evaluating the internal consistency reliability. This can be accomplished by obtaining Cronbach's alpha and the composite reliability value for each construct and indicator. However, prior to doing so, all items designated as indicators must be evaluated.

Table 5: Result of Reliability Measurement

Construct	Cronbach's Alpha	rho_A	Composite Reliability
Transfer_	1.000	.000	1.000
Proficiency_	0.726	.741	0.846
well-being_	0.803	.806	0.884

As shown in Table 5, all of the composite reliability and Cronbach's alpha values in the range of 0.724 to 1.000 exceeded the perimeter value of 0.70. (Nunally & Bernstein, 1994). As a result, based on the findings, it is possible to conclude that the measurement in this study was reliable.

Hypothesis Testing

The summary of hypotheses testing can be analysed using the t value, p value, and confidence interval.

Table 6: Result of hypotheses testing

Summary of Hypotheses testing result					
	T	Statistics	VValues	Confidence Interval	Finding
	(O/STDEV)				
Proficiency_	->	6.876	.000	(0.237, 0.428)	H1 supported
Transfer_					
well-being_	->	4.518	.000	(0.145, 0.362)	H4 supported
Transfer_					
Proficiency_	->	4.821	.000	(0.145, 0.348)	H5 supported
well-being_					

The relationship between constructs demonstrated that the hypotheses were all supported, as shown in Table 6 above.

Evaluating the Mediating Effect

The Variance Accounted For method is used to scientifically evaluate the measurement of mediating effect (VAF).

Table 7: Result of indirect effect and VAF

	Direct Effect	Indirect Effect	Mediating Type	Total Effect	VAF%
Proficiency_ Transfer_ ->	.332	0.062	Direct and Indirect (Partial Mediation)	.394	.332

Based on the findings in Table 7, this study concludes that the construct Islamic well-being Attributes well-being_ provide complementary partial mediation of the relationship. Because the findings of this study indicate a partial mediation from the construct, the findings support an empirical theory for the mediating role of the Islamic well-being Attributes construct in the theory of knowledge transfer of Islamic Banking employees.

Data Qualitative Analysis

Extracted Themes

Counting the words used is one method for understanding an informant's point of view. Thus, one application of this type of analysis is to count the number of times a specific word appears (Leech & Onwuegbuzie, 2007). Because KWIC is an appropriate tool to use when the researcher wants to capture the actual words used by the informant, the researcher must first extract data through the word list process before proceeding to KWIC. Based on the analysis of the four informants, this study was able to identify four main themes based on each interview question.

Table 8: Theme based on word list and KWIC

Question Categorize	Theme	Length	Count	Weighted (% of word frequency)	Similar (Specializations)	Words
Islamic Banking Proficiency: Religiousity	Knowledge	9	11	3.78	distribution, information, knowledgeable, philosophy, universal	foundation, knowledge, surface,
Islamic Banking Proficiency: Underlying Principle and Perceptions	Think	5	7	4.14	feel, like, principle, relate, think	
Islamic well-being Attributes	Give	4	14	2.97	bank, carry, fill, finance, get, give, staff, zakat	

As shown in Table 8, the four main themes extracted from each interview are based on a word list and the KWIC technique.

Synthesis

The quantitative component of the study revealed that: (a) the majority of respondents have 2-5 years of experience in Islamic Banking marketing, (b) all composite reliability and Cronbach's alpha values exceeded the perimeter value of 0.70, (c) the relationship between constructs demonstrated that the hypotheses were all supported, and (f) this study indicates partial mediation from the construct.

The analysis of the qualitative component of the study revealed that all informants believed that religiosity influences knowledge transfer, but this is not conclusive enough because there are other important factors to consider, such as perception and principle understanding. The Islamic Banking experts also agreed that fundamental Islamic principles, particularly those promoting social justice and fair distribution, are required to carry out the Islamic Banking.

Table 9: Summary of hypotheses testing and interview result

Hypothesis/Model	Statement	Finding	Informants Agreeable
H1	The achievement of knowledge transfer to Islamic Banking employees has a significant impact on Islamic Banking proficiency of Islamic Banking employees.	Supported	IF ₁ , IF ₂ , IF ₃ , IF ₄
H4	The achievement of knowledge transfer to Islamic Banking employees has a significant impact on the Islamic well-being attributes of Islamic Banking employees.	Supported	IF ₁ , IF ₂ , IF ₃ , IF ₄
H5	Islamic well-being attributes may serve as a bridge between Islamic Banking proficiency and the achievement of knowledge transfer to Islamic Banking employees.	Supported	

As a result of the data analysis, the study has yielded significant results. For the continuous development and operation of Islamic Banking, an enhanced framework that serves as a comprehensive framework is required. This study uncovered the underlying links between quantitative Islamic Banking employees' information and qualitative Islamic Banking and Islamic finance experts' knowledge.

Contra-Islamic Banking of The Research

This study has made a significant contribution to the body of knowledge, as well as practical implications for how to convey knowledge to employees in Islamic Banking organisations. According to the above determination, Islamic Banking institutions must avoid any dubious or prohibited knowledge transfer methods while also adhering to Islamic rules to ensure that the techniques are in accordance with Shariah objectives.

Limitation of the Study

One of the study's limitations was the use of a cross-sectional design, which captures respondents' knowledge at a specific point in time. As a result, the study cannot establish a causal relationship over time. Finally, because the data collected during this study was limited to the state of Malaysia, the findings from this study cannot be generalised in a larger context across the environments or cultures of other countries.

Suggestion for Future Study

Future research should broaden the scope of the study to include other cultures, regions, and countries around the world, with a focus on Islamic countries, in order to raise awareness about Islamic Banking knowledge transfer.

Conclusion

It is expected that the improved framework and proper implementation of knowledge transfer of Islamic Banking practises will improve consumer performance and the overall welfare of the marketplace. Furthermore, research in Islamic Banking is less extensive than in traditional banking. Furthermore, research on knowledge transfer by Islamic Banking employees in Malaysia is lacking. In this regard, the research could help with Malaysian research papers, and future researchers interested in studying on the Islamic Banking could use it as a reference.

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