

ISLAMIC BANKING PRODUCTS, RISKS, AND EFFECTIVE CONSUMER PROTECTION



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TRAINING CENTER



Introduction

The Islamic Banking Products, Risks, and Effective Consumer Protection Training Course prepares banking professionals to design Sharia-compliant products and protect customers fairly. Islamic banking offers distinctive products, but they also carry distinctive risks and disclosure needs. Customers must understand what they are buying, what they may owe, and how disputes are resolved. This course connects product design with risk assessment and consumer protection practice. It covers Murabaha, Ijarah, Takaful, and investment accounts. Furthermore, it applies Sharia governance, IFSB guidance, disclosure standards, and complaint handling rules. As a result, participants build products that are compliant, safe, and trusted.

Islamic Banking Products, Risks, and Effective Consumer Protection Course Objectives

- Explain the Islamic banking product range and its underlying contracts.
- Structure retail financing products including Murabaha and Ijarah.
- Assess Takaful protection products and investment account structures.
- Identify credit, market, liquidity, and operational risks in Islamic products.
- Evaluate displaced commercial risk and profit rate benchmark risk.
- Apply Sharia governance frameworks and product approval processes.
- Apply consumer protection standards for Sharia-compliant products.
- Design clear, accurate product disclosure and cost documentation.
- Manage complaints, disputes, and customer redress mechanisms.
- Apply conduct supervision, transparency, and fair treatment requirements.

Course Methodology

- Interactive lectures with Islamic banking product and conduct case studies.

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- Product design and documentation workshops using real templates.
- Risk assessment exercises on Islamic product portfolios.
- Simulation of Sharia board review and complaint resolution cases.
- Structured peer discussion with facilitator feedback on product decisions.

Who Should Take This Course

- Product managers in Islamic and conventional banks.
- Retail and business banking officers.
- Sharia compliance and consumer protection officers.
- Risk and internal audit staff in Islamic finance.
- Compliance and conduct supervision professionals.
- Regulatory staff covering Islamic banking and market conduct.

Islamic Banking Products, Risks, and Effective Consumer Protection Course Outlines

Day 1: Islamic Banking Product Landscape

- Core principles and how they shape product design.
- Retail financing: Murabaha, Ijarah, Tawarruq, and diminishing Musharakah.
- Deposit and investment account products.
- Takaful and protection product structures.
- Corporate and trade financing products.
- Product documentation and contractual disclosure basics.
- Case study: reviewing a retail Islamic financing product.





Day 2: Product Structuring and Pricing

- Structuring Murabaha and Ijarah for retail customers.
- Profit rate construction and benchmarking practices.
- Fees, charges, and Sharia-compliant cost components.
- Early settlement, late payment, and charity account rules.
- Security, guarantees, and Kafalah arrangements.
- Product approval workflow and documentation standards.
- Workshop: structuring and documenting a retail product.

Day 3: Risk Assessment in Islamic Products

- Credit risk in asset-backed and partnership structures.
- Market risk, mark-up risk, and profit rate benchmark risk.
- Liquidity risk and maturity mismatch in Islamic banks.
- Operational risk and Sharia non-compliance risk.
- Displaced commercial risk and profit equalisation practices.
- Concentration and portfolio risk in Islamic financing.
- Workshop: assessing risks across an Islamic product portfolio.

Day 4: Consumer Protection and Fair Treatment

- Fair treatment principles for Sharia-compliant products.
- Transparent pricing, cost disclosure, and total cost illustration.
- Responsible financing and affordability assessment.
- Terms and conditions clarity and language accessibility.
- Complaints handling, escalation, and redress mechanisms.



- Mis-selling prevention and conduct risk management.
- Workshop: reviewing disclosure documents for clarity and fairness.

Day 5: Governance, Conduct, and Regulatory Expectations

- Sharia governance and consumer protection governance links.
- IFSB guidance and Basel alignment for Islamic products.
- Conduct supervision frameworks and market conduct rules.
- Financial literacy and customer education programmes.
- Complaints data analysis and product remediation.
- Reporting, transparency, and supervisory engagement.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Islamic Banking Products, Risks, and Effective Consumer Protection, participants will gain a thorough understanding of Islamic product structures, product-specific risks, Sharia governance, and consumer protection obligations. They will also acquire practical skills in product structuring, risk assessment, disclosure design, and complaint handling. In addition, the course prepares them to launch and manage Sharia-compliant products that customers trust. Gentex Training Center delivers this programme with a strong focus on applied Islamic banking practice and measurable conduct improvement.



FAQs for Islamic Banking Products, Risks, and Effective Consumer Protection course

Q1 What is the "Islamic Banking Products, Risks, and Effective Consumer Protection" course about?

It is a five-day programme on Sharia-compliant product design, risk management, and fair customer treatment. It covers Murabaha, Ijarah, Takaful and investment accounts, Islamic product risks including displaced commercial risk, Sharia governance, disclosure standards, complaint handling, and conduct supervision.

Q2 What are the key benefits of the "Islamic Banking Products, Risks, and Effective Consumer Protection" course?

Participants gain the ability to design products that are both compliant and commercially sound. The course improves disclosure clarity and reduces mis-selling, strengthens risk assessment of Islamic structures, lowers complaint volumes and redress costs, improves Sharia board and regulatory confidence, and protects institutional reputation.

Q3 What skills will I gain from the "Islamic Banking Products, Risks, and Effective Consumer Protection" course?



Participants gain Islamic banking product structuring and documentation, Islamic product risk assessment including displaced commercial risk, consumer disclosure, affordability and fair treatment design, and complaints handling, conduct risk and governance assessment. These four skills cover the full product lifecycle from design to customer redress.

Q4 What tools, methods, or standards are covered in the "Islamic Banking Products, Risks, and Effective Consumer Protection" course?

The course covers Murabaha, Ijarah, Tawarruq and diminishing Musharakah structures, Takaful protection products, investment account and profit distribution models, profit rate benchmarking and mark-up risk, charity account and late payment rules, Kafalah guarantee arrangements, displaced commercial risk concepts, Sharia governance and product approval processes, IFSB guidance, Basel alignment considerations, disclosure and total cost illustration standards, affordability assessment methods, complaints handling and redress frameworks, mis-selling prevention controls, conduct supervision frameworks, and financial literacy programme design.

Q5 How is the "Islamic Banking Products, Risks, and Effective Consumer Protection" course applied in real-world practice?

Participants apply the methods to live products and processes. They structure products, prepare documentation and disclosure materials, assess portfolio risks, test affordability criteria, review complaints data, and design remediation plans. Many leave with product documentation checklists and disclosure templates ready for immediate use.