



# EDUCATION ACTIVITIES

REPORT

MAY 1, 2025

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# 2025

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EDUCATION ACTIVITIES REPORT

# WELCOME TO ANNUAL REPORT 2025



## TRAINING



### 1.HR AND EDUCATION COMMITTEES

Within the scope of the 2024-2025 Education Period, periodic meetings were held with representatives of the HR Committee and the Education Working Committee to contribute to the professional and career development of sector employees. At these meetings, the needs of the sector were identified and education programs were determined as a result of a joint assessment.

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# Training Programs

## 2.ONLINE TRAINING PROGRAMS

Training programs covering theoretical and practical knowledge were organized on a total of 115 topics, over a period of 172 days. Training was offered on a wide range of topics, including participation banking, legislation, risk management, crisis management, digitalization, marketing, taxation, law, auditing, information technology, economics, sustainability, and personal development. In addition to employees of participation banks that are members of Association, employees from many institutions such as the Presidency of the Republic of Türkiye Investment and Finance Office, the Ministry of Treasury and Finance, the Public Oversight Authority, the Banking Regulation and Supervision Agency, Eximbank, Development and Investment Banks, and Savings Finance Companies also participated in these programs.

Traning  
Periods

2024-2025

Number  
of  
Training  
Days

172

Number  
of  
Training  
Sessions

115

Total  
Number of  
Participants

3,114



## 3.LEGALLY REQUIRED TRAINING PROGRAMS

The Association has organized the following training programs for new employees at member banks as well as existing Association employees who are required to take these programs under legal regulations:

- Bank Sign Language Training for the Hearing and Speech Impaired (3 groups)
- Personal Data Protection Law (KVKK) Awareness Training (1 group)
- Information Security Controls and Information Security Management Training (4 groups)
- Basic Occupational Health and Safety Training for Employees (1 group)

Traning  
Periods

2024-2025

Number  
of  
Training  
Days

20

Number  
of  
Training  
Sessions

10

Total  
Number of  
Participants

180



## 4. EXPERTISE CERTIFICATION TRAINING PROGRAMS

a. For our member banks' employees in the professional and career planning required for expertise certification programs;

§ Treasury and Risk Management Expert Certification Program

§ Human Resources Expert Certification Program

were organized, and as a result of the exams conducted, a total of 30 individuals were awarded certificates of achievement.

### b. Interest-Free Banking Standards Compliance Certification Training Program

The "Interest-Free Banking Standards Compliance Certification Training" program, organized within the scope of the "Communiqué on Compliance with Interest-Free Banking Principles and Standards" published by the Banking Regulation and Supervision Agency (BRSA), was organized in 3 different training groups at different dates during the period, taking into account the demands and needs of the sector. A total of 77 people participated in the programs, which consisted of 13 days, 18 modules, and 52 hours. At the end of the training program, an exam was held, and successful participants were awarded a "Certificate of Achievement."

### c. Participation Banking Principles and Standards Compliance Certification Training Program

The "Participation Banking Principles and Standards Compliance Certification Training Program," consisting of 8 modules, 10 days, and 40 hours, was conducted with the aim of providing the Central Bank of Republic of Türkiye (CBRT) and the Banking Regulation and Supervision Agency (BRSA) with in-depth understanding and application skills regarding supervision and compliance processes in the interest-free financial system. The program was organized simultaneously for two different training groups: 12 CBRT experts and inspectors and 33 BRSA auditors.

The training program was designed to provide a wide range of information, starting with the basic principles of interest-free finance and extending to the application details of participation finance compliance processes. The aim was for participants to gain the competence to effectively assess participation finance compliance criteria and develop risk management practices.

At the end of the training program, a certificate of achievement was awarded to all 40 participants who took the exam.

### d. Participation Banking Training Program

At the request of "Yaz Bilgi Sistemleri," a company providing software service support for the information system infrastructure of Participation Banks, a 3-day "Participation Banking Training Program" consisting of 6 modules was conducted. The program covered topics such as participation account types, financing types, pool structure, unit value calculation, and participation-based treasury and capital market products. Twenty-six employees participated in the training program.

### f. Advanced Participation Finance Training Program

An "Advanced Participation Finance Training Program" consisting of 4 modules was organized for a select group of employees during the establishment process of Dünya Katılım Participation Bank A.Ş. The training program covered fundamental topics such as the Sharia Governance Structure in the Participation Banking Sector, Participation Finance Standards, Evaluation of Card and Check Transactions Applied in Participation Banks in Terms of Participation Finance Principles, Islamic Banking in the World, and International Islamic Banking Institutions.

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## 5. SCHOLARSHIP

Under the Master's and Doctoral Scholarship Regulations, scholarships were provided for a period of 8 months to a total of 4 doctoral and 3 master's students studying in fields such as Islamic Economics, Islamic Law, Islamic Economics and Finance, etc. In addition, scholarship recipients were encouraged to participate in training programs organized by the Union, thus enabling close dialogue with the sector during their academic studies.



## 6. ACADEMY-SECTOR COLLABORATIONS

### a. Participation Finance Seminar Series with Gebze Technical University:

Within the framework of the agreement between Gebze Technical University and the Association, a series of seminars consisting of 6 different modules, titled "Participation Finance Seminar Series," was held for academic staff and students at the university.

The program covered topics such as the fundamental values of the participation finance system, participation banking institutions around the world, participation banking products and services, participation-based capital market products, the supervision of participation finance and sharia compliance processes, the future of global participation finance, and new trends.

### b. Participation Finance Certification Training Program:

Within the scope of the Participation Banks Association of Türkiye – Hitit University Project Protocol, the "Participation Finance Certification Training Program" is organized annually in collaboration with the Hitit University Continuing Education Center. In this context, an exam was held at the end of the 14-week, 42-hour training program, and a "certificate of achievement" was awarded to successful participants. In addition, to increase interest in the program, the top 5 students were awarded prizes.

### c. Workshop on Pre-Modern Interest-Free Finance Models:

In collaboration with Istanbul University, the Islamic Economics Research Center (İKAM), and our Association, a workshop program was held to bring together academia, the private sector, and the public sector for a comprehensive discussion on "Pre-Modern Interest-Free Financing Models." Within the scope of the program, lengthy discussions were held based on presentations given by academics on various topics. At the end of the program, a workshop report was prepared by the committee and shared with all participants.

The program was attended by distinguished academics from Istanbul University, Marmara University, Kırıkkale University, Süleyman Demirel University, the Center for Islamic Studies (İSAM), and Istanbul Sabahattin Zaim University, as well as high-level representatives from the participation banking sector.

# Corporate Sustainability Reporting Training Program Certification Accreditation Process

In order to increase the effectiveness of sustainability reporting and support its widespread adoption within the framework of the Turkish Sustainability Reporting Standards (TSRS), an official accreditation application was submitted to the Public Oversight Accounting and Auditing Standards Authority (KGK) in cooperation with the Turkish Banks Association (TBB) and the Participation Banks Association of Türkiye (TKBB). This application was made with the aim of establishing national standards for sustainability reporting and encouraging reporting in line with these standards.

## Training Program Details:

- **Training Name:** Corporate Sustainability Reporting Training
- **Duration:** 60 hours
- **Content:** The training will focus on environmental, social, and governance (ESG)-based sustainability reporting. Participants will learn about best practices in this field and reporting methods compliant with TSRS standards.
- **Method:** The training will be delivered using a blended model (face-to-face and distance learning). Participants will acquire theoretical knowledge and develop practical skills through hands-on exercises.
- **Distance Learning Infrastructure:** SCORM-compliant platforms will be used, and participants will be provided with interactive content, case studies, and reporting modules. This infrastructure will ensure easy access to training materials for participants and provide an active learning experience throughout the training.
- **Instructor Team:** The training team consists of experts with international experience and certifications in sustainability. Instructors will share information and strategies with participants in line with global standards.
- **Expected Contributions:**
  - Training experts in sustainability reporting,
  - Supporting the wider application of TSRS standards,
  - Improving the quality of education and ensuring compliance with national reporting standards.

**Application File:** The application file, containing the details of the application and the necessary technical requirements, has been submitted to the KGK. This file provides comprehensive information about the content, methodology, and objectives of the training program.

**Process:** The accreditation application to the KGK was submitted on January 23, 2025, in cooperation with the TBB and TKBB. Actions will be determined and the necessary processes will be initiated based on the outcome of the application evaluation.

**Outcome:** If the application is approved, comprehensive and accredited training programs will be implemented in cooperation between TBB and TKBB. These programs are expected to make significant contributions to increasing national capacity in the field of sustainability reporting.

## c. SPK Platform Participation Finance E-Learning Category

Within the scope of the Türkiye Financial Literacy Platform, following consultations between representatives of the Presidency Finance Office (CBFO) and the Capital Markets Board (CMB), the need and expectation for the creation of a separate "Participation Finance" category specific to the participation finance ecosystem was communicated to the Union. In line with this request, educational content covering 10 topics has been developed with the aim of increasing the level of financial literacy among the sectors and stakeholders in the participation finance ecosystem. The prepared content was presented to the CBFO in both a short and concise video format and a more detailed booklet format. The content aims to convey the basic principles of participation finance, its operational structure, and its sectoral implications in a clear and systematic manner.

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**7. COLLABORATIONS WITH PUBLIC INSTITUTIONS****a. From Roots to Future Ahlat Program**

In the scope of the "**From Roots to Future Ahlat Program**" carried out under the auspices of the Presidency of the Republic of Türkiye at the Ministry of National Education, which aims to raise conscious generations attached to the values of our country, cooperation was established and content and financial support were provided to the program within this framework.

Within the scope of the program, information activities for students were carried out by our expert managers and employees, and training on the following topics was provided to students in 6 modules over a period of 6 weeks.

- Participation Finance: Past, Present, Future Role, and Rising Importance in the World Participation Economy: Principles and Financial Models
- Participation Finance Products: Applications in Light of Fundamental Principles
- The Future of Digital Finance and New Trends
- Career Opportunities and Development Paths in the Participation Finance Sector

**8. INTERNATIONAL EDUCATION PROGRAMS AND EVENTS****a. Islamic Banking and Finance Education Program**

The "Islamic Banking and Finance Education Program" consisting of 5 modules, 5 days, and 24 hours was organized for the employees of Al-Amanah Islamic Investment Bank Of The Philippines (AAIIBP), which operates in the Philippines.

The program aims to enable professionals working in Islamic banking and finance, as well as individuals interested in this field, to understand different financing models, risk management strategies, and sectoral applications in line with the basic principles of the participation finance system. Accordingly, critical topics such as Takaful (Islamic Insurance), Islamic Banking Services, Syndicated Finance and Sukuk, Risk Management in Islamic Banking, and Financing the Agricultural Sector were addressed.

Participants gained knowledge and competence in relevant areas by learning in detail about the functioning of Islamic finance instruments, sectoral applications, and risk management processes. The training was supported by practical examples and case studies in addition to theoretical knowledge, contributing to participants' understanding of the role of Islamic finance in the real sector.

Twenty-nine bank representatives from the institution participated in the program. At the end of the program, participants were awarded a "certificate of participation."

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**b. Azerbaijan Banking Association Training Program**

Within the scope of the 2-day training program organized for the Azerbaijan Banks Association, training was provided on the participation finance system, portfolio creation, sales and marketing techniques. Deposit banks, microcredit institutions, insurance companies and some academics operating in Azerbaijan participated in the program. A "certificate of participation" was given to the officials who participated in the program from the institutions.

**c. Council of Banks of Turkic States Education and Field Visit Program**

In cooperation with the Turkish Banks Association (TBB), an "Islamic Banking and Finance Training and Field Visit Program" was organized for representatives of the Council of Banks of the Turkic States (CBATS), of which our country is also a member. A total of 23 representatives from various institutions participated in the program, which was held in two groups at different times.

The first phase of the program consisted of three days of theoretical training covering six modules. This was followed by two days of field visits to Turkish Eximbank, Participation Finance Guarantee Inc. and several participation banks. During these visits, participants received detailed information about the functioning of the participation finance system and its products and applications, delivered directly by industry representatives.

Following five days of intensive training and visits, participants were presented with a "participation certificate" in a ceremony.

**d. International Education and Field Visit Program**

As part of international education activities, an "International Education and Field Visit Program" consisting of 18 days, 9 modules, and 72 hours was organized on different dates. Representatives from Warba Bank and Industrial Bank of Kuwait (IBK), operating in Kuwait, participated in the program, which was conducted in English.

In the first phase of the program, presentations were made by the managers of all our Union's units on activities and practices in their fields. Subsequently, topics such as the structure and activities of our Advisory Board, the standards it publishes, Islamic finance contracts, and methods of fund collection and fund utilization in participation banks were discussed.

The program continued with a visit to Marmara University (MÜİSEF), where theoretical information was provided on the academic role of the participation finance system and its contributions to the education system in the sector.

Subsequently, a one-day training program was organized under the heading of Digital Finance and FINTEK. In order to evaluate the applications of academic and theoretical knowledge in the sector through examples, a series of visits were made to important institutions such as Türk Eximbank, Katılım Finans Kefalet A.Ş., Hayat Katılım Finans A.Ş., and Yatırım Kalkınma Bankası. During these visits, presentations on the participation finance system were made, and participants underwent on-the-job training. Upon completion of the 13-day training and field visits, representatives were awarded a "certificate of participation."

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**e. Islamic Financial Services Board Forum**

The Islamic Financial Services Board Forum was held at the Istanbul Finance Center (IFM) in collaboration with the Presidency Finance Office and our Association, jointly conducted by our Association's International Relations unit. Prior to the program, a one-day workshop meeting was held at our Association's headquarters with the participation of IFSB, CBFO, and TKBB officials. Subsequently, an event was organized at the Istanbul Finance Center (IFM). The program consisted of three sessions, covering the topics "IFSB's Strategic Direction and Initiatives: Mainstreaming Islamic Finance, Stability and Resilience of Islamic Finance Amid Global Challenges: The Role of Regulators and Standard Setters, IFSB-Türkiye Relations, and the Way Forward."

Following the program, the Malaysian Financial Planning Council (MFPC) held a two-day training seminar for the banking sector on "Malaysia's Experience in Financial Literacy and Financial Planning" and "Sharia Financial Planning Training Program." Approximately 150 sector representatives, including officials from participating banks, deposit banks, and investment development banks, attended the program.

**f. Joint Video Conference Program between the Central Bank of the Republic of Türkiye, TKBB, and the Central Bank of the Kyrgyz Republic**

The Union contributed to the two-day video conference program organized in cooperation with the CBRT, the Central Bank of the Kyrgyz Republic, and our Union within the framework of the topics listed below. Presentations were made by industry experts on the specified topics.

- The Outlook for the Participation Banking Sector in Türkiye
- Establishment of Sharia Committees and the Central Sharia Board
- Islamic Risk Management
- Auditing Banks Adhering to Islamic Finance Principles
- Islamic Window Systems and Accounting Practices

**e. Turkish Participation Banks Association & Moody's Rating "Islamic Finance Briefing" Meeting**

Our Association provided technical and logistical support for the one-day event titled "Islamic Finance Briefing," organized by our International Relations and Corporate Communications Unit and hosted by Albaraka Türk.



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### **h. UNDP Afghanistan Education Project**

A three-day training program was conducted for a banking delegation consisting of approximately 40 representatives working at the Central Bank of Afghanistan and seeking to gain knowledge in Islamic banking, covering the topics of "Fundamentals of Islamic Banking Training Program" and "Islamic Central Banking/Management Training Program."

## **9. PUBLICATIONS**

### **a. The Development and Application of Participation Banking in Türkiye**

The book titled "The Development and Application of Participation Banking in Türkiye," prepared in collaboration with MUISEF, was published in English and Arabic, with 1,500 copies printed in each language. The books were distributed to various universities, primarily participation banks; in addition, due to its academic nature, it is presented to representatives at international meetings and visits.

### **b. Control and Audit Principles in Participation Financial Institutions**

The work titled "Control and Audit Principles in Participation Financial Institutions," prepared by Dr. İsmail Halitoğlu, Deputy Head of Participation Banking Compliance at Kuveyt Türk, is of great importance in addressing the need for publications in this field. For this reason, 500 copies of this publication were printed by our Association and distributed to participation banks and individuals wishing to conduct academic research in this field.

### **c. Economic Analysis: An Islamic Perspective – II**

The work titled "Economic Analysis: An Islamic Perspective – II," authored by Prof. Dr. Mabid Ali Al-Jarhi, a faculty member at Ankara Social Sciences University (ASBÜ), was printed in 500 copies by our Association. The first volume of the book was published by our Association in 2021, and the second volume was prepared and printed in 2024. Published in English, the work is used at international meetings and visits.

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**10.TKBB LMS PROJECT**

Within the scope of the education cooperation protocol signed between the Association and MÜİSEF, a long-term project on "Participation Finance Applications E-Education" has been developed. The project plans to address a total of 11 main topics and 165 subtopics.

The new content planned to be completed during this period includes:

- 1.E-Learning on Sharia Management Applications in Islamic Finance
- 2.Participation Finance Applications E-Learning

Additionally, the following content has been prepared by managers with extensive experience in the BRSA and participation banking sector:

- 1.Participation Finance and Core Values E-Learning Series
- 2.Sustainability and Participation Banking E-Learning Project
- 3.Internal Systems in Participation Banking E-Learning

The aforementioned content has been reviewed and approved by our Association, and the necessary work has been initiated to convert it into e-learning videos. Thus, four of the eleven main topics specified under the MÜİSEF protocol will be completed and published on the LMS platform. The other topics will be made available to the sector and public institutions as they are completed.

This project aims to strengthen the digital education infrastructure in the field of participation finance and provide qualified contributions to the sector.

Serial No.	Topics of e-Learning Content to be Prepared	Subject-Based Number of Contents	Status
1	Islamic Economics and Finance E-Learning	14	Published
2	Banking Law E-Learning	48	Published
3	E-Training on Sharia Management Practices in Islamic Finance	12	In preparation
4	Finance E-Learning	12	In preparation
5	Liquidity Risk and Management in Participation Banking E-Learning	10	-
6	Banking Risk Management E-Learning Course	12	-
7	Accounting and Auditing Principles of Islamic Finance E-Training	15	-
8	Türkiye Century and Islamic Finance E-Learning	12	-
9	Banking and Economics E-Learning	10	-
10	Islamic Finance Country Overviews E-Learning Series	10	-
11	Treasury Products and Capital Market Applications in Participation Banks E-	10	-

## 11. ISLAMIC ECONOMICS AND FINANCE ENCYCLOPEDIA PROJECT

Within the framework of the Academic Cooperation Agreement between Marmara University Islamic Economics Research Center (MUİSEF), TDV Islamic Research Center (İSAM), and the Turkish Participation Banks Association, the "Encyclopedia of Islamic Economics and Finance" project, presented by MUİSEF, has been launched by decision of our Association's Board of Directors.



The main objectives of the project are as follows:

- To provide researchers, practitioners, students, and general readers with a reference work that offers accurate and reliable information.
- To contribute to research on Islamic economics and finance and to support researchers.

This project arose from the need for a comprehensive "reference encyclopedia" that addresses Islamic economics and finance literature using scientific methods.

The Encyclopedia of Islamic Economics and Finance Project is considered a high-quality publication that will make a meaningful and original contribution to the literature in this field in Türkiye and worldwide.



# EDUCATION ACTIVITIES REPORT

## THANK YOU!

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