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over the concept of
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whether Islamic
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elements of...

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As the Holy Quran
enjoins profit creation
via trading and
commercial

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transactions (al-bay') while forbidding profit earned from loans (riba), increasing Islamic consciousness among the Muslims today has opened up new business opportunities in Islamic finance, financial planning and wealth management.

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practices of Islamic banking and financial markets, particularly from the Malaysian experience. The main objective of Islamic financial system is to govern the flow of funds from the surplus sector to the deficit sector and it does so to promote justice ('adalah). That is, by adhering to Shariah principles and achieving efficiency - doing the right thing ...

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Islamic banking is the prevention of interest or riba.

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Use of Media. Another important issue that the Islamic banking, in general, has so far ignored is the use of media. Even the Muslims are not very much aware of the fact that the Islamic banking is being practised in the world. The banks have not ever used an effective media to publicise their activities.

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Some issues are identified here that may help consolidation and growth of Islamic banking. 1.

Standardization.

Standardization is urgently needed in the following respects: (1) vocabulary of Islamic financing, (2) financial instruments and their documentation and (3) pricing formulas for

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products.

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Islamic banking and finance requires a global critical discussion on current issues and practices.

Islam encourages Muslims to engage in any lawful and profitable business and transaction in order to enhance and enrich their daily income.

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referred to as Islamic
finance or shariah-
compliant finance,
refers to finance or

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banking activities that
adhere to shariah
(Islamic law). Two
fundamental principles
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A study on the size and market share of Shariah-compliant Islamic banking in Muslim countries found "strong and consistent empirical evidence" that the development of Islamic banking

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leads to "higher banking sector development" rather than attracting money and existing customers away from conventional banking as measured by "the amount of private credit or bank deposits scaled to GDP."

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Challenges in Islamic finance - Wikipedia

The London-based writer Tarek El Diwany is critical of Islamic

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finance for not relying
on risk-sharing
financing in practice,
arguing that “ If Islamic
banking adopts a
genuinely Islamic
paradigm it can offer a
solution to a world
hungry for alternatives.

Takaful And Financial Planning

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