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Financial Planning  
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. However,  
Islam prohibits all elements  
of interest

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financial planning  
Banking And Finance

Challenges in Islamic  
finance - Wikipedia

Islamic banking, also known as non-interest banking, is a banking system that is based on the principles of Islamic or Sharia law and guided by Islamic economics.

**CURRENT ISSUES IN ISLAMIC  
BANKING AND FINANCE A WAY  
FORWARD**

**Halim Alamsyah: Some  
critical issues concerning  
the sustainability of  
Islamic finance development  
- Indonesia perspective  
Speech by Dr Halim Alamsyah,  
Deputy Governor of Bank  
Indonesia, presented in the**

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opening keynote session of  
the 2nd Annual World Islamic  
Banking Conference: Asia  
Summit, Singapore, 8-9 June  
2011. \* \* \*

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*"Critical Issues on Islamic  
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Markets" provides  
comprehensive coverage  
pertaining to the subject  
and spur critical thinking  
and study on the issues  
related. The author's  
genuine concern on the  
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Planning Saiful Azhar Rosly.*  
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*Islamic Banking Definition -  
investopedia.com  
issues that make Islamic  
Banking controversial is the  
theme of this paper. Fatwa  
is a religious ruling,  
issued or given by a scholar  
on the matters of Islamic  
laws (Ali, 2005). A Fatwa is  
required on matters where  
there is no clear and  
straightforward guidance*

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from Quran and  
Banking And Finance

Islamic Finance:  
Investments, Takaful And  
Opportunities, Challenges,  
and Policy Options

As noted above, the primary focus of Islamic banking is on financing without interest to avoid *riba*, while trade is not an issue (per the Quranic statement that "God has permitted trade and forbidden *riba* [usury]").

*Islamic banking and finance*  
- Wikipedia

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*Financial Planning (Saiful  
Azhar Rosly) - ISBN:*

*9834248903 Author: Saiful*

*Azhar Rosly Publisher:*

*Dinamas Publishing (2005,  
1426 AH) Pages: 648 Binding:*

*Paperback Description from  
the publisher: This book  
examines the principles and  
practices of Islamic banking  
and financial ...*

*My New Book on Islamic  
Banking & Financial Markets  
Saleh Abdullah Kamel, winner  
of the 1997 IDB Prize in  
Islamic Banking, is somewhat  
less critical than others,  
stating that the industry  
has only "most" of the  
characteristics of  
conventional banking, the*

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preferred investment  
Banking And Finance  
patterns of Islamic banks  
Investments Takaful And  
have become a mix of a loan  
Financial Planning  
and an investment.

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Investments, Takaful and  
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*Halim Alamsyah: Some  
critical issues concerning  
the ...*

*Islamic finance raises a  
number of taxation issues.  
These include tax incentives  
for debt over These include*

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tax incentives for debt over  
equity, the tax treatment of  
sales and additional layers  
of transactions in some  
instruments.

Controversies that make  
Islamic banking  
controversial: An ...  
Fiduciary risk can be caused  
by breach of contract by the  
Islamic bank. For example,  
the bank may not be able to  
comply fully with the  
shari'a requirements of  
various contracts. Inability  
to comply fully with Islamic  
shari'a either knowingly or  
unknowingly leads to a lack  
of confidence among the  
depositors and hence causes  
withdrawal of deposits.

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Practice of Islamic Banking  
3 be more versatile and  
efficient.3 But it faces  
problem of general  
acceptability. This is  
mainly due to unfamiliarity  
with the various Islamic  
modes of financing. This  
problem is likely to be  
solved over time. But pace  
of development of Islamic  
banking can be*

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062b](https://doi.org/10.1016/j.els.2016.06.022)