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the impacts of Shariah -compliant products, value-
added benefits, mortgage repayment policy and well-
versed bankers on the consumer acceptance of...

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and Offshore Banking from Universiti Malaysia Sabah (UMS) and Master of Business Administration (MBA) in Islamic banking and finance from International Islamic University Malaysia (IIUM).

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Dr Hanudin Amin DEFINITION, basic needs are the components that serve as the foundation for survival. A traditional list of the needs including food, house and clothing, which are of importance to the development of a strong communal and an essential vanguard to improve individual's quality of life and ummah in total. By Dr Hanudin Amin ...

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By Dr Hanudin Amin According to Islamic Finance Development Indicator (IFDI), Malaysia has a highest score of 55 for the corporate governance indicator compared with other neighbouring countries, Singapore (47), Indonesia (33) and Brunei (14) for the year 2016. Malaysia reported high

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By Dr Hanudin Amin According to Bank Negara Malaysia (BNM), the performance of AITAB facility, somewhat has been consistent in terms of the financing amounts reimbursed by Islamic banks for

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automobile ownership among their customers. The total financing amounts for the facility were stood at RM67,606.5, RM69,843.1 and RM68,681.4 at the end of ...

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By Dr Hanudin Amin* Excerpt :Earlier muslim scholars have supported the finding that a consumer's religiosity has a significant effect on consumption in a muslim context (e.g. Elgari, 1990). Someone who approaches an Islamic bank for a mortgage is endowed with a certain level of iman. Bendjilali (1995) believes that choosing interest-free financing is blessed by Allah (SWT), hence it is rewarded.

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Hanudin Amin is a researcher/lecturer at the Universiti Malaysia Sabah, Labuan International Campus, Jalan Sungai Pagar, 87000 Labuan Federal Territory, Malaysia. He is currently working as a PhD Candidate at the IIUM Institute of Islamic Banking and Finance (IiBF) in Damansara, Kuala Lumpur, Malaysia

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ASSOCIATE PROFESSOR DR. HANUDIN AMIN Visit Google Scholar Ph. D Islamic Banking and Finance, IIUM, MBA, IIUM BSc. (Hons.) International & Offshore Banking, UMS Areas of Research Interest: Islamic Banking Selected Recent Publications: Am...

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Staff: Hanudin

Dr Hanudin Amin. According to Bank Negara Malaysia, the total Islamic deposits were amounted to RM340, 695.8 million in 2011 and RM494, 738.3 million as at the end of 2014. This exponential growth suggests that Islamic deposit sector is gaining importance and acceptance by bank customers in the country. Owing to increased competition and market changes in the banking sector, Islamic banks need to come up with creative products that can uphold their existing customers and enticing new ones.

Dr Hanudin Amin - Islamic Bankers Resource Centre
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profesional yang terbesar di dunia. Hanudin menyenaraikan 1 pekerjaan pada profil mereka. Lihat profil lengkap di LinkedIn dan terokai kenalan dan pekerjaan Hanudin di syarikat yang serupa.

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By Dr Hanudin Amin. Beginning 1983, banking business in Malaysia had witnessed a new development of Islamic banking where interest (riba) was banned for the first time in the nation when the first Islamic bank, Bank Islam Malaysia Berhad (BIMB) was introduced. One of the golden features of the Islamic banking business is the prohibition of interest in financial transactions.

Why interest charges are forbidden in Islamic banking

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Dr Hanudin Amin THE changing landscape of Islamic banking products is a mixed blessing. On one hand, it might jack up a new confusio

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Mengapa kita perlu menerima segala keputusan yang berlegar dalam ruang sosial tanpa menggugat atau sekurang-kurangnya menyemak relevansinya? Adakah kita kekurangan karangan-karangan yang mencerahkan dan menguak minda masyarakat atautakah kita sudah menjadi lemah, layu dan longlai akibat dibelasah teruk oleh wacana hegemoni yang mendominasi? Naskhah ini tidak bertugas untuk menjawab persoalan-persoalan ini dengan kemas dan

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mapan, namun berperanan untuk membangkitkan pertanyaan-pertanyaan penting yang terpendam dan digelapkan. Mengungkit-ungkit permasalahan setempat dan memikir-ulang peranan orang muda dalam berhadapan dengan "tirani baru" yang boleh berbentuk wacana kekuasaan, agama dan budaya. Ketidaktertuan ini cuba digembar-gemburkan dan berharap agar masyarakat mula terlibat dalam misi pemberdayaan dan mencerahkan masyarakat. Kritik sosial dan sanggahan-sanggahan yang tersedia dalam naskhah ini menuntut kritik balas dan gugatan yang lebih kemas. Ini fungsi wacana yang perlu dihidupkan semula. Dan, inilah peranan orang muda. Sekalipun masyarakat menghukumnya derhaka.

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This book highlights the impacts of COVID-19 on the global economy, at a time when the world economy has experienced large demand and supply shocks. To limit the transmission of the corona virus, all governments shut down production, restricted movement of people, etc, which led to severe curtailment in demand, and disruptions in supply chains all over the world. The COVID-19 pandemic has dragged the world economy into an abrupt and unforeseen recession. According to IMF estimates, world GDP will fall by over 3 percent due to the

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outbreak of this pandemic - the steepest slowdown since the Great Depression of the 1930s. The ILO has predicted a loss of about 25 million jobs due to this pandemic. Emerging markets will lose at least 2.4 percent of their GDP in 2020 alone. Loss in global travel revenue due to COVID-19 is estimated at USD 810.7 billion. Financial markets have been badly hit and about USD 83 billion has been pulled out of developing markets since the outbreak of COVID-19. The list of sectors impacted by the COVID-19 outbreak, is endless All governments have announced stimulus packages comprising a mix of fiscal and monetary measures, but it is difficult to predict how quickly businesses will respond to these measures.

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The papers in this book, which are the proceedings of an online global conference, have attempted to analyze and summarize the thoughts of academicians on these vexed issues.

A very accessible and concise guide to Islamic finance Contracts and Deals in Islamic Finance provides a clearbreakdown of Islamic financial contracts and deal structures forbeginners. The embedded requirements within selected Islamicfinancial contracts, such as risk weightage, capital structures,creations of cash flows, and balance sheets, are explained fully toprovide a solid understanding of the backbone of the industry.Aimed primarily at beginners and those with

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a background in conventional banking, this book guides readers through the major contracts, how they're applied, and how to discern a contract's legitimacy. Case studies and interviews with bankers and global regulators provide real-life examples of contract application, and the author's own experiences provide deep insight into the everyday issues that arise. Ancillary instructor's materials include PowerPoint slides and lecture notes that facilitate use in the classroom. Literature describing the application of Islamic financial contracts is few and far between, and those providing a basic breakdown of these contracts and questioning their validity are rarer still. This book is the first of its

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kind, offering a basic approach to understanding Islamic contracts, designed for the true beginner. Understand the current contracts applied in Islamic banking Learn how contracts are applied across different jurisdictions Identify illegitimate contracts and those not in the spirit of Shariah law Examine the current economic realities surrounding Islamic finance By highlighting the underlying themes in Islamic finance and assessing the current practices, this book gives readers the solid understanding and up-to-date perspective that form a solid foundation upon which successful Islamic finance is practiced. For a solid introduction to the Islamic finance industry, Contracts and Deals in Islamic Finance is an

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accessible, practical guide.

In *Understanding Islamic Finance* Muhammad Ayub introduces all the essential elements of this growing market by providing an in-depth background to the subject and clear descriptions of all the major products and processes associated with Islamic finance. Key features include: Discussion of the principles of Islamic finance; Introduction to the key products and procedures that International Financial Institutions are using or may adopt to fund a variety of clients ensuring Sharī'ah compliance; Discussion of

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the role Islamic finance can play in the development of the financial system and of economies; Practical and operational examples that cover deposit and fund management by banks involving financing of various sectors of the economy, risk management, accounting treatment, and working of Islamic financial markets and instruments. This book is not only an important text for all banks and financial institutions entering this particular market with a commitment to building Islamic financial solutions, but is also essential reading for undergraduate and postgraduate students of Islamic finance.

This book explores the agricultural, commercial, and

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ecological future of plants in relation to mineral nutrition. It covers various topics regarding the role and importance of mineral nutrition in plants including essentiality, availability, applications, as well as their management and control strategies. Plants and plant products are increasingly important sources for the production of energy, biofuels, and biopolymers in order to replace the use of fossil fuels. The maximum genetic potential of plants can be realized successfully with a balanced mineral nutrients supply. This book explores efficient nutrient management strategies that tackle the over and under use of nutrients, check different kinds of losses from the system, and improve use efficiency of the plants.

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Applied and basic aspects of ecophysiology, biochemistry, and biotechnology have been adequately incorporated including pharmaceuticals and nutraceuticals, agronomical, breeding and plant protection parameters, propagation and nutrients managements. This book will serve not only as an excellent reference material but also as a practical guide for readers, cultivators, students, botanists, entrepreneurs, and farmers.

This book addresses Muslim business community members who have to deal with ethical situations on a day-to-day basis. It gives key principles of management from an Islamic point of view. Its goal is

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to help Muslims engaged in business to act in accordance with the Islamic system of ethics. The writer's experience with different Islamic activities give him a practical background that supports and enlightens his academic knowledge in the vital fields of business management and administration.

This book provides an introduction to the analysis of multivariate data. It describes multivariate probability distributions, the preliminary analysis of a large-scale set of data, principle component and factor analysis, traditional normal theory material, as well as multidimensional scaling and cluster analysis. Introduction to Multivariate Analysis provides

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a reasonable blend of theory and practice. Enough theory is given to introduce the concepts and to make the topics mathematically interesting. In addition the authors discuss the use (and misuse) of the techniques in practice and present appropriate real-life examples from a variety of areas including agricultural research, sociology and criminology. The book should be suitable both for researchers and as a text for students taking a course on multivariate analysis.

A second edition of *Islamic Finance in the Global Economy*, substantially revised and updated to take into account the recent developments in the field.

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