# ABSTRAK

Disertasi ini membincangkan sistem perbankan Islam yang telah berjaya berkembang dalam arus persekitaran kewangan dan teknologi terkini. Di Malaysia, sistem perbankan Islam berkembang di tengah-tengah persaingan sengit sistem perbankan konvensional. Ia diamalkan sebagai alternatif kepada bank-bank konvensional yang beroperasi berdasarkan riba. Justeru itu, disertasi ini cuba mengkaji dan meneliti pelaksanaan sistem perbankan Islam di ibu pejabat Bank Rakyat, Kuala Lumpur. Kajian ini turut membincangkan sistem perbankan Islam secara umum dan konsep-konsep Syariah yang menjadi ciri penting dalam sistem tersebut.

# ABSTRACT

This dissertation discusses about the Islamic banking system which successfully grows into the financial environmental flow and in the growth of latest technology. In Malaysia, the Islamic banking system develops in the competitive growth of conventional banking system. It is practiced as an alternative to the conventional banking system based on riba. Therefore, this dissertation will study and examine the application of the Islamic banking system at the head quarter of Bank Rakyat, Kuala Lumpur. This research will generally discuss the Islamic banking system and the Syariah concept which govern this system.