

Bibliography

1. Abdul Kadir, Mohd Razif and Al-Bassam, Khalid (2001), *Developing and International Islamic Financial Market*, Kuala Lumpur International Summit on Islamic Banking and Finance, February 19-21, 2000.
2. Abdul Rahman, Yahya, Dr. (2001), *Strategic Alliance and Capitalising the Information and Communication Technology Era*, Kuala Lumpur International Summit on Islamic Banking and Finance, February 19-21, 2001.
3. Abulhasan, M.S et.al (1991), *Development and Finance in Islam*, Petaling Jaya: IIU Press.
4. Ahmad, A (1987) *Development and Problems of Islamic Banks*, Jeddah: Islamic Research and Training Institute.
5. Ahmad, S.M. (1989), *Towards Interest-Free Banking*, Lahore, Institute of Islamic Culture.
6. Ahmad, Ziauddin (1994), "Islamic Banking: State of the Art", *Islamic Economic Studies*, Vol. 2 No. 1, December, pp.1-34.
7. *Akauntan Nasional*, November/December 2000, Kuala Lumpur.
8. Al-Amine, Muhammad Al-Bashir Muhammad (2001), *Istisna' (Manufacturing Contract) in Islamic Banking and Finance*, Kuala Lumpur: A.S. Nordeen.
9. Ali, Muazzam (1988), " A Framework of Islamic Banking." *Directory of Islamic Financial Institutions*, John R.Presley (ed), London: Croom Helm, pp. 3-13.
10. Ariff, Muhamed (1988), "Islamic Banking," *Asian-Pacific Economic Literature*, Vol2, No.2, September, pp.46-42.
11. Aziz, Zeti Akhtar, Dr (2001), *Welcoming Remarks at the Kuala Lumpur International Summit on Islamic Banking and Finance*, February 19-21, 2001, Kuala Lumpur.
12. Bank Islam Malaysia Berhad (1985), *Annual Report*, Kuala Lumpur.
13. Bank Negara Malaysia (1989), *Central Banking in An Era of Change, Landmark Speeches: 1959-1988*, Kuala Lumpur.

14. Bank Negara Malaysia (1989), *Money and Banking in Malaysia, 30th Anniversary Edition 1959-1989*, Kuala Lumpur.
15. Bank Negara Malaysia (1994), *Money and Banking in Malaysia 1959-1994, 4th Edition*, Kuala Lumpur.
16. Bank Negara Malaysia (1999), *The Central Bank and The Financial System in Malaysia: A Decade of Change 1989-1999*, Kuala Lumpur.
17. Bank Negara Malaysia Annual Report 2000, Kuala Lumpur.
18. Bank Negara Malaysia, *Annual Report 1999*, Kuala Lumpur.
19. Bank Negara Malaysia (2001), *Financial Sector Master Plan*, Kuala Lumpur.
20. Bank Negara Malaysia, *Monthly Statistical Bulletin*, Various Issues, Kuala Lumpur.
21. BIMB (1994), *Islamic Banking Practice: From the Practitioners Perspective*, Kuala Lumpur.
22. BIMB Institute of Research and Training (1996), *Takaful (Islamic Insurance): Concept & Operational System from the Practitioner's Perspective*, Kuala Lumpur: BIRT.
23. Chapra, M. Umer (1992), *Islam and the Economic Challenge*, Leicester: The Islamic Foundation.
24. Doi, Abdur Rahman I. (1984), *Shariah: The Islamic Law*, 3rd Edition, Kuala Lumpur : A.S.Noordeen Publishers.
25. Dubai Islamic Bank (undated), *Information Leaflet*, Dubai (United Arab Emirates).
26. El-Ashkar, Ahmad (1990), "Egypt: An Evaluation of the Major Islamic Bank." *Islamic Financial Markets*, Rodney Wilson (ed), London & New York, Routledge, pp. 59-75.
27. Gafoor, A.L.M. Abdul (2000), *Islamic Banking and Finance: Another Approach*, Groningen (The Netherlands): Apptec Publications.
28. Gafoor, A.L.M.Abdul (1995), *Interest-Free Commercial Banking*, Groningen: Apptec Publications.

29. Gieraths, Christine (1990), "Pakistan: Main Participants and Final Financial Products of the Islamization Process." *Islamic Financial Markets*, Rodney Wisson (ed), London & New York, Routledge, pp. 171-195.
30. Habib Bank Limited (1985), *Towards Understanding Non-Interest Based Banking in Pakistan*, Karachi (Pakistan).
31. Hamdi, Abdul Rahim (2001), "Global Development of Islamic Banking and Finance," International Summit on Islamic Banking and Finance, February 19-21, 2001, Kuala Lumpur.
32. Haron, Sudin (1997). *Islamic Banking: Rules and Regulations*, Petaling Jaya, Pelanduk Publications(M) Sdn. Bhd.
33. Haron, Sudin and Shanmugam, Bala (1997), *Islamic Banking System: Concepts and Applications*, Petaling Jaya: Pelanduk Publications.
34. Homoud, Sami Hassan (1985), *Islamic Banking: The Adaptation of Banking Practice to Conform with Islamic Law*, London: Arabian Information Ltd.
35. Homoud, Sami Hassan (1994), "Progress of Islamic Banking The Aspirations and the Realities." *Islamic Economic Studies*, Vol 2 No 1, December, pp. 71-80.
36. Hussein, Jaffar, Tan Sri Dato' (1987), "*Islamic Economics*", International Seminar on Islamic Economics, Kuala Lumpur: July 9, 1987.
37. Iqbal, Munawar Dr. (2001), "Strengthening of the Islamic Financial System: Challenges of the 21st Century", Kuala Lumpur International Summit on Islamic Banking and Finance, February 19-21, 2001.
38. Iqbal, Zubair and Mirkhor, Abbas (1987), "*Islamic Banking*", International Monetary Fund Occasional Paper 49, Washington D.C.
39. Islahi, Amin Ahsan (1989), *Islamic Law, Concept and Codification*, 2nd Edition, Translated by S.A.Rauf, Lahore (Pakistan): Islamic Publications Ltd.
40. Ismail, Abdul Halim (1992), "Bank Islam Malaysia Berhad: Principles and Operations, *An Introduction to Islamic Finance*, Syekh Abod Sheikh Ghazali et. al (eds), Kuala Lumpur: Quill Publications, pp.243-283.
41. Khan, M (1986), *Islamic Interest-Free Banking : A Theroretical Analysis*, IMF Staff Papers, 33, pp. 1-27.

42. Khan, M. Fahim (1983), "Islamic Banking as Practised Now in the World" *Money and Banking in Islam*, Ziauddin Ahmad, et.al (eds), Islamabad (Pakistan), Institute of Policy Studies, pp. 259-276.
43. Khan, Mohsin S., and Abbas Mirakhor (1987), "The Framework and Practice of Islamic Banking." *Theoretical Studies in Islamic Banking and Finance*, Mohsin S.Khan and Abbas Mirakhov (eds), Huston (Texas, USA), The Institute for Research and Islamic Studies, pp.1-13.
44. Khan, Mohsin S., and Abbas Mirakhor (1990), "Islamic Banking :Experience in the Islamic Republic of Iran and in Pakistan." *Economic Development & Cultural Change*, Vol 38 No 2, pp. 353-375.
45. Khan, S.U (1988), "Islamisation of Banking in Pakistan Financing Under PLS: Some Impediments", *Journal of Islamic Banking and Finance*, Spring 1988, pp. 52-59.
46. Khan, W.M. (1985), *Towards an Interest-Free Islamic Economic System*, Leicester: The Islamic Foundation.
47. Kuwait Finance House (1977), *Memorandum and Articles of Association*, Safa (Kuwait).
48. Man, Zakariya (1988), "Islamic Banking: The Malaysian Experience", in M. Ariff (ed.), *Islamic Banking in Southeast Asia*; Singapore, Institute of Southeast Asian Studies.
49. Mannan, Muhammad Abdul (1986), *Islamic Economics: Theory and Practice*, London: Hodder and Stoughton.
50. Maudidi, Abul Ala (1983), *Islamic Law and Constitution*, Lahore (Pakistan): Islamic Publication.
51. Mirakhor, Abbas (1987), "Short-Term Asset Concentration and Islamic Banking." *Theoretical Studies in Islamic Banking and Finance*, Mohsin S. Khan and Abbas Mirakhor (eds), Huston (Texas, USA), The Institute for Research and Islamic Studies, pp. 185-199.
52. Mirakhor, Abbas (1997), "Progress and Challenges of Islamic Banking", *Review of Islamic Economics*, Vol. 4. No. 2 (1997).
53. Mirakhor, Abbas (2001), "Progress and Challenges of Islamic Banking", Kuala Lumpur International Summit on Islamic Banking and Finance, February 19-20, 2001.

54. Mohd. Yasin, Norhashimah (1996), *Islamisation, Malaynisation: A Study on the Role of Islamic Law in the Economic Development of Malaysia: 1969-1993*, Kuala Lumpur: A.S. Noordeen.
55. Noordin, Kamaruzaman (2001), *A Comparative Analysis of Conventional Insurance and Islamic Insurance (Takaful in Malaysia: An Emphasis on Pricing Issues*, MBA theses, Universiti Malaya.
56. Presley, John (1988), *Directory of Financial Institutions* (ed), London: Croom Helm.
57. Qureshi, Anwar Iqbal (1991), *Islam and The Theory of Interest*, Lahore (Pakistan): Sh. Muhammad Ashraf.
58. Rahman, Fazlur (1979), *Islam*, 2nd Edition, Chicago & London: University of Chicago Press.
59. *Report of the National Steering Committee on Islamic Bank*, July 1, 1982, Prime Minister's Department, Kuala Lumpur.
60. *Sahih Al-Bukhari*, Vol. 3, Translated by Dr. Muhammad Muhsin Khan, Lahore (Pakistan): Kazi Publication.
61. *Sahih Muslim*, Vol.3, Translated by Abdul Hamid Siddiqi, Beirut (Lebanon): Dar al Arabia Publishing, Printing & Distribution.
62. Siddiqi, Muhammad Nejatullah (1997), *Banking Without Interest*, 7th Edition, Islamic Publications (Pvt) Limited.
63. *The Holy Qur'an*, Text, Translation and Commentary by Abdullah Yousuf Ali.
64. Usmani, Muhammad Taqi (1999), *An Introduction to Islamic Finance*, Karachi (Pakistan): Idaratul Ma'arif.
65. Yakcop, Nor Mohamed (1996), *Teori, Amalan dan Prospek Sistem Kewangan Islam Di Malaysia*, Kuala Lumpur: Utusan Publication & Distributors.
66. Yusof, Mohd Fadli (1996), *Takaful: Sistem Insurans Islam*, Kuala Lumpur: Utusan Publications & Distributors.
67. Zaidi, Nawazish Ali (1986), "Riba Free Banking in Iran", *Journal of Islamic Banking and Finance*, Winter 1986, pp. 60-69.