

RUJUKAN

Buku

- Ab.Mumin Ab.Ghani. *Sistem Kewangan Islam Dan Perlaksanaannya Di Malaysia*. Kuala Lumpur: JAKIM, 1999.
- ‘Abd al-Amīr Mu’min. *Qamus Dar Al-Ilmi Li Al-Malāyīn*. Beirut: Dar al-‘Ilmi Li Al-Malāyīn, 2006.
- ‘Abd. al-Raḥmān bin al-Kamāl Jalāl al-Dīn al-Suyūti. *Al-Durr Al-Manthūr Fi Al-Tafsīr Bi Al-Ma’thūr*. jil iv. Beirut: Dār al-Fikr, 1993.
- Al-‘Azīz, Mujāhid ‘Imad ‘Abdul. *Dalīl Al-Muslim Al-Falakī*. ‘Ammān: Dār al-Hunayn li al-Nasyr wa al-tawzī‘, 1994.
- Al-‘Asqalāni. *Fathḥ Al-Bāri Syarḥ Ṣaḥīḥ Al-Bukhārī j.4*. Beirut: Dār al-Kutub al-‘Ilmiyah, 1989.
- Al-Farīh, Aḥmad bin ‘abdullah. *Aḥkam Al-Ahillah Wa Al-Āthār Al-Mutarattabatu ‘Alaiḥā*. 2nd ed. Damam: Dār Ibn al Jauzī, 1429.
- ‘Ali bin Muḥammad bin Muḥammad Nūr. *Al-Ta’min Al-Takāfuli Min Khilāl Al-Waqf*. Riyadh: Dār al-Tadmuriyah, 2012.
- al-Imām Abī ‘Abdillāh Muḥammad bin Ismāīl bin Ibrahīm al-Bukhārī. *Ṣaḥīḥ Al-Bukhārī jil.1*. Edited by Muhammad Abdul Qadir Ahmad Ata. Kaherah: Dar al-Taqwa, 2001.
- Al-Marbawi, Muhd Idris ‘abd Rauf. *Qamus Al-Marbawi ‘Arabi - Malayu*. Juz2 ed. Mesir: Mustafa al-Babi al-Halabi, 1350.
- Awang, Idris. *Penyelidikan Ilmiah Amalan Dalam Pengajian Islam*. Sri Elila Enterprise, 2009.
- Azhari, Susiknan. *Ilmu Falak Perjumpaan Khazanah Islam Dan Sains Moden. c.3*. Yogyakarta: Suara Muhammadiyah, 2011.
- David H. Kelley and Eugene F.Milone. *Exploring Ancient Skies: An Encyclopedic Survey of Archaeoastronomy*. United States: Springer Science + Business Media Inc, 2002.
- Djambek, Saado’ddin. *Perbandingan Tarich*. Jakarta: Penerbit Tintamas, 1968.
- Ian Ridpath. *Oxford Dictionary Of Astronomy*. United States: Oxford University Press, 2003.

- IBFIM. *Asas Takaful Buku Panduan*. Kuala Lumpur: Percetakan Mesbah Sdn.Bhd, 2010.
- . *Buku Panduan Asas Takaful*. Kuala Lumpur: Islamic Banking and Finance Institute Sdn. Bhd, 2010.
- Idris Awang. *Penyelidikan Ilmiah Amalan Dalam Pengajian Islam*. Shah Alam: Kamil & Shakir Sdn. Bhd, 2009.
- Lajnah Pentashihan Mushaf al-Quran Kementerian Agama RI. *Al-Quran Dan Tafsirnya c.4*. Jakarta: Kementerian Agama RI, 2010.
- Lippincott, Kristen. *A Guide to the Royal Observatory*. Greenwich, London: National Maritime Museum, 2007.
- Louy Safi. *Asas-Asas Ilmu Pengetahuan: Satu Kajian Perbandingan Kaedah-Kaedah Penyelidikan Islam Dan Barat*. Kuala Lumpur: The International Institut of Islamic Thought, 1998.
- Md.Taib, Haji Md.Khair Haji. *Takwim Hijriah Khairiah*. Bangi: UKM, 1987.
- Michael A.Seeds. *Astronomy: The Solar System And Beyond-3rd Ed*. Canada: Thompson Learning Inc, 2003.
- Mohammad Ilyas. *Astronomi Islam Dan Perkembangan Sains: Kegemilangan Masa Lalu Cabaran Masa Depan*. Petaling Jaya: Pelanduk Publication (M) Sdn. Bhd., 2003.
- . *Global Time System:The Natural Approach*. Kuala Lumpur: IIUM Press, 2001.
- . “Hijrah Day Number, Islamic Day Number and Islamic Lunation Number : New Parameters for Exacting the Islamic Calendar.” *J.Br.Assoc* 101, no. 3 (1991): 175.
- . *Kalendar Islam Antarabangsa*. Kuala Lumpur: Dewan Bahasa dan Pustaka, 1999.
- . *Sistem Kalendar Islam Dari Perspektif Astronomi*. Kuala Lumpur: Dewan Bahasa dan Pustaka, 1999.
- Mok Soon Sang et al. *Literatur Dan Kaedah Penyelidikan*. Puchong: Penerbitan Multimedia Sdn. Bhd, 2009.
- Muhammad bin Dato’ Muda. *Asal Tarikh*. Perak: Azziniah Taiping, 1947.
- Muḥammad Muḥammad Fayāḍ. *Al-Taḳāwim*. Mesir: Nahdetmisr, 2003.
- Rif’at Faurī °Abdul Muṭallib. *Al-‘Umm Li Al-Imām Muḥammad Idrīs as-Shāfi’i*. 1st ed. Manṣūrah: Dār al-Wafā’, 2001.

- Ruhi Ba'labakki. *Al-Mawrid: A Modern Arabic-English Dictionary*. Beirut: Dar al-
 'Ilm Li al-Malayin, 2001.
- Samir al-syā'ir. *Al-Maṣārif Al-Islāmiyah Min Al-Fikrati Ila Al-Ijtihād*. Beirut: Arab
 Scientific Publisher, Inc., 2011.
- Sidek Mohd Noah. *Reka Bentuk Penyelidikan Falsafah, Teori Dan Praktis*. Serdang:
 Penerbit Universiti Putra Malaysia, 2009.
- 'Umar 'Abd. al-Salām Tadmurī. *Al-Sīrah Al-Nabawiyah Li Ibnu Hishām Juz.1*.
 Beirut: Dār al-Kitab Al-Arabi, 1990.
- Walīd Qaṣab dan Muḥammad al-Miṣrī. *Al-Awā'il Li Abī Hilāl Al- 'Askari*. Dar al-
 'Ulum Li-al-Tiba'ah Wa al-Nasyr, 1981.
- Yaḥya bin Sharaf ad-Din an-Nawāwī. *Syarah Matan Al-Arba'in an-Nawāwiyah Fi
 Al-Ahadis an-Nabawiyah*. Madinah Nasr: Maktab al-Qahirah, 676.

Jurnal

- Al-Syeikh, Nawāz Maḥmūd Qāsim. "Al-Qawānīn Al-Zamāniyah Wa Al-Makāniyah
 Li Daf'i Al-Zakāh Fi Al-Waḥti Al-Mu'āsir." *Majallāt Al-Iqtisād Al-Islāmi* 19,
 no. 1 (2006): 3–34.
- Asmuni, Haslifah Hashim dan Nurin Haniah. "Analisis Sistem Diskaun Tanpa
 Tuntutan Dan Cadangan Modifikasi: Suatu Kajian Kes Di Malaysia." *Jurnal
 Pengukuran Kualiti Dan Analisis JQMA* 5 (2005): 29–43.
http://pkukmweb.ukm.my/~ppsmfst/jqma/v5_2/JQMA-5-2-03-abstractrefs.pdf.
- Azman Mohd Noor dan Mohamad Sabri Zakaria. "Takaful: Analisis Terhadap
 Konsep Dan Akad." *Jurnal Muamalat* 3 (2010): 1–28.
- Allen, Bernard Melzar. "The Early Roman Calendar." *The Classical Journal* 43, no.
 3 (1947): 163–168.
- Gopal, E S R. "Time, Calendar and Millenium." *Resonance* 6, no. 5 (2001): 16–28.
- JB Leiper, AM Molla and AM Molla. "Effects on Health of Fluid Restriction During
 Fasting in Ramadan." *European Journal of Clinical Nutrition* 57, no. 2
 (December 2003): 30–38. doi:10.1038/sj.ejcn.1601899.
- Joni Tamkin Borhan dan Che Zarrina Sa'ari. "The Principle of Al-Takaful
 (Collective Responsibility) in Islam and Its Practice in the Operations of
 Syarikat Takaful Malaysia Berhad." *Jurnal Usuluddin* 17 (2003): 33–56.

- Kobkua Suwannathat-Pian. "British Colonial Rule, Japanese Occupation, And The Transformation Of Malay Kingship 1930s-1957." *New Zealand Journal of Asian Studies* 11, no. 1 (2009): 106–131.
- L.C.Ford, James. "Astronomy's Contribution." *The Journal of Calendar Reform* 13, no. 2nd quarter 1943 (1943): 82–84.
- Lewis L.Kropf dan Stanley Lane-Poole. "The Mohammadan Calendar." *The English Historical Review* 13, no. 52 (1898): 700–703.
- Mohsin, Magda Ismail Abdel. "The Practice of Islamic Banking in Sudan." *Journal of Economic Cooperation* 26, no. 1 (2005): 27–50.
- Muhammad Anwar. "Muhammad Anwar, "Comparative Study Of Insurance and Takafol (Islamic Insurance." *The Pakistan Development Review* 33, no. 2 (1994): 1315–1330.
- Mukhopadhyay, Utyal. "Precession of the Equinoxes and Its Importance in Calendar Making." *Resonance* 8, no. 4 (2003): 44–56.
- Paavo Pitkanen. "Tariff Theory." *International Journal For Actuarial Studies In Non-Life Insurance And Risk Theory* VIII, no. September (1975): 204–228.
- Saleh Mohammad Alladin and Goswani Mohan Ballabh. "Book Review: A Modern Guide to Astronomical Calculations of Islamic Calendar, Times and Qibla." *Bull. Astr. Soc. India* 15 (1987): 52–53.
- Stephen Cushman. "Perpetual Calendar." *Southwest* 92, no. 1 (2007): 116–125.
- Susiknan Azhari dan Ibnor Azli Ibrahim. "Takwim Jawa Islam Memadukan Tradisi Dan Tuntutan Syar'i." *Asy-Syir'ah Jurnal Hukum Islam* 42, no. 1 (2008): 131–147.
- Tono Saksono, David Martin @ Daud Juanil and Noor Sharipah Sultan Sidi. "Undisclosed Potential of Muslims' Contribution to Global Economy Development." *International Journal of Trade, Economics and Finance* 2, no. 6 (2011): 455–461. doi:10.7763/IJTEF.2011.V2.148.
- W.F.Bushell. "Calendar Reform." *The Mathematical Gazette* 45, no. 352 (1961): 117–124. <http://www.jstor.org/stable/3614624>.
- Wan Marhaini Wan Ahmad. "Riba Dan Gharar Dalam Insurans: Satu Analisis Fiqh." *Jurnal Fiqh*: 2 (2005): 97–118. http://umrefjournal.um.edu.my/filebank/published_article/3959/Riba_dan_Gharar_dalam_Insurans.pdf.

LAMAN SESAWANG

Bank Negara Malaysia. "Laporan Tahunan Takaful 2005." Accessed April 15, 2014.
http://www.bnm.gov.my/index.php?ch=bm_press&pg=bm_press_all&ac=1217&lang=bm.

———. "Pengeluaran Lesen Takaful Keluarga Baharu." Accessed April 15, 2014.
http://www.bnm.gov.my/index.php?ch=bm_press&pg=bm_press_all&ac=2118&lang=bm.

———. "Senarai Syarikat Insurans & Pengendali Takaful Di Malaysia." Accessed March 10, 2014.
<http://www.bnm.gov.my/index.php?ch=li&cat=insurance&type=TKF&lang=bm>.

Berhad, ISM Insurance Service Malaysia. "No Title." Accessed June 10, 2012.
<https://www.ism.net.my/Default.aspx?tabid=78>.

e-fatwa JAKIM. "Kajian Hukum Insurans Am." Accessed April 16, 2014.
<http://www.e-fatwa.gov.my/fatwa-kebangsaan/kajian-hukum-insurans-am>.

Encyclopedia Coptic History. "Al-Takwim Al-Qibti." Accessed April 27, 2011.
http://www.coptichistory.org/new_page_60.htm.

Harakahdaily. "No Title." Accessed February 16, 2012.
http://www.harakahdaily.net/v2//index.php?option=com_content&task=view&id=15185&Itemid=99999999.

HarakahDaily. "No Title." Accessed February 16, 2012.
http://www.harakahdaily.net/v2//index.php?option=com_content&task=view&id=21221&Itemid=96.

<http://www.hrowen.co.uk/>. "New Maserati Granturismo." Accessed April 20, 2014.
<http://www.hrowen.co.uk/maserati/new-cars/gran-turismo/>.

<http://www.mercedes-benz.com.my/>. "C-Class Saloon." Accessed April 20, 2014.
http://www.mercedes-benz.com.my/content/malaysia/mpc/mpc_malaysia_website/myng/home_mpc/passengercars/home/new_cars/models/c-class/_w204/configurator/configurator_w204.html?tp_ccci=/dsc_my/globalsessionid/DSC_ger3A31643B39266A37FF3251540A5E0300/dsc_locale/en_MY/appId/DSC_ger/siteLocale/en_MY/newConfiguration.jam1%3bjsessionid=0000Jzr86uR60HZLcPGEmxJe0Ij:186s0758d%3fClassId=%26BaumusterId=204054%26ClassGroupId=%26BodyId=%26NationalId=001#motorisation_tag.

———. "CLS 350 BlueEFFICIENCY." Accessed April 20, 2014.
http://www.mercedes-benz.com.my/content/media_library/malaysia/media_library/passenger_cars/pri

ce_list/Price_List_2012/01_2012_Peni_CLS350_pdf.object-Single-MEDIA.tmp/CLSPeni.pdf.

———. “The SLS AMG (C197).” Accessed April 20, 2014. http://www.mercedes-benz.com.my/content/media_library/malaysia/media_library/passenger_cars/price_list/Price_List_2011/04_2011_Peni_SLSAMG_pdf.object-Single-MEDIA.tmp/042011PeniSLSAMG.pdf.

Info, Insurans. “No Title,” n.d. http://www.insuranceinfo.com.my/choose_your_takaful/things_to_note/motor_takaful_policies.php?intPrefLangID=2&#content1.

Info, Islamic finance. “No Title,” n.d. <http://www.islamicfinanceinfo.com.my/bm/mengenai-takaful/mengenal-produk-takaful-anda/takaful-motor>.

Islamic Banking & Finance Institute Malaysia (IBFIM). “N.” Accessed January 08, 2012. http://www.ibfim.com/index.php?option=com_content&task=blogsection&id=0&limit=10&limitstart=30.

Islamic Development Bank. “Annual Report.” Accessed April 06, 2014. <http://www.isdb.org/irj/portal/anonymous?NavigationTarget=navurl://96d97a5309160dc3af80a8b1744db35a>.

ISM Insurance Services Malaysia Berhad. “Takaful Market Performance Report.” *Statistical Bulletin Takaful Market Performance Report SB2002–002* (2011).

Kementerian Kewangan Malaysia. “No Title.” Accessed July 15, 2011. <http://www.treasury.gov.my/bajet2011/data/le/bab5.pdf>.

Laldin, Mohamad Akram. “No Title.” Accessed June 30, 2011. <http://www.isra.my/media-centre/downloads/finish/3-takaful/46-takaful-dan-takaful-semula--perbincangan-beberapa-isu-dan-fatwa-pilihan/0.html>.

Majma‘al-Fiqhi al-Islami. “Al-Fatawa Al-Muamalat.” Accessed April 16, 2014. <http://www.themwl.org/Fatwa/default.aspx?ct=1&cid=10&l=AR>.

Malaysia, Bank Negara. “No Title.” Accessed June 26, 2011. <http://www.bnm.gov.my/files/Discussion/paperTPBID.pdf>.

Menteri, Pejabat Perdana. “No Title.” Accessed July 19, 2011. http://www.pmo.gov.my/?menu=news&news_id=45&news_cat=4&page=1729.

“No Title.” *Berita Harian*, October 15, 2003.

“No Title.” *Utusan Malaysia*, December 25, 2004.

- Parti Islam Se-Malaysia. "No Title." Accessed February 08, 2011. http://www.pas.org.my/index.php?option=com_content&task=view&id=1154&Itemid=92.
- Persatuan Insurans Am Malaysia. "Malaysian Motor Tariff." In *Seksyen 5*, 1. Persatuan Insurans Am Malaysia, 1997.
- Portal Financial Link. "Financial Link." Accessed April 03, 2012. <https://w7.financial-link.com.my/Agency/AgentLogon.jsp>.
- Takaful Ikhlas Sdn. Bhd. "Nilai Teras." Accessed February 15, 2014. http://www.takaful-ikhlas.com.my/malay/pelanggan/nilai_teras.asp.
- . "Penyata Kewangan." Accessed April 20, 2014. http://www.takaful-ikhlas.com.my/malay/profilKorporat/penyata_kewangan.asp.
- . *Perjanjian Nota Lindung*, 2014.
- . "Profil Korporat." Accessed February 15, 2012. <http://www.takaful-ikhlas.com.my/malay/profilKorporat/profilKorporat.asp>.
- . *Financial Link Agency System (Motor Insurance) User Manual for Agent Version 1.3*, n.d.
- . "No Title." Accessed February 15, 2012. <http://www.takafulikhlas.com.my/malay/profilKorporat/profilKorporat.asp>.
- Utusan Online. "Ikut Sunnah – PMBK." Accessed March 07, 2014. http://www.utusan.com.my/utusan/info.asp?y=2009&dt=0612&pub=Utusan_Malaysia&sec=Timur&pg=wt_11.htm.
- . "Industri Insurans Am Terus Berkembang." Accessed April 10, 2014. http://www.utusan.com.my/utusan/Ekonomi/20140403/ek_03/Industri-insurans-am-terus-berkembang.
- . "Pelarasan Tarif Insurans Diluluskan." Accessed April 20, 2014. http://www.utusan.com.my/utusan/Ekonomi/20140205/ek_01/Pelarasan-tarif-insurans-diluluskan.
- Tondering, Claus. "Frequently Asked Questions about Calendars." Accessed April 07, 2014. [URL:http://www.tondering.dk/claus/calendar.html](http://www.tondering.dk/claus/calendar.html).
- Yusuf al-Qaradhawi. "No Title," n.d. <http://www.qaradawi.net/library/49/2078.html>.
- www.bmw.com.my. "BMW M5 Sedan." Accessed April 20, 2014. <http://www.bmw.com.my/com/en/newvehicles/mseries/m5sedan/2013/showroom/index.html>.
- www.fiqhacademy.org.sa. "Al-Ta'min Wa I'adatu Al-Ta'min." Accessed April 16, 2014. <http://www.fiqhacademy.org.sa/qararat/2-9.htm>.

www.isdb.org. "Islamic Development Bank," n.d.

www.nissan.com.my. "Nissan Sylphy." Accessed April 20, 2014.
<http://www.nissan.com.my/vehicles/sylphy>.

www.perodua.com.my. "Car Prices." Accessed April 21, 2014.
<http://www.perodua.com.my/ourcars/myvi/price>.

www.sinarharian.com. "Pertumbuhan Sektor Insurans, Takaful 2014 Stabil." Accessed April 15, 2014.
<http://www.sinarharian.com.my/wawancara/pertumbuhan-sektor-insurans-takaful-2014-stabil-1.233125>.

Kertas Kerja dan Prosiding

al-Şādiq Muḥammad Amin al-Darīr. "Al-Ta'mīn Takwīm Al-Maşirah Al-Nazriyah Wa Al-Tatbiqiyah." In *Al-Muktamar Al-'Alami Al-Thālith Li Al-Iktişāḍ Al-Islāmi*. Umm Qura, Makkah, 2003.

Finance, International Shari'ah Research Academy for Islamic. *Islamic Financial System Principles & Operation*. Edited by Asyraf Wajdi Dusuki. Kuala Lumpur: ISRA, 2011.

Robert Massey. "Calendar, Crescent and Calculation." In *The ESO/ESA/IAU Conference. Communicating Astronomy with the Public*, 354. Greenwich, London, 2005.

Syed Moheeb Syed Kamarulzaman. "No Title." In *Takaful, The Shariah Compliant Insurance*, 42. Tatarstan, 2008.

Tono Saksono. "An Accurate Calendar For a Flawless Islamic Capital Market." In *The 3rd ISDEV International Islamic Development Management Conference (IDMAC 2009)*, 28–29. USM, 2009.

Tono Saksono and David Martin. "Undisclosed Potential of Zakat Payment Deficit." In *2nd. Global Islamic Marketing Conference (GIMC)*, 244–255. Abu Dhabi, 2012.

Tesis dan Disertasi

Lambak, Salman bin. "Sistem Tarif Dalam Insurans Kenderaan Bermotor: Analisis Dari Perspektif Hukum Islam." Universiti Malaya, 2004.

Radzuan Nordin. "Pengertian Hilal Dalam Takwim Hijri Dan Kesannya Terhadap Permasalahan Fiqh Di Malaysia." Universiti Malaya, 2010.

Temu Bual

Ab. Latiff Abu bakar (Ketua Pegawai Eksekutif Takaful Ikhlas Sdn bhd) dalam temubual pada 22 Mac 2011

Jaslina Abdullah, (Eksekutif Pengunderaitan Motor (*Motor Underwriting*)),dalam temubual 10 Januari 2012

Mohd Fauzi Yaakob Eksekutif (*General Non Motor Underwriting*),dalam temubual 23 Mac 2011

Nik Mustapha Nik Mohamad merupakan seorang (Ketua Perunding Takaful Berdaftar (Registered Financial Consultant (US)), dalam temubual 1 Mac 2012

Nor Ailis Sumedi, (Timbalan Presiden Aktuari), dalam temubual 23 April 2011.

Sawal Muda. (Pengurus Korporat dan Brooking), dalam temubual 20.3.2014.

Profesor Susiknan Azhari Profesor di (Universitas UIN Sunan Kalijaga), dalam temubual pada 28 April 2012.

Zaifizar Zainal Abidin, (Pengurus Aktuari Takaful Ikhlas Sdn. Bhd).dalam temubual 13 Januari 2011