

BIBLIOGRAFI

RUJUKAN UMUM

Al-Quran al-Karim

‘Ali bin Muhammad al-Jum‘ah (2000), *Mu‘jam al-Mustalahat al-Iqtisadyyah wa al-Islamyyah*. Riyadh: Maktabah al-‘Abikan.

Abdullah Basmeih (2008), *Tafsir Bimbingan al-Rahman:Mushaf Tajwid*, c. 5. Kuala Lumpur: Darul Fikir.

Abu Bakar Ismail, et al. (2003), *Ensiklopedia Islam untuk Pelajar* Malaysia: Era Visi Publication Sdn Bhd.

Christopher Pass et.al (1995), *Dictionary of Economics*, Omar al-Ayoubi (terj.). Beirut: Academia International.

Jerwain Sabek (1971), *Majma’ al-Lughat*. Beirut: Jerwain Sabek.

John Penrice (1960), *A Dictionary and Glossary of The Kor-an with Copius Grammatical References and Explanations of the Text*. Beirut: Librairie Du Liban.

Kamus Dewan Edisi 4 (2007), c. 2, Kuala Lumpur: Dewan Bahasa dan Pustaka.

Muhammad Ibn Mukarram Ibn Manzur (1954), *Lisān al-‘Arab*, j. 4. Kaherah: Dar al-Misriyyah.

(1996), *Lisān al-‘Arab*. Beirut: Dar al-Ihya’ al-Turath al-‘Arabi.

Wizarah al-Awqaf wa al-Syu‘un al-Islamiyyah (1992), *al-Mawsu‘ah al-Fiqhiyyah*. Kuwait: Zat al-Salasil li al Tiba‘ah wa al-Nashr.

Zaha Rina Zahari et al. (2008), *Encyclopedia Islamic Finance*. Kuala Lumpur: Aslita Sdn. Bhd.

RUJUKAN BAHASA ARAB

Abu Ishaq al-Shatibi, Ibrahim Ibn Musa (1991), *al-Muawafaqat fi usul al-shari'ah*, j. 2.

Beirut: Dar al-Kutub al-'Ilmyyah.

al-'Abbadī, 'Abd Allah 'Abd al-Rahim (1994), *Mawqif al-Syari'ah Min al-Masārif al-Islāmiyyah al-Ma'asirah*. Kaherah: Dar al-Salam lil Tiba'ah wa al-Nashr wa al-Tawzī'.

al-Ba'li, 'Abd al-Hamid Mahmud (1991), *Al-Istithmar wa al-Raqabat al-Shar'iyyah: fi al- Banūk wa al-Mu'assasat al-Māliyyah al-Islāmiyyah: Dirāsat Fiqhiyyah wa Qanūniyyah wa Maṣrafiyyah*. Kaherah: Maktabah Wahbah.

al-Bugha, Mustafa Dib (1994), *al-Wāfi fi Sharḥ al- Arba'in al-Nawawiyyah*, c. 4. Damshiq: Dar Ibn kathir.

al-Buhuti, Mansur Ibn Yunus Ibn Idris (t.t.), *Kashshāf al-Qinā' 'an al-Iqnā'*, j. 2. Beirut: Dar al-Fikr.

_____(1986), *Kasyāsyaf al-Qinā' 'ala Matn al-Iqnā'*, j.3. Beirut: Dar al-Fikr,

_____(t.t.), *al-Rawd al-Murbi ' Syarḥ Zad Mustaqna'*.

Dar al-Mu'ayyadah

al-Dar Qutni 'Ali Ibn 'Umar (2001), *Sunan al-Dar Qutni*, j. 3. Beirut: Dar al-Ma'rifah.

al-Dardir, Ahmad Ibn Muhammad (1973), *al-Sharḥ al-Saghīr 'ala Aqrab al-Masālik ilā Madhhāb al-Imām Mālik*, j. 3. Mesir: Dar al-Ma'rifah.

_____(1995), *Sharḥ al-Kabīr*, j. 5. Beirut: Dar al-Kutub al-'Ilmiyyah,

al-Dusuqi, Muhammad Ibn Ahmad (t.t.), *Hasyiyah al-Dusuqi 'Ala al-Sharḥ al-Kabīr*, j.3. Misr: Matba'ah 'Isa al-Babi al-Halabiwa Syurakah,

al-Kasani, Abi Bakr IbnMas‘ud (1998), *Bada‘i‘ al-Sanā‘i‘ fi Tartib al-Shara‘i‘*, *Muhammad ‘Adnān b Yāsīn al-Darwīsh*, j. 4. Beirut: Dar al-Ihya’ al-Turath al-‘Arabi.

al-Khalili, Ahmad bin Hamad (2003), *Fatāwa al-Mu‘amalāt*. Oman: al-Maktab al-Fanni lil Ajyal.

al-Misri, ‘Abd al-Sami‘ (1988), *al-Masrif al-Islāmi ‘Ilmiyyan wa ‘Amaliyyan*. Kaherah: Maktabah Wahbah.

al-Nadawi Abu al-Hasan ‘Ali (2001), *al-Sirah al-Nabawiyah*, c. 12. Beirut: Dar Ibn Kathir.

al-Nawawi, Abu Zakariyya Yahya (t.t), *Rawdah al-Talibin*, j. 3. Beirut: Dar al-Kutub al-‘Ilmiyyah.

(1996) *Rawdah al-Talibin*, ’Adil Ahmad (eds.), j. 3. Beirut: Dar al-Kitabal-‘Ilmiyyah.

al-Qalyubi, Shihab al-Din Ahmad b Salamah et al. (t.t), *Hashiyah Qalyubi wa ‘Umayrah ‘ala Sharḥ al-Muhalla li al-Minhaj*, j.2. Kaherah: Dar al-Ihya’ al-Kitab al-‘Arabiyyah.

al-Qaradawi, Yusuf (1998), *Bay‘ al-Murabahah li al-Amir bi al-Shirā‘ kama Tujrih al-Masārif al-Islamiyyah: Dirāsah fī Dā‘al-Nusus wa al-Qawa‘id al-Shari‘ah*, c. 2. Qaherah: Maktabah al-Risalah.

al-Rafi‘, ‘Abd al-Rahman (1997), *Fath al-‘Aziz Sharḥ al-Wajiz*, j. 8. Beirut: Dar al-Kutub al-‘Ilmiyyah.

al-San‘ani, Muhammad Ibn Isma‘il (t.t.) *Subul al-Salām: Sharḥ Bulugh al-Marām min Jam‘u Adillatu al-Ahkām*, j. 4. Beirut: Dar Fikr.

al-Sanhuri, ‘Abd al-Razzaq (1981), *Masādir al-Haq fī al-Fiqh al-Islāmi*. j. 3, Beirut: al-Majma‘ al-‘Arabi al-Islami.

- al- Sarakhasi, Syams al-Din (1978), *Al- Mabsut*, j. 19 &24. Beirut: Dar al-Ma‘rifah.
- al-Shawkani, Muhammad bin ‘Ali (1999), *Nayl al-Awtar Sharh Muntaqi al-Akhyar min Ahadith Sayyid al-Akhyar*. Beirut: Dar al-Kutub al-‘Ilmiyyah.
- al-Suyuti, Jalal al-Din ‘Abd al-Rahman (1983), *al-Ashbāh wa al-Nazār’ir*. Beirut: Dar al-Kutub al-‘Ilmiyyah.
-
- (1973) *Nayl al-Awtar min Ahadith Sayyid al-Akhyar*.
Beirut: Dar al-Jil.
- al-Syafi‘i, Abu ‘Abd Allah Muhammad Idris(1968), *al-Umm*, j. 2. Misr: Kitab al-Syu‘ab.
-
- (1993), *al-Umm*, j. 3. Beirut: Dar al-Fikr.
-
- (2001), *al-Umm*. Dar al-Wafa’: al-Mansurah.
-
- (2004) *al-Umm*, c. 2. (T.T.P): Dar al-Wafa’.
- al-Zarqa’, Mustafa Ahmad (1999), *al-‘Uqud al-Musammah fi al-Fiqh al-Islāmi: ‘Aqd al-Bay’*. Dimashq: Dar al-Qalam.
- al-Zuhayli, Wahbah (1989), *al-Fiqh al-Islāmi wa Adillatuhu*, c. 3, j. 4. Dimashq: Dar al-Fikr.
-
- (1996), *Usul al-Fiqh al-Islāmi*, j. 2. Dimashq: Dar al-Fikr.
- al-Zayla‘i, ‘Abd Allah Ibn Yusuf , (2000), *Nasb al-Rāyah: Takhrij Ahadith al-Hidāyah*, j. 4. Kaherah: Mua’sasah al-Rayyan.
- al-Zayla‘i Fakhr al-Din ‘Uthman Ibn ‘Ali (1990), *Tabyin al-Haqā’iq Sharh Kanz al-Daqā’iq*, j. 4. Kaherah: Dar al-Kitab al-Islami,
- Ayyub, Hasan (1998), *Fiqh al-Mu‘amalah al-Maliyyah fi al-Islām*, j. 2. Kaherah: Dar al-Tawz wa al-Nasyr al-Islamiyyah.
- Hawari, Sayyid (1982), *Ma Ma‘na Bank Islāmi*. Kaherah: al-Ittihad Dawli Bunuk Islamiyyah.

Hawwa.Sa‘id (2007), *Suwar al-Tahayyul ‘ala al-Riba wa Hukmuha fi al-Syari‘ah al-Islamiyyah*. Beirut: Dar Ibn Hazm

Ibn ‘Abidin, Muhammad Amin Ibn ‘Umar (1966), *Hashiyah Ibn ‘Abidin*, j. 4. Beirut: Dar al-Ma‘rifah.

_____ (1994), *Radd al-Muhtar ‘ala al-Darr al-Mukhtar, Hashiyah Ibn ‘Abidin ‘ala Sharh Tanwir al-Absar*. Beirut: Dar al-Kutub al-‘Ilmiyyah.

Ibn Baz, ‘Abd al-‘Aziz Ibn ‘Abd Allah (1999), *al-Fatawa al-Shar‘iyyah fi al-Masa’il al-‘Asriyyah min Fatawa ‘Ulamā’ al-Balad al-Harām*. j. 2. Riyad: al-Lajnah al-Da’imah lil Buhuth al-‘Ilmiyyah wa al-Ifta’.

Ibn Hanbal, Ahmad Ibn Muhammad(1991), *Musnad Imām Ahmad*, no hadith 16628, j. 4. Beirut: Dar al-Fikr.

_____ (1993), *al-Musnad*, no. hadis 4842, J. 8. Beirut: Dar al- Kutub al ‘Ilmiyyah.

Ibn Hisham, ‘Abd al-Malik (1955), *al-Sirah al-Nabawiyyah Li Ibn Hishām*.Mustafa al-Saqā (eds.) c. 2. Mesir: Syarikah Maktabah wa Matba‘ah Mustafa al-Babi al-Halbi wa Auladihi.

Ibn Humam, Muhammad Ibn ‘Abd al-Wahid (1970), *Sharh Fath al-Qadir*, j. 6. Mesir: Shirkah Maktabah wa Matba‘ah al-Babi al-Halbi wa Auladihi,

_____ (1995), *Syarh Fath al-Qadir*, j. 6. Beirut: Dar al-Kutub al-‘ilmīyyah, Ibn Majah,

_____ (2003), *Sharh Fath al-Qadir*. Riyadh: Dar al-‘Alam al-Kutb.

Muhammad Ibn Yazid (t.t), *Sunan Ibn Mājah*, j.2, Hadith 2289, Muhammad Fu’ad ‘Abd al-Baqi (ed.). Kaherah: Dar Ihya al-Kutub al-‘Arabiyyah.

Ibn Qayyim al-Jawziyyah, Muhammad Ibn Abi Bakr (t.t), ‘*I‘lām al-Muwaqqi‘īn ‘an Rabb al-‘Alamīn*, j.5. Riyad: Dar Ibn Juzay.

_____ (1997), *I‘lām al-Muwaqqi‘īn ‘an*

‘*Rabb al-‘Alamīn*, j.1, c.2. Beirut: Daral-Fikr.

_____ (1996), *I‘lām al-Muwaqqi‘īn ‘an*

‘*Rabb al-‘Alamīn*. Beirut: Dar al-kitab al-‘Ilmiyyah.

Ibn Qudamah, Abu Muhammad ‘Abd Allah Ibn Ahmad Ibn Muhammad (1999), *al-Mughni*, j. 6, c. 4. Riyadh: Dar al-Kutub

_____ (1981) *Al-*

Mughni, j. 4. Riyadh: Maktabah al-Riyadh al-Jadidah.

_____ (1972), *Al-*

Mughni wa al-Sharh al-Kabir, j. 4. Beirut: Dar al-Kutub al-‘Arabi

Ibn Qudamah, Muwaffaq al-Din Abi Muhammad ‘Abd Allah Ibn Ahmad (1997), *al-Kāfi*, j. 3. Giza: Hajr.

Ibn Rushd, Muhammad Ibn Ahmad (t.t), *Bidāyah al-Mujtahid Wa Nihāyah al-Muqtasid*, j.1. Kaherah: Dar al-Fikr.

_____ (t.t), *Muqaddimah*, j. 5. Beirut: Dar al-Kutub al-

‘Ilmiyyah.

_____ (1970), *Muqaddimāt Ibn Rushd*, j. 2. Beirut: Dar al-

Sadir.

_____ (1999), *Bidāyah al-Mujtahid wa Nihāyah al-*

Muqtasid. Beirut: Dar Ibn Hazm.

Ibn Taymiyyah, Abual-‘Abbas Ahmad Ibn ‘Abdal-Halim (1978), *Majmu‘ al-Fatāwa*. Beirut: Dar al-‘Arabiyyah.

Malik, Ibn Anas (2005), *al-Mudawwanah al-Kubra*, j. 3. Beirut: Dar Sadir.

Marghinani, Burhan al-Din ‘Ali Ibn Abi Bakr (t.t), *al-Hidāyah fi Sharh al-Bidāyah al-Mubtadi*, c. 5. Kaherah: Dar Bulaq.

Qal‘ah Ji, Muhammad Rawwas (1999), *al-Mu‘amalat al-Māliyyah al-Muasarah fi Dau’ al-Fiqh wa al-shari‘ah*. Beirut: Dar al-Nafā’is.

_____, (2000), *al-Mausu‘ah al-Fiqhiyyah al-Muyassarah*, j.2 Beirut: Dar al-Nafā’is.

Sabiq, Sayyid (1994), *Fiqh al-Sunnah*, j.3, c. 2. Kaherah: Dar al-Fath Lil ‘Ilam al-‘Arabi.

Salim, Muhammad Muhyi al-Din Ibrahim (2007), *Ahkām Shurūt Al-Bay‘ bayna al-Qanūn al-Madani wa al-Fiqh al-Islāmi*. Iskandariah: Dar Al-Matbu‘at al-Jami‘iyah.

Shubayr, Muhammad ‘Uthman (1998), *al-Mu‘amalat al-Māliyyah al-Mu‘asarah fi al-Fiqh al-Islāmi*. al-‘Urdan: Dar al-Nafā’is.

Zarqa’, Mustafa Ahmad (1999), *Al-‘Uqud al-Musammah fi al-Fiqh al-Islāmi: ‘Aqd al-Bay‘*. Dimashq: Dar al-Qalam.

RUJUKAN BAHASA INGGERIS

Abdul Ghaffar Ismail (2010), *Money, Islamic Banks and the Real Economy*. Malaysia: Cengage Learning Asia Pte Ltd.

Abdul Ghani Endut (2003), “ Islamic Financing” (Kertas Kerja Basic Credit BIMB, Kuala Lumpur, 17-21 Februari 2003).

Abdul Halim Ismail (1990), ”The Teaching of Islamic Economics:nPractitioner’s Point of View” (Kertas Kerja, Bengkel Pengajaran Ekonomi Islam di Langkawi, 20-22 Julai 1990).

Abdullah Saeed (1996), *Islamic Banking and Interest*. New York: E.J Brill.

Adnan M. Abdeen (1984), *The Saudi Financial System*. New York: John Wiley & Sons Ltd.

Ahmed Kameel Mydin Meera et al (2005), “Islamic Home Financing through Musharakah Mutanaqisah and al-Bay Bithaman Ajil Contracts: A Comparative Analysis”, *Review of Islamic Economics*, v.22, no. 1, h. 5-30.

Ala‘ Eddin Kharofa (2004), *Transaction in Islamic Law*.Malaysia: A.S.Noordeen. As-Sadik al-Dardir (2009), “Types and Methods of Investment in Islamic Finance”, dalam Ataul Huq Pramanik (ed.), *Islamic Banking How Far Have We Gone*. Kala Lumpur: IIUM Press, h. 143-160.

Azizi Bin Che Seman (2002), “Bay‘al-Dayn, Bay‘al- ‘inah and IPDS in the Malaysian Islamic Capital Market”, *Jurnal Syariah*, Jil.10, Bil. 1. h.89-120.

Brian Kettel (2010), *Islamic Finance in a Nutshell*. United Kingdom: John Wiley & Sons Ltd.

Edib Smalo (2010), Managing Default in Musharakah Mutanaqisah”, *ISRA Buletin*, v. 5, 10 May, h. 5-7.

Engku Rabiah Adawiah Engku Ali (2006), “Tawarruq Vis-à-Vis Commodity Murabaha”, (Kertas Persidangan 3rd:KualaLumpur Islamic Finance Forum di PWTC Kuala Lumpur,27-29 November 2006) h. 1-12.

Fuad Omar (1996), *Islamic Banking Theory: Practice & Challenges*. Karachi: Oxford University Press.

Hassan et al. (eds.), *Handbook of Islamic Banking*. Great Britain: MPG Books Ltd.

Joni Tamkin Borhan (1998), “Bay‘ al-Murabahah in Islamic Commercial Law”, *Jurnal Syariah*, v. 6,1998, h. 53-58.

_____ (2002), “Istisna‘ in Islamic Banking: Concept and Application”, *Jurnal Syariah* , Jil. 10, Bil. 2, Julai 2002, h. 92-108.

M. Anwar Ibrahim (1997), *Philosophy of Islamic Law of Transaction*. Jakarta: CIFA dan Muamalat Institute.

M. Iman Sastra Mihajat (2011), The Real Tawarruq Concept: The Product of Islamic Bank for Liquidity Risk Management” (Disertasi, Fakulti Ekonomi, Universiti Islam Antarabangsa Malaysia).

Mabid Ali Al-Jarhi (2005) “The Case for Universal Banking as A Component of Islamic Banking”, *Islamic Economic Studies*, v. 12&13, No.2&1, h. 1.

Malaysian Bussiness, February 16, 2009 “The First Malaysian Company to Provide Commodity Murabahah Transaction”.

Mariani Abdul Majid et al (2005), “Efficiency of Islamic Banks in Malaysia”, dalam Munawar Iqbal, et al.(eds.), *Islamic Finance and Economic Development*. Britain: Antony Rowe Ltd., h. 94-104.

Mohamed Fairooz Abdul Khir (2011), “The Application of Hilah in Islamic Capital Market”, *ISRA Buletin*, v. 7, Dec 10-Jan 11.

Mohd. Nasir Mohd. Yatim, et al. (2007),*The Principle and Practice of Islamic Banking & Finance*, c.2. Malaysia: Prentice Hall.

Muhammad al-Bashir Muhammad al-Amine (2008), “Sukuk Market: Innovation and Challenges”, *Islamic Economic Studies*, V.15, No. 2, h. 1-22.

Muhammad Nejatullah Siddiqi (1982),”Islamic Approaches to Money, Banking and Monetary Policies: A Review”, dalam Muhammad Ariff (ed.), *Monetary and Fiscal Economics of Islam*. Jeddah: Intenational Centre of Research in Islamic Economics, King Abdul Aziz University, h. 28-48.

Norfadelizan Abdul Rahman (2008), “Commodity Murabahah House”, (Kertas Persidangan Malaysia Islamic Capital Market Conference di Kuala Lumpur, 18 Jun 2008) h. 1-12.

Obaid Said Al Zaabi (2010), “Salam Contract in Islamic Law: A Survey”, *Journal of The International Association for Islamic Economics and The Islamic Foundation*, v. 14, No. 2, h. 32-123.

Saiful Azhar Rosly dan Azizi Che Seman (2003), “Juristic viewpoints on Bay‘ al-‘Inah in Malaysia: A Survey”, *IIUM journal of Economics and Management*, Jil. 11, Bil.1-2, h. 87-111.

Said M. Elfakhani et al. (2007), “Marketing of Islamic Financial Products”, dalam M. Kabir Sheikh Ghazali Sheikh Abod (1994), *An Introduction to Islamic Economics and Finance*. Kuala Lumpur: CERT Publications, h. 116-127.

Sudin Haron, et al. (1996), *Islamic Banking Sistem: Concepts and Applications*, Petaling Jaya: Pelanduk Publication.

Tajul Islam (2009), “Mechanics of Islamic Banking”, dalam Atul Huq Pramanik (ed.), *Islamic Banking How Far Have We Gone*. Kuala Lumpur: IIUM Press, h. 127-142.

Venardos, Angelo M (2007), *Islamic Banking & Finance in South-East Asia*. Singapore: World Scientific Publishing Co.Pte. Ltd.

Wan Ismail Wan Ibrahim (1997), “Bai-ul-inah (bai) as A Useful Islamic Instrument,” (Kertas Kerja Seminar International Islamic Capital Market Conference ‘97, 15-16 Julai 1997).

Zakariya Man (1991), “IslamicBanking: Prospects for Mudharabah and Musyarakah Financing”, dalam Abul Hassan M.Sadeq et al. (eds.), *Development Of Finance In Islam*. Petaling Jaya: International Islamic University Prees, h. 239-252.

Ziauddin Ahmad (1984), *Concept and Model of Islamic Banking: An Assessment*. Islamabad: International Institute of Islamic Economics.

_____ (1991), “Islamic Banking at The Crossroads” dalam Abdul Hasan M Sadeq et al. (eds.), *Development Of Finance In Islam*. Petaling Jaya: International Islamic University Press, h. 155-172.

RUJUKAN BAHASA MELAYU

- Ab. Mumin Ab. Ghani (1999), *Sistem Kewangan Islam dan Pelaksanaannya di Malaysia*. Kuala Lumpur: Jabatan Kemajuan Islam di Malaysia.
- _____ et al (2006) “Potensi Penggunaan ‘uqud Isytirak dalam Pembiayaan Pasaran Modal Teroka secara Islam”, dalam Ab. Mumin Ab. Ghani, et al. (eds.), *Dinamisme Kewangan Islam di Malaysia*. Kuala Lumpur: University of Malaya Press.
- Ab. Rashid Bin Haji Dail (1994), *Bank Islam*. Selangor: Pustaka Rashfa.
- Abdullah Alwi Haji Hassan et al (eds.)(2005), *Teori dan Aplikasi Kontemporari Sistem Ekonomi Islam di Malaysia*. Kuala Lumpur: Utusan Publication.
- Abdul Halim El-Muhammady (2006), *Undang-undang Muamalat dan Aplikasinya kepada Produk-produk Perbankan Islam*. Selangor: Aras Mega (M) Sdn.Bhd.
- Abdul Salam b Muhammad Shukri (2009), “Kedudukan Pandangan Imam al-Shafi’I Dalam Realisasi Mazhab Shafie di Malaysia”, *Jurnal Jaheik*, Bil.2, 2009, h. 83-97.
- Ahmad Fauzi Morad (2006) *Tamadun Islam*, c. 5. Serdang: Penerbit Universiti Putra Malaysia.
- Ahamad Hidayat Buang (1996), “Credit in Islamic Law: Konsep Harta dalam Islam”, *Monograf Syariah iv*, Jawatankuasa Penyelidikan dan Penerbitan, Bahagian Pengajian Syariah, Akademi Pengajian Islam, Universiti Malaya, Mei 1996, h. 40-54.

Ahmad Muhammad al-‘Assal et al. (2000), *Ekonomi Islam: Prinsip-Prinsip dan Matlamat*. Kuala Lumpur: Serambi Timur Sdn Bhd.

Ahmad Rajafi (2008), “Ijtihad Yusuf al-Qaradawi dan Hukum Bisnis Islam”, *Ijtimāiyya: Jurnal Pengembangan Masyarakat Islam*, v. 1, No. 2, Aug 2008, h. 157-170.

Ala‘ Eddin Kharofa (2007), *Transaksi dalam Perundangan Islam*. Hailani Muji Tahir (terj.), Kuala Lumpur: Institut Terjemahan Negara Malaysia Berhad.

Asmak Ab Rahman et al (2010), “Bay‘ al-Tawarruq dan Aplikasinya dalam Pembiayaan Peribadi di Bank Islam Malaysia Berhad”, *Jurnal Syariah*, Jil. 18 Bil. 2, Mei-Ogos 2010, h. 333-360.

Asyraf Ab Rahman et al.(2010), *Islam dan Ekonomi*. Kuala Terengganu: UMT.

Atikullah Abdullah (2003), “al-Hilah al-Fiqhiyyah: Konsep, Kedudukan dan Pemakaianya dalam Muamalat Maliyyah Semasa” (Kertas Kerja Seminar Kebangsaan Fiqh Semasa 2003, Universiti kebangsaan Malaysia: Fakulti Pengajian Islam, Kuala Lumpur).

Azizi Che Seman (2002), “Peranan Bay‘ al-Inah dalam Sekuriti Hutang Swasta Islam di Malaysia” (Kertas Kerja Bengkel Ekonomi Islam di Jabatan Syariah dan Ekonomi Akademi Pengajian Islam, Universiti Malaya, 22 Jun 2002).

_____ (2009), “Pelaksanaan Bay al-Inah dalam Pembiayaan Peribadi (personal Loan) di Malaysia” (Kertas Kerja Seminar InternationalConference on Corporate Law (ICCL) 2009 di Surabaya Indonesia, 1-3 Jun 2009).

Aznan Hasan (2011), “Penggunaan Komditi Murabahah sebagai Instrumen Pengurusan Kecairan di dalam Institusi Kewangan Islam” (Muzakarah Penasihat Syariah Kewangan Islam Kali ke-6, 3 Oktober 2011).

- Dede Nurohman (2008), “Syari’ah dan Ekonomi: Upaya Mencari Landasan Epistemologis Ilmu Ekonomi Islam”, *Epistemé: Jurnal Pengembangan Ilmu Keislaman*, v. 3, No. 2, 2008, h. 189-205.
- Fadzila Azni Ahmad (2003), *Pembentukan Perumahan Secara Islam*. Kuala Lumpur: Utusan Publications & Distributors Sdn.Bhd.
- H. Nasrun Haroen (2007), *Fiqh Muamalat*. Jakarta: Gaya Media Pratama.
- Hailani Muji Tahir & Sanep Ahmad (2009), *Aplikasi Fiqh Muamalat dalam Sistem Kewangan Islam*. Selangor: Pusat Penerbitan (UPENA) Universiti Teknologi MARA.
- Hisham b Sabri (2009), “Etika Pelaburan dalam Sistem Muamalat: Satu Tinjauan dari Perspektif Islam”, *Jurnal Jaheai*, Bil. 2, 2009, h. 177-192.
- Joni Tamkin Borhan (2000), “Pemikiran Perbankan Islam: Sejarah dan Perkembangannya”, *Jurnal Usuluddin*, Bil. 12, Disember 2000, h. 105-128.
- _____ et.al (2006), *Untung dalam Sistem Perbankan Islam*. Kuala Lumpur: Penerbit Universiti Malaya.
- M.Umer Chapra (1990), *Ke Arah Sistem Kewangan yang Adil*. Ismail bin Omar (terj.). Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Mahmood Zuhdi Abdul Majid (1997) *Undang-undang Islam di Malaysia*. Kuala Lumpur: University Malaya.
- Mahmud Saidun (1994), “Teori dan Bentuk-Bentuk Kontrak Muamalat Berkaitan dengan Perbankan” (Kertas Kerja Seminar Ekonomi Islam di Hotel National Productivity Centre, 18-19 Januari 1994).
- Mahsin Hj. Mansor (1988), *Konsep Syariah dalam Bank Islam*. Kuala Lumpur: Bank Islam Malaysia Berhad.

Merriem, S. B. (1998), *Qualitative Research and Case Study Applications and Education*. c. 2. San Francisco: Jossey-Bass.

Methussin Haji Baki (2006), “Bay‘ al-’Inah dan Tawarruq: Kaedah dan Pendekatan Penyelesaian” (Kertas Kerja Muzakarah Cendikiawan Syariah Nusantara, di Langkawi pada 28-29).

Mohamad Rizal Mohamed Nor (2009), “Bay‘al-’Inah: Hukum dan Perlaksanaannya dalam Perbankan Islam di Malaysia” (Dissertasi Sarjana Syariah, Jabatan Syariah Ekonomi, Akademi Pengajian Islam, Universiti Malaya).

Mohd Radzi Mohd Zin (2012): “Fungsi Skim Perbankan Islam”. *Utusan Malaysia*, Jun 18.

Mohd Yahya Mohd Hosin et al (2009), “Perkembangan Aliran Pembiayaan Bank Islam Malaysia Berhad (BIMB) Berdasarkan Jenis Kontrak Muamalah dari Tahun 1990-2007” (Kertas Kerja Seminar Ekonomi Islam Peringkat Kebangsaan di Akademi Pengajian Islam, Universiti Malaya, 10-11 Februari 2009).

Muhammad Rawwas Qal’ahji (2009), *Urusan Kewangan Semasa*. Basri Ibrahim al-Hasani al-Azhari (terj.). Selangor: Al-Hidayah Publication.

_____(2009), *Urusan Kewangan Semasa menurut Perspektif Syariah Islam*. Basri b Ibrahim al-Hasani al-Azhari (terj.), c. 2. Selangor: al-Hidayah Publication.

Muhammad Thalib (1997), *Riba: Bunga Bank dan Persoalannya*. Kuala Lumpur: Darul Nu’mān.

Muhammad Yusoff Hashim (1989), *Kesultanan Melayu Melaka*. Kuala Lumpur: Dewan Bahasa dan Pustaka.

Mustafa Daud (1994), *Perniagaan Menurut Islam*. Kuala Lumpur: Utusan Publication & Distributors Sdn Bhd.

- Nor Mohamed Yakcop (1996), *Teori Amalan dan Prospek Sistem Kewangan Islam di Malaysia*. Kuala Lumpur: Utusan Publications & Distributors Sdn Bhd.
- Noorzila Jamaludin (2005): “Sistem Perbankan Islam Bukan Kosmetik”. *Al-Islam*: Julai.
- _____(2005), “Sejarah Perbankan Islam”.*Al-Islam*, Julai.
- _____(2005), “Senarai Institusi Kewangan yang Menawarkan Perkhidmatan Perbankan Islam”.*Al-Islam*, Julai.
- Nurshuhadak Hehsan, Kamaluddin Abd Rahim dan Aminuddin Hehsan (2011), “Penggunaan Perisian Bai al-‘inh di Institusi Kewangan Islam di Malaysia” (Kertas Kerja Seminar Hukum Islam Semasa VII 2011 di Universiti Malaya, 14-15 Disember 2011).
- Rustam Muhammad Idris (2002), “Perkembangan Sistem Perbankan dan kewangan Islam di Malaysia”, dalam Nik Mustafa Nik Hassan (eds.), *Ekonomi Islam dan perlaksanaannya di Malaysia*. Kuala Lumpur: Institut Kefahaman Islam di Malaysia.
- Shamsiah Mohammad (2006), “Isu-isu dalam Penggunaan Bay‘ al-‘Inah dan Tawarruq: Perspektif Hukum” (Kertas Kerja Muzakarah Cendikiawan Syariah Nusantara, Langkawi, 29-29 Jun 2006) h. 10.
- Sobri Salamon (1984), *Bank Islam*, Petaling Jaya: Persatuan Ulama Malaysia.
- _____(1988), *Perniagaan Menurut Pandangan Islam*. Kuala Lumpur: Al-Rahmaniah,
- Sudin Haron (2005), *Prinsip dan Operasi Perbankan Islam*. Kuala Lumpur: Kuala Lumpur Business School Sdn. Bhd.
- Suhaimi b Yusof et al (2008), “Pendekatan Membuat Keputusan Syariah Dalam Kewangan Islam”, *Jurnal Muamalat*, Bil. 2, 2008, h. 152-160.

- _____ et al (2007), “Kedudukan Mazhab Shafi’i dalam Produk Kewangan Islam” (Kertas Kerja Seminar Hukum Islam Semasa V, di Akademi Pengajian Islam, Universiti Malaya, 22-23 Ogos 2007), h. 18-22.
- Suruhanjaya Sekuriti (2002), *Keputusan Majlis Penasihat Syariah Suruhanjaya Sekuriti*. Kuala Lumpur: Suruhanjaya Sekuriti.
- Suzana Saipudin (2001), “Konsep Bay‘al-‘Inah dalam Pembiayaan Peribadi di Koperasi Kakitangan Bernas” (Kertas Projek, Jabatan Syariah dan Ekonomi, Akademi Pengajian Islam, Universiti Malaya).
- Syahnaz Binti Sulaiman (2009), “ Konsep Pinjaman Menurut Perspektif Islam”, *Jurnal Penyelidikan Islam*, Bil.2, 2009, h. 169-192.
- Syekh Abdurrahman as-Sa’di et.al (2008), *Fiqih Jual Beli: Panduan Praktis Bisnis Syariah*. Jakarta Selatan: Senayan Publishing.
- Utusan Malaysia*, Oktober ,18, 2010 “Inisiatif Pasaran Modal Kecairan”.
- Zaharuddin Abd Rahman (2009), *Murabahah: Teori, Aplikasi & Isu dalam Perbankan Islam Semasa*. Selangor: True Wealth Sdn Bhd
- _____ (2009), *Panduan Perbankan Islam: Kontrak & Produk Asas*. Selangor: Telaga Biru Sdn.Bhd.

LAPORAN BANK

AMMB Holding Berhad (2007) Laporan Tahunan 2007.

AMMB Holdings Berhad (2008), *Laporan Tahunan 2008*. Kuala Lumpur: AMMB.

AMMB Holding Berhad(2009) Laporan Tahunan 2009.

Arab-Malaysian Bank Berhad (2001) Laporan Tahunan 31 Mac 2001.

Arab-Malaysian Bank Berhad (2007) Laporan Tahunan 2007.

Bank Institute of Research and Training (1998), *Konsep Syariah dalam Sistem Perbankan Islam*. Kuala Lumpur: BIMB Institute of Research and Training Sdn.Bhd.

Bank Islam Malaysia Berhad (1994), *Islamic Banking Practice: From the Practitioner's Perspective*. Kuala Lumpur: BIMB.

Bank Negara Malaysia (t.t.) *Resolusi Syariah dalam Kewangan Islam*. Kuala Lumpur: Bank Negara Malaysia.

Bank Negara Malaysia (1999), *BankNegara Malaysia dan Sistem Kewangan Islam dan Pelaksanaannya di Malaysia*. Kuala Lumpur: Bank Negara Malaysia.

Bank Negara Malaysia (2007), *Resolusi Syariah dalam Kewangan Islam*. Kuala Lumpur: BNMB, h. 23-25.

Bank Negara Malaysia (2009), *Resolusi Syariah dalam Kewangan Islam*. Kuala Lumpur: BNMB.

Bank Negara Malaysia (2010), *Resolusi Syariah dalam Kewangan Islam*. Kuala Lumpur: BNMB.

BIMB (1998), *Buku Konsep Syariah dalam Perbankan Islam*. Kuala Lumpur: BIMB Institute of Research and Training Sdn. Bhd.

Ministery of Finance (1993), *Economic Report 93/94*. Kuala Lumpur: Percetakan Nasional Malaysia Berhad.

RUJUKAN INTERNET

Buku Muzakarah Penasihat Syariah Kewangan

Islam, www.Islam.gov.my/muamalat/sites/default/artikel/2012/03/artikel_buku_muzakarah_penasihat_Syariah_kewangan_Islam11.pdf. 27 Jun 2012.

Mohd Daud Bakar, Ketua Pegawai Eksekutif, Amanie Advisors.

www.Islam.gov.my/muamalat/sites/default/files/artikel/2012/03/artikel-buku-muzakarah-penasihat-Syariah-kewangan-Islam11.pdf.

Nyza Ayob, Isu Perbankan Islam perlu diselesaikan di Mahkamah Syariah, <http://alfikrah.net/Forums/viewtopic/p=112677.html>, 26 November 2011.

Inah,<http://ikin1924.tripod.com/inah.htm>, 20 Oktober 2011.

Zaharuddin Ab Rahman, <http://www.zaharuddin.net/perbankan-&-insuran/251-wujudkah-pinjaman-peribadi-secara-Islam-yang-halal.html>. 18 Jun 2012.

Bankinginfo.com.my,<http://www.bankinginfo.com.my/> system/media/downloadables/pe
rbankan_Islam.pdf, 20 Disember 2011

Bank Muamalat Malaysia, <http://www.muamalat.com.my/glossary.html>, 17 Julai 2012.

Bank Rakyat,<http://www.bankrakyat.com.my/web/guest/sejarah>. 28 Jun 2012.

Bank Islam Malaysia Berhad,
<http://www.bankIslam.com.my/en/Documents/AR/GlossaryofTerms-2011.pdf>, 17
Julai 2012.

Bank Islam,

[www.bankIslam.com.my/en/Pages/CorporateProfile.aspx?tabs=1&mlink=&mlink](http://www.bankIslam.com.my/en/Pages/CorporateProfile.aspx?tabs=1&mlink=&mlink=)
nk= 18 Julai2012.

AmIslamic Bank Berhad,

<http://www.ambankgroup.com/en/Islamic/AboutUs/Pages/BankingConcepts.aspx>.

17 Julai 2012.

AmIslamic Bank: <http://www.mrebbm.bernama.com/viewsm.php?idm=1810>. 25 Jun 2012.

Ambankgroup

www.ambankgroup.com/en/AboutUs/InvestorRelations/AnnualReport2009/09Le mbaga Pengarah.pdf. 26 Jun 2012.

Ambankgroup Islamic

<http://www.ambankgroup.com/en/Islamic/AboutUs/Pages/CorporateProfile.aspx>. 23 Jun 2012.

www.ambankgroup.com/en/Islamic/AboutUs/FAQ/Pages/AboutAmIslamicBank.aspx. 21Jun 2012

<http://www.ambankgroup.com/en/Islamic/AboutUs/FAQ/Pages/AboutAmIslamicBank.aspx> 23 Jun 2012

<http://www.ambankgroup.com/en/Islamic/PersonalFinancig/PersonalFinancing/pages/as px#.> 28 Jun 2012

<http://www.ambankgroup.com/en/termsconditions/pages/kempenpembelaanperibadi.aspx>. 28 Jun 2012.

Ableaceraakin,<http://www.ableaceraakin.com/islamicFinance.html>. 15 November 2012.

Tawarruq.<http://tawarruqcommodity-murabahah.html>. 12 November 2012.

Tawarruq.www.muamalat.com.my/wholesale-banking/corporate banking/inancing/tawarruq.html. 15 November 2012.

Tawarruq.www.qfinance.com/financing-best-practice/tawarruq-at-a-glance?full. 15 November 2012

Commodity murabahah.islamic-finance-

simple.blogspot.com/2010/05/tawarruqcommodity-murabahah.html.

15

November 2012.

Tawarruq.www.qfinance.co/dictionary/tawarruq. 15 November 2012

Bank Negara Malaysia.www.bnm.gov.my/guidelines/05_shariah/cir_012_3.pdf.. 18

September 2012.

Bank Negara Malaysia.

www.bnm.gov/files/publication/fsps/bn/2010/cp02_rencana_03.pdf.10 Oktober

2012.

TEMUBUAL

Syarif Amin, Pegawai Syariah AmIslamic Bank Berhad.Temubual pada 17 Julai 2012.

Wan Rumaizi Wan Husin, Pensyarah Fiqh Universiti Islam Antarabangsa (Penasihat Shariah Bank Rakyat Malaysia).Temubual pada 3 Oktober 2012, di Universiti Islam Antarabangsa Malaysia (UIAM).

Azman Mohd Noor, Pensyarah Fiqh Universiti Islam Antarabangsa (Panel Syariah Bank Al-Rajhi Malaysia). Temubual pada 3 Oktober 2012, di Universiti Islam Antarabangsa Malaysia (UIAM).