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Actual problems of social and humanitarian sciences  
Актуальные проблемы социальных и гуманитарных наук

# Ijtimoiy-gumanitar fanlarning dolzarb muammolari

7-son (5-jild)  
**2025**

**SCIENCEPROBLEMS.UZ**

**IJTIMOIIY-GUMANITAR FANLARNING  
DOLZARB MUAMMOLARI**

*№ 7 (5) – 2025*

**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-  
ГУМАНИТАРНЫХ НАУК**

**ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES**

**TOSHKENT-2025**

## **BOSH MUHARRIR:**

Isanova Feruza Tulqinovna

## **TAHRIR HAY'ATI:**

### *07.00.00- TARIX FANLARI:*

Yuldashev Anvar Ergashevich – tarix fanlari doktori, siyosiy fanlar nomzodi, professor, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat siyosati va boshqaruvi akademiyasi;

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Xolikulov Axmadjon Boymahmatovich – tarix fanlari doktori, O'zbekiston Milliy Universiteti;

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Saidov Sarvar Atabullo o'g'li – katta ilmiy xodim, Imom Termiziy xalqaro ilmiy-tadqiqot markazi, ilmiy tadqiqotlar bo'limi.

### *08.00.00- IQTISODIYOT FANLARI:*

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Azizov Sherzod O'ktamovich – iqtisodiyot fanlari doktori, dotsent, O'zbekiston Respublikasi Bojxona instituti;

Xojayev Azizxon Saidaloxonovich – iqtisodiyot fanlari doktori, dotsent, Farg'ona politexnika instituti

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### *09.00.00- FALSAFA FANLARI:*

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Hoshimxonov Mo'min – falsafa fanlari doktori, dotsent, Jizzax pedagogika instituti;

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### *10.00.00- FILOLOGIYA FANLARI:*

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Ko'chimov Shuxrat Norqizilovich – filologiya fanlari doktori, dotsent, Toshkent davlat yuridik universiteti;

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#### *12.00.00- YURIDIK FANLAR:*

Axmedshayeva Mavlyuda Axatovna – yuridik fanlar doktori, professor, Toshkent davlat yuridik universiteti;

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Hamroqulov Bahodir Mamasharifovich – yuridik fanlar doktori, professor v.b., Jahon iqtisodiyoti va diplomatiya universiteti;

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Asadov Shavkat G'aybullayevich – yuridik fanlar doktori, dotsent, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat siyosati va boshqaruvi akademiyasi;

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Hakimov Komil Baxtiyarovich – yuridik fanlar doktori, dotsent, Toshkent davlat yuridik universiteti;

Yusupov Sardorbek Baxodirovich – yuridik fanlar doktori, professor, Toshkent davlat yuridik universiteti;

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kengashi huzuridagi Sudyalari oliy maktabi;

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Rahmatov Elyor Jumaboyevich — yuridik fanlar nomzodi, Toshkent davlat yuridik universiteti;

#### *13.00.00- PEDAGOGIKA FANLARI:*

Xashimova Dildarxon Urinboyevna – pedagogika fanlari doktori, professor, Toshkent davlat yuridik universiteti;

Ibragimova Gulnora Xavazmatovna – pedagogika fanlari doktori, professor, Toshkent davlat iqtisodiyot universiteti;

Zakirova Feruza Maxmudovna – pedagogika fanlari doktori, Toshkent axborot texnologiyalari universiteti huzuridagi pedagogik kadrlarni qayta tayyorlash va ularning malakasini oshirish tarmoq markazi;

Kayumova Nasiba Ashurovna – pedagogika fanlari doktori, professor, Qarshi davlat universiteti;

Taylanova Shoxida Zayniyevna – pedagogika fanlari doktori, dotsent;

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Javliyeva Shaxnoza Baxodirovna – pedagogika fanlari bo'yicha falsafa doktori (PhD), Samarqand davlat universiteti;

Bobomurotova Latofat Elmurodovna — pedagogika fanlari bo'yicha falsafa doktori (PhD), Samarqand davlat universiteti.

#### *19.00.00- PSIXOLOGIYA FANLARI:*

Karimova Vasila Mamanosirovna – psixologiya fanlari doktori, professor, Nizomiy nomidagi Toshkent davlat pedagogika universiteti;

Hayitov Oybek Eshboyevich – Jismoniy tarbiya va sport bo'yicha mutaxassislarni qayta tayyorlash va malakasini oshirish instituti, psixologiya fanlari doktori, professor

Umarova Navbahor Shokirovna– psixologiya fanlari doktori, dotsent, Nizomiy nomidagi Toshkent davlat pedagogika universiteti, Amaliy psixologiyasi kafedrasini mudiri;

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Shamshetova Anjim Karamaddinovna – psixologiya fanlari doktori, dotsent, O'zbekiston davlat jahon tillari universiteti;

Qodirov Obid Safarovich – psixologiya fanlari doktori (PhD), Samarkand viloyat IIB Tibbiyot bo'limi psixologik xizmat boshlig'i.

#### *22.00.00- SOTSILOGIYA FANLARI:*

Latipova Nodira Muxtarjanovna – sotsiologiya fanlari doktori, professor, O'zbekiston milliy universiteti kafedra mudiri;

Seitov Azamat Po'latovich – sotsiologiya fanlari doktori, professor, O'zbekiston milliy universiteti;

Sodiqova Shohida Marxaboyevna – sotsiologiya fanlari doktori, professor, O'zbekiston xalqaro islom akademiyasi.

#### *23.00.00- SIYOSIY FANLAR*

Nazarov Nasriddin Ataqulovich –siyosiy fanlar doktori, falsafa fanlari doktori, professor, Toshkent arxitektura qurilish instituti;

Bo'tayev Usmonjon Xayrullayevich –siyosiy fanlar doktori, dotsent, O'zbekiston milliy universiteti kafedra mudiri.

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### **OAK Ro'yxati**

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## **FUNDAMENTAL DIFFERENCES AND ANALYSIS OF THE ORGANIZING PRINCIPLES OF ISLAMIC FINANCE AND TRADITIONAL FINANCE. IN THE EXAMPLE OF ISLAMIC BANKS AND TRADITIONAL BANKS**

**Mamatmurodov Farrux Farxod ugli**

Tutor of Private law

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**Abstract.** Islamic finance has begun to grow in international finance worldwide, with some concentrations in a few countries. In recent years, Islamic finance has grown by nearly 20 percent per year, demonstrating its strength and broad appeal, partly due to the principles that govern Islamic finance, including equity, participation and ownership. In theory, Islamic Finance is resilient to shocks because it emphasizes risk sharing and limits excessive risk taking, acquisition, and a strong connection with real activity. Empirical evidence on the sustainability of Islamic banks, however, is so far mixed. Although these banks face the same risks as traditional banks, they also face unique risks that require adaptation of current risk management practices. The macroeconomic policy implications of the rapid expansion of Islamic finance are far-reaching and require careful consideration.

**Keywords:** Islamic finance, Islamic banking, financial stability, sukuk.

## **ISLOM MOLİYASI VA AN'ANAVIY MOLİYA ASOSLARINI TASHKIL ETUVCHI TAMOYILLARINING FUNDAMENTAL FARQLARI VA TAHLILI. ISLOM BANKLARI VA AN'ANAVIY BANKLAR MISOLIDA**

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**Annotatsiya.** Islomiy moliya dunyo bo'ylab xalqaro moliya sohasida o'sishni boshladi. Oxirgi paytlarda islomiy moliya yiliga qariyb 20 foiz o'sdi. Bu uning mustahkamligi va keng jozibadorligini ko'rsatadi. Nazariy jihatdan islomiy Moliya tavakkalchilikni taqsimlashga urg'u bergani, haddan tashqari tavakkalchilikni cheklagani uchun tashqi ta'sirlarga chidamli. Islom banklarining barqarorligi haqida empirik dalillar hozirgacha to'liq tadqiq qilinmagan. Garchi bu banklar an'anaviy banklar kabi xavf-xatarlarga duch kelsa-da, ular o'ziga xos xavflarga duchor bo'ladi, bu esa joriy risklarni boshqarishni moslashtirishni talab qiladi.

**Kalit so'zlar:** Islom moliyasi, islom banki, moliyaviy barqarorlik, sukuk.

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### **Introduction.**

Today, as the economic and financial development of countries is increasingly integrated with each other on an international scale, the banking sector in the economic development of any country is a crucial foundation for the wealth and happiness of its people.

However, it is also worth noting that the negative changes in the activities of large banks, due to the insufficient perfection of today's traditional banking system, led us to the global

economic crisis in 2008, and this is not the first economic crisis in world history, and most sadly, it will not be the last.

However, as the global economic crisis has penetrated the financial and economic sectors of many countries around the world, Islamic finance has gained popularity as a potential option to help mitigate the financial disasters resulting from the global financial crisis. This is because financial structures operating on the principles of Islamic finance have been among the financial sectors that have suffered the least from the global financial crisis. This has attracted the interest of many experts who advocate preventing the global financial crisis and combating its root causes. As the global economic downturn has intensified, many countries have sought alternatives and Islamic finance has been able to take advantage of these new opportunities by providing the world with standardized Islamic financing solutions with fair standards and regulatory structures in the financial sector.

At this point, the question arises, while both systems consist of components that constitute a common character, including financial relations, we can observe some significant differences in the principles and approaches that form their foundations. Before analyzing these differences theoretically, we will touch on a brief history of Islamic finance.

The growing demand for Sharia-compliant products from financiers in the Middle East and other Islamic countries, as well as investors around the world, has led to the development of the Islamic banking sector, making it a global industry. The establishment of Islamic banking began with two financial institutions, Mit Ghamr, a small town in Egypt in the Nile Delta, and Karachi between 1963 and 1967. The achievements of these two financial institutions led to the establishment of a fully-fledged Islamic bank in 1965, under the name Dubai Islamic Bank. By the end of 1996, the number of Islamic financial institutions had reached 166 in at least 34 Muslim and non-Muslim countries. The popularity of Islamic banking was evident in the 1970s.

However, the emergence of Islamic banking as a single concept dates back much further to the 1860s. Entrepreneurs in the Middle East had been conducting financial transactions since the early Middle Ages (10th–15th centuries AD). During the Middle Ages, Arabs, who were part of the Ottoman Empire, had close economic relations with the Spanish, and they established several interest-free financial systems based on profit-and-loss sharing. These systems, in turn, provided financing for trade and other commercial activities.

In the following centuries, especially after the economic boom in European countries, as economic pressures increased for local businesses, avoiding European banks, which were based on interest-bearing financial principles, was no longer a good option. As a result, local interest-bearing banks expanded in Muslim countries. As Muslim countries gained independence from colonial rule, the need for banks became even more urgent. Individuals, businesses, and governments needed to use these types of institutions. Some experts have advocated interest-free banking as a more attractive option.

Islamic finance was discussed at prestigious conferences such as the Islamic Finance Ministers' Conference and the First International Conference on Islamic Economics. As a result, interest-free banking moved from theory to practice, and an intergovernmental bank was established in 1975. That same year, the first private interest-free bank, the Dubai Islamic Bank, began operations. Later, Islamic banks began to open one after another in a number of Muslim countries, including Sudan, Egypt, and Kuwait.

The year 1975 was one of the most important events in the history of Islamic finance. That is, in this year the Islamic Development Bank (IDB) was established and its founding agreement was accepted by 22 countries that year. In July 1975, the founding meeting of the Board of Directors was held in Riyadh (Saudi Arabia), and the IDB began its activities on October 20, 1975. The foundation stone for the emergence of modern Islamic banking was laid.

Islamic banking has been one of the fastest growing sectors of the global banking industry since its inception. Industry forecasts indicate that Islamic banking assets held by commercial banks around the world will continue to grow as new areas of practice are opened up. As of 2020, there are approximately 47 Sharia-compliant financial institutions worldwide with assets exceeding \$10 billion, with 27 institutions reporting profits exceeding \$500 million in 2019.

Today, Islamic banks provide their financial services and products in more than 60 countries. There are also more than 600 Islamic financial institutions worldwide, which account for 1 trillion US dollars. The annual growth rate of the Islamic banking industry worldwide is more than 16%. Islamic banking has also been approved by International Financial Institutions (IFIs), professional bankers and academics. There is no doubt that Islamic banking has successfully demonstrated its uniqueness and carried out operations that are different from conventional banks.

Islamic banking has been growing steadily for 40 years and is now operating globally. Countries such as Sudan, Iran, and Pakistan have converted their entire banking systems to Islamic banking. Some countries, such as Malaysia, Bangladesh, Indonesia, and England, have a predominantly traditional banking system, but Islamic banks or Islamic branches within traditional banks operate alongside them.

Essentially, the purpose of Islamic banking in the modern world is to promote and develop the application of Islamic principles, laws and traditions in finance, banking and related business transactions. In this regard, Islamic banks protect Muslim communities and societies from acts prohibited in Islam. The comparative advantage of Islamic banking and finance encompasses three main areas: it keeps the financial sector in sync with the real sector, it is less prone to gambling such as speculation, and it is comprehensive and universal.

The growth rate has accelerated significantly over the past decade, driven largely by the awareness of and demand for Islamic financial services, as well as the ease of access to Islamic banking services. The main objective was to create a dual banking system in which Islamic banking coexists with conventional banking in global markets, particularly in the Gulf States, the Middle East and South Asia.

### **Prohibition of interest-bearing financial relations in Islamic finance.**

Many banks emphasize that there are not many specific differences between Islamic banks and conventional banks. On the one hand, this decision is justified. Due to the lack of a systematic system of profit in Islamic financial activities, the level of direct stress on periodic payments after pre-payment is very similar to that of conventional credit with periodic payments of high interest rates.

One of the main reasons for the financial relations in Islamic banks to be similar to the traditional financial system is to make Islamic institutions more competitive in the modern financial world. An example of this is Bank Negara Malaysia in Malaysia. This bank is based on

the principles of Islamic finance and is one of the largest banks that is developing rapidly in the national financial sector to this day.

The strict prohibition of interest-based financial relations in Islamic finance is one of the fundamental principles of Islamic finance. Therefore, Islamic finance services have been replaced by various financial components that are similar to those provided by the conventional financial system today.

When discussing interest-based practices, it is important to first note the specific terminology used to describe such practices in Islamic finance and their underlying meaning. Riba is an Arabic word that refers to interest, which was the most important type of activity in the old banking system. Commercial interest rates are considered to be different from riba in some Islamic banks, and there have been various debates and attempts to resolve this issue. Some Islamic banks use interest rates as a criterion for determining the required income for certain services if the amount is predictable, the income is certain, the project is related to trade, and the bank has a legitimate interest in the result.

However, the application of such semi-standards within the framework of Islamic finance, which are not fully based on the principles of Islamic finance and are also based on traditional financial principles that contradict it, is an action that goes against the fundamental essence of Islamic finance. Because the activities of Islamic banks must be based on trade, involve genuine trade, avoid prohibited practices, and be conducted with the highest level of honesty and integrity. Some Islamic banks use musharaka, one of the Islamic finance services, to ensure that bank interest rates are in line with the established principles of Islamic finance.

Musharaka is a contract in which one or more parties contribute to the financing and management of an Islamic business in exchange for a share of the profits and losses from the outset. This means that Islamic banking operates on a profit and loss sharing basis. If the entrepreneur loses money, the bank compensates him according to the type of financing arranged (Musharaka, Musharaka). In the traditional banking system, interest is charged even if the organization loses money as a result of using bank funds, so it is not based on profit and loss.

### **Allocation of risks.**

One of the key differences between Islamic finance and conventional finance is how risk is managed and how it is distributed between the parties. Islamic finance is a financial system designed to spread risks and prohibit leverage. The main proposition of the Islamic financial system is to prohibit any transactions that involve a rental payment for a certain period of time, in proportion to the principal borrowed, without transferring the right to ownership and without transferring the general risk of the contract to the borrower.

Thus, barter is seen as an alternative to debt-based financing, which allows for the exchange of property rights, so that the two parties share the risks of production, transportation and marketing. This further enhances the welfare of the exchange and consumption that are the basis of risk sharing, and also allows the parties to eliminate the risk of income volatility. Islamic banks can use the same methods as conventional banks in providing banking services. They can study, analyze and monitor the enterprises in which they invest or invest to reduce the risk of default or financial losses.

Islamic banks face unique challenges in managing risks that are different from conventional banks. Some of the instruments used by conventional banks are not found in

Islamic finance. One such is financial derivatives. At their core, derivatives are instruments whose value is determined by the value of another financial instrument. The intended purpose is to hedge against price fluctuations, to increase exposure to price fluctuations for speculation, or to gain access to otherwise difficult-to-trade assets or markets. This in itself contradicts one of the fundamental principles of Islamic finance, which is that finance should be linked to real economic activity.

**Reliance on Sharia-compliant profit and loss sharing has not emerged.**

Bank financing and Islamic securities (sukuk) are the two main types of Islamic finance. They are commonly referred to as debt in today's financial language. For example, sukuk is called an Islamic bond. However, in my opinion, these classifications do not reveal the true nature of true Islamic finance.

Interest is prohibited in Islamic finance. This is because when a business is financed through debt with an interest-bearing obligation, the risk between the parties is not shared equally. Instead, Islamic finance proposes a cash distribution based on profits and losses. According to Sharia law, financial services can be provided through various transactions. Each financial transaction describes how the risk is shared between the company and its lender.

**Social Responsibility.**

From the perspective of social responsibility, Islamic banks play an important role in the world of Islamic finance. Moreover, the essence and norms of Islamic economics are naturally aimed at achieving justice and equality, and as an example of this, we can cite the zakat, which is paid annually to the poor by Islamic banks through zakat channels. This helps to get rid of poverty.[I; 1; pp. 24–25]

The term “social responsibility” refers to all operations carried out by Islamic banks to fulfill their religious, economic and moral obligations. In other words, from the perspective of religious obligation, Islamic banks are obliged to society to provide financial services in full accordance with Sharia, as well as to adhere to Islamic principles in all financial relations. From the perspective of economic responsibility, Islamic banks must conduct successful and financially sustainable business, as well as accumulate and develop the funds of shareholders and depositors. It is considered a moral responsibility for Islamic banks to respect and comply with the religious and customary norms of society, which are not stipulated by various laws and regulations.[I; 2; pp. 124-125]

**Fundamental differences in credit relations.**

Relying on profit and loss sharing according to Sharia law Although many Islamic banking products can be compared to those offered by conventional banks, these two financial systems are fundamentally different from each other and operate on separate economic models. The main difference is that conventional banks cannot operate without interest-based financial instruments. This is the basis of the activities of conventional banks. On the one hand, this involves speculation. [II; 1]

Traditional banks operate by collecting funds from depositors and other creditors at a predetermined interest rate through various bank rates that have certain forms, and then lending the collected funds to applicants at a predetermined interest rate and financing various projects.

Another distinctive feature of Islamic finance is that it is not possible to directly lend or borrow money or other financial assets to create debt. The sale or lease of real assets through

lease-based financing schemes can only be used to create debt. The debt cannot be sold or transferred to someone else, and the asset leased or sold must be real (a building, property or other physical infrastructure). The principle of Sharia is the basis of Islamic finance, requiring that financial transactions be carried out in conjunction with the main productive economic activity.

Islamic banks make profits through profit and loss sharing, trading, leasing, charging customers for services rendered, and other financial practices that are not prohibited in Islamic finance. Islamic banks are permitted by Sharia law to make profits through investments, but they are prohibited from providing interest-based loans. Conventional banks offer loans with fixed interest rates, but Islamic banks cannot do so because they do not charge interest. In the conventional banking system, customers are provided with three types of loans: short-term loans, overdrafts, and long-term loans.[I; 3; Vol. 33, 1–27.]

Islamic banks cannot lend money other than interest-free loans (Qarzi Hasan), but Islamic banks can do business by delivering the requested asset to their customers. There is no exchange agreement for products and services like conventional banks do when providing cash, financing, or working capital financing.[I; 4; pp. 11-16]

#### **Investment.**

Traditional banks use a variety of methods to provide liquidity, including government bonds, short-term loans, stocks, and other similar securities. Traditional banks can earn interest by maintaining required reserves, as well as issue bonds to repay their receivables. In addition, central banks can help commercial banks maintain liquidity by providing interest during difficult economic situations. However, the options for providing liquidity in the Islamic financial services industry are not as diverse as in traditional banks. Islamic finance cannot invest in government securities, short-term loans, or bonds. Because this is a business based on interest.[I; 5; pp. 265-266]

Although the central bank's reserve requirement is also held by Islamic banks, it does not earn interest on it, and it is not as beneficial as conventional banks. Due to the central bank's interest rate requirement, it is difficult for Islamic banks to turn to the central bank to maintain liquidity in difficult economic situations, and they cannot charge interest on interbank deposits. At the same time, Islamic banks cannot invest in any securities. This is because when investing in securities on the market, the activities of issuing companies must comply with Sharia requirements, and the company's financial transactions must be interest-free.[I; 6; pp. 25]

Islamic banks have developed their own methods of providing liquidity by issuing bonds in the form of sukuk. This is done in the same way as conventional bonds. Such sukuk can be issued against lease receivables. Under a lease sukuk, the buyer is given an asset for a specified period. However, the Islamic bank retains ownership of the asset. To meet liquidity requirements, the Islamic bank issues sukuk (Islamic bonds) to investors at par value of the asset, and then ownership of the asset is transferred to the sukuk holders. Murabaha sukuk are not traded beyond the nominal value of the loans. For example, Musharaka sukuk, although they can be traded on the secondary securities market, do not provide a stable income. The main principle for sukuk issuance is that the portfolio from which the sukuk is issued should be dominated by illiquid assets. Sukuk are certificates of ownership in the Islamic financial system, and are not simply debt securities, so all risks and rewards are shared by the sukuk holders.

### Conclusion.

We see that Islamic finance is developing rapidly from ear to ear. Although the objectives of both traditional financial institutions and Islamic financial institutions are the same, the foundations on which they operate are different. Therefore, we see differences in their approaches to financial transactions. These differences indicate how financial relations work in both systems, and thereby reveal the theoretical aspects of the financial order.

Ten ears ago, Malaysian politicians and bankers predicted that Islamic banking would overtake conventional banking by 2020. Several factors were cited as reasons for this.

**Firstly**, tax incentives supporting the Islamic sector will be implemented in the next few ears. **Secondly**, the further potential of Islam lies in the inclusion of members of society who have not et used any banking services, but who will be attracted to the ethical values provided by Islamic banks. It is also worth adding that Islamic banks in Malaysia are also involved in microfinance schemes on a much larger scale than their conventional banking counterparts. There are indications that their participation will be even higher in the future. The fixed nature of capital income has been considered a characteristic of interest by most modern Muslim economists who have written on the subject. As a result, the principle of Islamic finance is based on the variable rate of income, that is, on the distribution of profits. Therefore, muzarabah has been viewed by these scholars as a synonym for Islamic finance, and the need for finance has been discussed in this context. This has probably led to the neglect of the financing possibilities of the sale-based principle of finance and the distinction between interest and sale in this regard. As a result, Islamic economists describe the Islamic economy as debt-free. However, it is important to note that while Islamic banking in Malaysia is considered very advanced, there are still challenges that need to be addressed. It is also important to note that Islamic banking is only one element of the Islamic financial system. The Islamic bond (sukuk) or Islamic insurance (takaful) markets are not discussed in this article, but they are also developing very well globally.

In terms of sukuk issuance, Malaysia is the absolute leader in the world. It is also worth noting that the development of Islamic banking is closely linked to the development of other Islamic financial sectors. For example, sukuk is widely used by Islamic banks for liquidity management purposes. It is also worth adding that the development of Islamic banks is not possible without cooperation with foreign institutions. This is possible only if there is uniformity between the products and procedures used by Islamic banks in different countries. This implies the need to develop products and practices that are in line with the globally accepted Sharia. This is not an easy task, given the different schools of Sharia, but it is one of the challenges that Islamic banks face.

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