



**UNIVERSITI TEKNOLOGI MARA**

**THE IMPLEMENTATION OF  
PRACTICES IN BANK KERJASAMA  
RAKYAT BERHAD AT PERAK: A  
STUDY OF ISLAMIC BANKING  
PRODUCTS.**

**AIMI KHAIRUNNISA BINTI JAAFAR SIDEK**

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## ABSTRACT

Over the past few decades, Islamic Finance has developed and grown rapidly into a full-fledged system, and it is still growing at an amazing rate every 5 years. Nowadays, there are many banks and financial institutions that have offered Islamic financial products and must be implemented carefully so as not to conflict with shariah. Bank Corporative Malaysia known as Bank Kerjasama Rakyat is a local financial institution responsible for developing and promoting the concept of Islamic financial products to the community in Malaysia. There is one Bank Rakyat branch in Perak Tengah that has been based and has been actively serving for more than 8 years until now. This paper objectives are to explain the concept of products Islamic banking, to examines the implementation of Islamic Banking Product Practices in Bank Rakyat Perak in particular, Seri Iskandar and lastly to give improvement on how the implementation of the Islamic banking product of Bank Rakyat in Perak. In general, this study using qualitative method by interviewing Bank Rakyat Seri Iskandar officers who have served for more than 5 years until today. The results obtained as a whole show that the process of implementing Islamic banking products in Bank Rakyat takes careful steps every year from the point of view of banking as well as bank employees. However, based on the answers obtained, the method of promoting Islamic banking products should be improved over time so that every community is aware and better understand the existence of Islamic banking products in Malaysia.

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