

**UNIVERSITI TEKNOLOGI MARA**

**PROHIBITION OF RIBA: THE  
IMPLIMENTATION OF TA'WIDH  
AND GHARAMAH IN ISLAMIC  
FINANCIAL SYSTEM**

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Academic Writing submitted in partial fulfilment of  
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## AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own works, unless otherwise indicated or acknowledge as reference work. This academic writing has not been submitted to any other academic institution or no-academic institution for any degree or qualification.

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## **ABSTRACT**

The knowledge of implementation of riba ta'widh and gharamah is very importance among the societies in Malaysia. This is because, nowadays, some people especially Muslims do not aware with transaction that related to riba and they also do not understand properly and deeply about the implementation of ta'widh and gharamah in Islamic Banking in Malaysia. They think that the implementation of ta'widh and gharamah is not difference with usury in conventional bank. As we know, riba is prohibited in Islam which is doing any transaction that related to riba is prohibited. Then, there also have many issues contemporary that related to riba and also the issues that like a riba transaction but actually there are not riba transactions. Therefore, this study focuses on investigate about the implementation of riba in conventional bank and the issues implement in daily life and also investigate the concept and implementation of ta'widh and gharamah is allowed by Islam or not.

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