



**The Principles of Islamic Banking within a  
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*Farhana Hassim*

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Conventional banking has been around for centuries. In the last decade, the world has been captivated by the onset of Islamic banking, a non-interest banking system that took the world by storm. Many astonished irrespective of Muslim or non-Muslim so attracted to this alternative financial service, and to see that the principles of Islamic banking are somewhat more attractive than those of conventional financial services. Many are astounded at how in practice it is possible for an interest-free bank to prosper more than a conventional financial service, within today's capitalist economy. People are constantly questioning whether Islamic banking is really real and possible, and does it conform to the true Islamic norms. Therefore, the comparative study between Islam and Capitalism was constituted in aid of enlightening people on the concept of conventional and Islamic banking and its practice methods. It continues to explain how conventional banking was derived with the institution of Islamic banking also explaining whether Islamic banking really exists.

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