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yang menunjukkan bahwa pemegang tersebut memiliki kepemilikan sebesar nilai nominal yang tertera pada saham tersebut.

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Featuring high-level
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theoretical and empirical perspectives. Whilst building on existing approaches, it also discusses the current application of fintech in promoting financial inclusion through innovative

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Solutions in Muslim-majority countries, identifying future directions for policy-makers. With original chapters written by prominent academics, senior lawyers and practitioners in the global Islamic finance

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industry, this book serves as the first standalone pioneering reference work on fintech in Islamic finance. It also, for the first time, examines the position of Islamic law on cryptocurrencies, such as

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Bitcoin. Besides the conceptual analysis of the Shari'ah and legal aspects of fintech in Islamic finance, this book provides relevant case studies showing current and potential developments in

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the application of fintech in various sectors ranging from crowdfunding and smart contracts, to Online Dispute Resolution, Investment Account Platform and identity verification in the KYC process. Setting the

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agenda for researchers in the field, Fintech in Islamic Finance will be useful to students and scholars of Islamic finance and financial technology.

"Rapid advances in financial

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technology are transforming the economic and financial landscape, offering wide-ranging opportunities while raising potential risks. Fintech can support potential growth and poverty reduction by strengthening

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financial development, inclusion, and efficiency—but it may pose risks to consumers and investors and, more broadly, to financial stability and integrity. National authorities are keen to

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foster fintech's potential benefits and to mitigate its possible risks. Many international and regional groupings are now examining various aspects of fintech, in line with their respective mandates. There

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There have been calls for greater international cooperation and guidance about how to address emerging issues, with some also cautioning against premature policy responses. In response to these calls from member

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countries, the IMF and the World Bank staff have developed the Bali Fintech Agenda, summarized in Annex I of this paper. The Agenda brings together and advances key issues for policymakers and the international

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Community to consider as individual countries formulate their policy approaches. It distills these considerations into 12 elements arising from the experiences of member countries. The Agenda offers

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a framework for the consideration of high-level issues by individual member countries, including in their own domestic policy discussions. It does not represent the work program of the IMF or the World

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Bank, nor does it aim to provide specific guidance or policy advice. The Agenda will help guide the focus of IMF and World Bank staff in their work on fintech issues within their expertise and mandate, inform their

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dialogue with national authorities, and help shape their contributions to the work of the standard-setting bodies and other relevant international institutions on fintech issues.

Implications for the work

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programs of the IMF and World Bank will be developed and presented to their respective Executive Boards for guidance as the nature and scope of the membership's needs—in response to the Bali Fintech

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In the Limelight is the official Why Don't We autobiography, full of never-before-seen photos and behind-the-scenes info about one of today's hottest

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bands. When five guys decided to form a band, they never imagined that they would go from playing music online to playing tours across the world so quickly. Why Don't We has been together for less than two

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years, and they've already headlined sold out shows, played at Madison Square Garden, and amassed millions of fans. And this is all just the beginning. This is the official Why Don't We story, full of never-before-

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seen photos and everything
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Corbyn, Daniel, Zach, Jonah,
and Jack. Find out the
secrets they've never shared
with fans before, their
embarrassing childhood
stories, what they look for

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in a girlfriend, and how it felt to have their lives completely changed by this incredible journey.

How did cranes come to symbolize matrimonial happiness? Why were magpies

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the only creatures that would not go inside Noah's Ark? Birds and bird imagery are integral parts of our language and culture. With her remarkable ability to dig up curious and captivating facts, Diana

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Wells hatches a treat for active birders and armchair enthusiasts alike. Meet the intrepid adventurers and naturalists who risked their lives to describe and name new birds. Learn the mythical stories of the gods

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and goddess associated with
bird names. Explore the
avian emblems used by our
greatest writers--from
Coleridge's albatross in
"The Ancient Mariner" to
Poe's raven. A sampling of
the bird lore you'll find

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inside: Benjamin Franklin didn't want the bald eagle on our National Seal because of its "bad moral character," (it steals from other birds); he lobbied for the turkey instead. Chaffinches, whose Latin

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name means "unmarried," are called "bachelor birds" because they congregate in flocks of one gender. Since mockingbirds mimic speech, some Native American tribes fed mockingbird hearts to their children, believing it

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helped them learn language.

A group of starlings is called a murmuration because they chatter so when they roost in the thousands.

Organized alphabetically, each of these bird tales is accompanied by a two-color

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line drawing. Dip into 100
Birds and you'll never look
at a sparrow, an ostrich, or
a wren in quite the same
way.

This paper analyzes an
economy in which there are

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no interest-bearing assets,
only equity shares.

Equilibrium conditions are
derived for the case of a
closed economy, an open
economy with trade in goods
only, and finally one with
trade in both goods and

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equity shares. It is shown that the rate of return to capital equilibrates savings and investment, that the differential between the domestic and foreign rates of return to equity determines the direction of

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capital flows, and that under a fixed exchange rate system, adjustments induced by exchange rate changes are channeled through the asset accounts.

The extent of Islamicity, or

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what Islam demands, is measured to confirm that self-declared Muslim countries have not adopted foundational Islamic teachings for rule-compliant Muslim communities. Western countries, on the other

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hand, are demonstrated to have better implemented fundamental Islamic teachings for a thriving society.

Islamic Commercial Law: An
Analysis of Futures and

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Options focuses on options and futures as trading tools and explores their validity from an Islamic point of view. Futures and options are a completely new phenomenon which has no parallel in Islamic

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commercial law. After reviewing the existing rules of Islamic law of contract and verifying their relevance or otherwise to futures trading, the author, Professor M H Kamali, advances a new perspective

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on the issue of futures and options based on an interpretation of the Qur'an and the Sunnah and referring to the principle of maslaha (consideration of public interest) as enshrined in the Shari'ah. Islamic

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Commercial Law consists of three parts. Part One is devoted to the description of futures trading and the understanding of operational procedures of futures and futures markets; Part Two investigates the issue of

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permissibility of futures trading in Islamic law and the underlying questions of risk-taking and speculation, which are of central concern to the topic. Part Three is devoted to an analysis of options. This work will be

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of use to anyone working on
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