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Abstract

The use of different financial forms in Islamic Banks has very clear internal and external results (on the economy and society) where the Islamic Banks, by using these Halal financial forms, can be effective and they will allow the bank to invest in all economical sectors. In this research the researcher tried to show the most important internal results such as the risk and return, management and employee efficiency, competitiveness, strategies, and the optimal mix to use these forms. The researcher also tried to show the external economical and social results; the research has been done depending on the following: Merging two elements of production (labor and capital), production and consumption, savings and investment, money, general prices level and inflation. As for the social results, the researcher depended on: unemployment, standard of living and the interaction between society and economy.

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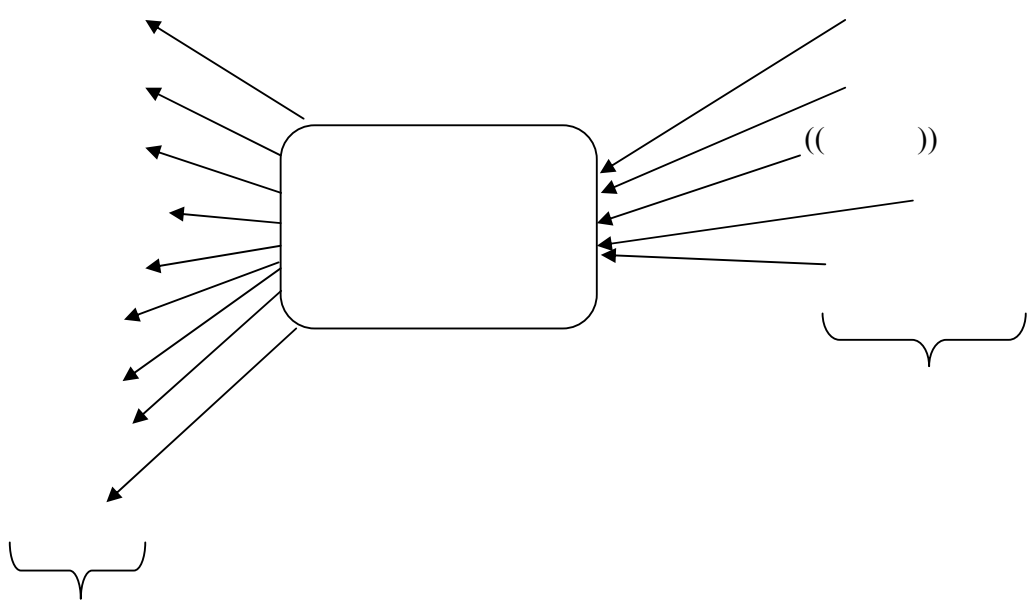
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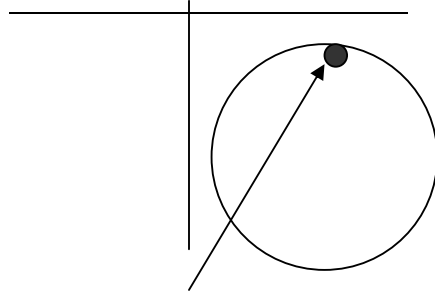
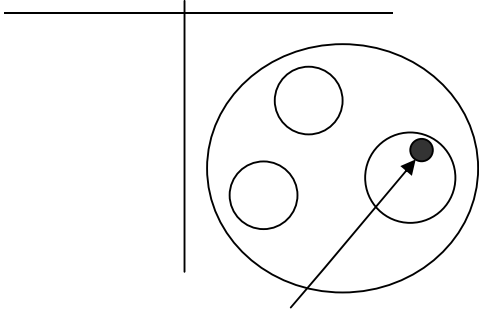
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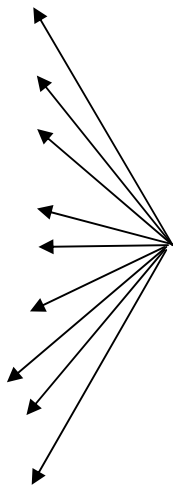


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قَالَ تَعَالَى: ﴿وَيُرِي الصَّدَقَاتِ﴾ ()

قَالَ تَعَالَى: ﴿وَتَرَى

الْأَرْضَ هَامِدَةً فَإِذَا أَنْزَلْنَا عَلَيْهَا الْمَاءَ اهْتَزَّتْ وَرَبَتْ﴾ ()

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قَالَ تَعَالَى: ﴿يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا

أَضْعَافًا مُضَاعَفَةً﴾ ()

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قَالَ تَعَالَى: ﴿ وَمَا آتَيْتُم مِّن رَّبِّ لَيْرَبُوا فِي أَمْوَالِ النَّاسِ فَلَا يَرِيُوا عِنْدَ اللَّهِ ﴾ ()

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قَالَ تَعَالَى: ﴿الَّذِينَ

يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ
الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ
فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿١٥٦﴾

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قَالَ تَعَالَى: ﴿يَتَأْتِي

أَسْتَعِجِرُهُ إِنَّكَ خَيْرٌ مِنْ أَسْتَعِجَرَتِ الْقَوِيُّ الْأَمِينُ ﴿١٠﴾ ()

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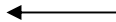
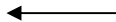
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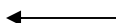
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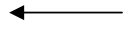
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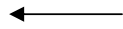
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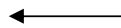
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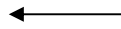
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			الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ
			وَيُرِي الصَّدَقَاتِ
			يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا
			وَتَرَى الْأَرْضَ هَامِدَةً
			يَتَأْتِ اسْتَعِجْرُهُ
			وَمَا ءَاتِيكُمْ مِنْ رَبِّا

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