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Islamic Banking objective among the stakeholders; and third, there was a gap between the perception and expectation of the stakeholders about Islamic Banking objectives.

Keywords: Islamic bank, commercial objective, social objective Again, subprime mortgage crisis during 2007-2010 delivered important signal to the world, that was

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lack a political theory of the fatwa and therefore follow Max Weber in assuming that a fatwa's influence is a function of charisma or state corporatism (Weber 1947). This paper contends that we need to go beyond Weber, beyond charisma, and beyond corporatism in order to explain modern Islamic legal authority.

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Terminology. The word fatwa comes from the Arabic root f-t-y, whose meanings include 'youth, newness, clarification, explanation'. A number of terms related to fatwa derive from the same root. A jurist issuing fatwas is called a mufti. The person who asks for a fatwa is known as mustafti. The act of issuing fatwas is called iftā'. The term futyā refers to soliciting and issuing fatwas.

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