

# TABLE OF CONTENTS

## **Articles**

**Monetary Reform and Central Bank Digital Currencies: The Impact on Retail Banking**

ADAM ABDULLAH/1

**Services Quality or Sharia Compliance? Factors which mostly Influence Customer Selection of Islamic Banks – The Case of Tanzania**

MUSSA RAMADHANI & MAHMUT BİLEN /32

**Sustaining Value-Based Intermediation Initiative via Cash Waqf Models**

AMAL HAYATI ISHAK & NORZAHIRAH ZAINI /57

**Reducing Over-indebtedness through Shariah Compliant Crowdfunding**

MOHAMED HAMZA GHAOURI, ABDELMAJID HMAITTANE & SALINA KASSIM/79

**A Correlation Analysis of Knowledge, Experience, Religious Belief, and Behavior of Malaysian EPF Investors Towards Investing in Islamic and Conventional Unit Trusts**

MD ABU HASNAT, MOHAMMED MONZURUL ISLAM,  
ZIAUDDIN RAHIMI & HÜSEYİN DAĞLI /101

**Internal Determinants of Capital Structure of Islamic Banks: Evidence from the Middle East**

ABDALLA MOHAMMAD KHALAF AL BADARIN &  
NABEELA KHALEEL IBRAHIM ABANDA/124

**How Do Islamic Stock Markets React to Country-based and Global Financial Factors in BRIC and G7? Evidence from a Novel MMQR Approach**

IRFANA SADAT, ŞAKİR GÖRMÜŞ & MURAT GÜVEN /143

## **Book Reviews**

**Teaching and Research Methods For Islamic Economics and Finance**

FATMA YILMAZ/162

**Labor Economics in an Islamic Framework: Theory and Practice**

TITA NURSYAMSIHAH/169

**Islamic Finance Economic Development and Social Peace**

BÜŞRA ÖZTÜRK/ 174