

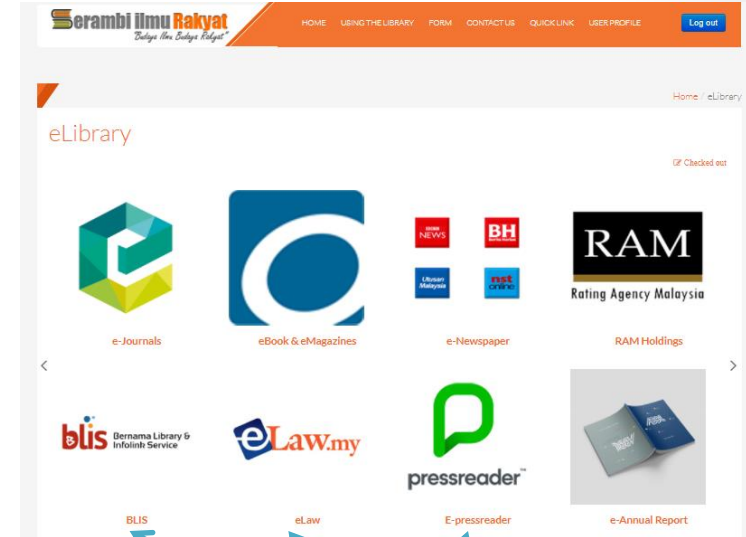
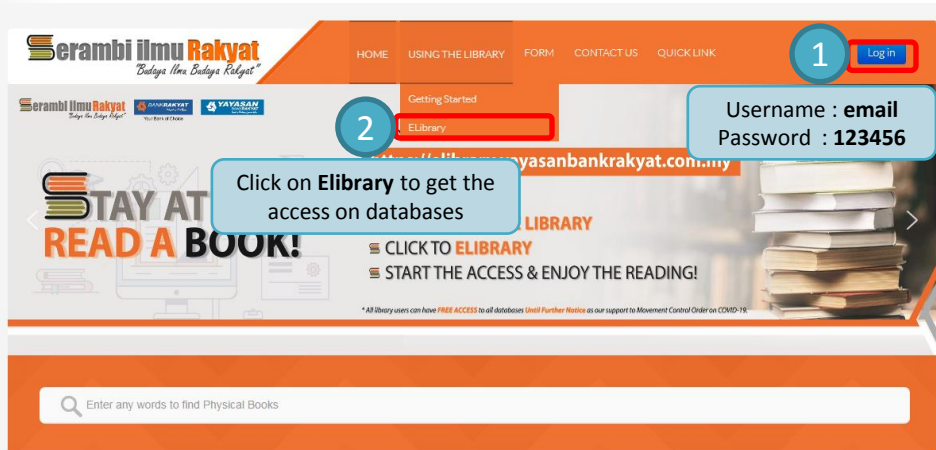
*"Budaya Ilmu Budaya Rakyat"*  
 **Serambi ilmu Rakyat**

# THE STEPS TO ACCESS SIR DIGITAL COLLECTION



STEP:

1. Go to sir website [elibrary.yayasanbankrakyat.com.my](http://elibrary.yayasanbankrakyat.com.my)
2. Click to **login**
3. Key in your **'username'** and **'password'**
4. Start access the databases

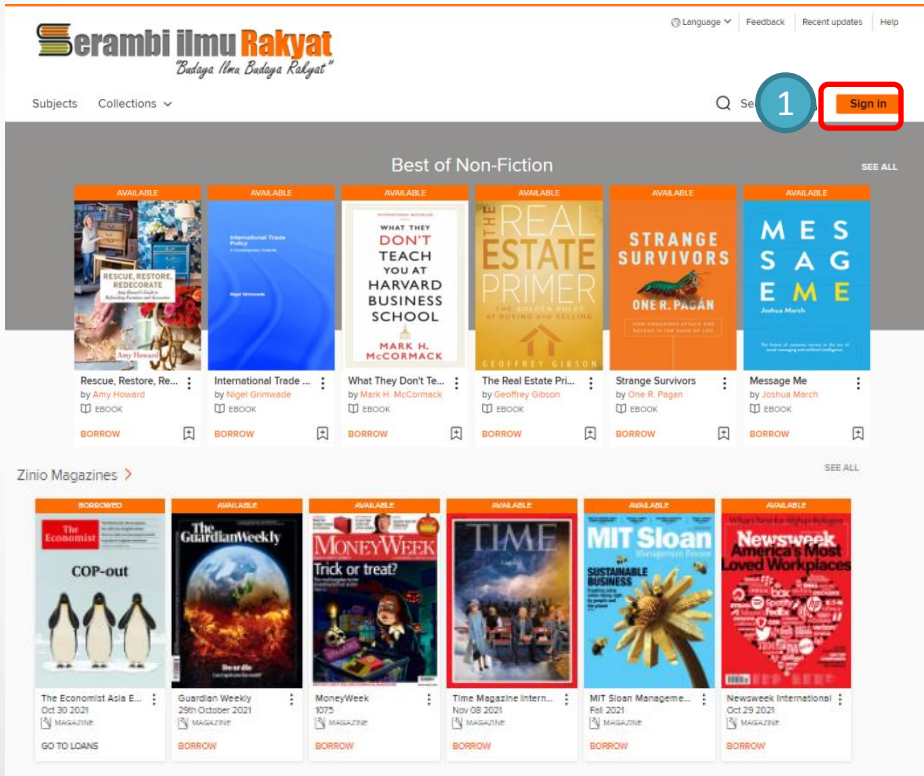


3

# 1. Digital Books & Magazines (OverDrive)

Steps to access to the digital book & magazines :

1. **S.I.R Website**
2. **Apps (Playstore/AppStore)** find overdrive and choose **Yayasan Bank Rakyat**
3. For borrowing key in Library Card Number, you could get **Library Card Number** on **Home Page of databases listing**



The screenshot shows the Serambi Ilmu Rakyat website interface. At the top, there is a navigation bar with the logo "Serambi Ilmu Rakyat" and the tagline "Budaya Ilmu Budaya Rakyat". Below the logo, there are links for "Subjects" and "Collections". A search bar is present with a "Sign in" button highlighted by a red box and a blue circle with the number "1".

The main content area is titled "Best of Non-Fiction" and features a grid of six book covers. Each book has a "Borrow" button. The books are:

- Rescue, Restore, Reimagine by Amy Howard
- International Trade Policy by Nigel Grimwade
- What They Don't Teach You at Harvard Business School by Mark H. McCormack
- The Real Estate Primer by Geoffrey Gibson
- Strange Survivors by One R. Pagan
- Message Me by Joshua March

Below the book grid, there is a section for "Zinio Magazines" with a "SEE ALL" link. This section displays a row of six magazine covers:

- The Economist Asia E. (Oct 30 2021)
- Guardian Weekly (29th October 2021)
- MoneyWeek (Trick or treat?)
- Time Magazine International (Nov 08 2021)
- MIT Sloan Management Review (Feb 2021)
- Newsweek International (Oct 29 2021)



The screenshot shows a sign-in page with the heading "Welcome!" and the text "Please sign in." Below this, there is a grey input field labeled "Card Number" containing the text "Between sir0001 to sir0099". A blue circle with the number "2" is positioned above the input field. At the bottom of the page, there is a large orange "Sign in" button.

Serambi ilmu Rakyat  
Badaya Ilmu Badaya Rakyat

Language Feedback Recent updates Help

Subjects Collections

Search Sign in

3 Best of Non-Fiction SEE ALL

AVAILABLE AVAILABLE AVAILABLE AVAILABLE AVAILABLE AVAILABLE

Rescue, Restore, Re...  
by Amy Howard  
EBOOK  
BORROW

International Trade ...  
by Nigel Grimwade  
EBOOK  
BORROW

What They Don't Te...  
by Mark H. McCormack  
EBOOK  
BORROW

The Real Estate Pri...  
by Geoffrey Gibson  
EBOOK  
BORROW

Strange Survivors  
by One R. Pagan  
EBOOK  
BORROW

Message Me  
by Joshua March  
EBOOK  
BORROW

SUCCESS!

International Trade Policy is checked out to you until November 15, 2021.  
No loans remaining.

Download Epub ebook

OR

Read now in browser

5

Serambi ilmu Rakyat  
Badaya Ilmu Badaya Rakyat

English Feedback Recent updates Help

Subjects Collections

Search My account

International Trade Policy  
A Contemporary Analysis  
by Nigel Grimwade  
EBOOK  
☆☆☆☆  
1 of 1 copy available  
BORROW SAMPLE  
REMOVE FROM WISH LIST REMOVE FROM HISTORY

Description Details

This volume provides an introduction to the basic theory behind international trade policy. The author analyses current policy issues within a theoretical framework. This book

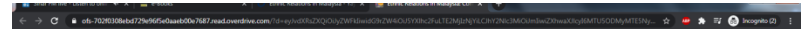
FORMATS  
OneDrive Read  
Epub ebook

SUBJECTS  
BUSINESS NONFICTION

LANGUAGES  
English

4

6 Enjoy Reading



The situation has created tensions and conflicts, although confined mainly to verbal exchanges now, between some Malays, who are Muslims and some non-Malays who are Christians. PERKASA and the government owned or controlled media add to the religious as well as ethnic conflicts and the government does not seem to take firm position against the provocative actions by them. So the situation has become almost uncontrollable. I dare say that the situation of ethnic and religious tensions now is worse than ever before.

At one time the UMNO-BN government appeared to be in quite a haste to introduce a Race Relations Act in Parliament. To some extent this act could be used to reduce or at least check inter-ethnic and inter-religious discriminations, tensions and conflicts. Actually, democratic process needs to be observed in the formulation and approval of this act. There should be discussions and debates not only in Parliament, but more importantly with the public. But for one reason or another, after a while this idea just disappeared into thin air.

A Royal Commission should be set up to inquire into the state of inter-ethnic relations in this country and to seek and gather the views of respected individuals and organizations on the best ways to improve the situation. It will be fitting that the findings of this Commission be used after that to formulate the Act and also to form an Ethnic Relations Institute in the country

Chapter 2  
CHARACTERISTICS OF  
ETHNICITY IN MALAYSIA

The problems of ethnicity and ethnic relations are of much concern in Malaysia because they are ever present in our daily lives and are often regarded as threats to national unity and the welfare of the people. Here we have groups of people from diverse origins having different socio-economic and belief systems living together at different levels of development. There are numerous problems associated with this.

Ethnic relations in Malaysia has its own character, quite different from that existing in other countries. Firstly, the groups concerned may be more appropriately referred to as ethnic rather than racial. Ethnic groups are usually based on socio-cultural factors, while racial groups tend more towards physical ones. The various ethnic groups in Malaysia actually belong to the same racial stock. For example, even though the Malays and Chinese display certain different physical features, they are in fact classified within the same racial stock, the Mongoloid. The situation is different in the United States and more so in South Africa, where the

## 2. Emerald

Username : user.ybr@gmail.com  
Password : yayaanbankrakyat

1

2

Welcome Guest user

emerald insight  
Discover Journals, Books & Case Studies

Browse our content Register for a profile Login

1 learn

Start your search here...

Search by title, author, keyword, ISBN, DOI and more | Advanced search

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3

4

Welcome Yayasan Bank Rakyat

islamic finance

Advanced search Save this search

Home / Search results

Search results 1 - 10 of 316

Per page 10 20 50 Sorted by relevance

0 Citations: download RIS

Content available

Open Access  
HTML  
PDF (217 KB)

Access  
 Only content I have access to  
 Only Open Access

Year  
Last week (6)  
Last month (11)  
Last 3 months (28)  
Last 6 months (68)  
Last 12 months (131)  
All dates (316)

From Year To Year Go

Content type  
Article (252)  
Earlytype article (54)  
Book part (10)

Article  
Islamic banking's contribution to the Malaysian real economy

Ibrahim Musa Gani and Zakaria Bahari

Malaysia is one of the fastest-growing Asian economies with a properly designed and developed Islamic financial system. This unique feature of the Malaysian economy made...

View summary and detail

Open Access  
HTML  
PDF (381 KB)

Article  
A bibliometric analysis of quality research papers in Islamic finance: evidence from Web of Science

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The current issue and full text archive of this journal is available on Emerald Insight at <https://www.emerald.com/insight/0128-1976.htm>

# Islamic banking's contribution to the Malaysian real economy

Islamic banking's contribution

Ibrahim Musa Gani  
*Economics Department, Isa Kaita College of Education,  
Dutinsima, Nigeria, and*  
Zakaria Bahari  
*Centre for Islamic Development Management Studies (ISDEV),  
Universiti Sains Malaysia, George Town, Malaysia*

Received 9 January 2019  
Revised 6 February 2019  
5 March 2019  
1 April 2019  
23 March 2020  
11 September 2020  
12 September 2020  
Accepted 19 November 2020

### Abstract

**Purpose** – Malaysia is one of the fastest-growing Asian economies with a properly designed and developed Islamic financial system. This unique feature of the Malaysian economy made it an important case study, and the purpose of this study is to assess for the dynamic contribution of Islamic finance to the growth of the real economy.

**Design/methodology/approach** – The study uses a quarterly data set of 20 years analysed via the autoregressive distributed lag bounds test approach to cointegration.

**Findings** – The results in the short-run show a non-significant relationship between Islamic banking indices and the real economy. However, in the long-run, financing and deposits of Islamic banks are favourable and contribute significantly to the growth of the Malaysian economy. There was an accumulation of meaningful and

bidirectional between Islamic banking deposits and Malaysian gross risk caused effect from Islamic banking financing to GDP.

**Originality/value** – Malaysia has a dual financial system (conventional and Islamic). This research is limited to Islamic banking's effects on Malaysian real economy. The study also covers the scope and coverage for 20 years, from 1998 to 2017 to cover the years for which data is available for all the variables used in the study.

**Practical implications** – The results confirm that the Islamic banking sector in Malaysia is performing well in carrying out its major function of financial intermediation, which is the pooling and channelling of funds to productive investment activities. Consequently, the fact that Malaysia excels in Islamic finance is not a fluke. It is because of the effective performance of Islamic financial institutions in the country. Furthermore, Malaysian authorities are doing their level best in promoting Islamic financial activities.

**Originality/value** – The study fulfills the need to uncover the relationship between the Islamic financial system and the real economy in Malaysia. It differs from other studies as it uses the most recent available data, introduces new variables and identifies the channel by which Islamic banking development promotes growth.

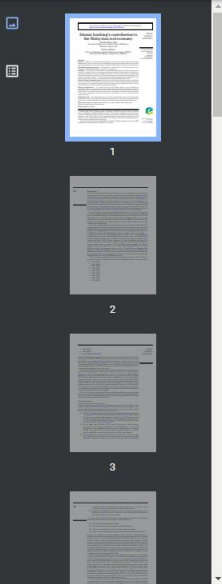
**Keywords** Capital accumulation and productivity of capital, Deposits, Economic growth, Financing, Islamic banking, Islamic finance

**Paper type** Research paper

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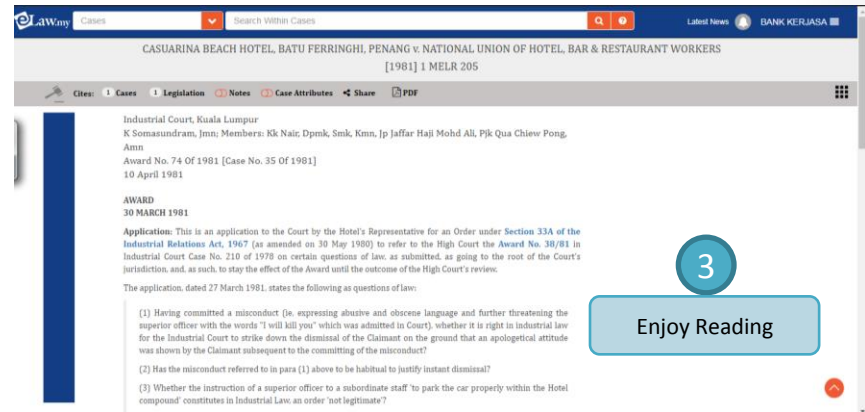


5 Enjoy Reading



### 3. eLaw

Username : BKRMLEGAL  
Password : legalbkrm2015



## 4. Blis

<http://blis.bernama.com/index.php?mod=page&opt=bp&us=2&bpid=3679>

The screenshot shows the Blis homepage with a navigation bar at the top containing 'Home', 'About BLIS', 'Rate Sheet', 'Subscription', 'Help', 'Contact Us', and 'Modules'. Below the navigation bar is a 'Global Search' field. A red box labeled '1' highlights a grid of news categories including: Bernama News, Archival News, 新聞中文数据库, News, Foreign News, Info Providers, Sectoral Reports, Who's Who, Speeches, Facts and Figures, Databank, and Directory. Below the grid are sections for 'Latest Edition', 'Top News', and 'Important Links'.

The screenshot shows the Blis news page with a navigation bar at the top. Below the navigation bar is a 'Global Search' field. A red box labeled '2' highlights the 'BERNAMA NEWS' section, which includes a sidebar with categories like 'BERITA DALAM NEGERI', 'BERITA EKONOMI', 'ECONOMIC NEWS', 'FEATURES/SPECIAL REPORTS', 'GENERAL NEWS', 'INFOGRAFIK', 'INFOGRAPHICS', and 'NEWSPAPER SUMMARY'. A red box labeled '3' highlights a list of news articles, including: '1,400 PELAJAR TERIMA TABUNG SUMBERANGAN TERENGGANU INC', '70 PERATUS WARGA MARITIM KELANTAN SIAP SIAGA BERTUGAS PADA AIDLITRE', '8 DITAHAN TIPIU DOKUMEN PINJAMAN BANK BERJUALAH RM8.7 JUTA', 'AGENSI PELANCONGAN BERTANGGUNG JAWAB ELAK SALAH GUNA GELEMBUNG PERJALANAN', and 'AHLI SEKUTU JHO LOW, CASEY TANG DIPERINTAH BAYAR CUKAI PENDAPATAN RM5.8 JUTA KEPADA KERAJAAN'.

**1,600 PELAJAR TERIMA TABLET SUMBANGAN TERENGGANU INC**

Berita Dalam Negeri | 05/05/2021 | Author: KAMALIZA KAMARUDDIN | Others |

KUALA TERENGGANU, 5 Mei (Bernama) -- Sebanyak 1,600 pelajar kurang berkemampuan di Terengganu dipilih menerima sumbangan tablet daripada kerajaan negeri melalui inisiatif Bantuan Ekonomi Rakyat Terengganu 2021 (Berkat 2021).

Bagi merealisasikan inisiatif Berkat 2.0 ini, Terengganu Incorporated bersama anak syarikat kumpulan yang lain iaitu Syarikat Air Terengganu Sdn Bhd (SATU), Ladang Rakyat Terengganu dan EPIC Berhad melancarkan program tanggungjawab sosial korporat 'Pendidikan untuk Semua' dengan menyumbang tablet tersebut.

Presiden yang juga Pengarah Eksekutif Terengganu Inc, Burhanuddin Hilmi Mohamed@Harun berkata agihan tablet tersebut bermula secara berperingkat sejak 30 Mac lepas.

"Sumbangan peranti ini diharap dapat membantu semua pelajar tersebut menjalani proses Pengajaran dan Pembelajaran di Rumah (PdPR) dengan lebih selesa.

"Usaha ini juga diharap akan membantu merapatkan jurang digital dalam kalangan pelajar sekolah dan meningkatkan aras pendidikan anak-anak negeri Terengganu dengan lebih cemerlang," katanya dalam kenyataan hari ini.

Kesemua 1,600 penerima yang layak itu masing-masing 50 orang dari setiap 32 Dewan Undangan Negeri (DUN) di Terengganu.

Sementara itu, seorang daripada penerima tablet Siti Nur Balqis Mazlan, 12, berkata dia sangat bersyukur mendapat sumbangan berkenaan memandangkan sebelum ini terpaksa meminjam telefon pintar ibu saudaranya untuk mengikuti PdPR.

Murid Tahun Enam di Sekolah Kebangsaan Kampung Bukit itu berkata sumbangan tablet itu adalah 'hadiah istimewa' apatah lagi bakal menjalani PdPR.

"Sebelum ini ada juga terlepas jadual PdPR kerana ibu saudara pun ada urusan penting yang hendak dibuat menggunakan telefonnya, jadi apabila dah dapat tablet sendiri ini, saya syukur sangat sebab dapat menikuti PdPR pada iadual diletakkan," katanya.

**4**  
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# 5. RAM Holdings

Username : library@yayasanbankkrakyat.com.my  
Password : bankkrakyat

RAM

Keywords

Log In | Register | Subscribe | Contact Us

About Us | Products & Services | News & Events | MFRS 9 | Careers

Member Login

e-Store > Member Login

Logged out from account.

Email

Password

Sign In | Sign In with LinkedIn | Sign Up

Remember Me [Forgot password](#)

RAM | About Us | Products & Services | News & Events | MFRS 9 | Careers

E-Store | Find A Rating >

My Dashboard

e-Store > My Dashboard

Login successful. Welcome back!

My Cart | My Dashboard | Order History | Subscriptions | Single Purchase | My Profile

Welcome to your own customisable dashboard. You may select news and topics of interest to you and save them here.

Manage Favourite Keywords

Rating Announcements

Show 5 entries Search:

No.	Description	Date	
1	Al-Aqar Capital fully redeems RM575 million Issue 2 Sukuk Ijarah	05-May-2021	<a href="#">View</a>
2	RAM Ratings reaffirms Bank Muamalat's A2/Stable/P1 ratings	30-Apr-2021	<a href="#">View</a>
3	Sabah Credit Corporation fully redeems RM1.75 bil ICP	30-Apr-2021	<a href="#">View</a>
4	RAM Ratings assigns preliminary AA3/Stable rating to proposed Tranche 2 IMTN by Exsim Capital	28-Apr-2021	<a href="#">View</a>
5	Bank Islam's ratings unaffected by proposed reorganisation	19-Apr-2021	<a href="#">View</a>



## PRESS RELEASES

### RAM Ratings downgrades Cendana Sejati's Senior Sukuk rating to D following non-payment event

Published on 23 Feb 2021.

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RAM Ratings has downgraded the rating of Cendana Sejati Sdn Bhd's (the Issuer) RM360 million Senior Sukuk Murabahah Medium Term Note Programme (Senior Sukuk Programme) from C3/Negative to D.

The D rating reflects Cendana Sejati's failure to redeem RM10 million of senior sukuk due on 19 February 2021, as confirmed by its Facility Agent, Kinanga Investment Bank Berhad, in an announcement via the Fully Automated System for Issuing/Tendering (or FAST) Cash balances in the designated accounts were only sufficient to meet profit payments due on the same date.

Wholly owned by Masraf Al Barakah Sdn Bhd (the Servicer and Originator), Cendana Sejati was incorporated in Malaysia and is primarily engaged in providing receivables from the Originator, primarily funded via the issuance of sukuk under the Senior Sukuk Programme. The source of cash flow to repay the Senior Sukuk is derived from credit sales to civil employees for the purchase of products. The source of cash flow to repay the Senior Sukuk is derived from credit sales to civil employees for the purchase of products. The source of cash flow to repay the Senior Sukuk is derived from credit sales to civil employees for the purchase of products. Please refer to our previous press release on Cendana Sejati ([here](#)) for further information.

3

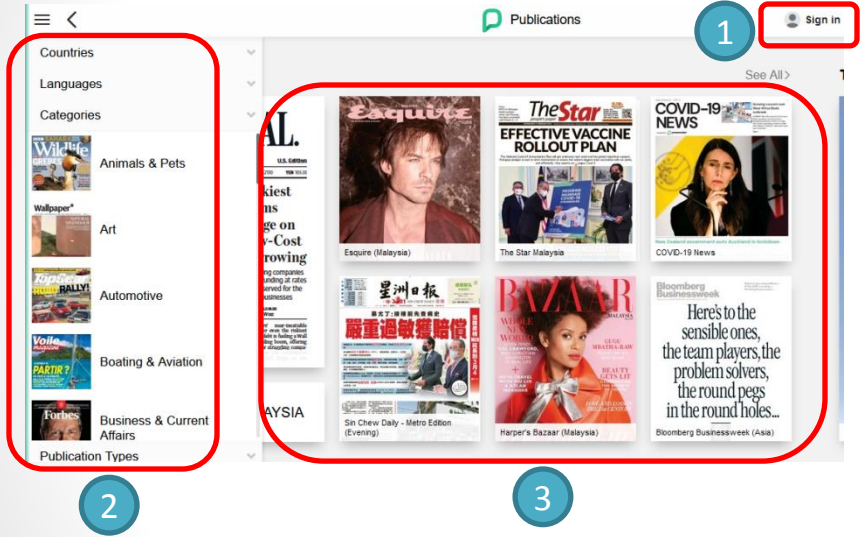
Enjoy Reading

E-Store



# 6. Pressreader

Username : yayaan@pressreader.com  
Password : Welcome





**SERAMBI ILMU RAKYAT**

*"Badaya Rias Badaya Rakyat"*

**(SIR)**

**THANK  
YOU**