
Islamic financial windows and branches -A study of the essence and legal controls -

Abdelatif Baadji¹ Khelkhal Maroua²

¹ University of Batna 1, Laboratory of civilized Comprehension and purposes of Sharia (Algeria), abdelatif.baadji@univ-batna.dz

² University of Batna 1, Laboratory of Islamic Jurisprudence and updates of the age (Algeria), maroua.khelkhal@univ-batna.dz

Received: 02/2023, Published: 03/2023

Abstract:

This study aims to shed light on the Islamic windows and branches, by explaining what is meant by each of the Islamic windows and branches, with a statement of their characteristics and the legal controls that govern these branches and windows developed in conventional banks, as well as addressing the statements of scholars about these windows and branches developed in conventional banks.

We have reached a set of results, including that banks resorted to opening windows and Islamic branches to keep the bank's customers from heading towards Islamic banks, as well as the desire of banks to compete with Islamic banks after the successes they have achieved, and the difference between the window and the branch is that the branch is in a building independent of the traditional bank, while the window is inside the traditional bank itself and in the same building, and one of their characteristics is that their transactions are distinguished by the approval of the provisions of Sharia, and a set of The controls issued by the legal Supervisory Board, and the scholars differed in the ruling on dealing with windows and branches between Majiz and opponents, and some of them went to the permissibility of dealing with them for the compelled. Its ruling is linked to the extent to which the legal controls issued by the Commission are applied.

Keywords: Islamic windows, Islamic branches, Islamic window controls, Islamic branch controls.

Introduction:

Praise be to God, we praise him and seek his help and forgiveness and seek refuge in God from the evils of ourselves and the evils of our deeds, whoever guides God is the guide and whoever misleads, you will not find him a guardian guide, and may God's prayers and peace be upon our master Muhammad and his family and companions, and peace, and after:

The last century, especially the last quarter of it, witnessed the emergence of a new type of bank, namely Islamic banks, and this prompted conventional banks to find solutions, especially after the increasing demand for various Islamic financial institutions, and therefore banks opened windows and branches that comply with the provisions of Islamic Sharia with the installation of a lawful board that supervises the work of these windows and branches and ensures the legitimacy of transactions.

In this research, we will try to address the concept of windows and Islamic financial branches, with a statement of the characteristics of each of them, as well as addressing the legal controls that govern them and trying to include the statements of scholars regarding these windows and new branches.

The problem of this research came under the following question: **What is meant by the windows and branches of Islamic transactions in conventional banks, and what are their legal controls?**

Under this main question fall sub-questions:

- What is meant by Islamic windows? What are its elements and characteristics?
 - What are the reasons for opening Islamic windows? What are its legal controls?
 - What is meant by Islamic branches? What are its characteristics and the controls that govern it?
- What is the ruling on dealing with these branches?

Importance of Research:

The importance of this research lies in the statement of window controls and Islamic financial branches in conventional banks.

Research Objectives:

- Identifying the Islamic windows and their legal controls, as well as clarifying the statements of scholars in them.
- A statement of what is meant by the Islamic branches and the controls that govern them, with an indication of their characteristics and rulings.

Research Methodology:

We will rely on the descriptive and analytical approach to explain the motives for opening Islamic branches and windows and the approved controls.

In the midst of the competition between conventional and Islamic banks, the phenomenon of transformation has emerged, which is known as "the transition of conventional banks from dealing prohibited by Sharia to dealing that is permissible and compatible with the provisions of Islamic Sharia, so that banking work that conforms to the provisions of Islamic Sharia is replaced by banking work that violates it until all the bank's business and activities become subject to the rules and foundations of Islamic Sharia", the transformation is a transition from a corrupt situation to a legally valid situation, and the corrupt situation is the various transactions that violate the provisions of Sharia, foremost of which is Usury, but the righteous situation is the legitimate transaction permitted by God Almighty⁽¹⁾.

1- Islamic windows:

A- The Islamic window means that it is "part of a conventional financial services institution, so that it may be a branch, or a specialized unit of that institution that provides money management services (investment accounts), financing and investment services that comply with the provisions of Islamic Sharia"⁽²⁾.

The services provided by such windows vary from one bank to another, some of which provide integrated Islamic banking services to the bank's customers, starting from the branches to the treasury, and some of them are limited to providing certain services, such as investment or financing services. These windows also differ in terms of their importance in the administrative and operational structure of the bank, as they are subordinate in some banks to manage financing or operations, while in some banks they are directly subordinate to the CEO or Managing Director. It is often seen as a support unit, rather than a business unit, as its work is limited to developing Islamic banking products in cooperation with the bank's various departments, each department, and its products. It also

manages the relationship between the Bank and the Shariah Board in terms of product approval and control, in addition to educating the Bank's employees in Islamic banking and training them on the products offered by the Bank. The importance of the Islamic window in a conventional bank increases as the segment of its customers interested in this type of services increases, so the role of this window may increase until the bank turns into a fully Islamic bank. This comes either de facto as a result of the shrinking demand for conventional banking products or as a result of the bank's conviction of the success of the Islamic banking experiment and the feasibility of converting it into an Islamic bank." ⁽³⁾.

From the above, we can define them as "units of conventional banks or branches that practice Islamic banking under the supervision of specialized legal boards and under the laws in force" ⁽⁴⁾.

The importance of windows varies in the administrative and operational structure of the bank, as they are subordinate in some banks to manage financing or operations, while in some banks they are subordinate to the CEO, and the importance of the Islamic window in the traditional bank increases as the segment of its customers interested in this type of Islamic services increases. ⁽⁵⁾

B- Islamic window elements and their characteristics

Through the chosen definition, we can show the elements of Islamic windows in conventional banks in general, namely: ⁽⁶⁾

- Configure the window for a department, division, or unit administratively subordinate to the bank or its traditional branch, so that it does not reach the level of the branch or independent bank.
- Allocating a certain amount to be the capital of the window or the group of windows in the commercial bank so that the window can provide Islamic banking services with a margin of independence from the bank's capital.
- The practice of Islamic banking, this element includes the Islamic window doing all the business of well-known Islamic banks, where it behaves in terms of providing services as if it were an independent Islamic bank.
- Subject to the supervision and supervision of a legal supervisory board for the window to be formed by the bank to which the window belongs, regardless of the number of members of the committee, as long as it is more than three persons who are specialists in legal matters and who have experience in the banking fields.
- Subject to the provisions of the law, as the window should be subject to and abide by the provisions of the laws in force in the country in which it operates without violating the provisions of Islamic Sharia in its banking dealings, and this element is necessary to legalize the work of the window and not expose it to legal accountability.

The characteristics of Islamic windows lie in the distinction of their transactions in accordance with the provisions of Sharia, unlike conventional banks, and investment is through legitimate speculation and the presence of a legal Board that monitors and adjudicates various issues before legal banks. ⁽⁷⁾

C- Reasons for opening Islamic windows:

There are multiple reasons to open windows in banks, including: ⁽⁸⁾

- The ease of control of the branch by the main bank relative to the control of an independent bank.
- Prevent the growing need to establish more Islamic banks.
- Meet the high demand for Islamic banking services.
- The desire for a gradual shift towards the Islamic banking system.

- The continuous increase in the number of Muslims in the West, made them open Islamic windows in conventional banks to benefit from the money of Muslims.

Ease of procedures for opening a window instead of setting up a new bank.

Some included these reasons among the motives, namely: ⁽⁹⁾

- Doctrinal motives where Islamic banks derive their doctrinal basis from Islamic law, which is based on the principle of the succession of God Almighty to man in money.

- Economic motives represented in meeting the needs of currencies of banking products, as well as reducing the risk rate and achieving additional profits from the returns of financing operations, and the success of the experience of Islamic windows in Arab and international banks.

D- Legal controls for the establishment of Islamic transaction windows:

The opening of Islamic windows by banks is subject to a set of controls: ⁽¹⁰⁾

-Islamic transaction windows receive a commission or lease for the services provided.

- The window considers the employer and the investor as the owner of the money so that they share the result of the project, and this contract is known as the legal Mudaraba contract.

-The investment of funds is governed by Islamic contracts.

- If the profits of the Islamic window are mixed with haram money, it should be avoided and not distributed to investment account holders.

- Separating the accounting between the window and the bank by creating an accounting department, records, and an independent accounting system from which the financial position is extracted and accounts for expenses and revenues.

- It is not permissible for Islamic transaction windows to deal with what is forbidden by Sharia.

i- Ruling on Islamic windows:

He differed in the ruling on the development of these windows bin Majiz and Mana'a, which are as follows: ⁽¹¹⁾

The authorizers believe that it is permissible to deal with them if they are religiously disciplined and argue the following:

- Getting rid of usury is a goal that the Muslim community aspires to, and opening windows is one of the methods used in banks to rid society of usury.

- Benefiting from the experience of conventional banks to support and develop the Islamic bank and improve its performance.

- Some countries suffer from the difficulty of opening Islamic banks, so windows are considered a good solution.

As for those opposed to opening Islamic windows, their argument is as follows:

- Since the windows belong to the banks, the branch follows the original ruling.

The construction of windows may affect the establishment of new Islamic banks.

- These windows may be motivated by the desire of traditional banks to make more profits and not by religious motives.

While others argued that dealing with windows is out of necessity and their argument is:

- The customer must be obliged, and the necessity is eliminated if there are Islamic banks.

- In the absence of Islamic banks, dealing with windows is better than dealing with conventional banks.

- Dealing only with Islamic windows out of necessity may push the conventional bank to fully transform into an Islamic bank.

Second: Islamic Branches

A- What is meant by Islamic branches

The bank has been transformed to operate following the provisions of Islamic Sharia through specialized branches. In this form, the bank establishes or converts existing branches into branches that operate following the provisions of Islamic Sharia, and these branches are usually either affiliated with the bank's branch management or have a special department. Banks in Egypt are famous for using this form, and Banque Misr is the first to establish branches that operate following the provisions of Islamic Sharia, and this form of transformation is considered the most common form, which necessitated setting the conditions and controls that govern its work by some monetary authorities, as happened in Egypt and elsewhere. It is noticeable in this form that it is characterized by spatial independence, and in some administrative cases from the rest of the bank's business, which allows the possibility of

Separating the business and results of the branch from the business and results of the bank, this transformation is partial. ⁽¹²⁾

There are many opinions on the concept of Islamic branches, which are as follows: ⁽¹³⁾

Some of them defined them as branches that belong to riba-based banks and practice all banking activities following the provisions of Islamic Sharia.

Some define them as organizational units managed by conventional banks, which specialize in providing Islamic financial services.

Some also call the phenomenon of Islamic branches the dual system, that is, the system in which the riba-based bank provides Islamic banking services in addition to conventional services.

It is noted from the previous definitions that they originally revolve around the meaning of the word branch, which expresses the institution established by a company or a larger institution.

Thus, Islamic branches can be broadly defined as "branches established by riba-based banks to provide Islamic banking services".

Thus, we conclude that Islamic branches are financial entities owned by a bank that is administratively, financially, and accountingly independent of the parent bank specialized in providing banking services that are compatible with the provisions of Islamic Sharia, and this task is entrusted to a body called the legal Supervisory Board. ⁽¹⁴⁾

The difference between the window and the branch is very simple, which is that the branch has all its dealings Islamic and in all the services it provides and is in a building separate from the traditional bank, while the window is inside the traditional bank itself and in the same building, but in the interest or window and independently so that it is Islamic. ⁽¹⁵⁾

B- Reasons for establishing Islamic branches: ⁽¹⁶⁾

For the success of the transformation, the motive must be real, and the most important of these motives is the belief that God's law must be applied in financial transactions, as well as the belief in the sanctity of usury, and must rely on a careful scientific approach, and appoint a legal board to review the bank's work and ensure full compliance with the provisions and controls of Sharia.

- Seeking to maximize profit and acquire more capital.

- Keeping the bank's customers from turning to Islamic banks.

- The desire of banks to compete with Islamic banks after the successes achieved by the latter.

- The desire to fully transform into Islamic banks through gradual transformation.

- Adopting the philosophy of inclusive banking by diversifying sources of revenue, Islamic finance falls within this framework.
- Also, some banks may have a contractual aspect of their transfer, which is the desire to move away from what is contrary to the provisions of Islamic Sharia, pushing them to gradually switch to Islamic exchange.
- As for the rest of the banks in Western countries, their main motivation for opening Islamic branches was the significant increase of the Muslim community in them, and their desire to deal with banking and finance under the provisions of Islamic Sharia.

C- Ruling on Islamic branches: ⁽¹⁷⁾

The views of economists and Sharia scholars differed, which can be divided as follows: ⁽¹⁸⁾

Supporters of Islamic branches, where the proponents of this view argue that the establishment of riba-based banks for Islamic branches is a practical recognition of the success of the Islamic banking system and Islamic banks in practice and that these branches are considered a propaganda gain for Islamic banks and a recognition of the feasibility of establishing banking units that operate according to the Islamic approach and away from the traditional basis on which riba-based banks are based, which is usurious interest, and the proponents of this trend consider that the establishment of these branches is a practical response to the allegations promoted by The West about Islam and its economic approach.

The proponents of this trend believe that it is possible to deal with Islamic branches of riba-based banks provided that these branches adhere to the provisions of Islamic Sharia in all their transactions, and they infer the following:

- That the Islamic branches are considered one of the means of fighting usury, and that removing the scourge of usury from Islamic societies is one of the most important purposes that must be sought to achieve in every possible way.
- Islamic branches are the alternative currently possible in some countries due to the difficulty of obtaining permits to establish Islamic banks at present.
- The success of these branches may tempt riba-based banks to fully convert to Islamic banks.
- Islamic branches are considered a step to gradually apply the Islamic banking system until the appropriate time comes for the transformation of the entire bank into an Islamic bank, and this is in line with the approach of Islam in the gradual application of some provisions such as the gradual prohibition of alcohol and the imposition of fasting and so on.
- Islamic branches will contribute to the acquisition of advanced technology methods and accumulated experience of riba-based banks for hundreds of years to support and develop Islamic banking and increase its effectiveness.

As for the opponents of the Islamic branches, they believe that the Islamic branches are a new way to deceive Muslims and drain their money and a tool to ride the wave and walk with the required prevailing without being linked to the conviction of the Islamic approach, and these branches are no more than a formal façade with which riba-based banks wanted not to miss the opportunity to win a share of the Islamic banking market, which is increasingly in demand, under Islamic names and slogans.

Most of those who hold this view tend to argue that it is not permissible to deal with Islamic branches of riba-based banks, and they infer the following:

-The Almighty says: {O you who have believed, fear Allāh and give up what remains [due to you] of interest if you should be believers * And if you do not, then be informed of a war [against you] from Allāh and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged} ⁽¹⁹⁾, and the inference is that the verse did not leave the Muslim who deals with usury another solution but repentance, either repentance and abandonment of dealing with usury or entering into a war with God Almighty God from that.

The Almighty says: {so do you believe in part of the Scripture and disbelieve in part? Then what is the recompense for those who do that among you except disgrace in worldly life; and on the Day of Resurrection they will be sent back to the severest of punishment. And Allāh is not unaware of what you do} ⁽²⁰⁾. The inference from the verse is that a Muslim must take the religion in its entirety, as it is an indivisible whole, so it is not acceptable for a Muslim who recognizes the sanctity of dealing with usury to continue in it, and this applies to usurious banks, so it is not acceptable for them to apply the rule of God on one side (which is the Islamic branches) and leave it on the other side (which is the traditional branches).

- The Islamic branch is subordinate to the riba-based bank, and accordingly, it judges the branch by what it judges the original.

- Dealing with Islamic branches may lead to mixing halal and haram funds, as the separation between the funds of Islamic branches and the funds of the main bank is often impossible, especially in the uses of current account funds, and the surplus liquidity of the Islamic branch is transferred to the main bank, which mixes it with its funds and uses it in its investments until the Islamic branch needs it, and this is a subsidy for it on usury.

- Islamic branches are only a tool by which riba-based banks seek to gain market opportunities and not out of faith, and the evidence for this is the continuation of these banks in usurious transactions after the Islamic branches proved their success.

There is a third saying whose owners believe that dealing with Islamic branches of riba-based banks may lead to support and aid of riba-based banks, and that is support and subsidy for falsehood and its continuation, but in the absence of a legitimate alternative, dealing with these branches is necessary, that is, in the absence of Islamic banks or any other legitimate alternative, if a Muslim needs banking services such as depositing money to preserve it from loss, theft or other services and does not find a bank An Islamic who deals with him, he is in the judgment of the compelled, and in this case, he can deal with the Islamic branches, and the proponents of this opinion reasoned the following:

-The Almighty says: {But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], there is no sin upon him} ⁽²¹⁾ The significance is that if a Muslim needs some banking services and does not find an Islamic bank to deal with, then the rule of the compelled applies to him.

- Dealing with an Islamic branch, in the absence of an Islamic bank, is better than dealing with a purely riba-based bank.

- Not dealing with Islamic branches except in case of necessity may lead to urging riba-based banks to quickly and completely convert to Islamic banks.

C- Characteristics of Islamic branches:

Islamic branches in riba-based banks are characterized by some characteristics that distinguish them from the rest of the conventional branches in those banks, the most important of which are the following: ⁽²²⁾

- The nature of the work of the Islamic branches and all the activities they carry out take into account that you are under the provisions of Sharia, while in the other traditional branches, the nature of their work is based mainly on usurious interest.
 - Many Islamic branches are subject to a legal observer or legal supervisory board, which is not possible for conventional branches.
 - The most important forms and methods of investment in Islamic branches are speculation, Musharaka, Murabaha, and Ijarah, while in traditional branches it is limited to one formula, although its forms and names differ, which is the granting of usurious loans.
- Investment accounts in Islamic branches include regulating the relationship between the Islamic branch and the customer based on the legal Mudaraba contract, while in conventional branches, the relationship between the branch and the customer is a creditor-debtor relationship.
- When the Islamic branch needs financing, the main bank deposits an investment deposit with it, provided that it is subject to profit and loss like any other depositor.

D- Controls of Islamic Branches:

The activities of the branches of Islamic transactions are governed by the following legitimate regulations: ⁽²³⁾

- The Islamic Transactions Branch obtains in return for the performance of banking services a commission, wage or lease, and this is permissible in Sharia and the branch performs it according to the agency or lease contract.
- Investment accounts (deposits) are governed by the Islamic Mudaraba contract, where the owners of these accounts are considered "the lord of money" and the Islamic branch is considered the "employer" and they divide the profit that God markets between them in a common proportion and the Islamic branch does not guarantee neither money nor profit.
- The employment of funds by the Islamic branch is governed by Murabaha, Musharaka, Mudaraba, Salam, Istisna'a, or Ijara contracts, all of which are permissible according to legal rules.
- The distribution of profits and losses between the owners of money (depositors) and the Islamic branch is governed by the principle: sheep with fine, gain with loss, taking the bid, and leaving with the guarantee.
- If the profits of the Islamic branch are mixed with malicious forbidden money, it must be avoided and not distributed to investment account holders or shareholders, and it is disposed of in the faces of goodness to purify the funds because God is good and only accepts good. And every flesh that sprang out of haram is the first fire with it.
- There is nothing wrong with dealing with branches of Islamic transactions with conventional banks, but following the provisions and principles of Islamic Sharia or the first that Islamic branches deal with their Islamic sisters, especially after the spread of Islamic banks and branches everywhere.
- If the Articles of Association of Islamic Transactions Branches contain a provision authorizing them to calculate Zakat and spend it in their legitimate banks, they must abide by that.
- It is forbidden for branches of Islamic transactions to deal with usury, taking, giving, or employing the money in the field of haram and evil.
- Branches of Islamic transactions are prohibited from dealing with non-Muslim warriors such as Jews and Serbs and those who are loyal, support, or assist them.
- It is not permissible for branches of Islamic transactions to discount bills of exchange, post-dated checks or sell debts and the like, because this is one of the transactions that are forbidden by Sharia.

- Branches must abide by the fatwas of the legal Supervisory Board as binding and not optional or advisory.
- It is not permissible for Islamic branches to deal with businessmen who carry out work that is inconsistent with the provisions and principles of Islamic Sharia.

Conclusion:

From the above, we reach a set of results, namely:

- Al-Nafeza is a unit of conventional banks or branches that practice Islamic banking under the supervision of specialized legal boards and under the laws in force.
- The elements of the window lie in the formation of a unit administratively subordinate to the bank, with the allocation of capital to it so that it can provide Islamic banking services, the practice of windows for Islamic banking, as well as the subjection of windows to legal supervision.
- One of the characteristics of Islamic windows is to distinguish their transactions in accordance with the provisions of Sharia.

The reasons for banks opening windows are the desire for a gradual shift towards the Islamic banking system, the increasing number of Muslims in the West, and the ease of opening the window.

- There must be a set of controls when opening windows, including these controls: that the funds are employed in Islamic contracts and that the accounting separation between the window and the bank is made, and that these windows do not deal with what is forbidden by Sharia.

Islamic branches are financial entities owned by a bank that is administratively, financially, and accounting independent of the parent bank and specialized in providing banking services that are compatible with the provisions of Islamic Sharia, and this task is entrusted to a body called the legal Supervisory Board.

The difference between a window and a branch is that the branch is in a building separate from the traditional bank, while the window is inside the same traditional bank and in the same building, but in an interest or window and independently so that it is Islamic.

- The reason for establishing branches is due to the quest to maximize profit and acquire more capital, to keep the bank's customers from heading towards Islamic banks, and the desire of banks to compete with Islamic banks after the successes achieved by the latter.
- Economists and Sharia scholars differed in the ruling of the branches between Majiz and Maazeez, and some of them argued that it is permissible to deal with these branches for the compelled.

Marginalization list:

⁽¹⁾ The transformation of conventional banks to work under the provisions of Islamic Sharia, Ph.D. thesis, Yazan Khalaf Salem Al-Attiyat, Arab Academy for Financial and Morphological Sciences, 1427 AH-2007 AD, p. 46.

⁽²⁾ Legal Controls for Islamic Transactions Windows in Conventional Banks: The Role of the legal Advisory Committee in Pomipetra Commercial Bank, Saleh Muftah-Maarefi Farida, Journal of Humanities, University of Mohamed Khider Biskra, No. 34-35, p. 152.

⁽³⁾ Islamic Windows, Lahim Al-Nasser, Al-Arab International Newspaper Asharq Al-Awsat, Tuesday, 3 Rabi' Al-Thani 1430 AH-31 March 2009, Issue 11081.

⁽⁴⁾ Islamic windows in Iraqi government banks, Ahmed Khalaf Hussein Al-Dakhil, p. 5.

- (5) Islamic windows and branches: challenges and requirements for growth, Osama Omar Al-Najem Deira and Hatem Abdul Razzaq Al-Naas, p. 2.
- (6) Ibid.
- (7) Legal Controls for Islamic Transactions Branches in Conventional Banks, Hussein Shehata, p. 5.
- (8) The concept of Islamic windows and their legal controls, Hafsi Abbas, Journal of Islamic Studies, Issue Eight, January 2017, pp. 192-193.
- (9) Legal Controls for Islamic Transactions Windows in Conventional Banks, Saleh Muftah and Maarifi Farida, p. 153.
- (10) Ibid., p. 154.
- (11) The Challenges of Islamic Windows in Algeria, Ben Zara Hayat, Giem Magazine, Issue 114, 2021, pp. 100-103.
- (12) Transformation of conventional banks to operate following the provisions of Islamic Sharia, Yazan Khalaf Salem Al-Attiyat, pp. 53-55.
- (13) Islamic Branches of Riba-based Banks, Fahd Al-Sharif, Vol. 1, p. 4.
- (14) Controls for establishing Islamic branches in conventional banks and their success factors - the Saudi experience as a model -, Merbah Mawloud, Journal of Sharia and Economics, Volume 11, Issue 1, 2022, p. 274.
- (15) Legal Controls for Islamic Transactions Windows in Conventional Banks, Saleh Muftah and Maarefi Farida, p. 152.
- (16) The transformation of the riba-based bank into an Islamic bank and its requirements - Master's Thesis -, Saud Muhammad Abdullah Al-Rabiah, Kingdom of Saudi Arabia, um Al-Qura University, Makkah, vol. 1, p. 4.
- (17) Islamic Branches of Riba-based Banks, Fahd Al-Sharif, Vol. 1, pp. 16-17.
- (18) Islamic Branches of Riba-based Banks, Fahd Al-Sharif, pp. 16-21.
- (19) Al-Baqarah, verse 278-279.
- (20) Al-Baqarah, verse 85.
- (21) Al-Baqarah, verse 173.
- (22) Islamic Branches of Riba-based Banks, Fahd Al-Sharif, Vol. 1, pp. 10-11.
- (23) Legal Controls for Islamic Transactions Branches in Conventional Banks, Hussein Shehata, p. 8.

List of sources and references:

- The challenges of Islamic windows in Algeria, Ben Zaraa Hayat, Giem Magazine, Issue 114, 2021.
- Transformation of conventional banks to work following the provisions of Islamic Sharia, Ph.D. thesis, Yazan Khalaf Salem Al-Atiyat, Arab Academy for Financial and Morphological Sciences, 1427 AH-2007 AD.
- The transformation of the riba-based bank into an Islamic bank and its requirements - Master's Thesis -, Saud Mohammed Abdullah Al-Rabiah, Kingdom of Saudi Arabia, um Al-Qura University, Makkah.
- Legal controls for branches of Islamic transactions in conventional banks, Hussein Shehata.
- Legal controls for Islamic transactions windows in conventional banks The role of the legal Advisory Committee in Bhumibtra Commercial Bank, Saleh Muftah-Maarefi Farida, Journal of Humanities, University of Muhammad Khider Biskra, Issue 34_35.

- Controls for establishing Islamic branches in conventional banks and their success factors - the Saudi experience as a model -, Merbah Mawloud, Journal of Sharia and Economics, Volume 11, Issue 1, 2022 AD.
- Islamic branches of riba-based banks, Fahd Al-Sharif.
- The concept of Islamic windows and their legal controls, Hafsi Abbas, Journal of Islamic Studies, Issue Eight, January 2017.
- The Islamic windows in Iraqi government banks, Ahmed Khalaf Hussein Al-Dakhil.
- Islamic Windows, Lahim Al-Nasser, Al-Arab International Newspaper Asharq Al-Awsat, Tuesday, 3 Rabi' Al-Thani 1430 AH-31 March 2009, Issue 11081.
- The windows and branches of Islamic challenges and requirements for growth, Osama Omar Najem Deira and Hatem Abdul Razzaq sleepy.