

# Islamic Banking & Finance Review (IBFR)

Volume 9 Issue 2, Fall 2022

Editor-in-Chief

***Talat Hussain***

UMT

Editor

***Mohammad Ayaz***

UMT

Technical Editor

***Muhammad Rafiq Awan***

KRSS, UMT

Editorial Assistant

***Mehar Tahir Farid***

KRSS, UMT

Language Editor

***Muhammad Saad***

***Shahzaib Chaudhary***

***Aiman Kamran***

KRSS, UMT

Metadata Editor

***Shanawer Rafique***

KRSS, UMT

Formatting Editor

***Sadaf Lal Din***

KRSS, UMT

Graphic Designer

***Muhammad Abdullah***

KRSS, UMT

## Advisory Board

***Anwar Bin Allah Pitchay***

University Sains, Malaysia

***Salina Hj. Kassim***

International Islamic University, Malaysia

***Waqas Farooq***

Hailey College of Banking & Finance,  
University of Punjab, Lahore, Pakistan

***Abdul Azim Islahi***

King Abdul Aziz, Saudia Arabia

***Muhammad Ahmad***

Bahria University, Lahore, Pakistan

***Fawad Khaleel***

Edinburgh Napier University,  
United Kingdom

***Younes Soualhi***

Shariah Committee of HSBC Amanahah,  
Malaysia Berhad

***Maliah Sulaiman***

International Islamic University, Malaysia

## Editorial Board

***Muhammad Mumtaz Ali***

International Islamic University, Malaysia

***Ataul Huq Pramanik***

International Islamic University, Malaysia

***Safia Nosheen***

University of Management and Technology,  
Lahore, Pakistan

***Muhammad Nawaz***

International Islamic University, Islamabad,  
Pakistan

***Muhammad Naveed Tahir***

Forman Christian College, Lahore, Pakistan