general should be regulated by a special law that would be intended for Islamic institutions only, in order to maybe avoid such flaws in the system. I don’t execrate Murabaha and don’t strongly disagree on its Sharia compliance, but I still think that for the moment it is a well-hidden subterfuge that bypasses the Islamic laws and ethics with a tricky, sneaky and steady hand. This kind of behaviour, inappropriate, unfair and risky in many ways, indicates a certain spiritual blindness. And it is only based on this spiritual blindness, whose corollary is materialism, that Murabaha can and will prosper in the modern world.