A Comparative Literature Survey of Islamic Finance and Banking

BY TAREK S. ZAHER AND M. KABIR HASSAN

There has been large-scale growth in Islamic finance and banking in Muslim countries and around the world during the last twenty years. This growth is influenced by factors including the introduction of broad macroeconomic and structural reforms in financial systems, the liberalization of capital movements, privatization, the global integration of financial markets, and the introduction of innovative and new Islamic products. Islamic finance is now reaching new levels of sophistication. However, a complete Islamic financial system with its identifiable instruments and markets is still very much at an early stage of evolution. Many problems and challenges relating to Islamic instruments, financial markets, and regulations must be addressed and resolved. In this paper, we provide a comprehensive comparative review of the literature on the Islamic financial system. Specifically, we discuss the basic features of the Islamic finance and banking. We also introduce Islamic financial instruments in order to compare them to existing Western financial instruments and discuss the legal problems that investors in these instruments may encounter. The paper also gives a preliminary empirical assessment of the performance of Islamic banking and finance, and highlights the regulations, challenges and problems in the Islamic banking market.

I. INTRODUCTION

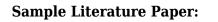
Islamic finance was practiced predominantly in the Muslim world throughout the middle ages. European financiers and businessmen later adopted many concepts, techniques, and instruments of Islamic finance. In contrast, the term "Islamic financial system" is relatively new, appearing only in the mid-1980s. In fact, all earlier references to commercial or mercantile activities conforming to Islamic principles were made under the umbrella of either "interest free" or "Islamic" banking. This, no doubt, prohibits the receipt or payment of interest as the nucleus of the system, but is supported by other principles of Islamic doctrine advocating risk sharing, individuals' rights and duties, property rights, and the sanctity of contracts. Similarly, the Islamic financial system is not limited to banking, but covers financial instruments, financial markets, and all types of financial intermediation.

There is a debate among the Islamic community over the effectiveness of an interest-based banking system. While it is acknowledged that banks play a pivotal role in the development of a country through their role as financial intermediaries, the question is how efficient an interest-based system is in

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Table of Contents Sample Literature Paper

- 1. Understanding the eBook Sample Literature Paper
 - The Rise of Digital Reading Sample Literature Paper
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Sample Literature Paper
 - Exploring Different Genres
 - o Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Sample Literature Paper
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Sample Literature Paper
 - Personalized Recommendations
 - $\circ\,$ Sample Literature Paper User Reviews and Ratings
 - Sample Literature Paper and Bestseller Lists
- 5. Accessing Sample Literature Paper Free and Paid eBooks
 - Sample Literature Paper Public Domain eBooks
 - Sample Literature Paper eBook Subscription Services
 - Sample Literature Paper Budget-Friendly Options

- 6. Navigating Sample Literature Paper eBook Formats
 - o ePub, PDF, MOBI, and More
 - Sample Literature Paper Compatibility with Devices
 - Sample Literature Paper Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Sample Literature Paper
 - Highlighting and Note-Taking Sample Literature Paper
 - Interactive Elements Sample Literature Paper
- 8. Staying Engaged with Sample Literature Paper
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Sample Literature Paper
- 9. Balancing eBooks and Physical Books Sample Literature Paper
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Sample Literature Paper
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Literature Paper
 - Setting Reading Goals Sample Literature Paper
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Literature Paper
 - Fact-Checking eBook Content of Sample Literature Paper
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements

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