

# **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 American Literature Term Papers**

1. Understanding the eBook American Literature Term Papers
  - The Rise of Digital Reading American Literature Term Papers
  - Advantages of eBooks Over Traditional Books
2. Identifying American Literature Term Papers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an American Literature Term Papers
  - User-Friendly Interface
4. Exploring eBook Recommendations from American Literature Term Papers
  - Personalized Recommendations
  - American Literature Term Papers User Reviews and Ratings
  - American Literature Term Papers and Bestseller Lists
5. Accessing American Literature Term Papers Free and Paid eBooks

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

- Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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