

# **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

# Literature Comparison Paper

**KJ Lindholm-Leary**



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**Decolonizing Comparative Literature** Chi P. Pham, Jose Monfred C. Sy, Thi Nhu Trang Nguyen, 2025-11-23 This book promotes a novel and nuanced understanding of how the practices of comparative literature have engaged with the politics of nation building in postcolonial Southeast Asia It provides readings of Southeast Asian literatures in a comparative context demonstrating how such readings enable texts to engage with issues connected to postcolonial nation building across the region Such issues include social exclusion urbanization and environmental destruction post war traumas animal narratives migration identity gender and literature and politics In doing so this book moves beyond traditional comparative literature which is overwhelmingly rooted in Western literature and scholarship To this end it is an invitation to decolonize comparative literature as a discipline Few studies have attempted to examine the alternative non western literary traditions that emerge from this specific Asian region and so this book presents a rich combination of theoretical and critical studies that contribute to advancing the discipline of comparative literature in Southeast Asian geographies It is relevant to scholars working in Asian literature comparative literature and in postcolonial frameworks in philosophy and cultural studies

*Papers of the Manchester Literary Club*, 1875 *Statutes and Ordinances of the University of Cambridge* 2008 University of Cambridge, 2008-09-25 This is the latest updated edition of the University of Cambridge s official statutes and Ordinances

**Proceedings of the 7th International Conference on Language, Literature, Culture, and Education (ICOLLITE 2023)** Nuria Haristiani, Yulianeta Yulianeta, Yanty Wirza, Wawan Gunawan, Ari Arifin Danuwijaya, Eri Kurniawan, Suharno Suharno, Nia Nafisah, Ernie Diyahkusumaning Ayu Imperiani, 2024-02-26 This is an open access book ICOLLITE is an annual international conference organized by the Faculty of Language and Literature Education of Universitas Pendidikan Indonesia in the fields of Language Literature Culture and Education This conference embraces interdisciplinary studies representing advances and fresh studies in the fields of language literature culture and education The aim is to bring together leading scientists researchers and academic

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**General Problems of Literary History** International Comparative Literature Association. Congress, 1985 *Image and Graphics* Yao Zhao, Xiangwei Kong, David Taubman, 2017-12-29 This three volume set LNCS 10666 10667 and 10668 constitutes the refereed conference proceedings of the 9th International Conference on Image and Graphics ICIG 2017 held in Shanghai China in September 2017 The 172 full papers were selected from 370 submissions and focus on advances of theory techniques and algorithms as well as innovative technologies of image video and graphics processing and fostering innovation entrepreneurship and networking **Papers and Proceedings** American Library Association. Annual Conference, 1928 Statutes and Ordinances of the University of Cambridge 2007 University of Cambridge, 2007-10-04 This is the latest updated edition of the University of Cambridge s official statutes and Ordinances **Papers and Proceedings of the ... General Meeting of the American Library Association Held at ...** American Library Association. General Meeting, 1893 Multimedia Technology and Enhanced Learning Bing Wang, Zuojin Hu, Xianwei Jiang, Yu-Dong Zhang, 2024-02-20 The four volume set LNCS 532 533 534 and 535 constitutes the refereed proceedings of the 5th EAI International Conference on Multimedia Technology and Enhanced Learning ICMTEL 2023 held in Leicester UK during April 28 29 2023 The 121 papers presented in the proceedings set were carefully reviewed and selected from 285 submissions They were organized in topical sections as follows AI based education and learning systems medical and healthcare computer

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**The Literary Digest** Edward Jewitt Wheeler, Isaac Kaufman Funk, William Seaver Woods, Arthur Stimson Draper, Wilfred John Funk, 1917

**Horace in the English Literature of the Eighteenth Century** Caroline Mabel Goad, 1918

**Proceedings of the ... Convocation** University of the State of New York, 1876

The Saturday Review of Politics, Literature, Science and Art, 1909

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