

Risk Management under Shariah Law: Products, Techniques and Competitiveness

By Baraa Al Bitar

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This research provides insights on the competitiveness of the Islamic financial industry in relation to conventional finance in the future term by investigating the development and standardization of Islamic finance risk management products and techniques. Additionally, it examines whether Shariah law impedes the innovation and standardization of these products and techniques. The investigation of the topic is carried out on the basis of a descriptive analysis of topic-related literature and internet publications. Furthermore, it is supported by analytical facts and figures from recent studies and financial reports. At the end, the research concludes that the classical Islamic scholars, and not Shariah law, impede the innovation and standardization of Shariah-compliant risk management products and techniques. Despite that issue, the Islamic financial industry with its risk management products and techniques is already competing with conventional finance in the international market as it starts at the point where conventional finance is trying to reach: zero interest rates to stimulate the economies and pure risk management products and techniques, which are not used for speculation

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Editorial Review

About the Author
Baraa Al Bitar is born in Saida, Lebanon on the 18th of August 1990. He finished his high school in Lebanon while assisting his father in the management of investments in the real estate business. After finishing high school, the author decided to move to Germany on the age of 18 to start his studies in Hannover before moving to Berlin one year later to settle there. Successfully, he finished two studying programs in Berlin, which are International Business (B.A.) and International Finance (M.Sc.). Simultaneously to his studies, the author assisted in the management of two car-dealing companies in Italy as a Sales & Finance Manager. After his graduation, the author is focusing on the real estate business in Berlin, Germany.

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