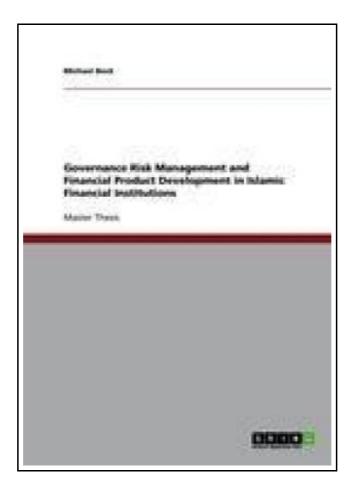
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(Mr. Enrico Lesch)

GOVERNANCE RISK MANAGEMENT AND FINANCIAL PRODUCT DEVELOPMENT IN ISLAMIC FINANCIAL INSTITUTIONS



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Grin Verlag Sep 2010, 2010. Taschenbuch. Book Condition: Neu. 210x148x9 mm. This item is printed on demand -Print on Demand Titel. - Master's Thesis from the year 2010 in the subject Business economics - Investment and Finance, grade: 1,7, Maastricht University (School of Business and Economics), course: -, language: English, comment: Die Arbeit behandelt Governance Risk Faktoren (Operational Risk, Reputation Risk, Transparency Risk, Shari'ah Risk und Fiduciary Risk) und erweitert diese Faktoren um einen weiteren Risikoaspekt, Marketing Risk. Diese Faktoren werden im Kontext von der Finanzproduktentwicklung, Risikomanagement und dem Erfolg von neuen Finanzprodukten auf dem Markt präsentiert. Am Ende wird die Frage beantwortet: How can a new product development model be applied to Islamic financial product development and how to address governance risk management in order to contribute towards new product success, abstract: 1.1 General Introduction to the TopicIslamic finance is on the march. The underlying logic is simple: All investments and services are consistent with the principles of Islamic law, called Shari ah, which literally means a clear path to be followed and observed (Hourani, 2004a). This clear path is followed only if profit does not stem from interest (riba), speculation (gharrar) or sectors that are considered sinful according to the Qur an (haraam), namely everything that involves alcohol, tobacco, entertainment, gambling or pork, just to name a few. The high potential of Islamic finance is clear for three reasons. The first reason relates to the emergence of a new consumer type, as there is increased demand for a Shari ah-compliant way of investing that stems from increased globalization. The middle class from emerging markets rose from one third to 56 percent between the 1990s and 2006 (The Economist, 2009). Many Muslim countries can be found in the list of emerging markets, such as Egypt, Pakistan and Indonesia....

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