

Tại sao khuôn khổ quản trị Shariah lại quan trọng đối với các ngân hàng Hồi giáo?

Md. Kausar Alam và Fakir Tajul Islam

Khoa Quản trị Kinh doanh, Đại học Nam Á, Dhaka, Bangladesh và Công cụ và Hệ thống Phương pháp Nghiên cứu (rm2s), Dhaka, Bangladesh và

Mahfuza Kamal Runy

Khoa Quản lý, Cao đẳng Eden Mohila, Dhaka, Dhaka, Bangladesh

Tóm tắt

Mục đích – Mục đích của bài viết này là trả lời câu hỏi “Tại sao Khung quản trị Shariah (SGF) lại quan trọng đối với các ngân hàng Hồi giáo?”

Thiết kế/phương pháp/cách tiếp cận – Một phỏng vấn cá nhân bán cấu trúc trực tiếp được sử dụng để đạt được các mục tiêu nghiên cứu. Nghiên cứu này đã thu thập dữ liệu từ các cơ quan hữu quan liên quan đến Quản trị Shariah (SG) từ ngân hàng trung ương và các ngân hàng Hồi giáo của Bangladesh.

Kết quả – Nghiên cứu này khẳng định SG là một quá trình xác nhận việc tuân thủ Shariah trong các chức năng tổng thể của các ngân hàng Hồi giáo, trong khi Shariah biểu thị một số quy tắc, quy định, hướng dẫn, mục tiêu và phương hướng để tăng cường các chức năng và hoạt động chính xác, chỉ dựa trên các nguyên tắc của Shariah. SGF rất quan trọng đối với các ngân hàng Hồi giáo để thực hiện các nguyên tắc Shariah, xác nhận việc tuân thủ Shariah và giám sát các chức năng của ngân hàng. Bên cạnh đó, nó là cần thiết cho một doanh nghiệp tốt, hiệu quả, hiệu quả, có lợi nhuận và hiệu suất cao hơn và cuối cùng, để loại bỏ sự nhầm lẫn giữa ban quản lý, giám đốc điều hành, chủ ngân hàng truyền thống và ngân hàng.

Hạn chế/ý nghĩa của nghiên cứu – Nghiên cứu này đóng góp đáng kể cho các cơ quan quản lý quốc gia và toàn cầu bằng cách cung cấp bằng chứng cho thấy tại sao các ngân hàng và tổ chức tài chính Hồi giáo yêu cầu một SGF hợp lý. Khuyến nghị rằng nên có một SGF lành mạnh và mạnh mẽ để bảo vệ và đáp ứng lợi ích, kỳ vọng và nhu cầu của các bên liên quan khác nhau, có thể dễ dàng thu hút sự chú ý, ý định và lợi ích của họ.

Tính mới/giá trị – Đây là nghiên cứu đầu tiên mở rộng tài liệu về ngân hàng Hồi giáo và SG bằng cách nhấn mạnh tầm quan trọng của SGF. Nghiên cứu này khẳng định rằng để trở thành một ngân hàng Hồi giáo hoàn chỉnh cũng như bảo vệ bản sắc độc nhất khỏi các ngân hàng nói chung và hệ thống quản trị doanh nghiệp, sở tay SG là bắt buộc.

Từ khóa Khung quản trị Shariah, Tầm quan trọng, Nghiên cứu định tính, Ngân hàng Hồi giáo

Tài liệu tham khảo

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Phụ lục (tự xây dựng)

- Shariah là gì?
- Quản trị Shariah có nghĩa là gì? Làm thế nào để bạn xác định quản trị Shariah?
- Tại sao Khung quản trị Shariah (SGF) lại quan trọng đối với các ngân hàng Hồi giáo?
- Tại sao khuôn khổ quản trị Shariah lại quan trọng trong trường hợp của Bangladesh?
- Tại sao các ngân hàng Hồi giáo cần quản trị Shariah lành mạnh?

Tác giả liên hệ

Liên hệ tác giả tại email: kausarflorence@gmail.com