



# **Risk Management under Shariah Law: Products, Techniques and Competitiveness**

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## **Risk Management under Shariah Law: Products, Techniques and Competitiveness** Baraa Al Bitar

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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