

# Opportunities of Islamic banking and financial institutions

This slide defines the opportunities of Islamic banking, which refers to financial transactions conducted in accordance with Islamic principles and values, which prohibit the payment or receipt of interest (riba) and promote risk-sharing and social responsibility.

## Increasing market share

- Islamic banking has been growing at a rapid pace in recent years
- Significant untapped potential in many Muslim-majority countries and beyond
- Islamic finance industry grew at an annual rate of **17.6%** between 2010 and 2015 and is expected to grow in the coming years

## Meeting the needs of underserved segments

- Islamic banking can provide access to financial services for segments of the population that have traditionally been underserved by conventional bank
- Such as low-income households, small & medium-sized enterprises, and rural communities
- Islamic banking can help to promote financial inclusion and reduce poverty
- Provide products & services that are tailored to the needs of these segments

## Diversification of the financial sector

- Islamic banking offers an alternative model of banking that is based on risk-sharing and asset-backed financing
- Help to diversify the financial sector and reduce systemic risks

## Attracting socially responsible investors

- Islamic banking is based on principles of social responsibility and ethical investing
- Help to attract investors interested in socially responsible investing (SRI) and impact investing
- Help to mobilize capital for projects that have a positive social or environmental impact

## Developing Islamic capital markets

- Help to develop Islamic capital markets by creating demand for sukuk (Islamic bonds) and other Islamic financial instruments
- Help to provide new sources of financing for governments, corporations, and infrastructure projects

## Promoting financial stability

- Risk-sharing and asset-backed financing models used in Islamic banking
- Help to promote financial stability and reduce the likelihood of financial crises

# Islamic Banking Guide

**Hongru Du**



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