

عنوان مقاله:

Agency Adaptation with Islamic Contracts in Iran Banking System in Order to Fulfill the Country's Financing Goals

محل انتشار:

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نویسندگان:

Sahebali Akbari - Associate Professor, Ferdowsi University of Mashhad, Mashhad, Iran

Vahid Sadeghi Rad - Department of Islamic Jurisprudence and Law, Islamic Azad University, Mashhad Branch, Mashhad, Iran

Hamid Sadeghi Rad - Dean of Tax Applied Sciences University, Mashhad, Iran

خلاصه مقاله:

Since Islam never left humans without guidance in any aspects of life, a reasonable expectation is that Islam has issued guidelines on economy in order to enhance life. Unfortunately, religion was on the margin before the Islamic revolution and extracting economic affairs from the religion was impossible and impractical. But after the revolution a situation was rectified whereby economic-Islamic affairs and consequently Islamic contracts in banking system gradually drew attention. In the process of agency, providers of goods or services for banks or credit institutions (as the agent) receive cash and the discounts through invoices and solve their liquidity problems. The purchasers for goods or services obtain their needed products; the agents receive the amounts of invoices from the purchasers on the due date and make profit. Accordingly, agency is defined as 'selling the receivables accounts or (receivable documents) to agent companies in order to provide cash and reduce credit risk'. This article examines the principles of agency concerning Islamic contracts intending to fulfill the financing purposes of the country.

کلمات کلیدی:

Agency, Islamic contracts, Islamic banking

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