

عنوان مقاله:

The effect of the investment on the amount of the current demands of the non-Islamic contracts the Tejarat bank

محل انتشار:

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تعداد صفحات اصل مقاله: 18

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خلاصه مقاله:

The present research aims to evaluate impact of the implementation of Islamic contracts or interest-free banking on Non-performing loans. Given interest-free banking in Iran in 1984 in order to show the impact of non-interest banking (Islamic contracts) on Non-performing loans, dummy variable in the model was used. After model estimation, results indicated a negative impact on the implementation of Islamic contracts of Non-performing loans, but the effect was not significant statistically. The data for the period 1979-2017 on an annual basis and in a time series are derived from the balance sheet of the Bank Tejarat of the Islamic Republic of Iran. In addition, to prevent error term in the study macro-economic factors affecting bank loans, such as inflation, the real exchange rate and the rate of economic growth have been used.

کلمات کلیدی:

Islamic contracts - interest-free banking - inflation - the real exchange rate - loans – GMM

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