

Candidature Post-Doc

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Informations à propos du diplôme de doctorat et des travaux de recherche et innovation (R&I) envisagées

Etablissement universitaire d'obtention du doctorat : *

Université de Sousse

Structure de recherche du doctorat : *

Laboratoire de Recherche en Economie, Management et Finance Quantitative

Discipline à laquelle appartient le diplôme de doctorat : *

sciences de gestion

Année d'obtention : *

2017

Intitulé de la thèse : *

On the Sustainability of Islamic Banks : A theoretical and Empirical Analysis

Bref descriptif de la thèse : *

The purpose of this Thesis is to study theoretically and empirically the sustainability of Islamic Banking system. In order to do so, a literature review is undertaken firstly to show that, in practice, Islamic Banks lose their distinctive features and tend to resemble conventional banks. Indeed, these banks which tend to deviate from Profit and Loss Sharing (PLS) paradigm and have an elusive contribution to sustainable development are not close to people and do not ensure a good governance. Thus, Islamic Banks could not be considered as sustainable.

Secondly, we focus on the social utility of Islamic banking system by taking the Tunisian case as an example. We explore the prerequisites that should be observed to implement this system in Tunisia and we study private agents' and entrepreneurs' potential demand of Islamic banking products and services by analyzing the results of two Surveys. According to our results, Islamic Finance is perceived as a seductive phenomenon. Nevertheless, the development of this industry appears to be difficult because it requires a sound knowledge of its products by corporate decision makers of the Tunisian companies and households, skilled and trained human resources in Islamic Finance and the implementation of an appropriate and dedicated regulation to this finance. Therefore, all stakeholders should collaborate in order to ensure the establishment of a sustainable Islamic banking system in Tunisia.

Thirdly, we study empirically the sustainability of these banks at macroeconomic level by estimating a dynamic panel model approach as developed by Arellano and Bover (1995) and by Blundell and Bond (1998) which assesses the impact of the development of this system on long-run macroeconomic growth. We find that the business conditions of Islamic banks in the host countries cannot establish a relationship between Islamic finance development and economic growth through Schumpeterian hypotheses.

Finally, we examine the sustainability of Islamic banking system at the microeconomic level by attempting to assess the performance of Islamic banking taking into account the fulfillment of Shariah objectives and the satisfaction of all stakeholders, namely Regulators, Civil Society, Customers, Employees, Managers, Shareholders and Shariah Advisers. To do so, we develop an overall index baptized Shariah-Compliant Performance Index (SCPI) by aggregating all appraised performance scores using multi-attribute utility theory. Our findings show that all studied Islamic Banking groups do not perform well. Therefore, none of these banks is sustainable and hence achieves Maqasid Al-Shariah.

Thème(s) de R&I envisagés dans le cadre du projet MOBIDOC : *

Islamic Finance, Islamic banking, Sustainability, Multi-attribute utility theory, panel study, Survey

A quel(s) secteur(s) d'activité(s) pourrait éventuellement appartenir l'organisme bénéficiaire d'accueil visé ? *

secteur bancaire

Informations complémentaires (s'il y a lieu) :

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