

معوقات تطوير خدمات المصارف الإسلامية

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Obstacles facing Islamic Banking Services Development

The present study's main objective is to investigate the main obstacles facing Islamic Banking Services development parallel with the criticisms of some services, and the results of the present study indicates that Islamic Rules imposed Islamic Banks to develop its services in away which is suitable with Islamic Rules which can't be adjusted except it is in accordance with Islamic contracts along with its flexibility.

The present study concluded that the main reason behind marketing inefficiency which is based on Islamic needs and clients patterns, and needs in away different from those in traditional banks. On the other hand, the relationship with the Central Banks is totally identical for both Islamic and traditional Banks.

The present study recommended that the marketing department role should be enhanced through conducting researcher suitable for Islamic needs which will lead to developing special model in studying Islamic Core Contracts which can be suitable for services provided by Islamic Banks and developing such services in a way which is customized in nature that is according to Islamic customer needs.

Keywords: Obstacles Services Development, Marketing Reasons, Legal Reasons

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