

الجمهورية العربية السورية
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وزارة التعليم العالي
جامعة أم القرى بمكة المكرمة
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قسم الدراسات العليا الشرعية
شعبة الاقتصاد الإسلامي

تطبيقات التورق المصرفي في المصارف السعودية وثاره الاقتصادية

رسالة مقدمة لنيل درجة الدكتوراه في الاقتصاد الإسلامي

مقدمة من الطالب

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Abstract

Praise Be to Allah, the lord of the two worlds, and His Peace and Blessings be upon be upon His Prophet Muhammad, his followers and his family as all.

The subject of this research is titled "The applications of using paper documents inside the banks of Saudi Arabia, and their economical effects". The research starts with the jurisprudents' views in using paper documents in banks, then discussing the contemporary scholars' views in this question. The applied part of the research discusses the application of using paper documents in the some of the Saudi banks such as the Commercial National Bank, Alrajhy Bank, SAMBA, SABB, Saudi French Bank, Saudi Holland Bank, Al-Riyadh Bank and Arabic National Bank. The applied studies depend on the banking documents of the operations such as " selling to the customers, interviews with the financing marketers and the banks' employers with different administrational levels, field operation of practical application of selling operation by visiting the offices, factories, storehouses of the banks' clients, interviews with some of the banks' financiers. The research discusses the motive of financing demands, such as the religious, organizing, profiting, or getting the required money supports. The research discusses the effects of the financing operations on the money supplying, the general level of prices, the two types of spending: consumption and investment. The research identifies the effects of the trading balance on the different types of financing, and trying to correct the application of financing by using the banking documents economically and religiously. The research's findings are as the following:

- Financing using the bank documents is produced to the customers in a lot of the Saudi banks besides the usurious financing. This means that there is a type of double standards in producing the Islamic banking and the traditional banking operations. Using the usurious financing as a source of the Islamic banking operation makes the principle of double standards deeper and obvious. In that case the balance between the consumption and saving money. Consumption will costs more and the banks tries to get more sources for the foreign financing to meet the increased demand on personal financing. This case will make the banks unable and has the motive to collect the saving money of their customers and playing the principal role of Islamic and traditional banks.
- Banks falls in some contraventions which makes the contracts of selling invalid such as " They don't identify the goods of selling when the bank buy them, and when the bank sales them to the financier, the authorized agent will buy from himself, the goods returns to the sellers again, the financier is imposed on authorizing

the bank. In contrary, there are some correct contracts in some banks.

- The causes of deviations from the legal correct application in most of banks is the domination of the traditional bank operations in administrating these types of banks, the absence of legal supervision, the absence of religious legal systems of monetary agency, the loose of experiences and efficiency in the Islamic banks, the rule of legal religious authorities is limited in the theoretical side of these operations.
- The financing with the paper documents achieves more highly benefits. The most important motive to give these benefits is to increase the alternatives, increasing the capitals, and expanding the chances of employments. The personal financing have a percentage of % of all the types of financing.
- Individuals accept the financing with the paper documents with religious motives. They believe in the correct legal measurements according to the permissions of the religious authorities for this type of contracts. So, the paper document financing increases to get the total percentage of the financing as all, and increasing of the long rate financing.



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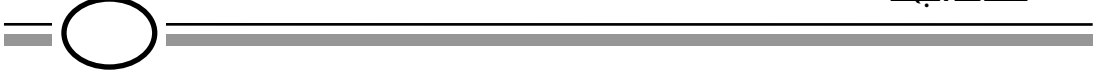
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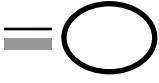
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