



HASAN KALYONCU
UNIVERSITY

**4TH INTERNATIONAL ISLAMIC FINANCE
AND ACCOUNTING CONFERENCE**

23-24-25 NOVEMBER 2023



HKU CAMPUS, CONGRESS AND CULTURAL CENTER / GAZIANTEP

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ABOUT CONFERENCE

ABOUT CONFERENCE

The understanding of Islamic Economics and Finance can offer new alternatives in preventing or avoiding economic and financial crises. What can be done in this field should be investigated and alternative concrete products and ideas should be put forward. In this context, although it is not yet possible to say that it is at a sufficient level, positive developments in the field of Islamic Finance in the world and in Turkey are somewhat heartening. National and international symposiums, congresses, conferences and panels organized in this field continue to add intellectual value to the subject. The "4th International Islamic Finance and Accounting Conference", which draws attention as one of the most important scientific activities organized in this context in Turkey and which is held regularly every year, was successfully held on November 23-25 this year. 167 scientists, sector representatives and policy makers from 13 different countries and Turkey participated in the two-day meetings where Islamic Finance and Accounting issues were discussed in all aspects.

"International Conference on Islamic Finance and Accounting" is an international conference where scientific research in the following areas is shared and the problems of interest-free systems are discussed.

- * Islamic Finance
- * Islamic Banking
- * Islamic Economics
- * Islamic Insurance
- * Islamic Business
- * Islamic Financial Institutions:
 - Management and Organization
 - Human Resources
 - Accounting
 - Marketing
 - Audit

CONFERENCE VISION, MISSION, GOALS

Due to Islamic sensitivities, the demand for banking and insurance systems that operate on a profit-sharing logic instead of traditional banking and insurance systems for evaluating their savings, securing their assets or meeting their resource needs is increasing day by day. In order to meet this demand, banking and insurance systems are being established in Turkey and in the world, and academic studies in this field give direction to these systems. The vision of our conference is to be the most important and reputable International Islamic Finance and Accounting Conference that guides the sector to become the center of interest-free finance, first regionally and then globally, in line with the increasing foreign trade opportunities with Islamic countries and Istanbul's vision of becoming a financial center.

"International Islamic Finance and Accounting Conference", organized by Gaziantep Hasan Kalyoncu University, brings together academics, academic and professional researchers, policy makers, industry representatives and students from around the world with the mission of being the most prestigious international Islamic finance and accounting conference in Turkey.

The aim of the "International Conference on Islamic Finance and Accounting" is to create a platform to discuss and debate what can be done to increase the effectiveness of Islamic finance institutions in the world and in Turkey. For this purpose, it is to bring together researchers and academicians in the scientific world, policy makers in public administration and sector representatives under one roof. The studies and discussions will pave the way for this sector to play a greater role in increasing the welfare of individuals and society.



PREVIOUS CONFERENCES

“1st International Conference on Islamic Finance and Accounting” was organized in Gaziantep with the cooperation of Hasan Kalyoncu University and Yıldız Technical University and hosted by Hasan Kalyoncu University. Around 30 papers from different universities around the world participated. The conference started with the opening speech of the Minister of Finance at the time, Mr. Mehmet ŞİMŞEK. Senior executives of participating banks and representatives of regulatory institutions attended in the conference. Papers were presented and discussions were held on the conventional banking system, accounting and financing methods, interest-free (participation) banking, finance, and accounting systems at the conference.

“2nd International Conference on Islamic Finance and Accounting” was organized in Istanbul, hosted by Yıldız Technical University with the cooperation of Hasan Kalyoncu University and Yıldız Technical University. Academicians from different universities around the world participated in the conference with approximately 30 papers. Academicians who are experts in their fields, senior executives of participation banks, and representatives of regulatory institutions and organizations attended the conference.

“3rd International Conference on Islamic Finance and Accounting” was organized in Gaziantep between May 26-28, 2022, again in cooperation with Hasan Kalyoncu University and Yıldız Technical University and hosted by Hasan Kalyoncu University. In our conference, which has become more international every year, 79 leading academicians from 10 different countries presented their opinions, ideas and suggestions on many areas of Islamic finance, Islamic economics, Islamic insurance, Islamic business and business management in Islamic financial institutions. The papers were published as a book titled “Current Research in Islamic Finance and Accounting” edited by Prof. Dr. Mazlum ÇELİK and Prof. Dr. Mehmet KAYGUSUZOĞLU. In the sector session, the participation banking system, its problems and opportunities were discussed. In the academic panels, “Islamic Finance and Islamic Business Practices” and “Islamic Economics and Development” were discussed within the scope of preventing economic crises.

PREVIOUS CONFERENCES



OPEN CEREMONY AND WELCOMING REMARKS



Prof. Dr. Mazlum ÇELİK

Chairman of the Conference Organizing Committee

Welcome to the 4th Islamic Finance and Accounting Conference, which is organized to raise awareness and find solutions to the participation banking and insurance system, which is an alternative to traditional banking and insurance systems and offers a solution to those who have problems in meeting the need to evaluate and secure their investments due to interest sensitivity. I greet you all with my most sincere feelings. Today, we are proud to open the 4th Islamic Finance and Accounting Conference at our university together with all stakeholders of the field, including our students. Although there were disruptions due to the pandemic, we are participating in our conference, which we started with 30 papers in 2016, with 167 academicians and 75 papers from 13 different countries this year. I greet you all with my most sincere feelings. Although there are disruptions due to reasons such as pandemics and earthquakes, we are participating in our conference, which we started with 30 papers in 2016, with 167 academicians and 75 papers from 13 different countries this year. In addition, sector representatives who accepted our invitation and attended our conference within the scope of university-sector cooperation, who organize and manage interest-free systems in our country and around the world and who personally take part in the field, are now taking their places in the hall. In addition, finance and accounting managers from important companies of our Gaziantep city that create value for the country also participated in our conference. As you can see, today we are proud to open our 4th Islamic Finance and Accounting Conference together with all stakeholders of the field, including our students. This year, Durham University, Sakarya University, Ankara Social Sciences University, International Islamic Economy and Application and Research Centers and Malaysian Islamic Sciences University made significant contributions to our conference. I would like to thank them for their cooperation.

As every year, I would like to express my gratitude and gratitude to our General Manager of Ziraat Katılım, Mr. Metin Özdemir, who sponsored our conference this year, and to the Ziraat Katılım family, and to Mr. Gürkan Çakır, head of the Ziraat Katılım Strategy and Planning department, who was representing us in our hall. Apart from these, I would like to express my gratitude to our Chairman of the Board of Trustees, Mr. Cemal Kalyoncu, our Deputy President, Haluk Kalyoncu, and our rector, Mr. Türkay Dereli, for their unwavering support of our conference. In addition, I cannot thank enough our organizing committee members, the dean and faculty members of the Faculty of Economics, Administrative and Social Sciences, our students and our friends working in administrative sciences, who contributed to all stages of our conference, from its planning to its execution, and who did not shy away from taking responsibility. Durham University faculty member, Dr. To Mehmet Asutay, to Mr. Sunat Atun, former Minister of Finance and Energy of the TRNC and currently a Member of Parliament, to the Chairman of the Insurance and Private Pension Regulation and Supervision Board, to Prof. from the University of Islamic Sciences Malaysia. Dr. Zurina Shafii, lecturer from the University of Birmingham, Valentino Cattelan, lecturer from Hamad Bin Khalifa University, Dr. Dalal Aassouli, Vice President of the Islamic Development Bank Zamir İqbal, IMF Executive Board Member Dr. I would like to thank Mahmut Muhittin for his participation and support.

I respectfully greet all participants, wishing it to be a nice conference.



Prof. Dr. Türkay DERELİ
Rector, Hasan Kalyoncu University

In fact, as Hasan Kalyoncu University, we always maintain a structure that proves our claim in terms of administrative and social sciences and prioritizes the national and spiritual values and sensitivities of our society. We talked about artificial intelligence (AI) coming, finance is affected by everything. That's where something happens in China. A war breaks out etc. You see, all systems are interconnected and affected. Very naive. Therefore, this finance has become even more important. And it is very important to be able to carry out all of this within Islamic sensitivities and around the sensitivities of the society. Apart from that, of course, like AI, a blockchain technology called crypto technology has emerged, which has a profound impact on the whole world and that no one is aware of. This blockchain theory, software and AI, has actually touched upon financial technologies as well. Therefore, they have a great impact on this ecosystem. For example, I remember it very clearly. There were also discussions here last year. There were conversations. Papers were presented. We had discussions about how AI will affect blockchain technologies, thus crypto technologies, and financial technologies, and how this will reflect on the Islamic finance and accounting side. Of course, a lot of water has flowed under the bridge in one year. Other things happened too. As a matter of fact, as you know, we experienced an earthquake on February 6, which was unforeseen. As a result, this had great effects on the economy. It had an impact on us too. In fact, this caused the conference to be held slightly delayed. As far as we can see, we are recovering. Of course, our country is also affected by the system the world is in. The earthquake caused us to be more affected by some things. We have come this far in this process. What do we do now? I think this will definitely be one of the main discussion topics of this conference. But I had such a request last year. We also said that we would truly support scientific research, especially on the subject of fertility. But since last year, friends, let me say that we have not received any requests regarding this matter. So let me give you some information. But I remember here last year, for example, we met and talked with our esteemed CMB chairman. It was discussed here too. I also gave him the good news. Let me say that we are getting ready, the local and national crypto technologies and ecosystem, its infrastructure and its bureaucracy are being prepared. I think we were going to give the good news that he was ready today and tomorrow. Sir, I took it from you, but maybe you would give me the good news. Developments are continuing, perhaps slower for some and faster for others. Of course, we organized the 3rd Congress last year. My teacher summarized it. I sign everything that the congress president, my esteemed teacher Mazlum Çelik, said. Let me thank everyone he thanked again, so that it doesn't get too long. Because I am more curious about the opening speech of our CMB president. I am also looking forward to our teacher Asutay's keynote speech for our audience. Therefore, I will make a brief summary and ask for your permission. Of course, starting with the inspiration and strength we received from the 3rd Congress, which was held with great success and participation last year, we appreciated these positive developments together with the participation of 167 scientists from 13 countries this year. And we organized our congress with the participation of the highest level institutions and organizations of the sector.

Two separate panels and valuable speakers on Islamic finance practices and Islamic finance and development will be with us soon. As Hasan Kalyoncu University, we are working with all our strength to give our young people the best education opportunity in this field, as in every channel and field. We attach importance to providing the best education and conducting scientific studies with qualified research to solve the problems of our stakeholders together with our stakeholders. And as always, we know that our board of trustees has our back in this matter. We are grateful to them.

By accepting our invitation to our 4th International Islamic Finance and Accounting congress, where the results of scientific research in the field of Islamic finance and accounting will be discussed and discussed in all its dimensions, we welcome you, our dear participants, stakeholders, and of course our sponsors, from inside and outside, from far and near, to Ziraat Katılım. I would like to express my gratitude to all of you. What I would like to underline most in this comprehensive organization is, of course, our congress president Mazlum Çelik and his team, our esteemed Yıldız Özkök teacher who has recently collaborated with Birmingham University in England, all our professors in the faculty and of course our dean Hanifi Aslan, for such a wonderful event. I would like to thank you very much for organizing the event and bringing us together with you, and I would like to give a strong applause.

Thank you.

OPEN CEREMONY AND WELCOMING REMARKS



İbrahim Ömer GÖNÜL
Chairman, Capital Markets Board of Türkiye

Participation finance is developing as a field for savers who are sensitive to interest rates. At the same time, participation finance contributes greatly to bringing the under-bed savings of these savers into the financial system and has a great potential in this regard. Participation finance's focus on moral values, prioritizing social justice, supporting production and creating positive social ethics are important opportunities for the development of participation finance. Due to the opportunities offered by participation finance, interest-free finance issues constitute one of the important agenda items in capital markets and the financial world around the world today. While murabaha and musharakah commercial certificates are among the alternative capital market instruments for interest-sensitive savers and entrepreneurs, the most in demand today is sukuk. The interest-free financial product development process, which started with the partnership certificates of the State Industrial and Workers' Investment Bank in our country, continued with income sharing certificates, profit and loss sharing certificates and income indexed bonds. We have reached today's stage with lease certificates. Lease certificates have taken their place as a new product in our capital market. Participation, which was added to the capital markets law in 2012, was accepted at the legal level for the first time with capital market products. Regulations regarding lease certificates were updated on various dates and brought to their current state, taking into account international practices and demands from the sector. With these updates, in addition to lease certificates based on ownership, we have introduced lease certificate types based on management contract, purchase and sale, partnership, work contract, or mixed contracts consisting of several of these, to our legislation and market.

In parallel with the growth trend that the lease certificate market has achieved in recent years, we expect the share of other lease certificate structures in total issuance to increase. Participation indices, created through the initiatives of intermediary institutions previously operating in the capital market, have been traded within Borsa Istanbul since 2021. These are Borsa Istanbul participation indexes, stock exchange participation indexes and participation face index, participation all index, and in parallel with these, 5 different types of sustainability participation indexes are traded on the stock exchange. In this context, in order to encourage investments and financing that will contribute positively to sustainability, the sustainable debt instrument, which aims to provide financing to thematic projects that are compatible with climate change or contribute to reducing the risk of climate change, has been replaced by the green lease certificate in February 2022. We have approved the issuance of sustainable green lease certificates with an income of 5 billion TL from 2022, when the legal infrastructure on this subject is completed. Within the scope of these approvals, the issuance of green sustainable lease certificates worth 550 Million TL in 2022 and 500 Million TL in the first 9 months of 2023 was approved. Issuances, which have been increasing in our country since 2010, comply with the principles of participation finance, and capital market instruments play an important role in our capital market today. And they will continue to develop and continue their roles in the future. We know this. Sukuk exports amounted to 105 billion TL in 2021, 102 billion TL in 2022, and 87 billion TL in 2023. We expect these figures to increase further in the future.



4TH INTERNATIONAL ISLAMIC FINANCE AND ACCOUNTING CONFERENCE



SECTOR REPRESENTATIVES SESSION

Emine Nur Öztürk Alkan

Head of Participation Activities Regulation Department, Insurance and Private Pension Regulation and Supervision Authority

Insurance and Private Pension Regulation and Supervision Authority (SEDDK) is an institution established in 2020 and operating in Istanbul. It can be thought of as a combination of the Undersecretariat of Treasury and the Insurance Supervision Agency. While the Undersecretariat of Treasury is more about regulation and the Insurance Supervision Agency is about supervision and supervision, we have achieved an integration in the form of the Insurance Regulation and Supervision Agency. The field of participation insurance is an area ripe for development, for which we have made serious efforts to legislate, especially recently. Our doors are always open to our friends who want to work or do an internship. I would like to give information about this subject and then start my presentation.

What is participation insurance? In fact, you know that there are risks in life that we call risks. We have insurance for our vehicles, life insurance and fire insurance. These are always protection against risks. Agreements made to compensate for the losses that may arise from the realization of these risks are a definition that is very compatible with participation insurance. In the context of this agreement, the participants come together and, unlike insurance, the participants share the loss after the premiums collected. Participation insurance has basic elements and points of difference from traditional insurance. The first of these is the prohibition of interest, and the other is the absence of uncertainty. The other is the ban on speculation. Because speculative elements evoke things similar to gambling.

The first examples in the world appeared in the 1980s and in Sudan. It was later implemented in Malaysia in the eighties. Afterwards, fires break out in Indonesia, Saudi Arabia and Middle Eastern countries. In fact, currently there is only Islamic insurance in Saudi Arabia, that is, 100% Islamic insurance is implemented. In our country, it starts in 2009. Now, as we see in 2017, our premium production was around 1.3 billion TL. When we look immediately to 2023, you can see that we have reached around 13 billion TL. There is a strong growth of 125% here. The share from the sector increased from 3% to 5% in 2017-2023. Based on this, we think that the participation insurance sector has a lot of potential. Apart from that, the participation-based fund size is also quite nice. Currently, there are approximately 159,000,000 participation funds in the system, which is around 25% of the total funds. We think that this shows a very good growth trend. You will see on the far right that while it was at 8% in 2017, it has now increased to 25% and we think it will progress further.

As SEDDK, we attach great importance to developing legislation on important parameters in terms of managing risk processes and financial processes. We have been working very hard on this for about a year. In this regard, I would like to give information about the legislation and what we are planning in the long term and medium-long term. Because regulations have an important place in the growth of the sector, its sustainability and contribution to financial stability. The participation pool consists of a pool we call the risk fund. We think that the branch-based nature of this fund, where individuals have premiums, will actually be beneficial in sharing data. In other words, people in different branches do not assume each other's risks. We have this kind of thinking. Apart from that, a positive balance can occur in insurance branches. We consider that you can save this as a reserve and apply for these reserves through the company's corresponding operator to avoid any indebtedness. Apart from that, there is a concept we call management fee. Because the company manages the fund where the situations I just mentioned occur. We think that it would be healthier if this was based on performance and would be very useful in protecting people's rights. We are considering making changes to this type of regulation, both to prevent companies from falling into a debt spiral and having problems with capital adequacy and to create a sustainable pool. We think that this will improve both the competition and efficiency of the sector. At this point, I end my presentation.

Thanks so much again.

SECTOR REPRESENTATIVES SESSION



Gürkan Çakır

Ziraat Katılım; Head of Financial Management Department

Since our establishment in 2015, we have been working with all our strength to encourage our country's real sector and our stakeholders to production and investment, adhering to the principles of interest-free banking. As Ziraat Participation Bank, our first question is not only to make financial decisions such as balance sheet size and profit, but also to be a pioneer and participation bank that contributes to the development of interest-free finance in Turkey and on a global scale. By determining the needs of our country, we continue our work without slowing down, which will deepen the participation banking sector, increase its share in the total banking sector, and contribute to the 2025 targets of our sector. While carrying out these studies, we develop products and business models that comply with interest-free banking principles, and on the other hand, we attach importance to finding organizations that will contribute to participation banking.

"Finance" comes to the fore along with participation banking. As this capital accumulation increased in 1975, the Islamic Development Bank was established. A bank is being established in Dubai. As Turkey, we entered the sector in our country in 1985 with Faysal Finans Albaraka, in 1989 with Kuveyt Türk, in 1991 with Anadolu Finans and in 2015 as the Ziraat Katılım family. We see that the share of Vakıf Katılım and Emlak Katılım in 2016, which was 4% in 2019, has reached 8.5% as of today. We are in the industry with 6 players. We are established on the foundation of Turkey's Participation Banking. As you know, until 2005 it was a Private Finance Institution. We were added to the banking law in 2005. We continue our activities within the scope of banking law. Here I will be talking about the adventure of participation banking in the last 5 years. Our graph with columns on the left shows the story of Participation Banking in the 5-year period between 2018-2023. Participation Banking has achieved an average annual rate of 57% in the last 5 years. When we take into account Participation Banking, that is, the total banking sector, we see that there is a growth of 40% in the total banking sector. The current total size of our Participation Banking is 1.7 trillion as of 30.09.2023. The total size of the banking sector is around 21 trillion. When we look at the adventure of the last 9 months, that is, 2023, not the last 5 years, we see that Participation Banking has grown by 50% and the total banking sector has grown by 47%. This tells us that, with the participation banking strategy document, we aim to have a 15% share of the total banking pie in 2025. When we look at this adventure, that is, the cake, yes, while the share of our Participation Banking in total banking was 5% in 2018, it is 8.5% as of today, 8.5% as of September 30, and even 8.6 when we look at the latest data. We can say that we pushed the 9's. But our goal is to get 15 out of 100 total units, that is, to occupy a 15% share. Of course, we aim to provide the customers of this conventional bank not by gaining the customers of banks operating in the interest-based system, which we call conventional, but through titles where we can reach more efficient, higher quality customers with a higher service quality. In other words, we aim to grow Participation Banking by attracting new customers who have not met Participation Banking. When we look at the loans heading, as you can see on the left in the loans heading, there is a 48% growth in Participation Banking, and when we look at total banking, there is a 36% growth. After the loan, we are progressing rapidly in total banking. When you look at the adventure of this title, we have come from 5% to 8%.

We maintain our current position in equity. As I conclude my speech, as Ziraat Participation, as I mentioned in my speech, how can we further develop this sector, not only in financial size items, how can we add value to this regulatory participation bankers' legislation in our country and globally, how can we develop new products and how can we be beneficial to our society? We keep questions like these as our first priority. I would like to thank you very much for giving me this opportunity and making us a stakeholder in this beautiful organization, and I wish you good presentations.

Thanks.



4TH INTERNATIONAL ISLAMIC FINANCE AND ACCOUNTING CONFERENCE

KEYNOTE SPEAKERS



Prof. Dr. Mehmet ASUTAY
(Guest of Honor)

Director, Durham Centre for Islamic Economics and Finance, Durham University, UK

Mehmet has a BA in Public Finance from the University of Istanbul (Turkey); continued for MSc in Public Finance at the University of Istanbul; has a Postgraduate Diploma in Economic and Social Policy Analysis, the University of York (UK); MA in Economics of Public Policy, Department of Economics of the University of Leicester (UK); Ph.D. in Political Economics, University of Leicester (UK).

Mehmet joined the School of Government and International Affairs at Durham University in 2005 and later moved to Durham University Business School in January 2014 with the transfer of all Islamic finance-related programs to the DUBS.

Mehmet teaches and supervises research on Islamic Political Economy; Islamic Moral Economy; Islamic Banking, Finance and Management; and Political Economy of Development in the Middle East.

He is the Director of the Durham Centre for Islamic Economics and Finance, the Programme Director for MSc in Islamic Finance and MSc in Islamic Finance & Management, and the Director of the Durham Islamic Finance Summer School.

Mehmet is the Editor-in-Chief of the American Journal of Islamic and Society, Editor-in-Chief of the Review of Islamic Economics, and on the Editorial Board of the International Journal of Islamic and Middle Eastern Finance and Management and Borsa Istanbul Review.

He is a board member of the IAIE (International Association for Islamic Economics).

KEYNOTE SPEAKERS



Sunat ATUN

Former Minister of Economy and Energy, Former Minister of Finance, Member of Parliament, Turkish Republic of Northern Cyprus

He was born in Gazimağusa in 1973. After completing his high school education, he graduated from the Department of Economics at the University of Leicester. He completed his master's degree in Logistics Management at the University of Nantes in France in 1996, and his master's degree (MSc) in Maritime Management at the University of Plymouth in 1997.

He was elected as a Member of Parliament from the Ulusal Birlik Partisi in the elections of April 19, 2009. He was appointed as the Minister of Economy and Energy in the Derviş Eroğlu cabinet established on 5 May 2009. He was reappointed as the Minister of Economy and Energy and continued in this position until June 13, 2013. He was elected as UBP General Secretary on October 8, 2013. He served as the Minister of Economy, Industry and Trade in the CTP-UBP coalition government between 15 July 2015 and 4 April 2016. On April 16, 2016, he was appointed as the Minister of Economy and Energy in the UBP - DP Coalition Government. He continued this duty until February 2, 2018.

He served as the Chairman of the Economy, Finance, Plan and Budget Committee in the TRNC Republican Assembly between 19 June 2019 and 5 November 2021. He served as Deputy Chairman of the UBP Group in the TRNC Republican Assembly during the 2020-21 period.

On November 5, 2021. He was appointed as the Minister of Economy and Energy in the UBP-DP coalition government. He served as minister until February 21, 2022. He served as the Minister of Finance in the UBP-DP-YDP Coalition Government established on February 21, 2022. This duty ended on April 25, 2022. He served as the Minister of Finance in the UBP-DP-YDP Coalition Government established on May 12, 2022. He resigned from his post as Minister on July 26, 2022. He continues his duty as Gazimağusa Deputy

KEYNOTE SPEAKERS



Prof. Dr. Zurina SHAFII

Islamic Science University of Malaysia, Malaysia

Prof Dr. Zurina Binti Shafii is a Professor in Islamic finance at the Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM), and a research fellow at USIM's Islamic Finance and Wealth Management Institute (IFWMI). Her areas of expertise include Shariah Compliance Audit, Islamic Wealth Management, Islamic Accounting and Halal Management. She received her first degree in Accounting from University Teknologi Mara (UiTM) and later obtained her Master's degree and PhD both in Islamic Finance from Durham University, United Kingdom. She was awarded ACCA Professional Level Certificate and a Certified Islamic Financial Planner.

She authored Islamic finance-related books in areas of Islamic financial planning, Shariah governance and audit, and Islamic accounting published by Penerbit USIM and IBFIM.

Prof Dr. Zurina delivers training on shariah governance and audit, Shariah risk management and Islamic banking, finance, and takaful fundamentals and advance modules to the multitude of organizations organized by training providers such as ASAS, IBFIM, BILIF, Amanie Academy, and Muamalat Interactive Game (MIG) Training and Consultancy. She is too active in consultancy and advisory works in Islamic banking, finance, and takaful. She is one of the founders for a series of Muamalat Interactive Game (MIG) board games (industry MIG, community MIG, Halal2u) and mobile apps; learning tools for financial literacy, Shariah contracts interactive learning and Halal management.

KEYNOTE SPEAKERS



Dr. Valentino Cattelan
Birmingham City University, UK

Dr Valentino Cattelan is an experienced researcher in Islamic law, economics and finance. His expertise also comprises comparative law, EU law, contract law, and interdisciplinary studies.

Dr Valentino Cattelan joined the BCU School of Law as a Lecturer in October 2020. Prior to this, he was an Associate Researcher at SCIEF (IE Business School, Madrid). In the past, he held several academic positions at the University of Rome Tor Vergata; the Oxford Centre for Islamic Studies; the Institute of Ismaili Studies (London); the Max Planck Institute for Social Anthropology (Halle/Salle); the Käte Hamburger Centre for Advanced Study 'Law as Culture' (Bonn); and other institutions.

In particular, at the University of Rome Tor Vergata he was the coordinator of the European module Integrating Islamic Finance in Europe, funded by the EU Commission under the Jean Monnet Programme (2010-2013).

Dr. Cattelan has extensively published in the areas of Islamic contract law and Islamic finance. His comparative investigation deals both with the conceptual distance between the Islamic economy and conventional capitalism and with the variations that the Islamic normative discourse has experienced from classical times to the contemporary global market. On the subject, he has recently coined the notion of a Typewritten Market to describe the peculiar connotations that the current law of Islamic finance holds (in the form of a process of Shariah compliance) in comparison to the application of Islamic law in the practice of Muslim medieval trade (*Arab Law Quarterly*, 2021).

KEYNOTE SPEAKERS SESSION



Prof. Dr. Mehmet ASUTAY

Sustainability is now an important lifestyle, but it is also a discourse and there are many studies on this subject. There are many academic and empirical studies on this subject, both aimed at producing policies. Within the scope of Islamic Finance, the concept of sustainability has an important place, as mentioned by the Head of Capital Markets with the example of sustainable Islamic or participation index in the stock market. At the current point of Islamic finance, it is important to answer the question of how sustainability can be achieved. Although this may seem like a positive development, it actually highlights a serious dynamic. Because Islamic finance must be sustainable due to its inherent features. Therefore, there should not be a term such as sustainability at the beginning of this concept. This point I mentioned shows us that there is a problem and that problem needs to be examined seriously. Sunat just talked about indebtedness in his presentation. Debt is one of our biggest problems right now. For example, how useful has Islamic banking been in reducing this debt and spreading wealth to society? In this context, what has been done about the sustainability of people, societies, and the environment? These stand before us as important problems. As Sunat stated, there is an important problem of human sustainability in the region. If we consider that the same things have been done by Muslims in the region we live in, especially in the recent Gaza events and previously in Syria, Yemen, and other places, this time in Muslim-held regions, we should remember that we have experienced serious problems in ensuring the security of people in our region and ensuring sustainability in this context. is required.

We need to look at how we can reorganize Islamic banks in a way that acts with Islamic logic and meets the expectations of all stakeholders, rather than as institutions based on the dominance of capital. When we look at Islam's place on sustainability, we see that the world was created on a balance and that it is about the continuity of this balance. Therefore, you have to consider the rights of all stakeholders. If there is any problem in the environment, you do justice to the environment by reducing your growth and ensuring that the environment can renew its growth. What is expected from people in the role of Caliph is to maintain this order, this balance and ensure justice. What we say in Islamic economics is a Tawhid-centered thought and each stakeholder complements each other in the economic sense. It is to reach integrity by completing each other. So I complete you, we complete the environment, we complete the climate and we complete the soil. The existence of each of us is directly related to another stakeholder. You can create justice when everything complements each other. When justice is lacking, you provide that balance with benevolence. From where? Because growth should only occur within this blend. My growth should not hinder your growth. My growth should not hinder the growth of the environment. From where? Because God created everything and everyone based on their nature, to achieve the best. Therefore, it is necessary to ensure that everyone and everything, the environment, the soil, the climate, and the human being can reach their best point within the framework of those possibilities. As an extension of the understanding of grace, everyone and everything around us is entrusted to us, and therefore we need to approach each person's growth area with respect. These are not only things we have to do voluntarily but also things we are obliged to do. For example, paying zakat is not charity. It is giving the rights of the society to the society.

With the Maqasid methodology we use, the 8 categories you mentioned are religion, human rights, one's right, ensuring one's intellectual development, next generations, socialization, creation of existence, and ecology. We have divided each of them into alternative categories. If we are talking about yesterday, there are different sub-concepts and different indicators under it. Instead of seeing the contradiction of Islamic banking as a sustainable Islamic bank, we have to move to a new paradigm that emphasizes that Islamic banking should already be sustainable within the framework of Islamic logic.

KEYNOTE SPEAKERS SESSION



Sunat ATUN

As for the issue of Islamic finance, I do not want to pass without mentioning Gaza. Even though the ceasefire was reached, the history of the world will never forget that the whole world, especially the Western countries, watched this atrocity, this extraordinarily huge and terrible massacre, by supporting this geography, which has taught us, our geography, a lesson in humanity for years, by remaining careless and supporting it from behind the scenes, without doing anything. At the beginning of my words, I would like to mention that when Palestine is mentioned, three things come to my mind. One of them is, of course, the holy relic Masjid al-Aqsa. The second important point is that for me, my homeland, Cyprus and Palestine, were separated from the Ottoman geography at the same time.

Islamic economics and finance is an area that I have been following with interest in recent years, and in fact, I am currently working on a doctoral study. When we say Islamic economics and finance, the first thing that comes to everyone's mind is an interest-free banking system. Because the interest-free banking system sounds very interesting to the ears, when the Islamic economy and Islamic finance are mentioned, everyone has the perception of interest-free banking, interest-free financing, and an interest-free environment. In 2018, the size of Islamic banking in the world was 2.5 billion dollars. Only 1% of the world's wealth. In 2021, this figure increases by 3.95 billion dollars. This corresponds to only 0.62% of the world financial markets. However, when we look at world production, 25% of the world's production comes from Islamic countries. So there is something very serious wrong somewhere. There is something seriously missing somewhere. Again, when we look at the trade figures between Islamic countries, I see that it has increased to 19% in recent years. Since 2009, I have attended many economic and financial meetings of Islamic organizations and Ministry of Treasury meetings in different capacities on behalf of my state. I think it would not be unfair to make this observation that although we agree with and support all of the discussions and decisions taken, we see that very few of them are implemented. Because all of these are issues that require political determination, ownership, and acting with the consciousness of the ummah. Look, after taking a look at the figures we have just stated, I would like to make the following determination. Islamic economy does not only consist of Islamic finance. Islamic economy is a huge ecosystem on its own, dear friends, and it is actually an area with a much bigger potential. However, as we have stated, all the data reflected in the visible balance sheets are of great interest to us. Since that printed money expresses itself as financing, we all know the financial aspect of the matter.

The wealth of the world's 100 richest people is equal to the wealth of almost half of the world's population today. One in five people have to spend their days earning a wage ranging from \$3-\$5. The wealth of 1% of the richest people in the world is greater than the wealth of the remaining 99%, and at this stage of the world, 225% more of the world's national product equals global debt. It is a fact that this brutality, which left its mark on history, unfortunately, took place before the eyes of the entire Islamic world. In Cyprus, I don't know if you have heard of him, there was a very well-known saint who was accepted recently. His Excellency Sheikh Nazim Kibrisi. We call him Sheikh Baba in Cyprus. Rest in peace. He has a very famous saying. He says that when the Turks take over the Islamic world, there will be no problems in the world or in the Islamic world. He said that those days would be the rebirth of Islam. I would like to express here that I hope those days are near, and the leader who will lead that leadership is today at the head of our homeland, the Republic of Turkey. You listened patiently, thank you very much.

KEYNOTE SPEAKERS SESSION



Prof. Dr. Zurina SHAFII

This is the content that is the current development in Shariah assurance, sharia governance and assurance in global practice. We shall go quickly, and this is the one that the focus will be on how the sharia assurance could assure both the compliance requirement as well as the maqasid proposition that has been shared by hoca Mehmet Asutay just now, and how that will give implication to us as the Muslim countries in the world. We have the OIC, member countries, and Turkey and Malaysia as two of the countries that are strong in collaboration; understanding governance and assurance will help us in policy formulation. This is, you know the situation in Malaysia, and I saw from the presentation from the participating bank just now, as well as what sister Amina has shared on the private retirement saving and which is on the Islamic private retirement saving, and also I think what we have in Malaysia is also similar to that we have in Turkiye as well. So in Islamic Financial Institutions, we have the figure where we have 19.69 trillion globally, and the sharia governance and assurance in many countries have been established, so what we can do is we could borrow what we have from Islamic financial institutions to other sectors that is in Islamic Capital Market, where in Malaysia we have nearly 700 Shariah complying companies. And co-operative sector In Malaysia, we have the State Islamic Religious Council. Here, as a country

We have the Hajj funds. These are the Sharia-based institutions depending on the sector that I have mentioned, so it includes banking, Takaful, and retirement funds. Also, we have industry practitioners there, the regulators, in Malaysia we have the central bank, commissioners, and so on, similar to what we have here. We have civil society, which means that non-government organizations are always on their tools to look to govern or provide checks and balances to what banking or Islamic banks or Takaful do. We have the Islamic Capital Market governance as well; the Malaysian Security Commission has issued the Maqasid Shariah deadlines, which may be for the researchers who are looking into the Maqasid Shariah study to extend this on the Islamic Capital Market thinking, how they look at their implementation of Maqasid Al-Shariah. Mind that it is an institution I'm with as the Shariah advisor. What the institution does is that, in addition to ensuring Shariah compliance, we the Shariah advisors will look also on the impact of Maqasid, by taking like Prof. Mehmet Asutay has mentioned about, taking the element of the SDG and the SD. We put it under the Maqasid impact, and we track it. Now we are following 5-6 elements as a start, and that would be our objective as well. In addition to performance objectives within the organization.

Notably, for Brunei, has a dedicated internal sharia audit framework, so it really goes into detail on guiding the banks on how to do the sharia audit, so for those learners who would like to look into sharia assurance to really know how to conduct sharia audit, this is a good reference for you to look at. This is the project or advisory that we do, which I think will open many opportunities, and much positive implementation in maqasid sharia reporting in the Islamic Capital Market because historically, all the 700 companies, the 696 companies that are listed on Bursa, do not communicate on how they adopt and also report the maqasid sharia, and why actually they are on the list of sharia complying. So they refrain from engaging in communication with the stakeholders on why they are on the list, and what are the risks for that if they are not on the list. So this company has commissioned us to look into what they could do, what element they could communicate to the stakeholders, and what value they promote when they are under the Sharia-compliant list. So, we look into maqasid disclosure item. Then, we produce the maqasid disclosure report. We, of course, benefit tremendously from the word of our hoca just now, I mean the one that mentioned Hoca Asutay, because one of the researchers said to me they go to the element of maqasid by others. However, yours are the most perfect ones they must go back to you. Then, in the maqasid disclosure report, and also in Shariah governance and compliance, there is oversight and monitoring on Shariah compliance to make sure there is no element of Shariah non-compliance. And whether to look into the calculation of Zakat payment for Muslim ownership. That is all that I would like to highlight in my sharing today, Alhamdulillah, on Shariah governance in the Shariah-based sectors and how important Shariah assurance has to be established for the policy to work for us. That is all from me...

KEYNOTE SPEAKERS SESSION



Dr. Valentino Cattelan

I think that the real meaning of Islamic Finance should be related to a much broader intellectual movement that exists today, which relates to the idea of Decoloniality. And this can help us to rethink property rights as the fundamental elements of an economic system. What do I mean by referring to “Decoloniality”? Now, if you look at this term, you will find lots of definitions; the basic point is that Decoloniality is not simply decolonization. Decolonization is a political process that has been going on for the last 50 years. However, it does not remove some fundamental elements of our way of thinking about reality, which is exactly the idea of coloniality. Decoloniality relates to the need that we feel today. There is a general feeling about this to learn our way of knowledge in to beyond the forces of modernity and Capitalism. So, Decoloniality is not against modernity. We recognize that we have had lots of positive effects from modernity. But, it looks at the dark side of modernity. In which sense? In the sense of recognizing how modernity, in reality, has been the cradle of colonization, Capitalism, and, today, neoliberalism. So, Decoloniality implies a paradigm, a way of thinking that relates to an idea of restoration and reparation compensation for what has gone wrong in the last 50 years. So, Decoloniality is a change of terms in the conversation, and as a legal scholar, I'm working on the side of decolonial comparative law and then how we have to reshape our basic knowledge against a totalizing and the universalizing mode of fault, which is related to modernity as an expression of Eurocentrism and imperialism. Property rights are a big concept used in both law and economics, which describes the relationship between people and things in various ways.

Mal is a property. Now, I don't want to enter into a specific legal elaboration of the idea of Mal, which is not really the point of this discussion, and I think that this is something that may relate more to the interest of legal scholars. My idea is that by moving from the concept of Mal in Islamic law, we can build a conceptualization of Islamic property rights, which is intrinsically a challenge to the capitalist market. Now, if we compare the new liberal approach to the Islamic perspective about property rights, there is clearly a radical revolution. The person is not the builder of the right; he's an agent of God. So, already, the subject who is entitled to make the decision is limited concerning the value of the good in the Islamic legal tradition. From a legal perspective, we also have these two very important concepts, the idea of “huquq and haqq” as the rule and the right, even by God.

KEYNOTE SPEAKERS (VIRTUAL)



Dr. Mahmoud MOHIELDIN

Board Member, International Monetary Fund; Special Envoy on SDGs Financing, United Nations

Mr. Mohieldin holds a Ph.D. in Economics from the University of Warwick, United Kingdom; a Master's in Economics and Social Policy Analysis from the University of York, United Kingdom; a Diploma of Development Economics from the University of Warwick; and a B.Sc. in Economics from Cairo University. He also participated in high-level certification programmes at Wharton Business School of the University of Pennsylvania and Georgetown University. In 2018, the American University in Cairo conferred upon him the honorary degree of doctor of Humane Letters "in recognition of renowned attainments and achievements".

Dr. Mohieldin, is an economist with more than 30 years of experience in international finance and development. He is the United Nations Special Envoy on Financing the 2030 Agenda.

He was the former Minister of Investment of Egypt from 2004-2010, and most recently, served as the World Bank Group Senior Vice President for the 2030 Development Agenda, United Nations Relations and Partnerships. His roles at the World Bank also included Managing Director, responsible for Human Development, Sustainable Development, Poverty Reduction and Economic Management, Finance and Private Sector Development, and the World Bank Institute; World Bank President's Special Envoy on the Millennium Development Goals (MDGs), the Post-2015 Development Agenda (later, the Sustainable Development Goals (SDGs)), and Financing for Development; and Corporate Secretary and Executive Secretary to the Development Committee of the World Bank Group's Board of Governors.

Mr. Mohieldin also served on several Boards of Directors in the Central Bank of Egypt and the corporate sector. He was a member of the Commission on Growth and Development and selected a Young Global Leader of the World Economic Forum in 2005. His professional experience extends into the academic arena as a Professor of Economics and Finance at the Faculty of Economics and Political Science, Cairo University and as a Visiting Professor at several renowned Universities in Egypt, Korea, the UAE, the UK and the USA. He is a member of the International Advisory Board of Durham University Business School. He also holds leading positions in national, regional and international research centers and economic associations.

KEYNOTE SPEAKERS (VIRTUAL)



Dr. Zamir IQBAL

Vice President, Finance, and CFO, Islamic Development Bank

Zamir Iqbal is Vice President, Finance, and Chief Financial Officer at the Islamic Development Bank. Previously, he headed World Bank's Global Islamic Finance Development Center in Istanbul, with earlier assignments in the World Bank Treasury and the Finance and Markets Global Practice. His experience spans the capital markets, asset management and risk management. Islamic finance has been his research focus, and he has co-authored articles and books on Islamic finance on the topics of banking risk, financial inclusion, economic development, financial stability and risk-sharing. He played a central role in the World Bank's and IDB's first global reporting on Islamic finance. He earned his Ph.D. in international finance from the George Washington University and served as professional faculty at the Carey Business School of Johns Hopkins University.

KEYNOTE SPEAKERS (VIRTUAL)



Prof. Dr. Dalal AASSOULI
Hamad bin Khalifah University, Qatar

Dr. Dalal Aassouli is Assistant Professor of Islamic Finance at CIS. She has worked at the International Islamic Liquidity Management Corporation (ILLM) in Malaysia, where she assisted with the establishment of the ILLM's sukuk program. She has also held several positions in international institutions in Europe where she had exposure to the African, European, and Latin American markets.

Dr. Aassouli holds master's degrees from NEOMA Business School and Paris Dauphine University, and a PhD from ENS de Lyon in France. Her areas of research interest include Islamic finance in general and its implications for liquidity management, corporate finance, ethical finance, development finance, green finance, sustainable development, and socially responsible investing.

Dr. Dalal is also an invited speaker at international Islamic finance conferences and events and provides her consultancy expertise to various organizations on issues related to Islamic and sustainable finance.

KEYNOTE SPEAKERS PANEL (VIRTUAL)



Dr. Mahmoud MOHIELDIN

Since we are only days away from COP 28 to be held inshallah in Dubai, the focus will be very much on climate finance. However, before getting there, I think one of the significant achievements of COP 27 is to confirm that actions in climate finance are actions in development finance. Moreover, there is no need to consider this kind of dichotomy. It is a false dichotomy between climate action and development action that can give room to solutions of partnerships, participatory finance and Islamic finance, as you defined. Climate actions are about three things. Mitigation is decarbonization, investments in renewables, solar opportunities, wind farms, green hydrogen, and decarbonization of hard-to-abate sectors with high emissions like steel, aluminum, fertilizers, and sediments.

Adaptation, which was strongly reflected in Sharm-el Skeikh last year, is about areas of focus in water management, food systems, agriculture, investment and resilient settlements, and dealing with desertification and deforestation. So, as you can see if you remember the SDGs mitigation, then it corresponds to SDG 7 on, on energy plus it's SDG 7 plus, and then when you consider adaptation in the agricultural food system, this is SDG 2. Food security is related to settlements and works primarily locally, SDG 11. It's about opportunities beyond the narrow definition of climate action, touching on SDG 14 and SDG 15 in managing the ecosystem. In terms of emissions, their responsibilities are minimal compared to the high emitters like historically US and some European countries and currently China and India. However, they suffer more because of the impact of emissions on their lives and what they need to spend on adaptation. Many countries in the OIC world are already exceeding the average warming levels of the global system by around 1.2°. So, in many countries in Africa and the Middle East, you will see that the average has doubled, more than % 2.2 or 2.4. Countries like the whole of North Africa, for instance. So, we need to pay more attention to adaptation measures. So we need those two FSs of floods and fire to manage our lives and livelihoods. That requires investments, investments of huge magnitudes. Moreover, I am into two studies here, and both of them are available online. One is Climate Action Finance by Vera Somwy and Nexon; the other is by Larry Summers and Professor Seg. The one by Vera and Nexon was prepared for COP 27 last year and has been updated for this year. The one that is by Larry Summers and Professor Seg is for the G20. As we know, we have several OIC countries that are members of the G20, like Turkey, Indonesia, and Saudi Arabia, and we invite observers. Last year, Egypt and India invited us to the G20, and that study had an impact. However, here are the gaps in finance: \$2.4 trillion is required for funding for climate finance, and the three trillion is on the rest of the Sustainable Development Goals. However, let us focus on the 2.4. One trillion is going to be coming from external resources. 1.4 trillion is required for domestic resource modernization, including prioritization of budget spending and better domestic reforms of the financial sectors. Around 550 million would be coming from the private sector. However, to be mobilized, we need approximately 300 billion from multilateral development banks like the Asian Development Bank, the World Bank or the African Development Bank and around 200 million from private from concessional finance, concessional finance. This is basically what is being assumed in funding currently. So we need more consideration of how much the current state of finance is. Grants are minimal elements; they are only 5%. Equity participation is around 34%, but globally, low-cost profit debt is 6%, and then you get 45% of commercial debt. So climate finance has been very much dependent on that industry, and that needs to change. Moreover, we cannot finance our climate agenda by having a climate crisis. You cannot solve a climate crisis by a debt crisis. That is why I have been saying climate finance is insufficient, inefficient and unfair. It is insufficient because the 100 billion is only at least a fraction. And then, as always, there are opportunities for trust finance or what. We also need better exploration of opportunities to enhance the opportunities for projects using the Zakat funds to enhance people's livelihood. One of the areas of spending of Zakat for the poor and the ultra-poor or fuqaha. You can see that there are direct and indirect ways of spending the Zakat funds on them. Some of them are, are very compatible with sustainability at large, starting with a simple rule which is very well established in the culture of the Islamic countries and the rules of engagement in partnership, that the prevention of harm should be prioritized over breaking the benefits.

KEYNOTE SPEAKERS PANEL (VIRTUAL)



Dr. Zamir IQBAL

I might find I talk a bit more repeating the same thing, but I will focus on one key element and maybe also share with you some of our experience. First is the question, "Why is sustainable finance becoming increasingly more and more important?" Second, "What are the key challenges for mobilizing sustainable finance?" Finally, the third question would be that "what role could Islamic finance play in sustainable finance?". We have both witnessed an unprecedented economic crisis this year; COVID-19 pandemic has mostly affected the development landscape. At least 100 million people have fallen back into poverty since the pandemic. Further increases in prices of food and energy across many countries pose a serious risk to food security. Now, the crisis we have today has introduced structural shifts in the global economy, and when it's coupled with the dooming climate change, they were likely to have economic costs, particularly for the poorer countries, and global economic outcomes. So, there is a growing realization that the climate relationships in the physical environment can slow economic growth and increase the likelihood of disruption and induction in output, employment and business profitability. Again, in this respect, the Swiss Re-Institute estimates that climate change could cut the world economy by 23 trillion by 2050, wiping off up to 18% of GDP of the world's worldwide economy if the global temperature rises by 3.2 centigrade by 2050. Now, 55 of the most climate-walled countries have suffered climate and substantial economic losses totalling over half a trillion dollars in the first two decades of the century. This reminds me of the flooding in Pakistan, flooding in India and many other climate-related losses.

Now, We try to make our infrastructure and member country infrastructure much more green, resilient, and sustainable. This is a kind of direction that the Islamic Development Bank has incorporated in its own strategy that for our member countries we realize that in the COVID-19, many of our member countries, their infrastructure, especially in terms of education, environment and health sector, were not necessarily enough and they got exposed to such pandemic very, very quickly. Therefore, the Islamic Development Bank has given priority to making sure that in our member countries, we have, encourage, and focus on developing infrastructure that is resilient, sustainable, and green. How can Islamic finance play a role as a catalyst for sustainable finance? As you know, there was a; there is, there was during the G20, there was a panel of experts asked to look at the NPP and see what NPPS can do and how the NPS can be enhanced. That report was led by Larry Summers, and they made some recommendations; the recommendation was that the MDB should grow more into asset-based and risk-sharing financial instruments. And that's where I would say that one of the core aspects of Islamic finance is being asset-based and risk-sharing, which can fill that gap. The investor is not only just giving it right in the check if I share the fact and forget about it, but the investor has skin in the game, investors involved in the project, investors share the reward with the borrower while picking up, and it's very fair. So, in addition to that, the core principles of Islamic financing show that economics is ethical and reserves the rights of all the shareholders and stakeholders, including human living and the environment. Now, what we do from here is basically that, in addition to that, many studies have shown that some in finance, especially the ask base and features, are ideal for infrastructure projects, and one of the major risks in infrastructure projects is the risk of project completion in the Green-field projects. This was the risk that would be mitigated or reduced. Financing is structured on this year's basis at the early stages, and once the asset is created, refinancing as an asset is based upon the completion of the project. To make sure that we are able to hold, encourage, and invite accessories at this clearing instrument for building this green, resilient, and sustainable function. So, with that, thank you so much for your attention, and I appreciate the time. It has been a pleasure to be with you. Thank you so much.

KEYNOTE SPEAKERS PANEL (VIRTUAL)



Prof. Dr. Dalal AASSOULI

I am very pleased to be with you today during this critical session. Two key trends are shaping the development of the Islamic financial industry, which is digitalization and sustainability. Both have gained momentum in the previous years across the various segments of the industry. However, there is more innovation in the banking and capital market segments. We look at the size of the global sustainable finance market; it accounted for about 4.5 billion in 2022 and is expected to hit around 29 billion by 2032. Moreover, that is a compound annual growth rate of 20.36% during the forecast period between 2023 and 2032.

To have pretty much an idea about the importance of impact investing and how we can support the development of sustainable debt capital markets, particularly Islamic capital markets. You see a sharp increase between 2017 and 2022 in the number of transactions but lands. And then, on the right side, we see the breakdown by allocations across the various asset classes between public debt, tangible assets, and private equity. And then you see that the private debt category is substantial. The idea, as I mentioned earlier, is to redirect more flows and financial flows to sustainable development but also to better engage the private sector in a way to mitigate this gap. Now, if we move to the Islamic capital markets, we know that broadly, we have the Sukuk markets and, of course, the Islamic funds. Moreover, we have seen many issuances from Indonesia, including in the sustainable Sukuk segment. In most other jurisdictions, the market needs to be developed but is illiquid because of the limited number of issuers. However, when it comes to the buy and hold, the attitude of investors typically when it comes to investment grade issuances, which is harmful to market liquidity and the development of the Sukuk market.

Moreover, this is where more innovation is needed to support meeting the sustainable financing gap. Moreover, in comparison with the other segments, this is where you have high momentum and opportunities for roads. Examples include using intelligent contracts for single issuance or if we talk about automated issuance platforms, and I will talk about that at least. Only now if we specifically focus on sustainability integration in the debt capital markets among the leading instruments that have been very popular in the past few years. Of course, it started with green bonds in 2007 and 2008, and then since 2017, with Green Sukuk mainly coming from Malaysia. However, let us look at the breakdown for the asset class. We see much innovation in the third market, typically independent of the green taxonomies.

Global finance and promoting Islamic feedback, particularly to develop Islamic capital markets, we need country-specifics. In some jurisdictions, we still need the related regulatory frameworks, for example, to allow the issuance of Smart Sukuk or to use certain technologies like the blockchain or smart contracts. Of course, accountability and good governance, because when we talk about sustainable finance, it is mainly about the trustability of the user proceeds, but an assessment. So, it would help if you had the key metrics and indicators to measure and assess the impact, unlocking the potential of digital technologies like artificial intelligence, blockchain, data analytics, machine learning, etc. These technologies can potentially increase efficiency and, the development of Islamic capital markets and, notably, to cite financial flows to sustainable development. We see now that some countries have also strengthened through regulatory action.

Moreover, we have seen there, for example, the EU sustainable finance road map or some developments in Indonesia, where you have dedicated policies and regulations to allow this objective. Now, the opportunities and the gaps are where we see the gaps in many jurisdictions. There is room for more innovation regarding Green SRI or Sustainable Sukuk, Cash Waqf Linked Sukuk.

This also looks into the Islamic social finance segment, one of the major segments in an Islamic economic system. But for it to be more efficient, there is also potential to integrate the principles of sustainability and digitalization—retail Sukuk, which are still limited to specific markets like Indonesia and Pakistan. So, we would love to see more Retail Sukuk in other jurisdictions. Islamic venture capital is an essential tool or instrument to promote innovations, typically for startups. Moreover, of course, some of the areas that require policymakers' action are robot advisory, portfolio management, for example, investment and issuance platforms, and more focus on SME finance and other technologies, as they said, to unlock the potential of those technologies in scaling up innovation in the Islamic capital markets.

Thank you.

PLAQUE PRESENTATIONS



FACE TO FACE PRESENTATIONS

1. DAY - 1. SESSION

ŞAHİNBEY (23rd November, 2023 - Thursday)

Chairman of the session: Doç. Dr. Erhan AKKAŞ

Author and Proceeding Name

- 15:30 **Assoc. Prof. Dr. Salih Ülev**
Is Islamic Microfinance Possible through a Foundation Institution? A Critical Look at Foundation-Based Microfinance Models
- 15:45 **Dr. Ali Can Yenice**
Tabung Haji as an Islamic Social Finance Institution
- 16:00 **Assoc. Prof. Dr. Erhan Akkaş**
Sharing Economy and Social Capital: Islamic Moral Economy Approach
- 16:15 **Dr. Hakan Aslan**
Using Sukuk Instrument for Foundation Purposes: An Evaluation on Foundation-Based Sukuk

1. DAY - 2. SESSION

ŞAHİNBEY (23rd November, 2023 - Thursday)

Chairman of the session: Prof. Dr. Hanifi ASLAN

Author and Proceeding Name

- 17:00 **Dr. Mehmet Ös**
Recording Accounting Records in Businesses in Compliance with Islamic Principles: Determining the Zakat Base on Business Capital
- 17:15 **Assoc. Prof. Dr. Ahmet Şit**
Prof. Dr. Şevket Topal
Researching Internal and External Factors Affecting the Profitability of Companies: An Application on BIST Participation-30 Index
- 17:30 **Dr. H. Yusuf Güngör**
Researcher Özgür Ege
Dr. Ercan İnce
Analysis of Financial Performances of Participation Banks Using CRITIC-Based Aras Method
- 17:45 **Prof. Dr. Mehmet Kaygusuzoglu**
Researcher M. Ali Emer
Sustainable Financial Reporting and a Study on Participation Financing Institutions

FACE TO FACE PRESENTATIONS

1. DAY - 1. SESSION

ŞEHİTKAMİL (23rd November, 2023 - Thursday)

Chairman of the session: Prof. Dr. İbrahim Halil EKŞİ

Author and Proceeding Name

- 15:30 | **Specialist İfet Bilir**
Human in Comparison of Islamic Economics, Behavioral Economics and Traditional Economics
- 15:45 | **Lecturer Merve Bakan**
The Effect of Profit Distribution Policies on Firm Value: Application on Bist Katılım 50 Index
- 16.00 | **Lecturer Özge Özkan**
Savings-Based Financing System in an Inflationary Environment
- 16.15 | **Assoc. Prof. Dr. Yıldız Özkök - Assoc. Prof. Dr. Zeynep Köse**
Financing Tools within the Scope of Sustainable Development: Green Tahvil ve Yeşil Sukuk Üzerine Bir Değerlendirme

1. DAY - 2. SESSION

ŞEHİTKAMİL (23rd November, 2023 - Thursday)

Chairman of the session: Prof. Dr. Tuba BÜYÜKBEŞE

Author and Proceeding Name

- 17:00 | **Dr. İlhan Kanuşağı**
Prof. Dr. Zehra Vildan Serin
Comparative Analysis of Financial Efficiency of Selected Participation Banks and Conventional Banks in Turkey
- 17:15 | **Res. Ass. Cemile Gökçe Özmen**
Assoc. Prof. Dr. Selim Gündüz
Turkish Sentiment Analysis on Twitter Data
- 17:30 | **Specialist Melek Nur Osanmaz**
Res. Ass. Berna Doğan Başar
Prof. Dr. İbrahim Halil Ekşi
The Relationship Between Sukuk and Economic Growth: A Research on Selected Islamic Countries

FACE TO FACE PRESENTATIONS

1. DAY - 1. SESSION

OĞUZELİ (23rd November, 2023 - Thursday)

Moderator: Assoc. Prof. Dr. Yıldız ÖZKÖK

Author and Proceeding Name

- 15:30 | **Assoc. Prof. Dr. Nurul Aini Muhamed**
Prof. Dr. Fauzias Mat Nor
Assoc. Prof. Dr. Syahidawati Shahwan
Assoc. Prof. Dr. Norhaziah Nawai
Dr. Junaidah Abu Seman
Lecturer Mahdhir Abdullah
Lecturer Mohammad Noorizzuddin Nooh
Researcher Dr. Aimi Fadzirul Kamaruddin
Financial Literacy Issues Among Micro Businesses Entrepreneurs: From the Perspectives of Funding Providers
- 15:45 | **Dr. Arif Gümüş**
A Different Look at Today's Karz-i Hasen Practices
- 16:00 | **Dr. Damanhur - Okutman Munardi**
Lecturer Muhammad
Res. Ass. Dina Nurmalita
Res. Ass. Syarifah Ridani
The Future of Sharia Financing Analysis of Green Finance Financing Strategies in the Sharia State of Aceh
- 16:15 | **Maryam Mardhiyyah Binti Che Soh**
The Impact of COVID-19 on The Adoption of Islamic Mobile Banking in Turkey: A Technology Continuance Theory (TCT) Perspective

1. DAY - 2. SESSION

OĞUZELİ (23rd November, 2023 - Thursday)

Moderator: Prof. Dr. Filiz GÖLPEK

Author and Proceeding Name

- 17:00 | **Assoc. Prof. Dr. Cuma Ercan**
Sibel İlmin
Fair Value Application in Interest-Free Finance Accounting Standards
- 17:15 | **Dr. Ahmet Şahin**
The Effect of Changes in Shares Included in Participation Indices on the Relevant Shares

FACE TO FACE PRESENTATIONS

2. DAY - 1. SESSION

Hall: ŞAHİNBEY

Moderator: Prof. Dr Zurina Shafii

Author and Proceeding Name

- 08:30 **Dr. Suhaila Abdul Hamid**
Dr. Murad Ali Ahmad Al-Zaqeba
An Analysis On the Tax Treatment for Islamic Social Finance Instruments in Malaysia
- 08:45 **Researcher Othman Abdullah**
Prof. Dr. Amir Shaharuddin
Dr. Muhamad Azhari Wahid
Dr. Mohd. Shukor Harun
An Application in Fiqh Ruling of Islamic Banking - a Study of Shariah Committee Acceptance
- 09:00 **Researcher Nor Amni Bazilah Binti Mohd Zain**
Assoc.Prof. Dr. Fuadah Johari
The Importance of Performance Measurement in Waqf Institution in Malaysia
- 09:15 **Dr. Supiah Salleh**
Prof. Dr. Zurina Shafii
Prof. Dr. Mustafa Mohd Hanefah
Dr. Nurazalia Zakaria
Dr. Muhammad Iqmal Hisham Kamaruddin
Shariah Governance and Audit in Islamic Cooperatives: Catalysts of Change
- 09:30 **Dr. Intan Fatimah Anwar**
Asst. Prof. Dr. Syadiyah Abdul Shukor
Dr. Nur Qamarina Sharom
The Impact of Trust in Waqifs On the Loyalty of Cash Waqf in Malaysia

2. DAY - 2. SESSION

Hall: ŞAHİNBEY

Moderator: Assoc. Prof. Dr Ainulashikin Marzuki

Author and Proceeding Name

- 10:00 **Lecturer Nor Haziah Hashim**
The Effect of Nomination and Hibah in the Payment of Family Takaful Benefits
- 10:15 **Lecturer Adlin Masood**
Dr. Norfhadzilahwati Rahim
Empowering Green Sukuk Through Ioe Towards Sdgs Attainment: A Paradigm Shift
- 10:30 **Dr. Sumaiyah ABD Aziz - Dr. Nur Qamarina Sharom**
Dr. Azreen Jihan Che Mohd Hashim - Assoc. Prof. Dr. Muhamad Azrin Nazri
Buy Muslim First (Bmf): Does This Ensure Business Sustainability
- 10:45 **Dr. Nor Asiah Yaakub**
A Preliminary Analysis On Small-Sized Muslim Merchants' Perceptions Towards E-Wallet.
- 11:00 **Assoc. Prof. Dr. Ainulashikin Marzuki**
Assoc. Prof. Dr. Wan Amalina Wan Abdullah
Dr. Nurul Nazlia Jamil - Dr. Muhamad Azhari Wahid
Board of Directors, Shariah Supervisory Board Characteristics and Performance of Takaful Operators in Malaysia and Indonesia

ONLINE PRESENTATIONS

2. DAY - 3. SESSION

Hall: ŞAHİNBEY

Moderator: Prof. Dr. Güray Küçükkoçaoğlu

Author and Proceeding Name

- | | |
|-------|---|
| 11:15 | Dr. Murad Al-Zaqeba
Risk Management On Inheritance From a Tax Perspective |
| 11:30 | Dr. Parviz Rustəmov Hacı Oğlu
Scientific and Theoretical Approaches to Interest in the Modern Management System |
| 11:45 | Researcher Anita Priantina
Halal Assurance for Fnb Mses in Indonesia: Challenges and Strategies |
| 12:00 | Dr. Nazratul Aina Mohamad Anwar
Assoc.Prof. Dr. Fakarudin Kamarudin
Moderating Effect of Political Stability and Government Effectiveness to CO2 Emission On Bank Productivity in Selected Southeast Asia Countries |
| 12:15 | Lecturer Siti Nurulhuda Nordin
Lecturer Mahdhir Abdullah
Lecturer Norasikin Salikin
Motivation of Using Buy Now Pay Later (Bnpl) As Method of Financing for Entrepreneurs in Malaysia |
| 12:30 | Prof. Dr. Güray Küçükkoçaoğlu
Lecturer Nimet Çakır
Dr. Gökhan Göksu
The Role of Legal Systems on Economic and Financial Development: Examination of Common Law, Civil Law and Mixed Law (Sharia) Systems |

ONLINE PRESENTATIONS

2. DAY - 1. SESSION

Hall: ŞEHİTKAMİL

Moderator: Prof. Dr. Turan Öndeş

Author and Proceeding Name

- 08:30** | **Dr. Nur Qamarina Sharom**
Dr. Sumaiyah ABD Aziz
Dr. Intan Fatimah Anwar
Person-Organization Fit and Employee Outcomes Among Academics in Malaysia
- 08:45** | **Dr. Syahnaz Sulaiman**
Shariah Non-Compliant Events in Islamic Banking Institutions in Malaysia and the Rectification Treatment for Future Guidance
- 09:00** | **Dr. Hartini Mohammad**
Muslim Hotel Facilities: A Survey of Customer Satisfaction
- 09:15** | **Dr. Mohammad Tahir Zainuddin**
Modeling the Consumers' Continuance Intention of Digital Payment in Post-Pandemic
- 09:30** | **Assoc.Prof. Dr. Izlawanie Muhammad**
Navigating Tax Reform: Insights into Tax Agents' Perspectives On Malaysia's Shift From Gst to Sst 2.0 and Their Roles in Taxpayers' Compliance
- 09:45** | **Researcher Mehtab Çelik**
Assoc. Prof. Dr. Ersin Korkmaz
Prof. Dr. Turan Öndeş
Examining the Obstacles to the Development of the Participation Insurance Sector in Turkey Using the Analytical Hierarchy Method

ONLINE PRESENTATIONS

2. DAY - 2. SESSION

Hall: ŞEHİTKAMİL

Moderator: Assoc. Prof. Dr. Yıldız Özkök

Author and Proceeding Name

- | | |
|-------|---|
| 10:00 | Dr. Ozan Maraşlı
Res. Ass. Safa Yıldırım
Muhammed Mücahit Denk
Tishur Potential in Turkey in the Context of Poverty |
| 10:15 | Dr. Seyyit Ali Albayrak
Evaluation of Imam Muhammad's Economic Views in the Context of Value Theory |
| 10:30 | Prof. Dr. Neslihan Derin
Specialist Fatih Doğan
A Review on Participation Banking in Turkey within the Framework of Cbfo Participation Finance Strategy Document (2022-2025) |
| 10:45 | Dr. Atilla Ünü
Model Proposal for Participation Banks within the Scope of Direct Borrowing System |
| 11:00 | Lecturer Nazan Güngör Karyağdı
Evaluation of Interest-Free Finance Auditing Standards and Auditing Practices in Interest-Free Finance Institutions |
| 11:15 | Res. Ass. Emre Özsalman
Prof. Dr. Neslihan Derin
Managing Conflicts Due to Intercultural Differences in Multinational Enterprises: Comparison of Western and Islamic Perspectives |

ONLINE PRESENTATIONS

2. DAY - 3. SESSION

Hall: ŞEHİTKAMİL

Moderator: Prof. Dr Javaid Akhter

Author and Proceeding Name

	Fatmah Abdulridha Haji Al-Farisee Dr. Osman Kurter Evaluating the Performance of Islamic Banks Using the Patrol Model
11:15	Researcher Afaf Akhter Asst. Prof. Dr. Asif Akhtar Prof. Dr. Javaid Akhter Financial Inclusion Through Islamic Fintech: Modeling of Drivers Through the Dematel Technique
11:30	Dr. Junaidah Binti Abu Seman Dr. Nur I'ffah Muhammad Nasir Dr. Nurshamimitul Ezza Ramli Developing Role-Playing Methods for Teaching and Learning Islamic Banking Using a Bank Simulation Approach
11:45	Researcher Valencia Kirana Rosadhillah Forecasting and Causal Relationship Between Sovereign Sukuk Outstanding With Macroeconomic Variables in Turkiye
12:00	Hamdeeyah Kachae Comparative Development Analysis of Islamic Banking Systems: Insights From Thailand and Southeast Asia
12:15	Prof. Dr. Mehmet Hanifi Aslan Dr. Firat Cem Doğan The Effect of Zakat on Income Distribution and Poverty: A Model Trial
12:30	

ONLINE PRESENTATIONS

2. DAY - 1. SESSION

Hall: OĞUZELİ

Moderator: Assoc. Prof. Dr Rosnia Masruki

Author and Proceeding Name

- | | |
|-------|---|
| 08:30 | Dr. Safeza Mohd Sopian
Prof. Dr. Zurina Shafii
Lecturer Kasumalinda Alwi
The Empowerment of Shariah-Based Sectors Through Shariah Governance, Risk Management and Assurance |
| 08:45 | Researcher Ummu Sulaim Binti Azmin
Assoc. Prof. Dr. Khairil Faizal Bin Khairi
Implementing Blockchain Technology in Managing Inheritance |
| 09:00 | Dr. Muhamad Azhari Wahid
Assoc. Prof. Dr. Ainulashikin Marzuki
Assoc.Prof. Dr. Wan Amalina Wan Abdullah
Dr. Nurul Nazlia Jamil
Researcher Liyana Hazwani Johari
Shariah Committee Mechanism: Impact On Its Performance and Takaful Operator's Performance |
| 09:15 | Researcher Liyana Hazwani Johari
Assoc.Prof. Dr. Ainulashikin Marzuki
Dr. Nurul Nazlia Jamil
The Moderating Role of Risk Management Committee On the Relationship Between Corporate Governance Mechanisms and Takaful Performance |
| 09:30 | Assoc. Prof. Dr. Rosnia Masruki
Wakalah (Agent-Based) Models in Zakat Allocation: Insights From Malaysian State Zakat Istitutions (Szi) |

ONLINE PRESENTATIONS

2. DAY - 2. SESSION

Hall: OĞUZELİ

Moderator: Prof. Dr. Ali Polat

Author and Proceeding Name

- | | |
|-------|--|
| 10:00 | Assoc. Prof. Dr. Ömer Faruk Tekdoğın
Prof. Dr. Ali Polat
Ancient Roots of Modern Financing:
Islamic Finance in the Midst of Conflicting Goals and Identity Crisis |
| 10:15 | Gülistan Eryolu
Prof. Dr. Arif Özaydın
Human in Islamic Economy: Moral Human |
| 10:30 | Dr. Murat Yaş
An Evolutionary Approach to Islamic Financial Innovation |
| 10:45 | Dr. Halime Karaca
Dr. Arzu Meriç
Bibliometric Analysis of Studies Conducted in the Field of Islamic Finance and Islamic Accounting |
| 11:00 | Prof. Dr. Fatma Zeren
Prof. Dr. Hüseyin ATAY
Lecturer Ali Aygün Yürüyen
Assoc. Prof. Dr. Zekai Şenol
Comparison of Cash Loans and Savings Deposits in Participation Banking by Provinces with Exploratory Spatial Analysis |
| 11:15 | Dr. Ahmet Tahirođlu
Participation Index and Prominent Islamic Index Applications in the World: A Brief Comparative Analysis |

ONLINE PRESENTATIONS

2. DAY - 3. SESSION

Hall: OĞUZELİ

Moderator: Prof. Dr. Şevket Topal

Author and Proceeding Name

- 11:15 **Researcher M. Ali Emer**
Prof. Dr. Mehmet Kaygusuzoglu
Accounting Practices in Participation Banking Murabaha Transactions
- 11:30 **Nur Amalia Aziza**
The Comparison of Internal Audit Disclosure in Indonesia's Islamic and Conventional Banks
- 11:45 **Hudayfe Said Ahmed**
Somali Havaleleri Bankayı Nasıl Etkiliyor
- 12:00 **Fatimah Abdulridha Haji Al-Farsee**
Dr. Osman Kurter
The Role of Strategic Management in Activating Creative Capabilities and Achieving Competitive Advantage: A Case Study of Turkish Islamic Banks
- 12:15 **Tuğçe Yıldırım**
Investigation on the Purification of Objectionable Income in Participation-Based Equity Mutual Funds and the Transfer of Such Income
- 12:30 **Assoc. Prof. Dr. Suna Akten Çürük**
Dr. Gülşah Şen Küçük
Hasan Hüseyin Kuzucu
Ayşe Rumeysa Musluk
Evaluation of Crowdfunding Platforms Operating in Turkey in Terms of AAOIF Standards

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Yeni faizsiz finansal ürünler gelecek

SERMAYE Piyasası Kurulu Başkanı İbrahim Ömer Gönül, katılım finansın sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalışıldığını söyledi.

Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen '4. Uluslararası İslami Muhasebe ve Finans Konferansı'nda konuşan Gönül, "Katılım finans, tasarruf sahiplerinin yastık altı birikimlerinin finansal sisteme kazandırılmasına büyük katkı sağlamanın yanı sıra büyük bir potansiyel de içeriyor. Faiz hassasiyeti olan tasarruf sahibi ve müteşebbislere sunulan faizsiz finansman araçlarının başında Mudaraba, Müşareke, Murabaha ve İcare varken, katılım finans sistemine uygun sermaye piyasası araçları arasında başta şirket payları olmak üzere kara iştirakli tahvil, katılım esaslı yatırım ve emeklilik fonu, girişim sermayesi yatırım fonu katılma payları ve projeye dayalı menkul kıymetler ile kira sertifikaları zikredilebilir" diye konuştu.



Mehmet BONCUĞ
SABAH

Türkiye'de kira sertifikası ihracatlarının anonim şirket statüsündeki sermaye piyasası kurumlarından olan Varlık Kiralama Şirketleri (VKŞ) aracılığıyla gerçekleştirildiğini, bugün itibarıyla ülkede faaliyette bulunan VKŞ sayısının 24'e ulaştığını bildiren Gönül, 2022

yılından bugüne kadar 5 milyar liralık yeşil/sürdürülebilir kira sertifikası ihracatına onay verildiğini, 9 ayda da 87.2 milyar liralık sukuk ihracı yapıldığını anlattı.

21. YÜZYILDA DEĞİŞİM

HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu ise 21'nci yüzyılın, hızlı değişim ve dönüşümlerin öne çıktığı bir döneme tanıklık ettiğini belirterek, "Bu büyük değişim sürecinde finans sektörü, odak noktasında önemli bir yer tutuyor. Bankacılık ve sigortacılık uygulamaları sürekli evriliyor" dedi.



HKÜ'de düzenlenen 4. İslami Muhasebe ve Finans Kongresi'ne katılan SPK Başkanı Ömer Gönül'e Rektör Prof. Dr. Türkay Dereli tarafından plaket takdim edildi.

İSLAMİ FINANS TARTIŞILDI

HKÜ Rektörü Prof. Dr. Türkay Dereli de kongrede bilimsel bildiriler ve sektör yöneticilerinin konuşmalarının yanı sıra, 'İslami Finans Uygulamaları' ve 'İslami Finans ve Katılım' konularında panel olacağını söyledi. Ziraat Katılım'ın Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır ise "2015'ten bu yana faizsiz bankacılık prensiplerine bağlı olarak paydaşlarımızın üretimini ve yatırımını teşvik etmeye çalışıyoruz" dedi.

YENİ FAİZSİZ FİNANSAL ÜRÜNLER MASADA



SPK Başkanı
İbrahim Ömer
Gönül

HKÜ Rektörü
Prof. Dr.
Türkay Dereli

■ HASAN Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen '4. Uluslararası İslami Muhasebe ve Finans Konferansı' 13 farklı ülkeden 167 bilim insanı ile sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla gerçekleşti. HKÜ Kongre ve Kültür Merkezi'nde gerçekleştirilen konferansın açılışı; Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, KKTC Milletvekili Sunat Atun, HKÜ Rektörü Prof. Dr. Türkay Dereli, Gaziantep İslam Bilim ve Teknoloji Üniversitesi Rektörü Prof. Dr. Şehmus Demir, Ziraat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır, protokol temsilcileri ile öğretim üyeleri ve öğrencilerin katılımı ile gerçekleştirildi.

■ HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu, "İçinde bulunduğumuz 21. yüzyıl, hızlı değişim ve dönüşümlerin öne çıktığı bir döneme tanıklık ediyor. Bankacılık ve sigortacılık uygulamaları sürekli evriliyor, yeni yöntemler belirleniyor ve sektör, geleceği şekillendirme misyonunu üstleniyor. Bu bağlamda, 4. İslami Finans ve Muhasebe Kongresi alanındaki hassasiyetleri anlamayı ve karşılaşılan zorluklara çözüm bulmayı hedefliyor" dedi. Konferansın açılışında konuşan SPK Başkanı Gönül de kurulun 12. Kalkınma Planı toplantıları kapsamında katılım finansın sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi.



Yeni faizsiz finansal ürünler için çalışma

EKONOMİ SERVİSİ

Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen '4. Uluslararası İslami Muhasebe ve Finans Konferansı' 13 farklı ülkeden 167 bilim insanının katılımıyla gerçekleşti. HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu, "21. yüzyıl, hızlı değişim ve dönüşümlerin öne

çıkacağı bir döneme tanıklık ediyor. 4. İslami Finans ve Muhasebe Kongresi alanındaki hassasiyetleri anlamayı ve karşılaşılan zorluklara çözüm bulmayı hedefliyor" dedi. SPK Başkanı İbrahim Ömer Gönül ise kurulun katılım finansın sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi.

HKÜ'de İslami Muhasebe ve Finans Konferansı gerçekleştirildi

HASAN KALYONCU ÜNİVERSİTESİ'NDE (HKÜ) DÜZENLENEN "4. ULUSLARARASI İSLAMİ MUHASEBE VE FINANS KONFERANSI" 13 FARKLI ÜLKEDEN 167 BİLİM İNSANI İLE SEKTÖRÜN EN ÜST DÜZEY KURUM VE KURULUŞ TEMSİLCİLERİNİN KATILIMIYLA GERÇEKLEŞTİ.

HKÜ Kongre ve Kültür Merkezi'nde gerçekleştirilen konferansın açılışı; Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, KKTC Milletvekili Sunat Atun, HKÜ Rektörü Prof. Dr. Türkay Dereli, Gaziantep İslam Bilim ve Teknoloji Üniversitesi Rektörü Prof. Dr. Şehmus Demir, Ziraat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır, protokol temsilcileri ile öğretim üyeleri ve öğrencilerin katılımı ile gerçekleştirildi. 21. Yüzyıl, hızlı değişim ve dönüşümlerin öne çıktığı bir döneme tanıklık ediyor

4. Uluslararası İslami Muhasebe ve Finans Konferansı hakkında değerlendirmelerde bulunan,

HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu, "İçinde bulunduğumuz 21. yüzyıl, hızlı değişim ve dönüşümlerin öne çıktığı bir döneme tanıklık ediyor. Bu süreç, dünya nüfusunun hızla arttığı, kaynak kullanımının yeni yöntemlerle ele alındığı, teknolojik gelişmelerin iş dünyasını dönüştürdüğü, eğitimden sağlığa, üretimden turizme kadar pek çok alanda hayatımıza yansayan değişimleri beraberinde getiriyor. Sanal gerçeklik, kripto para, karbon ayak izi takibi, uzay yolculukları ve yapay zeka gibi kavramlar artık günlük konuşmalarımızın bir parçası haline geldi. Bu büyük değişim sürecinde finans sektörü, odak noktasında önemli



bir yer tutuyor. Bankacılık ve sigortacılık uygulamaları sürekli evriliyor, yeni yöntemler belirleniyor ve sektör, geleceği şekillendirme misyonunu üstleniyor.

Bu anlamda, 4. İslami Finans ve Muhasebe Kongresi alanındaki hassasiyetleri anlamayı ve karşılaşılan zorluklara çözüm bulmayı hedefliyor" dedi.

HKÜ'de 4. Uluslararası İslami Muhasebe ve Finans Konferansı Gerçekleştirildi

HKÜ Kongre ve Kültür Merkezi'nde gerçekleştirilen konferansın açılışı; Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, KKTC Milletvekili Sunat Atun, HKÜ Rektörü Prof. Dr. Türkay Dereli, Gaziantep İslam Bilim ve Teknoloji Üniversitesi Rektörü Prof. Dr. Şehmus Demir, Ziraat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır, protokol temsilcileri ile öğretim üyeleri ve öğrencilerin katılımı ile gerçekleştirildi.

21. YÜZYIL, HIZLI DEĞİŞİM VE DÖNÜŞÜMLERİN ÖNE ÇIKTIĞI BİR DÖNEME TANIKLIK EDİYOR

4. Uluslararası İslami Muhasebe ve Finans Konferansı hakkında değerlendirmelerde bulunan, HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu; "İçinde bulunduğumuz 21. yüzyıl, hızlı değişim ve dönüşümlerin öne çıktığı bir döneme tanıklık ediyor. Bu süreç, dünya nüfusunun hızla arttığı, kaynak kullanımının yeni yöntemlerle ele alındığı, teknolojik gelişmelerin iş dünyasını dönüştürdüğü, eğitimden sağlığa, üretimden turizme kadar pek çok alanda hayatımıza yansayan değişimleri beraberinde getiriyor. Sanal gerçeklik, kripto para, karbon ayak izi takibi, uzay yolculukları ve yapay zeka gibi kavramlar artık günlük konuşmalarımızın bir parçası haline geldi. Bu büyük değişim sürecinde finans sektörü, odak noktasında önemli bir yer tutuyor. Bankacılık ve sigortacılık uygulamaları sürekli evriliyor, yeni yöntemler belirleniyor ve sektör, geleceği şekillendirme misyonunu üstleniyor. Bu bağlamda, 4. İslami Finans ve Muhasebe Kongresi alanındaki hassasiyetleri anla-



mayı ve karşılaşılan zorluklara çözüm bulmayı hedefliyor" dedi.

YENİ FAİZSİZ FİNANSAL ÜRÜNLER ÜZERİNDE ÇALIŞIYORUZ

Konferansın açılışında konuşan SPK Başkanı İbrahim Ömer Gönül, Kurulun 12. Kalkınma Planı toplantılarında katılmı finansın, sektördeki payının artmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi. Türkiye'de kira sertifikası ihraçlarının anonim şirket statüsündeki sermaye piyasası kurumlarından olan Varlık Kiralama Şirketleri aracılığıyla gerçekleştirildiğini belirten Gönül, bugün itibarıyla ülkede faaliyette bulunan Varlık Kiralama Şirketlerinin sayısının 24'e ulaştığı bilgisini verdi. Gönül, Türkiye'de yurt içi piyasaya yönelik gerçekleştirilen kira sertifikası ihraçlarında; yönetim sözleşmesine ve sahipliğe dayalı kira sertifikası yaparının öne çıktığını ifade etti. Kira sertifikası ihraçları-

nın sektörel dağılımındaki çeşitliliğin, kira sertifikası sözleşmelerindeki çeşitliliği de olumlu yönde etkilediğine dikkati çeken Gönül, konuşmasına şöyle devam etti: "Kira sertifikası piyasasının son yıllarda yakaladığı büyüme eğilimine paralel olarak, diğer kira sertifikası yapılarının da toplam ihrac tutarının içerisindeki payının artması beklenmektedir. Daha önce sermaye piyasasında faaliyet gösteren aracı kuruluşların girişimleri ile oluşturulan katılım endeksleri, 2021 yılı itibarıyla Borsa İstanbul bünyesinde alınarak; BIST Katılım 30 Endeksi, BIST Katılım 50 Endeksi, BIST Katılım 100 Endeksi, BIST Katılım Tüm Endeksi ve BIST Sürdürülebilirlik Katılım Endeksi olmak üzere beş farklı türde hesaplanmaya başlanmıştır."

13 FARKLI ÜLKEDEN 167 BİLİM İNSANI KATILDI

Kongrenin alanındaki en üst düzey ve ilgili kuruluş temsilcilerinin de katılımıyla gerçekleştirildiğini alınan çizen Rektör Dereli, "Hasan Kalyoncu Üniversitesi olarak, Uluslararası İslami Finans ve Muhasebe Kongresi'nin bu yıl dördüncüsünü düzenlemenin mutluluğunu yaşıyoruz. Geçtiğimiz yıl düzenlediğimiz üçüncü kongreye gösterilen teveccüh ile birlikte bu yıl 13 farklı ülkeden 167 bilim insanı ve sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla üniversitemiz İktisadi, İdari ve Sosyal Bilimler Fakültemizin düzenlenmiş olduğu bu kongrede, bilimsel bildiriler ve sektör yöneticilerinin konuşmalarının yanı sıra, 'İslami Finans Uygulamaları' ve 'İslami Finans ve Kalkınma' konularında olmak üzere, iki ayrı panelde birbirinden değerli

konuşmacılar güncel bilgilerini paylaşacaklar. Her konuda olduğu gibi, bu alanda da gençlerimize en iyi eğitimi sunmayı, paydaşlarımızın sorunlarını çözüme kavuşturma yolunda bilimsel çalışmalar yapmayı önemli görüyoruz" ifadelerini kullandı.



Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen "4. Uluslararası İslami Muhasebe ve Finans Konferansı" 13 farklı ülkeden 167 bilim insanı ile sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla gerçekleşti.

PAYDAŞLARIMIZIN ÜRETİMİNİ VE YATIRIMINI TEŞVİK ETME GAYESİYLE VAR GÜCÜMÜZLE ÇALIŞMAKTAYIZ

Kongrenin ana sponsoru olan Ziraat Katılım'ın Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır ise; "2015 yılından bu yana faizsiz bankacılık prensiplerine bağlı kalarak ülkemizin sektörünü, paydaşlarımızın üretimini ve yatırımını teşvik etme gayesiyle var gücümüzle çalışmaktayız. 4. İslami Muhasebe ve Finans Kongresinde yapılacak tartışmalar ve müzakere çıktılarının sektörümüzün mevzuat-sal derinliğine ve gelişimine önemli katkılar sağlayacağına inanıyorum" dedi.



HKÜ'de 4. Uluslararası İslami Muhasebe ve Finans Konferansı Gerçekleştirildi

Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen "4. Uluslararası İslami Muhasebe ve Finans Konferansı" 13 farklı ülkeden 167 bilim insanı ile sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla gerçekleşti.



HKÜ Kongre ve Kültür Merkezi'nde gerçekleştirilen konferansın açılış, Semeraye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönel, KOC Mülkiyetli Sanat Akademi (HKÜ) Rektörü Prof. Dr. Türkay Demel, Gaziantep İslam Bilim ve Teknoloji Üniversitesi Rektörü Prof. Dr. Şehmus Demir, Zirat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çelikk, protokol temsilcileri ile öğretim üyeleri ve öğrencilerin katılımı ile gerçekleştirildi.

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YENİ FAİZSİZ FİNANSA ÜRÜNLER ÜZERİNDE ÇALIŞIYORUZ

Konferansın açılışında konuşan SPK Başkanı İbrahim Ömer Gönel, Kurulan 12. Kalın Para Toplamaları Kapsamında katılım finansın, sektördeki programlarının ana yönüyle yeni faizsiz finansal ürünlerin geliştirilmesine odaklanıldığını söyledi. Türkiye'de kira sertifikası ihracatının anahtar noktası olan Vakıf Kiraletme Şirketleri aracılığıyla gerçekleştirildiğini belirten Gönel, bugün itibarıyla faaliyette bulunan Vakıf Kiraletme Şirketlerinin sayısının 24'e ulaştığını



bu bilgileri verdi. Gönel, Türkiye'de yurt içi piyasaya yönelik gerçekleştirilen kira sertifikası ihracatında yönetim sürecine ve satışta dağınık kira sertifikası uygulamasının önemi olduğunu ifade etti. Kira sertifikası ihracatının sektördeki dağılımındaki çeşitliliğin, kira sertifikası süreçlerindeki çeşitliliği de anlamaya yardımcı olduğunu belirtti. Gönel, konuşmasına şöyle devam etti:

"Kira sertifikası piyasasının son yıllarda yakaladığı başarıya eğilimine paralel olarak, diğer kira sertifikası yapılarının da toplam ihracat tutarının içerisindeki payının artması beklenmektedir. Daha önce sermaye piyasasında faaliyet gösteren aracı kuruluşların girişimleri ile oluşturulan katılım endeksleri, 2021 yılı itibarıyla Borsa İstanbul bünyesine alınarak, BIST Katılım 30 Endeksi, BIST Katılım 50 Endeksi, BIST Katılım 100 Endeksi, BIST Katılım Tam Endeksi ve BIST Sürdürülebilirlik Katılım Endeksi

ile ilgili kuruluş temsilcilerinin de katılımıyla gerçekleştirildiğini aktaran Nektar Demel, "Hasan Kalyoncu Üniversitesi olarak, Uluslararası İslami Finans ve Muhasebe Kongresi'nin bu yıl düzenlenmesini düzenleme sorumluluğuna sahibiz. Geçtiğimiz yıl düzenlediğimiz üçüncü kongreye gösterilen tevazu ile birlikte bu yıl 13 farklı ülkeden 167 bilim insanı ve sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla gerçekleştirildi. İktisadi ve Sosyal Bilimler Fakültemizin düzenlediği olduğu bu kongrede, bilimsel bilgiler ve sektörün temsilcilerinin konuşmalarının yanı sıra, İslami Finans Uygulamaları ve İslami Finans ve Kurumlar konularında önemli konuşmalar yapıldı. Her konudaki bilgilerimizi paylaşıyoruz. Her konuda olduğu gibi, bu alanda da geliştirilmesi en iyi eğitimi sunmayı, paylaşılan sorunların çözüme kavuşturulması yolunda bilimsel çalışmalar yapmayı önemli görüyoruz" ifadelerini kullandı.

PAYDAŞLARIMIZIN ÜRETİMİNİ VE YATIRIMINI TEŞVİK ETME GAYESİYLE VAR GÜCÜMÜZLE ÇALIŞMAKTAYIZ

Kongresin ana sponsoru olan Zirat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çelikk ise; "2015 yılından bu yana faizsiz bankacılık prensiplerine bağlı olarak ülkemizin sektörünü, paylaşılan üretimi ve yatırımını teşvik etme gayesiyle var gücümüzle çalışmaktayız. 4. İslami Muhasebe ve Finans Kongresinde yapılacak konuşmalar ve müzakere oturumlarının mevsimlik denetliğine ve gelişimine önemli katkı sağlayacağına inanıyoruz" dedi. (Bütün)



HKÜ'de muhasebe konferansı

Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen "4. Uluslararası İslami Muhasebe ve Finans Konferansı" 13 farklı ülkeden 167 bilim insanı ile sektörün en üst düzey kurum ve kuruluş temsilcilerinin katılımıyla gerçekleşti.



“Yeni faizsiz finansal ürünler üzerinde çalışıyoruz”

İSTANBUL (AA)- Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, Hasan Kalyoncu Üniversitesi'nde düzenlenen 4. Uluslararası İslami Finans ve Muhasebe Konferansı'nda konuştu. Gönül, Kurulun 12. Kalkınma Planı toplantılarını kapsamında katılım finansın sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi.

Gönül, katılım finans sisteminin, ahlaki değerleri merkezinde barındırması, sosyal adaleti öncelemesi, değer üretimini desteklemesi ve pozitif sosyal etki oluşturma yönüyle de içtimai hayatta önemli bir yerde bulunduğunu vurguladı. Sunduğu fırsatlar nedeniyle katılım finans ve faizsiz finans konularının dünya genelinde sermaye piyasalarının önemli gündem maddelerinden biri haline geldiğine dikkati çeken Gönül, “Katılım finansı, tasarruf sahiplerinin yastık altı birikimlerinin finansal sisteme kazandırılmasına büyük katkı sağlamasının yanı sıra büyük bir potansiyel de içeriyor. Faiz hassasiyeti olan tasarruf sahibi ve müteşebbislere sunulan faizsiz finansman araçlarının başında Mudaraba, Müşareke, Murabaha ve İcare var-

ken, katılım finans sistemine uygun sermaye piyasası araçları arasında başta şirket payları olmak üzere kara işirakli tahvil, katılım esaslı yatırım ve emeklilik fonu, girişim sermayesi yatırım fonu katılma payları ve projeye dayalı menkul kıymetler ile kira sertifikaları zikredilebilir.” diye konuştu.

Gönül, bu aralar yoğun talep gören ürünün Sukuk olduğunun altını çizerek, Devlet Sanayi ve İşçi Yatırım Bankası (DESI-YAB) Ortaklık Sertifikaları (DOS) ile başlayan faizsiz finansal ürün geliştirme sürecinin, Gelir Ortaklığı Senetleri (GOS), Kar ve Zarar Ortaklığı Belgeleri (KOB) ve Gelire Endeksli Senetler (GES) ile devam ettiğini kaydetti. Katılım finans alanının sermaye piyasası bakımından taşıdığı potansiyeli ortaya çıkarmak için uluslararası uygulamalara paralel çeşitli düzenlemeler yapıldığını vurgulayan Gönül, söz konusu düzenlemelerin ilkinin 2010 yılında yayımlanan “Kira Sertifikalarına ve Varlık Kiralama Şirketlerine İlişkin Esaslar Hakkında Tebliğ” olduğunu hatırlattı. Gönül, tebliğ ile faizsiz bir finansman aracı olan sahipliğe dayalı kira sertifikası ihracına imkan tanıdığını ifade etti.

YENİ FAİZSİZ ÜRÜNLER YOLDA



İbrahim Ömer Gönül

Türkyay Dereli

FİNANS SEKTÖRÜ VURGUSU

Hasan Kalyoncu Üniversitesi'nde (HKÜ) '4. Uluslararası İslami Muhasebe ve Finans Konferansı' gerçekleştirildi. HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu, “Sanal gerçeklik, kripto para, karbon ayak izi takibi, uzay yolculukları ve yapay zeka gibi kavramlar artık günlük konuşmalarımızın bir parçası haline geldi. Bu büyük değişim sürecinde finans sektörü, odak noktasında önemli bir yer tutuyor” dedi.

ÇALIŞMA YAPILYOR

Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, kurulun 12. Kalkınma Planı toplantılarını kapsamında katılım finansın, sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi. Türkiye'de kira sertifikası ihracılarının anonim şirket statüsündeki sermaye piyasası kurumlarından olan Varlık Kiralama Şirketleri aracılığıyla gerçekleştirildiğini belirten Gönül, bugün itibarıyla ülkede faaliyette bulunan Varlık Kiralama Şirketlerinin sayısının 24'e ulaştığı bilgisini verdi.

167 BİLİM İNSANI KATILDI

Ziraat Katılım Strateji Planlama Finansal Yönetim Bölümü Başkanı Gürkan Cakır ise; “2015 yılından bu yana faizsiz bankacılık prensiplerine bağlı olarak ülkemizin sektörünü, paydaşlarımızın üretimini ve yatırımını teşvik etme gayesiyle var gücümüzle çalışmaktayız” diye konuştu. HKÜ Rektörü Prof. Dr. Türkyay Dereli de kongreye bu yıl 13 farklı ülkeden 167 bilim insanı ve sektörün en üst düzey kurum ve kuruluş temsilcisinin katıldığını söyledi.

Faizsiz finansal ürünler geliyor

Hasan Kalyoncu Üniversitesi'nde (HKÜ) düzenlenen "4. Uluslararası İslami Muhasebe ve Finans Konferansı" 13 farklı ülkeden 167 bilim insanı ile sektör temsilcilerinin üst düzey katılımıyla gerçekleştirildi

HKÜ Kongre ve Kültür Merkezi'nde gerçekleştirilen konferansın açılış, Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, KKTC Milletvekili Sunat Atun, HKÜ Rektörü Prof. Dr. Türkay Dereli, Gaziantep İslam Bilim ve Teknoloji Üniversitesi Rektörü Prof. Dr. Şehmus Demir, Ziraat Katılım Strateji Planlama Finansal Yönetim Bölüm Başkanı Gürkan Çakır, öğretim üyeleri ve öğrencilerin katılımı ile gerçekleştirildi. 4. Uluslararası İslami Muhasebe ve Finans Konferansı hakkında değerlendirmelerde bulunan, HKÜ Mütevelli Heyeti Başkan Vekili Haluk Kalyoncu; "Çinde bulunduğumuz 21. yüzyıl, hızlı değişim ve



Rektör Prof. Dr. Türkay Dereli, SPK Başkanı İbrahim Ömer Gönül'e teşekkür plaketi verdi. Bankacılık ediyor. Sanal gerçeklik, kripto para, karbon ayak izi takibi, uzay yolculukları ve yapay zeka gibi kavramlar artık günlük konuşmaların bir parçası haline geldi. Bu büyük değişim sürecinde finans sektörü, odak

başlamda, 4. İslami Finans ve Muhasebe Kongresi alanındaki hassasiyetleri anlamayı ve karşılaşılan zorluklara çözüm bulmayı hedefliyoruz" dedi.

KATILIM FİNANSIN PAYI

SPK Başkanı İbrahim Ömer Gönül, Kurulun 12. Kalkınma Planı toplantıları kapsamında katılım finansın, sektördeki payının artırılmasına yönelik yeni faizsiz finansal ürünler üzerinde yoğun olarak çalıştığını söyledi. Türkiye'de kira sertifikası ihracatının anonim şirket statüsündeki sermaye piyasası kurumlarından olan Varlık Kiralama Şirketleri aracılığıyla gerçekleştirildiğini belirten Gönül, bugünkü itibarıyla bu şirketlerin sayısının



Yeni faizsiz finansal ürünlere çalışıyoruz

Sermaye Piyasası Kurulu (SPK) Başkanı İbrahim Ömer Gönül, yeni faizsiz finansal ürünler üzerinde çalıştıklarını söyledi. Hasan Kalyoncu Üniversitesi'nde düzenlenen 4. Uluslararası İslami Finans ve Muhasebe Konferansı'nda konuşan Gönül, katılım finans sisteminin, ahlaki değerleri merkezinde barındırması, sosyal adaleti öncelemesi, değer üretimini desteklemesi ve pozitif sosyal etki oluşturmaya yönüyle de hayatta önemli bir yerde bulunduğunu vurguladı.

9 AYDA 87,2 MİLYARLIK SUKUK İHRACI YAPILDI

Gönül, Kurulun 12. Kalkınma Planı toplantıları kapsamında katılım finansın sektördeki payının artırılmasına yönelik yeni faizsiz finansal



ürünler üzerinde yoğun olarak çalıştığını söyledi. Gönül, 2021 yılında 105,5 milyar lira, 2022 yılında 102,2 milyar lira ve 2023 yılı ekim sonu itibarıyla 87,2 milyar lira tutarında sukuk ihracı yapıldığı bilgisini paylaştı. Hasan Kalyoncu Üniversitesi Mütevelli Heyeti Başkanvekili Haluk Kalyoncu ise "Bankacılık uygulamaları sürekli evriliyor. Kongreyle buna çözüm bulmayı hedefliyoruz" dedi.



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