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Usage of Islamic Banking Below the Asymmetric Knowledge / Asimetrik Bilgi Altında Katılım Bankacılığı Fonlarının Kullanımı

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ABSTRACT

Methods of letting use fund of the İslamic banks indicate differences to the methods that deposit money banks prefer. Especially the customers that have precision to rate constitute customer portfolio of the banks involving in this group. İslamic banks make customers use sources by considering needs that are concrete and suitable for İslamic precision. However, the process of making use sources happen below the asymmetric knowledge, depending on the variety on customer type that is steady and risky. In analysis that is performed by heading out the hypothesis of opposite choose that show up after asymmetric knowledge is low level for the İslamic bank, are figured out the knowledge that Nash balance will happen at the consequence of banks giving steady customers loan and the customers paying back the loan that they borrowed without being late.

JEL

C70, D82, G10