

Accepted Manuscript

Religiosity versus Rationality: Depositor Behavior in Islamic and Conventional Banks

Ahmet F. Aysan, Mustafa Disli, Meryem Duygun, Huseyin Ozturk

PII: S0147-5967(17)30024-0
DOI: [10.1016/j.jce.2017.03.001](https://doi.org/10.1016/j.jce.2017.03.001)
Reference: YJCEC 2579



To appear in: *Journal of Comparative Economics*

Received date: 2 November 2015
Revised date: 23 February 2017
Accepted date: 2 March 2017

Please cite this article as: Ahmet F. Aysan, Mustafa Disli, Meryem Duygun, Huseyin Ozturk, Religiosity versus Rationality: Depositor Behavior in Islamic and Conventional Banks, *Journal of Comparative Economics* (2017), doi: [10.1016/j.jce.2017.03.001](https://doi.org/10.1016/j.jce.2017.03.001)

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.

Highlights

- By categorizing depositors into groups based on the amount of their deposited funds, we estimate the responses of deposit groups to interest rate changes to explore behavioural differences in a dual banking.
- We take the findings of conventional banks as a comparative baseline, and investigate the extent to which the changes in different Islamic depositor groups differ from conventional depositor groups.
- Results indicate that Islamic bank depositors are more responsive when deposit size gets larger.
- When an Islamic bank depositor's opportunity cost rises due to interest rate changes, they do not hesitate to withdraw their deposits.

Download English Version:

<https://daneshyari.com/en/article/7356882>

Download Persian Version:

<https://daneshyari.com/article/7356882>

[Daneshyari.com](https://daneshyari.com)