Islamization, Ethics and Values in Science and Technology

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By
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International Islamic University Malaysia (IIUM)

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Introduction

Agency problems are faced by the modern institutions irrespective whether they are financial or non-financial institutions. The current financial crisis and the loss of confidence have led to credit crunch further worsening the crisis - the inability or unwillingness of financial institutions to lend. Financial institutions need capital to operate so if it has been wiped out by large losses then they have to deleverage to reduce debt and build up their capital base. The US Fed has been providing the liquidity needs to the financial centres but still the problem lingers around.

Among the financial institutions which failed during this crisis was Northern Rock, a large British bank nationalized in early 2008; Bear Stearns takeover by the Fed; the acquisition of Countrywide Financial by Bank of America; the collapse of Lehman Brothers; Fortis, Merrill Lynch, Freddie Mac and Fannie Mae. With the collapse of the global financial system no one is going to be spared. This current system is an unjust and unfair system, thus, it has created wide disparity among nations and within the nations.

Researchers have been trying to identify the causes of this crisis and there are different explanations on how these crises started. Agency problem is one of the aspects that can be a cause for this crisis. Agency problem occurs when the interest of the agent is not in line with the interest of the principle and this cause a lot of problems to the goal of the business which is maximizing the wealth of shareholders. The conventional capitalist monetary system worsens the situation because the people in the company are economic maximizes which made them opt only on how to maximize the wealth regardless of doing it ethically or unethically. Many researchers ask whether Islamic financial system is also going through the same trouble. Although the Islamic financial system is saved from the current financial system but if the operator of the system behaves like conventional system, then there will be no significant difference between the two systems and as a result of that, any problem that is faced by the conventional system will affect the Islamic financial system because of the law of convergence. The current Islamic banks also experience agency problems.