

## Tutorial 1

### BFI200 ISLAMIC FINANCIAL MARKETS AND INSTITUTIONS

#### 1. Explain the concept of Financial System .

Financial system is a subset of economic, it helps distribute resources of the economic. It consist of three main component: Financial instrument Financial institutions Financial Markets

#### 2. Who are the players involved in the financial markets ?

The **lender-savers**, surplus unit : which is the surplus that funds their money into the financial markets.

- Households ( investors or issuers )

The **Borrower**-spender, which is the deficit who gets funding and money from the financial market. For example, deficit unit : **households, business firms, government and financial institutions** .

Financial intermediaries :

#### 3. What are the roles of financial markets ?

- **Mobilise large amount of relatively small savings** and pool them to channel them for productive investments in the economy. The financial markets mechanisms to mobilise the funds from surplus unit to the deficit unit.

#### 4. Distinguish between direct and indirect finance .

In direct finance, **borrowers borrow directly** from lenders in financial markets by selling financial instruments. Financial markets issue the claims on borrowers directly to savers.

In indirect finance, borrowers borrow indirectly from lenders **via financial intermediaries**. Financial intermediaries act as **middle-man** by holding a portfolio of asset and issuing claims to savers.

#### 5. Discuss the SEVEN (7) functions of Financial Markets

**Saving**: Provides a conduit for the savings: profitable outlet for utilization of savings in bonds, stocks and other financial claims. - mutual funds

**Credit**: ( loan ) furnish credit to finance current consumption and investment spending.

# Financial Aspects Of Marketing Management Exercise Answers

**Rosina Ehmman**



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