

THE COMPARATIVE STUDY ON SHORT TERM LOAN METHODS BETWEEN CONVENTIONAL AND ISLAMIC BANKS

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Abstract: The financial Institutions as banks are very important which part of human being life. Everyone wants money of their daily activities therefore; many people get the debt for their critical circumstances. Otherwise, the loan is unavoidable and the main objective, aims to compare the short-term loan methods between conventional and Islamic banks. The secondary objective, to identify advantages and disadvantages between conventional and Islamic on short term loan Anyway, related of researches have been proposed concerning to the short term loan methods examine among people in Kattankudty division. After that, there are many differences about the case study. And this is qualitative research. It will be designed to evaluate the level of concern on short term loan methods among the people in Kattankudy area. This study is used primary and secondary data. The primary data is qualitative data method to conduct this study. Primary data will collect by interview and observation in order to concern awareness and knowledge on short term loan and discussion in order to know the respond examine and knowledge on Islamic and conventional short term loan system. The secondary data will collect from Islamic and conventional comparison loan publication such as books, journals, research reports conference paper, newspapers, magazines, online resources, Internet and video. Where by Totally 12 persons interviewed by the researcher, this research is find out the various of financial institutions is followed different term credit financial methods.

Key words: Loan, Short term debt, Conventional Bank and Islamic Bank