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and the Operations of Islamic Finance; Engines of Growth; Performance of the Islamic Banking Industry; Challenges of the Industry; A Program to Improve the Performance of the Islamic Banking Industry; Conclusion; References; Chapter 3: Understanding Characteristics of Depositors; Introduction; Studies on the Output of Empirical Surveys; Understanding of Depositors about Islamic Banking Surveys of Banking Depositors in Java Surveys of Banking Depositors in Kalimantan and Sumatra; Recent Surveys on Banking Depositors; Findings from Surveys on Banking Depositors; Segmentations of Banking Depositors; Segmentation of Depositors Based on the Markplus Survey; Investment Behavior of Banking Depositors; Surveys of Investment Behaviors of Depositors in Java, Sumatra, and Kalimantan; Recent Surveys on Investment Behavior of Depositors; Findings and Information from Surveys on Investment Behavior of Depositors; Liquidity Behavior of Banking Depositors An Integrated Program to Develop the Industry Promoting the Operations and Benefits of Islamic Banks; Educating the Banking Depositors; Maintaining the Loyalty of Depositors; Conclusion; References; Chapter 4: Liquidity Risk Management in Banks: The Conventional Perspective; Introduction; Liquidity Risk in Banking Institutions; Risks in Banking Institutions; Profile of Liquidity Risk in Banking Institutions; Process of Liquidity Risk Management; Liquidity Management Policies; Asset Liability Committee (ALCO); Effective Information System; Internal Control System for Liquidity Management Asset-Liability Imbalance and Maturity Mismatch Risks Factors Triggering Asset-Liability Imbalance and Maturity Mismatch Risks; Related Risks following Asset-Liability Imbalance and Maturity Mismatch Risks; Techniques to Mitigate Liquidity Risk; Contingency Funding Plan (CFP); Combination of Cash Flow Matching and Liquid Assets (Mixed Approach); Prudential Allocations of Assets (PAA); Integrated Structure of Banking Organizations; Deposit Insurance; Financial Instruments as Sources of Banks Liquidity; Conclusion; Note; References Chapter 5: Liquidity Risk Management in Banks: The Sharia Perspective

Sommario/riassunto

A comprehensive overview of key developments in Islamic banking In *Islamic Banking in Indonesia*, renowned economist Dr. Rifki Ismal explores current issues in Islamic banking and financial products with a particular focus on the danger of liquidity risk in Indonesia. It approaches liquidity risk from the conventional perspective of international banking standards, as well as from the Islamic banking perspective. Dr. Ismal also covers the issues of asset-liability balancing, liquidity risk index, organizational structures for managing liquidity, industrial analysis, withdrawal ri