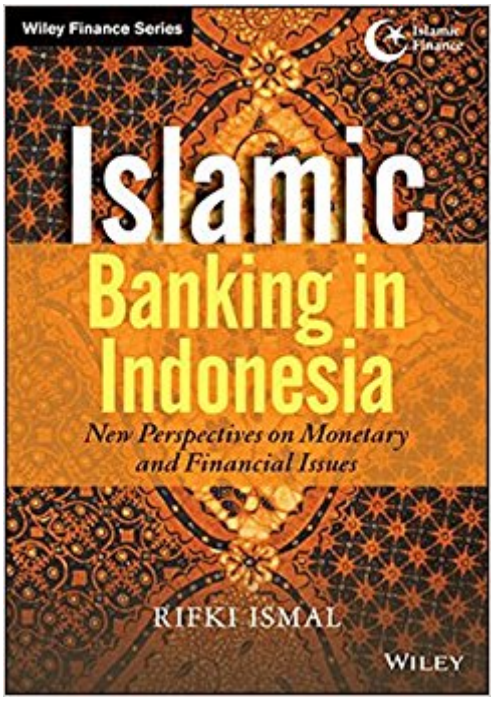
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Islamic Banking In Indonesia: New Perspectives On Monetary And Financial Issues



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Synopsis

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 risk, bankruptcy risk, moral hazard risk, and market risk. Compiling all the latest academic research on liquidity risk and other risks in Islamic banking, the book provides a theoretical foundation for managing risk that will is highly useful for researchers on Islamic banking and practitioners and academics. Written by a renowned expert on Islamic banking who works on monetary policy at the central bank of Indonesia Covers the latest developments in Islamic banking, particularly liquidity risk, for a rapidly expanding market Ideal for European and American readers, in addition to Asian readers, who need a fuller understanding of Islamic banking institutions, markets, and products With the latest academic research and the expertise of a leading practitioner in Islamic banking, this book offers in-depth coverage of the most pressing issues in the field.

Book Information

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Customer Reviews

The global Islamic banking industry has continued to grow strongly over the past three decades. Indonesia, with the highest Muslim population in the world and a supportive government, has shown some of the greatest potential. It posted a growth rate of more than forty percent over the past

seven years—significantly higher than other areas of the world. Until recently, information about Indonesian Islamic finance and economics has been hard to find. That’s why author Rifki Ismal, a leading authority on the emerging Indonesian Islamic finance markets, has written Islamic Banking in Indonesia. Engaging and accessible, this reliable resource skillfully covers the most essential issues in this field—from risk management and industrial operations to depositors’ characteristics and Islamic monetary operations. Containing comprehensive and high-quality research, Islamic Banking in Indonesia provides you with valuable insights on: Programs to help develop the Indonesian Islamic banking industry Liquidity risk issues based on conventional and Islamic perspectives, as well as the experiences of the Indonesian Islamic banking industry The performance of the Indonesian Islamic banking industry, including the highs and lows of its growth Assessing the risk-capturing liquidity index; strengthening and improving liquidity management in Islamic banks; and assessing the supply and demand of liquidity in Islamic banks Research related to withdrawal risk and bankruptcy risk in Islamic banks, including a survey of withdrawal risk and econometric modelling Issues related to the efficient portfolio frontier, such as the volatility of a bank’s return and the moral hazard problem found in Murabahah financing Written to fulfill the demands and expectations of anyone interested in this field—from Islamic bankers, analysts, and investors to academics, students, and institutions—this book will put you in a better position to understand and excel in the world of Islamic banking in Indonesia.

Praise for Islamic Banking in Indonesia "As the most populous Muslim country, there is tremendous potential for Islamic banking in Indonesia. In this pioneering study, Dr. Rifki Ismal assesses the progress to date of Islamic banking in Indonesia and the challenges facing the industry. The profile of existing depositors is examined as well as those seeking Shari’ah-compliant finance. Risk management and regulatory issues are discussed in detail, notably how constraints on liquidity can be overcome. Overall, the book makes an important contribution to the empirical literature on Islamic finance which will be of interest to academic researchers, as well as bankers and other professionals." —Rodney Wilson, Emeritus Professor, Durham University, UK; Professor, INCEIF, Malaysia "Islamic banking in particular has developed common standards and practices,and has attracted the interest of players and investors outside the Muslim community. Yet, its economics and implications for financial stability are generally not well understood. Islamic Banking in Indonesia makes a significant contribution to our understanding by linking its foundations not only to the fundamentals of Islamic banking, but also to classical Western banking thought. It provides a convincing analysis of the structural weaknesses of conventional finance, and the role of

monetary policy in causing misallocation of resources and boom-and-bust cycles." —Prof. Dr. Mohammad Rusydi, Director, Australian Centre for Islamic Financial Studies, Brisbane, Australia "This comprehensive volume is a collection of essays covering a wide range of topics on Islamic banking in Indonesia. While the focus of several chapters is on liquidity risk and its management, the book presents several theoretical and empirical studies on a variety of issues related to the demand-side and supply-side of Islamic banking. Given the potential and growth of the sector in the country, it is a valuable source of information for anyone who would like to study Islamic banking in Indonesia." —Professor Habib Ahmed, PhD, Sharjah Chair in Islamic Law and Finance School of Government and International Affairs, Durham University "This book highlights a trusted relationship between bank and entrepreneur as well as the current practices and principles of Islamic banking industries in Indonesia. I would urge those who are interested in studying about Islamic banking to refer to this book." —M.S. Sujimon, Chair, Australian Shari'ah Board for Islamic Finance Studies (ASBIF)

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