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Descriptors:

- ISLAMIC ECONOMICS
- ISLAMIC BANKS
- QUALITY
- RISK
- INDONESIA

Keywords:

- service quality
- withdrawal risk
- Islamic banking
- Indonesia

Abstract:

**Purpose**

This paper aims first to evaluate the service quality of Islamic banking and second to explore the withdrawal behavior of Islamic banking depositors based on their evaluation towards its service quality in the context of Indonesia.

**Design/Methodology/Approach**

A total of 276 Islamic banking customers in Jakarta, Indonesia, were involved through a direct survey. Factor analysis was carried out to uncover the key dimensions of Indonesian Islamic banking service quality. Next, we use central tendency measurement to extract the information of depositors' withdrawal behavior towards those dimensions. Afterwards, the importance and performance analysis (IPA) was employed to evaluate the level of





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