

IKOI Thailand 2013

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of Organizational Innovation



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Conference Date

July 2-4 2013

Location

Hilton Hua Hin Resort and Spa 3 Naresdamri Road, Hua Hin, 77110, Thailand

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DATE : July, 2 2013, Tuesday

LOCATION : Rama VIII, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

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Adhiatma Indonesia	Session 6.1 13 : 00 14 : 20	1. 13R-A16: The Influence of Competency and Commitment to Organizational Citizenship Behavior and Its Impact to Employee Productivity Based On Perception of Supervisors- A Survey at Star Hotels in West Java	Asep Kurniawan Indonesia
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Merachwati, Indonesia		3. 13R-A35: The Influence of Employee Ability, Hospital's ethic and Leadership to Satisfaction through the Employee Commitment: A Study on Indonesian Type a Government Hospital	Ria Mardiana Yusuf Indonesia
Mohamad Indonesia		4. 13R-A87: The Legal Protection for Transaction on Online Airline Ticket Reservation in Indonesia	Aris Armuningsgar Indonesia
Ushakov, Indonesia		5. 13R-026: Organizational Myths: How Organizational Change is misunderstood and Why It is so rarely Successful	Sydney Engelberg, Israel
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Andam Katias Indonesia	Session 6.2 14 : 30 15 : 50	1. 13R-A10: Brand Community Integration toward Customer Brand Attitude- Study of IM3 School Community Bandung, Indonesia	Jurry Hatammimi Indonesia
Ira Kurniawati Indonesia		2. 13R-A39: The Role of Donor Gratitude in Relationship Marketing	Tanti Handriana, Indonesia
Mat Heru Setianto Indonesia		3. 13R-A46: User Experience Blackberry vs iOS	Osa Omar Sharif, Indonesia
Na Wurjaningrum Indonesia		4. 13R-A85: Information Asymmetry and Herding Behavior	Puput Tri Komalasari Indonesia
Na R. Sarreal, Indonesia		5. 13R-063: Potentialities and Constraints towards Postgraduate Supervision and Learning Environment in Malaysia: An Overview	Noor Mohammad, Rohimi, Malaysia
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Anatan, Indonesia	Session 6.3 16 : 00 17 : 20	1. 13R-A13: A Qualitative Study on Linking Organizational Trust and Task Characteristic	Izzati Khoirina Indonesia
Kustriyono, Indonesia		2. 13R-A50: The Influence of Product Innovation and Market Orientation to Competitive Advantage (A Survey on Smes Batik Deden Tasikmalaya)	Raeni Dwi Santy Indonesia
Latningsih Dian Indonesia		3. 13R-A58: Analysis of Market Potential of Traffic Lights in Print Media Based Geographic Information System (GIS)	Marsudi Lestariningsih Indonesia
Mardhiyah Indonesia		4. 13R-A66: The Influence of Brand Awareness, Perceived Quality, and Brand Association Brand to Customer's Purchase Intention Decision	Trio Aji Indonesia
Kusumasondjaja Indonesia		5. 13R-136: The Role Innovation Actors in Philippine Business Incubation	Aida L. Velasco, Philippines

Memory
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Non Performing Financing: Macroeconomics and Microeconomics Analysis

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Abstract

This research aims to analysis the macroeconomics and microeconomics factors that influence Non Performing Financing at Islamic Bank. Macroeconomics factors are Gross Domestic Product, inflation, exchange rate, Indonesia Bank Wadiah Certificates. Microeconomics factors are financing to deposit ratio and quality of productive assets. The population in this study is all Islamic banks in Indonesia. The samples in this study were Islamic Bank that published at 2008-2012. Data analysis used a Multiregression analysis. The results showed that macroeconomics and microeconomics factors simultaneously have effect on Non Performing Financing of Islamic bank. While partially the Gross Domestic Product and Indonesia Bank Wadiah Certificate have negative effect and significant on Non Performing Financing, inflation and exchange rate have not significant positive effect on Non Performing Financing, Financing to Deposit Ratio have significant negative effect and Productive Assets Quality have significant positive effect on Non Performing Financing.

Keywords: Non Performing Financing, Gross Domestic Product, inflation, Indonesia Bank Wadiah Certificates, Financing Deposit Ratio, Productive Assets Quality.