



International Conference 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

PROCEEDINGS OF 2013 ICOI THE INTERNATIONAL CONFERENCE ON ORGANIZATIONAL INNOVATION

JULY 2 – 4, 2013

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WELCOME TO THE INTERNATIONAL CONFERENCE ON ORGANIZATIONAL INNOVATION, HUA HIN, THAILAND 2013



On behalf of the International Association of Organizational Innovation, I welcome you to the 2013 International Conference on Organizational Innovation. This conference promises to be the largest ever!

It is an honor and a pleasure for me to be in this historic locale of Hua Hin, The Resort of Kings! I am looking forward to interacting with all of you distinguished scholars and business men & women at this conference! And I am eager to explore another area of Thailand.

The International Association of Organizational Innovation has made great progress in the last few years! The main activities of the Association are hosting this conference and publishing *the International Journal of Organizational Innovation*. Both of these activities continue to grow. In addition, we are increasing our partnerships with other innovation related organizations. As a presenter at this conference you are automatically included as a member of the Association.

Besides welcoming you to this conference, I also serve as the Editor of the *International Journal of Organizational Innovation*, the journal sponsored by this Association. I encourage all of you to consider submitting the papers that you are presenting at this conference for publication in the journal. Another professional opportunity available to you is to serve as an Assistant Editor for the journal and review paper submissions to the journal. I will give detailed information on these opportunities in my opening address at the conference.

I would like to thank all of the people who worked very hard to organize this Conference. I know the effort that they had to use in getting this conference together. I especially thank our hosts *The International College at Suan Sunandha Rajabhat University, Thailand* and their representatives here at the conference. Dr. Denis Ushakov deserves special recognition of the IAOI member who took the lead role in organizing this conference. I would also like to thank my colleague Dr. Chich-Jen Shieh for his hard work coordinating with Dr. Ushakov & Suan Sunandha Rajabhat University for the planning and delivery of this conference.

I look forward to meeting you all and working with you over the next few days.

For those of you who have published in the Journal or serve as an Assistant Editor, Please come up and introduce yourself to me.

Please take the opportunity to explore this exciting region and country. Enjoy the conference!

Dr. Frederick Dembowski, President,
The International Association of Organizational Innovation



Biographical Sketch for Dr. Frederick L. Dembowski

Dr. Frederick L. Dembowski is currently serving as the President of the International Association of Organizational Innovation, and is the Editor of *The International Journal of Organizational Innovation*. He most recently served as the Hibernian National Bank Endowed Professor of Leadership at Southeastern Louisiana University, where he was honored as "The Outstanding Educator of 2008". He received his Ph.D. from the University of Rochester, New York. He has also served as a Professor, Department Head and Dean for over 35 years at Purdue University, SUNY Albany, Lynn University and the National University of Somalia, Africa. His work has focused on educational finance & business management, leadership & management, and international development of educational organizations. He has over 100 publications including: *Effective School District Management* (1999), published by the American Association of School Administrators and Scarecrow Press; and *Unbridled Spirit: Best Practices in Educational Administration – the 2006 NCPEA YEARBOOK* (2006), published by the National Council of Professors of Educational Administration. He has also served as the Editor of other four professional journals.

FOREWARD



Dear ladies and gentleman, participants of International Conference on Organizational Innovations 2013, academics and scholars, presenters of research centers, educational institutes and business!

First of all, I want to warmly welcome You in Thailand. Last year choice of Huahin for being an ICOI-2013 venue was not occasional. Thailand now is seriously interested to consider each ability for own innovative development, to establish new and more effective forms of international collaboration in fields of innovative progress, areas of national innovative model formation. And I would like to express my deep gratitude to International association of organizational Innovations, whose efforts made possible this meeting of scholars and businessmen, interested in innovative modernization of society.

Innovative modernization has become a leading trend of world economic development. Innovations today are productive factor, which determines the economic progress, which reduces the company, society and country dependence on non-renewable natural resources. Innovations are the factor that can transform a country's role in international division of labor, can open new perspectives for national society and business development.

Finally, innovations are new ways of social life, new style of thinking, involving freedom, and creativity, social and individual openness. Creating of innovative modernization organizational conditions is a laborious process, requires a consolidation of efforts of science and industry, government and private sector, all public associations. Attractive prospects and innovative modernization challenges push research in this area in every country, which cares about the own future. Only by creating better living and working conditions for company staff, for all members of society, for the inhabitants of the country, we can talk about their innovative development. I would wish to everybody here to work in the companies, and to live in the countries, where this principle is the only true and central to any situation.

In conclusion I would like to thank all participants for coming here, for their wonderful and useful research submitted during last year. I want to say, that Suan Sunandha Rajabhat University – as a leading public University of Thailand – is very proud to be a host of this significant and important conference.

To each participant I wish success, finding a new colleagues and friends, development of scientific and business contacts, new scientific discoveries that are benefit for society, business and government. And also enjoy your time in the most beautiful and hospitable resort of the most mysterious and smiling country.

Assoc.Prof.Dr.Luedech Girdwichai
President of Suan Sunandha Rajabhat University

FOREWARD



Welcome to International Conference of
Organizational Innovation – 2013!

As a host of ICOI-2013 we tried to make a conference aimed to create a strong platform for academic and educational international collaboration. Innovative development always requires a breaking of any boundaries between scientists, an increasing of international informational and technological exchange, new forms of cross-cultural and transnational collaboration. Due to this I am very glad to see here, on a hospitable land of Thailand, presenters of dozens countries from every continent. It proves that our activity in a direction of common, global study of patterns for effective, competitive and successful innovative development is important, is required by society, science and business. International College at Suan Sunandha Rajabhat University is strongly related with innovation progress of Thailand and ASEAN. Academics of our college conduct research in areas of innovative development of Thai tourism, hospitality, and restaurant and airline business. We are science partners with Tourism Authority of Thailand, Thailand ministry of sport and tourism, with presenters of Thai and international business such as banks, airlines, and travel operators. Active external collaboration of SSRUIC with educational and research centers of ASEAN, Europe, Australia and USA opens huge prospects of international collaboration also within International Association of Organizational Innovations. I can express a strong interest of International College at SSRU to be an important science and educational hub in IAOI network, to be a base of international collaboration and research.

Furthermore, for making our conference work more effective and memorable, we tried to provide a maximum comfortable conditions for all our delegates. We hope rooms and facilities of beachfront Hilton Huahin spa and resort hotel, our special lunches and gala-dinner and also trips from Huahin in Santorini Park and Bangkok will provide to our participants an exclusive experience in the *Land of Smile*.

Therefore, I hope that the ICOI 2013 will achieve its objectives to provide our delegates with education, networking, leadership enhancement and a sweet memories.

Asst.Prof.Dr. Krongthong Khairiree
Director of International College at
Suan Sunandha Rajabhat University

FOREWORD



As the Honourable Chair of International Conference of Organization Innovation (ICOI) 2013, firstly I would like to congratulate the Suan Sunandha Rajabhat University Thailand for successfully hosting this annual conference.

The aim of ICOI-2013 is to serve as a primary channel of knowledge sharing and the promotion of innovation internationally. An important goal of the conference is to encourage learning from each other by exchanging ideas, views, and building networks.

A successful conference cannot be organized without the effort of many persons. I would like to thank all working team from IAOI organization, from Suan Sunandha Rajabhat University, and from faculty of Economics and Business Universitas Airlangga for their enormous contribution towards the detailed arrangement of this conference.

Furthermore, I would like to express my gratitude to the authors who submitted their papers to the ICOI-2013 conference as well as reviewers for their contribution and effort to an excellent conference proceeding.

Finally, let me welcome all of you to the ICOI-2013. I hope you will enjoy the conference and have a wonderful time during your stay in Hua Hin Thailand.

Regards,

Prof. Dr. Muslich Anshori
2013 ICOI Honourable Chair,
Dean
Faculty of Economics and Business
Universitas Airlangga
Indonesia

FOREWARD



Dr. Lane is a Professor and the Coordinator of the Doctoral Program in Educational Leadership at Southeastern Louisiana University in Hammond, Louisiana. Dr. Lane previously served as the Director of the National Center for Excellence in Distance Learning at California State University, San Bernardino.

Dr. Lane has an extensive background in Educational Administration and Leadership including experience as a school administrator in the public schools and as a department chair and an assistant dean on the university level. Additionally, he has chaired initiatives in developing copyright and intellectual property policies as well as successful accreditation procedures. Dr. Lane holds a Doctorate in Educational Administration from Texas A&M University - Commerce.

Dr. Lane has led delegations for People to People to South Africa and China to observe the quality of education including legal issues in education and the application of technology. He has over 130 publications in professional journals and books and over 110 presentations at local, state, national and international conferences. His current work centers on (1) intellectual property and copyrights issues and (2) assessing the needs of organizations and the skill level of the employees within those organizations to determine how to use the internet and computer applications to enable both the organization and the employees to be more effective.

Dr. Kenneth E. Lane
Coordinator of Doctoral Program
Department of Educational Leadership & Technology
Southeastern Louisiana University,
USA

FOREWARD



Welcome you to Hua Hin, Thailand: The City of Life. I hope that you will enjoy the beautiful scenery of the city, experience the culture and tradition of Thai as well as gaining practical and academic knowledge through this conference. We are very delighted to have more than 200 scholars to Hua Hin, Thailand to share their experiences with us. We are very grateful that Dr, Marius Potgieter from Tshwane University of Technology, South Africa and Dr. Sergey Ivanov from University of the District of Columbia, USA will give a keynote speech and also had more than 150 professors from other countries will join a panel discussion on “Industrial globalization and Technology Innovation “.

I also want to thank all the participants for contributing their papers to 2013ICOI. With your support, we have received more than 254papers. We selected 204 papers for inclusion in this conference proceeding. In addition to regular paper presentations, we have also organized several special sessions to discuss issues of great interests to the participants.

Finally, may I wish this 2013ICOI reaps a bumper harvest in its harmonious atmosphere of academic interactions; and may I wish all of our respected attendants and friends enjoy a very wonderful time in Hua Hin, Thailand!

Brian C. Gozun, PhD
Dean of Ramon V. del Rosario College of Business
De La Salle University – Manila, Philippines
E-mail: brian.gozun@dlsu.edu.ph

FOREWORD



It is my great pleasure to welcome you to 2013 ICOI, the International Conference on Organizational Innovation and to the beautiful city of life – Hua Hin, Thailand. The conference will take place during July, 2 to 4; it has always attracted researchers, educators and practitioners of industrial engineering and related disciplines from all over the world. Participants have found in these meetings an excellent opportunity to share their experiences with colleagues from distance places and often continued to cooperate with them on their subjects of interest. The 2013 ICOI Conference has been established on a global basis. We have received 254 submissions, which are including Australia, New Zealand, Canada, China, Czech Republic, Israel, India, Malaysia, México, Pakistan, Philippines, Korea, Russia, Sri Lanka, Saudi Arabia, South Africa, Taiwan, Thailand, Turkey and USA. Each Submission was peer-reviewed by at least two anonymous reviewers and a total of 204 papers are accepted for presentation in the conference.

I wish to acknowledge the following individuals who have contributed a great deal to our conference. Special thanks to the keynote Speakers – Dr. Marius Potgieter from Tshwane University of Technology, South Africa, Dr. Sergey Ivanov from University of the District of Columbia, USA for their valuable time.

Lastly, I would like to express our sincere gratitude to everyone involved in making the joint conference a success. Many thanks go to the organizing committee, keynote speaker and special session organizers, and the organizational committees and reviewers, the conference participants, and of course, to all the contributing authors who will be sharing the results of their research. It is our great pleasure to have you with us at the joint conference, where I hope new ties will be made and existing ones renewed and strengthened. Please accept our best wishes for a wonderful and stimulating stay in Hua Hin, Thailand.

2013 ICOI Conference Chair

Szu-Yuan Sun

Dr. Szu-Yuan Sun
Professor, Department of Information Management
Dean, College of Management
National Kaohsiung First University of Science & Technology, Taiwan,
R.O.C

FOREWARD



Welcome to 2013ICOI the International Conference on Organizational Innovation on July 2~4, 2013, Hua Hin, Thailand. I would like to offer a very warm welcome to all the participants at 2013ICOI and wish you have a most enjoyable stay in the beautiful resort area, Hua Hin.

Hua Hin is the oldest and the most traditional Thailand resorts with the attractions of charming modern resort and productive fishing port. Hua Hin is a very high profile to foreign tourists. In addition to its great five miles long beach, Hua Hin provides the highest density of world-class golf courses in Thailand. Fortunately, the expense is the lowest in the world and the maintenance and service of those golf courses are superb.

This 2013ICOI conference, being one of the largest academic meetings ever held in this city, will be a grand gala of growing trend of international meeting. Hopefully, all the global family of industry and engineering professionals in the area of Organizational Innovation will share and exchange their research interests and applications during this conference meeting. Our call for papers was a great success. We received more than 254 submissions in high quality and are pleased to see great interest in this conference. Prestigious scholars will gather together from 20 countries all over the world including Australia, New Zealand, Canada, China, Czech Republic, Israel, India, Malaysia, México, Pakistan, Philippines, Korea, Russia, Sri Lanka, Saudi Arabia, South Africa, Taiwan, Turkey, and USA. About 204 papers will be presented and discussed in 41 sessions in the conference.

Finally, I hope you enjoy this 2013ICOI conference and this city, Hua Hin, a wonderful and charming place that you'll never forget.

Dr. Chwen-Ming Chang
College of Management
Chang Jung Christian University, Taiwan, R.O.C.
2013ICOI conference chair

FOREWARD

Welcome to the 7th International Conference of Organizational Innovation (2013 ICOI, Thailand)



On behalf of the Honourable Chairs, Conference Chairs, and Conference Co-Chairs, it is a great pleasure to welcome you to this 7th ICOI Annual Conference 2013 in Thailand. Our previous 6 conferences in China, Thailand, Malaysia and Indonesia were a resounding success, and on this positive note, we continue the primary activity of our esteemed association, The International Association of Organizational Innovation (IAOI).

This year, Institutional Sponsor, International College at Suan Sunandha Rajabhat University, has facilitated an excellent venue and associated social activities to complement the academic exchanges over the next few days. The organising committee, on behalf on Conference Chair, Dr Charles Shieh, is truly appreciative of your willingness to both attend and participate in this conference.

We are greatly encouraged by the attendance of established leaders in the worldwide network of organizational innovation researchers along with many outstanding leaders from the region. We are particularly indebted to our VIPs and organisers of the conference. Please note the contribution of our sponsors as listed in the program, without whom we could not provide such a professional conference.

We are also fortunate to remind all delegates of our esteemed journal publication, The International Journal of Organizational Innovation (IJOI), under the editorship of Dr Frederick. L. Dembowski. This year, selected best paper nominations from the conference will be published in the journal. Furthermore, esteemed papers from the conference will have the opportunity to be published in leading special edition international journals. This year, we had 254 refereed paper applications, from 20 countries, with 204 acceptances. All papers went through a double-blind review process. We thank all applicants, and congratulations to all who had papers accepted for the conference proceedings. We thank our dedicated reviewers for their concerted scholarly efforts in reviewing the papers.

We do hope you have an enjoyable and enriching experience throughout the conference, and take advantage of the collaborative, friendly and community of advanced scholarship from our international conference.

Kind Regards

Dr Alex Maritz

Associate Professor of Entrepreneurship, Australian Graduate School of Entrepreneurship, Swinburne University of Technology, Australia)

Visiting Professor (Chang Jung Christian University, Taiwan)

Adjunct Professor (RMIT, Vietnam)

FOREWARD



Dr. Fernando Cardoso de Sousa holds a Ph.D. and is a professor in Organizational Behaviour; and director of the BsC. in Real Estate Mediation and the M.A. in Human Resource Management, at the INUAF, Loule, Portugal. Founder and director of the Marketing Research Office (GAIM) and the president of the Portuguese association of Management of Innovation and Creativity in Organisations (www.apgico.pt).

He is a speaker in universities and a Business consultant. He is the director of the Academic Cabinet of Research and Marketing (www.gaim.pt). As an author, he has published “A Criatividade como Disciplina Científica” (Creativity as a scientific subject) in Spain, and several articles about business creativity in the magazine of Asocrea, entitled “Creatividad y Sociedad” (Creativity and Society) Guest speaker in universities and companies in Portugal, Brazil, Spain, South Africa, UK and EUA. Author of books and articles on subjects like creativity, innovation, leadership, human resources, psychology and military sociology.

Dr. Fernando Cardoso de Sousa
Portuguese Creativity and innovation Association

FOREWARD



It is my great pleasure to welcome you all in the 2013 International Conference in Organizational Innovation in Thailand.

The Committee of ICOI-2013 has designed a program that I am sure you will find intellectually stimulating, and professionally rewarding. The program comprised of more than 200 accepted academic papers from 20 countries.

The significant size of the presented papers of the conference reflects the fact that the organizational innovation issues still and remain important factors to maintain and sustain organizational competitive advantage.

Although recent perspectives indicate that Imitation beats Innovation, but without creative thinking and newness, i.e., innovation, sustainable competitive advantage is only a dream. We are grateful for this opportunity to organize this conference that disseminating fresh ideas related to this important issue.

I would like to deliver my sincere thanks the working team from Suan Sunandha Rajabhat University Thailand for their enormous contribution towards the detailed arrangement of this conference. I also want to thank the kind support of Sponsor Institutes: International Association of Organization (IAOI) USA and Chang Jung Christian University of Taiwan, Universitas Airlangga Indonesia, and Co-Sponsor Institutes: De La Salle University Philippines, Nanjing Audit University, China, Far East University of Taiwan, Southeastern Louisiana University of USA, and Swinburne University of Technology of Australia. My sincere thanks also goes Dr. Chich-Jen Shieh for his continuous and great support for this conference.

On behalf of all my colleagues, I would like to offer my best wishes for a successful, stimulating and memorable conference.

Welcome to Hua Hin Thailand !

Sincerely,

Sri Gunawan, DBA.
2013 ICOI Conference Co-Chair,
Head
Department of Management
Faculty of Economics and Business
Universitas Airlangga
Indonesia

FOREWORD



On behalf of the Organizational Committee, I welcome you to the 2013 ICOI- the International Conference on organizational Innovation in beautiful city, Surabaya. The conference will take place during July, 2 to 4; it has always attracted researchers, educators and practitioners of industrial engineering and related disciplines in the world. Participants have found in these meetings an excellent opportunity to share their experiences with colleagues from distance places and often continued to cooperate with them on their subjects of interest.

The 2013 ICOI Conference has been established on a global basis. Exception Taiwan, we have received 254 submissions from 20 countries, each submission was peer-reviewed by at least two anonymous reviewers and a total of 204 papers are accepted for presentation in the conference. Researchers of all five continents of the world, Asia, Europe, America, Australia and Taiwan attend the meeting. Accepted papers are scheduled for presentation in 38 parallel sessions. We would like to express our sincere appreciation to all the reviewers and chairs and members of various committees of the 2013ICOI Conference for their precious time and expertise.

The welcoming dinner provides the opportunity to honor the best papers and to recognize the contributions of many of the people who made this meeting possible. A conference of this size requires the integrated effort of hundreds of volunteers. We would like to take this opportunity to specifically thank Dr. Shieh, Chieh-Jen, Dr. Chou, Jyh-Rong, Dr. Yeh, Shang-Pao who did an outstanding job in organizing these conferences. Furthermore, all participants are invited to attend the series of social functions that will be held in De La Salle University, Manila, Philippines.

Lastly, I would like to express our sincere gratitude to everyone involved in making the joint conference a success. Many thanks go to the organizing committee, 2 keynote speaker and special session organizers, and the organizational committees and reviewers, the conference participants, and of course, to all the contributing authors who will be sharing the results of their research. It is our great pleasure to have you with us at the joint conference, where I hope new ties will be made and existing ones renewed and strengthened. Please accept our best wishes for a wonderful and stimulating stay in Hua Hin, Thailand.

Prof. Jenn-Yang Lin
Department of Creative Product Design and Management
Far East University, Taiwan
2013 ICOI, Conference Chair

FOREWORD



About 5 years ago, when I first attended this conference entitled as 2009 International Conference Industrial Globalization and Technology Innovation (2009 ICIIGTI) in Xian City of China, I thought I was going to take on the world's broadest and toughest innovation challenges, and it turns out to be worthy of the reputation. From 2010, the conference rename as the International Conference of Organizational Innovation (ICOI). The purpose of this rename is to let conference topic pluralism and strengthen the exchange of various countries scholar. As a result, in the following years, I never give up the chance to take part in this event, and every time I leave refreshed and inspired. Congratulations on organizing and facilitating such a cutting-edge event every year.

It is the goal of the IAOI to have the ICOI become a world-class conference. Indeed, launched in 2007, in IAOI continuing efforts to serve every prospective participant needs, the conference presents every possibility on new technologies related in any aspects of industry and business, and based on the promotion of the best research and practice outcomes through presentations, ideas and views exchanging, networks building, and innovation sharing internationally. Today, thank all of the people who worked very hard to organize this conference. ICOI is truly provides an excellent summary of the state-of-the-art in modern technology and business management both in terms of the theoretical knowledge of the field and in its practical application to real-world projects.

2013 marked the seventh year of the annual ICOI. This year we now have the opportunity to attend or participate again at the 2013 ICOI, Indonesia, which will be taken place in Hua Hin, Thailand on July 2-4, 2013. Hosted by Suan Sunandha Rajabhat University, Thailand in partnership with ICOI, this joint conference is organized both by the International College, Suan Sunandha Rajabhat University, Thailand and the International Association of Organizational Innovation (IAOI), USA, and will bring together around hundreds of scholars and experts from all over the world. This conference will be a key meeting place for all of those involved in the agenda. We look forward to welcoming you.

Dr. Chih Yuan Huang
Professor of Kao Yuan University, Taiwan

ACKNOWLEDGES



Warm greetings from ICOI-2013@Huahin.TH organizing committee!

A modern world always changes... Governments can easily change, countries can change, law and technologies can change fast, and even a human nature and preference can change, breaking traditions and increasing unpredictability of this world. Only one thing is never change...

Every year, somewhere in Asia one hundred or more scientists get together to discuss about past year events, to share some new scientific and practical findings and conclusions, to talk about further collaboration and just to meet each other again!

Yes, yes... I am talking about International Conference on Organizational Innovation. Venue of ICOI moved from China to Malaysia, after crossed equator to another hemisphere in Surabaya and finally, survived after the end of the world – 2012, returned back in Thailand!

As a coordinator of ICOI-2013@Huahin.TH organization I tried to do everything for making this year conference the best one! We spent many hours for choosing the place; we spent a lot of cups of coffee during discussions with Hilton team; we spent a lot of fuel for driving in Huahin from Bangkok every weekend; finally we lost few kilograms after training a Thai welcoming dance! Hope, all these spent were not useless. And our conference will be very successful, productive and important for society, science and business.

I am glad to note, that a number of ICOI-2013 participant is record high! Geography of ICOI-2013 is covered all continents! I am proud to welcome our new-comers – participants from South Africa, Serbia, France, New Zealand and Latin America! Welcome to Global ICOI family!

And for sure, I am very happy to see again our permanent participants, my good friends and colleagues! Welcome back to Thailand! Enjoy Thai hospitality and nature, Siam gulf and white sands, local food and massage! Don't forget to meet a sunrise on the beach! To ride horse or elephant! To eat somtam and phadthai! And to get new knowledge, new ideas and new friends from ICOI-2013@Huahin.TH!!!

Dr. Denis Ushakov
International college at
Suan Sunandha Rajabhat University, Thailand

ACKNOWLEDGAGES



The 2013 ICOI- International Conference on Organizational Innovation was held at Hilton Hua Hin Resort and Spa with Suan Sunandha Rajabhat University, Thailand. Hua Hin city is the wealth of cultural landmarks and attractions in addition to its notorious entertainment venues has made it synonymous with exoticism. Its historic wealth coincides with its rapid modernization, reflected in the cityscape and the urban society. 2013 ICOI brings together the best of this city at Hua Hin to present and have academic discussion.

The 2013 ICOI conference papers were peer reviewed for technical and editorial content by a dedicated committee of referees. Nearly 204 papers were accepted for oral presentation at 2013 ICOI. These papers were presented in a single track of 41 sessions spanning two days, promoting extended interaction between the various Innovative disciplines. In addition to the contributed papers, 2 invited keynote addresses : 1. Dr. Marius Potgieter, Tshwane University of Technology, South Africa, 2 Dr. Sergey Ivanov, University of the District of Columbia, USA were given. I also thank all authors and participants for their contributions.

The 2013 ICOI cannot be successful without the full support from many institutes. I would like to thank International Association of Organizational Innovation, Chang Jung Christian University, College of Management, Taiwan, Chang Jung Christian University, Department of International Business, Taiwan, De La Salle University, Manila, Philippines, Nanjing Audit University, China, Southeastern Louisiana University, USA, Far East University, College of Hospitality and Leisure, Taiwan and Swinburne University of Technology, Master of Entrepreneurship and Innovation, Au

The city of Hua Hin, Thailand has grown to become the political, social and economic center of Indonesia and one of Southeast Asia , you can enjoy gourmet food and different cultures. Moreover , this is a city of order and efficiency. Finally I wish all of you to have a wonderful time in Hua Hin, Thailand. Please let us know if there is anything we can do to make your stay more enjoyable.

Prof. Dr. Shieh, Chich-Jen (Charles)
2013 ICOI, Executive Director
Chang Jung Christian University
Email: Charles@iaoiusa.org

2013 ICOI ORGANIZATION LISTING

Honorable Chairs	
Dr. Fred Dembowski	President of International Association of Organizational Innovation , USA
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Dr. Ying-Jye Lee	Department Head of Cultural Development, National Kaohsiung University of Applied Sciences. Taiwan
Dr. Luke Hsiao	Department of Public Policy and Management, I-Shou University, Taiwan
Dr. Ho, Chia-Hui	Department of Information Management, Far East University. Taiwan
Dr. Chin-Huang Lin	Chung Hua University, Taiwan, R.O.C
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Dr. Wan-Yu Chang	Department of Tourism Industry Management, Taiwan Shoufu University, Taiwan, R.O.C.
Paper reviewers	
Dr. Kuo-Ming Chu	Cheng Shiu University, Taiwan
Dr. Wu, Yi-Te	Department Head of Marketing and Logistics Management, Hsing Kuo University of Management
Dr. Li-Shan Chen	Department of Information Management Fortune Institute of Technology, Taiwan
Dr. Jui-Fang Chang	National Kaohsiung University of Applied Sciences, Taiwan
Dr. Yu-Jia Hu	Department of Marketing and Distribution Management Fortune Institute of Technology, Taiwan

2013 The International Conference on Organizational Innovation Agenda

DATE : July, 2 2012, Tuesday

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

TIME	ACTIVITY	PLACE
08 : 30—09 : 00	REGISTRATION	
09 : 00—10 : 00	<p><u>Conference Host :</u> Prof. Dr. Krongthong Khairiree, Director of International College, Suan Sunandha Rajabhat University, Thailand</p> <p><u>Conference Grand Opening Speech :</u> 1. Prof. Dr. Frederick Dembowski, President of International Association of Organizational Innovation. USA 2. Prof. Dr. Luedech Girdwichai, President of Suan Sunandha Rajabhat University, Thailand 3. Prof. Dr. Krongthong Khairiree, Suan Sunandha Rajabhat University, Thailand</p> <p><u>Honored VIP Speech :</u> 1. Dr. Muslich Anshori, Airlangga University, Indonesia 2. Dr. Brian C. Gozun, De La Salle University (DLSU) Manila, Philippine 3. Dr. Alex Maritz: Swinburne University of Technology, Australian 4. Dr. Tomáš Tichý, VŠB-TU Ostrava, Czech Republic 5. Dr. Sydney Engelberg Hebrew University, Jerusalem, Israel 6. Dr. Szu-Yuan Sun, National Kaohsiung First University of Science, Taiwan, R.O.C 7. Dr. Chih Yuan Huang, Kao Yuan University, Taiwan</p>	Rama V
10 : 00—10 : 30	Tea Time and Academic Exchange	Group picture
10 : 30—11 : 15	<p style="text-align: center;">Keynote Presentation (1)</p> <p>Speaker : Dr. Sergey Ivanov Topic: Innovation, Feararchy, and the Next Great Shift</p>	Rama V
11 : 15—12 : 00	<p style="text-align: center;">Keynote Presentation (2)</p> <p>Speaker : Dr. Marius Potgieter Topic: Innovation: A National Priority in South Africa</p>	Rama V
Lunch		

DATE : July, 2 2013, Tuesday

LOCATION : Rama V-A, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country/Region
Session 1.1 13 : 00 14 : 20	Chair : Dr. Frederick Dembowski, President of IAOWI USA	
	1. 13R-159: The Developing Design of Breast Implant Postoperative Underwear Assistive Device	Mao-Nien Wang, Taiwan
	2. 13R-150: A Study on the Application of Concurrent Design Strategy on Pumping Devices of Bicycles	Yu-Ting Hsiao, Taiwan
	3. 13R-158: The Study of the Aged people Use the interface of Multi Media Kiosks in Convenience Store	Chu-Hsuan Lee, Taiwan
	4. 13R-157: The Analysis of Appearance Aesthetic Measure of High/Vocational School Students in Taiwan	Chen-Yin Liu, Taiwan
	5. 13R-106: The Next Level Of Business Intelligence: Knowledge Management Integration	Thilini Ariyachandra, USA
Tea Time		
Session 1.2 14 : 30 15 : 50	Chair : Dr. Frederick Dembowski, President of IAOWI USA	
	1. 13R-A05: The Effect of Satisfaction on Loyalty Moderated By Certainty -Study on the Seed Brand Multi Global Agrindo	Danas Avianto Nugroho, Indonesia
	2. 13R-A07: Application of Target Costing In Food Industry	Ferryanto Ari Iskandar Indonesia
	3. 13R-A14: Analysis of Factors Affecting the Role Of Women In Domestic Economy Needs Of Fishermen Family- Case Study In Coastal Sayung Demak	Himawan Arif Sutanto Indonesia
	4. 13R-A18: "Abandon the Ship" – Transition and Succession Planning in Family Farming Business: A Case Study in Small Medium Rice Mill Businesses in Kabupaten Lampung Tengah	Andiana Rosyid, Indonesia
	5. 13R-A68: The Effect of the Online Social Network Structure Characteristic toward Cognitive and Affective Involvement, And Its Implication toward Purchase Intention: Buzzing Product on Twitter	Sunardi S Brahmana Indonesia
Tea Time		
Session 1.3 16 : 00 17 : 20	Chair : Dr. Badri Munir Sukoco, Airlangga University, Indonesia	
	1. 13R-A51: Interorganizational Imitative and Different Behavior: A Contingency Approach	Badri Munir Sukoco Indonesia
	2. 13R-A60: The Innovation of Micro, Small, and Medium Enterprises: A Case Study of Laweyan Batik Village – Indonesia	Oscar Nugroho Indonesia
	3. 13R-A73: Relationship Analysis Among Customer Orientation, Service Orientation And Job Satisfaction In Banking Sector - Case Study At Pt Bank Jateng Semarang, Central Java - Indonesia	Fitri Lukiastuti, Indonesia
	4. 13R-A74: Understanding Impulse Buying With Mix Methods	Gancar C. Premananto Indonesia
	5. 13R-097: Customer Retention: A case Study of Stakeholder Analysis in Higher Education	Jay Somasundaram , Australia

DATE : July, 2 2013, Tuesday

LOCATION : Rama V-B, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country/Region
Session 2.1 13 : 00 14 : 20	Chair : Dr. Tomáš Tichý, VŠB-TU Ostrava, Czech Republic	
	1. 13R-090: Semi-automatic Technology Opportunity Development (TOD) System Based on Firm's Technology Capability,	Changseok kim Korea
	2. 13R-104: Hybrid Vehicle Diffusion and Vehicle Market Structure in Korea	Yongseung Lee, Korea
	3. 13R-A77: Relationships of CSR Activity, Customer Value and Customer Trust: Altruistic Value as moderator variables	Sri Hartini Indonesia
	4. 13R-A81: Queue and Service Quality Evaluation to Increase Customer Satisfaction	Yetty Dwi Lestari Indonesia
	5. 13R-119: Efficiency Analysis of Several EU Stock Markets: Mean-Risk Efficient Portfolios	Tomáš Tichý, Czech Republic
Tea Time		
Session 2.2 14 : 30 15 : 50	Chair : Dr. K. Jayaraman, Universiti Sains, Malaysia	
	1. 13R-A02: Innovation and Economic Behavior of Chinese Ethnic Entrepreneurs in Improving Competitiveness of Small and Medium Scale Food Industry	Stefanus Yufra M. Taneo Indonesia
	2. 13R-A09: The Influence of Motivation, Perception, Learning and Memory against The Decision Process To Invest In Capital Market	Bambang Hadi Santoso Indonesia
	3. 13R-A94: The Role of Habit on Repurchase Intention in Modern Grocery Retailing	Diyah Tulipa Indonesia
	4. 13R-A95: The Consumer behavior Model of Switching Process From Premium Fuel to Pertamina	Budhi Haryanto, Indonesia
	5. 13R-087: Determinants of The Intention to Use a Natural Gas Vehicle as An Alternative to A Petrol Car: An Empirical Study in Malaysia	K. Jayaraman Malaysia
Tea Time		
Session 2.3 16 : 00 17 : 20	Chair : Dr. Anis Eliyana, Airlangga University, Indonesia	
	1. 13R-089: Measuring Human Potential in Organizations: Challenges and Innovative Solutions	Bettina Stevanovic Australia
	2. 13R-A26: The Influence of Job Satisfaction Factors toward Affective Organizational Commitment with Gender as a Moderator Variable	Edwin Pandu Pradana Indonesia
	3. 13R-A52: Are Capital Market Integrated? An Empirical Test between Indonesian Capital Market and ACFTA'S Members (Singapore, Malaysia, Philippines, and China)	Raras Palupi Astarini, Indonesia
	4. 13R-A67: Analysis Performance Portfolio Can Slim Evidence in Indonesia Capital Market	Nidya A, Indonesia
	5. 13R-A88: The Role of Training Need Analysis to Leverage Human Capital Competence, in Order to Gain Competitive Advantage	Ida Bagus Gede Adi Permana Indonesia

DATE : July, 2 2013, Tuesday

LOCATION : Rama V-C, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country/Region
Session 3.1 13 : 00 14 : 20	Chair : Dr. Marius Potgieter, Tshwane University of Technology, South Africa	
	1. 13R-025: Fundamental Principles of the State Policy: A Global Perspective	Noor Mohammad, Malaysia
	2. 13R-A49: Comprehensive and Integrated Innovation in the Implementation of E-Government in Indonesia	Tuwanku Aria Auliandri, Indonesia
	3. 13R-A54: Role of Culture and Behavior Intention to Quality Service of Maranatha Christian University Bandung	Sondang Mariani Rajagukguk, Indonesia
	4. 13R-A64: Innovative Method of Universities In Preparing Accounting Graduates To The "Real World"	Sondang Mariani Rajagukguk Indonesia
	5. 13R-003: Innovate or Stagnate' – A Choice South African Tour Operators Have To Make	Marius Potgieter, South Africa
Tea Time		
Session 3.2 14 : 30 15 : 50	Chair : Dr. Dwi Ratmawati, Airlangga University, Indonesia	
	1. 13R-A30: Entrepreneurial Competencies and the Competitiveness of Agribusiness in East Java, Indonesia	Y. Lilik Rudianto Indonesia
	2. 13R-A32: The Influence of Entrepreneurial Ability on the Performance Of Online Businesswomen And Situational Factor As The Moderating Variable	Marhayanie Iskandar Indonesia
	3. 13R-A33: Entrepreneurship in State Finance Management in Indonesia	Mila Mumpuni Indonesia
	4. 13R-A72: Employee Stock Ownership Plan, Productivity, and Performance with Size as moderating variable	Dwi Ratmawati Indonesia
	5. 13R-058: A Study on the collective Leadership Skills of Forsspac's department Heads, Particularly on the Aspect of Team Leadership and People Development	Stephan Earl S. Chow Philippines
Tea Time		
Session 3.3 16 : 00 17 : 20	Chair : Dr. Tri Siwi Agustina, Airlangga University, Indonesia	
	1. 13R-A17: The Influence of Goal Orientation on Junior Auditor Job Performance through Self Efficacy at Public Accountant Firms In Surabaya	Praptini Yulianti Indonesia
	2. 13R-A20: Impact of Foreign Seafreight Cost at The EPC Contract (Engineering, Procurement & Construction) 4th Project of SMGR	Effnu Subiyanto Indonesia
	3. 13R-A40: Entrepreneur Role Stress, Emotional Intelligence and Momprenneur's Innovative behavior	Tri Siwi Agustina Indonesia
	4. 13R-A96: Examining Entrepreneurial Social Support among Undergraduates	Jenny Lukito Setiawan Indonesia
	5. 13R-118: Organizational Behavior of Employees in Manufacturing Environment	Igor Stankovic Saudi Arabia

DATE : July, 2 2013, Tuesday

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

Time	Topic of Seminar	Country/Region
Session. 4.1 13 : 00 14 : 20	Chair : Dr. Alex Maritz, Swinburne University of Technology, Australia	
	1. 13R-A44: Influence of Macro Economic Factors, Banking Industry Factor, Bank Specific Factor on Bank Profitability in Indonesia: Panel Data Analysis	I Made Surya Negara S. Indonesia
	2. 13R-A70: Comparative Analysis of the People'S Business Credit/Kredit Usaha Rakyat (Kur) in Mandiri Sharia Bank Depok and Mandiri Sharia Bank Ciputat	Amalia, Indonesia
	3. 13R-A97: Lecturers' Entrepreneurial Competencies: Students' View	Christina Indonesia
	4. 13R-146: Poverty and Environmental Degradation: The Case of Turkey	Esra Banu Sipahi, Turkey
	5. 13R-155: E-Democracy, Social Media and E-Participation within the Context Of New Participation Opportunities Of The Internet	Erhan Örselli Turkey
Tea Time		
Session 4.2 14 : 30 15 : 50	Chair : Dr. Indrianawati Usman, Airlangga University, Indonesia	
	1. 13R-A76: Family Financial Literacy in Surabaya, Indonesia	Meliza Silvi, Indonesia
	2. 13R-A78: The Application of Overall Equipment Effectiveness Method through Six Big Losses Analysis in Improving Production Effectiveness	Indrianawati Usman Indonesia
	3. 13R-A79: Comparative Analysis on Stock Intrinsic Value With Estimation of Stock Value and Stock Market Value For Decision Making "Buy, Sell, or Hold" In Telecommunication Sector at Quarter I Of 2013	Norita, , Indonesia
	4. 13R-A82: Governance Performance Testing Of Information Technology Using Cobit Framework for Accounting Transaction Security On Rural Banking (Bpr) In West Java	Nanang Sasongko Indonesia
	5. 13R-082: Contractual Employees' Perception & Organizational Commitment: A Case on Enerthrust Inc.	Triviño, Jyro B., Philippines
Tea Time		
Session 4.3 16 : 00 17 : 20	Chair : Dr. Fitri Ismiyanti, Airlangga University, Indonesia	
	1. 13R-027: Impact of Service Quality on Customer Satisfaction in Indian Banking Sector	Suhas B. Pakhare, India
	2. 13R-031: Motivation for Small and Medium-Sized Entrepreneurs for Internationalization of the Indian Market	Sudarshan Giramkar, India
	3. 13R-A22: Slack Resource Theory and Good Management Theory on Corporate Social Performance	Fitri Ismiyanti, Indonesia
	4. 13R-A62: The Effects of Creativity and Innovation to Business Performance (Survey on the Smes Trusmi Batik Center, Cirebon)	Raeni Dwi Santy Indonesia
	5. 13R-A92: Investor Reaction Analysis to Reverse Stock Event at Company in Indonesia Stock Exchange Period 2001 – 2011	Irni Yunita Indonesia

DATE : July, 2 2013, Tuesday

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

Time	Topic of Seminar	Country/Region
Session 5.1 13 : 00 14 : 20	Chair : Dr. Denis Ushakov, Suan Sunandha Rajabhat University, Bangkok, Thailand	
	1. 13R-A11: The Role of Spirituality and Creative Process Engagement for Service Employee Performance	Ardian Adhiatma Indonesia
	2. 13R-A45: Iron Maiden with a Soft Heart a Qualitative Study on Woman Leadership within the Context of Family Business	Lusy Tanaya Indonesia
	3. 13R-A59: Job Redesign and Employee Performance	Nuri Herachwati, Indonesia
	4. 13R-A83: The Model of Factors Affecting Collaboration Practice in Indonesian Small-Medium Enterprises Supply Chain	Amak Mohamad Yaqoub, Indonesia
	5. 13R-123: Problems and Strategies for National Innovative Climate Formation -The Case Of Thailand	Denis Ushakov, Thailand
Tea Time		
Session 5.2 14 : 30 15 : 50	Chair : Dr. Emilina R. Sarreal, De La Salle University, Philippines	
	1. 13R-A61: Competitiveness Improvement of National Logistics Service Providers Industries through Collaboration, Perspective of Consumer Goods Manufacturer in East Java, Indonesia	Puspandam Katias Indonesia
	2. 13R-A75: The Role of Knowledge Creation Mechanism toward Marketing Performance	Masmira Kurniawati Indonesia
	3. 13R-A80: Foreign Entry and Banks Efficiency in Indonesia	Rahmat Heru Setianto Indonesia
	4. 13R-A43: Design of Improvement Priorities in Service Quality Dimensions Using Analytic Hierarchy Process Approach in Small and Medium Enterprises of Culinary Field in Surabaya-Case Study in Wapo Restaurant, Gotri Restaurant and SAS Restaurant	Febriana Wurjaningrum Indonesia
	5. 13R-094: Frontiers of Entrepreneurship Education in the Academic Entrepreneurship Ecosystem of RVR College of Business	Emilina R. Sarreal, Philippines
Tea Time		
Session 5.3 16 : 00 17 : 20	Chair : Dr. Sony Kusumasondjaja, Airlangga University, Indonesia	
	1. 13R-A53: The Effectiveness Use of Internet and Intranet in Educational Institution	Lina Anatan, Indonesia
	2. 13R-A89: An Implementation of Material Requirement Planning (MRP) as Inventory Cost Control in Cigarette Manufacturer	Baling Kustriyono, Indonesia
	3. 13R-A12: The Use of Information and Communication Technology (ICT) to improve the performance of Agricultural Extension in Central Java	Sucihatningsih Dian Wisika Prajanti , Indonesia
	4. 13R-A56: Altruisme and Online Negative Word-Of-Mouth -An Indonesian Perspective	Dien Mardhiyah Indonesia
	5. 13R-A65: The Effect of Relationship Quality and Trust on Relationship Commitment in High-Contact Membership-Based Services	Sony Kusumasondjaja Indonesia

DATE : July, 2 2013, Tuesday

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

Time	Topic of Seminar	Country/Region
Session 6.1 13 : 00 14 : 20	Chair : Dr. Sydney Engelberg Hebrew University Jerusale, Israel	
	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
	2. 13R-A23: Non Performing Financing: Macroeconomics and Microeconomics Analysis	Mutamimah 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
	4. 13R-A87: The Legal Protection for Transaction on Online Airline Ticket Reservation in Indonesia	Aris Armuninggar Indonesia
	5. 13R-026: Organizational Myths: How Organizational Change is misunderstood and Why It is so rarely Successful	Sydney Engelberg , Israel
Tea Time		
Session 6.2 14 : 30 15 : 50	Chair: Dr. Noor Mohammad, Universiti Kebangsaan Malaysia	
	1. 13R-A10: Brand Community Integration toward Customer Brand Attitude- Study of IM3 School Community Bandung, Indonesia	Jurry Hatammimi Indonesia
	2. 13R-A39: The Role of Donor Gratitude in Relationship Marketing	Tanti Handriana, Indonesia
	3. 13R-A46: User Experience Blackberry vs iOS	Osa Omar Sharif, Indonesia
	4. 13R-A85: Information Asymmetry and Herding Behavior	Puput Tri Komalasari Indonesia
	5. 13R-063: Potentialities and Constraints towards Postgraduate Supervision and Learning Environment in Malaysia: An Overview	Noor Mohammad, Rohimi, Malaysia
Tea Time		
Session 6.3 16 : 00 17 : 20	Chair : Dr. Aida L. Velasco, De La Salle University, Philippines,	
	1. 13R-A13: A Qualitative Study on Linking Organizational Trust and Task Characteristic	Izzati Khoirina 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
	3. 13R-A58: Analysis of Market Potential of Traffic Lights in Print Media Based Geographic Information System (GIS)	Marsudi Lestariningsih Indonesia
	4. 13R-A66: The Influence of Brand Awareness, Perceived Quality, and Brand Association Brand to Customer's Purchase Intention Decision	Trio Aji Indonesia
	5. 13R-136: The Role Innovation Actors in Philippine Business Incubation	Aida L. Velasco, Philippines

DATE : July, 2 2013, Tuesday

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

Time	Topic of Seminar	Country/Region
Session 7.1 13 : 00 14 : 20	Chair : Dr. Sergey Ivanov, University of the District of Columbia, USA	
	1. 13R-028: Who are Necessity and Opportunity Entrepreneurship? A Closer Look on an Expanded Span	Dafna Kariv, Israel
	2. 13R-A36: Building a Knowledge Sharing Culture in Private Universities through Learning Organization	Rina Anindita Indonesia
	3. 13R-A55: An Influence of Organizational Culture and Knowledge Management to the Intellectual Capital	Ernie Tisnawati Sule Indonesia
	4. 13R-A71: Antecedent Knowledge Management and The Relationship with Job Satisfaction	Arif Firmansyah Indonesia
	5. 13R-088: Courage vs. <i>Feararchy</i> : Does Asia Need a New Organizational Paradigm?	Sergey Ivanov USA
Tea Time		
Session 7.2 14 : 30 15 : 50	Chair : Dr. Deseré Kokt , Central University of Technology, South Africa	
	1. 13R-A48: Entrepreneurial Competencies, Market Orientation and Its Effect on Business (Survey of Small and Medium Enterprises (SMEs) of Cibaduyut Shoes Bandung, West Java, Indonesia)	Raeni Dwi Santy Indonesia
	2. 13R-A28: Acquisition Motive of Indonesian Public Firms	Djoni Budiardjo Indonesia
	3. 13R-A69: The Influence of Brand Credibility toward Customer Perceived Value, Customer Satisfaction, Customer Loyalty, and its Impact to Generate Word of Mouth Recommendation- Case in Bank Mandiri Jakarta	Yudi Pramudiana Indonesia
	4. 13R-169: An Innovation in Avatar Program to Promote the Response Rate of Online Teaching	Sohail Ahmed Malaysia
	5. 13R-023: Assessing the Knowledge Management Practices of Tourism Management Programs at South African Universities	Deseré Kokt South African
Tea Time		
Session 7.3 16 : 00 17 : 20	Chair : Hermawanto, Airlangga University, Indonesia	
	1. 13R-A15: Human Resource Management: Strategic Theoretical Perspective	Dyah Sawitri Indonesia
	2. 13R-A37: Analysis of Marketing Strategy for Port Competitiveness in Indonesia	RUMAJI Indonesia
	3. 13R-A57: The Role of Information and Service Quality on Customer Satisfaction	Hartikayanti, Indonesia
	4. 13R-A91: Equifinality-Based Fit of Strategy, System, Structure, and Culture Contributed To Good Performance in the Service Organization	Hermawanto Indonesia
	5. 13R-176: Who Influenced Inflation Persistence in China: A Comparative Analysis of the Standard Cia Model And Cia Model With Endogenous Money	Ying Liao China

DATE : July, 3 2013, Wednesday

LOCATION : Rama V-A, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country
Session 1.4 09 : 00 10 : 20	Chair : Dr. Frederick Dembowski, President of IAIOI USA	
	1. 13R-043: Factors Affecting Location Based Marketing: Using Small and Medium Enterprises in Taiwan as an Example	I-Chun Hsieh, Taiwan
	2. 13R-044: Exploratory Factor Analysis of Leisure Constraint for Playing Online Game through Mobile Phone	Shui Lien Chen, Taiwan
	3. 13R-055:Thailand and New Technological Innovation: a Social Sciences Perspectives	Darma R. Khairiree, Thailand
	4. 13R-056: Innovative Blended-Learning Approach Through The Usage of Modern Education Technologies -The Case Of International College At Suan Sunandha Rajabhat University-Thailand	Nalin. Simasathiansophon, Thailand
	5. 13R-057: Modern Factors of Leisure Quality as an Innovative Approach to Wage Increasing: the Case of Thailand	Siriwan Saksiriruthai Thailand
Tea Time		
Session 1.5 10 : 30 12 : 00	Chair : Dr. Szu-Yuan Sun, National Kaohsiung First University of Science, Taiwan, ROC	
	1.13R-165: Clarifying the Effect of Investment Type on Firm Performance in Two Environmental Contexts	Chiayu Tu Taiwan
	2. 13R-129: Project Management as Practical Solution for Long-Term Care Service	Chun-Hsien Su Taiwan
	3. 13R-130: Incorporating Innovation Concept into ISO 9001 Quality Management System (QMS)	Chwen-Ming Chang, Taiwan
	4. 13R-160: Offshore Outsourcing of Manufacturing SMES and Developing Organizational Dynamic Capabilities	Muhammad Mohiuddin, Canada
	5. 13R-173: The Study on Ballroom Service Quality to Affect Customer Satisfaction	Lin, Hsiu-Min Taiwan
Lunch		
Session 1.6 13 : 00 14 : 20	Chair: Dr. Hong-Cheng Liu, I-Shou University, Taiwan, ROC	
	1. 13R-040: An Empirical Test on Asymmetric Volatility: Using the EGARCH Model	Szu-Hsien Lin Taiwan
	2. 13R-061: Exploring the Servicing Effectiveness of Social Media in Customers' Electronic Word Of Mouth (eWOM)	Li-Shan Chen Taiwan
	3. 13R-100: Risk Catered Model for Business Transformation with E-Business: Base on a Developing Country	Kasuni Weerasinghe, Sri Lanka
	4. 13R-115: Effects of Personality Traits on Staff Performance of Employees in Betel Nut Industry - Leadership Style as the Moderator	Hui-Yao Lin Taiwan
	5. 13R-172: A Study on the Factors to Affect the Satisfaction of Web Shopping	Lin, Hsiu-Min Taiwan

DATE : July, 3 2013, Wednesday

LOCATION : Rama V-B, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country
Session 2.4 09 : 00 10 : 20	Chair : Dr. Alex Maritz, Swinburne University of Technology, Australia	
	1. 13R-045: Factors Affecting Differentiation from the Perspective of Foreign Tourists: A Case Study of Taiwan Leisure Farm	Ho Yu Wu, Taiwan
	2. 13R-046: The Effects of Subjective Pricing Tactics Persuasion Knowledge and Value Equity on Purchase Intention of Social Media Game	Yen-Tsen Chen Taiwan
	3. 13R-062: The Best Customer Selection of Cloud Computing Services in B2B Industry	June-Hong Chen, Taiwan
	4. 13R-121: The Effects of Environmental Factors and Territorial Attitudes on Perceived Homogeneity in a Heterogeneous Urban Neighbourhood	Aldrin Abdullah Malaysia
	5. 13R-147: PHYSICAL FORM OF TERENGGANU WOODCARVING Principal form and layout, type of incision and perforation, type of motif and design principles in contemporary design applications	Nejira Salihbasic Malaysia
Tea Time		
Session 2.5 10 : 30 12 : 00	Chair: Dr. Cheng-Jui Tseng, Asia University, Taiwan, ROC	
	1. 13R-035: Measurement of SCM Performance Based on a Combined Model of Information Entropy and OWGA: An Exploratory Analysis	Cheng-Yi Liu Taiwan
	2. 13R-054: The Impact of the Internet on Service Quality in the Banking Sector	Qazi Muhammad Moinuddin, Pakistan
	3. 13R-060: The Influence of Advancement Systems on Employee Loyalty in the Service Industry	Tzu-Ming Huang Taiwan
	4. 13R-067: Shift-share Analysis and Independences	Shu-Hen Chiang, Taiwan
	5. 13R-142: Evaluating a Consumer Behavior Model: A Structure Equation Modeling Case Study of Retail Chain Stores in South of Taiwan	Yu-Jia Hu Taiwan
Lunch		
Session 2.6 13 : 00 14 : 20	Chair : Dr. Shang-Pao Yeh, I-Shou University, Taiwan, ROC	
	1. 13R-075: Change Management- Illustrating Senge's Notion of Learning Organization in Taiwan's Culture	Chao-Hua Li , Taiwan
	2. 13R-083: The Effect of Perceived Social Distance on Variety Seeking Behavior	Pei-Hsun Wu Taiwan
	3. 13R-084: The Determinants of Length of Stay of Senior Inbound Travelers in Taiwan	Hsiao-I Kuo Taiwan
	4. 13R-095: The Relationships between Service Entrepreneur, Capabilities, and Business Overall Performance	Hui-Ling Huang Taiwan
	5.13R-102: Occupational Stress of Branch Managers' in State Commercial Banks of Sri Lanka	WRPK Fernando Sri Lanka

DATE : July, 3 2013, Wednesday

LOCATION : Rama V-C, Hilton Hua Hin Resort and Spa, Hua Hin, Thailand

Time	Topic of Seminar	Country/Region
Session 3.4 09 : 00 10 : 20	Chair : Dr. Sergey Ivanov, University of the District of Columbia, USA	
	1. 13R-051: Extroversion, Team Helping, and the Performance of Demographically Diverse Teams	Hsi-An Shih Taiwan
	2. 13R-081: Implementation of Decision Tree Learning Method (Id3) Web-Based For Production Optimization- Case Study of Towels Apparel Company	YoulliaIndrawaty N., Indonesia
	3. 13R-099: The implementation of KANO METHOD for defining features in Information System of Food Inventory	Mira Musrini Barmawi, Indonesia
	4. 13R-021: Re-Thinking the Future of Learning: The Possibilities and Limitations of Technology in Education in the 21 st Century	Raysa Leer, USA
	5. 13R-022: A Deeper Look into Education from the U.S.A. ,Toamman, Jordan	Sana J. Kifafi, USA
Tea Time		
Session 3.5 10 : 30 12 : 00	Chair : Dr. Shieh, Chich-Jen, Chang Jung Christian University, Taiwan, ROC	
	1. 13R-066: Exploring the Relationship between Service Quality and Consumer Behaviors-A Case Study of 85°C Bakery Café from Taiwan	Chao-Hua Li, Taiwan
	2. 13R-068: A Survey and Analysis of Consumer Perceptions of the Service Quality of Housing Repair/Refurbishment Service Providers in Taiwan	Sung-Lin Hsueh , Taiwan
	3. 13R-076: Social Capital and Knowledge Creation- A case study of a Healthcare Organization from Taiwan	Chao-Hua Li Taiwan
	4. 13R-137: Compare the different International Tourist Hotels on Niche Theory	Chao-Yuen Cheng Taiwan
	5. 13R-148: Effects of Overseas Adaption on Job Satisfaction of Expatriates in Textile Industry	Shieh, Chich-Jen Taiwan
Lunch		
Session 3.6 13 : 00 14 : 20	Chair : Dr. Aleksey Kuskov, International Public Tourism Academy, Saratov, Russia	
	1. 13R-069: The Research for Exploring Design Issues by Co-Related Marketing and Design Strategy	Yen Hsu Taiwan
	2. 13R-103: A Study on the Competencies of Hotel Butler	Peir-Yuan Patrick Li Taiwan
	3. 13R-107: A Study of Shape Generation by Parameterization of Product Features	Chi-Hung Lo Taiwan
	4. 13R-108: A Study of the Complexity of Operation Interface Layouts of Products	Ya-Chuan Ko
	5. 13R-072: Innovative Modernization of the Tourism Production and Mega-Trends of the Tourist Consumption	Aleksey Kuskov, Russia

DATE : July, 3 2013, Wednesday

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

Time	Topic of Seminar	Country/Region
Session 4.4 09 : 00 10 : 20	Chair : Dr. Denis Ushakov, Suan Sunandha Rajabhat University, Bangkok, Thailand	
	1. 13R-041: The Role of <i>Kerapatan Adat Desa</i> (Rural Institution) in Developing the Rural Area (Case Study in Padang Pariaman District, West Sumatera Province)	Wedy Nasrul Malaysia
	2. 13R-140: Research of the Tourists' Satisfaction with Hot Springs Resort – A case study of Reikei Hot Springs Resort in Guanziling, Tainan, Taiwan	Wan-Yu Chang Taiwan
	3. 13R-120: Innovation Approaches to Tourist Industry Management in Russia in The Context of Social and Cultural Specificity.	Andreeva Ekaterina Russia
	4. 13R-164: A study of MICE Attendees' Lodging Choice Factor: an empirical case of 2013 Taipei International Cycle Show	I-Ying Chang Taiwan
	5. 13R-166: User Preferences for Seating Objects In Putra Perdana Public Park, Malaysia	Perumal Velu Malaysia
Tea Time		
Session 4.5 10 : 30 12 : 00	Chair : Dr. Chi-Hung Lo, Tunghai University, Taiwan, ROC	
	1. 13R-149: A Music Retrieval System Based On Emotional Dimension of Thayer's Model	Shih-Kai Chen Taiwan
	2. 13R-151: A Study on the Corporate Identity System Design for Cognition and Aesthetic Measures	Zhen-Yang Lin Taiwan
	3. 13R-152: An Application for Form and Structure of Hairdryer Based on Concurrent Design Strategy	Chien-Yu Lin Taiwan
	4. 13R-153: Concurrent Design Method For Developing A New Toaster	Zhang-Chen Tian, Taiwan
	5. 13R-154: Concurrent Design Strategy in Modeling and Structure of Dehumidifier Research	Hua-Cheng Kao, Taiwan
Lunch		
Session 4.6 13 : 00 14 : 20	Chair : Dr. Shu-Hen, Chiang , Chung-Yuan Christian University, Taiwan, ROC	
	1. 13R-065: An Empirical Study on Intra-year Shifts in Earnings Distribution and Earnings Management in Taiwan	Li-Hua Lin, Taiwan
	2. 13R-077: Exploring Knowledge Sharing Through the Internal Processes and Difference among Communities of Practices	Chao-Hua Li Taiwan
	3. 13R-080: Performance Evaluation Practices in Public Sector Enterprises in India: an edge of Balance Scorecard over MoU	Seema Gupta India
	4. 13R-117: Study on motivation with Consumers' Intention to Continue Using Community Websites	Szu-Yuan Sun Taiwan
	5. 13R-138: Supportive or Defensive One- Which Communication Climate Prevails In Higher Education Institutions of Pakistan?	Munazza Ambreen Pakistan

DATE : July, 3 2013, Wednesday

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

Time	Topic of Seminar	Country/Region
Session 5.4 09 : 00 10 : 20	Chair : Prof. Hsien-Bin Wang, TransWorld University, Taiwan, ROC	
	1. 13R-030: Innovation Management: A New Proposal for a Researcher's Innovative Capacity Enhancement Model	Nophadon Luangpirom Thailand
	2. 13R-096 : The Impacts of Social Intelligence, Emotional Intelligence and Personality Fit on Physician-Patient Relationship : The Views of Physicians and Patients	Hung-Chih Lai Taiwan
	3. 13R-116: Tourism Research and Development Center of Knowledge Transfer and Innovation	Tsai-Chiao Wang, Taiwan
	4. 13R-163: A Study on Structural Equation Modeling of How Customer Motivation, Hostel Service Environment, and Customer Experience Affect Customer Loyalty	Chun-Shuo Hsu Taiwan
	5. 13R-167: Exchange Rate Pass-Through and it's Impact on Inflation: A Comparative Study for Australia, China and India with Disaggregated Data	Shrabani Saha Australia
Tea Time		
Session 5.5 10 : 30 12 : 00	Chair : Dr. Chou, Jyh-Rong , I-Shou University, Taiwan, ROC	
	1. 13R-047: Job Stress towards Organizational Change: A Study of Textile Industries of Northern India	Anis Ahmad, India
	2. 13R-086: Strategy for Application of ICT Business Innovation Technology in Retailing	Hsiang-Ting Su Taiwan
	3. 13R-134: A New Approach of Building an SoC Design Laboratory	Chih Yuan Huang, Taiwan
	4. 13R-161: Application of Data Envelopment Analysis to the Performance Appraisal of E-Learning in Public Sectors	Hong-Cheng Liu, Taiwan
	5. 13R-175: Pilot Study of an Innovative Ontology-based Approach on Learning Performance of Different-Achieving Secondary School Students	Yao-Chien Hsieh Taiwan
Tea Time		
Session 5.6 13 : 00 14 : 20	Chair : Prof. Jenn-Yang Lin, Far East University, Taiwan, ROC	
	1. 13R-078: Problems Faced by Female Entrepreneurs: A Case from Sindh Pakistan	Pir Roshan Shah Rashdi Pakistan
	2. 13R-085: A Study on the Establishment of Creative Model for Expanding Cultural Imagery to Cultural Product Design	Chung-hung Lin
	3. 13R-133: Applying TRIZ and Life Cycle Engineering to Eco-innovation Product Design: A Practice Case	Jyh-Rong Chou Taiwan
	4. 13R-156: Multi-Dimensions Evaluation of Cultural Creativity Products in Remote Districts	Ying-Jye Lee Taiwan
	5. 13R-162: Effect of Web-Based Training on Corporate Performance – Evidence from Hotel Industry	Cheng-Jui Tseng Taiwan

DATE : July, 3 2013, Wednesday

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

Time	Topic of Seminar	Country/Region
Session 6.4 09 : 00 10 : 20	Chair : Dr. Ying-Jye Lee, Kaohsiung University of Applied Sciences, Taiwan, ROC	
	1. 13R-064: How to Evaluate the Performance of the Home -Delivery Depot'S Operation?	Chin-Wei Liu Taiwan
	2. 13R-122: Tweets, Retweets for Oreo Touchdown	Vimviriya Limkangvanmongkl, USA
	3. 13R-139: Corporate Social Responsibility in Apparel Industry of Sri Lanka	W R P K Fernando, ,Sri Lanka
	4. 13R-174: A Concept Map-Oriented Gesture-based Learning System in Earth Science course	Sheng-Wen Hsieh, Taiwan
	5. 13R-171: A Study on the Acceptability to Pumpkin Regimen Bread among Preseniors- Taking the Preseniors on Tainan for Example	Liu, Mean-Shen Taiwan
Tea Time		
Session 6.5 10 : 30 12 : 00	Chair : Dr. Shih-Mao Lin, National Kaohsiung University of Applied Sciences, Taiwan	
	1. 13R-109: Benefits of Horticultural Therapy and Its Impact on Caregiver's Burden	Chia-Hui Lin Taiwan
	2. 13R-110: A Study of First Adopter Behavior of E-readers Among Chinese College Students in Taiwan	Sheng Chung Lo Taiwan
	3. 13R-111: Paternalistic Leadership and Ethical Judgment in Chinese Management: Confucian and Collectivism Approaches	Kai-Ping Huang, Taiwan
	4. 13R-112: Parenting Styles and Teachers' Act Strategies in Classroom Interactions on Preschoolers' Emotion Regulation Competence	Yi-Chan Tu, Taiwan
	5. 13R-113: Affective Commitment, Interactional Justice, Parent-Child Participation, Satisfaction and Loyalty in B & B Services	Ming-Yuan Wang, Taiwan
Tea Time		
Session 6.6 13 : 00 14 : 20	Chair : Dr. Mei-Ju Chou, Early Childhood Education Department, Taiwan Shoufu University, Taiwan	
	1. 13R-126: Nostalgia, Perceived Value, Satisfaction, and Loyalty of Cruise Travel	Ming-Yuan Wang Taiwan
	2. 13R-144: Competitiveness Analysis on Taiwan Wafer Foundry Industry	Ping -Sen Pao Taiwan
	3. 13R-168: The Effects of Music Technology Curriculum on Young Children's Learning: From the Perspective of Creativity Capability and Aesthetic Appreciation Development	Chia-Hui, Ko Taiwan
	4.13R-177: Internationalisation of Family Firms: The Effects of Entrepreneurial Orientation and Generational Involvement	Sheng Chung Lo, Taiwan
	5. 13R-178: Managerial Behavior in Emerging Economics- A Study on Guanxi and Ethical Judgement in Chinese Management in China	Jane Tung Taiwan

DATE : July, 3 2013, Wednesday

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

Time	Topic of Seminar	Country/Region
Session 7.4 09 : 00 10 : 20	Chair: Dr. Chih Yuan Huang, Kao Yuan University, Taiwan, ROC	
	1. 13R-024: Resources and Capabilities Development of Musicians: The Case of the School of Higher Sacred Music of the Archdioceses of Guadalajara	José G. argas-Hernández, México
	2. 13R-033: Using Mystery Shopper Method to Explore the External Stimulus Factors of Amusement Park	Hsien-Bin Wang, Taiwan
	3. 13R-038: Exploring the Relationships among Corporate Social Responsibility, Service Quality, Corporate Image and Purchase Intentions Evidenced from Taiwanese Convenience Store Consumers	Ching-Sing You Taiwan
	4. 13R-053: Co-Creation for the Promotion of Organizational Strategically Innovation and NPD Performance	Yen Hsu, Taiwan
	5. 13R-179: An Exploratory Study of Entrepreneurship in Taiwan – A Multi Case Examination	Wen-Chia Tsai Taiwn
Tea Time		
Session 7.5 10 : 30 12 : 00	Chair : Dr. Oleg V. Lokota, National Economy and Public Administration, Russia	
	1. 13R-135: A Deployment of an ERP System: A Case Study of a Small Taiwan Tea Factory	Cheng-Ju Hsu, Taiwan
	2. 13R-145: Applying Zaltman Metaphor Elicitation Technique to Concretize Abstract Cultural Elements of Baishatun Matsu	Ying-Jye Lee Taiwn
	3. 13R-073: Innovations in Governance Development Due To the Business Virtualization	Oleg V. Lokota, Russian
	4. 13R-059: Key Success Factors of Dispatched Personnel in Enterprises	Hsin-Hsi Lai Taiwan
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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.

INTRODUCTION

Banks became one of the sources of funding for the community to develop its business. Bank in its activities not only keep the proceeds, but for their utilization in the form of bank loans channeled back to the community. In the implementation of this function Islamic banks will get a source of income in the form of profit sharing, lending is likely to pose a risk, the risk is not the return of the funds loaned to customers. Therefore, the management must be careful and meet the requirements to avoid bad credit or no credit repayment smooth-called Non-Performing Loan (NPL) or Non-Performing Financing (NPF).

Non-Performing Financing (NPF) is one of the indicators to assess the performance of the bank. High NPF describe the failure of banks in manage the business represented by the liquidity problems (inability to pay by a third party), profitability (the debt can not be collected), and solvency (capital decreases). Profit decreases as one impact, because practically the bank lost source of income. Selectivity and caution made by the bank to provide credit to reduce the risk of bad debts, therefore need proper management in order to minimize the NPF.

Non-Performing Financing (NPF) is where NPF increased multiplier will reduce the amount of bank capital. In addition, the increase in the NPF will affect bank lending in the next period. To avoid the high risk of NPF inefficient lending, to consider the efficient allocation of funds as loans that can provide a high return rate of NPF. There are two factors that affect of NPF (Faiz, 2010 and Soebagio, 2005) is 1). Macroeconomics factors consist of: Gross Domestic Product (GDP), inflation, exchange rate and Bank Indonesia certificates wadiah (SWBIs). 2). Microeconomics factors consist of : Loan-To-Deposit Ratio (LDR) or in terms of so-called Islamic Banks Financing To Deposit Ratio (FDR), and the quality of productive assets.

Loan repayment is affected by the level of income of the people as reflected by Gross Domestic Product (GDP). GDP is used to measure all goods and services produced in the economy of a country in a given period (Zaidah, 2012). The higher the GDP, the possibility of bad loans will be small, and vice versa. Mustafa study results and Ranti (2007) states that the GDP have positive effect and significantly on NPF Bank Muamalat Indonesia (BMI), but negative effect on NPF Bank Syariah Mandiri (BSM). Results of research conducted by Faiz (2010), Setyowati (2010) and Soebagio (2005) showed that GDP have negative effect on NPF.

Other factors causing non-performing loans from the macroeconomic side, namely inflation. Inflation indicated by the rising prices of goods and services as a result of the amount of money (demand) is higher than the amount of goods or services available (supply), as a result of inflation is the decline in the value of money. Results of research conducted by Soebagio (2005), Lopez (2006), Faiz (2010) and Nafi'ah (2008) concluded that inflation have positive effect on Non-Performing Loans. While the research Muntoha (2011), find that inflation have negative effect on the NPF, but positive effect on NPL in conventional banks. Another study conducted by Padmantlyo and Agus (2011) states that inflation has no effect on Islamic banks NPF, while in the conventional bank inflation have effect on the NPL. The rupiah is the domestic price of foreign currency or foreign currency (Zaidah, 2012). Results of research conducted Soebagio (2005) showed that changes in the exchange rate give positive results and significant impact on changes in NPLs of commercial banks in Indonesia. Research conducted by Padmantlyo and Agus (2011) showed that the exchange rate is not a significant negative effect on Islamic banks NPF. Meanwhile other macroeconomic conditions are certified bank wadiah Indonesia (SWBIs). Function SWBIs as SBI for Islamic banking, indirectly cause fluctuations in interest rates that impact SBI also to the development of Islamic banking (Wibowo, 2008). According to research by Faiz (2010) show that SWBI

have negative effect on NPF, while SBI significant negative effect on NPL, other studies conducted Padmantyo and Agus (2011) suggests that the NPF SWBIs no effect on the Islamic banking.

According to Faiz (2010) and Soebagio (2005) from microeconomics factors that affect the NPL is the Loan-To-Deposit Ratio (LDR) or in terms of so-called Islamic banks financing to deposit ratio (FDR), and the quality of productive assets. Since the economic crisis in Indonesia in 1997-1998, bank intermediation decreased. Indicators of impairment are loan-to-deposit ratio (LDR) is the ratio between the amount of outstanding loans to the amount of third party funds raised (Soebagio, 2005). LDR has declined since the crisis, this is happening because of the troubled loans thereby increasing NPLs. Results of research conducted by Faiz (2010) states that the LDR negative significant effect on the NPL. In line with the research conducted by the Aqidah (2011) showed that the level of Loan-To-Deposit Ratio (LDR) significant negative effect on the Non-Performing Loan (NPL) on BTN Cab. Makassar. Results of other studies conducted by Soebagio (2005) states that the Loan-To-Deposit Ratio have significant positive effect on NPF. Productive Assets Quality is the amount of earning assets compared to total earning assets (Soebagio, 2005). Results of research conducted by Soebagio (2005) showed Productive Assets Quality significantly with the positive direction of the NPL. Meanwhile, according to De lis, Jorge and Jesús (2000) as well as studies of Boyd and Gertler (1993) expressed significantly negative effect on the NPL. According to the provisions of Bank Indonesia, said the bank was in good health when the NPF is not more than 5%.

The absence of consistent results between studies with one another encourages researchers to reexamine How Non Performing Financing in Islamic banking in Indonesia based on macroeconomic and microeconomic analysis.

LITERATURE REVIEW

Non Performing Financing (NPF)

NPL or NPF is a situation where the client is not willing to pay some or all of its obligations to the bank as previously agreed. Troubled credit after the provision of credit by Bank Indonesia is classified into Doubtful (D), and Crashing (M). Indonesia Bank has done some strategic steps to overcome credit problems., Namely: 1). Banking help in resolving credit problems, and 2). Prevent credit problems in the future.

Gross Domestic Product (GDP)

According Muntoha (2011), Gross Domestic Product (GDP) is used to measure all goods and services produced in the economy of a country in a given period. GDP components in income ie, production / investment, government spending and import-export discrepancies. According Sukirno (Soebagio, 2005), economic growth is the increase in real GDP or GNP which in this case rising level of real GDP or GNP is in a given year compared with the previous period. He said economic growth means the fiscal expansion of production of goods and services occurs in a country. Fiscal policy products such as goods and services by raising taxes on goods and services, this will affect the consumption decisions of economic actors, so it will impact declining inflation pressure (Diah and Budi, 2012). Thus it can be concluded that with the availability of good economic growth and increased it may reduce the number of NPL. The results of research done by Mustafa and Chains (2007) states that the GDP variable is not significant positive effect on NPF Bank Muamalat Indonesia (BMI), but a significant negative against NPF Bank Syariah Mandiri (BSM). The results of research done by Faiz

(2010), Setyowati (2010) and Soebagio (2005) show that significant negative GDP affect to NPF. Based on the above description, the hypotheses in this study:

H1: Gross Domestic Product (GDP) effect on non performing financing (NPF)

Inflation

According to the study Zaidah (2012) defined inflation as rise of prices of goods and services and its as a result of the amount of money (demand) more than the amount of goods or services available (supply), as a result of falling inflation is a monetary value. Inflation as a result of public panic in the face of rising prices of goods continue to rise and the economy is not normal, because there are people on the other side of excessive cornering goods, while the lack of money can not buy things, consequently the country vulnerable to all sorts of chaos incurs (Soebagio, 2005). Various fundamental problems in the country that has not been handled well in the middle condition sharp increases in world oil prices and the global monetary tightening cycle has adverse impact on macroeconomic stability, which is reflected in the worsening of a transaction, the weakening of the exchange rate, high inflation and CPI (Consumer Price Index). The increase in NPLs is the accumulation of a number of other problems between the negative influence of global financial crisis not only reduce aggregate demand, but also forced the company into an increasingly tight competition climate. This situation makes enterprises have difficulty in defending market and making the effort. Consequently, company earnings and balance sheet decreased suffered decay. This then makes the company experienced a decline in the ability to pay the loan installments to the bank (Muntoha, 2011). The results of research done by Soebagio (2005), Lubis (2006), Faiz (2010) and Nafi'ah (2008) note that inflation significant positive effect on troubled credit. Whereas the scrutiny Muntoha (2011), indicated no significant negative effect of inflation on the NPF, but significant positive effect on the NPL in conventional banks. Another study done by Padmantlyo and Guidry (2011) states that inflation has no effect on Islamic banks NPF, whereas conventional banks Inflation significant influence on the NPL, so its hypotesis are:

H2: Inflation has influence on the Non-Performing Financing (NPF)

Exchange Rate

Foreign currency exchange rate value of the Indonesian currency reflects the economic stability in the country of Indonesia. The higher the value of foreign currency exchange rates against the currencies of Indonesia, alarmingly low level of economic stability in the country. According Sugema (Soebagio, 2005) exchange rate changes resulted in worsening of enterprise capabilities that in turn improve the credit problems in the banking system. Exchange rate factor greater influence on a debtor who owed credit in foreign currency and market their products abroad at prices in the national currency. This led to interest charges and repayment of credit rose up beyond the debtor to bear (Sutojo, 2000). The results of research done Soebagio (2005) show that the rupiah exchange rate changes give positive results and significant enough impact to change the general bank NPLs in Indonesia. While the analysis conducted by Padmantlyo and Guidry (2011) show that the exchange rate is not a significant negative effect on Islamic banks NPF. Based on its description, so hypotheses proposed in this study:

H3: Exchange rate effect on Non-Performing Financing (NPF)

Indonesia Bank Wadiah Certificates (SWBI)

Wibowo (2008) suggested that SWBI for Islamic bank indirectly causing fluctuations SBI interest rate that reflects well on the development of Islamic banking. According to Faiz (2010) levels SBI / SWBI negative but insignificant relation and its influence lasts long enough. This finding enough into the ground to the case in Indonesia related to setting interest rates by the Central Bank does not carry a significant influence on the movement of the national economy. This kind of condition occurs because weak regulation and supervision of the Central Bank on the banking behavior still apply a high enough margin spreads. Bank Indonesia lowered the policy interest rate turns out to mold causing the bankers do not reduce their loan credit level. The results of research done Faiz (2010) show that SWBI negative but insignificant effect on the NPF, while SBI significant negative effect on the NPL. Padmanty and Guidry (2011) show that SWBI no effect on NPF on Islamic banking. Meanwhile Hartono (2007) show SWBI / SBI significant negative effect on the NPF in Bank Syariah Muamalat. Based on its description, so hypotheses proposed in this study:

H4: SWBI effect on Non-Performing Financing (NPF)

Financing to Deposit Ratio (FDR)

Loan to deposit ratio (LDR) is the ratio of the entire amount of credit extended by the bank that the funds received by the bank. The higher the ratio is more indicative of ability to give bank's liquidity. That's because the amount of funds required to finance credit becomes larger. According to Suyanto (2010) Loan to Deposit Ratio (LDR) is a credit / funds received (for conventional banks, according to Bank Indonesia Circular Letter No.. 30/2/UPPB 19th march 1997). Financing to deposit ratio (FDR) is the funds received (for Islamic banks). The higher the LDR / FDR indicate that a bank more emphasis on making financially debt/ financing too much. The smaller the LDR / FDR improved bank liquidity. Most healthy ratio according to Bank Indonesia's highest 94.75%. This means that the accumulated fund can optimally-credit is channeled to the most productive assets for banks (Eden and Ariyanti, 2003). According to the Faith (2011) a bank should be able to implement policies that have made the extension of credit to LDR levels can be treated with care according to the requirements of Bank Indonesia of 85% -110% and the level of distressed credit can be suppressed as small as possible. Offense in channeling funds more harm if not properly processed. It can cause a misfire amount of credit. If this is sustained by the bank then the bank's profitability level will decrease and this will impact on the banking image. High LDR means higher availability of credit, thus the risk of developing high NPLs anyway. So the higher the LDR, the higher was the NPL, as do the other way around. Which results in NPLs, the banks should bear the burden of losses and in the end needed capital for losses (Soebagio, 2005). The results of research done by Faiz (2010) stated that the LDR negative effect on the NPL. In line with research conducted by Faith (2011) showed that the level of loan to deposit ratio (LDR) negative effect on NPL. So, its hypothesis are:

H5: Financing to Deposit Ratio (FDR) effect on Non-Performing Financing (NPF)

Quality of Productive Assets

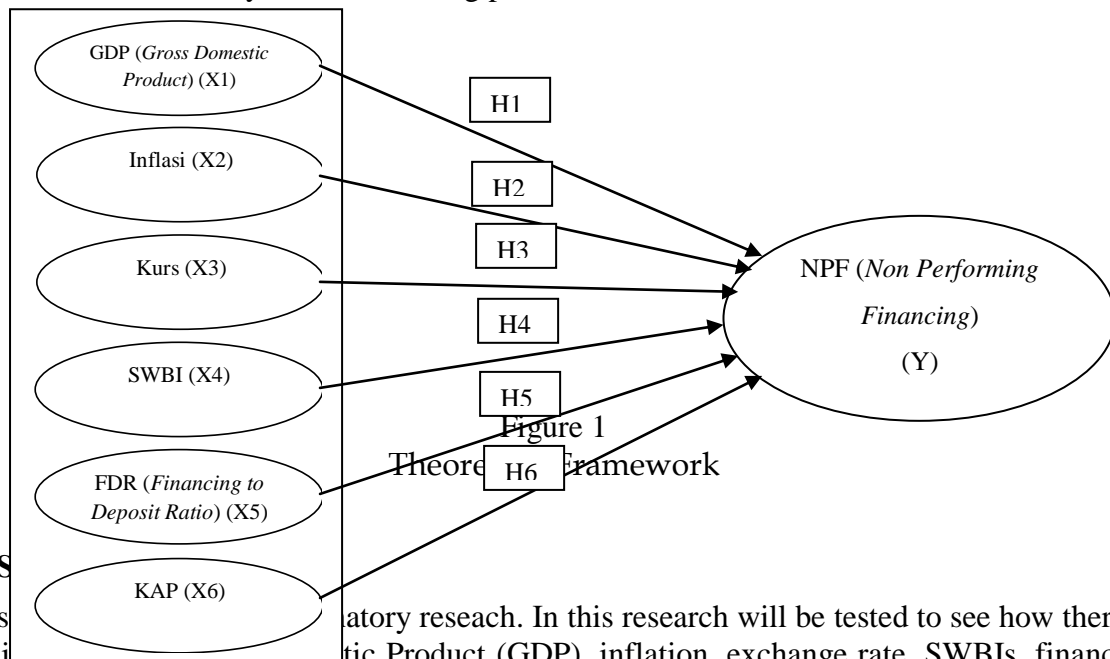
Research De lis, Jorge and Jesús (2000) and studies of Boyd and Gertler (1993) stated that the composition of the loan play an important role as indicators of bank risk picture. In this case it can be concluded that the better the composition or quality of the credit portfolio, the more reducing the occurrence of NPF, so bad the other hand, when the composition will increase the occurrence of NPF. Quality factor of productive assets high sensitive and tend to increase the ratio of NPF and vice versa. The pros and cons very strong credit quality of the NPF. Banks often too aggressive in providing credit for provident funds largely successful

third party assembled in a short time, until the bank takes charge large enough disposable funds cover the interest charge is a third-party storage. Routing strategies credit fast, sooner or later down the credit quality itself (Sutojo, 2000). De lis, Jorge and Jesús (2000) and Boyd and Gertler (1993) find that Quality of Productive Assets had negative effect on the occurrence of NPL. So, hypothesis:

H6: Quality of productive assets (KAP) effect on Non-Performing Financing (NPF)

Theoretical Framework

Based on the theoretical background and previous research results and problems are addressed, then the following hypothesis formulation served basis frame of mind that is poured in a model study on the following pictures



RES

This laboratory research. In this research will be tested to see how there is the i...tic Product (GDP), inflation, exchange rate, SWBIs, financing to deposit ratio (FDR) and the quality of productive assets on Non-Performing Financing (NPF). The population in this study are all Islamic banks in Indonesia. As of 2012 there are 11 Islamic banks and 26 Islamic business units in Indonesia. The sampling technique used in this study was purposive sampling. The sample in this study is that Islamic banks meet the criteria for a sample is six Islamic banks, are : Bank Muamalat Indonesia, Bank Syariah Mandiri, Bank Syariah Mega Indonesia and Bank Rakyat Indonesia Syariah, Bank Permata and Bank Internasional Indonesia.

The following will explain the operational definitions of the variables that will be used in the study, namely: a). Non Performing Financing (NPF). NPF in Islamic banks financing problems covering financing substandard (KL), doubtful (D), and loss (M). In this study NPF is the dependent variable is the variable whose existence can be explained by a number of independent variables. Gross Domestic Product is the total value of money of all goods produced in a country during the period. Inflation is rising prices of goods and services as a result of the amount of money (demand) is higher than the amount of goods or services available (supply), as a result of the decline in inflation is value for money. Describe the exchange rate or exchange rate of national currency (Rupiah) on foreign currency (U.S. \$). Sertifikat Wadiah Bank Indonesia (SWBI) indirectly caused when interest rate fluctuations SBI also impact on the development of Islamic banking. Variable financing to deposit ratio is the ratio between the total number of bank loans with funds received by the bank. FDR stated how far the bank's ability to repay. Productive Assets Quality is a ratio that describes the

amount of earning assets compared to total earning assets. Data analysis method used in this research is the analysis of the Multiple regression method.

RESULTS AND DISCUSSION

Classical Test Assumptions

In analyzing the multiple linear regression models in order to produce a good estimator, is to perform a series of classical assumption test as follows: a). Normality test. To test whether or not a normal data distribution, it can be done by looking at the graph analysis or dissemination of data (points) at the Normal P-Plot Of Regression Standardized Residual of independent variables. To further ensure that the transmission of the data residuals are normally distributed or not, then testing one sample Kolmogorov-Smirnov. Kolmogorov-Smirnov test results shows the Kolmogorov-Smirnov value of 0.707 and a significance greater than 0.05 is equal to 0.700, indicating that H0 is accepted which means that the data were normally distributed residuals. b). Multicollinearity Test. VIF values that are below 10 indicates no error in the regression multicollinearity (Ghozali, 2006). Here are the test results: Data shows no independent variables had tolerance values less than 10% (0.10) and the calculation of the value of Variance Inflation Factor (VIF) of the regression model showed that VIF values are below 10. Based on the analysis, then the regression model does not exist multicollinearity. c). Heteroscedasticity Test. Testing of heteroscedasticity using all the significant value of the independent variable. Significant values are above 0.05 indicated that the absence of heteroscedasticity in regression problems (Ghozali, 2006). Park test results obtained from the parameter coefficients for the independent variables are not significant, it can be concluded not happen heteroscedasticity.

Hypothesis Testing Results

Making multiple regression equation using SPSS output to do with interpreting the figures contained in the table below:

Table 1
Multiple Regression

	B	T	Sig.
Constant	2.023	1.346	.181
GDP	-.037	-.588	.558
Inflation	.027	.323	.748
Kurs	.014	.878	.382
SWBI	-.135	-.534	.594
FDR	-.049	-5.670	.000
KAP	1.769	25.903	.000

Sources: Secondary data were processed, 2012

With the test results above, regression equation as follows:

$$Y = 2,023 - 0,037_{GDP} + 0,027_{INF} + 0,014_{KURS} - 0,135_{SWBI} - 0,049_{FDR} + 1,769_{KAP} + e$$

a. Effect of Gross Domestic Product (X1) on Non-Performing Financing (NPF)

Based on the results of testing the variable Gross Domestic Product (GDP) on Non-Performing Financing (NPF) Islamic banks in Indonesia, it can be seen that the GDP variable is not significant negative effect on NPF Islamic bank. Judging from the regression coefficient -0.037 and a significance value of 0.558. So the higher the growth of real GDP,

the lower the level of financing problems in Islamic banks, but the effect is not significant. These results are not consistent with the first hypothesis in this study, which suggest that GDP have negative effect significantly on NPF Islamic banks, so that the first hypothesis (H1) be rejected. The reason for rejection of the hypothesis that can be given is when the condition of the GDP has increased macroeconomic income communities also increased, but this would not reduce the level of financing problems. This indicates that the tendency of the people of Indonesia who rated highly consumptive so most of the revenues are preferred for consumptive needs than to pay the loan installments to the bank. It is evident that Indonesia is currently ranked second as the most consumptive nation in the world after Singapore Zaidah (Tranggono, 2012). According Zaidah (Mishbahul, 2011) Indonesia in this regard can be grouped in the category of consumer countries because of the level of domestic consumption of foreign goods is very high. It can be seen from the number of foreign products flooding the domestic market in Indonesia, as well as the enthusiasm of high society in the hunt for imported goods. The results of this study there was no difference with the research result by previous research, in a previous study conducted by Faiz (2010), Setyowati (2010) and Soebagio (2005) which states that the GDP had a significant negative effect but NPF. While this study was negative but not significant, negative direction in accordance with a previous study conducted by Faiz (2010), Setyowati (2010) and Soebagio (2005), because ideally if real GDP growth is increasing it will have an impact on the decline degree in Islamic banking financing problems, but the results are not significant or no significant effect between GDP growth rate on Non-Performing Financing.

b. Effect of Inflation (X2) on Non-Performing Financing (NPF)

Based on the test results the inflation variable (X2) on Non-Performing Financing (NPF) Islamic banks, it can be seen that the inflation had positive effect but not significant effect on NPF Islamic banks. Judging from the regression coefficient of 0.027 and 0.748 significance. So the higher the inflation rate the financing problems in Islamic banks but not significant. This means the size of the inflation rate does not have a substantial effect on fluctuations in bank financing problems Islamic bank. These results are not in line with the second hypothesis in this study stated that inflation is significant positive effect on NPF Islamic Bank, so that the second hypothesis (H2) be rejected. The results obtained showed a direct or positive, the higher the rate of inflation in the NPF ratio Islamic bank also higher. The reason for rejection of the hypothesis that can be given is in a state of rising inflation it will not raise the level of financing problems in Islamic banking, it is because resistance Islamic banks to the shocks of the global financial crisis (inflation), it shows the quality and credit monitoring at Islamic banks as a model for Islamic banking to reduce the NPF (Padmantyo and Agus, 2011). Plus more general difficulties faced by banks is to determine exactly how the credit risk change with changes in the macroeconomic situation and how long the macro economic changes, in this case the inflation response by banks that although inflation increases, financing problems in the Islamic banks do not share the increases also, besides despite macroeconomic conditions has decreased in this case inflation increases, mudharib (debtor) remains obligated to repay the loan. These results are not in line with the research done by Soebagio (2005), Lubis (2006) Faiz (2010) and Nafi'ah (2008) states that inflation has a significant positive effect on NPL / NPF, but its direction is in accordance with previous studies trending positive. In addition, the results of this study are also not in line with the results of the study Muntoha (2011), which states that the negative effect of inflation is not significant to the NPF.

c. Effect of exchange rate (X3) on Non-Performing Financing (NPF)

Based on the results of testing the variable rate (X3) on Non-Performing Financing (NPF) Islamic banks in Indonesia, it is known that the variable rate is not a significant

positive effect on the level of financing problems in Islamic banks. Judging from the regression coefficient 0.014 and a significance of 0.382. So the higher the value of the rupiah against the U.S. dollar (domestic currency to fall in value against foreign currencies), the higher the level of financing problems in Islamic banks, but the effect is not significant. This indicates that the rate of fluctuation of the rupiah against the U.S. dollar does not really affect the high and low levels of financing problems that exist in Islamic banks. These results are not in line with the third hypothesis in this study stated that exchange significant positive effect on NPF Islamic banks, so that the third hypothesis (H3) be rejected. The reason for rejection of the hypothesis that can be given is the depreciation of the exchange rate when the higher of the rupiah against the U.S. dollar (domestic currency to fall in value against foreign currencies), the debtor or a company engaged in the field of importers will be affected by changes in the exchange rate and greatly affect the smooth running of the client's business if the business is run using imported materials. This will affect the high level of financing problems in Islamic banking. Fluctuations in the exchange rate has no significant influence on financing problems in Islamic banking, due to the influence of exchange rate changes to changes in the level of NPF will vary from one bank to another bank that depends on how much credit loans denominated in U.S. dollars given, besides that debtors who borrow funds from banks in foreign currencies are much smaller than the borrowers who borrow funds in the form of finance so that changes in the exchange rate is not so affect the level of financing problems at sharia banks and sharia business unit. These results are not in line with the research done by Soebagio (2005) which states that the exchange rate significant positive effect on Non-Performing Loans. Another case study Padmanty and Agus (2011) showed that the exchange rate was not a significant negative impact on NPF.

d. Effect of Indonesia Bank Wadiah Certificates (SWBI) (X4) on Non-Performing Financing

The test results indicated that the variable of Indonesia Bank Wadiah Certificates has no significant negative influence on NPF Islamic Bank. Seen from the significance of the regression coefficient -0.135 and 0.594. This means that the higher level of Indonesia Bank Wadiah Certificates then the level of financing problems in Islamic banks had increase, but the effect is not significant. These results are not in line with the fourth hypothesis in this study stated that SWBI significant negative effect NPF Islamic banks, so that the fourth hypothesis (H4) be rejected. Reasons for rejection of the fourth hypothesis SWBI determination by Bank Indonesia no effect on Non-Performing Financing, these conditions occur because of weak regulation and supervision of the Central Bank over the banking behavior still apply the margin spread is quite high. Bank Indonesia lowered the benchmark interest rate to make the bankers did not lower the loan rate and the policy has no impact on the real sector, and to increase the likelihood of NPF. The results are consistent with research conducted by Faiz (2010) SWBI variable but significant negative effect on NPF existing Islamic banks, and other studies conducted Padmanty and Agus (2011) showed that SWBI no effect on NPF on Islamic banking. Another case according to Hartono (2007) showed that SWBI / SBI significant negative effect on the increase in Bank Muamalat Islamic NPF.

e. Effect of Financing to Deposit Ratio (FDR) (X5) on Non-Performing Financing (NPF)

The results of these tests indicated that the variable of Financing To Deposit Ratio (FDR) has a significant negative effect on Non-Performing Financing (NPF). Seen from the regression coefficient -0.049 and 0.000 significance. This means that the higher Financing-To-Deposit Ratio (FDR), the level of financing problems in Islamic banks lower, and had a significant influence. At FDR ideally a high bank where the NPF in the bank will also be high (positive trending). This indicated that the financing problems depending on the level of

credit given to customers. The credit will affect the pooled funds in the bank, as deposits in the bank will be depleted, the disbursement of funds to the bank's customers have full caution, due to errors in the distribution of funds more detrimental if not properly processed. It may cause a number of bad credit, if it is experienced by the bank then the bank's profitability will decline and this will impact on the image of the bank itself among the community. These results are in line with the fourth hypothesis in this study stated that financing to deposit ratio (FDR) significant negative effect NPF Islamic bank so that the fourth hypothesis (H5) are accepted. Reason receives fifth hypothesis that the large number of loans will determine the benefits, but it does not mean that a large amount of loans would provide a greater benefit, this will have an impact on the level of non-performing financing banks. For this reason there is need for proper policy lending banks and effectively implemented in order to decrease the level of problem loans. The results are consistent with research conducted by Faiz (2010) and research Aqidah (2011) states that the LDR negative significant effect on the NPL. As with the study by Soebagio (2005) states that the loan-to-deposit ratio have significant positive impact on Non-Performing Loans.

f. Effect of Quality of Productive Assets (X6) on Non-Performing Financing (NPF)

The results of these tests indicate that the variable quality of productive assets had a positive significant effect on Non-Performing Financing (NPF). Seen from the regression coefficient 1.769 and 0.000 and significant. This means that the higher quality of productive assets, the level of financing problems in Islamic banks higher, and has a significant influence. This indicates that the problem of financing higher or lower depending on loan composition that plays an important role as an indicator of bank risk profile. Quality of Productive Asset is high tend to be sensitive and can increase the NPL ratio and vice versa, the pros and cons very strong credit quality of the NPL. These results are consistent with the hypothesis sixth in this study which states that the quality of productive assets and significant positive effect on NPF Islamic banks so that the fourth hypothesis (H5) are accepted. These results are consistent with research conducted by Soebagio (2005), Quality of Productive Asset describe the amount of earning assets compared to the total number of productive assets. These results are not in line with the research de lis, Jorge and Jesús (2000), and studies of Boyd and Gertler (1993) which states a significant negative effect on the NPL. In this case it can be concluded that the better the composition or quality of the loan portfolio, the more reduced the occurrence of NPLs, and vice versa if the composition is bad then it will increase the NPL. According to previous studies, the difference in results is due to the determination or assessment of asset quality classifications that do not comply with existing regulations. This happened because the classification of the credit quality possible justifications subjectively and qualitatively in terms of credit quality determination based solely on factors of business prospects, ability to pay and the financial condition of borrowers.

Coefficient of Determination

Adjusted R2 values obtained for 0.866 or 86.6%. This means that variables of GDP, inflation, exchange rate, Quality of Productive Assets, SWBI, FDR and was able to explain the Non-Performing Financing (NPF) in Islamic banks amounted to 86.6%, while the remaining 13.4% is explained by other variables that are not included in this research model.

Conclusion and Suggestion

Based on this research and discussion, it can be concluded that the growth of GDP, and SWBI have negative effect but not significant on NPF. Inflation and exchange rate have a positive effect but not significant on NPF. FDR had a significant negative effect on NPF, and Quality of Productive Assets have positive effect and significant on NPF.

Suggestion can be given that research related to the analysis and discussion in this study is 1). Future research can add a number of non-banking population, as in the Baitul Mal Tanwil (BMT), Islamic mortgages, Islamic insurance and other financial institutions. 2). Future studies could use the research on the basis of each individual bank so as to know the factors that affect the level of each NPF Islamic banks. 3). Future studies may increase the number of independent variables, ie factors debtors (excluding bank internal and external) that can be known with certainty the cause of the NPF in Islamic bank, is the weakness of the Islamic banking system is operational or other factors. 4). Future studies may use primary data by interviewing the respondents selected method, such as the head of the Islamic bank and add the study period, in order to obtain better results.

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