

An Analysis of the Effect of Sharia Financing and Work Relation Founding towards Non-Performing Financing in Islamic Banks in Indonesia

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Abstract : The purpose of this research is to analyze the influence of Islamic financing and work relation founding simultaneously and partially towards non-performing financing in Islamic banks. This research was regression quantitative field research, and had been done in Muammalat Indonesia Bank and Islamic Danamon Bank in 3 months. The populations of this research were 15 account officers of Muammalat Indonesia Bank and Islamic Danamon Bank in Surakarta, Indonesia. The techniques of collecting data used in this research were documentation, questionnaire, literary study and interview. Regression analysis result shows that Islamic financing and work relation founding simultaneously has positive and significant effect towards non performing financing of two Islamic Banks. It is obtained with probability value 0.003 which is less than 0.05 and F value 9.584. The analysis result of Islamic financing regression towards non performing financing shows the significant effect. It is supported by double linear regression analysis with probability value 0.001 which is less than 0.05. The regression analysis of work relation founding effect towards non-performing financing shows insignificant effect. This is shown in the double linear regression analysis with probability value 0.161 which is bigger than 0.05.

Keywords : Syariah financing, work relation founding, non-performing financing (NPF), Islamic Bank

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