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PROCEEDINGS

The 3rd International Conference on Islamic Economics
and Financial Inclusion (ICIEFI)
Yogyakarta, July 11th - 12th, 2018



ICIEFI

ISLAMIC SOCIAL FINANCE FOR
SUSTAINABLE DEVELOPMENT GOALS

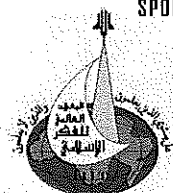
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ICIEF13 006	THE EFFECT OF NON-PERFORMING FINANCING MUDHARABAH AND MUSYARAKAH AND OWNERSHIP OF BANKS ON THE PROFITABILITY OF SHARIA BANKS	Hamdi Agustin, Hariswanto, Nawarti Bustamam	
ICIEF13 011	MODELLING SMES' BEHAVIORAL INTENTION TO ADOPT ISLAMIC CROWDFUNDING-SMALL AND MEDIUM ENTERPRISES (ICSMEs) MODEL AS A SOURCE OF FINANCING IN MALAYSIA	Mohamed Asmy Bin Mohd Thas Thaker	
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THE EFFECT OF NON-PERFORMING FINANCING MUDHARABAH AND MUSYARAKAH AND OWNERSHIP OF BANKS ON THE PROFITABILITY OF SHARIA BANKS

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ABSTRACT: The purpose of this study is to analyze the effect of Non-Performing Financing, mudharabah financing and musyarakah financing and bank ownership on the profitability of Sharia Commercial Bank. The population in this study is as many as 13 sharia banks but due to the limitations of the completeness of the data then the sample in this study is 7 Sharia Banks period 2012-2016. The results showed that Non-Performing Financing, Mudharabah financing and Non-Performing Financing Musyarakah financing have a significant negative effect on Profitability (ROA). The results of this study indicate that there are non-performing loans that can reduce the profitability of sharia banks in mudharabah and musyarakah financing although the amount of funding is very small compared to murabahah financing. While the variable ownership of the bank does not affect the profitability of sharia banks.

KEYWORDS: Non-Performing Financing, Mudharabah Financing, Musharaka Financing, Profitability

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MODELLING SMEs' BEHAVIORAL INTENTION TO ADOPT ISLAMIC CROWDFUNDING-SMALL AND MEDIUM ENTERPRISES (ICSMEs) MODEL AS A SOURCE OF FINANCING IN MALAYSIA

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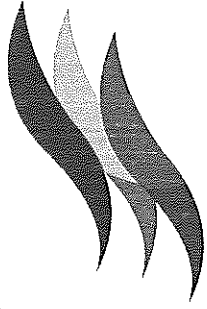
ABSTRACT: The present study has proposed Islamic Crowdfunding-Small and Medium Enterprises (ICSMEs) Model to assist SMEs in meeting their need to access external financial services in Malaysia. Upon the proposed model, this study examines the behavioural intention of SMEs to use ICSMEs Model. The primary data are collected from the survey administered to SMEs in the Klang Valley (n=250) and the analysis is conducted using Partial Least Squares (PLS). Furthermore, the model has been validated its acceptance in the field by adopting the Technology Acceptance Model (TAM). This study has revealed that both the perceived usefulness and perceived easy to use are found to have a positive impact on the intention of SMEs to use ICSMEs Model, which later assist them to access to financial services in Malaysia. Furthermore, perceived easy to use has a positive relationship and direct effect with perceived usefulness of SMEs to use the ICSMEs Model. The findings of this study can be used to develop a specific framework in which to examine other components of using the ICSMEs model's behavior and to plan appropriate intervention strategies to increase access to finance.

KEYWORDS: Islamic Crowdfunding-Small and Medium Enterprises Model (ICSMEs), Financial Accessibility, Malaysia

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This Certificate is Awarded to:

Mohamed Asmy Bin Mohd Thas Thaker

As **PRESENTER** at

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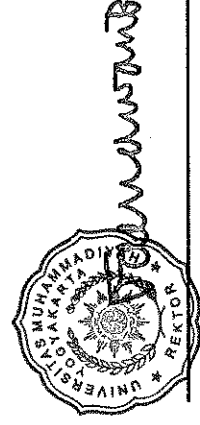
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