

**PROFITABILITY, COLLATERAL VALUE,  
FINANCING APPLICATION VALUE, LEVERAGE,  
NET WORKING CAPITAL AND CHARACTER ON  
DETERMINING THE CUSTOMERS FOR FINANCING  
IN ISLAMIC BANKS CATEGORIZED BY ETHNIC  
CHINESE, INDIGENOUS PEOPLE, MUSLIM AND  
NON-MUSLIM**



**UNDERGRADUATE THESIS**

Proposed as one of the conditions to complete the Undergraduate Program (S1)  
at Undergraduate Program Faculty of Economics and Business  
Diponegoro University

Written by :

**RABITA ASRI JAYENDATI**  
**NIM. 12010114130145**

**FACULTY OF ECONOMICS AND BUSINESS**  
**DIPONEGORO UNIVERSITY**  
**SEMARANG**  
**2018**

## **APPROVAL UNDERGRADUATE THESIS**

Author Name : Rabita Asri Jayendati

Student ID Number : 12010114130145

Faculty / Department : Economics and Business / Management

Thesis Title : **PROFITABILITY, COLLATERAL VALUE, FINANCING APPLICATION VALUE, LEVERAGE, NET WORKING CAPITAL AND CHARACTER ON DETERMINING THE CUSTOMERS FOR FINANCING IN ISLAMIC BANKS CATEGORIZED BY ETHNIC CHINESE, INDIGENOUS PEOPLE, MUSLIM AND NON-MUSLIM**

Supervisor Lecture : Erman Denny Arfianto, S.E., M.M.

Semarang, 25 July 2018

Supervisor Lecture,

(Erman Denny Arfianto, S.E., M.M)

NIP. 19761205 200312 1001

## **APPROVEMENT OF EXAMINATION**

Author : Rabita Asri Jayendati

Student ID : 12010114130145

Faculty/Department : Economics and Business / Management

Title : **PROFITABILITY, COLLATERAL VALUE,  
FINANCING APPLICATION VALUE,  
LEVERAGE, NET WORKING CAPITAL  
AND CHARACTER ON DETERMINING THE  
CUSTOMERS FOR FINANCING IN  
ISLAMIC BANKS CATEGORIZED BY  
ETHNIC CHINESE, INDIGENOUS PEOPLE,  
MUSLIM AND NON-MUSLIM**

**Has passed the exam on August 6, 2018**

The examiners are:

1. Erman Denny Arfianto, S.E., M.M (.....)
2. Muhammad Syaichu, S.E., M.Si (.....)
3. Drs. A. Mulyo Haryanto., M.Si (.....)

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Undersigned,

Rabita Asri Jayendati

12010114130145

## **MOTTO**

If you can not stand the tiredness of learning,  
then you must bear the pain of ignorance.

(Imam Shafi'i)

I dedicate this  
undergraduate thesis  
for my supporting  
system in my life,  
mama, ayah dan adik.

## ABSTRACT

*This study was involved by the NPF of islamic banks almost close to the threshold, 5%. One of aspects of the indication of increasing the NPF is the account officer of islamic banks innacuary to lending the financing to the customers that effected to bad credit. The aim of this study was to see the influence of profitability, collateral value, credit submission value, leverage, net working capital and character on determining the financing customers in islamic banks catogorized by ethnic chinese, indigenou people, muslim and non-muslim.*

*The object of research used in this study is the account officer of Sharia Commercial Banks and Sharia Financing Banks in the City of Semarang as many as 52 account officers divided into 10 banks. The analytical method used is conjoint analysis to determine the influence and value of interest preferences from each account of a Sharia Commercial Banks and Sharia Financing Banks officer in the City of Semarang.*

*Based on the results of the study for conjoint analysis shows that the value of interest preferences according to the overall respondents, the characters are in the first place with importance values of 36.877%, leverage is second at 14.813%, the value of collateral in the third place at 12.461%, net working capital in the fourth place at 12.443%, the value of credit submission was fifth at 12.337% and the last was profitability which amounted to 11.069%.*

*Keywords: Profitability, Collateral Value, Credit Submission Value, Leverage, Net Working Capital, Islamic Banks, Sharia*

## ACKNOWLEDGEMENT

Alhamdulillah, all praise and gratitude of the author prays to the presence of Allah SWT for all His grace that has been given to the author so that the author can finish writing thesis with title "PROFITABILITY, COLLATERAL VALUE, FINANCING APPLICATION VALUE, LEVERAGE, NET WORKING CAPITAL AND CHARACTER ON DETERMINING THE CUSTOMERS FOR FINANCING IN ISLAMIC BANKS CATEGORIZED BY ETHNIC CHINESE, INDIGENOUS PEOPLE, MUSLIM AND NON-MUSLIM" well done. This thesis proposed as one of the conditions to complete the Undergraduate Program (S1) at Undergraduate program Faculty of Economics and Business, Diponegoro University. The author realizes that during the process until the accomplishment preparation of this thesis received many contributions from various parties. With all humility, the author would like respectfully the gratitude for help, guidance, and support to:

1. Dr. Suharnomo, S.E., M.Si as a Dean of Faculty of Economics and Business Diponegoro University that provides the permission to do the thesis.
2. Dr. Harjum Muharam, S.E., M.E as a Chairman of the Management Department of Faculty of Economics and Business Diponegoro University who gives the help in doing this thesis.
3. Erman Denny Arfianto, S.E., M.M as a supervisor lecture of the author's thesis who has been willing to provide guidance, direction, knowledge, and

also very valuable advice and spend time and thoughts with great patience so that authors can complete this thesis well.

4. Mirwan Surya Perdhana, S.E., M.M., Ph.D who gives the insight and direction to the author for do the thesis especially about ethnic chinese.

5. Idris, S.E., M.Si as a trustee lecture who has provided direction and advice to the author during her studies in Management Department.

6. Mr. Kuscahyo Budi Paryogo who gives the knowledge about academic writing.

7. All lecturers and staff employees of Faculty of Economics and Business Diponegoro University which has dedicated and equip science knowledge is very useful to the author and has helped a lot during the authors completed the study at the Faculty of Economics and Business Diponegoro University.

8. Especially for both beloved author's parents, Mr.Agus Kusdianto and Mrs. Sri Ubandriah and the author's beloved sister, Ra'ismida Tarumaya, who are unending provide support for spirit, motivation, prayer, advice, and affection in sincere so that the author can complete this thesis smoothly.

9. To another parents that the author respects, Mr. and Mrs. Y. Santoso Wibowo who have cared and supported the author to do this thesis.

10. To my beloved friends in college life, Alfonsus Aristo Wibowo and Patricia Ratna Budiono who accompany the author in the begining of college life until the end of college life.

11. To the person who inspires the author, Haziq Bin Zakariah, the author's friend from Singapore.
12. Companion-in-arms of do the thesis, Ratna, Caca, Alto, Ammar, Ivan, Dewanda, Icha who always support and help each other.
13. Isabella Dewi Oryza, author's mate in discussion and Rizki Aulia Karim as a friend who gave the assistance to the author when the device was damaged.
14. To Faisal Asadineri Hakim and Martha Adelya, who support and trust to the author that can through the kind of obstacles.
15. To my team mate in Business Development Department in AIESEC Undip, Brian, Rama, Leoni, Syifa and Javin.
16. To my team member BD Event in AIESEC Undip, Ical, Adel, Labitha, Monika, Wildan, Hanif dan Muthia.
17. To my running and travelling mates, Naufal, Zulfa, Agung, Ledi who always support each other.
18. To my friends of Management 2014 and other parties that can not be mentioned one by one have giving encouragement during the completion of this thesis.

The author is fully aware that this undergraduate thesis is not perfect. Critiques and advices are welcomed whether to the undergraduate thesis or to the author. Hopefully, this undergraduate thesis can be useful to those who need it.

Semarang, July 2018

Yours Truly,

Rabita Asri Jayendati

12010114130145

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# Chapter I

## INTRODUCTION

### 1.1 Background Problems

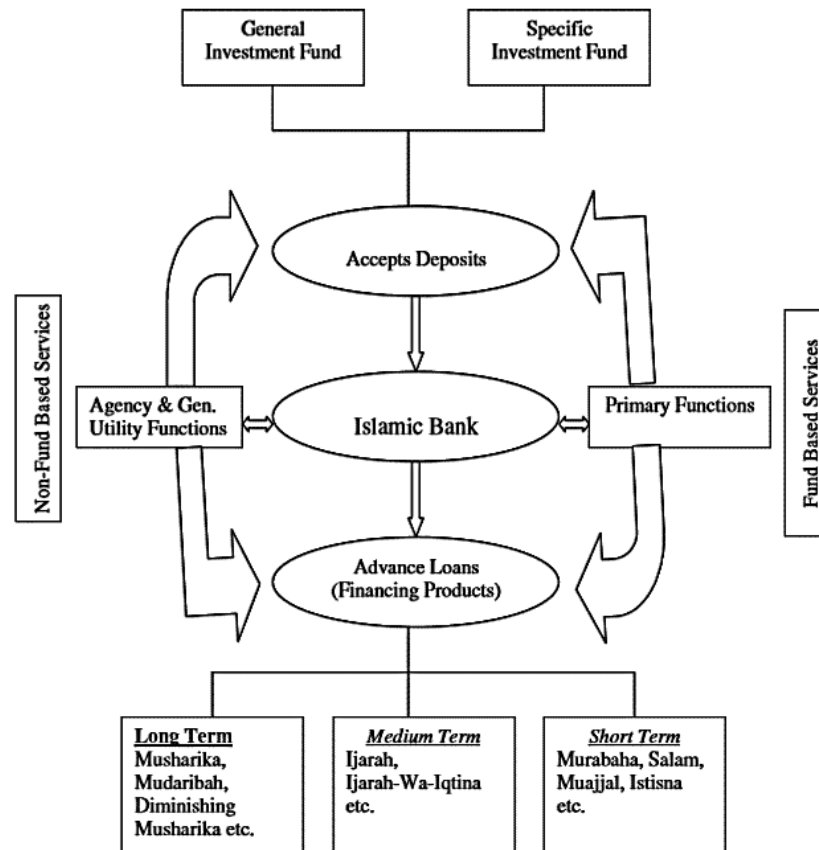
The existence of banks (conventional and sharia) generally has a strategic function as intermediary institution and provides services in payment traffic, but the characteristics of both types of banks (conventional and sharia) have different character that can influence the behavior of perspective customers in determining their preferences against the selection between the two types of banks. Ramlan and Adnan (2016) state that the world's banking system around had the two types banks. The conventional banking use by interest-based banking system and the other system is an interest-free banking system called as the Islamic banking system.

Conventional banks included of conventional financial that operates in any financial activities, which based on interest principles. The kinds of conventional financial such as banks, insurance, bonds, etc. Bank Indonesia act as a bank supervisor but supervision in the banking sector switched to Financial Service Authority/ *Otoritas Jasa Keuangan* (OJK) on December 31, 2013. The regulation of banks that regulated on UU No 10 of 1998. The bank is referred to as a business entity that collects funds from the public in the form of savings and distributes it to the community in the form of financing and/ or other forms in order to improve the standard of living of the community.

Meanwhile, Martono (2002) explains the conventional banks principles used by conventional banks using two methods, namely: (i) Sets interest as a price, for savings products such as savings, time deposits, or loan products (financing), which are based on certain interest rates. (ii) For other bank services, the bank uses or applies various fees in a nominal or a certain percentage. This costing system is called fee based. In conventional bank where use the interest rate, there are two types of interest: bank interest and loan interest. Bank interest can be interpreted as a bank reward provided by a bank based on commercial principles to the customers. While loan interest is the proportion of a loan that is charged as interest to the borrower, typically expressed as an annual percentage of the loan outstanding.

Islamic financial operates in any financial activities, which based on sharia principles. It refers to the corporations in the Muslim world, including leasing, sharia insurance (takaful), banking, mortgage, sharia bond (sukuk) and venture cap. In Indonesia, these products are managed and supervised by Sharia Supervisory Board/ *Dewan Pengawas Syariah* (DPS) and Financial Service Authority/ *Otoritas Jasa Keuangan* (OJK). Meanwhile, Islamic bank functions as a agent of the customer in fund based and non-fund based. In fund based, islamic bank acceptance the deposits from savers on profit and loss basis and do financing to individual or business on profit and loss basis too. Non-fund based like general utility service and agency service.

**Figure 1.1**  
**Islamic Banks**



source: Journal An Analysis of Functions Performed by Islamic Bank: A Case of Pakistan. Ahmad, Afzal, Uzair (2010)

Ahmad Alharbi (2015) defined Islamic bank as a financial institution that (a) implements sharia principles in all of its activities through its role as a financial intermediary between savers and investors; (b) provides banking services within the framework of legitimate contracts; and (c) achieves a balance between economic and social return. Meanwhile, the Islamic Financial Services Board in Malaysia (2006) defined sharia as governance system in the following term “Sharia Governance System refers to the set of institutional and organizational arrangements through which an Institutions offering Islamic

financial services ensures that there is effective independent oversight of Sharia compliance”.

Islamic bank facilitates muslim population to do business activities based on shariah (islamic law). Hussain (2004, p. 28) in Tahir and Brimble (2011) stated that the origins of the sharia (Islamic law) are the Quran and the Sunnah (primary sources) and the interpretations of the opinions of learned jurists (secondary sources). In shari’ah principles, it is prohibit in any engaged transactions based on usury (reba) or any interest, excessive risk taking such as trading in derivatives and insurances (*gharar*), gambling activities (*meiser*), trading in alcohol (*khmar*), and/or pork products.

3:130 - يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O you, who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful. (Ali Imran: 130)

Islamic banks especially in financing is one of the alternative for to have the capital for develop the business. In conventional banks use the interest as an income but in Islamic banks the interest bearing is prohibited for any transactions since in the Quran prohibits it. However, to ensure the sustainability of Islamic financial in income, they use profit/loss sharing (PLS) method. The risk of damage for customer is less in Islamic financial than conventional financial because PLS method divide the profit or loss together with the banker than conventional financial decide the interest rate unilaterally listed from the existing rules.

In banking, there are some problems that would be faced. One of the problem is the problem of loans that can not be avoided. The loan can be the

problem when the customers can not pay in time. Unsuitable financing distribution in other words does not pay attention to the rules for risk mitigation will only be a problem in the future, which called bad financing. In the event of bad financing will have an impact on the banking condition where In the event of bad financing will have an impact on the banking condition where NPF will increase. In conventional bank it will be measure by Non-Performing Loan (NPL) and in sharia bank called Non-Performing Financing (NPF).

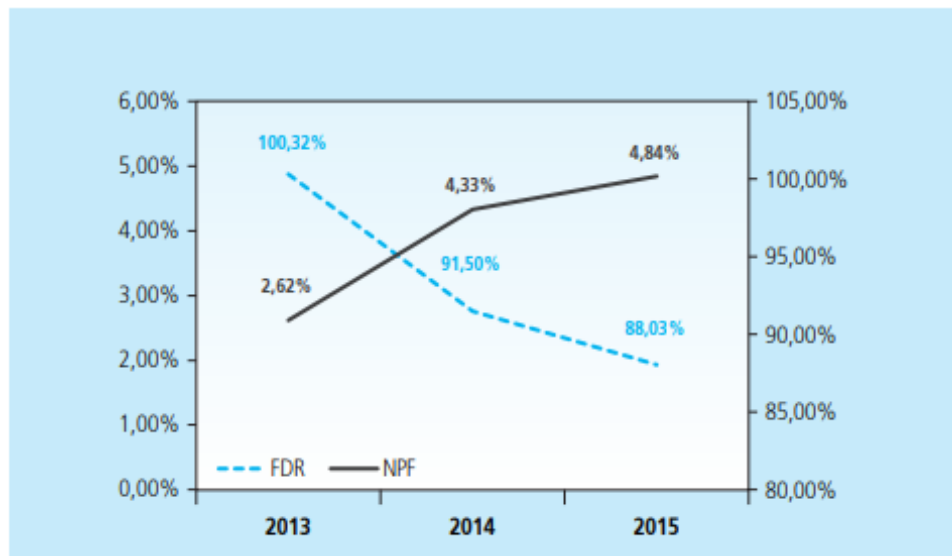
The principle of prudence is very important. If not on careful, the banks should get ready to lose the earnings as a backup for each of the financings in trouble. It will be trigger to increase the NPF, where NPF describes the performance of lending financing on sharia bank. This bad financing could be happen when the account officer of financing inaccuracy. The character and ability of account officer in analyzing the prospective customer is not good or less careful because of closeness with the customers or the inability of account officer analyze well the character of business and character of customer so that analysis presented not accurate. Error in financing analysis will resulted in the bank placing the funds to high risk borrowers. Financing analysis error can cause harm to the bank or the debtor is of good quality.

Hidayati, Siregar, and Pasaribu (2017) give the statement that over the past three years, Sharia Commercial Banks/ *Bank Umum Syariah* (BUS) and Unit of Sharia Business/ *Unit Usaha Syariah* (UUS) have experienced a decline in performance. This can be seen from the increase of NPF value and decreasing

FDR value. This indicates that the performance of Islamic banking is still not running optimally.

**Figure 1.2**

**Performance of Sharia Commercial Banks and Sharia Business Units  
2013 - 2015**



*Volume 20, Nomor 4, Juli 2017*

Financial Service Authority/ *Otoritas Jasa Keuangan* (OJK) also released the media publications that provide the data on sharia banking in Indonesia. Below here tabel, show that NPF of sharia banks on near od the threshold, which is 5%.

**Tabel 1.1**  
**NPF Shariah Banking Statistics 2015 – 2017**

<b>Sharia Commercial Banks</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
NPF (%)	4.84	4.42	4.70
NPF Net (%)	3.19	2.17	2.75
<b>Unit of Sharia Business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
NPF (%)	3.03	3.49	2.97
NPF Net (%)	1.65	1.79	1.61

source: Sharia Banking Statistics - OJK, January 2018

Those phenomena representative as the occurrence of adverse selection of financial behavior problem in the banks especially for account officer banks to determine the customers. Several studies have examined the financing and other aspects such as, Iffah (2008) argue that the problem assessment of loan in sharia rural bank/ *Bank Pembiayaan Rakyat Syariah* (BPRS) had two factors from internal and external. The internal factor include of regarding the character and ability of account officer in analyzing prospective customers with less proper and less careful then concerning the system and procedures for the distribution of financing that are sometimes violated. For external factor is the declining business conditions of customers, customers who are less able to manage financing funds, government policies, bad character of customers and natural disasters. Taswan (2011) state that effective monitoring system, loan covenant, tightening of regulation of Legal Lending Limit, financing rationing, insurance and financing insurance and financing restructuring to reduce the effect of asymmetric

information in financing loan. Putranto and Arfianto (2014) state as BPR's account officer, behavior in the assessment working capital financing involve the profitability, net working capital, collateral, size firm, growth sales as positive influence while leverage as a negative influence.

## **1.2 Research Problem**

Based on the background of the problems described above that can be it is known there are some differences in research or research gap. Research gap were found based on the previous research results. Based on the background that already explained, this research of the previous research finding some different of researches such as :

1. Taswan (2011) state that effective monitoring system, loan covenant, tightening of regulation of Legal Lending Limit, Financing Rationing, insurance and financing insurance and financing restructuring to reduce the effect of asymmetric information in financing loan.
2. Putranto and Arfianto (2014) state that the profitability, net working capital, collateral, size firm, growth sales had a positive influence to BPR behavior in the assessment working capital financing while leverage had a negative.
3. Kabir, Worthington, and Gupta (2014) found that Islamic banks have lower financing risk than their counterparts. Conversely, Islamic banks have significantly lower Z-scores and higher NPLs than conventional banks, suggesting Islamic banks have higher financing risk. One significant contribution is that we

clearly demonstrate that the method used for measuring financing risk plays an important role in the level of measured financing risk.

4. Mahdi and Abbas (2017) state that the cumulative prospect theory provides an alternative framework in the analysis of risk-taking, particularly for excessive risk-taking in banks that remains the main cause of their failure.
5. Safiullah and Shamsuddin (2017) state that Islamic banks face higher liquidity risk, lower financing risk, and lower insolvency risk but they are indistinguishable from conventional banks in terms of operational risk.

Based on these research gaps and research problems, the research about characterizing customers from the perspective of financing risk is not research yet.

Based on the statement here are some research questions :

1. How is the influence of profitability on determining the customers for financing in Islamic Bank ?
2. How is the influence of collateral value on determining the customers for financing in Islamic Bank ?
3. How is the influence of financing applications value on determining the customers for financing in Islamic Bank ?
4. How is the influence of leverage on determining the customers for financing in Islamic Bank ?
5. How is the influence of net working capital on determining the customers for financing in Islamic Bank ?
6. How is the influence of character on determining the customers for financing in Islamic Bank ?

### **1.3 Research Purpose**

This research aims to demonstrate the influence financial decisions of determine the customers for financing on Islamic Bank. Based on the background and the formulation of the problems that have been described, it can be formulated the purpose of this study are as follows;

1. To analyze the influence of profitability on determining the customers for financing on Islamic Bank.
2. To analyze the influence of collateral value on determining the customers for financing on Islamic Bank.
3. To analyze the influence of financing applications value on determining the customers for financing on Islamic Bank.
4. To analyze the influence of leverage on determining the customers for financing on Islamic Bank.
5. To analyze the influence of net working capital on determining the customers for financing on Islamic Bank.
6. To analyze the influence of character on determining the customers for financing on Islamic Bank.

### **1.4 Objective Research**

#### **1.4.1 Objective for Academic**

Hope this research can be the reference source for academic and related side on education in finance especially for bank employee who will take decision for determining the customers in financing Islamic Banks.

### **1.4.2 Objective for Practical**

The results of this study are expected to explain the understanding of the factor that influence of determine the customers to decide financing in Islamic Banks based financial behavior and financing risk management.

1. For Economics Participants
2. For The Banks

### **1.5 Systemathic Write**

This research arranged on five chapters consist of; Introduction, Literatur Review, Research Methods, Results and Analysis, and Closing.

#### **1. CHAPTER I: Introduction**

In this chapter explain about the background of banks in Indonesia,discussion about the different system conventional banks and Islamic banks, phenomena of asyetric and financial behavior on account officer abnks, research problem, research purpose also the systematic of writing presented on chapter one.

#### **2. CHAPTER II: Literature Review**

This chapter will discuss about base theories that support this research as a reference of base theory and anylisis. Where the foundation contains a literature review of the research conducted. It also contains a template thinking and hypothesis research.

### 3. CHAPTER III: Research Method

In this chapter demonstrate the research method used among them consist of; variables research and operational definitions of variables, population and sample research, types and sources of data, data collection methods and data analysis methods.

### 4. CHAPTER IV: Analysis and Result Research

This chapter will explain the detail results of the research that has been done and the explanation.

### 5. CHAPTER V: Closing

This chapter describes the conclusions of the research that has been done and submitted a request for criticism and suggestions in the improvement of the short comings of the research that has been done.