

**ANALYSIS THE DETERMINANTS OF NON-PERFORMING FINANCING  
(NPF) ON ISLAMIC RURAL BANKS IN INDONESIA**

**ANALISIS DETERMINAN PEMBIAYAAN BERMASALAH PADA BANK  
PEMBIAYAAN RAKYAT SYARIAH DI INDONESIA**

**UNDERGRADUATE THESIS**

Submitted as a Partial Fulfillment of the Requirement for the Attainment of the  
Bachelor Degree of Economics in International Program for Islamic Economics and  
Finance (IPIEF), Faculty of Economics and Business  
Universitas Muhammadiyah Yogyakarta



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## DECLARATION

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I declared that this undergraduate thesis entitled “**ANALYSIS THE DETERMINANTS OF NON-PERFORMING FINANCING (NPF) ON ISLAMIC RURAL BANKS IN INDONESIA**” does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, 28<sup>th</sup> September 2020



Alfaina Zia Inayati

## **MOTTO**

*“Fighting is enjoined on you, and it is an object of dislike to you; and it may be that you dislike a thing while it is good for you, and it may be that you love a thing while it is evil for you, and Allah knows, while you do not know”*

*QS Al-Baqarah: 216*

*“I’m not the goody-goody you think I’m”*

*-RACHEL ZANE*

*I dedicate this Undergraduate Thesis to my beloved family*



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This undergraduate thesis entitled “**ANALYSIS THE DETERMINANTS OF NON-PERFORMING FINANCING (NPF) ON ISLAMIC RURAL BANKS IN INDONESIA**” has been made as partial fulfillment for the requirement to achieve the bachelor degree of economics. I would like to give my sincere gratitude to all people who have contributed in this thesis and special appreciation to the parties. In particularly they are:

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Yogyakarta, 28<sup>th</sup> September 2020

A handwritten signature in blue ink, consisting of a large, stylized initial 'A' followed by the name 'Zia Inayati' in a cursive script.

Alfaina Zia Inayati

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