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<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fundraising</td>
<td>52.271</td>
<td>76.036</td>
<td>115.415</td>
<td>147.512</td>
<td>174.018</td>
<td>186.608</td>
</tr>
<tr>
<td>Financing</td>
<td>46.886</td>
<td>68.181</td>
<td>102.655</td>
<td>147.505</td>
<td>179.284</td>
<td>187.886</td>
</tr>
<tr>
<td>Asset</td>
<td>66.090</td>
<td>97.519</td>
<td>145.467</td>
<td>195.018</td>
<td>229.557</td>
<td>244.197</td>
</tr>
</tbody>
</table>

Source: Islamic banking statistics, Bank of Indonesia

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   c. Wagner (in McCain, 1982) states that …
   d. The definition of flypaper effect is … (Wagner, 1976).
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<table>
<thead>
<tr>
<th>Consonant</th>
<th>Short Vocal</th>
<th>Long Vocal</th>
</tr>
</thead>
<tbody>
<tr>
<td>(ا) = a</td>
<td>(ا) = ä</td>
<td></td>
</tr>
<tr>
<td>(ب) = b</td>
<td>(ى) = i</td>
<td>(ى) = i</td>
</tr>
<tr>
<td>(ت) = t</td>
<td>( ذ) = dz</td>
<td>( ذ) = dz</td>
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<tr>
<td>(ث) = t</td>
<td>( م) = m</td>
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<td>(ج) = j</td>
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<td>( د) = d</td>
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<td>(ح) = h</td>
<td>( ه) = h</td>
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<td>(خ) = kh</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Diftong</th>
<th>Pembauran</th>
</tr>
</thead>
<tbody>
<tr>
<td>(أو) = aw</td>
<td>(ال) = al</td>
</tr>
<tr>
<td>(اي) = ay</td>
<td>(الش) = al-sy</td>
</tr>
<tr>
<td></td>
<td>(و) = wa</td>
</tr>
</tbody>
</table>
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