

## **ABSTRACT**

Hidayah, Liza Nur. 2013 Thesis. Title: "The Influence of Natural Uncertainty Contracts (NUC) and Natural Certainty Contracts (NCC) Financing against the profitability of Islamic Banks in 2008-2012 period".  
Advisor : Fitriyah S.Sos, MM.  
keywords : Natural Uncertainty Contracts (NUC) Financing, Natural Contract Certainty (NCC) Financing, Profitability

---

---

Islamic bank is a bank that runs its business based on sharia principles. Financing products offered by Islamic banks consist of Natural Uncertainty Contracts Financing, Contract Certainty Natural Financing and other types of financing in accordance with Islamic principles. Disbursed financing affects the profitability of Islamic banks. This study aimed to examine the effect of the natural uncertainty contracts (NUC) and the Natural Certainty Contract (NCC) financing simultaneously and partially on the profitability proxied by Return On Assets (ROA).

This study employs quantitative method using multiple regression analysis. The population of this study includes all sharia banks in Indonesia. The samples are obtained using purposive sampling method in order to take sample consisting of two banks. The analysis tool used is multiple linear regression with the significant F test (simultaneous) and t test (partial).

The analysis result shows that the value of adjusted R square is 0.546 or 54.6%. It indicates that the independent variables of NUC and NCC are able to explain the dependent variable (ROA) of 54.6%, while the remaining 46.4% is explained by other factors excluded from observed model, the R number of 0.739 or 73.9% indicates that profitability (ROA) and the two independent variables have a strong correlation or relationship. With simultaneous test results which has significant value of 5%, NUC and NCC variables have a significant effect on the profitability. Partially, the variables of NUC and NCC also has significant effect on the profitability.