

ABSTRACT

ERNA, 2014 Thesis. Title: "The Effects of Financing, Financing to Deposit Ratio (FDR) and Non Performing Financing (NPF) To Profitability Banking (Studies in Islamic Banks in Indonesia) "

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Keywords : Financing NUC, NCC, Ratio FDR and NPF

Islamic banks provide financing to customers of third-party funds. The financing provided by Islamic banks by their nature divided into two financing Natural Uncertainty Contract (NUC) and the Natural Contract Certainty (NCC). Financing provided is not independent of the ratio of financing to deposit ratio (FDR) and non-performing financing (NPF). This study aimed to examine the effect of NUC, NCC, FDR and the NPF to the profitability of Islamic banking in Indonesia.

In this study using quantitative research methods. The population is Islamic Banks in Indonesia. The analysis used is multiple linear regression, the independent variable NUC, NCC, FDR and profitability NPF and the dependent variable is represented by Return on Assets (ROA).

The results of this study indicate that simultaneous NUC, NCC, FDR and NPF have an influence on the profitability of Islamic banking in Indonesia. For variable NUC negative effect on ROA as NPF NUC high and high risk. To partially NCC has no effect on ROA as NPF high and the risk is relatively low. As for FDR partial no effect on ROA because liquidity is too high. FDR is too high will increase operational costs of banks. To partially NPF variable has no effect on ROA as if the Islamic bank financing problems on high it will reduce earnings.