DAFTAR ISI

SURAT PERNYATAAN KARYA SENDIRI ......................................... ii
LEMBAR PENGESAHAN SKRIPSI .............................................. iii
ABSTRAK ................................................................................. iv
KATA PENGANTAR ................................................................. vi
DAFTAR ISI ........................................................................... vii
DAFTAR TABEL ........................................................................ xii
DAFTAR GAMBAR ..................................................................... xii
DAFTAR LAMPIRAN .................................................................. xiv

BAB I  PENDAHULUAN

A. Latar Belakang ................................................................. 1
B. Rumusan Masalah Penelitian ............................................. 9
C. Tujuan dan Kontribusi Penelitian ....................................... 9
D. Kontribusi Penelitian ....................................................... 10

BAB II  KAJIAN PUSTAKA DAN KERANGKA KONSEPTUAL

A. Kajian Pustaka

1. Teori Stewardship ....................................................... 11
2. Profitabilitas ............................................................... 11
3. Pembiayaan Mudharabah ............................................. 14
4. Pembiayaan Musyarakah ............................................. 17
5. Non Performing Financing ........................................... 18

http://digilib.mercubuana.ac.id/
BAB III METODOLOGI PENELITIAN

A. Waktu dan Tempat Penelitian…………………………………… 30
B. Desain Penelitian……………………………………………… 30
C. Definisi dan Operasional Variabel………………………………. 30
D. Populasi dan Sampel Penelitian………………………………… 34
E. Teknik Pengumpulan Data……………………………………….. 35
F. Metode Analisa Data…………………………………………… 36

1. Uji Statistik Deskriptif…………………………………………….. 37
2. Uji Asumsi Klasik………………………………………………… 37
   a. Uji Normalitas Data…………………………………………….. 37
   b. Uji Multikoloneritas……………………………………………. 39
   c. Uji Heteroskedastisitas……………………………………….. 40
   d. Uji Autokorelasi……………………………………………… 41
3. Uji Kelayakan Model…………………………………………… 43
   a. Koefisien Determinasi (R²)……………………………………. 42
   b. Uji Simultan F……………………………………………….. 42
4. Uji Hipotesis……………………………………………………. 43
   a. Uji Parsial (t)………………………………………………….. 44
   b. Analisis Regresi Linier Berganda……………………….. 44

6. Hasil Penelitian Terdahulu……………………………………… 21
B. Rerangka Pemikiran…………………………………………… 25
C. Hipotesis……………………………………………………… 28
BAB IV  HASIL DAN PEMBAHASAN

A. Gambaran Umum Objek Penelitian........................................ 44

B. Hasil Penelitian...................................................................... 44

1. Uji Statistik Deskriptif............................................................. 45

2. Analisa Uji Asumsi Klasik......................................................... 46
   a. Uji Normalitas........................................................................ 47
   b. Uji Multikolineritas................................................................. 47
   c. Uji Heteroskedastisitas............................................................ 49
   d. Uji Autokorelasi.................................................................... 50

3. Uji kelayakan Model................................................................. 50
   a. Hasil Uji Koefisien Determinasi $R^2$.................................... 50
   b. Hasil Uji Simultan $F$.............................................................. 51

4. Uji Hipotesis.............................................................................. 52
   a. Hasil Uji Statistik $T$................................................................. 53
   b. Hasil Uji Analisis Regresi Linier Berganda............................ 54

5. Pembahasan.............................................................................. 56

BAB V  SIMPULAN DAN SARAN

A. Simpulan.................................................................................. 58

B. Saran....................................................................................... 58

DAFTAR PUSTAKA ........................................................................ 60

LAMPIRAN ................................................................................... 64