

## DAFTAR ISI

	Halaman
HALAMAN JUDUL .....	i
PERSETUJUAN SKRIPSI .....	ii
PENGESAHAN KELULUSAN UJIAN .....	iii
PERNYATAAN ORISINALITAS SKRIPSI .....	iv
MOTTO DAN PERSEMBAHAN .....	v
ABSTRAK .....	vi
<i>ABSTRACT</i> .....	vii
KATA PENGANTAR .....	viii
DAFTAR TABEL .....	xvi
DAFTAR GAMBAR .....	xvii
DAFTAR LAMPIRAN .....	xviii
BAB I PENDAHULUAN .....	1
1.1 Latar Belakang Masalah .....	1
1.2 Rumusan Masalah .....	7
1.3 Tujuan Penelitian .....	8
1.4 Kegunaan Penelitian .....	8
1.5 Sistematika Penulisan .....	9
BAB II TELAAH PUSTAKA .....	10
2.1 Landasan Teori .....	10
2.1.1 Teori <i>Stakeholder</i> .....	10
2.1.2 Perbankan Syariah .....	14

2.1.3	Pembiayaan Syariah .....	17
2.1.4	<i>Profit Distribution Management</i> .....	25
2.1.5	<i>Capital Adequacy</i> .....	27
2.1.6	<i>Effectiveness of Depositors Funds</i> .....	28
2.1.7	<i>Assets Composition</i> .....	29
2.1.8	<i>Deposits</i> .....	29
2.1.9	<i>Productive Assets Management</i> .....	30
2.1.10	<i>Rate of Inflation</i> .....	31
2.2	Penelitian Terdahulu .....	32
2.3	Perumusan Hipotesis .....	38
2.3.1	Pengaruh <i>Capital Adequacy (CA)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	38
2.3.2	Pengaruh <i>Effectiveness of Depositors Funds (EDF)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	39
2.3.3	Pengaruh <i>Assets Composition (AC)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	40
2.3.4	Pengaruh <i>Deposits (DEP)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	41
2.3.5	Pengaruh <i>Productive Assets Management (PAM)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	42
2.3.6	Pengaruh <i>Rate of Inflation (RI)</i> Terhadap <i>Profit Distribution Management (PDM)</i> .....	43
2.4	Kerangka Pemikiran .....	45
BAB III METODE PENELITIAN .....		46
3.1	Variabel Penelitian .....	46
3.1.1	Variabel Dependen .....	46
3.1.2	Variabel Independen .....	47

3.2 Definisi Operasional Variabel .....	47
3.2.1 <i>Profit Distribution Management (PDM)</i> .....	47
3.2.2 <i>Capital Adequacy</i> .....	48
3.2.3 <i>Effectiveness of Depositors Funds</i> .....	48
3.2.4 <i>Assets Composition</i> .....	49
3.2.5 <i>Deposits</i> .....	49
3.2.6 <i>Productive Assets Management</i> .....	49
3.2.7 <i>Rate of Inflation</i> .....	50
3.3 Populasi dan Sampel .....	50
3.4 Jenis dan Sumber Data .....	51
3.5 Metode Pengumpulan Data .....	51
3.6 Metode Analisis Data .....	52
3.6.1 Analisis Statistik Deskriptif .....	52
3.6.2 Uji Asumsi Klasik .....	52
3.6.2.1 Uji Normalitas .....	52
3.6.2.2 Uji Multikolinearitas .....	53
3.6.2.3 Uji Autokorelasi .....	54
3.6.2.4 Uji Heteroskedastisitas .....	54
3.6.3 Uji Hipotesis .....	54
3.6.3.1 Uji F .....	54
3.6.3.2 Uji t .....	55
3.6.3.3 Uji Koefisien Determinasi ( $R^2$ ) .....	56
3.6.4 Analisis Regresi Berganda .....	57
<b>BAB IV HASIL DAN ANALISIS .....</b>	<b>58</b>
4.1 Deskripsi Objek Penelitian .....	58

4.2 Analisis Data .....	60
4.2.1 Statistik Deskriptif .....	60
4.2.2 Uji Asumsi Klasik .....	63
4.2.2.1 Uji Normalitas .....	63
4.2.2.2 Uji Multikolinearitas .....	63
4.2.2.3 Uji Autokorelasi .....	64
4.2.2.4 Uji Heteroskedastisitas .....	65
4.2.3 Uji Statistik F .....	65
4.2.4 Analisis Regresi Berganda dan Uji Statistik t .....	66
4.2.5 Uji Koefisien Determinasi ( $R^2$ ) .....	67
4.3 Interpretasi Hasil .....	68
4.3.1 Pengujian Hipotesis .....	68
4.3.1.1 <i>Capital Adequacy Terhadap Profit Distribution Management</i> .....	68
4.3.1.2 <i>Effectiveness of Depositors Funds Terhadap Profit Distribution Management</i> .....	68
4.3.1.3 <i>Asset Composition Terhadap Profit Distribution Management</i> .....	69
4.3.1.4 <i>Deposits Terhadap Profit Distribution Management</i> .....	69
4.3.1.5 <i>Productive Assets Management Terhadap Profit Distribution Management</i> .....	70
4.3.1.6 <i>Rate of Inflation Terhadap Profit Distribution Management</i> .....	70
4.3.2 Pembahasan .....	71
4.3.2.1 Pengaruh <i>Capital Adequacy (CA) Terhadap Profit Distribution Management (PDM)</i> .....	71

4.3.2.2	Pengaruh <i>Effectiveness of Depositors Funds</i> (EDF) Terhadap <i>Profit Distribution Management</i> (PDM)	73
4.3.2.3	Pengaruh <i>Assets Composition</i> (AC) Terhadap <i>Profit Distribution Management</i> (PDM)	75
4.3.2.4	Pengaruh <i>Deposits</i> (DEP) Terhadap <i>Profit Distribution Management</i> (PDM)	76
4.3.2.5	Pengaruh <i>Productive Assets Management</i> (PAM) Terhadap <i>Profit Distribution Management</i> (PDM)	79
4.3.2.6	Pengaruh <i>Rate of Inflation</i> (RI) Terhadap <i>Profit Distribution Management</i> (PDM)	81
BAB V PENUTUP		83
5.1	Kesimpulan	83
5.2	Keterbatasan Penelitian	84
5.3	Saran	86
5.3.1	Implikasi Kebijakan	86
5.3.2	Saran Penelitian yang Akan Datang	87
DAFTAR PUSTAKA		88
LAMPIRAN LAMPIRAN		92