

## DAFTAR ISI

|   |                                     |
|---|-------------------------------------|
| <b>PERNYATAAN</b> .....   | Error! Bookmark not defined.        |
| <b>ABSTRAK</b> .....  | Error! Bookmark not defined.        |
| <b>ABSTRACT</b> .....   | Error! Bookmark not defined.        |
| <b>KATA PENGANTAR</b> .....   | Error! Bookmark not defined.        |
| <b>DAFTAR ISI</b> .....   | <b>vii</b>                          |
| <b>DAFTAR TABEL</b> .....   | <b>xi</b>                           |
| <b>DAFTAR GAMBAR</b> .....  | <b>xii</b>                          |
| <b>DAFTAR LAMPIRAN</b> .....  | <b>xiii</b>                         |
| <b>BAB I PENDAHULUAN</b> .....  | Error! Bookmark not defined.        |
| 1.1 Latar Belakang .....  | <b>Error! Bookmark not defined.</b> |
| 1.2 Identifikasi Masalah .....  | <b>Error! Bookmark not defined.</b> |
| 1.3 Rumusan Masalah .....   | <b>Error! Bookmark not defined.</b> |
| 1.4 Tujuan Penelitian .....   | <b>Error! Bookmark not defined.</b> |
| 1.5 Kegunaan Penelitian.....  | <b>Error! Bookmark not defined.</b> |
| 1.5.1 Kegunaan Praktis .....  | <b>Error! Bookmark not defined.</b> |
| 1.5.2 Kegunaan Akademis .....   | <b>Error! Bookmark not defined.</b> |
| <b>BAB II KAJIAN PUSTAKA, KERANGKA PEMIKIRAN DAN HIPOTESIS PENELITIAN</b> ..... | Error! Bookmark not defined.        |
| 2.1 Manajemen.....  | <b>Error! Bookmark not defined.</b> |
| 2.2 Manajemen Keuangan.....   | <b>Error! Bookmark not defined.</b> |
| 2.2.1 Tujuan dan Fungsi Manajemen Keuangan.....                                 | <b>Error! Bookmark not defined.</b> |
| 2.3 Investasi.....  | <b>Error! Bookmark not defined.</b> |
| 2.3.1 Risiko dan Tingkat Pengembalian ...                                       | <b>Error! Bookmark not defined.</b> |
| 2.3.1.1 Pengertian Risiko .....   | <b>Error! Bookmark not defined.</b> |
| 2.3.1.2 Macam-Macam Risiko .....  | <b>Error! Bookmark not defined.</b> |

|  |  |                                     |
|--|--|-------------------------------------|
| 2.3.1.3                                | Tipe Investor berdasarkan risiko yang dihadapi                 | <b>Error! Bookmark not defined.</b> |
| 2.3.2                                  | Tingkat Pengembalian yang Diharapkan .....                     | <b>Error! Bookmark not defined.</b> |
| 2.4                                    | Lembaga Keuangan.....  | <b>Error! Bookmark not defined.</b> |
| 2.4.1                                  | Lembaga Keuangan Bank .....                                    | <b>Error! Bookmark not defined.</b> |
| 2.5                                    | Bank Syariah .....   | <b>Error! Bookmark not defined.</b> |
| 2.5.1                                  | Jenis Akad Dalam Perbankan Syariah .....                       | <b>Error! Bookmark not defined.</b> |
| 2.5.2                                  | Jenis-jenis Risiko pada perbankan syariah.....                 | <b>Error! Bookmark not defined.</b> |
| 2.5.3                                  | Kegiatan Operasional Bank Syariah                              | <b>Error! Bookmark not defined.</b> |
| 2.5.3.1                                | Penghimpunan Dana ( <i>Funding</i> ) ...                       | <b>Error! Bookmark not defined.</b> |
| 2.5.3.2                                | Penyaluran Dana ( <i>Lending</i> ).....                        | <b>Error! Bookmark not defined.</b> |
| 2.5.3.3                                | Jasa-jasa Lainnya ( <i>Services</i> ).....                     | <b>Error! Bookmark not defined.</b> |
| 2.5.4                                  | Konsep Bagi Hasil .....  | <b>Error! Bookmark not defined.</b> |
| 2.5.4.1                                | Faktor yang mempengaruhi bagi hasil                            | <b>Error! Bookmark not defined.</b> |
| 2.6                                    | Konsep Suku Bunga.....   | <b>Error! Bookmark not defined.</b> |
| 2.7                                    | Perbedaan Antara Bunga dan Bagi Hasil ...                      | <b>Error! Bookmark not defined.</b> |
| 2.8                                    | Faktor – Faktor Non Finansial dalam Memilih Bank Syariah ..... | <b>Error! Bookmark not defined.</b> |
| 2.9                                    | Krisis Keuangan .....  | <b>Error! Bookmark not defined.</b> |
| 2.10                                   | Penelitian Terdahulu.....                                      | <b>Error! Bookmark not defined.</b> |
| 2.11                                   | Kerangka Pemikiran .....                                       | <b>Error! Bookmark not defined.</b> |
| 2.12                                   | Hipotesis Penelitian .....                                     | <b>Error! Bookmark not defined.</b> |
| <b>BAB III METODE PENELITIAN .....</b> |  | <b>Error! Bookmark not defined.</b> |
| 3.1                                    | Metode Penelitian.....   | <b>Error! Bookmark not defined.</b> |
| 3.2                                    | Lokasi Penelitian.....   | <b>Error! Bookmark not defined.</b> |
| 3.3                                    | Jenis dan Sumber Data .....                                    | <b>Error! Bookmark not defined.</b> |
| 3.4                                    | Definisi dan Operasionalisasi Variabel.....                    | <b>Error! Bookmark not defined.</b> |

|  |  |                                     |
|--|--|-------------------------------------|
| 3.4.1  | Definisi Variabel .....                            | <b>Error! Bookmark not defined.</b> |
| 3.4.2  | Operasionalisasi Variabel.....                     | <b>Error! Bookmark not defined.</b> |
| 3.5  | Metoda Analisis Data .....                         | <b>Error! Bookmark not defined.</b> |
| 3.5.1  | Metode dan Teknik Pengumpulan Data .....           | <b>Error! Bookmark not defined.</b> |
| 3.5.2  | Uji Asumsi Klasik .....                            | <b>Error! Bookmark not defined.</b> |
| 3.5.2.1  | Uji Asumsi Normalitas .....                        | <b>Error! Bookmark not defined.</b> |
| 3.5.2.2  | Multikolinieritas .....                            | <b>Error! Bookmark not defined.</b> |
| 3.5.2.3  | Heteroskedastisitas .....                          | <b>Error! Bookmark not defined.</b> |
| 3.5.2.4  | Autokorelasi .....                                 | <b>Error! Bookmark not defined.</b> |
| 3.5.3  | Penggunaan Model dan Teknik Pengumpulan Data ..... | <b>Error! Bookmark not defined.</b> |
| 3.5.3.1  | Penggunaan Model Regresi Linier.....               | <b>Error! Bookmark not defined.</b> |
| 3.6  | Pengujian Statistik.....                           | <b>Error! Bookmark not defined.</b> |
| 3.6.1  | Pengujian Hipotesis.....                           | <b>Error! Bookmark not defined.</b> |
| <b>BAB IV HASIL PENELITIAN DAN PEMBAHASAN.....</b> <b>Error! Bookmark not defined.</b> |  |                                     |
| 4.1  | Gambaran Umum Objek Penelitian .....               | <b>Error! Bookmark not defined.</b> |
| 4.1.1  | Profil Bank Muamalat .....                         | <b>Error! Bookmark not defined.</b> |
| 4.1.2  | Visi dan Misi Bank Muamalat Indonesia.....         | <b>Error! Bookmark not defined.</b> |
| 4.1.3  | Struktur Organisasi Bank Muamalat Indonesia ....   | <b>Error! Bookmark not defined.</b> |
| 4.1.4  | Anak Perusahaan .....                              | <b>Error! Bookmark not defined.</b> |
| 4.1.5  | Produk dan Jasa Bank Muamalat Indonesia...         | <b>Error! Bookmark not defined.</b> |
| 4.2  | Deskripsi Variabel Penelitian.....                 | <b>Error! Bookmark not defined.</b> |
| 4.2.1  | Bagi Hasil.....                                    | <b>Error! Bookmark not defined.</b> |
| 4.2.2  | Suku Bunga .....                                   | <b>Error! Bookmark not defined.</b> |
| 4.2.3  | Dana Pihak Ketiga.....                             | <b>Error! Bookmark not defined.</b> |

|   |                              |                                     |
|---|------------------------------|-------------------------------------|
| 4.3                                     | Evaluasi Asumsi Klasik ..... | <b>Error! Bookmark not defined.</b> |
| 4.3.1                                   | Uji Normalitas .....         | <b>Error! Bookmark not defined.</b> |
| 4.3.2                                   | Uji Multikolinearitas .....  | <b>Error! Bookmark not defined.</b> |
| 4.3.3                                   | Uji Heterokedastisitas ..... | <b>Error! Bookmark not defined.</b> |
| 4.3.4                                   | Uji Autokorelasi .....       | <b>Error! Bookmark not defined.</b> |
| 4.4                                     | Analisis Regresi .....       | <b>Error! Bookmark not defined.</b> |
| 4.5                                     | Pengujian Hipotesis.....     | <b>Error! Bookmark not defined.</b> |
| 4.5.1                                   | Evaluasi t test .....        | <b>Error! Bookmark not defined.</b> |
| 4.6                                     | Pembahasan.....              | <b>Error! Bookmark not defined.</b> |
| <b>BAB V KESIMPULAN DAN SARAN .....</b> |                              | <b>Error! Bookmark not defined.</b> |
| 5.1                                     | Kesimpulan .....             | <b>Error! Bookmark not defined.</b> |
| 5.2                                     | Saran.....                   | <b>Error! Bookmark not defined.</b> |
| <b>DAFTAR PUSTAKA .....</b>             |                              | <b>Error! Bookmark not defined.</b> |
| <b>LAMPIRAN.....</b>                    |                              | <b>Error! Bookmark not defined.</b> |

## DAFTAR TABEL

- Tabel 1.1 Perkembangan Dana Pihak Ketiga Perbankan Syariah..... **Error! Bookmark not defined.**
- Tabel 1.2 Penyaluran Dana Perbankan Syariah**Error! Bookmark not defined.**
- Tabel 2.1 Perbedaan Antara Bunga dan Bagi Hasil**Error! Bookmark not defined.**
- Tabel 3.1 Operasionalisasi Variabel .....**Error! Bookmark not defined.**
- Tabel 3.2 Uji Statistik Durbin – Watson d.**Error! Bookmark not defined.**
- Tabel 4.1 Bagi Hasil Perbankan Umum Syariah Nasional ..... **Error! Bookmark not defined.**
- Tabel 4.2 Bagi Hasil Bank Muamalat Indonesia pada Tahun 2004-2012 (dalam persen) .....**Error! Bookmark not defined.**
- Tabel 4.3 Suku Bunga Perbankan Konvensional pada Tahun 2004-2012 (persen) .....**Error! Bookmark not defined.**
- Tabel 4.4 Dana Pihak Ketiga Bank Muamalat Indonesia pada Tahun 2004-2012 (dalam juta rupiah).....**Error! Bookmark not defined.**
- Tabel 4.5 Output Analisis Uji Multikolinearitas**Error! Bookmark not defined.**
- Tabel 4.6 Output Analisis Uji Autokorelasi**Error! Bookmark not defined.**
- Tabel 4.7 Output Analisis untuk Pengujian Hipotesis**Error! Bookmark not defined.**

## DAFTAR GAMBAR

- Gambar 1.1 Perkembangan Perbankan Syariah di Indonesia ..... **Error!**  
**Bookmark not defined.**
- Gambar 2.1 Keterkaitan antara jumlah uang beredar, tingkat bunga, dan tingkat investasi.....**Error! Bookmark not defined.**
- Gambar 2.2 Fungsi Intermediasi Lembaga Keuangan**Error! Bookmark not defined.**
- Gambar 2. 3 Sumber Dana Bank Syariah ..**Error! Bookmark not defined.**
- Gambar 2.4 Ilustrasi Konsep Bagi Hasil pada Perbankan Syariah .... **Error!**  
**Bookmark not defined.**
- Gambar 2.5 Kerangka Pemikiran.....**Error! Bookmark not defined.**
- Gambar 3.1 Statistik Durbin-Watson d.....**Error! Bookmark not defined.**
- Gambar 4.1 Struktur Organisasi Bank Muamalat Indonesia ..... **Error!**  
**Bookmark not defined.**
- Gambar 4.2 Pertumbuhan Bagi Hasil Bank Muamalat Indonesia pada Tahun 2004-2012 .....**Error! Bookmark not defined.**
- Gambar 4.3 Trend Pertumbuhan Suku Bunga Perbankan Konvensional dan BI Rate pada Tahun 2004-2012 (persen) ..... **Error!**  
**Bookmark not defined.**
- Gambar 4.4 Pertumbuhan Dana Pihak Ketiga Bank Muamalat Indonesia pada Tahun 2004-2012.....**Error! Bookmark not defined.**
- Gambar 4.5 Histogram Analisis Uji Normalitas**Error! Bookmark not defined.**
- Gambar 4. 6 *Normal P-P Plot of Regression Standardized Residual* untuk Analisis Uji Normalitas.....**Error! Bookmark not defined.**
- Gambar 4.7 Scatter Plot Analisis Uji Heterokedastisitas..... **Error!**  
**Bookmark not defined.**

## DAFTAR LAMPIRAN

|            |   |     |
|------------|---|-----|
| Lampiran 1 | Tabel Data Bagi Hasil, Suku Bunga Perbankan Konvensional, Bi Rate, Krisis, Dana Pihak Ketiga, Total Pendapatan, dan persen Bagi Hasil ..... | 1-1 |
| Lampiran 2 | Output SPSS .....   | 2-1 |

