

## DAFTAR PUSTAKA

Al-Qur'an Al-karim

- Afkar, T. (2018). *Influence Analysis of Non Performing Financing by Profit-Loss Sharing Financing Contract to the Profitability of Islamic Commercial Bank of Indonesia*. Jakarta: AKRUAL: Jurnal Akuntansi
- Almaunawwaroh, M. (2017). *Analisis Pengaruh Pembiayaan Musyarakah terhadap Profitabilitas Bank Syariah di Indonesia*. Jakarta: Jurnal Akuntansi
- Amalia, (2016). *Struktur Pembiayaan dan Pengaruhnya Terhadap Profitabilitas Bank*. Jakarta : Jurnal Ilmu dan Riset Akuntansi
- Antonio, S. (2001). *Bank Syariah Dari Teori Ke Praktik*. Jakarta : Gema Insani.
- \_\_\_\_\_. (2012). *Bank Syariah Dari Teori Ke Praktik*. Jakarta : Gema Insani.
- Badrun, F. (2005). *Etika Bisnis Dalam Islam*. Jakarta: UIN Press.
- Bustomi, M. (2014). *Analisis Pengaruh Pembiayaan Mudharabah, Musyarakah, Dan Ijarah Terhadap Profitabilitas Bank Muamalat Indonesia*. Salatiga: IAIN Salatiga
- Chalifah, E. (2015). *Pengaruh pendapatan mudharabah dan musyarakah terhadap profitabilitas (ROA) Bank Syariah Mandiri periode 2006-2014*. Kudus: Jurnal Ekonomi Syariah, STAIN Kudus
- Dahlan, Ahmad. (2012). *Bank Syariah: Teoritik, Praktik, Kritik*. Yogyakarta: Teras.
- Dendawijaya, Lukman. (2003). *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.
- Ghufron, A.M. (2002) *Fiqh Muamalah Kontekstual*. Jakarta : PT Raja Grafindo Persada.
- Hasibuan, Malayu S.P. (2006). *Dasar-dasar Perbankan*. Jakarta: PT. Bumi Aksara.
- Ismail. (2011). *Perbankan Syariah*. Jakarta: Prenada Media
- Khoirunnisa Intan, (2015). *Pengaruh Pembiayaan Jual Beli, Pembiayaan Bagi Hasil, Financing Deposit Ratio (FDR) Dan Non Performing Financial (NPF) Terhadap Profitabilitas Bank Umum Syariah Di Indonesia Periode 2010 – 2014*. Malang: Universitas Brawijaya.

Mandala Manurung dan Pratama Rahardja, (2004). *Uang, Perbankan, dan Ekonomi Moneter: Kajian Konseptual Indonesia*. Yogyakarta: BPFE.

Muhammad, (2005). *Manajemen Pembiayaan Bank Syariah*. Yogyakarta: UPP AMP YKPN.

Naf'an, (2014). *Pembiayaan Musyarakah dan Mudharabah*, Yogyakarta: Garaha Ilmu.

Natadipurba, C. (2016). *Ekonomi Islam 101*. Jakarta: Mobildelta Indonesia.

Riyadi, S. (2006). *Pengaruh Pembiayaan Bagi Hasil, Pembiayaan Jual Beli, Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) terhadap Profitabilitas Bank Umum Syariah di Indonesia*. Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.

Dokumen :

Fatwa NO: 07/DSN-MUI/IV/2000 tentang PEMBIAYAAN MUDHARABAH (QIRADH)

Fatwa NO: 115/DSN-MUI/IX/2017 tentang MUDHARABAH (QIRADH)

Fatwa NO: 08/DSN-MUI/IV/2000 tentang MUSYARAKAH

Undang-undang Nomor 10 Tahun 1998 tentang Perbankan

Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah

## LAMPIRAN

### Lampiran 1

**Data Mentah Pembiayaan Mudharabah (x1), Pembiayaan Musyarakah (x2), Non Performing Financing (x3), dan Return On Asset Bank Syariah (y) Periode Januari 2015-September 2020.**

No (bulanan) (januari 2015- september 2020)	Pembiayaan Mudharabah (x1)(miliar rupiah)	Pembiayaan Musyarakah (x2)(miliar rupiah)	Non Performing Financing (NPF) (x3)(persen)	Return On Asset (ROA)(y) (persen)
1	8178.255842	40358.89515	6.582790574	0.884205
2	8069.935838	40550.32195	6.981060765	0.781483
3	7968.37536	41104.24757	6.135333974	0.692654
4	8037.339257	41773.16975	5.700493929	0.619635
5	8041.128033	42299.75893	5.813786798	0.628221
6	8566.327084	43904.11591	5.304671743	0.496841
7	8582.526382	43288.26435	5.228855297	0.496841
8	8476.555107	43808.89707	5.344030609	0.460684
9	8367.292357	45148.84499	5.256878468	0.493799
10	8213.519497	44970.03042	5.197365792	0.507877
11	8002.712041	45492.26282	5.089886544	0.519088
12	7978.875874	47357.02134	5.288389525	0.485424
13	7805.992631	46105.32442	6.366976674	1.008114
14	7613.457729	46816.10475	6.363639333	0.814955
15	7551.638638	48199.95614	5.862294087	0.877755
16	7561.363354	48435.45152	5.809432438	0.803349
17	8103.299735	48885.23158	6.178957853	0.162127
18	8421.570698	49290.22682	5.59651001	0.730243
19	8094.279488	48466.78476	5.131010759	0.626975
20	7911.722875	48987.96544	5.293610642	0.484457
21	8001.297088	50976.41197	5.149425112	0.592697
22	7880.109201	51768.78219	5.073369531	0.463874
23	7687.58413	52123.7097	5.286667821	0.674003
24	7576.949378	54052.18828	4.210299498	0.628701
25	7336.433166	52079.47726	4.385874473	1.010539
26	7146.345663	51936.77072	4.3466654	0.996587
27	7266.22399	53691.93385	4.200002696	1.118308
28	7136.025997	53705.82564	4.53976498	1.096254
29	7199.731521	55063.96224	4.269178543	1.106189

30	7756.262124	57703.55967	3.713308722	1.097131
31	7781.676921	57989.09586	4.064395291	1.039681
32	7661.697091	57652.24998	4.124466587	0.976322
33	7434.374419	58462.30051	3.869192138	0.998529
34	7042.686957	57542.67666	5.26452141	0.702945
35	6958.534621	57301.8811	6.443754783	0.727495
36	6583.573438	60408.988	5.259151651	0.634119
37	6210.968669	58300.59289	6.198761003	0.416874
38	5935.620054	59168.72469	6.285862789	0.739195
39	6333.125376	60047.77807	5.236011469	1.227845
40	6402.460422	60296.01149	5.916946465	1.233302
41	6577.476589	61412.50826	5.815405336	1.306035
42	6175.279577	60738.71004	4.236645647	1.371537
43	6042.363874	61589.90594	4.263115922	1.351704
44	5840.393344	63822.52189	4.178531444	1.354894
45	5611.75501	64700.65544	4.125106373	1.407479
46	5869.424745	64749.46355	4.30210206	1.264064
47	5698.964339	65652.71075	4.258123827	1.262678
48	5477.178902	68644.3866	3.606886661	1.277143
49	5307.138606	67266.67893	3.819474072	1.513005
50	5203.366157	69094.60136	3.885931712	1.316209
51	5229.262531	72397.22558	4.030506501	1.457725
52	5281.954696	72952.03359	4.214253595	1.518125
53	5427.226347	74260.05194	3.959710135	1.557059
54	5224.502768	76004.14972	3.615986204	1.608152
55	5086.535285	75724.55608	3.640506362	1.616044
56	5050.969337	75790.25831	3.847943034	1.642987
57	5177.253793	78957.27883	3.625876491	1.655272
58	4941.095077	79698.83191	3.473388928	1.650962
59	5055.923027	81710.53126	3.64571058	1.674556
60	5413.17261	84582.01431	3.178392177	1.73075
61	13168.50977	156768.1319	3.481492424	1.875145
62	13082.96512	157602.8096	3.454433106	1.853497
63	13724.1887	162370.9345	3.415214621	1.855435
64	12834.669	163145.0368	3.370155595	1.548974
65	12259.36596	165924.5639	3.439197463	1.442948
66	11866.06877	168797.9186	3.424100357	1.39665
67	11789.8791	169367.2382	3.393876547	1.376394
68	12084.65621	167717.3623	3.467757512	1.360395
69	12278.35255	169442.1656	3.449516603	1.362002

## Lampiran 2

## Data Yang Diregresi.

No	ln x1	ln x2	x3	Y
1	9.009234	10.60557	6.582791	0.884205
2	8.995901	10.6103	6.981061	0.781483
3	8.983236	10.62387	6.135334	0.692654
4	8.991853	10.64001	5.700494	0.619635
5	8.992325	10.65254	5.813787	0.628221
6	9.055594	10.68976	5.304672	0.496841
7	9.057484	10.67564	5.228855	0.496841
8	9.045059	10.68759	5.344031	0.460684
9	9.032086	10.71772	5.256878	0.493799
10	9.013537	10.71375	5.197366	0.507877
11	8.987536	10.7253	5.089887	0.519088
12	8.984553	10.76547	5.28839	0.485424
13	8.962647	10.73868	6.366977	1.008114
14	8.937673	10.75398	6.363639	0.814955
15	8.92952	10.78311	5.862294	0.877755
16	8.930807	10.78799	5.809432	0.803349
17	9.000027	10.79723	6.178958	0.162127
18	9.038552	10.80548	5.59651	0.730243
19	8.998913	10.78863	5.131011	0.626975
20	8.976101	10.79933	5.293611	0.484457
21	8.987359	10.83912	5.149425	0.592697
22	8.972097	10.85454	5.07337	0.463874
23	8.947362	10.86138	5.286668	0.674003
24	8.932866	10.89771	4.210299	0.628701
25	8.900608	10.86053	4.385874	1.010539
26	8.874356	10.85778	4.346665	0.996587
27	8.890992	10.89102	4.200003	1.118308
28	8.872911	10.89128	4.539765	1.096254
29	8.881799	10.91625	4.269179	1.106189
30	8.956256	10.96307	3.713309	1.097131
31	8.959527	10.96801	4.064395	1.039681
32	8.943989	10.96218	4.124467	0.976322
33	8.91387	10.97614	3.869192	0.998529
34	8.859745	10.96028	5.264521	0.702945
35	8.847724	10.95609	6.443755	0.727495
36	8.792333	11.00889	5.259152	0.634119
37	8.734072	10.97337	6.198761	0.416874

38	8.688727	10.98815	6.285863	0.739195
39	8.753549	11.0029	5.236011	1.227845
40	8.764438	11.00702	5.916946	1.233302
41	8.791406	11.02537	5.815405	1.306035
42	8.728309	11.01434	4.236646	1.371537
43	8.706551	11.02825	4.263116	1.351704
44	8.672553	11.06386	4.178531	1.354894
45	8.632619	11.07753	4.125106	1.407479
46	8.677512	11.07828	4.302102	1.264064
47	8.64804	11.09213	4.258124	1.262678
48	8.608345	11.13669	3.606887	1.277143
49	8.576808	11.11642	3.819474	1.513005
50	8.557061	11.14323	3.885932	1.316209
51	8.562026	11.18992	4.030507	1.457725
52	8.572052	11.19756	4.214254	1.518125
53	8.599183	11.21533	3.95971	1.557059
54	8.561115	11.23854	3.615986	1.608152
55	8.534352	11.23486	3.640506	1.616044
56	8.527335	11.23573	3.847943	1.642987
57	8.55203	11.27666	3.625876	1.655272
58	8.505342	11.28601	3.473389	1.650962
59	8.528316	11.31094	3.645711	1.674556
60	8.596591	11.34548	3.178392	1.73075
61	9.485584	11.96252	3.481492	1.875145
62	9.479066	11.96783	3.454433	1.853497
63	9.526915	11.99764	3.415215	1.855435
64	9.459905	12.00239	3.370156	1.548974
65	9.414045	12.01929	3.439197	1.442948
66	9.381438	12.03646	3.4241	1.39665
67	9.374997	12.03982	3.393877	1.376394
68	9.399692	12.03004	3.467758	1.360395
69	9.415593	12.04027	3.449517	1.362002

## Lampiran 3

### Hasil Uji Statistik Fungsi Profitabilitas Bank Syariah Dengan Menggunakan Program SPSS.

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	x3, x1, x2 <sup>b</sup>	.	Enter

- a. Dependent Variable: y  
 b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.876 <sup>a</sup>	.767	.757	.21602

- a. Predictors: (Constant), x3, x1, x2

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.007	3	3.336	71.482	.000 <sup>b</sup>
	Residual	3.033	65	.047		
	Total	13.040	68			

- a. Dependent Variable: y  
 b. Predictors: (Constant), x3, x1, x2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.010	1.187		-.851	.398
	x1	-.738	.122	-.449	-6.035	.000
	x2	.820	.115	.765	7.097	.000
	x3	-.091	.042	-.213	-2.194	.032

- a. Dependent Variable: y

**BIODATA****Identitas Diri**

Nama : Prasetyo Lupojo

Tempat, Tanggal Lahir : Poigar, 06 Juni 1998

Jenis Kelamin : Laki-laki

Alamat Rumah : BTN Arsol Blok C 06 Desa Toto Selatan  
Kec. Kabila Kab. Bone Bolango, Gorontalo

Telepon Rumah atau HP : 082259332718

Alamat E-mail : [prasetyolupojo@gmail.com](mailto:prasetyolupojo@gmail.com)

**Riwayat Pendidikan**

Jenjang	Tahun	Nama Sekolah
SD	2004-2008	SDN 1 Poigar
SD	2008-2010	SDN 71 Kota Timur Gorontalo
SMP	2010-2013	MTS Al-Huda Gorontalo
SMA	2013-2016	MAN Insan Cendekia Gorontalo
S1	2016-2021	Universitas Hasanuddin

**Pengalaman Organisasi**



1. Anggota Departemen Sumber Daya Insani Ekonomi Islam Forum Studi Ekonomi Islam Universitas Hasanuddin (KSEI FoSEI Unhas) Periode 2017-2018
2. Ketua Umum Kelompok Studi Ekonomi Islam Forum Studi Ekonomi Islam Universitas Hasanuddin (KSEI FoSEI Unhas) Periode 2018-2019
3. Majelis Syuro' Organisasi Kelompok Studi Ekonomi Islam Forum Studi Ekonomi Islam Universitas Hasanuddin (KSEI FoSEI Unhas) Periode 2019-2020
4. Koordinator Departemen Pengembangan Sumber Daya Manusia Lembaga Dakwah Mahasiswa Al-Aqsho Universitas Hasanuddin (LDM Al-Aqsho Unhas) Periode 2019-2020
5. Sekretaris Umum Korps Mahasiswa Pencinta Al-quran (KoMPAQ Unhas) Periode 2018-2020
6. Ketua Umum Korps Mahasiswa Pencinta Al-Qur'an (KoMPAQ Unhas) Periode 2019-2020