DAFTAR ISI

ABSTRAK .................................................................................................................................................. i

ABSTRACT ............................................................................................................................................... ii

KATA PENGANTAR ................................................................................................................................. iii

DAFTAR ISI ............................................................................................................................................... vi

DAFTAR TABEL .......................................................................................................................................... xi

DAFTAR GAMBAR ..................................................................................................................................... xiii

DAFTAR GRAFIK ......................................................................................................................................... xiv

DAFTAR LAMPIRAN ................................................................................................................................. xv

BAB I PENDAHULUAN .......................................................................................................................... 1

1.1 Latar Belakang ................................................................................................................................. 1

1.2 Indentifikasi Masalah ....................................................................................................................... 8

1.3 Maksud dan Tujuan Penelitian ....................................................................................................... 8

1.4 Kegunaan Penelitian ....................................................................................................................... 8

1.5 Waktu dan Lokasi Penelitian ......................................................................................................... 9

BAB II TINJAUAN PUSTAKA ..................................................................................................................... 11

2.1 Landasan Teori .............................................................................................................................. 11
<table>
<thead>
<tr>
<th>2.1.1 Agency Theory</th>
<th>11</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2 Bank Syariah</td>
<td>12</td>
</tr>
<tr>
<td>2.2.1 Pengertian Bank Syariah</td>
<td>12</td>
</tr>
<tr>
<td>2.2.2 Asas, Tujuan dan Fungsi Bank Syariah</td>
<td>13</td>
</tr>
<tr>
<td>2.3 Profitabilitas</td>
<td>14</td>
</tr>
<tr>
<td>2.3.1 Pengertian Profitabilitas</td>
<td>14</td>
</tr>
<tr>
<td>2.3.2 Tujuan dan Manfaat Profitabilitas</td>
<td>15</td>
</tr>
<tr>
<td>2.3.3 Pengertian Return On Assets (ROA)</td>
<td>16</td>
</tr>
<tr>
<td>2.4 Pengertian Spin-off</td>
<td>17</td>
</tr>
<tr>
<td>2.4.1 Faktor-Faktor yang Mempengaruhi dalam Proses Pemisahan (Spin-Off)</td>
<td>19</td>
</tr>
<tr>
<td>2.5 Biaya Operasional terhadap Pendapatan Operasional (BOPO)</td>
<td>20</td>
</tr>
<tr>
<td>2.6 Financing to Deposit Ratio (FDR)</td>
<td>21</td>
</tr>
<tr>
<td>2.7 Net Operating Margin (NOM)</td>
<td>22</td>
</tr>
<tr>
<td>2.8 Penelitian Terdahulu</td>
<td>24</td>
</tr>
<tr>
<td>2.9 Kerangka Pemikiran</td>
<td>31</td>
</tr>
<tr>
<td>2.9.1 Pengaruh spin-off terhadap ROA</td>
<td>31</td>
</tr>
<tr>
<td>2.9.2 Pengaruh BOPO terhadap ROA</td>
<td>31</td>
</tr>
<tr>
<td>2.9.3 Pengaruh Financing to Deposit Ratio (FDR) terhadap ROA</td>
<td>32</td>
</tr>
<tr>
<td>2.9.4 Pengaruh Net Operating Margin (NOM) terhadap ROA</td>
<td>33</td>
</tr>
</tbody>
</table>
BAB III OBJEK DAN METODOLOGI PENELITIAN ...................... 36

3.1 Objek Penelitian ........................................................................................................ 36

3.2 Populasi dan Sampel Penelitian ........................................................................... 36

3.2.1 Populasi .................................................................................................................. 36

3.2.2 Sampel Penelitian .................................................................................................. 37

3.3 Metode Penelitian .................................................................................................... 39

3.3.1 Teknik Pengumpulan Data ..................................................................................... 40

3.3.2 Jenis dan Sumber Data ......................................................................................... 40

3.4 Operasionalisasi Variabel ....................................................................................... 41

3.5 Rancangan Pengujian Hipotesis .............................................................................. 43

3.5.1 Statistik Deskriptif .................................................................................................. 43

3.5.2 Asumsi Uji Klasik .................................................................................................. 44

3.5.2.1 Uji Normalitas ..................................................................................................... 44

3.5.2.2 Uji Multikolinearitas .......................................................................................... 45

3.5.2.3 Uji Heteroskedastisitas ..................................................................................... 46

3.5.2.4 Uji Autokorelasi ............................................................................................... 46

3.5.3 Analisis Regresi Linear Berganda ........................................................................ 48

3.6 Pengujian Hipotesis ................................................................................................ 49
3.6.1 Uji Parsial \((t\ test)\) ................................................................. 49

3.6.2 Uji Simultan \((F\ test)\) ................................................................. 50

3.6.3 Koefisien determinasi \((R^2)\) ...................................................... 50

3.7 Penetapan Tingkat Signifikan ...................................................... 50

3.8 Penarikan Kesimpulan................................................................... 51

BAB IV HASIL PENELITIAN DAN PEMBAHASAN............................. 52

4.1 Hasil Penelitian ........................................................................ 52

4.1.1 Deskripsi Umum Penelitian..................................................... 52

4.1.2 Hasil Perhitungan Variabel Penelitian....................................... 52

4.1.2.1 Hasil Perhitungan \(Return\ On\ Assets\) \((ROA)\) ..................... 52

4.1.2.2 Hasil Perhitungan Biaya Operasional terhadap Pendapatan Operasional \((BOPO)\) ................................................................. 54

4.1.2.3 Hasil Perhitungan \(Financing\ to\ Deposit\ Ratio\) \((FDR)\) ........... 55

4.1.2.4 Hasil Perhitungan \(Net\ Operating\ Margin\) \((NOM)\) ............... 57

4.1.3 Hasil Pengujian Statistik Deskriptif........................................... 59

4.1.4 Hasil Pengujian Asumsi Klasik ................................................. 60

4.1.4.1 Uji Normalitas ................................................................... 60

4.1.4.2 Uji Multikolinearitas ............................................................ 61

4.1.4.3 Uji Heterokedastisitas......................................................... 62
4.1.4.4 Uji Autokorelasi ................................................................. 62
4.1.5 Analisis Regresi Linear Berganda ............................................. 63
4.1.6 Hasil Pengujian Hipotesis .......................................................... 65
  4.1.6.1 Uji Parsial (t test) ................................................................. 65
  4.1.6.2 Uji Simultan (F test) .............................................................. 68
4.1.7 Uji Koefisien Determinasi (R^2) .................................................. 70
4.2 Pembahasan ................................................................................. 70
  4.2.1 Pengaruh Spin-Off terhadap ROA ............................................. 70
  4.2.2 Pengaruh BOPO terhadap ROA ............................................... 71
  4.2.3 Pengaruh FDR terhadap ROA ................................................... 72
  4.2.4 Pengaruh NOM terhadap ROA ................................................. 73
  4.2.5 Hambatan Penelitian ............................................................... 75

BAB V KESIMPULAN DAN SARAN ................................................ 76
  5.1 Kesimpulan .............................................................................. 76
  5.2 Saran ........................................................................................ 77

DAFTAR PUSTAKA ............................................................................. 78

LAMPIRAN