

## DAFTAR ISI

<b>PENGARUH <i>NON-PERFORMING LOAN</i> (NPL), <i>LOAN TO DEPOSIT RATIO</i> (LDR), DAN <i>CAPITAL ADEQUACY RATIO</i> (CAR), TERHADAP <i>RETURN ON ASSET</i> (ROA) .....</b>	<b>i</b>
<b>HALAMAN PENGESAHAN .....</b>	<b>i</b>
<b>HALAMAN PERNYATAAN.....</b>	<b>ii</b>
<b>KATA PENGANTAR.....</b>	<b>iii</b>
<b>ABSTRAK .....</b>	<b>v</b>
<b>ABSTRACT .....</b>	<b>vi</b>
<b>DAFTAR ISI.....</b>	<b>vii</b>
<b>DAFTAR TABEL.....</b>	<b>x</b>
<b>DAFTAR GAMBAR.....</b>	<b>xi</b>
<b>DAFTAR LAMPIRAN .....</b>	<b>xii</b>
<b>BAB I.....</b>	<b>1</b>
<b>PENDAHULUAN.....</b>	<b>1</b>
<b>1.1 Gambaran Umum Objek Penelitian .....</b>	<b>1</b>
<b>1.2 Latar Belakang Penelitian .....</b>	<b>3</b>
<b>1.3 Rumusan Masalah.....</b>	<b>8</b>
<b>1.4 Tujuan Penelitian .....</b>	<b>9</b>
<b>1.5 Manfaat Penelitian .....</b>	<b>10</b>
<b>1.6 Sistematika Penulisan Tugas Akhir .....</b>	<b>10</b>
<b>BAB II .....</b>	<b>13</b>
<b>TINJAUAN PUSTAKA .....</b>	<b>13</b>
<b>2.1 Teori dan Penelitian Terdahulu .....</b>	<b>13</b>
<b>2.1.1 Teori Sinyal.....</b>	<b>13</b>
<b>2.1.2 Bank.....</b>	<b>14</b>
<b>2.1.3 Kegiatan Bank .....</b>	<b>15</b>

2.1.4	Keuntungan Bank.....	16
2.1.5	Laporan Keuangan.....	17
2.1.6	<i>Return on Asset (ROA)</i> .....	18
2.1.7	<i>Non-Performing Loan (NPL)</i> .....	19
2.1.8	<i>Loan to Deposit Ratio (LDR)</i> .....	21
2.1.9	<i>Capital Adequacy Ratio (CAR)</i> .....	22
2.1.10	Penelitian Terdahulu.....	23
2.2	Kerangka Pemikiran.....	38
2.2.1	Pengaruh <i>Non-Performing Loan (NPL)</i> terhadap <i>Return on Asset (ROA)</i> .....	38
2.2.2	Pengaruh <i>Loan Deposit Ratio (LDR)</i> terhadap <i>Return on Asset (ROA)</i> . .....	38
2.2.3	Pengaruh <i>Capital Adequacy Ratio (CAR)</i> terhadap <i>Return on Asset (ROA)</i> .....	39
2.3	Hipotesis Penelitian .....	41
<b>BAB III.....</b>		<b>43</b>
<b>METODE PENELITIAN .....</b>		<b>43</b>
3.1	Jenis Penelitian .....	43
3.2	Operasional Variabel .....	44
3.2.1	Variabel Dependen (Y).....	44
3.2.2	Variabel Independen (X).....	45
3.3	Tahapan Penelitian .....	48
3.4	Populasi dan Sampel .....	50
3.4.1	Populasi .....	50
3.4.2	Sampel .....	50
3.5	Pengumpulan Data dan Sumber Data .....	51
3.6	Teknik Analisis Data .....	52
3.6.1	Analisis Statistik Deskriptif .....	52
3.6.2	Uji Asumsi Klasik .....	53
3.6.3	Analisis Regresi Data Panel .....	54
3.6.4	Pengujian Model.....	54
3.7	Pengujian Hipotesis.....	56
3.7.1	Uji Koefisien Determinasi ( <i>R<sup>2</sup></i> ) dan <i>Adjusted R-squared (R<sup>2</sup>)</i> .....	57

3.7.2	Uji Signifikansi Simultan (Uji F).....	58
3.7.3	Pengujian Parsial (Uji T) .....	58
<b>BAB IV</b>	.....	<b>61</b>
<b>HASIL DAN PEMBAHASAN</b>	.....	<b>61</b>
4.1	Analisis Statistik Deskriptif .....	61
4.1.1	<i>Return on Asset (ROA) (Y)</i> .....	63
4.1.2	<i>Non-Performing Loan (NPL) (X1)</i> .....	64
4.1.3	<i>Loan to Deposit Ratio (LDR) (X2)</i> .....	66
4.1.4	<i>Capital Adequacy Ratio (CAR) (X3)</i> .....	67
4.2	Hasil Penelitian.....	69
4.2.1	Uji Asumsi Klasik.....	69
4.2.2	Analisis Regresi Data Panel .....	71
4.2.3	Hasil Analisis Regresi Data Panel .....	73
4.2.4	Pengujian Hipotesis .....	75
4.3	Pembahasan Hasil Penelitian .....	77
4.3.1	Pengaruh <i>Non-Performing Loan (NPL)</i> terhadap <i>Return on Asset (ROA)</i> .....	77
4.3.2	Pengaruh <i>Loan to Deposit Ratio (LDR)</i> terhadap <i>Return on Asset (ROA)</i> .....	79
4.3.3	Pengaruh <i>Capital Adequacy Ratio (CAR)</i> terhadap <i>Return on Asset (ROA)</i> .....	81
<b>BAB V</b>	.....	<b>83</b>
<b>KESIMPULAN DAN SARAN</b>	.....	<b>83</b>
5.1	Kesimpulan.....	83
5.2	Saran .....	84
<b>DAFTAR PUSTAKA</b>	.....	<b>86</b>
<b>LAMPIRAN</b>	.....	<b>99</b>