

## DAFTAR ISI

|                                                                  |              |
|------------------------------------------------------------------|--------------|
| <b>HALAMAN SAMPUL LUAR .....</b>                                 | <b>i</b>     |
| <b>HALAMAN SAMPUL DALAM .....</b>                                | <b>ii</b>    |
| <b>PERSETUJUAN PEMBIMBING .....</b>                              | <b>iii</b>   |
| <b>PENGESAHAN PENGUJI.....</b>                                   | <b>iv</b>    |
| <b>MOTTO.....</b>                                                | <b>v</b>     |
| <b>PERSEMBAHAN .....</b>                                         | <b>vi</b>    |
| <b>KATA PENGANTAR.....</b>                                       | <b>vii</b>   |
| <b>DAFTAR ISI .....</b>                                          | <b>ix</b>    |
| <b>DAFTAR TABEL .....</b>                                        | <b>xiv</b>   |
| <b>DAFTAR GAMBAR .....</b>                                       | <b>xv</b>    |
| <b>DAFTAR LAMPIRAN .....</b>                                     | <b>xvi</b>   |
| <b>ABSTRAK.....</b>                                              | <b>xvii</b>  |
| <b>ABSTRACT.....</b>                                             | <b>xviii</b> |
| <b>BAB I PENDAHULUAN .....</b>                                   | <b>1</b>     |
| A. Latar Belakang Masalah.....                                   | 1            |
| B. Identifikasi Masalah .....                                    | 9            |
| C. Rumusan Masalah .....                                         | 10           |
| D. Tujuan Penelitian .....                                       | 11           |
| E. Kegunaan Penelitian.....                                      | 11           |
| F. Ruang Lingkup dan Keterbatasan Penelitian .....               | 12           |
| G. Penegasan Istilah .....                                       | 13           |
| H. Sistematika Penulisan Skripsi.....                            | 14           |
| <b>BAB II LANDASAN TEORI.....</b>                                | <b>16</b>    |
| A. <i>Fee Based Income</i> .....                                 | 16           |
| 1. Pengertian <i>Fee Based Income</i> .....                      | 16           |
| 2. Sumber – Sumber <i>Fee Based Income</i> .....                 | 19           |
| 3. Unsur – Unsur <i>Fee Based Income</i> .....                   | 21           |
| 4. <i>Fee Based Income</i> dalam Prespektif Fiqih Muamalah ..... | 22           |
| B. <i>Non Performing Financing</i> .....                         | 23           |

|                                                                                   |           |
|-----------------------------------------------------------------------------------|-----------|
| 1. Pengertian <i>Non Performing Finance</i> .....                                 | 23        |
| 2. Penggolongan Kolektabilitas Pembiayaan.....                                    | 24        |
| 3. Faktor Penyebab Pembiayaan Bermasalah .....                                    | 25        |
| 4. Dampak <i>Non Performing Financing</i> .....                                   | 27        |
| 5. Upaya Penanganan <i>Non Performing Financing</i> .....                         | 28        |
| C. Profitabilitas.....                                                            | 29        |
| 1. Pengertian Profitabilitas .....                                                | 29        |
| 2. <i>Return On Assets</i> (ROA) .....                                            | 30        |
| 3. Faktor yang mempengaruhi Profitabilitas .....                                  | 31        |
| D. Bank Umum Syariah.....                                                         | 32        |
| 1. Pengertian Bank Umum Syariah.....                                              | 32        |
| 2. Fungsi dan Peran Bank Umum Syariah.....                                        | 33        |
| 3. Tujuan Bank Umum Syariah.....                                                  | 34        |
| 4. Ciri-ciri Bank Syariah .....                                                   | 34        |
| F. Hubungan Antara <i>Fee Based Income</i> dengan Profitabilitas.....             | 36        |
| G. Teori Hubungan Antara <i>Non Performing Finance</i> dengan Profitabilitas..... | 37        |
| H. Penelitian Terdahulu .....                                                     | 38        |
| I. Kerangka Konseptual .....                                                      | 46        |
| J. Hipotesis .....                                                                | 47        |
| <b>BAB III METODE PENELITIAN .....</b>                                            | <b>49</b> |
| A. Pendekatan dan Jenis Penelitian .....                                          | 49        |
| 1. Pendekatan Penelitian.....                                                     | 49        |
| 2. Jenis Penelitian.....                                                          | 49        |
| B. Populasi, <i>Sampling</i> dan Sampel Penelitian .....                          | 50        |
| 1. Populasi .....                                                                 | 50        |
| 2. <i>Sampling</i> Penelitian.....                                                | 50        |
| 3. Sampel Penelitian.....                                                         | 51        |
| C. Sumber Data, Variabel dan Skala Pengukurannya.....                             | 52        |
| 1. Sumber data .....                                                              | 52        |
| 2. Variabel.....                                                                  | 53        |
| 3. Skala Pengukurannya .....                                                      | 54        |

|                                                                           |           |
|---------------------------------------------------------------------------|-----------|
| D. Teknik Pengumpulan Data dan Instrument Penelitian .....                | 54        |
| 1. Teknik pengumpulan data.....                                           | 54        |
| 2. Instrument penelitian.....                                             | 55        |
| E. Teknik Analisis Data .....                                             | 55        |
| 1. Estimasi Model Regresi Data Panel.....                                 | 56        |
| a. Metode <i>Common Effect</i> atau <i>Pooled Least Square</i> (PLS)..... | 56        |
| b. Metode <i>Fixed Effect</i> Model (FEM).....                            | 56        |
| c. Metode <i>Random Effect</i> Model (REM) .....                          | 57        |
| 2. Penentuan Model Estimasi.....                                          | 57        |
| a. <i>Chow Test</i> (Uji Chow) .....                                      | 58        |
| b. <i>Hausman Test</i> (Uji Hausman) .....                                | 58        |
| c. Uji <i>Lagrange Multiplier</i> (LM).....                               | 59        |
| 3. Uji Regresi Data Panel .....                                           | 60        |
| 4. Uji Asumsi Klasik .....                                                | 60        |
| a. Uji Normalitas .....                                                   | 60        |
| b. Uji Heterokedastisitas .....                                           | 61        |
| c. Uji Multikolinieritas.....                                             | 61        |
| 5. Uji Hipotesis .....                                                    | 62        |
| a. Uji F / Uji Simultan .....                                             | 62        |
| b. Uji T / Uji Parsial.....                                               | 63        |
| c. Uji Koefisien Determinasi ( $R^2$ ).....                               | 63        |
| <b>BAB IV HASIL PENELITIAN .....</b>                                      | <b>65</b> |
| A. Gambaran Umum Objek Penelitian.....                                    | 65        |
| 1. Bank Muamalat Indonesia .....                                          | 65        |
| 2. Bank Mega Syariah .....                                                | 66        |
| 3. Bank BCA syariah.....                                                  | 67        |
| 4. Bank BTPN Syariah .....                                                | 68        |
| 5. Bank Panin Dubai Syariah.....                                          | 70        |
| 6. Bank Syariah Bukopin.....                                              | 72        |
| 7. Bank Victoria Syariah.....                                             | 73        |
| 8. Bank Aceh Syariah .....                                                | 75        |

|                                                                                                                                                               |            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 9. Bank Jabar Banten Syariah .....                                                                                                                            | 77         |
| B. Deskripsi Data .....                                                                                                                                       | 78         |
| 1. Paparan Data <i>Fee Based Income</i> Bank U m u m Syariah .....                                                                                            | 79         |
| 2. Paparan Data <i>Non Performing Finance</i> Bank Umum Syariah .....                                                                                         | 80         |
| 3. Paparan Data Profitabilitas Bank Umum Syariah .....                                                                                                        | 81         |
| C. Pengujian Data .....                                                                                                                                       | 82         |
| 1. Pemilihan Model Regresi Data Panel .....                                                                                                                   | 82         |
| a Uji <i>Chow</i> .....                                                                                                                                       | 82         |
| b Uji <i>Hausman</i> .....                                                                                                                                    | 83         |
| c Uji <i>Legrange Multiplier</i> .....                                                                                                                        | 84         |
| 2. Uji Regresi data panel .....                                                                                                                               | 85         |
| 3. Uji Asumsi Klasik .....                                                                                                                                    | 86         |
| a. Uji Normalitas .....                                                                                                                                       | 86         |
| b. Uji Heteroskedastitas .....                                                                                                                                | 87         |
| c. Uji Multikoneritas .....                                                                                                                                   | 87         |
| 4. Uji Hipotesis .....                                                                                                                                        | 88         |
| a. Uji simultan (Uji F) .....                                                                                                                                 | 88         |
| b. Uji Parsial (Uji T) .....                                                                                                                                  | 89         |
| 1) Pengaruh <i>Fee Based Income</i> terhadap Profitabilitas .....                                                                                             | 91         |
| 2) Pengaruh <i>Non Performing Financing</i> terhadap Profitabilitas .....                                                                                     | 91         |
| 3) Koefisien Determinasi ( $R^2$ ) .....                                                                                                                      | 91         |
| <b>BAB V PEMBAHASAN .....</b>                                                                                                                                 | <b>93</b>  |
| A. Pengaruh <i>Fee Based Income</i> dan <i>Non Performing Finance</i> Terhadap Peningkatan Profitabilitas Bank Umum Syariah Indonesia Periode 2018-2022 ..... | 93         |
| B. Pengaruh <i>Fee Based Income</i> Terhadap Peningkatan Profitabilitas Bank Umum Syariah Indonesia Periode 2018-2022 .....                                   | 95         |
| C. Pengaruh <i>Non Performing Finance</i> Terhadap Peningkatan Profitabilitas Bank Umum Syariah Indonesia Periode 2018-2022 .....                             | 96         |
| <b>BAB VI PENUTUP .....</b>                                                                                                                                   | <b>100</b> |
| A. Kesimpulan .....                                                                                                                                           | 100        |

|                             |            |
|-----------------------------|------------|
| B. Saran.....               | 101        |
| <b>DAFTAR PUSTAKA .....</b> | <b>103</b> |
| <b>LAMPIRAN .....</b>       | <b>109</b> |

## DAFTAR TABEL

|                                                                                       |    |
|---------------------------------------------------------------------------------------|----|
| Tabel 1.1 Rasio Keuangan Bank Umum Syariah Periode 2018-2022 .....                    | 5  |
| Tabel 2.1 Matriks Kriteria Penilaian NPF.....                                         | 24 |
| Tabel 2.2 Kriteria Penilaian Rasio ROA .....                                          | 31 |
| Tabel 3.1 Teknik Pengumpulan Sampel Penelitian .....                                  | 51 |
| Tabel 3.2 Daftar Sampel Penelitian .....                                              | 52 |
| Tabel 4.1 Perkembangan <i>Fee Based Income</i> Bank Umum Syariah .....                | 79 |
| Tabel 4.2 Perkembangan <i>Non Performing Finance</i> (NPF) Bank Umum<br>Syariah ..... | 80 |
| Tabel 4.3 Perkembangan Profitabilitas Bank Umum Syariah .....                         | 81 |
| Tabel 4. 4 Hasil Uji Chow .....                                                       | 83 |
| Tabel 4.5 Hasil Uji Hausman.....                                                      | 84 |
| Tabel 4.6 Uji Heteroskedastisitas .....                                               | 87 |
| Tabel 4.7 Hasil Uji Multikolinieritas .....                                           | 88 |
| Tabel 4.8 Hasil Uji F .....                                                           | 89 |
| Tabel 4.9 Uji Parsial t.....                                                          | 90 |
| Tabel 4.10 Hasil Koefisien Determinasi .....                                          | 92 |

## **DAFTAR GAMBAR**

|                                                                             |    |
|-----------------------------------------------------------------------------|----|
| Gambar 1.1 Perkembangan Nilai ROA Bank Umum Syariah Periode 2018-2022 ..... | 4  |
| Gambar 2.1 Kerangka Pemikiran .....                                         | 46 |
| Gambar 4.1 Hasil Uji Normalitas .....                                       | 86 |

## **DAFTAR LAMPIRAN**

- Lampiran 1 Data Penelitian
- Lampiran 2 Hasil Output Eviews
- Lampiran 3 Surat Pernyataan Keaslian Tulisan
- Lampiran 4 Kendali Bimbingan Skripsi
- Lampiran 5 Daftar Riwayat Hidup