

**DAFTAR ISI**

|   |              |
|---|--------------|
| <b>HALAMAN JUDUL .....</b>  | <b>i</b>     |
| <b>HALAMAN PERSETUJUAN .....</b>                                      | <b>ii</b>    |
| <b>PERNYATAAN ORISINILITAS SKRIPSI.....</b>                           | <b>iii</b>   |
| <b>KATA PENGANTAR.....</b>  | <b>v</b>     |
| <b>ABSTRAK.....</b>   | <b>vii</b>   |
| <b>ABSTRACT .....</b>   | <b>viii</b>  |
| <b>PEDOMAN TRANSLITERASI ARAB-LATIN.....</b>                          | <b>x</b>     |
| <b>DAFTAR ISI.....</b>  | <b>xiii</b>  |
| <b>DAFTAR TABEL .....</b>   | <b>xvi</b>   |
| <b>DAFTAR GAMBAR.....</b>   | <b>xviii</b> |
| <b>DAFTAR PERSAMAAN.....</b>  | <b>xix</b>   |
| <b>DAFTAR LAMPIRAN .....</b>  | <b>xx</b>    |
| <b>BAB 1. PENDAHULUAN.....</b>  | <b>1</b>     |
| 1.1 Latar Belakang .....  | 1            |
| 1.2 Kesenjangan Penelitian.....                                       | 9            |
| 1.3 Tujuan Penelitian.....  | 9            |
| 1.4 Ringkasan Hasil Penelitian .....                                  | 9            |
| 1.5 Sistematika Penulisan .....                                       | 10           |
| <b>BAB 2. TINJAUAN PUSTAKA .....</b>                                  | <b>12</b>    |
| 2.1 Landasan Teori.....   | 12           |
| 2.1.1 Kesehatan Bank.....   | 12           |
| 2.1.1.1 Pengertian Kesehatan Bank .....                               | 12           |
| 2.1.1.2 Tata Cara Penilaian <i>Risk-based Bank Rating</i> (RBBR)..... | 12           |
| 2.1.1.3 Pengukuran <i>Risk Profile, Earning, dan Capital</i> .....    | 14           |
| 2.1.2 <i>Islamicity Performance</i> .....                             | 18           |
| 2.1.2.1 Pengertian <i>Islamicity Performance</i> .....                | 18           |
| 2.1.2.2 Pengukuran <i>Islamicity Performance Ratio</i> .....          | 18           |
| 2.2 Penelitian Sebelumnya .....                                       | 20           |
| 2.3 Hipotesis .....   | 22           |
| <b>BAB 3. METODE PENELITIAN.....</b>                                  | <b>24</b>    |

|   |           |
|---|-----------|
| 3.1 Pendekatan Penelitian.....  | 24        |
| 3.2 Model Empiris .....   | <b>24</b> |
| 3.3 Definisi Operasional Variabel.....                                      | 24        |
| 3.4 Jenis dan Sumber Data .....   | 26        |
| 3.5 Populasi dan Sampel .....   | 27        |
| 3.6 Teknik Analisis .....   | 28        |
| 3.6.1 Uji Normalitas.....   | 28        |
| 3.6.2 Uji T Sampel Independent ( <i>Independent Sampe T-Test</i> ).....     | 29        |
| 3.6.3 Uji <i>Mann Whitney</i> .....   | 29        |
| <b>BAB 4. HASIL DAN PEMBAHASAN .....</b>                                    | <b>31</b> |
| 4.1 Gambaran Umum.....  | 31        |
| 4.1.1 Bank Syariah di Indonesia .....                                       | 31        |
| 4.1.2 Bank Syariah di Malaysia .....  | 32        |
| 4.2 Deskriptif Statistik Variabel .....                                     | 33        |
| 4.2.2.Deskriptif Rata-Rata ROA Bank Syariah di Indonesia dan Malaysia ..... | 34        |
| 4.2.3 Deskriptif Rata-Rata ROE Bank Syariah di Indonesia dan Malaysia.....  | 35        |
| 4.2.4 Deskriptif Rata-Rata CAR Bank Syariah di Indonesia dan Malaysia.....  | 36        |
| 4.2.5. Deskriptif Rata-Rata PSR Bank Syariah di Indonesia dan Malaysia..... | 37        |
| 4.2.6.Deskriptif Rata-Rata ZPR Bank Syariah di Indonesia dan Malaysia ..... | 38        |
| 4.3 Hasil Estimasi dan Pembuktian Variabel.....                             | 39        |
| 4.3.1 Uji Normalitas .....  | 39        |
| 4.3.2 Uji Beda .....  | 40        |
| 4.3.2.1 Uji Beda Variabel FDR.....  | 40        |
| 4.3.2.2 Uji Beda Variabel ROA .....   | 40        |
| 4.3.2.3 Uji Beda Variabel ROE.....  | 41        |
| 4.3.2.4 Uji Beda Variabel CAR .....   | 41        |
| 4.3.2.5 Uji Beda Variabel PSR .....   | 42        |
| 4.3.2.6 Uji Beda Variabel ZPR .....   | 43        |
| 4.4 Inteprestasi Hasil dan Pembahasan .....                                 | 43        |
| 4.4.1 <i>Financing to Deposits Ratio</i> (FDR).....                         | 44        |
| 4.4.2 <i>Return on Asset</i> (ROA) .....                                    | 46        |

|  |                                     |
|--|-------------------------------------|
| 4.4.3 <i>Return on Equity (ROE)</i> .....        | 47                                  |
| 4.4.4 <i>Capital Adequacy Ratio (CAR)</i> .....  | 49                                  |
| 4.4.5 <i>Profit Sharing Ratio (PSR)</i> .....    | 50                                  |
| 4.4.6 <i>Zakat Performance Ratio (ZPR)</i> ..... | 53                                  |
| <b>BAB 5. KESIMPULAN DAN SARAN</b> .....         | <b>55</b>                           |
| 5.1 Ringkasan Hasil .....                        | 55                                  |
| 5.2 Kesimpulan .....                             | 56                                  |
| 5.2 Saran.....                                   | 56                                  |
| 5.3 Keterbatasan.....                            | 57                                  |
| DAFTAR PUSTAKA .....                             | 58                                  |
| LAMPIRAN .....                                   | <b>Error! Bookmark not defined.</b> |