

DAFTAR ISI

PERSETUJUAN SKRIPSI.....	i
PENGESAHAN KELULUSAN UJIAN	ii
PERNYATAAN ORISINALITAS SKRIPSI.....	iii
MOTTO DAN PERSEMBAHAN.....	iv
ABSTRACT	v
ABSTRAK	vi
KATA PENGANTAR.....	vii
DAFTAR ISI.....	xii
BAB I PENDAHULUAN.....	1
1.1 Latar Belakang Masalah.....	1
1.2 Rumusan Masalah	12
1.3 Tujuan Penelitian.....	14
1.4. Manfaat Teoritis	14
1.4.1. Manfaat Praktis.....	15
1.5 Sistematika Penulisan.....	15
BAB II TINJAUAN PUSTAKA.....	17

2.1. Landasan Teori	17
2.1.1. Competition-stability Theory	17
2.1.2. Modern Portfolio Theory.....	18
2.1.3. Anticipated Income Theory	18
2.1.4. Bad Management Theory	19
2.1.5. Moral Hazard Theory	19
2.1.6. Pengertian Bank & Fungsi Bank	20
2.1.7. Kredit	21
2.1.8. Non-performing Loan.....	22
2.1.9. Bank Concentration	23
2.1.10. Income Diversification.....	23
2.1.11. Loan to Deposit Ratio	24
2.1.12. Return on Asset	25
2.1.13. Equity to Total Assets	26
2.2. Penelitian Terdahulu	26
2.3. Pengaruh Variabel Independen terhadap Variabel Dependen.....	35
2.3.1. Pengaruh Bank Concentration terhadap Non-Performing Loan (NPL)	35
2.3.2. Pengaruh <i>Income Diversification</i> terhadap Variabel Dependen.....	36

2.3.3. Pengaruh Loan to Deposit Ratio terhadap <i>Non-Performing Loan</i> (NPL) ..	37
2.3.4. Pengaruh Return on Asset terhadap Non-Performing Loan (NPL).....	37
2.3.5. Pengaruh Equity to Total Asset terhadap <i>Non-Performing Loan</i> (NPL). .	38
2.4. Kerangka Pemikiran	39
2.5. Hipotesis.....	39
BAB III METODE PENELITIAN	40
3.1. Variabel Penelitian dan Definisi Operasional	40
3.1.1. Variabel Penelitian	40
3.1.2. Definisi Operasional Variabel	40
3.2 Populasi dan Sampel	45
3.2.1 Populasi.....	45
3.2.2 Sampel.....	45
3.3. Jenis & Sumber Data.....	48
3.4. Metode Pengumpulan Data	49
3.5. Metode Analisis.....	49
3.5.1. Model Analisis.....	49
3.5.2. Uji Statistik Deskriptif.....	51
3.5.3. Metode Analisis Data Panel	51

3.5.4. Uji Spesifikasi Model	52
3.5.5. Uji Hipotesis	55
BAB IV HASIL PENELITIAN DAN PEMBAHASAN.....	58
4.1. Deskripsi Penelitian.....	58
4.2. Statistik Deskriptif.....	58
4.3. Metode Analisis Data	62
4.3.1.1. Uji Chow	62
4.3.1.2. Uji Hausman.....	63
4.3.1.3. Uji Lagrange Multiplier.....	64
4.4. Uji Asumsi Klasik	65
4.5. Uji Hipotesis.....	66
4.5.1. Uji Koefisien Determinan (R^2)	67
4.5.2. Uji F.....	67
4.5.3. Uji T	68
4.6. Pembahasan	69
4.6.1. Pengaruh Bank Concentration terhadap Non Performing Loan	71
4.6.2. Pengaruh Income Diversification terhadap Non-Performing Loan.....	72
4.6.3. Pengaruh Loan to Deposit Ratio terhadap Non-Performing Loan	73

4.6.4. Pengaruh Return on Asset terhadap Non-Performing Loan	74
4.6.5. Pengaruh Equity to Total Assets terhadap Non-Performing Loan	75
BAB V KESIMPULAN	78
5.1. Kesimpulan.....	78
5.2. Keterbatasan Penelitian	80
5.3. Saran Penelitian.....	81
5.3.1. Saran bagi Bank.....	81
5.3.2. Saran Bagi Akademisi dan Penelitian Selanjutnya.....	82
DAFTAR PUSTAKA	83
LAMPIRAN.....	87