

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan memberikan bukti empiris mengenai analisis determinan *market share* perbankan syariah di Indonesia, dimana variabel independennya yaitu *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR), Dana Pihak Ketiga (DPK), dan Nisbah (Bagi Hasil). Sedangkan variabel dependennya *market share* (pangsa pasar) Bank Umum Syariah dan Unit Usaha Syariah Periode 2011–2018. Populasi yang digunakan adalah semua bank umum syariah yang terdaftar di Bank Indonesia (BI). Metode pengambilan sampel yang digunakan adalah metode purposive sampling. Terdapat 50 bank yang memenuhi kriteria sebagai sampel penelitian. Pengujian hipotesis dalam penelitian ini menggunakan analisis regresi berganda dengan SPSS versi 16.

Hasil penelitian ini menunjukkan secara simultan atau bersama-sama variabel (CAR), (ROA), (NPF), (BOPO), (FDR), (DPK), dan Nisbah berpengaruh terhadap (pangsa pasar) Bank Umum Syariah. Secara parsial bahwa variabel *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), Biaya Operasional Pendapatan Operasional (BOPO), dan Nisbah (Bagi Hasil) berpengaruh negatif dan tidak signifikan terhadap *market share* perbankan syariah di Indonesia. Sedangkan variabel *Return On Asset* (ROA), *Financing to Deposit Ratio* (FDR) berpengaruh positif dan signifikan terhadap *market share*. Sedangkan variabel Dana Pihak Ketiga (DPK) berpengaruh positif dan signifikan terhadap *market share* perbankan syariah di Indonesia.

Kata kunci : *Market Share (Pangsa Pasar), Capital Adequacy Ratio (CAR), Return On Asset (ROA), Non Performing Financing (NPF), Biaya Operasional Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), Dana Pihak Ketiga (DPK), dan Nisbah (Bagi Hasil).*

ABSTRACT

This study aims to analyze and provide empirical evidence regarding the analysis of market share determinants of Islamic banking in Indonesia, where the independent variables are Capital Adequacy Ratio (CAR), Return on Assets (ROA), Non Performing Financing (NPF), Operational Costs of Operating Income (BOPO), Financing to Deposit Ratio (FDR), Third Party Funds (DPK), and Ratios (Profit Sharing). While the dependent variable is market share (market share) of Sharia Commercial Banks and Sharia Business Units for the 2011-2018 period. The population used is all sharia commercial banks registered with Bank Indonesia (BI). The sampling method used is the purposive sampling method. There are 50 banks that meet the criteria as research samples. Testing the hypothesis in this study uses multiple regression analysis with SPSS version 16.

Simultan or together or joint variables (CAR), (ROA), (NPF), (BOPO), (FDR), (DPK), and Nisbah try to (look for markets) Sharia Commercial Banks. Partially, the Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), Operational Income Operational Costs (BOPO), and Ratio (Profit Sharing) have a negative and not significant effect on the market share of Islamic banking in Indonesia. While the Return on Assets (ROA), Financing to Deposit Ratio (FDR) variables have a positive and significant effect on market share. While the variable Third Party Funds (DPK) play a positive and significant role in the market share of Islamic banking in Indonesia.

Keywords: *Market Share, Capital Adequacy Ratio (CAR), Return On Assets (ROA), Non Performing Financing (NPF), Operational Income Operating Costs (BOPO), Financing to Deposit Ratio (FDR), Financing Funds (DPK), and Ratio (profit sharing).*