

ABSTRAK

Skripsi dengan judul “Pengaruh Indikator Keuangan Perbankan Terhadap Pangsa Pasar Pada PT. Bank Syariah Mandiri” yang ditulis oleh Mohammad Adib Rizal Fanani, NIM. 17401153044, Fakultas Ekonomi Bisnis Islam, Jurusan Perbankan Syari’ah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. Hj. Nur Aini Latifah, SE.,MM.

Penulisan skripsi ini dilatar belakangi oleh pangsa pasar (*market share*), dimana pangsa pasar merupakan suatu pasar yang dikuasai oleh suatu perusahaan dan seluruh potensi pasar yang biasanya dinyatakan dalam bentuk persentase. Dapat kita lihat pangsa pasar dalam bank syariah mandiri setiap tahunnya menurun, hal ini dapat dipengaruhi oleh beberapa faktor. Salah satu faktor yang diduga kuat adalah dalam segi indikator laporan keuangan bank syariah mandiri. Oleh sebab itu patut diuji lebih mendalam penyebab menurunnya pangsa pasar bank syariah mandiri dari tahun 2011-2018.

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh Biaya Operasional Pada Pendapatan Operasional (BOPO) terhadap pangsa pasar, (2) Pengaruh *Return on Assets* (ROA) terhadap pangsa pasar, (3) Pengaruh *Financing to Deposit Ratio* (FDR) terhadap pangsa pasar, (4) Pengaruh *Non Performing Financing* (NPF) terhadap pangsa pasar bank syariah, (5) Pengaruh Biaya Operasional Pada Pendapatan Operasional, *Return on Assets*, *Financing to Deposit Ratio*, dan *Non Performing Financing* secara bersama-sama terhadap pangsa pasar bank syariah mandiri periode 2011-2018.

Penelitian ini menggunakan pendekatan kuantitatif, jenis penelitian yang digunakan adalah penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari dokumen publikasi laporan keuangan triwulan Bank Syariah Mandiri pada periode 2011-2018. Metode analisis dalam penelitian ini adalah regresi linier berganda.

Hasil analisis menyatakan bahwa, (1) Secara parsial Biaya Operasional pada Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap pangsa pasar, (2) Secara parsial *Return on Assets* (ROA) berpengaruh negatif dan signifikan terhadap pangsa pasar, (3) Secara parsial *Financing to Deposit Ratio* (FDR) berpengaruh negatif dan signifikan terhadap pangsa pasar, (4) Secara parsial *Non Performing Financing* (NPF) berpengaruh positif dan signifikan terhadap pangsa pasar, (5) Sedangkan secara simultan, menunjukkan bahwa Pengaruh Biaya Operasional Pada Pendapatan Operasional, *Return on Assets*, *Financing to Deposit Ratio*, dan *Non Performing Financing* berpengaruh positif signifikan terhadap pangsa pasar PT. Bank Syariah Mandiri periode 2011-2018.

Kata kunci: BOPO, ROA, FDR, NPF, dan *Market Share*.

ABSTRACT

Thesis with the title "The Influence of Banking Financial Indicators on Bank Syariah Mandiri Market Share" written by Mohammad Adib Rizal Fanani, NIM. 17401153044, Faculty of Islamic Business Economics, Department of Sharia Banking, Tulungagung State Islamic Institute, guided by Dr. Hj. Nur Aini Latifah, SE., MM.

The writing of this thesis is motivated by a market share, where the market share is a market that is controlled by a company and all the potential for selling which is usually expressed as a percentage. We can see the market share in an independent Islamic bank every year decreases, this can be influenced by several factors. One of the factors that is strongly suspected is in terms of indicators of independent Islamic bank financial statements. Therefore it is worth to examining more in depth the cause of the decline in the market share of independent Islamic banks from 2011-2018.

This research purpose are to knows (1) The Effect of Operational Costs on Operating Income (BOPO) on market share, (2) The Effect of Return on Assets (ROA) on market share, (3) The Effect of Financing to Deposit Ratio (FDR) on market share, (4) The Effect of Non Performing Financing (NPF) on the market share of Islamic banks, (5) Effect of Operational Costs on Operating Income, Return on Assets, Financing to Deposit Ratio, and Non Performing Financing together on the market share of Islamic banks in the period 2011-2018.

This research uses quantitative approach, the type of research was associative research. The data used in this study is secondary data obtained from the publication documents of quarterly financial statements of Bank Syariah Mandiri in the period 2011-2018. The analytical method in this research is multiple linear regression.

The results of the analysis state that, (1) Partially Operational Costs on Operating Income (BOPO) have a negative and significant effect on market share, (2) Partially Return on Assets (ROA) have a negative and significant effect on market share, (3) Partially Financing to Deposit Ratio (FDR) has a negative and significant effect on market share, (4) Partially Non Performing Financing (NPF) has a positive and significant effect on market share, (5) While simultaneously, shows that the Influence of Operational Costs on Operating Income, Return on Assets, Financing to Deposit Ratio, and Non Performing Financing have a significant positive effect on PT. Bank Syariah Mandiri for the period of 2011-2018.

Keywords : BOPO, ROA, FDR, NPF, and Market Share.