

ABSTRAK

Skripsi yang berjudul “Analisis Pengaruh *Non Performing Finance* (NPF) Dana Pihak Ketiga (DPK), *Capital Adequacy Ratio* (CAR), dan *Return On Asset* (ROA) Terhadap *Market Share* PT. Bank Syariah Mandiri Periode 2012-2019. Ini ditulis oleh Adinda Muslihatin Taufiqoh, NIM 17401163257 Pembimbing Dr. Nur Aini Latifah, S.E., MM.

Penulisan skripsi ini dilatar belakangi oleh *Market Share*, dimana *Market Share* merupakan suatu pasar yang dikuasai oleh suatu perusahaan dan seluruh potensi pasar yang biasanya dinyatakan dalam bentuk presentase. Dapat kita lihat *Market Share* dalam Bank Syariah Mandiri setiap tahunnya mengalami penurunan. 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 *Market Share* Bank Syariah Mandiri dari tahun 2012-2019.

Rumusan masalah dalam penulisan skripsi adalah (1) Apakah ada pengaruh yang signifikan antara Non performing financing (NPF) terhadap Market Share PT. Bank Syariah Mandiri (Periode 2012- 2019)? (2) Apakah ada pengaruh yang signifikan antara Dana Pihak Ketiga (DPK) terhadap Market Share PT. Bank Syariah Mandiri (Periode 2012- 2019)? (3)) Apakah ada pengaruh yang signifikan antara Capital Adequacy (CAR) terhadap Market Share PT. Bank Syariah Mandiri (Periode 2012- 2019)? (4) Apakah ada pengaruh yang signifikan antara Return On Asset (ROA) terhadap Market Share PT. Bank Syariah Mandiri (Periode 2012- 2019)? Tujuan dari penelitian ini adalah untuk menguji pengaruh yang simultan antara NPF, DPK, CAR dan ROA terhadap Market Share PT. Bank Syariah Mandiri (Periode 2012-2019).

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. pengambilan sampel dengan teknik nonprobability sampling. Sementara metodenya menggunakan purposive sampling. Data yang digunakan adalah data sekunder yang diperoleh dari data laporan keuangan Bank Syariah Mandiri Pada penelitian ini menggunakan metode analisis uji regresi berganda

Hasil penelitian menunjukkan bahwa secara parsial (1) Variabel NPF berpengaruh negatif signifikan terhadap Market Share PT. Bank Syariah Mandiri. (2) variabel DPK berpengaruh positif signifikan terhadap Market Share PT. Bank Syariah Mandiri. (3) variabel CAR berpengaruh positif signifikan terhadap Market Share PT. Bank Syariah Mandiri. (4) variabel ROA berpengaruh positif signifikan terhadap Market Share PT. Bank Syariah Mandiri. (5) Variabel NPF, DPK, CAR dan ROA secara bersama-sama berpengaruh signifikan terhadap Market Share PT. Bank Syariah Mandiri

Kata Kunci : NPF, DPK, CAR, ROA dan *Market Share*

ABSTRACT

Thesis Influence The Analysis of Non-Performing Financing (NPF), Third-Party Funds (DPK), Capital Adequacy Ratio (CAR) and Return on Asset (ROA) to Market Share PT. Bank Syariah Mandiri 2012-2019 period is written by Adinda Muslihatin Taufiqoh, NIM 17401163257 advised by Dr. Nur Aini Latifah, S.E., 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 Bank from 2012-2019.

The statements of problems in this thesis are (1) Is there significance effect between Non performing financing (NPF) towards Market Share PT. Bank Syariah Mandiri (Period of 2012 – 2019)? (2) Is there significance effect between Third Party Funds (DPK) towards Market Share PT. Bank Syariah Mandiri (Period of 2012 – 2019)? (3) Is there significance effect between Capital Adequacy (CAR) towards Market Share PT. Bank Syariah Mandiri (Period of 2012 – 2019)? (4) Is there significance effect between Return On Asset (ROA) towards Market Share PT. Bank Syariah Mandiri (Period of 2012 – 2019)? The purposes of this thesis are to test for simultaneous effects between Non performing financing (NPF), Third Party Funds (DPK), Capital Adequacy (CAR) and Return On Asset (ROA) toward Market Share PT. Bank Bank Syariah Mandiri (Period of 2012 – 2019)

The research uses quantitative approach with associative type research. The sample of this study uses nonprobability sampling technique. The method uses purposive sampling. The data used is secondary data obtained from Bank Syariah Mandiri financial report data. This research uses multiple regression test analysis method.

The result of this research shows that partially (1) NPF variable has a significant negative effect on Market Share PT Bank Sayriah Mandiri. (2) DPK variabel has a significant and positive effect on Market Share PT Bank Sayriah Mandiri. (3) CAR variabel has a significant and positive effect on Market Share PT Bank Sayriah Mandiri (4)ROA variabel has a significant and positive effect on Market Share PT Bank Sayriah Mandiri. NPF, DPK, CAR and ROA Variables all together have significance effect toward Market Share PT. Bank Syariah Mandiri.

Key Word : NPF, DPK, CAR, ROA and Market Share