

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan mengetahui pengaruh Inflasi dan *BI Rate* terhadap *Market Share* dengan Dana Pihak Ketiga sebagai Variabel Intervening pada Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) di Indonesia dan terdaftar di Otoritas Jasa Keuangan (OJK) periode 2015-2019)

Populasi yang digunakan adalah seluruh Bank Umum Syariah dan Unit Usaha Syariah di Indonesia dan terdaftar di OJK periode 2015-2019. Menggunakan teknik Sampel Jenuh yaitu laporan *time series* bulanan Bank Umum Syariah dan Unit Usaha Syariah periode 2015-2019. Jenis data yang digunakan adalah data sekunder. Teknik analisis data pada penelitian ini menggunakan perangkat lunak SPSS 21 terdiri atas analisis statistik deskriptif, uji asumsi klasik, analisis regresi berganda, dan pengujian mediasi menggunakan metode casual step dan sobel step

Hasil penelitian menunjukkan bahwa Inflasi tidak berpengaruh terhadap *Market Share*. *BI Rate* berpengaruh negatif dan signifikan terhadap *Market Share*. Inflasi berpengaruh negatif dan signifikan terhadap Dana Pihak Ketiga (DPK). *BI Rate* tidak berpengaruh terhadap Dana Pihak Ketiga (DPK). Dana Pihak Ketiga berpengaruh positif dan signifikan terhadap *Market Share*. kemudian berdasarkan hasil analisis menggunakan metode casual step dan sobel test, Dana Pihak Ketiga (DPK) memediasi pengaruh Inflasi dan *BI Rate* terhadap *Market Share*

Kata Kunci: Inflasi, *BI Rate*, DPK, *Market Share*

ABSTRACT

This study aims to analyze and determine the effect of inflation and the *BI Rate* on Market Share with Third Party Funds (TPF) as an Intervening Variable in Islamic Commercial Banks (ICB) and Sharia Business Units (SBU) in Indonesia for the 2015-2019 Period.

The population in this study were all Islamic Commercial Banks and Sharia Business Units in Indonesia for the 2015-2019 period. The technique used in sampling is saturated sampling. The sample used is the monthly time series reports for Islamic Commercial Banks and Sharia Business Units for the period 2015-2019. The type of data used is secondary data. The data analysis technique in this study uses SPSS 21 software, which consists of descriptive statistical analysis, classical assumption test, multiple regression analysis, and mediation testing using the causal step and sobel test methods.

By using multiple regression analysis, the results show that inflation has no effect on market share. *BI Rate* has a negative and significant effect on Market Share. inflation has a negative and significant effect on Third Party Funds (TPF). The *BI Rate* has no effect on Third Party Funds. Third Party Funds have a positive and significant impact on *Market Share*. Then based on the results of the analysis using the causal step and sobel test methods, Third Party Funds (TPF) mediate the effect of inflation and the *BI Rate* on Market Share.

Keywords: Inflation, *BI Rate*, TPF, *Market Share*.