

PENGARUH *RETURN ON ASSETS* (ROA), *CAPITAL ADEQUACY RATIO* (CAR) DAN *FINANCING TO DEPOSIT RATIO* (FDR) TERHADAP *MARKET SHARE* PADA BANK UMUM SYARIAH PERIODE 2015-2020

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui Pengaruh *Return On Assets* (ROA), *Capital Adequacy Ratio* (CAR) Dan *Financing To Deposit Ratio* (FDR) terhadap *Market Share* Pada Bank Umum Syariah Di Indonesia Periode 2015-2020. Jenis penelitian ini kuantitatif data sekunder yang diperoleh dari Laporan Keuangan Triwulan Bank Umum Syariah. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Teknik analisis data menggunakan uji asumsi klasik dan analisis regresi linier berganda dengan bantuan program SPSS versi 20.

Hasil penelitian menunjukkan bahwa secara parsial semua variabel ROA, CAR dan FDR berpengaruh negatif signifikan terhadap *Market Share* Bank Umum Syariah di Indonesia, sedangkan untuk hasil penelitian secara simultan variabel ROA, CAR dan FDR secara bersama-sama mempengaruhi *Market Share* perbankan syariah di Indonesia.

Kata kunci : *Market Share*, ROA, CAR dan FDR

PENGARUH *RETURN ON ASSETS (ROA)*, *CAPITAL ADEQUACY RATIO (CAR)* DAN *FINANCING TO DEPOSIT RATIO (FDR)* TERHADAP *MARKET SHARE* PADA BANK UMUM SYARIAH PERIODE 2015-2020

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ABSTRACT

The purpose of this study was to determine the effect of Return On Assets (ROA), Capital Adequacy Ratio (CAR) and Financing To Deposit Ratio (FDR) on Market Share at Islamic Commercial Banks in Indonesia for the 2015-2020 period. This type of research is quantitative secondary data obtained from the Quarterly Financial Statements of Islamic Commercial Banks. The sampling technique used purposive sampling method. The data analysis technique uses the classical assumption test and multiple linear regression analysis with the help of the SPSS version 20 program.

The results showed that partially all the variables ROA, CAR and FDR had a significant negative effect on the Market Share of Islamic Commercial Banks in Indonesia, while the results of the study simultaneously affected the ROA, CAR and FDR variables together to influence the Market Share of Islamic banking in Indonesia.

Keywords: Market Share, ROA, CAR and FDR