INTISARI

Penelitian ini bertujuan untuk menguji secara empiris mengenai pengaruh *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Financing to Deposit Ratio* (FDR), *Non Performing Financing* (NPF), dan Rasio Efisiensi Operasional (REO) terhadap *market share* perbankan syariah di Indonesia dan Malaysia. Objek dalam penelitian ini adalah data laporan keuangan perbankan syariah di Indonesia dan Malaysia periode tahun 2013-2017. Metode pengumpulan data yang digunakan dalam penelitian ini adalah *purposive sampling* dengan total sampel di Indonesia sebanyak 32 perbankan syariah dan total sampel di Malaysia sebanyak 12 perbankan syariah dengan periode pengamatan sebanyak 5 tahun sehingga diperoleh total pengamatan sebanyak 160 di Indonesia dan 60 di Malaysia. Analisis yang digunakan dalam penelitian ini adalah regresi linier berganda, uji t sampel independen, dan uji chow dengan SPSS 15.0.

Berdasarkan pengujian hipotesis yang telah dilakukan diperoleh hasil bahwa ROA dan FDR berpengaruh positif terhadap *market share* perbankan syariah di Indonesia sedangkan CAR, NPF dan REO tidak berpengaruh terhadap *market share* perbankan syariah di Indonesia. Serta ROA dan FDR berpengaruh positif terhadap *market share* perbankan syariah di Malaysia dan juga REO berpengaruh negatif terhadap *market share* perbankan syariah di Malaysia, sedangkan CAR dan NPF tidak berpengaruh terhadap *market share* perbankan syariah di Malaysia. Diperoleh juga hasil bahwa terdapat perbedaan *market share* antara perbankan syariah di Indonesia dan Malaysia serta terdapat perbedaan pengaruh CAR, ROA, FDR, NPF dan REO terhadap *market share* perbankan syariah di Indonesia dan Malaysia.

Kata kunci : *Market Share, Capital Adequacy Ratio, Return on Total Assets, Financing to Deposit Ratio, Non Performing Financing,* Rasio Efisiensi Operasional.

ABSTRACT

This study aims to empirically examine the effect of Capital Adequacy Ratio (CAR), Return On Asset (ROA), Financing to Deposit Ratio (FDR), Non Performing Financing (NPF) and Operational Efficiency Ratio (REO) to market share of islamic banking in Indonesia and Malaysia. The objects in this study are islamic banking financial statement in Indonesia and Malaysia for the periode 2013-2017. The data collection method used in this study was purposive sampling with a total sample in Indonesia of 32 islamic banks and total sample in Malaysia of 12 islamic banks with a observation period of 5 years so that the total observations were 160 in Indonesia and 60 in Malaysia. The analysis used in this study is multiple linear regression, independent sample t test, and chow test with SPSS 15.0.

Based on the hypothesis testing that has been done, the results show that ROA and FDR have a positive effect on the market share of islamic banking in Indonesia, while CAR, NPF and REO have no effect on the market share of islamic banking in Indonesia. as well as ROA and FDR have a positive effect on the market share of islamic banking in Malaysia and also REO has a negative effect on the market share of islamic banking in Malaysia, while CAR and NPF have no effect on the market share of islamic banking in Malaysia. It was also obtained the result that there were differences in market share between islamic banking in Indonesia and Malaysia and there were differences in the effect of CAR, ROA, FDR, NPF and REO on the market share of islamic banking in Indonesia and Malaysia.

Keywords : Market Share, Capital Adequacy Ratio, Return On Assets, Financing to Deposit Ratio, Non Performing Financing, Operational Efficiency Ratio.