

## **Suggestions**

1. Islamic banking institutions are expected to continue to make improvements so that Islamic banking can compete in the national banking industry. One of them is by strengthening capital, the stronger the capital of Islamic banks the Islamic banks will be more free to develop their business more broadly, one of them is by increasing the network of Islamic bank offices throughout Indonesia so that all levels of society can reach.

2. Not only capital and the number of offices that need to be increased, there are still many more improvements such as innovative promotional products that are appropriate and others without losing their sharia identity.

3. Optimizing the cultivation of a very large floating market so that Islamic banking can develop even faster. And arrange Islamic banking system that is in accordance with the principles of Islamic economics.

4. It is recommended that researchers further add other variables and by making research designs more appropriate in explaining market share issues

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## APPENDICES

## APPENDIX A

## Research Data

	MS (%)	Interest rate (%)	Inflation (%)	GDP (%)	NBO	CAR (%)	ROA (%)	NPF (%)	FDR (%)
2008Q1	1,97	7,88	8,17	6,22	609	11,54	2,59	4,17	100,26
2008Q2	2,1	7,9	11,03	6,26	619	10,51	2,32	4,23	103,18
2008Q3	2,15	9,12	12,14	6,26	713	10,59	2,21	4,12	112,25
2008Q4	2,14	10,34	11,06	6,01	822	12,81	1,42	1,42	103,65
2009Q1	2,22	11,14	7,92	4,52	888	13,87	2,44	5,14	103,33
2009Q2	2,34	11,25	3,65	4,33	899	12,47	2,16	4,39	100,22
2009Q3	2,42	10,68	2,83	4,31	924	11,5	1,38	5,72	98,11
2009Q4	2,6	9,54	2,78	4,63	998	10,77	1,48	4,01	89,7
2010Q1	2,67	7,84	3,43	5,99	1233	11,07	2,13	4,53	95,07
2010Q2	2,80	7,27	5,05	6,14	1302	12,89	1,66	3,89	96,08
2010Q3	3,02	7,38	5,80	6,03	1388	14,58	1,77	3,95	95,4
2010Q4	3,24	7,65	6,96	6,22	1477	16,25	1,67	3,02	89,67
2011Q1	3,30	7,08	6,65	6,44	1611	16,57	1,97	3,6	93,22
2011Q2	3,43	7,00	5,54	6,51	1632	15,92	1,84	3,55	94,93
2011Q3	3,65	6,97	4,61	6,5	1652	16,18	1,8	3,5	94,97
2011Q4	3,98	6,84	3,79	6,49	1737	16,63	1,79	2,52	88,94
2012Q1	4,09	7,11	3,97	6,32	1887	15,33	1,83	2,76	87,13
2012Q2	3,90	7,00	4,53	6,33	1999	12,12	2,05	2,88	98,59
2012Q3	4,20	6,97	4,31	6,29	2150	14,98	2,07	2,74	102,1
2012Q4	4,63	6,84	4,30	6,26	2262	14,13	03.21	2,22	100
2013Q1	4,86	5,82	5,90	5,99	2341	14,30	2,39	2,75	102,62
2013Q2	4,90	5,88	5,90	5,85	2420	14,30	2,1	2,64	104,43
2013Q3	4,81	6,34	8,40	5,76	2495	14,19	2,04	2,8	103,27
2013Q4	4,89	7,14	8,38	5,73	2588	14,42	2	2,62	100,32
2014Q1	4,88	7,52	7,32	5,16	2561	16,20	1,16	3,22	102,22
2014Q2	4,85	8,36	6,70	5,11	2575	16,21	1,12	3,9	100,8
2014Q3	4,75	8,83	4,53	5,07	2571	14,54	0,97	4,67	99,71
2014Q4	4,85	8,76	8,36	5,06	2471	16,10	0,8	4,33	91,5
2015Q1	4,64	8,84	6,38	4,82	2475	14,43	0,69	5,49	89,15

2015Q2	4,61	8,69	7,26	4,78	2454	14,09	0,50	5,09	92,56
2015Q3	4,59	8,57	6,83	4,78	2367	15,15	0,49	5,14	90,82
2015Q4	4,83	8,58	3,35	4,88	2301	15,02	0,49	4,84	88,03
2016Q1	4,83	8,32	4,45	4,92	2230	14,90	0,88	5,35	87,52
2016Q2	4,81	8,04	3,45	5,06	2129	14,72	0,73	5,68	89,32
2016Q3	5,13	7,69	3,07	5,04	2129	15,43	0,59	4,67	86,43
2016Q4	5,30	7,35	3,02	5,02	2129	16,63	0,63	4,42	85,99
2017Q1	5,25	7,14	3,61	5,01	2184	16,98	1,12	4,61	83,53
2017Q2	5,38	6,98	4,37	5,01	2185	16,42	1,10	4,47	82,69
2017Q3	5,52	6,96	3,72	5,06	2189	16,16	1,00	4,41	80,12
2017Q4	5,78	6,73	3,61	5,19	2169	17,91	0,63	4,77	79,65
2018Q1	5,81	6,5	3,4	5,06	2170	18,47	1,23	4,56	77,63
2018Q2	5,86	6,38	3,12	5,27	2176	20,59	1,37	3,83	78,68
2018Q3	5,89	6,46	2,88	5,17	2202	21,25	1,41	3,82	78,95
2018Q4	5,91	6,65	3,13	5,19	2229	20,39	1,28	3,26	78,53
2019Q1	5,90	6,89	3,28	5,07	2250	19,85	1,46	3,44	78,38
2019Q2	5,90	7,05	2,48	5,05	2266	19,56	1,61	3,36	79,74

### Research Data After Ln

	MS (%)	Interest rate (%)	Inflation (%)	GDP (%)	NBO	CAR (%)	ROA (%)	NPF (%)	FDR (%)
2008Q1	1,97	7,88	8,17	6,22	609	11,54	2,59	4,17	100,26
2008Q2	2,1	7,9	11,03	6,26	619	10,51	2,32	4,23	103,18
2008Q3	2,15	9,12	12,14	6,26	713	10,59	2,21	4,12	112,25
2008Q4	2,14	10,34	11,06	6,01	822	12,81	1,42	1,42	103,65
2009Q1	2,22	11,14	7,92	4,52	888	13,87	2,44	5,14	103,33
2009Q2	2,34	11,25	3,65	4,33	899	12,47	2,16	4,39	100,22
2009Q3	2,42	10,68	2,83	4,31	924	11,5	1,38	5,72	98,11
2009Q4	2,6	9,54	2,78	4,63	998	10,77	1,48	4,01	89,7
2010Q1	2,67	7,84	3,43	5,99	1233	11,07	2,13	4,53	95,07
2010Q2	2,80	7,27	5,05	6,14	1302	12,89	1,66	3,89	96,08
2010Q3	3,02	7,38	5,80	6,03	1388	14,58	1,77	3,95	95,4
2010Q4	3,24	7,65	6,96	6,22	1477	16,25	1,67	3,02	89,67
2011Q1	3,30	7,08	6,65	6,44	1611	16,57	1,97	3,6	93,22



2011Q2	3,43	7,00	5,54	6,51	1632	15,92	1,84	3,55	94,93
2011Q3	3,65	6,97	4,61	6,5	1652	16,18	1,8	3,5	94,97
2011Q4	3,98	6,84	3,79	6,49	1737	16,63	1,79	2,52	88,94
2012Q1	4,09	7,11	3,97	6,32	1887	15,33	1,83	2,76	87,13
2012Q2	3,90	7,00	4,53	6,33	1999	12,12	2,05	2,88	98,59
2012Q3	4,20	6,97	4,31	6,29	2150	14,98	2,07	2,74	102,1
2012Q4	4,63	6,84	4,30	6,26	2262	14,13	03.21	2,22	100
2013Q1	4,86	5,82	5,90	5,99	2341	14,30	2,39	2,75	102,62
2013Q2	4,90	5,88	5,90	5,85	2420	14,30	2,1	2,64	104,43
2013Q3	4,81	6,34	8,40	5,76	2495	14,19	2,04	2,8	103,27
2013Q4	4,89	7,14	8,38	5,73	2588	14,42	2	2,62	100,32
2014Q1	4,88	7,52	7,32	5,16	2561	16,20	1,16	3,22	102,22
2014Q2	4,85	8,36	6,70	5,11	2575	16,21	1,12	3,9	100,8
2014Q3	4,75	8,83	4,53	5,07	2571	14,54	0,97	4,67	99,71
2014Q4	4,85	8,76	8,36	5,06	2471	16,10	0,8	4,33	91,5
2015Q1	4,64	8,84	6,38	4,82	2475	14,43	0,69	5,49	89,15
2015Q2	4,61	8,69	7,26	4,78	2454	14,09	0,50	5,09	92,56
2015Q3	4,59	8,57	6,83	4,78	2367	15,15	0,49	5,14	90,82
2015Q4	4,83	8,58	3,35	4,88	2301	15,02	0,49	4,84	88,03
2016Q1	4,83	8,32	4,45	4,92	2230	14,90	0,88	5,35	87,52
2016Q2	4,81	8,04	3,45	5,06	2129	14,72	0,73	5,68	89,32
2016Q3	5,13	7,69	3,07	5,04	2129	15,43	0,59	4,67	86,43
2016Q4	5,30	7,35	3,02	5,02	2129	16,63	0,63	4,42	85,99
2017Q1	5,25	7,14	3,61	5,01	2184	16,98	1,12	4,61	83,53
2017Q2	5,38	6,98	4,37	5,01	2185	16,42	1,10	4,47	82,69
2017Q3	5,52	6,96	3,72	5,06	2189	16,16	1,00	4,41	80,12
2017Q4	5,78	6,73	3,61	5,19	2169	17,91	0,63	4,77	79,65
2018Q1	5,81	6,5	3,4	5,06	2170	18,47	1,23	4,56	77,63
2018Q2	5,86	6,38	3,12	5,27	2176	20,59	1,37	3,83	78,68
2018Q3	5,89	6,46	2,88	5,17	2202	21,25	1,41	3,82	78,95
2018Q4	5,91	6,65	3,13	5,19	2229	20,39	1,28	3,26	78,53
2019Q1	5,90	6,89	3,28	5,07	2250	19,85	1,46	3,44	78,38
2019Q2	5,90	7,05	2,48	5,05	2266	19,56	1,61	3,36	79,74

## BIOGRAFI PENULIS



**Nur Rizqi Febriandika**, lahir di Jepara, 8 Februari 1995 sebagai anak pertama dari tiga bersaudara. Penulis menempuh pendidikan sekolah dasar di SD Muhammadiyah Bangsri, lalu dilanjutkan menempuh berbasis pesantren Muhammadiyah Kudus (MTs & MA Muhammadiyah Kudus). Di jenjang perguruan tinggi (S1), penulis mendapatkan beasiswa untuk melanjutkan studi Hukum Ekonomi Syariah (S.Sy) di Universitas Muhammadiyah Surakarta. Mulai jenjang studi pada bulan september 2012 dan berhasil diwisuda pada bulan Desember 2015 dengan predikat wisudawan Terbaik (IPK 3,92), Termuda (berumur 20 tahun), dan tercepat (kurang dari 3,5 tahun). Penulis

merupakan penerima beasiswa LPDP yang menempuh jenjang pendidikan S2 Magister Sains Ekonomi Islam di Universitas Airlangga. Kemudian pada semester 3 dan 4 penulis terpilih untuk mengikuti program double degree di Asia University (Taiwan) dalam bidang *Master Business Administration*, College of Management.

Berikut ini merupakan pengalaman penulis di bidang kerja maupun akademik: *Teaching assistant at Muhammadiyah University of Surakarta (2015–2016)*; *Administrative staff at Pondok Hajjah Nurriyah Shabran (2015–2016)*; *Teacher at Islamic Boarding School, Junior High School, and Senior High School of Muhammadiyah Rembang (2016-2017)*; *Manager of the Muhammadiyah Orphanage Foundation in Rembang (2016-2017)*; *Teaching assistant at Asia University of Taiwan (2019-2020)*; *Research assistant at Asia University of Taiwan (2019-2020)*.

Adapun pengalaman organisasi yang dimiliki penulis adalah sebagai berikut: *IPM (Vice Chairman/2007)*; *ISTM Imarotusy Syu'uni Tholabah Muhammadiyah (2011/Head of language)*; *Student's Arabic language magazine Ar-Rasail (2013/Chief of Magazine)*; *Student's Arabic language magazine Ar-Rasail (2014/General Leader)*; *UKM Debat Bahasa Arab (2014/General Leader)*; *Student Association of Sharia Economic Law (2014/Head of advocacy)*; *Student press agency Pabelan (2013/Online Managing Editor)*; *Student press agency Pabelan (2014/Chief of Magazine)*; *Student press agency Pabelan (2014/Head of Research and Development Department)*; *IMM Komisariat shabran UMS (2014/Member of the scientific department)*; *Muhammadiyah Student Missionary Corps (2012/member)*; *Mata Garuda LPDP East Java (2018/Member)*; *Awardee LPDP UNAIR (2018/Head of education)*; *Airlangga Inclusive Learning (2018/Volunteer and member)*; *PCIM taiwan (2019/member)*.

Adapun prestasi yang pernah diraih adalah sebagai berikut: *3rd winner in 3 language speech competitions (School/2009)*; *2nd winner in a 4-language speech contest (School/2010)*; *1st place in the 4-language speech contest (School/2011)*; *Finalists in the top five essay ocean competition (National/2013)*; *1st place in the scientific writing competition (National/2013)*; *1st place in the scientific writing competition (University/2013)*; *2nd place in the essay contest in Central Java (Province/2015)*; *2nd place winner PORSEMA short stories (University/2013)*; *2nd place musabaqah scientific papers about the content of the Koran, DIKTI KOPERTIS Central Java region (Province/2015)*; *1st place book review and storytelling competition (University/2012)*; *3rd place in the short story competition in Central Java (Province/2014)*; *2nd Place in Writing Competition about the Koran (University/2014)*; *Student Achievement Award in the Faculty of Islamic Religion (University/2014)*; *The Best, Fastest and Youngest Student of UMS graduation period December 2015 (University/2015)*; *1st place at international essay competition in the Middle East and Africa (International (Pakistan)/2015)*; *1st place in PPMI Egypt essay competition; (International (Egypt)/2018)*; *1st Place in scientific writing competition at Middle East, Africa and Southeast Asia level (International (Yaman)/2019)*; *Finalist Business Case Competition (International(Indonesia)/2019)*. *The 2th Rank Student in MBA class (first Semester/University/2019)*; *The 3th Rank Student in MBA Department (first Semester/University/2019)*; *Excellent Student for Postgraduate achievement (研究生學業績優獎學金)*.