

## ABSTRAKSI

Penelitian ini bertujuan untuk mengetahui pengaruh efektivitas dana pihak ketiga, biaya operasional terhadap pendapatan operasional, risiko pembiayaan, kecukupan modal dan proporsi pembiayaan non investasi terhadap profit distribution management.

Penelitian ini menggunakan 48 sampel bank umum syariah yang terdaftar di website bank Indonesia selama tahun 2014-2016. Data dianalisa dengan menggunakan teknik analisis regresi linier berganda. Data yang berupa data sekunder diperoleh dari website bank Indonesia berupa laporan keuangan triwulanan yaitu triwulan I sampai dengan triwulan IV.

Hasil penelitian ini mengungkapkan bahwa efektivitas dana pihak ketiga berpengaruh positif dan tidak signifikan terhadap Profit Distribution Management, Operasional Terhadap Pendapatan Operasional berpengaruh negatif dan tidak signifikan terhadap Profit Distribution Management, Risiko Pembiayaan (NPF) berpengaruh positif dan signifikan terhadap Profit Distribution Management, Kecukupan Modal (CAR) berpengaruh positif dan tidak signifikan terhadap Profit Distribution Management, Proporsi Pembiayaan Non Investasi (PPNI) berpengaruh negatif dan tidak signifikan terhadap Profit Distribution Management. nilai Adjusted R Square sebesar 0,143 atau 14,3%. Hal ini menunjukkan bahwa FDR, CAR, NPF, BOPO dan LATA berpengaruh terhadap Profit Distribution Management sebesar 14,3% sedangkan sisanya 85,7% dijelaskan oleh variabel lain diluar model.

Kata Kunci : *Profit Distribution Management, Efektivitas Dana Pihak Ketiga, Biaya operasional Terhadap Pendapatan Operasional, Risiko Pembiayaan, Kecukupan Modal dan Proporsi Pembiayaan Non Investasi*

## ABSTRACT

*This study aims to determine the effect of the effectiveness of third party funds, operational costs on operating income, financing risk, capital adequacy and the proportion of non-investment financing to profit distribution management.*

*This study uses 48 samples of Islamic public banks listed on the Indonesian bank website during 2014-2016. Data were analyzed using multiple linear regression analysis techniques. Data in the form of secondary data were obtained from the Bank Indonesia website in the form of quarterly financial reports, namely quarter I to quarter IV.*

*The results of this study reveal that the effectiveness of third party funds has a positive and insignificant effect on Profit Distribution Management, Operations Against Operating Income has a negative and insignificant effect on Profit Distribution Management, Financing Risk (NPF) has a positive and significant effect on Profit Distribution Management, Capital Adequacy ( CAR) has a positive and insignificant effect on Profit Distribution Management, the Proportion of Non-Investment Financing (PPNI) has a negative and insignificant effect on Profit Distribution Management. Adjusted R Square value is 0.143 or 14.3%. This shows that FDR, CAR, NPF, BOPO and LATA affect the Profit Distribution Management by 14.3% while the remaining 85.7% is explained by other variables outside the model.*

*Keywords: Profit Distribution Management, Effectiveness of Third Party Funds, Operational Costs of Operating Income, Risk of Financing, Capital Adequacy and Proportion of Non-Investment Financing*