

Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi profit distribution management di bank umum syariah di Indonesia. Variabel independen yang digunakan dalam penelitian ini adalah kecukupan modal, efektivitas dana pihak ketiga, risiko pembiayaan, pertumbuhan produk domestik bruto, tingkat inflasi, *productive asset management*, penyisihan penghapusan aktiva produktif dan usia Bank. Variabel dependen yang digunakan dalam penelitian ini adalah *Profit Distribution Management*.

Sampel penelitian ini adalah bank syariah tercantum dalam Bank Indonesia triwulan I 2011 sampai dengan periode triwulan IV 2013. Data yang dikumpulkan dengan metode purposive sampling. Jumlah sampel dalam penelitian ini adalah 6 bank, yaitu Bank Muamalat, Bank Syariah Mandiri, Bank Mega Syariah, Bank Bukopin Syariah, Bank Rakyat Indonesia Syariah dan Bank Nasional Indonesia.

Hasil penelitian menunjukkan bahwa kecukupan modal, efektivitas dana pihak ketiga, risiko pembiayaan, pertumbuhan produk domestik bruto, tingkat inflasi, penyisihan penghapusan aktiva produktif, umur bank tidak berpengaruh terhadap profit distribution management. sementara, *productive asset management* memiliki pengaruh positif terhadap *profit distribution management (PDM)*.

Kata kunci: *profit distribution management*, kecukupan modal, Efektivitas dana deposan, risiko pembiayaan, pertumbuhan produk domestik bruto, tingkat inflasi, *productive asset management*, penyisihan penghapusan aktiva produktif, umur bank.

Abstract

This study aimed to analyze the factors that affect the profit distribution management in commercial banks Shari'ah in Indonesia. Independent variables used in this study is capital adequacy, effectiveness of depositors funds, financing risks, the growth of gross domestic product, inflation, management of productive assets, the elimination of earning assets and the age of the Bank. The dependent variables were used in this study is the Profit Distribution Management.

The sample was listed Islamic bank in Indonesia Bank first quarter 2011 to the fourth quarter period of 2013. Data were collected by purposive sampling method. The number of samples in this study were 6 banks, namely Bank Muamalat, Bank Syariah Mandiri, Bank Mega Syariah, Bank Syariah Bukopin, Bank Rakyat Indonesia and Bank Syariah National Indonesia.

The results showed that the capital adequacy, effectiveness of depositors funds, financing risks, the growth of gross domestic product, inflation rate, allowance for uncollectible accounts, bank age has no effect on profit distribution management. while, productive asset management has a positive influence on the profit distribution management (PDM).

Keywords: profit distribution management, capital adequacy, effectiveness of depositors funds, financing risks, the growth of gross domestic product, inflation, productive asset management, allowance for uncollectible accounts, ages bank.