

The factors influencing the profit distribution management over depositor's fund in shari'ah banks in Indonesia in 2010-2014

ABSTRACT

This study aims to analyze the factors influencing the profit distribution management over depositor's fund in shari'ah banks in Indonesia in 2010-2014. Independent variables used in this study are capital adequacy, effectivity of depositors' funding, financing risk, growth of gross domestic product, proportion of noninvesting financing, proportion of depositors' funding, elimination of productive asset deletion, bank age and rate of inflation. The dependent variable used in this study is Profit Distribution Management.

The used sample in this study is the shari'ah banks in Indonesia in 2010-2014. The total sample is 11 companies that are determined based on purposive sampling method. This study used double linear regression method of SPSS software version 16.0 to examine and analyze the factors influencing the profit distribution management over depositor's fund in shari'ah banks in Indonesia in 2010-2014.

The research findings showed that capital adequacy, financing risk, growth of gross domestic product, proportion of noninvesting financing, proportion of depositors' funding, bank age and rate of inflation not influenced concerning of profit distribution management. Meanwhile variables of effectivity of depositors and elimination of productive asset deletion influenced concerning of profit distribution management.

Keywords: *profit distribution management, profit loss sharing, depositor, depositors' funding, sharia bank.*

Faktor-faktor yang mempengaruhi profit distribution management bank syariah di indonesia periode 2010-2014

ABSTRAKSI

Tujuan penelitian adalah untuk meneliti faktor-faktor yang mempengaruhi profit distribution management pada bank syariah di Indonesia periode 2010-2014. Adapun variabel independent dalam penelitian ini adalah kecukupan modal, efektifitas dana pihak ketiga, risiko pembiayaan, pertumbuhan produk domestik bruto, proporsi pembiayaan non investasi, proporsi dana pihak ketiga, penyisihan penghapusan aktiva produktif, umur bank dan rate of inflation. Sedangkan variabel dependent dalam penelitian ini profit distribution management.

Sampel yang digunakan dalam penelitian ini adalah bank syariah di Indonesia pada tahun 2010-2014. Total sampel penelitian sebesar 11 perusahaan yang ditentukan berdasarkan metode purposif sampling. Penelitian ini menggunakan metode regresi linier berganda dari software spss versi 16.0 untuk menguji faktor-faktor yang mempengaruhi profit distribution management pada bank syariah di Indonesia.

Hasil penelitian ini menunjukkan bahwa kecukupan modal, risiko pembiayaan, pertumbuhan produk domestik bruto, proporsi pembiayaan non investasi, proporsi dana pihak ketiga, umur bank dan rate of inflasion tidak berpengaruh signifikan terhadap profit distribution management. Sedangkan efektifitas dana pihak ketiga dan penyisihan penghapusan aktiva produktif berpengaruh terhadap profit distribution management bank syariah.

Kata Kunci: *profit distribution management, profit loss sharing, depositor, depositors' funding, syariah bank.*