

## INTISARI

Penelitian ini bertujuan untuk menguji faktor-faktor yang mempengaruhi *profit distribution management* dari dana deposito pada Bank Syariah di Indonesia. Variabel independen yang digunakan dalam penelitian ini ialah proporsi pembiayaan non investasi, proporsi dana pihak ketiga, penyisihan penghapusan aktiva produktif, risiko pembiayaan, serta efektivitas dana pihak ketiga, sedangkan variabel dependen dalam penelitian ini ialah *profit distribution management*

*Sample* dari penelitian ini ialah Bank Syariah yang terdaftar di Bank Indonesia serta Otoritas Jasa Keuangan pada periode triwulan IV tahun 2008 sampai dengan periode triwulan III tahun 2014 sehingga didapatkan 112 observasi. Hasil pengujian regresi linear berganda pada penelitian menunjukkan bahwa proporsi pembiayaan non investasi, penyisihan penghapusan aktiva produktif berpengaruh positif terhadap *profit distribution management*, risiko pembiayaan dan efektivitas dana pihak ketiga berpengaruh negatif pada *profit distribution management*, sedangkan proporsi dana pihak ketiga tidak memiliki pengaruh terhadap *profit distribution management*

Kata Kunci: *Profit distribution management*, Deposito, Bank Syariah

## **ABSTRACT**

This paper aims to examine the factors that influence profit distribution management of funds of depositors in Islamic Bank in Indonesia. Independent variables used in this study was the proportion of non-investment financing, the proportion of third-party funds, loan loss provision, financing risks, the effectiveness of third-party funds, while the dependent variable in this paper is profit distribution management.

Sample of this research is the Islamic Bank registered in Bank Indonesia and Otoritas Jasa Keuangan in the fourth quarter 2008 to the third quarter of 2014 to obtain 112 observations. Results of testing multiple linear regression on the research shows that the proportion of financing non-investment and loan loss provision have positive effect on profit distribution management, financing risks and the effectiveness of third-party funds have negative effect on profit distribution management, while the proportion of third-party funds have no effect on profit distribution management.

Keywords: Profit distribution, Depositor, Islamic banks