

Analisis pengaruh variabel-variabel determinan atas profit distribution management terhadap para nasabahnya pada Bank Syariah di Indonesia = Analysis of the influence of determinant variables on profit distribution management to customers in Islamic Bank in Indonesia

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Abstrak

Skripsi ini bertujuan untuk meneliti hubungan dan pengaruh dari faktor internal sebagai variabel independennya, pada bank syariah di Indonesia terhadap profit distribution management (PDM) yang dikelola manajemen. Variabel independennya antara lain proporsi dana pihak ketiga (PDPK), biaya operasional terhadap pendapatan operasional (BOPO), Efektivitas financing to deposit ratio (EFDR) dan ukuran bank syariah (UBS). Pengambilan data untuk sampel dengan menggunakan laporan keuangan publikasi untuk periode tahun 2009-2012.

Dimana dari hasil olah data, didapatkan bahwa proporsi dana pihak ketiga (PDPK) dan Efektivitas financing to deposit ratio (EFDR) memengaruhi profit distribution management (PDM) dengan tingkat signifikan 10%, dengan masing-masing nilai 0,089 dan 0,068 serta biaya operasional terhadap pendapatan operasional (BOPO) dengan tingkat signifikan 1%, dengan nilai 0,000 dan ukuran bank syariah (UBS) memengaruhi profit distribution management (PDM) dengan tingkat signifikan 5%, dengan nilai dan 0,046.

This paper aims to examine the relationship and the influence of internal factors as independent variables, the Islamic banks in Indonesia to profit distribution management (PDM) management maintained. Independent variables such as the proportion of islamic loan assets to total assets (PDPK), operating expenses to operating income (BOPO), Effectiveness of financing to deposit ratio (EFDR) and the size of Islamic banks (UBS). Retrieval of data for the sample using published financial statements for the period 2009-2012.

Where the results of data processing, it was found that the proportion of islamic loan assets to total assets (PDPK) and effectiveness of financing to deposit ratio (EFDR) affect profit distribution management (PDM) with a significant level of 10%, with respectively 0,089 and 0,068 and the value of cost to income ratio (BOPO) with a significant level of 1%, with respective value of 0,000 and the size of Islamic banks (UBS) affect profit distribution management (PDM) with a significant level of 5%, with respective values of 0,046.