ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), *Return On Asset* (ROA) dan Penyisihan Penghaspusan Aktiva Pruduktif (PPAP) terhadap *Profit Distribution Management* (PDM) pada Bank Syariah di Indonesia periode 2009-2013. Data yang digunakan dalam penelitian ini diperoleh dari data Laporan Keuangan Publikasi Triwulan Bank Umum Syariah periode 2009-2013. Populasi dalam penelitian ini adalah 11 Bank Umum Syariah di Indonesia. Setelah melewati tahap *Purposive sampling*, terdapat 4 sample Bank Umum Syariah yang bisa digunakan yaitu Bank Rakyat Indonesia Syariah, Bank Muamalat Indonesia, Bank Syariah Mandiri, dan Bank Mega Syariah. Uji asumsi klasik yang digunakan dalam penelitian ini meliputi uji autokorelasi, uji normalitas, uji miltikolonieritas, dan uji heteroskedastisitas. Hasil penelitian menunjukkan bahwa CAR berpengaruh negatif terhadap PDM dan tidak signifikan terhadap PDM. Variabel BOPO dan NPF berpengaruh positif terhadap PDM, tetapi tidak signifikan. Variabel ROA berpengaruh positif terhadap PDM dan signifikan terhadap PDM. Sedangkan Variabel PPAP berpengaruh positif terhadap PDM tetapi tidak signifikan terhadap PDM. Kemampuan prediksi dari kelima variabel tersebut terhadap PDM sebesar 19,2% sedangkan sisanya dipengaruhi oleh faktor lain diluar model penelitian. Hasil penelitian ini diharapkan dapat menjadi pedoman bagi manajemen Bank Umum Syariah dalam mengelola perusahaan.

Kata Kunci :*Profit Distribution Management*, *Capital Adequacy Ratio*, Beban Operasional terhadap Pendapatan Operasional, *Non Performing Financing*, *Return On Asset*, *Penyisihan Penghapusan Aktiva Produktif*

ABSTRACT

This research aims to test the influence of CAR, BOPO, NPF, ROA and PPAP against the Profit Distribution Management (PDM) in Syariah Bank in Indonesia 2009-2013 period. The Data used in this study were obtained from the Quarterly Publication financial statement data of public Bank Syariah period 2009-2013. The population in this study was a public Bank Syariah in Indonesia. After going through the stage of Purposive sampling, there are 4 sample of Islamic commercial banks that can be used by the people's Bank of Indonesia, Bank Muamalat Islamic Indonesia, Bank Syariah Mandiri, Bank Mega Syariah and. Analytical techniques used in this research are multiple liniear regression which aims to obtain a thorough ganbaran about the relationship between variables. While the classic assumption test used in the study include the test of autocorrelation, normality tests, test, and test miltikolonieritas heteroskedastisitas. The results showed that the negative effect of the PDM CAR and not significant to the PDM. BOPO and variable positive effect against PDM NPF, but not significant. Variable positive effect against ROA PDM and significantly to PDM. While the positive effect of PPAP Variable PDM but not significantly to PDM. The ability of these variables predicted from the fifth to the PDM by 19.2% and the rest is influenced by other factors outside the model of research. The results of this research are expected to be guidelines for the management of the public Sharia Bank in managing the company.

Keywords : Capital Adequacy ratio (CAR), Beban Operasional terhadap Pendapatan Operasional *(BOPO), Non Performing Financing (NPF), Return On Asset (ROA),* Penyisihan Penghapusan Aktuva produktif *(PPAP)*