

ABSTRAK

Roma Alfarizy Sitompul. 7114030028. Analisis Faktor-Faktor yang Mempengaruhi Profit Distribution Management PT. Bank Syariah Mandiri Tbk. Dibimbing oleh: Sri Rahayu, S.E, M.Si sebagai Pembimbing I dan Zulkifli Siregar, S.E, M.Si sebagai Pembimbing II. Skripsi: 2019.

Bank Syariah Mandiri merupakan perbankan yang beroperasi secara syariah tidak dapat menerima simpanan dari orang-orang yang ingin mendapat keuntungannya tanpa menanggung resiko apapun sesuai dengan syariah, berbagi keuntungan tidak dibenarkan tanpa berbagi resiko. Tujuan penelitian ini untuk mengetahui pengaruh kecukupan modal, efektivitas dana pihak ketiga, risiko pembiayaan, proporsi pembiayaan, proporsi dana pihak ketiga, penyisihan penghapusan aktiva dan umur bank terhadap profit distribution management. Jenis penelitian ini adalah penelitian deskriptif dengan pendekatan kuantitatif dengan menggunakan teknik analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa secara parsial kecukupan modal berpengaruh signifikan terhadap profit distribution management. Efektivitas dana pihak ketiga memiliki pengaruh signifikan terhadap profit distribution management. Risiko pembiayaan memiliki pengaruh negatif dan tidak signifikan terhadap profit distribution management. Pembiayaan non investasi tidak berpengaruh terhadap profit distribution management. Proporsi dana pihak ketiga tidak berpengaruh terhadap profit distribution management. Penyisihan penghapusan aktiva tidak berpengaruh terhadap profit distribution management. Umur bank tidak berpengaruh terhadap profit distribution management. Secara simultan Kecukupan modal, efektivitas dana pihak ketiga, risiko pembiayaan, proporsi pembiayaan non investasi, proporsi dana pihak ketiga, penyisihan penghapusan aktiva produktif, dan umur bank berpengaruh positif dan signifikan terhadap profit distribution management. Kecukupan modal, efektivitas dana pihak ketiga, risiko pembiayaan, proporsi pembiayaan non investasi, proporsi dana pihak ketiga, penyisihan penghapusan aktiva produktif, dan umur bank memiliki kontribusi sebesar 17,0% terhadap profit distribution management.

Kata Kunci: Kecukupan Modal, Efektivitas Dana Pihak Ketiga, Risiko, Pembiayaan, Proporsi Pembiayaan, Proporsi Dana Pihak Ketiga, Penyisihan Penghapusan Aktiva, Umur Bank, Profit Distribution Management

ABSTRACT

Roma Alfarizy Sitompul. 7114030028. Analysis of Factors Affecting Profit Distribution Management of PT. Bank Syariah Mandiri Tbk. Supervised by: Sri Rahayu, S.E, M.Si as Advisor I and Zulkifli Siregar, S.E, M.Si as Supervisor II. Thesis: 2019.

Bank Syariah Mandiri is a bank operating in sharia that cannot receive deposits from people who want to benefit without taking any risk in accordance with sharia, sharing profits is not justified without sharing risks. The purpose of this study is to determine the effect of capital adequacy, the effectiveness of third party funds, financing risk, the proportion of financing, the proportion of third party funds, the allowance for bank assets and age losses against profit distribution management. This type of research is descriptive research with a quantitative approach using multiple linear regression analysis techniques. The results of this study indicate that partially capital adequacy has a significant effect on profit distribution management. The effectiveness of third party funds has a significant influence on profit distribution management. Financing risk has a negative and not significant effect on profit distribution management. Non-investment financing does not affect profit distribution management. The proportion of third party funds does not affect profit distribution management. Allowance for asset losses does not affect profit distribution management. The age of the bank does not affect profit distribution management. Simultaneously Capital adequacy, the effectiveness of third party funds, financing risks, the proportion of non-investment financing, the proportion of third party funds, allowance for productive asset losses, and the age of the bank have a positive and significant effect on profit distribution management. Capital adequacy, the effectiveness of third party funds, financing risk, the proportion of non-investment financing, the proportion of third party funds, allowance for productive asset losses, and the age of the bank have a contribution of 17.0% to profit distribution management.

Keywords: Capital Adequacy, Third Party Fund Effectiveness, Financing Risk, Proportion of Financing, Proportion of Third Party Funds, Allowance for Removal of Assets, Age of Banks, Profit Distribution Management