

ABSTRACT

This Study aims to examine the impact of the transparency of financial statement, Non Performance Financing (NPF), Financing to Deposit Ratio (FDR), Return On Asset (ROA), and Net Interest Margin (NIM) to Profit Distribution Management (PDM) based on islamic banking. The sample of this study is eight Islamic banks with the purpose of research object are annual financial statements from 2012 until 2016.

Methods of data analysis are using multiple linear regression analysis. The result showed that NPF, ROA, and NIM has a significant impact on the Profit Distribution Management (PDM). While transparency of financial statement and FDR has no effect on Profit Distribution Management (PDM).

Keywords : profit distribution management, Transparency, NPF, ROA



ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh transparansi laporan keuangan, *Non Performance Financing (NPF)*, *Financing to Deposit Ratio (FDR)*, *Return On Asset (ROA)*, dan *Net Interest Margin (NIM)* terhadap *Profit Distribution Management (PDM)* pada perbankan syariah. Sampel yang digunakan adalah delapan bank umum syariah dengan objek penelitian laporan keuangan tahunan dari tahun 2012 sampai tahun 2016.

Metode analisis data yang digunakan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa NPF, ROA, dan NIM berpengaruh signifikan terhadap *Profit Distribution Management*. Sedangkan Transparansi laporan keuangan dan FDR tidak berpengaruh terhadap *Profit Distribution Management*

Kata kunci : *profit distribution management*, Transparansi, NPF, ROA