

**THE EFFECT OF THE THIRD PARTY FUNCTIONALITY, ASSET  
QUALITY, AND OPERATIONAL COSTS OF OPERATIONAL INCOME ON  
PROFIT DISTRIBUTION MANAGEMENT IN ISLAMIC BANKS (PERIODE  
2013-2017)**

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**ABSTRACT**

*This study aims to determine the Effect of Third Party Fund Effectiveness, Asset Quality, and Operational Income Operating Costs to Profit Distribution Management at Islamic commercial banks. The sample used was elevenislamic banks with the object of annual financial report from 2013 until 2017.*

*Methods of data analysis are using multiple linear regression analysis. The results of this study indicate the Effect of Third Party Fund Effectiveness variabel positif effectand significant on Profit Distribution Management, quality asset variable positif effect and no significant, and BOPO negatif effect and no significant on Profit Distribution Management.*

*Keywords : Profit Distribution Management, Effectiveness of Third Party Funds, Quality of Assets, and BOPO*

**PENGARUH EFEKTIVITAS DANA PIHAK KETIGA, KUALITASASET,  
DAN BIAYA OPERASIONAL PENDAPATAN  
OPERASIONAL TERHADAP PROFIT DISTRIBUTION MANAGEMENT  
BANK UMUM SYARIAH  
(PERIODE 2013-2017)**

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**ABSTRAK**

*Penelitian ini bertujuan untuk mengetahui Pengaruh Efektivitas Dana Pihak Ketiga, Kualitas Aset, dan Biaya Operasional Pendapatan Operasional terhadap Profit Distribution Management pada bank umum syariah. Sampel yang digunakan adalah sebelas bank umum syariah dengan objek penelitian laporan keuangan tahunan dari tahun 2013 sampai tahun 2017.*

*Metode analisis data yang digunakan analisis regresi linear berganda. Hasil penelitian ini menunjukkan variabel efektivitas dana pihak ketiga berpengaruh positif signifikan terhadap Profit Distribution Management, variabel kualitas aset berpengaruh positif tidak signifikan sedangkan BOPO berpengaruh negatif tidak signifikan terhadap Profit Distribution Management.*

*Kata kunci : Profit Distribution Management, Efektivitas Dana Pihak Ketiga, Kualitas Aset, dan BOPO*