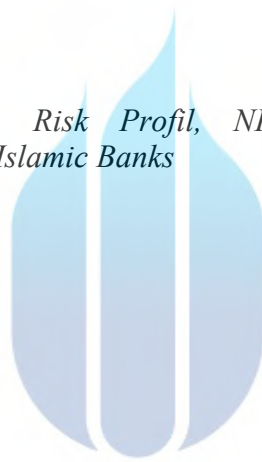


ABSTRACT

This research aims to analyze the Effect of Profit Distribution Management (PDM) on Transparency, Non Performing Financing (NPF), and Return On Assets (ROA). The object of this research are Sharia Commercial Banks listed in Bank Indonesia and OJK. The sample is determined by the purposive sampling method so that 8 Islamic Commercial Banks are obtained with a total of 32 sample research data. Data analysis tools in this research used descriptive statistical tests, classic assumption tests, F tests, coefficient of determination tests (R^2), t tests, and multiple linear regression tests.

The results of this research prove that individually and multiple linear regression analysis shows that only Performing Financing (NPF) variables has no significantly effect to the profit distribution management, while other variables Transparency and Return On Assets (ROA) have a positive effect on profit distribution management.

Keywords: Transparency, Risk Profil, NPF, Profitability, ROA, Profit Distribution Management, Islamic Banks



UNIVERSITAS
MERCU BUANA

ABSTRAK

Penelitian ini bertujuan untuk menganalisis Pengaruh Profit Distribution Management (PDM) terhadap Transparansi, *Non Performing Financing (NPF)*, dan *Return On Asset (ROA)*. Objek penelitian ini adalah Bank Umum Syariah yang terdaftar di Bank Indonesia dan OJK. Sampel ditentukan dengan metode purposive sampling sehingga diperoleh 8 Bank Umum Syariah dengan jumlah data penelitian 32 sampel. Alat analisis data dalam penelitian ini menggunakan uji statistik deskriptif, uji asumsi klasik, uji F, uji koefisien determinasi (R^2), uji t, dan uji regresi linier berganda.

Hasil Penelitian membuktikan bahwa secara individual dan analisis regresi linier berganda menunjukkan bahwa hanya variabel *Non Performing Financing (NPF)* yang tidak berpengaruh signifikan terhadap *profit distribution management*, sedangkan variabel lainnya Transparansi dan *Return On Asset (ROA)* berpengaruh positif terhadap *Profit Distribution Management*.

Kata kunci: Transparansi, Profil Risiko, NPF, Rentabilitas, ROA, Profit Distribution Management, Bank Syariah

