

ABSTRACT

FACTORS AFFECTING THE PROFIT DISTRIBUTION MANAGEMENT IN INDONESIAN ISLAMIC BANK IN THE PERIOD 2009-2012

By

Febri Imawan

This study aims to determine the effect of capital adequacy, effectiveness of third-party funds, risk financing, the proportion of third-party funds, BOPO and size of Islamic banks to profit distribution management in Islamic banks in Indonesia. The sample of this research are Islamic banks which is the Islamic banks registered in Bank Indonesia from 2009 to 2012. In totality sample of this study consisted of 5 Islamic banks belonging BUS.

The analytical tool used to analyze the problems is the logistic regression analysis. The magnitude of the effect of independent variable which affect the dependent variable by 57% and the remaining 43% is influenced by other factors not included in the research model.

The results of this study indicate that CAR, BOPO and PDPK significant negative effect on the profit distribution management. NPF significant negative effect on the profit distribution management. The size of Islamic banks is not significant positive effect on the profit distribution management and FDR significant positive effect on the profit distribution management.

Keywords: Profit Distribution Management, Capital Adequacy, Effectiveness of Third Party Funds, Risk Financing, Proportion of Third Party Funds, BOPO and Size Islamic Bank.