

## **ABSTRACT**

This study aims to compare revenue recognition and expense between Sharia Commercial Bank and Conventional Commercial Bank in the period 2013 – 2016. The variables in this study are income and expenses measured by the variable Main Operating Income (POU), Revenue Other Operations (POL), Non-Operating Income (PNON), Operating Expenses (BOP), Other Expenses (BL), and Non Operational Expenses (BNON).

This study uses a sample of conventional commercial banks that are listed as having a unit of Sharia Commercial Bank. The analytical test used id the Independent Sample t-Test, and based on the results of the analysis test, it is know that there is a difference of recognition of income and expenses between Sharia Commercial Bank and Conventional Commercial Bank when viewed from each variable.

Keywords : Revenue and Expenses, Accounting for Banking, Financial Statement



## **ABSTRAK**

Penelitian ini bertujuan untuk membandingkan pengakuan pendapatan (*revenue*) dan beban (*expense*) antara Bank Umum Syariah dengan Bank Umum Konvensional pada periode 2013 – 2016. Variabel dalam penelitian ini adalah pendapatan dan beban yang di ukur oleh variabel Pendapatan Operasional Utama (POU), Pendapatan Operasional Lainnya (POL), Pendapatan Non Operasional (PNON), Beban Operasional (BOP), Beban Lainnya (BL), dan Beban Non Operasional (BNON).

Penelitian ini menggunakan sampel Bank Umum Konvensional yang tercatat memiliki unit Bank Umum Syariah. Uji analisis yang digunakan adalah uji beda dua rata – rata (*Independent Sample t-Test*), dan berdasarkan hasil uji analisis diketahui bahwa terdapat perbedaan pengakuan pendapatan dan beban antara Bank Umum Syariah dan Bank Umum Konvensional jika dilihat dari masing – masing variabel.

Kata Kunci : Pendapatan dan Beban, Akuntansi Perbankan, Laporan Keuangan

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