

ABSTRACT

The purpose of the study is to analysis wheter management did Earning Management with approach discretionary loss loan provision and use 5 indicator of bank operation performance at bank sharia for the period 2011 – 2016. Based on empirical result from the bank sharia financial report, the study find : (1) the two earnings-related variables, namely earnings before loan loss provisions and one-year-ahead earnings, are significantly related to discretionary loan loss provision; (2) non-performing loans ratio is are not found to be significantly linked to discretionary loan loss provisions, but bad debts coverage ratio and capital adeuqcy ratio are significantly linked to discretionary loan loss provisions. Finally, our findings indicate that bank managers may use discretionary loan loss provisions to engage in earnings management when the earnings before loan loss provisions.

Keywords: *Discretionary Loss Loan Provision, Earning Before Loss Loan provision, Earning One Year a Head, Capital Adequacy Ratio, Non Performing Loan Ratio, Bad Debt Coverage Ratio, Sharia Banking*



ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis apakah manajemen melakukan Manajemen Laba dengan pendekatan discretionary loss loan dan menggunakan 5 indikator kinerja operasi bank pada bank syariah untuk periode 2011 - 2016. Berdasarkan hasil empiris dari laporan keuangan bank syariah, maka penelitian ini menemukan: (1) dua variabel yang berhubungan dengan laba, yaitu laba sebelum provisi kerugian pinjaman dan laba satu tahun ke depan, secara signifikan terkait dengan provisi rugi pinjaman diskresioner; (2) rasio kredit macet tidak ditemukan secara signifikan terkait dengan ketentuan kerugian pinjaman diskresioner, tetapi rasio cakupan kredit macet dan rasio kecukupan modal secara signifikan terkait dengan ketentuan kerugian pinjaman diskresioner. Akhirnya, temuan kami menunjukkan bahwa manajer bank dapat menggunakan ketentuan kerugian pinjaman diskresioner untuk terlibat dalam manajemen laba ketika pendapatan sebelum ketentuan kerugian pinjaman.

Kata Kunci: *Discretionary Loss Loan Provision, Earning Before Loss Loan provision, Earning One Year a Head, Capital Adequacy Ratio, Non Performing Loan Ratio, Bad Debt Coverage Ratio, Perbankan Syariah*

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