

ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh rasio perbankan yang terdiri dari: CAR, ROA, NPM, BOPO terhadap praktik manajemen laba di bank syariah dengan menggunakan analisis regresi linear berganda. Penelitian ini menggunakan laporan keuangan BUS dan UUS yang terdaftar di Bank Indonesia dimulai dari tahun 2006-2009. Sebanyak 16 perbankan diambil sebagai sampel penelitian berdasarkan metode *sampling purposive (purposive sampling method)*. Hasil penelitian ini menemukan bahwa 1) tingkat kecukupan modal yang diukur CAR tidak berpengaruh negatif terhadap praktik manajemen laba di bank syariah, 2) tingkat profitabilitas yang diukur ROA tidak berpengaruh negatif terhadap praktik manajemen laba di bank syariah, 3) tingkat profitabilitas yang diukur NPM berpengaruh negatif terhadap praktik manajemen laba di bank syariah, 4) tingkat efisiensi yang diukur BOPO berpengaruh positif terhadap praktik manajemen laba di bank syariah.

Kata kunci: bank syariah, akrual diskresioner, manajemen laba, rasio perbankan

Abstract

This research was conducted to examine the influence of banking ratios consisting of: CAR, ROA, NPM, BOPO on the practice of earning management in Islamic banks by using multiple linear regression analysis. This study uses the financial statement UUS and BUS registered with Bank Indonesia began from the year 2006-2008. A total of 16 banks taken as a sample study based on purposive sampling method (purposive sampling method). The results of this study found that 1) the level of capital adequacy as measured CAR has no effect to the earnings management practices in Islamic banks, 2) the level profitability as measured ROA has no effects to the earnings management practices in Islamic banks, 3) the level profitability as measured NPM has influential has negative effect to the earnings management practices in Islamic banks, 4) the level efficiency as measured BOPO has positive effects to the earnings management practices in Islamic banks.

Keyword: Islamic banking, discretionary accruals, earning management, banking ratios