RINGKASAN

SANDRA SUKMA EMBUNINGTIYAS, Magister Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Jenderal Soedirman, **"Analisis Descretionary Loan Loss Provisions Sebagai Alat Deteksi Manajemen Laba Pada Industri Perbankan Syariah dan Konvensional di Indonesia"**, Pembimbing I : Prof Drs. Bambang Agus Pramuka, MA, Ph.D, Ak, Pembimbing II : Christina Tri Setyorini, S.E, M.Si, Ak., Ph.D.

DLLP adalah keleluasaan yang dimiliki oleh pihak manajemen dalam mengelola LLP. Tujuan manajer bank mengestimasi LLP adalah untuk merefleksikan perubahan kerugian pinjaman yang diharapkan di masa depan. Proses ini memungkinkan untuk mengestimasi LLP secara leluasa. Penelitian ini bertujuan untuk menyelidiki apakah terdapat praktik manajemen laba dengan memanfaatkan DLLP pada industri perbankan di Indonesia. Variabel dependen yang digunakan dalam penelitian ini adalah *Discretionary Loan Loss Provisions* sedangkan variabel independen meliputi profitabilitas (*earning before tax and provisions*), permodalan (*capital adequacy ratio*), likuiditas (*loan to deposit ratio*), *good corporate governance* (dewan komisaris dan dewan pengawas syariah) dengan variabel kontrol ukuran perusahaan (*size*). Populasi penelitian ini adalah perusahaan perbankan yang terdaftar di Bank Indonesia dari tahun 2011-2015. Penelitian ini menggunakan data panel seimbang dari 8 bank syariah, 7 bank konvensional dengan *Islamic Window* dan 20 bank konvensional yang dipilih menggunakan metode *purposive sampling*.

Hasil penelitian menunjukkan bahwa pada bank syariah variabel profitabilitas (*earning before tax and provisions*), permodalan (*capital adequacy ratio*), likuiditas (*loan to deposit ratio*) dan dewan pengawas syariah tidak berpengaruh signifikan terhadap DLLP. Sedangkan variabel dewan komisaris dan ukuran perusahaan berpengaruh signifikan terhadap DLLP. Selanjutnya pada bank konvensional dengan *Islamic Window* tidak ditemukan adanya pengaruh yang signifikan antara variabel profitabilitas (*earning before tax and provisions*), permodalan (*capital adequacy ratio*), likuiditas (*loan to deposit ratio*), *good corporate governance* (dewan komisaris dan dewan pengawas syariah) dan variabel kontrol ukuran perusahaan (*size*) terhadap DLLP. Terahir pada bank konvensional menunjukkan bahwa variabel profitabilitas (*earning before tax and provisions*), permodalan (*capital adequacy ratio*), likuiditas (*loan to deposit ratio*), *good corporate governance* (dewan komisaris) dan variabel kontrol ukuran perusahaan (*size*) berpengaruh signifikan terhadap DLLP.

Hasil empiris menunjukkan bahwa pada bank syariah dan bank konvensional dengan *Islamic Window* tidak ditemukan adanya praktik manajemen laba dengan memanfatkan DLLP, sedangkan pada bank konvensional ditemukan adanya praktik manajemen laba dengan memanfaatkan DLLP. Selanjutnya hasil analisis uji beda menunjukkan bahwa terdapat perbedaan tingkat diskresi LLP yang dilakukan oleh bank syariah, bank konvensional dengan *Islamic Window* dan bank konvensional.

Kata kunci: *discretionary loan loss provisions*, *earning before tax and provisions*, *capital adequacy ratio*, *loan to deposit ratio* dan *good corporate governance*

SUMMARY

SANDRA SUKMA EMBUNINGTIYAS. Master of Accounting, Faculty of Economics and Business, Jenderal Soedirman University, **"Analysis Descretionary Loan Loss Provisions as the Tool of Earnings Management Detection in Syaria and Conventional Banking Industry"**. Adviser I : Prof Drs. Bambang Agus Pramuka, MA, Ph.D, Ak, Adviser II : Christiana Tri Setyorini, S.E., M.Si., Ak., Ph.D.

Discretionary Loan Loss Provisions (DLLP) is the discretion owned by management to manage Loan Loss Provisions (LLP). The purpose of bank managers estimates LLP is to reflect changes in expected future loan losses. This process allows discretion of LLP estimation. The objective of this study is to investigate whether earnings management which using DLLP practised on industrial banking in Indonesia.

In this study, DLLP used as the dependent variable and the independent variable used were profitability (earning before tax and provisions), capital (capital adequacy ratio), likuidity (loan to deposit ratio), and good corporate governance (Board of Commissioners and Shari'ah Supervisory Board) with control variable size. The population in this study was bank companies which registered in Bank Indonesia in 2011-2015. This study used a balanced panel data of 8 Islamic banks, 7 conventional banks with Islamic windows and 20 conventional banks which was choosen by purposive sampling method.

Analytical study resulted that on islamic banks profitability (earning before tax and provisions), capital (capital adequacy ratio), likuidity (loan to deposit ratio) and Shari'ah Supervisory Board did not have significant effect on the DLLP. But, Board of Commissioners and company's size have significant effect on the DLLP. On conventional banks with Islamic windows, the significant effect among profitability (earning before tax and provisions), capital (capital adequacy ratio), likuidity (loan to deposit ratio), good corporate governance (Board of Commissioners and Shari'ah Supervisory Board) and control variable size on the DLLP was not found. Futhermore, on conventional banks seen that profitability (earning before tax and provisions), capital (capital adequacy ratio), likuidity (loan to deposit ratio), good corporate governance (Board of Commissioners) and control variable size have significant effect on the DLLP.

Empirical test result showed that on islamic banks and conventional banks with Islamic windows, earnings management practices which use of DLLP was not found. But, earnings management practices the use of DLLP was found in conventional banks. Farther, different test analysis genereted that there is different level of the LLP discretion in islamic banks, conventional banks with Islamic windows and conventional banks.

Keyword: discretionary loan loss provisions, earning before tax and provisions, capital adequacy ratio, loan to deposit ratio and good corporate governance.