

INTISARI

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan persepsi antara analisis kredit bank konvensional dan analisis kredit bank syariah terhadap karakteristik aktivitas bisnis Islam, user akuntansi dalam Islam, karakteristik akuntansi dalam Islam, dan kesesuaian prinsip akuntansi konvensional bagi organisasi bisnis orang muslim.

Ada lima hipotesis yang diajukan, hipotesis satu dan empat diuji dengan menggunakan *Independent Sample T-test* sedangkan hipotesis kedua menggunakan alat uji *Chi-Square*, serta hipotesis ketiga dan kelima menggunakan alat uji *Mann-Whitney U-test*.

Hasil penelitian menunjukkan bahwa tidak terdapat perbedaan persepsi antara analisis kredit bank konvensional dan analisis kredit bank syariah terhadap karakteristik aktivitas bisnis Islam, user akuntansi dalam Islam, karakteristik akuntansi dalam Islam, dan kesesuaian prinsip akuntansi konvensional bagi organisasi bisnis orang muslim. Analisis kredit bank konvensional mempersepsikan bahwa tujuan akuntansi dalam perspektif Islam berbeda dengan tujuan akuntansi konvensional.

Kata kunci: *Persepsi, prinsip akuntansi bagi organisasi orang muslim.*

ABSTRACT

The research is aimed to find out whether there is different perception between the analyses of conventional bank credit and Islamic bank credit toward the characteristic of Islamic business activities, accounting purposes in Islam, accounting user in Islam, accounting characteristics in Islam, and the appropriateness of conventional accounting principles for Moslem business organization.

There are five hypotheses proposed in this research. A parametrical statistic test such as *Independent Sample T-test* is used in the first and fourth hypotheses, while *A Chi-Square Test Frequency* is used in the second hypothesis. Finally, the parametrical statistic test such as *Mann-Whitney U-test* is used in the third and fifth hypotheses.

The research finding shows that there is no different perception between the analyses of conventional bank credit and Islamic bank credit toward the characteristic of Islamic business activities, accounting purposes in Islam, accounting user in Islam, accounting characteristics in Islam, and the appropriateness of conventional accounting principles for Moslem business organization. The analysis of conventional bank credit shows that the purpose of accounting in Islam is different from that of conventional accounting. Finally, there is different accounting characteristic between conventional bank credit and Islamic bank credit.

Keywords: *Perception, accounting principle for Moslem organization*