

## INTISARI

Penelitian ini bertujuan untuk mengetahui apakah terdapat perbedaan persepsi antara analisis kredit bank syariah dan analisis kredit bank konvensional terhadap karakteristik aktivitas bisnis Islam, *user* akuntansi dalam perspektif Islam, karakteristik akuntansi dalam perspektif Islam dan kesesuaian prinsip akuntansi konvensional bagi organisasi bisnis muslim serta untuk mengetahui persepsi analisis kredit bank syariah dan analisis kredit bank konvensional terhadap tujuan akuntansi dalam perspektif Islam. Ada lima hipotesis yang diajukan, hipotesis satu, tiga, empat dan lima diuji dengan *independent sample t-test* sedangkan hipotesis dua diuji dengan *a chi-square test of frequency*.

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

72 | *Journal of Islamic Accounting and Taxation (JIAT)* | Volume 10 Nomor 1 | Desember 2019

## ABSTRACT

This research aim to know what is there are difference of perception between moslem law bank credit analyst and conventional bank credit analyst to Islam business activity characteristic, accountancy user in in perspective of Islam, accountancy characteristic in perspective of Islam and according to conventional accountancy principle for moslem business organization and also to know perception of Moslem law bank credit analyst and conventional bank credit analyst to accountancy purpose in perspective of Islam. There is five raised hypothesis, hypothesis one, three, four and five tested with independent sample t-test while hypothesis two tested with chi-square a test of frequency.

Result of research indicate that do not there are difference of perception between moslem law bank credit analyst and conventional bank credit analyst to Islam business activity characteristic, accountancy user in perspective of Islam, accountancy characteristic in perspective of Islam and according to conventional accountancy principle for moslem business organization and also moslem law bank credit analyst and conventional bank credit analyst is perception that accountancy purpose in perspective of Islam differ with a purpose to conventional accountancy.

Keyword: Perception, purpose of and accountancy characteristic in in perspective of Islam.