ABSTRAK

PENGARUH RETURN ON ASSETS (ROA), RETURN ON EQUITY (ROE), NET INTEREST MARGIN (NIM), LEVERAGE DAN UKURAN PERUSAHAAN TERHADAP PRAKTIK MANAJEMEN LABA DI BANK UMUM SYARIAH (BUS) PERIODE 2010-2015

Oleh:

Nama   *: Rizka Puji Arfina*

NPM   *: 20120730231*

Penelitian ini bertujuan untuk mengetahui dan membuktikan secara empiris pengaruh *Return On Assets* (ROA), *Return On Equity* (ROE), *Net Interest Margin* (NIM), *leverage* dan Ukuran Perusahaan (*size*) terhadap tindakan praktik manajemen laba di Bank Umum Syariah (BUS) yang beroperasi di Indonesia pada tahun 2010-2015.

Data yang digunakan dalam penelitian ini adalah data kuantitatif yang berupa data sekunder yaitu berupa laporan triwulan yang diperoleh dari *website* masing-masing bank. Data diuji secara parsial maupun secara simultan. Populasi dalam penelitian ini adalah seluruh Bank Umum Syariah yang beroperasi di Indonesia dengan jumlah 12 bank. Pengambilan sampel dilakukan dengan menggunakan teknik *purposive sampling* dan diperoleh 4 sampel, diantaranya yaitu Bank Syariah Mandiri, Bank Mega Syariah, BRI Syariah dan Bank Bukopin Syariah. Metode analisis data dilakukan dengan menggunakan analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa *Return On Assets* (ROA) berpengaruh positif terhadap praktik manajemen laba di Bank Umum Syariah (BUS), *Return On Equity* (ROE) tidak berpengaruh terhadap praktik manajemen laba di Bank Umum Syariah (BUS), *Net Interest Margin* (NIM) berpengaruh negatif terhadap praktik manajemen laba di bank Umum Syariah (BUS), *Leverage* tidak berpengaruh terhadap praktik manajemen laba di Bank Umum Syariah (BUS) dan Ukuran Perusahaan (*size*) tidak berpengaruh terhadap praktik manajemen laba di Bank Umum Syariah (BUS).

Kata Kunci : Manajemen Laba, *Return On Assets* (ROA), *Return On Equity* (ROE), *Net Interest Margin* (NIM), *Leverage*, Ukuran Perusahaan (*size*).

ABSTRACT

INFLUENCE of RETURN ON ASSETS (ROA), RETURN ON EQUITY (ROE), the NET INTEREST MARGIN (NIM), LEVERAGE and the SIZE of the COMPANY TOWARDS the MANAGEMENT PRACTICES in the PUBLIC SHARIA BANK PROFIT (BUS) PERIOD of 2010-2015

By:

Name   : Rizka Puji Arfina

NPM   : 20120730231

This research aims to find out and prove empirically the influence of Return On Assets (ROA), Return On Equity (ROE), the Net Interest Margin (NIM), leverage and Company Size (size) of the action of earnings management practices in the Public Sharia Bank (BUS) operating in Indonesia in amatan 2010-2015.

The data used in this research is quantitative data in the form of secondary data that is in the form of quarterly report obtained from the website of the respective bank. Partially tested data or simultaneously. The population in this research is the whole Islamic commercial banks operating in Indonesia with a total of 12 banks. Sampling is done using the technique of purposive sampling and retrieved 4 samples, including Bank Syariah Mandiri, Bank Mega Syariah, BRI Syariah, Bank Bukopin Syariah. Methods of data analysis performed using multiple linear regression analysis.

The results showed that the Return On Assets (ROA) a positive effect against earnings management practices in the Public Sharia Bank (BUS), Return On Equity (ROE) does not have an effect on earnings management practices in the Public Sharia Bank (BUS), the Net Interest Margin (NIM) effect negatively to earnings management practices in the Public Sharia bank (BUS), Leverage does not have an effect on earnings management practices in the Public Sharia Bank (BUS) The company size (size) does not have an effect on earnings management practices in the Public Sharia Bank (BUS).

Keywords: earnings management, Return On Assets (ROA), Return On Equity (ROE), the Net Interest Margin (NIM), Leverage, the size of the company (size).