

ABSTRAK

Pengaruh *Non Performing Financing* (NPF), *Return On Assets* (ROA), dan *Financing To Deposit Ratio* (FDR) terhadap Manajemen Laba di PT. Bank Panin Dubai Syariah Tbk pada Tahun 2013-2017

Perbankan merupakan salah satu sektor yang mampu meningkatkan dan mendorong pertumbuhan ekonomi berkelanjutan. Salah satu bentuk perbankan yang berkembang di Indonesia adalah perbankan syariah, yakni bank yang memiliki landasan nilai – nilai keislaman dalam menjalankan kegiatannya. Dalam mengetahui bagaimana kinerja perbankan maka dapat dilihat pada rasio keuangan (*Non Performing Financing*, *Return On Assets*, dan *Financing to Deposit Ratio*) yang tercantum pada laporan keuangan. PT. Bank Panin Dubai Syariah Tbk. salah satunya. Perbankan yang tercatat dalam saham syariah yang pertama kali melakukan *Intial Public Overing* (IPO). Ketika perusahaan telah melakukan IPO maka manajemen serta pengelolaannya otomatis dipisahkan dari kepemilikan usaha. Hal ini searah dengan *Agency Theory*. Namun dalam menggunakan sistem *agency theory*, masalah keagenan sering tercipta karena adanya motivasi perilaku oportunistik dari seorang *agent*. Seorang manajer termotivasi menerapkan metode akuntansi yang bisa membuat kinerjanya menjadi baik agar mendapatkan bonus dari *principal*, pemilihan metode secara disengaja dikenal dalam istilah manajemen laba. Sehingga peneliti tertarik untuk mengetahui pengaruh *non performing financing*, *return on assets*, dan *financing to deposit ratio* terhadap manajemen laba.

Jenis penelitian ini merupakan penelitian kuantitatif dengan menggunakan metode deskriptif. Data yang digunakan ialah data primer. Proksi manajemen laba diukur menggunakan *Modified Jones Model*, sedangkan data *Non Performing Financing* (NPF), *Return On Assets* (ROA), dan *Financing To Deposit Ratio* (FDR) diperoleh langsung dari pihak pertama berupa laporan keuangan perusahaan yang di publish melalui website resmi perusahaan. Setelah mendapatkan data kemudian dianalisis menggunakan bantuan software SPSS versi 25 dengan uji asumsi klasik (uji normalitas, uji multikolinearitas, uji autokorelasi), uji regresi linier berganda, uji determinasi, dan uji hipotesis (uji T dan uji F).

Hasil penelitian menemukan bahwa *non performing financing* (NPF), *return on assets* (ROA) tidak berpengaruh terhadap manajemen laba. Sedangkan *financing to deposit ratio* (FDR) berpengaruh negatif dan signifikan terhadap manajemen laba. Hal ini disebabkan karena semakin rendah nilai rasio FDR maka akan semakin tinggi pula intensitas manajemen dalam melakukan praktik manajemen laba, dan begitu juga sebaliknya.

Kata Kunci: Manajemen Laba, *Non Performing Financing*, *Return On Assets*, *Financing To Deposit Ratio*.

ABSTRACT

The influence of Non Performing Financing (NPF), Return On Assets (ROA), and Financing To Deposit Ratio (FDR) toward Earning Management in PT.Bank Panin Dubai Syariah Tbk on 2013-2017

Banking is one of sectors which is able to improve and boost the development of sustainable economy. One of banking types which developed in Indonesia is syariah banking, bank which has base of Islamic value in operating its activity. To know how the performance of banking, can be seen on financial ratio (Non Performing Financing, Return of Assets, and Financing to Deposit Ratio) that included in financial report. PT. Bank Panin Dubai Syariah Tbk. The banking that included in stock at the first time doing Intial Public Overing (IPO). When a company did IPO, so its management automatically is separated from labour ownership. It having the same aim with Agency Theory. But, in the using of agency theory system, agency problem is often created because there is motivation of opportunistic behaviour of agent. A manager motivated to apply accountancy method that can make his performance is better to gets benefit of principal, choice of deliberate method is known as earning management term. So, the researcher interested to know the influence of non performing financing, return on asserts, and financing to deposit ratio toward earning management.

The kind of this research is qualitative uses descriptive method. The data are used in this research is primary data. Proxy of profit management is quantified by using Modified Jones Model, whereas data are Non Performing Financing (NPF), Return On Assets (ROA), and Financing To Deposit Ratio (FDR) are gotten directly from the first person in financial report form of the company which is published in official website of the company. After get the data, the data will analysed use SPSS Software version 25 with classic assumption test (normality test, multicollinearity test, autocorrelation test), multiple linear regression test, determination test, hypothesis test (T test and F test).

The results of this research find that non performing financing (NPF), return on assets (ROA) did not influence toward profit management. Meanwhile, financing to deposit ratio (FDR) has negative influence and the significant towards earning management. It is happened because ratio value of FDR is getting lower, so it will getting higher intensity of management in doing profit management practice, and also in the contrary. FDR shows that the capability of bank in fund dispense from the third person who assembled. Repayment which is received from credit dispense includes income to PT. Bank Panin Dubai Syariah, and also in the contrary. PT. Bank Panin Dubai Syariah must give repayment as the fund of the third person as cost to the bank. The value of FDR is getting lower shows that the income is low.

Keywords: *Earning management, non performing financing, return on assets, financing to deposit ratio.*