ABSTRAK

Tujuan dari penelitian ini untuk menguji hubungan antara kesehatan perbankan yang diukur dengan rasio CAMEL terhadap praktek manajemen laba pada bank syariah umum di indonesia. Penelitian ini menggunakan data sekunder berupa data laporan keuangan tahunan bank umum syariah yang dipublikasikan selama tahun 2017-2019. Jumlah sampel dalam penelitian ini ada sebanyak 12 bank umum syariah. Variabel manajemen laba dihitung dengan menggunakan rasio akrual diskresioner yang telah disesuaikan dengan karakteristik perbankan. Variabel kesehatan perbankan diukur dengan menggunakan rasio CAMEL yang terdiri dari rasio CAR (*Capital Adequacy Ratio*), RORA (*Return On Risk Assets*), ROA (*Return On Assets*), NPM (*Net Profit Margin*), dan GWM (Giro Wajib Minimum). Pengujian hubungan rasio CAMEL terhadap manajemen laba dilakukan dengan regresi berganda.Hasil penelitian menunjukkan bahwa variabel rasio RORA dan GWM berpengaruh negatif, sedangkan rasio CAR, ROA, dan NPM berpengaruh positif. Namun semua variabel dari CAMEL tidak berpengaruh secara signifikan terhadap praktik manajemen laba di bank umum syariah. Nilai R *Square* diperoleh sebesar 0,187. Hal ini berarti bahwa hanya 18,7% variabel manajemen laba dapat dijelaskan oleh rasio CAMEL.

Kata kunci: Bank Umum Syariah, Akrual Diskresioner, Manajemen Laba, Rasio CAMEL.

ABSTRACTS

The purpose of this study is to examine the relationship between banking health as measured by the CAMEL ratio to earnings management practices at Islamic banks in Indonesia. This study uses secondary data in the form of annual Islamic commercial bank financial statement data published during 2017-2019. The number of samples in this study were 12 Islamic commercial banks. Earnings management variables are calculated using discretionary accrual ratios that have been adjusted according to banking characteristics. Banking health variables are measured using CAMEL ratios consisting of CAR (Capital Adequacy Ratio), RORA (Return On Risk Assets), ROA (Return On Assets), NPM (Net Profit Margin), and GWM (Statutory Reserves). Testing the relationship between CAMEL ratio and earnings management is done by multiple regression. The results showed that the RORA and GWM ratio variables had a negative effect, while the CAR, ROA, and NPM ratios had a positive effect. However, all of the variables from CAMEL did not significantly influence earnings management practices at Islamic commercial banks. R Square value obtained by 0.187. This means that only 18.7% of earnings management variables can be explained by the CAMEL ratio.

Keywords: Sharia Commercial Bank, Discretionary Accruals, Profit Management, CAMEL Ratio.