BAB V

PENUTUP

5.1. Kesimpulan

Penelitian ini menyimpulkan bahwa terdapat perbedaan manajemen laba antara perusahaan yang diaudit oleh KAP *big* N dengan perusahaan yang diaudit oleh KAP *non big* N. KAP *big* N berusaha untuk mempertahankan reputasi yang mereka miliki dengan menyajikan kualitas laporan keuangan auditan yang lebih baik. Sejalan dengan penelitian sebelumnya, KAP *big* N memasang tarif yang lebih tinggi, menghabiskan lebih banyak waktu pada pekerjaan audit, dan mengalami permasalahan yang lebih sedikit dibandingkan dengan KAP *non big* N, yang mengindikasikan bahwa KAP *big* N menyediakan audit yang lebih berkualitas dibandingkan dengan *non big* N.

Hal ini menunjukkan bahwa KAP *big* N lebih mampu mencegah dan mengurangi manajemen laba. Penunjukkan auditor *big* N merupakan pilihan yang tepat untuk menunjukkan kepada pemakai laporan keuangan bahwa laporan keuangan yang diterbitkan lebih reliabel (dapat dipercaya).

5.2. Keterbatasan Penelitian

Keterbatasan dalam penelitian ini adalah Penelitian ini memiliki non generalisasi hasil karena sampel yang digunakan dalam penelitian ini hanyalah perusahaan perbankan.

5.3. Implikasi

Hasil penelitian ini berimplikasi pada para pemakai laporan keuangan perbankan untuk memperhatikan reliabilitas laporan keuangan dari jenis KAP yang digunakan.

5.4. Saran.

Saran bagi peneliti selanjutnya adalah menggunakan sampel dari jenis industri lain untuk meneliti perbedaan manajemen laba ditinjau dari jenis KAP *big* N dan KAP *non big* N.

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LAMPIRAN

LAMPIRAN 1

Lampiran 1 Data mentah manajemen laba

	BANK	TAHUN	TA	**Coit**	**LOAN it**	NPAit	**ΔNPAit**	**Ckp it**	**Equity it**	**Ckp it + Equity iy**
1	BNII	2001	5,508,771,000,000.00	274,071,000,000	8,916,736,000,000	6,635,201,000,000	-6,082,579,000,000	4,227,555,000,000	2,199,110,000,000	6,426,665,000,000
		2002	649,945,000,000.00	3,055,914,000,000	5,818,005,000,000	555,918,000,000	105,326,000,000	560,440,000,000	2,976,786,000,000	3,537,226,000,000
		2003	729,826,000,000.00	211,677,000,000	10,296,662,000,000	661,244,000,000	-117,202,000,000	665,191,000,000	3,359,832,000,000	4,025,023,000,000
		2004	490,070,000,000.00	□□8,760,000,000	13,213,803,000,000	544,042,000,000	81,559,000,000	414,220,000,000	4,210,800,000,000	4,625,020,000,000
		2005	621,156,000,000.00	124,382,000,000	20,790,694,000,000	625,601,000,000	588,566,000,000	490,680,000,000	4,708,425,000,000	5,199,105,000,000
		2006	830,594,000,000.00	404,701,000,000	21,700,241,000,000	1,214,167,000,000	-306,796,000,000	669,866,000,000	5,255,253,000,000	5,925,119,000,000
		2007	790,308,000,000.00	55,981,000,000	28,519,581,000,000	907,371,000,000	54,225,000,000	586,594,000,000	5,343,196,000,000	5,929,790,000,000
2	NISP	2001	84,549,824,855.00	57,473,360,000	4,355,093,637,512	4,355,093,637,512	-147,874,238,517	72,238,922,062	479,341,390,496	551,580,312,558
		2002	117,710,152,000.00	16,104,655,000	6,299,074,330,000	6,299,074,330,000	50,224,109,517	108,263,716,000	896,957,692,000	1,005,221,408,000
		2003	161,377,067,000.00	8,709,166,000	9,523,149,545,000	9,523,149,545,000	21,487,482,000	143,044,287,000	1,069,650,298,000	1,212,694,585,000
		2004	170,038,357,518.00	7,597,223,000	10,056,367,192,000	10,056,367,192,000	203,646,647,000	157,452,297,000	1,396,083,142,000	1,553,535,439,000
		2005	215,162,000,000.00	141,000,000	12,438,181,000,000	12,438,181,000,000	108,333,000,000	193,276,000,000	1,986,381,000,000	2,179,657,000,000
		2006	239,845,000,000.00	17,464,000,000	15,638,468,000,000	15,638,468,000,000	239,845,000,000	222,989,000,000	2,454,932,000,000	2,677,921,000,000
		2007	288,838,000,000.00	48,426,000,000	19,131,342,000,000	19,131,342,000,000	288,838,000,000	256,387,000,000	3,630,670,000,000	3,887,057,000,000
3	BVIC	2001	7,479,206,000.00	6,510,666,000	201,865,403,000	2,335,411,000	18,214,305,000	3,819,000,000	68,276,803,000	72,095,803,000
		2002	18,660,923,000.00	3,239,545,000	486,215,965,000	20,549,716,000	29,905,925,000	15,665,804,000	82,526,151,000	98,191,955,000
		2003	40,338,138,000.00	1,027,334,000	646,487,657,000	50,455,641,000	-1,006,370,000	32,951,838,000	132,691,355,000	165,643,193,000
		2004	63,798,305,000.00	14,186,069,000	933,778,584,000	49,449,271,000	-37,120,000	56,793,572,000	185,165,477,000	241,959,049,000
		2005	66,366,289,000.00	1,019,210,000	783,619,870,000	49,412,151,000	-5,983,239,000	58,683,620,000	157,548,223,000	216,231,843,000
		2006	65,078,805,000.00	0	1,144,746,402,000	43,428,912,000	32,290,050,000	56,055,576,000	307,851,082,000	363,906,658,000
		2007	81,417,015,000.00	231,851,000	2,019,447,514,000	75,718,962,000	-29,684,579,000	66,264,625,000	403,561,868,000	469,826,493,000
4	BBNI	2001	7,297,546,000,000.00	671,240,000,000	35,391,985,000,000	8,407,292,000,000	-5,054,926,000,000	5,113,404,000,000	6,797,397,000,000	11,910,801,000,000
		2002	3,579,905,000,000.00	4,140,702,000,000	37,791,582,000,000	3,579,905,000,000	4,006,733,000,000	1,592,864,000,000	8,230,603,000,000	9,823,467,000,000
		2003	6,222,844,000,000.00	3,291,474,000,000	46,408,272,000,000	6,222,844,000,000	-2,783,535,000,000	2,421,710,000,000	10,016,289,000,000	12,437,999,000,000

	BANK	TAHUN	TA	Coit	LOAN it	NPAit	ΔNPAit	Ckp it	Equity it	Ckp it + Equity iy
		2004	4,688,756,000,000.00	1,621,217,000,000	57,867,651,000,000	4,688,756,000,000	5,425,976,000,000	3,130,045,000,000	12,858,301,000,000	15,988,346,000,000
		2005	5,377,460,000,000.00	873,162,000,000	58,331,161,000,000	5,377,460,000,000	-1,739,879,000,000	4,327,612,000,000	11,894,914,000,000	16,222,526,000,000
		2006	1,723,373,000,000.00	1,351,093,000,000	62,999,947,000,000	1,723,373,000,000	-615,205,000,000	386,152,000,000	14,794,269,000,000	15,180,421,000,000
		2007	5,638,059,000,000.00	1,110,834,000,000	83,214,985,000,000	5,638,059,000,000	-1,349,639,000,000	5,436,203,000,000	17,219,585,000,000	22,655,788,000,000
5	BBCA	2001	1,103,627,998,000.00	6,510,666,000	14,672,928,010,000	475,905,000,000	287,602,000,000	922,039,098,000	9,773,242,880,000	10,695,281,978,000
		2002	969,148,000,000.00	206,185,000,000	21,388,599,000,000	763,507,000,000	-60,625,000,000	819,458,000,000	11,507,910,000,000	12,327,368,000,000
		2003	1,026,079,000,000.00	26,627,000,000	29,217,797,000,000	702,882,000,000	-104,515,000,000	888,456,000,000	12,625,445,000,000	13,513,901,000,000
		2004	1,237,091,000,000.00	22,390,000,000	40,359,765,000,000	598,367,000,000	390,906,000,000	1,079,396,000,000	13,925,401,000,000	15,004,797,000,000
		2005	1,555,934,000,000.00	40,801,000,000	54,127,930,000,000	1,003,650,000,000	-113,739,000,000	1,349,180,000,000	15,847,154,000,000	17,196,334,000,000
		2006	1,953,555,000,000.00	167,989,000,000	61,422,308,000,000	889,911,000,000	-789,935,300,000	1,734,043,000,000	18,067,360,000,000	19,801,403,000,000
		2007	1,828,083,100,000.00	214,036,000,000	82,388,633,000,000	99,975,700,000	574,793,300,000	1,686,152,000,000	20,441,731,000,000	22,127,883,000,000
6	BDMN	2001	881,275,000,000.00	693,536,000,000	11,170,271,000,000	629,841,000,000	174,905,000,000	693,536,000,000	4,170,584,000,000	4,864,120,000,000
		2002	1,627,414,000,000.00	424,377,000,000	18,197,373,000,000	804,746,000,000	-183,544,931,000	1,570,874,000,000	4,652,812,000,000	6,223,686,000,000
		2003	4,375,613,000,000.00	354,911,000,000	22,717,577,000,000	621,201,069,000	707,471,931,000	4,323,969,000,000	6,822,199,000,000	11,146,168,000,000
		2004	1,666,842,000,000.00	326,797,000,000	29,415,593,000,000	1,328,673,000,000	-384,581,000,000	1,606,597,000,000	7,803,943,000,000	9,410,540,000,000
		2005	1,118,237,000,000.00	664,845,000,000	35,995,314,000,000	944,092,000,000	425,174,000,000	1,017,065,000,000	8,588,953,000,000	9,606,018,000,000
		2006	1,528,191,000,000.00	833,780,000,000	41,164,793,000,000	1,369,266,000,000	-207,330,000,000	1,413,329,000,000	9,441,927,000,000	10,855,256,000,000
		2007	1,594,410,000,000.00	1,267,318,000,000	51,337,052,000,000	1,161,936,000,000	372,190,000,000	1,478,641,000,000	10,833,445,000,000	12,312,086,000,000
7	MEGA	2001	69,060,000,000.00	1,037,000,000	5,318,257,000,000	12,920,000,000	820,000,000	62212000000	443,819,000,000	506,031,000,000
		2002	77,918,000,000.00	1,249,000,000	5,819,517,700,000	13,740,000,000	84,236,000,000	71,412,000,000	814,319,000,000	885,731,000,000
		2003	75,638,000,000.00	9,938,000,000	6,375,506,000,000	97,976,000,000	52,132,000,000	69,030,000,000	1,008,074,000,000	1,077,104,000,000
		2004	119,984,000,000.00	4,375,000,000	7,581,457,000,000	150,108,000,000	12,571,000,000	113,751,000,000	1,220,621,000,000	1,334,372,000,000
		2005	154,455,000,000.00	6,949,000,000	11,263,126,000,000	162,679,000,000	21,583,000,000	149,271,000,000	1,276,625,000,000	1,425,896,000,000
		2006	171,539,000,000.00	32,404,000,000	12,799,985,894	185,762,000,000	30,697,000,000	159,657,000,000	1,934,301,000,000	2,093,958,000,000
		2007	206,528,000,000.00	69,446,000,000	14,037,263,000,000	216,459,000,000	12,019,000,000	193,943,000,000	2,939,137,000,000	3,133,080,000,000
8	BBNP	2001	26,863,749,748.00	761,433,283	251,387,833,187	1,171,248,563	1,790,279,747	22,581,773,950	96,422,792,031	119,004,565,981

	BANK	TAHUN	TA	Coit	LOAN it	NPAit	ΔNPAit	Ckp it	Equity it	Ckp it + Equity iy
		2002	27,147,196,073.00	29,619,718	425,552,747,124	2,961,528,310	-825,499,479	22,955,269,036	109,117,389,184	132,072,658,220
		2003	28,285,665,765.00	653,265,134	699,226,278,394	2,136,028,831	6,539,170,378	22,991,476,883	121,368,330,458	144,359,807,341
		2004	44,741,522,418.00	1,130,955,849	1,081,933,652,388	8,675,199,209	-6,266,722,055	40,006,479,929	145,306,060,433	185,312,540,362
		2005	32,896,598,994.00	0	1,459,878,631,543	2,408,477,154	46,326,981,902	28,927,965,981	163,649,891,901	192,577,857,882
		2006	33,386,607,653.00	69,032,584	1,608,885,723,779	48,735,459,056	-17,405,946,056	29,431,125,991	279,812,994,743	309,244,120,734
		2007	31,406,352,000.00	5,491,046,000	1,659,350,884,000	31,329,513,000	-4,284,078,000	30,072,213,000	311,662,008,000	341,734,221,000
9	PNBN	2001	715,133,000,000.00	729,579,000,000	7,229,654,000,000	1,356,234,000,000	-27,086,000,000	646,236,000,000	3,482,171,000,000	4,128,407,000,000
		2002	958,061,000,000.00	985,114,000,000	8,476,661,000,000	1,329,148,000,000	-495,561,000,000	868,517,000,000	3,501,491,000,000	4,370,008,000,000
		2003	965,723,000,000.00	753,086,000,000	8,258,945,000,000	833,587,000,000	108,704,000,000	869,889,000,000	3,701,089,000,000	4,570,978,000,000
		2004	1,081,599,000,000.00	24,064,000,000	11,002,311,000,000	942,291,000,000	502,248,000,000	944,310,000,000	4,521,675,000,000	5,465,985,000,000
		2005	1,287,994,000,000.00	35,278,000,000	15,056,873,000,000	1,444,539,000,000	231,255,000,000	□□□□□□□□□	4,384,652,000,000	5,545,146,000,000
		2006	1,373,865,000,000.00	194,403,000,000	19,089,728,000,000	1,675,794,000,000	-778,218,000,000	1,251,614,000,000	6,614,388,000,000	7,866,002,000,000
		2007	816,485,000,000.00	794,740,000,000	28,972,661,000,000	897,576,000,000	729,997,000,000	681,777,000,000	7,500,147,000,000	8,181,924,000,000
10	BSWD	2001	25,425,271,832.00	1,188,273,726	155,420,255,867	13,927,675,426	-1,897,505,888	24,487,082,246	65,116,420,784	89,603,503,030
		2002	19,327,302,475.00	6,767,333,752	244,883,713,911	12,030,169,538	-3,519,629,213	18,786,895,127	91,474,121,281	110,261,016,408
		2003	20,992,934,519.00	925,660,023	311,748,816,630	8,510,540,325	1,659,300,343	20,718,637,026	96,414,984,425	117,133,621,451
		2004	20,266,519,405.00	2,812,516,685	368,973,370,349	10,169,840,668	1,475,117,196	20,016,583,014	103,586,387,278	123,602,970,292
		2005	17,993,748,021.00	4,403,289,004	443,442,627,559	11,644,957,864	13,413,196	15,572,208,111	111,924,748,130	127,496,956,241
		2006	17,942,752,299.00	1,398,543,127	457,773,802,969	11,658,371,060	-554,514,304	16,985,062,244	116,166,943,627	133,152,005,871
		2007	17,062,943,543.00	19,696,093	621,433,565,319	11,103,856,756	12,665,592,306	16,250,667,959	124,653,427,807	140,904,095,766
11	BBIA	2001	107,486,078,000.00	624,675,000	2,697,488,127,000	75,582,145,000	-75,582,145,000	75,626,846,000	1,028,846,362,000	1,104,473,208,000
		2002	75,515,372,000.00	2,823,515,000	3,955,041,647,000	29,859,872,000	15,647,128,000	47,823,878,000	1,273,576,970,000	1,321,400,848,000
		2003	90,586,000,000.00	1,333,000,000	5,336,336,000,000	45,507,000,000	80,640,000,000	68,508,000,000	1,683,301,000,000	1,751,809,000,000
		2004	120,536,000,000.00	5,691,000,000	7,857,074,000,000	126,147,000,000	-126,147,000,000	98,811,000,000	1,901,905,000,000	2,000,716,000,000
		2005	203,862,000,000.00	2,216,000,000	10,308,689,000,000	242,325,000,000	211,999,000,000	182,204,000,000	2,169,128,000,000	2,351,332,000,000
		2006	259,014,000,000.00	5,341,000,000	10,349,810,000,000	454,324,000,000	-31,872,000,000	241,370,000,000	3,268,328,000,000	3,509,698,000,000

	BANK	TAHUN	TA	Coit	LOAN it	NPAit	ΔNPAit	Ckp it	Equity it	Ckp it + Equity iy
		2007	212,850,000,000.00	6,779,000,000	12,656,953,000,000	422,452,000,000	-47,947,000,000	201,467,000,000	3,557,654,000,000	3,759,121,000,000

LAMPIRAN 2

Lampiran 2

Hasil Deflasi dan Koefisien Masing-Masing Variabel

	BANK	TAHUN	def TA (1/9)	DEF co it (2/9)	def LOAN it (3/9)	def NPA it (4/9)	def ΔNPAit (5/9)	koef Coit	koef LOAN it	koefNPAit	koef PNPAit
1	BNII	2001	0.857174133	0.04264591	1.387459281	1.03244856	-0.94645963	0.3	-0.004	-0.3	-0.748
		2002	0.183744267	0.86392953	1.644793123	0.15716214	0.02977644	0.06	-0.02	0.003	0.337
		2003	0.181322194	0.05259026	2.558162276	0.16428328	-0.02911834	0.8	-0.008	0.001	-0.394
		2004	0.105960623	0.10567738	2.857026132	0.11763019	0.0176343	0.39	0.13	-0.18	0.343
		2005	0.11947364	0.02392373	3.998898657	0.1203286	0.11320525	-0.05	-0.002	-0.01	-0.431
		2006	0.140181826	0.06830259	3.662414375	0.20491858	-0.05177888	0.17	0.005	-0.09	0.1
		2007	0.13327757	0.00944064	4.809543171	0.15301908	0.00914451	0.54	0.006	0.001	-0.639
2	NISP	2001	0.153286517	0.10419763	7.895665488	7.89566549	-0.26809194	0.3	-0.004	-0.3	-0.748
		2002	0.117098732	0.016021	6.266355133	6.26635513	0.04996323	0.06	-0.02	0.003	0.337
		2003	0.133073132	0.00718166	7.852883704	7.8528837	0.01771879	0.8	-0.008	0.001	-0.394
		2004	0.109452513	0.00489028	6.473213896	6.4732139	0.13108594	0.39	0.13	-0.18	0.343
		2005	0.098713697	6.4689E-05	5.70648547	5.70648547	0.04970186	-0.05	-0.002	-0.01	-0.431
		2006	0.089563882	0.00652148	5.839779441	5.83977944	0.08956388	0.17	0.005	-0.09	0.1
		2007	0.074307632	0.01245827	4.921806395	4.92180639	0.07430763	0.54	0.006	0.001	-0.639
3	BVIC	2001	0.103739825	0.09030576	2.799960533	0.03239316	0.2526403	0.3	-0.004	-0.3	-0.748
		2002	0.190045335	0.03299196	4.951688405	0.20928106	0.30456594	0.06	-0.02	0.003	0.337
		2003	0.243524272	0.00620209	3.902892991	0.30460437	-0.00607553	0.8	-0.008	0.001	-0.394
		2004	0.263673978	0.05863004	3.859242247	0.20437041	-0.00015341	0.39	0.13	-0.18	0.343
		2005	0.306921904	0.00471351	3.62397998	0.22851468	-0.02767048	-0.05	-0.002	-0.01	-0.431

	BANK	TAHUN	def TA (1/9)	DEF co it (2/9)	def LOAN it (3/9)	def NPA it (4/9)	def ΔNPAit (5/9)	koef Coit	koef LOAN it	koefNPAit	koef PNPAit
		2006	0.178833785	0	3.145714366	0.1193408	0.08873168	0.17	0.005	-0.09	0.1
		2007	0.173291665	0.00049348	4.298283609	0.16116367	-0.063182	0.54	0.006	0.001	-0.639
4	BBNI	2001	0.61268306	0.05635557	2.971419386	0.70585446	-0.42439849	0.3	-0.004	-0.3	-0.748
		2002	0.364423782	0.42151126	3.847071711	0.36442378	0.40787362	0.06	-0.02	0.003	0.337
		2003	0.500309093	0.26463051	3.731168655	0.50030909	-0.22379283	0.8	-0.008	0.001	-0.394
		2004	0.293260854	0.10139992	3.619364442	0.29326085	0.33937069	0.39	0.13	-0.18	0.343
		2005	0.331481053	0.05382405	3.595689167	0.33148105	-0.10725081	-0.05	-0.002	-0.01	-0.431
		2006	0.113526035	0.08900234	4.150079039	0.11352603	-0.04052621	0.17	0.005	-0.09	0.1
		2007	0.248857334	0.04903091	3.673012168	0.24885733	-0.05957149	0.54	0.006	0.001	-0.639
5	BBCA	2001	0.103188303	0.00060874	1.371906607	0.04449672	0.02689055	0.3	-0.004	-0.3	-0.748
		2002	0.078617593	0.01672579	1.735049931	0.06193593	-0.00491792	0.06	-0.02	0.003	0.337
		2003	0.075927669	0.00197034	2.162054983	0.05201178	-0.00773389	0.8	-0.008	0.001	-0.394
		2004	0.082446367	0.00149219	2.689790805	0.03987838	0.02605207	0.39	0.13	-0.18	0.343
		2005	0.090480564	0.00237266	3.147643562	0.05836418	-0.00661414	-0.05	-0.002	-0.01	-0.431
		2006	0.098657403	0.00848369	3.10191697	0.04494182	-0.0398929	0.17	0.005	-0.09	0.1
		2007	0.08261446	0.00967268	3.723294858	0.00451809	0.02597597	0.54	0.006	0.001	-0.639
6	BDMN	2001	0.181178713	0.14258201	2.296462875	0.12948714	0.0359582	0.3	-0.004	-0.3	-0.748
		2002	0.261487164	0.06818741	2.923889958	0.12930376	-0.02949135	0.06	-0.02	0.003	0.337
		2003	0.392566575	0.03184153	2.038151318	0.05573225	0.06347221	0.8	-0.008	0.001	-0.394
		2004	0.177125011	0.0347267	3.125813503	0.14118988	-0.04086705	0.39	0.13	-0.18	0.343
		2005	0.116410046	0.0692113	3.747162872	0.09828131	0.04426121	-0.05	-0.002	-0.01	-0.431

	BANK	TAHUN	def TA (1/9)	DEF co it (2/9)	def LOAN it (3/9)	def NPA it (4/9)	def ΔNPAit (5/9)	koef Coit	koef LOAN it	koefNPAit	koef PNPAit
		2006	0.1407789	0.07680887	3.792153128	0.12613853	-0.0190995	0.17	0.005	-0.09	0.1
		2007	0.129499583	0.10293284	4.169646963	0.09437361	0.03022965	0.54	0.006	0.001	-0.639
7	MEGA	2001	0.136473852	0.00204928	10.50974545	0.02553203	0.00162045	0.3	-0.004	-0.3	-0.748
		2002	0.087970275	0.00141013	6.570299222	0.01551261	0.09510337	0.06	-0.02	0.003	0.337
		2003	0.070223488	0.00922659	5.919118302	0.09096243	0.04840015	0.8	-0.008	0.001	-0.394
		2004	0.089917954	0.0032787	5.681666732	0.11249337	0.00942091	0.39	0.13	-0.18	0.343
		2005	0.108321364	0.00487343	7.898981412	0.11408897	0.01513645	-0.05	-0.002	-0.01	-0.431
		2006	0.081920936	0.015475	0.006112819	0.08871334	0.0146598	0.17	0.005	-0.09	0.1
		2007	0.065918521	0.02216541	4.480339793	0.06908825	0.00383616	0.54	0.006	0.001	-0.639
8	BBNP	2001	0.225737135	0.00639835	2.112421747	0.00984205	0.01504379	0.3	-0.004	-0.3	-0.748
		2002	0.205547435	0.00022427	3.222110866	0.02242348	-0.00625034	0.06	-0.02	0.003	0.337
		2003	0.19593865	0.00452526	4.843635436	0.01479656	0.04529772	0.8	-0.008	0.001	-0.394
		2004	0.24143818	0.00610296	5.838426532	0.04681388	-0.03381704	0.39	0.13	-0.18	0.343
		2005	0.170822333	0	7.580719028	0.01250651	0.24056235	-0.05	-0.002	-0.01	-0.431
		2006	0.10796198	0.00022323	5.202639649	0.15759543	-0.05628546	0.17	0.005	-0.09	0.1
		2007	0.091902859	0.01606818	4.855676669	0.09167801	-0.01253629	0.54	0.006	0.001	-0.639
9	PNBN	2001	0.173222504	0.17672167	1.751197011	0.32851267	-0.00656088	0.3	-0.004	-0.3	-0.748
		2002	0.219235525	0.22542613	1.939735808	0.3041523	-0.11340048	0.06	-0.02	0.003	0.337
		2003	0.21127273	0.1647538	1.806822304	0.18236513	0.02378134	0.8	-0.008	0.001	-0.394
		2004	0.19787815	0.0044025	2.012868861	0.1723918	0.09188609	0.39	0.13	-0.18	0.343
		2005	0.232274137	0.00636196	2.715324899	0.26050513	0.04170404	-0.05	-0.002	-0.01	-0.431
		2006	0.174658613	0.02471433	2.426865389	0.21304266	-0.09893438	0.17	0.005	-0.09	0.1

			def TA (1/9)	DEF co it (2/9)	def LOAN it (3/9)	def NPA it (4/9)	def ΔNPAit (5/9)	koef Coit	koef LOAN it	koefNPAit	koef PNPAit
		2007	0.09979132	0.09713363	3.541057213	0.10970231	0.0892207	0.54	0.006	0.001	-0.639
10	BSWD	2001	0.283753101	0.01326147	1.734533256	0.15543673	-0.02117669	0.3	-0.004	-0.3	-0.748
		2002	0.175286816	0.06137558	2.220945552	0.10910628	-0.03192088	0.06	-0.02	0.003	0.337
		2003	0.179222108	0.0079026	2.66148022	0.07265668	0.01416588	0.8	-0.008	0.001	-0.394
		2004	0.163964663	0.02275444	2.985149705	0.08227829	0.01193432	0.39	0.13	-0.18	0.343
		2005	0.141130805	0.03453642	3.478064423	0.09133518	0.0001052	-0.05	-0.002	-0.01	-0.431
		2006	0.134753902	0.01050336	3.437979022	0.08755686	-0.00416452	0.17	0.005	-0.09	0.1
		2007	0.12109615	0.00013978	4.410330033	0.07880436	0.08988804	0.54	0.006	0.001	-0.639
11	BBIA	2001	0.097318864	0.00056559	2.44233007	0.06843276	-0.06843276	0.3	-0.004	-0.3	-0.748
		2002	0.057147967	0.00213676	2.993067284	0.02259713	0.01184132	0.06	-0.02	0.003	0.337
		2003	0.051709975	0.00076093	3.046185971	0.02597715	0.04603242	0.8	-0.008	0.001	-0.394
		2004	0.060246432	0.00284448	3.927131087	0.06305093	-0.06305093	0.39	0.13	-0.18	0.343
		2005	0.086700645	0.00094244	4.384191173	0.10305861	0.09016124	-0.05	-0.002	-0.01	-0.431
		2006	0.073799512	0.00152178	2.948917542	0.12944817	-0.00908112	0.17	.005	-0.09	0.1
		2007	0.05662228	0.00180335	3.36699803	0.11238053	-0.01275484	0.54	0.006	0.001	-0.639

LAMPIRAN 3

Lampiran 3
Regresi Total Akrual tahun 2001-2007

Regression 2001

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, LOANit, COit, NPAit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.951[a]	.904	.840	.097718

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.541	4	.135	14.161	.003[a]
	Residual	.057	6	.010		
	Total	.598	10			

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.195	.064		3.062	.022
	COit	.303	.543	.077	.558	.597
	LOANit	-.004	.013	-.048	-.310	.767
	NPAit	-.030	.017	-.287	-1.725	.135
	PNPAit	-.748	.105	-.986	-7.088	.000

a. Dependent Variable: TA

Regression 2002

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, NPAit, COit, LOANit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.616[a]	.379	-.035	.091362

a. Predictors: (Constant), PNPAit, NPAit, COit, LOANit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.031	4	.008	.915	.512[a]
	Residual	.050	6	.008		
	Total	.081	10			

a. Predictors: (Constant), PNPAit, NPAit, COit, LOANit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.212	.094		2.245	.066
	COit	.058	.132	.172	.436	.678
	LOANit	-.020	.027	-.382	-.722	.497
	NPAit	.003	.020	.053	.131	.900
	PNPAit	.337	.246	.582	1.371	.220

a. Dependent Variable: TA

Regression 2003

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, NPAit, LOANit, COit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718[a]	.516	.193	.123381

a. Predictors: (Constant), PNPAit, NPAit, LOANit, COit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.097	4	.024	1.599	.289[a]
	Residual	.091	6	.015		
	Total	.189	10			

a. Predictors: (Constant), PNPAit, NPAit, LOANit, COit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.190	.127		1.496	.185
	COit	.803	.781	.502	1.029	.343
	LOANit	-.008	.032	-.105	-.239	.819
	NPAit	.001	.025	.015	.035	.973
	PNPAit	-.394	.823	-.227	-.479	.649

a. Dependent Variable: TA

Regression 2004

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, LOANit, COit, NPAit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.608[a]	.369	-.051	.081493

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.023	4	.006	.878	.529[a]
	Residual	.040	6	.007		
	Total	.063	10			

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.095	.093		1.023	.346
	COit	.391	.795	.196	.492	.640
	LOANit	.013	.022	.246	.599	.571
	NPAit	-.018	.018	-.435	-.995	.358
	PNPAit	.343	.286	.486	1.197	.277

a. Dependent Variable: TA

Regression 2005

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, NPAit, COit, LOANit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.497[a]	.247	-.256	.098141

a. Predictors: (Constant), PNPAit, NPAit, COit, LOANit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.019	4	.005	.491	.744[a]
	Residual	.058	6	.010		
	Total	.077	10			

a. Predictors: (Constant), PNPAit, NPAit, COit, LOANit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.198	.104		1.905	.105
	COit	-.047	1.448	-.013	-.032	.975
	LOANit	-.002	.021	-.040	-.093	.929
	NPAit	-.010	.019	-.199	-.535	.612
	PNPAit	-.431	.423	-.437	-1.019	.347

a. Dependent Variable: TA

Regression 2006

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, LOANit, COit, NPAit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.377[a]	.142	-.430	.042512

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.002	4	.000	.248	.901[a]
	Residual	.011	6	.002		
	Total	.013	10			

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.107	.036		2.956	.025
	COit	.166	.436	.157	.380	.717
	LOANit	.005	.011	.214	.456	.665
	NPAit	-.009	.012	-.459	-.823	.442
	PNPAit	.100	.300	.164	.334	.749

a. Dependent Variable: TA

Regression 2007

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	PNPAit, LOANit, COit, NPAit[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.606[a]	.367	-.054	.057326

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.011	4	.003	.871	.532[a]
	Residual	.020	6	.003		
	Total	.031	10			

a. Predictors: (Constant), PNPAit, LOANit, COit, NPAit

b. Dependent Variable: TA

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.084	.163		.516	.625
	COit	.540	.539	.364	1.003	.355
	LOANit	.006	.038	.062	.165	.874
	NPAit	.001	.015	.019	.051	.961
	PNPAit	-.639	.382	-.609	-1.671	.146

a. Dependent Variable: TA

LAMPIRAN 4

LAMPIRAN 4 Perhitungan *Discresionary Accruals*

	BANK	TAHUN	coit x koef (1)	LOANit x Koef (2)	NPAitxkoef (3)	ΔNPAit xkoef (4)	Konstanta (5)	NDA (1+2+3+4+5)	DA (defTA-NDA)
1	BNII	2001	0.0129217	-0.00555	-0.3097	0.70795	0.195	0.600589114	0.25658502
		2002	0.0501079	-0.032896	0.00047	0.01003	0.212	0.239718197	-0.0559739
		2003	0.04223	-0.020465	0.00016	0.01147	0.19	0.22340159	-0.0420794
		2004	0.0413199	0.371413	-0.0212	0.00605	0.095	0.492608384	-0.3866478
		2005	-0.0011244	-0.007998	-0.0012	-0.04879	0.198	0.138883037	-0.0194094
		2006	0.0113382	0.018312	-0.0184	-0.00518	0.107	0.113029742	0.02715208
		2007	0.0050979	0.028857	0.00015	-0.00584	0.084	0.112264883	0.02101269
2	NISP	2001	0.0315719	-0.031583	-2.3687	0.20053	0.195	-1.97317765	2.12646417
		2002	0.0009292	-0.125327	0.0188	0.01684	0.212	0.12323879	-0.0061401
		2003	0.0057669	-0.062823	0.00785	-0.00698	0.19	0.133815487	-0.0007424
		2004	0.0019121	0.841518	-1.1652	0.04496	0.095	-0.18178612	0.29123863
		2005	-3.04E-06	-0.011413	-0.0571	-0.02142	0.198	0.108097634	-0.0093839
		2006	0.0010826	0.029199	-0.5256	0.00896	0.107	-0.3793423	0.46890618
		2007	0.0067275	0.029531	0.00492	-0.04748	0.084	0.077697533	-0.0033899
3	BVIC	2001	0.0273626	-0.0112	-0.0097	-0.18897	0.195	0.012469912	0.09126991
		2002	0.0019135	-0.099034	0.00063	0.10264	0.212	0.21814633	-0.028101
		2003	0.0049803	-0.031223	0.0003	0.00239	0.19	0.166455497	0.07706877
		2004	0.0229243	0.501701	-0.0368	-5.3E-05	0.095	0.582786543	-0.3191126
		2005	-0.0002215	-0.007248	-0.0023	0.01193	0.198	0.200171336	0.10675057
		2006	0	0.015729	-0.0107	0.00887	0.107	0.120861068	0.05797272
		2007	0.0002665	0.02579	0.00016	0.04037	0.084	0.150590646	0.02270102
4	BBNI	2001	0.0170757	-0.011886	-0.2118	0.31745	0.195	0.305883796	0.30679926
		2002	0.0244477	-0.076941	0.00109	0.13745	0.212	0.298052899	0.06637088
		2003	0.2124983	-0.029849	0.0005	0.08817	0.19	0.461323633	0.03898546
		2004	0.0396474	0.470517	-0.0528	0.1164	0.095	0.668781939	-0.3755211
		2005	-0.0025297	-0.007191	-0.0033	0.04623	0.198	0.231189179	0.10029187
		2006	0.0147744	0.02075	-0.0102	-0.00405	0.107	0.128254819	-0.0147288
		2007	0.0264767	0.022038	0.00025	0.03807	0.084	0.170829805	0.07802753
5	BBCA	2001	0.0001844	-0.005488	-0.0133	-0.02011	0.195	0.156233675	-0.0530454

	BANK	TAHUN	coit x koef (1)	LOANit x Koef (2)	NPAitxkoef (3)	ΔNPAit xkoef (4)	Konstanta (5)	NDA (1+2+3+4+5)	DA (defTA-NDA)
		2002	0.0009701	-0.034701	0.00019	-0.00166	0.212	0.176797566	-0.09818
		2003	0.0015822	-0.017296	5.2E-05	0.00305	0.19	0.177384908	-0.1014572
		2004	0.0005834	0.349673	-0.0072	0.00894	0.095	0.447014002	-0.3645676
		2005	-0.0001115	-0.006295	-0.0006	0.00285	0.198	0.193860251	-0.1033797
		2006	0.0014083	0.01551	-0.004	-0.00399	0.107	0.115883825	-0.0172264
		2007	0.0052232	0.02234	4.5E-06	-0.0166	0.084	0.094968889	-0.0123544
6	BDMN	2001	0.0432023	-0.009186	-0.0388	-0.0269	0.195	0.163273621	0.01790509
		2002	0.0039549	-0.058478	0.00039	-0.00994	0.212	0.147926395	0.11356077
		2003	0.0255687	-0.016305	5.6E-05	-0.02501	0.19	0.174311216	0.21825536
		2004	0.0135781	0.406356	-0.0254	-0.01402	0.095	0.475502319	-0.2983773
		2005	-0.0032529	-0.007494	-0.001	-0.01908	0.198	0.167193348	-0.0507833
		2006	0.0127503	0.018961	-0.0114	-0.00191	0.107	0.125448621	0.01533028
		2007	0.0555837	0.025018	9.4E-05	-0.01932	0.084	0.145379246	-0.0158797
7	MEGA	2001	0.0006209	-0.042039	-0.0077	-0.00121	0.195	0.144710241	-0.0082364
		2002	8.179E-05	-0.131406	4.7E-05	0.03205	0.212	0.112772176	-0.0248019
		2003	0.007409	-0.047353	9.1E-05	-0.01907	0.19	0.131077309	-0.0608538
		2004	0.001282	0.738617	-0.0202	0.00323	0.095	0.817881212	-0.7279633
		2005	-0.0002291	-0.015798	-0.0011	-0.00652	0.198	0.174308288	-0.0659869
		2006	0.0025688	3.06E-05	-0.008	0.00147	0.107	0.103081194	-0.0211603
		2007	0.0119693	0.026882	6.9E-05	-0.00245	0.084	0.120469141	-0.0545506
8	BBNP	2001	0.0019387	-0.00845	-0.003	-0.01125	0.195	0.174283645	0.05145349
		2002	1.301E-05	-0.064442	6.7E-05	-0.00211	0.212	0.145531695	0.06001574
		2003	0.0036338	-0.038749	1.5E-05	-0.01785	0.19	0.137052192	0.05888646
		2004	0.0023863	0.758995	-0.0084	-0.0116	0.095	0.836355964	-0.5949178
		2005	0	-0.015161	-0.0001	-0.10368	0.198	0.079031124	0.09179121
		2006	3.706E-05	0.026013	-0.0142	-0.00563	0.107	0.113238121	-0.0052761
		2007	0.0086768	0.029134	9.2E-05	0.00801	0.084	0.129913241	-0.0380104
9	PNBN	2001	0.0535467	-0.007005	-0.0986	0.00491	0.195	0.14789562	0.02532688
		2002	0.0130747	-0.038795	0.00091	-0.03822	0.212	0.148976495	0.07025903
		2003	0.1322973	-0.014455	0.00018	-0.00937	0.19	0.298655239	-0.0873825

	BANK	TAHUN	coit x koef (1)	LOANit x Koef (2)	NPAitxkoef (3)	ΔNPAit xkoef (4)	Konstanta (5)	NDA (1+2+3+4+5)	DA (defTA-NDA)
		2004	0.0017214	0.261673	-0.031	0.03152	0.095	0.358880735	-0.1610026
		2005	-0.000299	-0.005431	-0.0026	-0.01797	0.198	0.171690845	0.06058329
		2006	0.0041026	0.012134	-0.0192	-0.00989	0.107	0.094169629	0.08048898
		2007	0.0524522	0.021246	0.00011	-0.05701	0.084	0.100796179	-0.0010049
10	BSWD	2001	0.0040182	-0.006938	-0.0466	0.01584	0.195	0.161289239	0.12246386
		2002	0.0035598	-0.044419	0.00033	-0.01076	0.212	0.160710853	0.01457596
		2003	0.0063458	-0.021292	7.3E-05	-0.00558	0.19	0.169545247	0.00967686
		2004	0.008897	0.388069	-0.0148	0.00409	0.095	0.481249828	-0.3172852
		2005	-0.0016232	-0.006956	-0.0009	-4.5E-05	0.198	0.188461964	-0.0473312
		2006	0.0017436	0.01719	-0.0079	-0.00042	0.107	0.117636883	0.01711702
		2007	7.548E-05	0.026462	7.9E-05	-0.05744	0.084	0.053177813	0.06791834
11	BBIA	2001	0.0001714	-0.009769	-0.0205	0.05119	0.195	0.216059927	-0.1187411
		2002	0.0001239	-0.059861	6.8E-05	0.00399	0.212	0.156320902	-0.0991729
		2003	0.000611	-0.024369	2.6E-05	-0.01814	0.19	0.148130743	-0.0964208
		2004	0.0011122	0.510527	-0.0113	-0.02163	0.095	0.573663598	-0.5134172
		2005	-4.429E-05	-0.008768	-0.001	-0.03886	0.198	0.149297244	-0.0625966
		2006	0.0002526	0.014745	-0.0117	-0.00091	0.107	0.109438756	-0.0356392
		2007	0.0009738	0.020202	0.00011	0.00815	0.084	0.113438521	-0.0568162

LAMPIRAN 5

LAMPIRAN 5

Statistik deskriptif Deskriptif Manajemen Laba Perbankan Yang Menggunakan KAP Berafiliasi *Big* N

Explore

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Big Four	66	100.0%	0	.0%	66	100.0%

Descriptives

			Statistic	Std. Error
Big Four	Mean		-.042419	.0244629
	95% Confidence Interval for Mean	Lower Bound	-.091274	
		Upper Bound	.006437	
	5% Trimmed Mean		-.031283	
	Median		-.018318	
	Variance		.039	
	Std. Deviation		.1987378	
	Minimum		-.7280	
	Maximum		.4689	
	Range		1.1969	
	Interquartile Range		.1157	
	Skewness		-1.254	.295
	Kurtosis		3.904	.582

LAMPIRAN 6

LAMPIRAN 6

Statistik deskriptif Deskriptif Manajemen Laba Perbankan Yang Menggunakan KAP Berafiliasi *Non Big* N

Explore

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Non Big four	11	100.0%	0	.0%	11	100.0%

Descriptives

			Statistic	Std. Error
Non Big four	Mean		.176166	.2038110
	95% Confidence Interval for Mean	Lower Bound	-.277953	
		Upper Bound	.630286	
	5% Trimmed Mean		.110655	
	Median		.057973	
	Variance		.457	
	Std. Deviation		.6759647	
	Minimum		-.5949	
	Maximum		2.1265	
	Range		2.7214	
	Interquartile Range		.0971	
	Skewness		2.743	.661
	Kurtosis		8.852	1.279

LAMPIRAN 7

Lampiran 7
Uji mann whitney

Mann-Whitney Test

Ranks

	JenisKAP	N	Mean Rank	Sum of Ranks
DA	Big Four	66	36.95	2439.00
	Non Big Four	11	51.27	564.00
	Total	77		

Test Statistics[a]

	DA
Mann-Whitney U	228.000
Wilcoxon W	2439.000
Z	-1.965
Asymp. Sig. (2-tailed)	.049

a. Grouping Variable: JenisKAP