



# The 1<sup>ST</sup> UNICEB 2017

Garuda Plaza Hotel Medan, December 12th 2017



## **ANALYSIS OF PRESENTATION FINANCIAL PERFORMANCE REPORT AS A CONSUMER DECISION FACTOR BETWEEN CONVENTIONAL BANKS AND SHARIA BANKS (STUDY ON BANKING IN BANDA ACEH CITY)**

**YUSHITA MARINI**

Accounting Departement

Faculty Economic

Open of University Indonesia

Email : yushita@ecampus.ut.ac.id

**FARIDAH IRIANI**

Management Departement

Faculty of Economics

Open of University Indonesia

Email : faridah-iriani@ecampus.ut.ac.id

### **ABSTRACT**

This study analyzes the presentation of conventional banking financial performance report and sharia banking, the difference in presentation of financial performance report between conventional banking and syariah banking, and its relationship as one of the determinants of consumer decision. This research was conducted in Banda Aceh City which is the capital of Aceh Province, as one of the cities that triggered itself as a Shari'a city, where in carrying out its regional government is characterized by islamic, that is following syariah islamic law. Analyzer used in this research use CAMELS Test and Respondent Test, then to do analysis of Different Test between Financial Report of Conventional Bank with Bank Syariah and Simple Regression Test to its relation in consumer decision indicator. The results showed that there was a difference in the presentation of conventional banking financial performance report with sharia banking. Regression test results show that the presentation of banking financial statements have no effect on consumer decision making in choosing banking products.

**Keywords:** *Financial Statement, Conventional Bank, Sharia Bank, Consumer Decision*

