

Analisis pengaruh tipe diskresi akuntansi pada loan loss provision terhadap kedisiplinan risiko perbankan di ASEAN = The effect analysis of accounting discretion type of loan loss provision to the discipline of bank risk taking in ASEAN

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Abstrak

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Penelitian ini menganalisis pengaruh tipe diskresi akuntansi yang dilakukan manajemen bank atas LLP terhadap kedisiplinan risiko perbankan di ASEAN. Pada pendekatan ex-ante market discipline, bank akan disiplin terhadap risiko dengan menyesuaikan leverage. Risiko sebenarnya dari aset pinjaman adalah nilai NPL, sehingga setelah dianalisis melalui pengujian statistik terhadap sampel bank yang terdaftar di pasar modal di ASEAN, penulis menyimpulkan bahwa tipe forward-NPL akan menyebabkan kedisiplinan risiko bank meningkat. Akan tetapi, perilaku manajemen yang menggunakan tujuan income smoothing dalam menentukan nilai LLP, menyebabkan informasi risiko yang disajikan bank tidak relevan. Oleh karena itu, tipe smoothing menyebabkan kedisiplinan risiko bank menurun.;This research will analyze the effect of accounting discretion type that is done by the management on LLP to the discipline of bank risk-taking in ASEAN. Using ex-ante approach, a bank will discipline itself in the face of an increase of risk by decreasing the leverage. . The real risk level of a loan is actually shown on the amount of future non-performing loan (NPL), so, after analyzing the sample of banks listing in ASEAN countries' stock market, the writer concluded that the forward-NPL type will cause the discipline of bank risk-taking better. . In contrast, the untrue information that prepared by the management will deteriorate the effectiveness of market discipline, if they use income smoothing to book the amount of LLP, so that the smoothing type will cause the discipline of bank risktaking worse., This research will analyze the effect of accounting discretion type that is done by the management on LLP to the discipline of bank risk-taking in ASEAN. Using ex-ante approach, a bank will discipline itself in the face of an increase of risk by decreasing the leverage. . The real risk level of a loan is actually shown on the amount of future non-performing loan (NPL), so, after analyzing the sample of banks listing in ASEAN countries' stock market, the writer concluded that the forward-NPL type will cause the discipline of bank risk-taking better. . In contrast, the untrue information that prepared by the management will deteriorate the effectiveness of market discipline, if they use income smoothing to book the amount of LLP, so that the smoothing type will cause the discipline of bank risktaking worse.]