

Loan loss provisions dan diskresioner loan loss provisions setelah adopsi IFRS 9, serta peran komite audit dan audit tenure (Studi pada perusahaan perbankan di Eropa) = Loan loss provisions and discretionary loan loss provisions after IFRS 9 adoption, the role of audit committee and audit tenure (A study of banking sector in Europe).

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Abstrak

Standar IFRS 9 membawa perubahan signifikan pada model untuk menentukan loan loss provisions, yakni expected credit loss model, standar ini efektif sejak 1 Januari 2018. European Bank Central telah melakukan supervisi kepada bank di Eropa sejak tahun 2017 sehingga bank memiliki persiapan yang lebih matang dan dapat mengadopsi tepat waktu. Hal ini menjadi motivasi penelitian ini untuk menguji nilai loan loss provisions dan diskresioner loan loss provisions setelah adopsi IFRS 9, serta peran keahlian akuntansi komite audit dan audit tenure dalam membatasi diskresioner loan loss provisions setelah adopsi IFRS 9 di Eropa. Penelitian ini menggunakan sampel bank konvensional di Eropa periode 2016-2018. Dengan menggunakan analisis univariat dan analisis data panel. Hasil penelitian ini menunjukkan bahwa loan loss provisions setelah adopsi IFRS 9 tidak meningkat signifikan dibandingkan IAS 39, sementara diskresioner loan loss provisions setelah adopsi IFRS 9 meningkat jika dibandingkan IAS 39. Hasil penelitian ini juga membuktikan bahwa komite audit dengan keahlian akuntansi belum dapat membatasi diskresioner loan loss provisions setelah adopsi IFRS 9, hanya masa perikatan partner audit dengan bank yang pendek, yang dapat membatasi diskresioner loan loss provisions. Hasil penelitian ini diharapkan dapat mendorong standard setter untuk membentuk kebijakan tertentu yang lebih dapat membatasi diskresioner loan loss provisions. Penelitian ini dapat menjadi pertimbangan regulator untuk membatasi masa perikatan partner audit dengan bank, sehingga peran partner audit semakin efektif dalam mengurangi asimetri informasi antara investor dengan manajemen yang pada akhirnya mengurangi diskresioner loan loss provisions.

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IFRS 9 standard brings significant changes to the model for loan loss provisions, namely the expected credit loss model, this standard is effective from January 1, 2018. European Central Bank has been supervising banks in Europe since 2017 so banks have better preparation and adopt on time. The motivation of this study to examine the value of loan loss provisions and discretionary loan loss provisions after the adoption of IFRS 9, as well as the role of accounting expertise audit committee and audit tenure to reduce discretionary loan loss provisions after IFRS 9 adoption in Europe. This study uses a sample of conventional banks in Europe in the 2016-2018 period. By using univariate analysis and panel data analysis. The results of this study indicate that loan loss provisions after IFRS 9 adoption do not increase significantly compared to IAS 39, while discretionary loan loss provisions after IFRS 9 adoption increase when compared to IAS 39. The results of this study also prove that accounting expertise audit committees cannot reduce discretionary loans loss provisions after IFRS 9 adoption, only a short period of audit partner engagement with banks can reduce discretionary loan loss provisions. The results of this study are expected to encourage standard setters to form certain policies that can reduce discretionary loan loss provisions. This research can be considered by regulators to limit the audit partner engagement period with banks, so audit partners is more effective in

reducing information asymmetry between investors and management, which in turn reduces discretionary loan loss provisions.