

## Pengaruh adopsi IFRS terhadap Net Interest Margin perbankan di ASEAN-5 = The impact of IFRS adoption on banks Net Interest Margin in ASEAN-5 / Vinsensius Mario Granito

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### Abstrak

[Penelitian ini memiliki tujuan untuk memberikan bukti empiris mengenai pengaruh adopsi IFRS terhadap rasio Net Interest margin (NIM). Penelitian ini menggunakan sampel negara-negara yang berada di kawasan ASEAN-5 sebagai sampel penelitian. Negara yang dianggap sudah melakukan adopsi IFRS adalah negara yang sudah melakukan konvergensi sebagian besar standar akuntansi lokal dengan IFRS terutama pada standar yang mengatur mengenai perbankan dan instrumen keuangan. Penelitian ini menemukan bahwa adopsi IFRS dapat menurunkan rasio NIM dikarenakan IFRS dapat memberikan informasi akuntansi yang lebih berkualitas dibandingkan dengan standar akuntansi lokal di kawasan ASEAN-5. Kualitas informasi akuntansi yang baik akan meningkatkan efisiensi dari manajemen perbankan, sehingga cenderung menurunkan rasio NIM.; This research aims to give empirical evidence to prove the impact of IFRS adoption on net interest margin in banking sector. The research uses data sample on banking industry in ASEAN-5 countries. Countries who are categorized using IFRS as accounting standards are countries who converged most of IFRS into their local accounting standards, specifically for banking standard and financial instrument standards. The result shows that The Adoption of IFRS have significant negative impact to net interest margin because IFRS offers high quality in accounting information then local accounting standards in ASEAN-5 countries. High quality accounting information makes better efficiency in banking management, and then it decreases net interest margin ratio., This research aims to give empirical evidence to prove the impact of IFRS adoption on net interest margin in banking sector. The research uses data sample on banking industry in ASEAN-5 countries. Countries who are categorized using IFRS as accounting standards are countries who converged most of IFRS into their local accounting standards, specifically for banking standard and financial instrument standards. The result shows that The Adoption of IFRS have significant negative impact to net interest margin because IFRS offers high quality in accounting information then local accounting standards in ASEAN-5 countries. High quality accounting information makes better efficiency in banking management, and then it decreases net interest margin ratio.]