

Analisis perbedaan dan dampak keuangan dari penerapan PSAK 102 dengan PSAK 50, 55, dan 60 pada transaksi pembiayaan murabahah studi kasus di Bank XYZ = Analysis of the differences and financial impact of PSAK 102 implementation compared to PSAK 50, 55, and 60 on murabahah financing transactions case study of Bank XYZ

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Abstrak

Penelitian ini membahas tentang perbandingan pencatatan akuntansi suatu pembiayaan murabahah berdasarkan PSAK 102, PSAK 50, 55, dan 60, dan praktik di Bank XYZ serta dampak keuangan yang akan timbul pada laporan keuangan Bank XYZ yang disebabkan oleh perbedaan pencatatan akuntansi piutang murabahah tersebut. Penelitian ini adalah penelitian kualitatif dengan desain deskriptif dan studi kasus di salah satu bank syariah di Indonesia, yaitu Bank XYZ. Hasil penelitian menunjukkan terdapat konsep pencatatan akuntansi murabahah baru yang menggabungkan antara PSAK 50, 55, dan 60 dengan konsep murabahah. Terdapat perbedaan dalam pencatatan akuntansi piutang murabahah PSAK 102 dibandingkan dengan pencatatan berdasarkan PSAK 50, 55, dan 60, dan PSAK 50, 55, dan 60 modifikasi, dan praktik Bank XYZ yang selamainiyang mengacu kepada PSAK 102. Namun praktik pencatatan di Bank XYZ tidak sepenuhnya mengikuti ketentuan PSAK 102 khususnya pada metode pengakuan keuntungan murabahah. Perbedaan pencatatan tersebut menimbulkan dampak keuangan yang berbeda pada laporan keuangan Bank XYZ.

.....This study is aimed to explain comparison of accounting treatment for a murabahah financing based on PSAK 102, PSAK 50, 55, and 60, and the practice in Bank XYZ and also the financial impact on the Bank XYZ financial statement that arise because of those differences in the accounting treatment of murabahah financing. This study is a qualitative study with a descriptive approach and case study in one sharia bank in Indonesia. This study is done in Bank XYZ because Bank XYZ has the largest assets and net income per December 2012 among all sharia banks in Indonesia. There is a new concept of accounting treatment for a murabahah, that is unification of PSAK 50, 55, and 60 with the concept of murabahah. The result of this study indicates that there are some differences in the accounting treatment of murabahah financing based on PSAK 102 compared to the accounting treatment of murabahah financing based on PSAK 50, 55, and 60, based on the unification of PSAK 50, 55, and 60 with murabahah, and also there are some differences compared to the accounting treatment practice in Bank XYZ that refer to PSAK 102. But, the accounting treatment in Bank XYZ is not entirely comply to PSAK 102, especially on the income recognition method. Those differences in accounting treatments result different financial impact in the financial statement of Bank XYZ.