

# Relevansi versus eeliabilitas: pengaruh penerapan IFRS instrumen keuangan terhadap kegunaan informasi akuntansi di Perbankan Indonesia = Relevance versus reliability: The effect of IFRS for financial instruments implementation on the usefulness of accounting information in Indonesian Banking Industry

Viska Anggraita, author

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## Abstrak

### <b>ABSTRAK</b><br>

Penelitian ini bertujuan meneliti dampak penerapan IFRS instrumen keuangan terhadap kualitas laporan keuangan bank-bank di Indonesia. Kualitas laporan keuangan ditinjau dari dimensi kualitas informasi akuntansi dan pengungkapan instrumen keuangan. Dampak penerapan IFRS instrumen keuangan ditinjau dari kegunaan informasi akuntansi instrumen keuangan terhadap efektifitas <em>market discipline</em>. Penelitian ini memberikan kontribusi literatur tentang dampak penerapan standar akuntansi instrumen keuangan di industri keuangan dalam konteks negara berkembang. Sampel yang digunakan adalah 64 bank yang terdaftar dan tidak terdaftar di Bursa Efek Indonesia (BEI) dengan periode penelitian 2007-2013. Hasil penelitian menunjukkan terjadi penurunan sebagian dimensi kualitas relevansi informasi akuntansi setelah penerapan IFRS instrumen keuangan. Namun di sisi lain terjadi peningkatan dimensi kualitas informasi akuntansi pada dimensi <em>reliability </em>dan relevansi risiko (pasar) laba komprehensif<em>. </em> Penerapan IFRS instrumen keuangan terbukti menurunkan manajemen laba melalui <em>loan loss provision </em>namun demikian penurunan manajemen laba ini tidak diikuti oleh peningkatan kemampuan prediktabilitas <em>loan loss provision</em>. Hasil pengujian dengan moderasi mekanisme monitoring menunjukkan penerapan IFRS instrumen keuangan terbukti mengurangi efek negatif dari kepemilikan terkonsentrasi terhadap sebagian besar dimensi kualitas informasi akuntansi. Hasil pengujian juga menunjukkan pengungkapan instrumen keuangan berdasarkan IFRS berpengaruh positif terhadap kualitas informasi <em>loan loss provision</em> dalam laporan keuangan bank<em>.</em> Hasil pengujian dampak penerapan IFSR instrumen keuangan dari perspektif s<em>takeholder </em>utama bank (deposan/kreditor) menunjukkan penerapan IFRS instrumen keuangan terbukti berpengaruh positif terhadap<em> market discipline</em> di perbankan di Indonesia <em>ex ante </em>dan <em>expost.</em> Penerapan IFRS instrumen keuangan meningkatkan transparansi risiko bank-bank di Indonesia sehingga meningkatkan kemampuan stakeholder bank yaitu deposan, creditor, dan regulator dalam memonitor tingkat risiko yang diambil bank. Bank menjadi lebih hati-hati dalam pengambilan risiko dan menjaga tingkat <em>capital buffer</em> nya pada tingkat yang lebih memadai dibandingkan sebelum penerapan IFRS instrumen keuangan. Kualitas <em>loan loss provision</em> dan pengungkapan instrumen keuangan terbukti meningkatkan efektifitas <em>market discipline</em> di perbankan Indonesia. Hal ini menunjukkan keandalan <em>(reliability)</em> informasi akuntansi dan pengungkapan instrumen keuangan berdasarkan IFRS berperan dalam berjalannya <em>market discipline</em> di perbankan di Indonesia.

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### <b>ABSTRACT</b><br>

This paper studies the impact of IFRS for financial instruments implementation on the quality of financial

statements of banks in Indonesia. The impact of IFRS for financial instruments is viewed from the usefulness of financial instrument accounting information to the effectiveness of market discipline in Indonesian banking industry. This study contributes the literature on the impact of applying financial instrument accounting standards in the financial industry in the context of developing countries. This study used a sample of 64 banks from 2007-2013. The results of the study showed a decrease in the quality of accounting information on some dimension of relevance after the application of IFRS financial instruments. On the other hand, there is an increase in the quality of accounting information on the dimensions of reliability and risk relevance of comprehensive profits (market risk). IFRS for financial instruments implementation has proven to reduce earnings management through loan loss provision. However, the decline in earnings management is not followed by an increase in predictability of loan loss provision. The implementation of IFRS for financial instruments has proven to reduce the negative effects of concentrated ownership on most dimensions of accounting information quality. Disclosure of financial instruments has a positive effect on the quality of loan loss provision information. The result also shows the implementation of IFRS for financial instrument positively effects market discipline in Indonesian banking, *ex ante* and *ex post*. The implementation of IFRS for financial instruments increases the risk transparency of banks in Indonesia, thereby increasing the capability of bank stakeholders, namely depositors, creditors, and regulators in monitoring the level of risk taken by banks. Banks are becoming more cautious in taking risks and maintaining their capital buffer levels at a more adequate level than before the implementation of IFRS for financial instruments. The quality of loan loss provision information and the disclosure of financial instruments proved to increase the effectiveness of market discipline in Indonesian banking. This results shows the reliability of accounting information and disclosure of financial instruments based on IFRS play a role in the effectiveness of market discipline in Indonesia banking industry