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DISCRETIONARY ALLOWANCE FOR IMPAIRMENT LOSSES PASCA IMPLEMENTASI PSAK 71 DI INDONESIA PADA KELOMPOK BANK BERDASARKAN MODAL INTI (KBMI)

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Abstract

Penelitian ini bertujuan untuk memberikan bukti empiris perbedaan *Discretionary Allowance for Impairment Losses* sebelum dan setelah implementasi PSAK 71 pada perbankan di Indonesia serta perbedaan *Discretionary Allowance for Impairment Losses* perbankan pada setiap Kelompok Bank berdasarkan Modal Inti (KBMI). Kategori per-KBMI dapat menunjukkan karakteristik spesifik dalam menuju keberlanjutan operasional perbankan. Belum adanya penelitian yang mengkaji perbedaan *Discretionary Allowance for Impairment Losses* pada setiap kategori Bank berdasarkan KBMI sehingga belum ada hasil spesifik atas respon Bank terhadap implementasi PSAK 71. Hasil penelitian ini menemukan bahwa Terdapat perbedaan yang signifikan *Discretionary Allowance for Impairment Losses* sebelum dan setelah implementasi PSAK 71 pada setiap Kelompok Bank berdasarkan Modal Inti (KBMI). Implementasi PSAK 71 mendorong pengakuan kerugian kredit secara lebih awal dan lebih tepat, dengan mempertimbangkan risiko kredit yang lebih komprehensif sehingga mengharuskan pihak manajemen Bank membentuk dana cadangan *(Allowance for Impairment Losses)*. Dalam proses pembentukan dana cadangan ini, *professional judgement* dari pihak manajemen semakin tinggi sehingga peluang untuk melakukan *earnings management* semakin besar. Perbedaan *Discretionary Allowance for Impairment Losses* yang signifikan juga ditemukan antar Kelompok Bank berdasarkan Modal Inti (KBMI) setelah implementasi PSAK 71. Bank yang berada pada level menengah (KBMI 2 dan KBMI 3) dan level bawah (KBMI 1) menghadapi tekanan yang lebih besar untuk mempertahankan kredibilitasnya saat Peraturan Otoritas Jasa Keuangan Nomor 12 /POJK.03/2021 diterbitkan, sedangkan nilai *Discretionary Allowance for Impairment Losses* pada Bank KBMI 4 menunjukkan nilai terendah dari keseluruhan KBMI.

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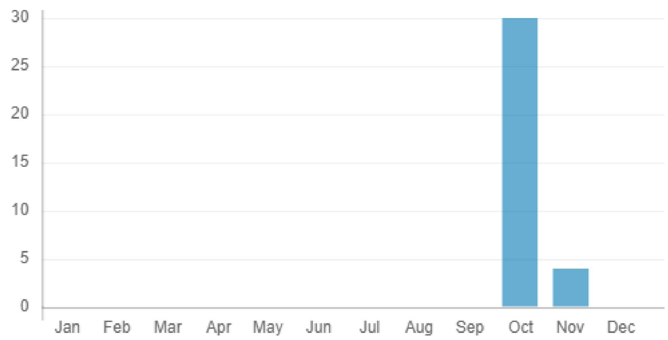

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