

DAFTAR PUSTAKA

- Abdelsalam, O., Dimitropoulos, P., Elnahass, M., & Leventis, S. (2016). Earnings management behaviors under different monitoring mechanisms: The case of Islamic and conventional banks. *Journal of Economic Behavior and Organization*, 132, 155–173.
- Ahmed, A. S., Neel, M. J., & Wang, D. (2013). Does Mandatory Adoption of International Financial Reporting Standards Improve Accounting Quality? Preliminary Evidence. *Contemporary Accounting Research*, 30(4), 1344-1372.
- Beaver, W. H., & Engel, E. E. (1996). Discretionary Behavior With Respect to Allowances For Loan Losses and The Behavior of Security Prices. *Journal of Accounting and Economics*, 22(1–3), 177–206.
- Bojar, P. (2023). Loan loss provisions and income smoothing in banks - literature review in the context of IFRS 9. *International Journal of Public Administration, Management and Economic Development*, 8(2).
- C.K. Lam, K., Sami, H., Yao, J., & Yao, Y. (2023). Mandatory IFRS adoption and earnings management: The role of culture. *Journal of International Accounting, Auditing and Taxation*, 50.
- Caporale, G. M. , M. A. S. D. C. and J. S. L. (2018). Loan Loss Provisions and Macroeconomic Shocks: Some Empirical Evidence for Italian Banks During the Crisis. *Finance Research Letters*, 25, 239–243.
- Casta, J.-F., Lejard, C., & Paget-Blanc, E. (2019). The Implementation of the IFRS 9 in Banking Industry. *EUFIN 2019 : The 15th Workshop on European Financial Reporting on European Financial Reporting*.
- Corporate Finance Institute. (2020). *Earnings Management*. Corporatefinanceinstitute. Earnings Management - Definition, Examples, and Types (corporatefinanceinstitute.com)
- Cugova, A., & Cug, J. (2021). International Financial Reporting Standards as a tool for Earnings management. *Department of Economics, Univerzita Zilina*, 92(6).
- Dong, X., Liu, J., & Lu, B. (2012). Research on the relationship of commercial bank's loan loss provision and earning management and capital management. *Journal of Service Science and Management*, 05(02), 171–179.
- Elnahass, M., Izzeldin, M., & Abdelsalam, O. (2014). Loan lossprovisions, bank valuations and discretion: A comparative study between conventional and Islamic banks. *Journal of Economic Behavior and Organization*, 103, 160–173.
- Fama, E. F., Fisher, L., Jensen, M. C., & Roll, R. (1969). The adjustment of stock prices to new information. *International Economic Review*, 10(1), 1–21.
- G20. 2008. *Declaration of the Summit on the Financial Market and the World Economy*. 15 November 2008.
- Gao, S., & Gao, J. (2016). Earnings Management: A Literature Review. *Seiem*, 189–192.

- Healy, P. M. (1985). The Effect of Bonus Schemes on Accounting Decisions. *Journal of Accounting and Economics*, 7(1–3), 85–107.
- Healy, P. M., & J. M. Wahlen. (1999). A Review of the Earnings Management Literature and its Implications for Standard Setting. *Accounting Horizons*, 13(4), 365–383.
- IFRS Foundation. (2018). *Resources of IFRS Governance*. Iasplus.Com. Governance (iasplus.com)
- Ikatan Akuntan Indonesia. (2017). *PSAK 71 instrumen keuangan. Standar Akuntansi Keuangan*. iaiglobal.or.id. SAK Disahkan Selama Tahun 2017 (iaiglobal.or.id)
- Ikatan Akuntan Indonesia. (2023). *Penomoran PSAK dan ISAK dalam SAK Indonesia*. SAK Update. iaiglobal.or.id. penomoran_psak_dan_isak_dalam_sak_indonesia (iaiglobal.or.id)
- Ikatan Akuntansi Indonesia (IAI). (2020). *Instrumen Keuangan: Pengakuan dan Pengukuran. Pernyataan Standar Akuntansi Keuangan No. 71 (Revisi 2020)*.
- Ikatan Bankir Indonesia. (2019). Implementasi PSAK 71 Pada Perbankan. *Buletin Ikatan Bankir Indonesia*, 31. ikatanbankir.id. Bankers Update Vol. 31/2019 (Implementasi PSAK 71 Pada Perbankan) - Ikatan Bankir Indonesia
- Indramawan, D. (2019). Implementasi PSAK 71 Pada Perbankan. *Ikatan Bankir Indonesia*, 31, 1–5.
- Jakubíková, O. (2022). Profit smoothing of European banks under IFRS 9. *FFA Working Paper 3/2022, FFA, Prague University of Economics and Business*.
- Jensen, M., & Meckling, W. (1976). Theory of the firm: managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, 3(4), 305–360.
- Jones, J. J. (1991). Earnings Management During Import Relief Investigations. *Journal of Accounting Research*, 29(2), 193–228.
- Kanagarethnam, K., Lobo, G. J., & Mathieu, R. (2004). Earnings management to reduce earnings variability: evidence from bank loan loss provisions. *Review of Accounting and Finance*, 3(1), 128–148.
- KBBI Daring. (2016). *Bonus*. kbbi.co.id. Arti kata bonus - Kamus Besar Bahasa Indonesia (KBBI) Online
- Kim, J.-B., J. N. C. W. and F. W. (2021). *The Effect of the Shift to an Expected Credit Loss Model on Loan Loss Recognition Timeliness*. SSRN 3490600.
- Krüger, S., Rösch, D., & Scheule, H. (2018). The impact of loan loss provisioning on bank capital requirements. *Journal of Financial Stability*, 36, 114–129.
- Leventis, S., & Dimitropoulos, P. (2012). The role of corporate governance in earnings management: Experience from US banks. *Journal of Applied Accounting Research*, 13(2), 161–177.
- Maigoshi, Z. S., Latif, R. A., & Kamarudin, H. (2016). Earnings management: A case of related party transactions. *International Journal of Economics and Financial Issues*, 6(7), 51–55.
- Nash, P. (2018). *Effective Product Control: Controlling for Trading Desks*, 1, 41–47. Wiley.

- Nnadi, M., Keskudee, A., & Amaewhule, W. (2023). IFRS 9 and Earnings Management: The Case of European Commercial Banks. *International Journal of Accounting and Information Management*, 31(3), 504–527.
- Norouzpour, M., Nikulin, E., & Downing, J. (2023). IFRS 9, earnings management and capital management by European banks. *Journal of Financial Reporting and Accounting*, 31(3), 504-527.
- PWC Indonesia. (2019). *Financial instruments understanding the basics*. PWC Indonesia.
- Rahmawati. (2007). Model Pendekteksian Manajemen Laba Pada Industri Perbankan Publik di Indonesia dan Pengaruhnya Terhadap Kinerja Perbankan. *Jurnal Akuntansi Dan Manajemen*, 42(3), 23–34.
- Scott, W. R. (2015). *Financial Accounting Theory* (7th ed.). Pearson.
- Sekaran, U. (2016). *Research Method for Business: A Skill Building Approach* (7th ed.). Wiley.
- Sibarani, B. B. (2021). Penerapan PSAK pada PT Bank IBK Indonesia Tbk. *Jurnal Bisnis Dan Akuntansi Unsurya*, 6(2), 68–81.
- Stein, J. (1989). Efficient capital markets, inefficient firms: A model of Myopic corporate behavior. *Quarterly Journal of Economics*, 655–669.
- Susanto, Y. K. (2017). Accrual earnings management, real earnings management, firm value. *International Journal of Business, Economics and Law*, 14(1), 1–6.
- Taylor, D., & Aubert, F. (2022). IFRS-9 Adoption and Income Smoothing Nexus: A comparison of The Post-Adoption Effects Between European and Sub-Saharan African Banks. *Journal of Accounting and Taxation*.

