

DAFTAR PUSTAKA

- Al-Fayoumi, N., Abuzayed, B., & Alexander, D. (2010). Ownership structure and earnings management in emerging markets: The case of Jordan. *International Research Journal of Finance and Economics*, 38(1), 28-47.
- Ahmed, A. S., Takeda, C., & Thomas, S. (1999). Bank loan loss provisions: a reexamination of capital management, earnings management and signaling effects. *Journal of accounting and economics*, 28(1), 1-25.
- Alkdai, H. K. H., & Hanefah, M. M. (2012). "Audit Committee Characteristics and Earnings Management in Malaysian Shariah-Compliant Companies." *Business and Management Review*, 2(2): 52-61.
- Anandarajan, A., Hasan, I., & Lozano-Vivas, A. (2003). The role of loan loss provisions in earnings management, capital management, and signaling: The Spanish experience. *Advances in International Accounting*, 16, 45-65.
- AlQudah, A. M., Azzam, M. J., Haija, A. A. A., & AlSmadi, S. A. (2020). The role of ownership map in constraining discretionary loan loss-provisions decisions in Jordanian banks. *Cogent Business & Management*, 7(1), 1752604.
- Ball, R., Robin, A., & Wu, J. S. (2003). Incentives versus standards: properties of accounting income in four East Asian countries. *Journal of accounting and economics*, 36(1-3), 235-270.
- 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.
- Be'dard, J., Chtourou, S. M., & Courteau, L. (2004). The effect of audit committee expertise, independence, and activity on aggressive earnings management. *Auditing: A journal of practice & theory*, 23(2), 13-35.
- Bushman, R. M., & Smith, A. J. (2003). Transparency, financial accounting information, and corporate governance. *Financial accounting information, and corporate governance. Economic Policy Review*, 9(1).
- Caporale, G. M., Alessi, M., Di Colli, S., & Lopez, J. S. (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, August). The implementation of the IFRS 9 in banking industry. In EUFIN 2019: The 15th Workshop on European Financial Reporting.
- Chang, R. D., Shen, W. H., & Fang, C. J. (2008). Discretionary loan loss provisions and earnings management for the banking industry. *International Business & Economics Research Journal (IBER)*, 7(3). Creswell, J.W. 2014. *Research Design: Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran*. Yogyakarta: Pustaka Belajar.
- Chew, D. H., & Gillan, S. L. (Eds.). (2009). *US corporate governance*. Columbia University Press.
- Cohen, B. H., & Edwards, G. (2017). The new era of expected credit loss provisioning. *BIS Quarterly Review*, March.
- Collins, J. H., Shackelford, D. A., & Wahlen, J. M. (1995). Bank differences in the coordination of regulatory capital, earnings, and taxes. *Journal of accounting research*, 33(2), 263-291.
- Danisman, G. O., Demir, E., & Ozili, P. (2021). Loan loss provisioning of US banks: Economic policy uncertainty and discretionary behavior. *International Review of Economics & Finance*, 71, 923-935.
- Devi, S., Wigarba, I. G. A., Herawati, N. T., & Yasa, I. N. P. (2021). A comparison between PSAK 71 and PSAK 55 in the banking industry. *Jurnal Ekonomi Dan Bisnis*, 24(1), 173-188.
- Eisenhardt, K. M. (1989). Agency theory: An assessment and review. *Academy of management review*, 14(1), 57-74.
- El Mokrani, Y., El Idrissi, I., & Alami, Y. (2021). Discretionary loan loss provision in the Moroccan banking sector: the role of governance mechanisms. *Annals of Management and Organization Research*, 2(3), 191-208.
- Fama, E. F. (1980). Agency problems and the theory of the firm. *Journal of political economy*, 88(2), 288-307.
- Felicya, C., & Sutrisno, P. (2020). Pengaruh karakteristik perusahaan, struktur kepemilikan dan kualitas audit terhadap manajemen laba. *Jurnal Bisnis Dan Akuntansi*, 22(1), 129-138.

- Hamdani, M. (2016). Good corporate governance (GCG) dalam perspektif agency theory. *Semnas Fekon*, 2016, 279-283.
- Haq, Q. F. (2023). Earnings and Capital Management Through Loan Loss Provisions in Indonesian Banks After IFRS 9 Implementation. *Jurnal Akuntansi dan Keuangan Indonesia*, 20(1), 4.
- Healy, P. M., & Wahlen, J. M. (1999). A review of the earnings management literature and its implications for standard setting. *Accounting horizons*, 13(4), 365-383.
- Hoogervorst, H. (2016, May). Performance reporting and the pitfalls of non-GAAP metrics. In *Annual Conference of the European Accounting Association*, Maastricht.
- Imelda, E., & Palauw, A. (2015). Analisis Manajemen Laba Melalui Akruai Diskresioner dan Manipulasi Aktivitas Riil pada Penawaran Publik Perdana dan Efeknya Terhadap Kinerja Pasar Jangka Panjang. *Simposium Nasional Akuntansi XVIII*, 79, 1-35.
- Ittonen, K., Tronnes, P., & Vähämaa, S. (2020). Do former auditors on the audit committee constrain earnings management? Evidence from the banking industry. *Evidence from the Banking Industry* (March 30, 2020).
- Jensen, M. C., & Meckling, W. H. (1976). THEORY OF THE FIRM: MANAGERIAL BEHAVIOR, AGENCY COSTS AND OWNERSHIP STRUCTURE. 3, 305-360
- Kanagaretnam, 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.
- Kasmir. (2013). *Analisis Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada
- Kaszniak, R. (1999). On the association between voluntary disclosure and earnings management. *Journal of accounting research*, 37(1), 57-81.
- Kelembagaan, D. A. S., & Eisenhardt, K. M. (1989). Agency theory: an assessment and review. *Academy of management review*, 14(1), 57-74.
- Kyiu, A., & Tawiah, V. (2023, August). IFRS 9 implementation and bank risk. In *Accounting Forum* (pp. 1-25). Routledge.

- Laeven, L., & Majnoni, G. (2003). Loan loss provisioning and economic slowdowns: too much, too late?. *Journal of financial intermediation*, 12(2), 178-197.
- Lambert, R. A. (1984). Income smoothing as rational equilibrium behavior. *Accounting review*, 604-618.
- Lassoued, N., Ben Rejeb Attia, M., & Sassi, H. (2017). Earnings management and ownership structure in emerging market: Evidence from banking industry. *Managerial Finance*, 43(10), 1117-1136.
- Lassoued, N., Attia, M. B. R., & Sassi, H. (2018). Earnings management in islamic and conventional banks: Does ownership structure matter? Evidence from the MENA region. *Journal of International Accounting, Auditing and Taxation*, 30, 85-105.
- 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.
- Lin, J.W., Hwang, M.I. (2010), Audit quality, corporate governance, and earning management: A meta-analysis. *International Journal of Auditing*, 14(1), 57-77
- Lobo, G. J., & Yang, D. H. (2001). Bank managers' heterogeneous decisions on discretionary loan loss provisions. *Review of Quantitative Finance and Accounting*, 16, 223-250.
- Moses, T. (2016), Audit committee number of meetings and earnings management in quoted Nigerian banks. *International Journal of Advanced Academic Research. Social and Management Sciences*, 2(6), 14-23.
- Ozili, P. K. (2024). Determinants of bank income smoothing using loan loss provisions in the United Kingdom. *Journal of Economic and Administrative Sciences*, 40(3), 641-657.
- Ozili, P. K., & Outa, E. (2017). Bank loan loss provisions research: A review. *Borsa Istanbul Review*, 17(3), 144-163.
- Ozili, P. K. (2017). Bank earnings smoothing, audit quality and procyclicality in Africa: the case of loan loss provisions. *Review of Accounting and Finance*, 16(2), 142-161.

- Panda, B., & Leepsa, N. M. (2017). Agency theory: Review of theory and evidence on problems and perspectives. *Indian journal of corporate governance*, 10(1), 74-95.
- Packer, F., & Zhu, H. (2012). Loan loss provisioning practices of Asian banks.
- Pikahulan, R. M. (2020). Implementasi fungsi pengaturan serta pengawasan pada Bank Indonesia dan Otoritas Jasa Keuangan (OJK) terhadap perbankan. *Jurnal Penegakan Hukum Dan Keadilan*, 1(1), 41-51.
- Peterson, O. K., & Arun, T. G. (2018). Income smoothing among European systemic and non-systemic banks. *The British Accounting Review*, 50(5), 539-558.
- Praditia, Okta Rezika. 2010. "Analisis Pengaruh Mekanisme Corporate Governance Terhadap Manajemen Laba Dan Nilai Perusahaan Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia (Bei) Pada Tahun 2005-2008"
- Ramalingegowda, S., Utke, S., & Yu, Y. (2021). Common institutional ownership and earnings management. *Contemporary Accounting Research*, 38(1), 208-241.
- Setiawati, L., & Na'im, A. (2000). Manajemen laba. *Journal of Indonesian Economy and Business (JIEB)*, 15(4), 424-441.
- Schipper, K. (1989). Commentary on earnings management. *Accounting horizons*, 3(4).
- Sultanoğlu, B. (2018). Expected credit loss model by IFRS 9 and its possible early impacts on European and Turkish banking sector. *Muhasebe Bilim Dünyası Dergisi*, 20(3), 476-506.
- Sweeney, A. P. (1994). Debt-covenant violations and managers' accounting responses. *Journal of accounting and Economics*, 17(3), 281-308.
- Teoh, S. H., Wong, T. J., & Rao, G. R. (1998). Are accruals during initial public offerings opportunistic?. *Review of accounting studies*, 3, 175-208.
- Tran, D. V., Hassan, M. K., & Houston, R. (2020). Discretionary loan loss provision behavior in the US banking industry. *Review of quantitative finance and accounting*, 55(2), 605-645.

Witjaksono, A. (2018). Perbandingan perlakuan akuntansi kredit menurut PSAK 55, PSAK 71, dan Basel pada bank umum. *Jurnal Online Insan Akuntan*, 3(2), 111-120.

Warfield, T. D., Wild, J. J., & Wild, K. L. (1995). Managerial ownership, accounting choices, and informativeness of earnings. *Journal of accounting and economics*, 20(1), 61-91.

Zgarni, A., Fedhila, H., & El Gaied, M. (2018). Audit committee and discretionary loan loss provisions in Tunisian commercial banks. *International Journal of Economics and Financial Issues*, 8(2), 85.

Zgarni, I., Hlioui, K., & Zehri, F. (2016). Effective audit committee, audit quality and earnings management: Evidence from Tunisia. *Journal of Accounting in Emerging Economies*, 6(2), 138-155.

<https://ikatanbankir.id/wp-content/uploads/2019/11/Bankers-Update-Vol-31-2019-Implementasi-PSAK-71-Pada-Perbankan.pdf>

[https://ojk.go.id/id/kanal/perbankan/Documents/Pages/Pedoman-Akuntansi-Perbankan-Indonesia-\(PAPI\)/KESIMPULAN%20HASIL%20PEMBAHASAN%20ISU%20IMPLEMENTASI%20PSAK%2071%20%E2%80%93%20INSTRUMEN%20KEUANGAN%20TAHUN%202018.pdf](https://ojk.go.id/id/kanal/perbankan/Documents/Pages/Pedoman-Akuntansi-Perbankan-Indonesia-(PAPI)/KESIMPULAN%20HASIL%20PEMBAHASAN%20ISU%20IMPLEMENTASI%20PSAK%2071%20%E2%80%93%20INSTRUMEN%20KEUANGAN%20TAHUN%202018.pdf)

<https://ojk.go.id/id/kanal/perbankan/stabilitas-sistem-keuangan/Pages/Peran-Bank-Indonesia.aspx>

