

DAFTAR PUSTAKA

- 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, 1–25. [https://doi.org/10.1016/S0165-4101\(99\)00017-8](https://doi.org/10.1016/S0165-4101(99)00017-8)
- 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. [https://doi.org/10.1016/S0897-3660\(03\)16003-5](https://doi.org/10.1016/S0897-3660(03)16003-5)
- Balsam, S., Krishnan, J., & Yang, J. S. (2003). Auditor industry specialization and earnings quality. *Auditing: A Journal of Practice & Theory*, 22(2), 71–97. <https://doi.org/10.2308/aud.2003.22.2.71>
- Basel Committee. (2010). *Basel III: A Global Regulatory Framework For More Resilient Banks and Banking Systems*.
- Basuki, A. T., & Prawoto, N. (2017). Analisis Regresi dalam Penelitian Ekonomi dan Bisnis (Dilengkapi Aplikasi SPSS & EViews). In *Raja Grafindo Persadara*.
- 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, 177–206. [https://doi.org/10.1016/S0165-4101\(96\)00428-4](https://doi.org/10.1016/S0165-4101(96)00428-4)
- Cohen, L. J., Cornett, M. M., Marcus, A. J., & Tehranian, H. (2014). Bank Earnings Management and Tail Risk during the Financial Crisis. *Journal of Money, Credit and Banking*, 46(1), 171–197. <https://doi.org/10.1111/jmcb.12101>
- De Jonghe, O., & Öztekin, Ö. (2015). Bank capital management: International evidence. *Journal of Financial Intermediation*, 24, 154–177. <https://doi.org/10.1016/j.jfi.2014.11.005>
- DeAngelo, L. E. (1981). Auditor size and audit quality. *Journal of Accounting and Economics*, 3(3), 183–199. [https://doi.org/10.1016/0165-4101\(81\)90002-1](https://doi.org/10.1016/0165-4101(81)90002-1)
- Dechow, P., Ge, W., & Schrand, C. (2010). Understanding earnings quality: A review of the proxies, their determinants and their consequences. *Journal of Accounting and Economics*, 50, 344–401. <https://doi.org/10.1016/j.jacceco.2010.09.001>
- DeFond, M., & Zhang, J. (2014). A review of archival auditing research. *Journal of Accounting and Economics*, 58(2–3), 275–326.

<https://doi.org/10.1016/j.jacceco.2014.09.002>

- Demirgüç-Kunt, A., & Huizinga, H. (1999). *Determinants of Commercial Bank Interest Margins and Profitability: Some International Evidence*. 13(2), 379–408.
- Eisenhardt, K. M. (1989). Agency Theory : An Assessment and Review Linked references are available on JSTOR. *Agency Theory: An Assessment and Review*, 14(1)(1), 57–74. <https://www.jstor.org/stable/258191>
- Francis, J. R. (2004). What do we know about audit quality? *The British Accounting Review*, 36, 345–368. <https://doi.org/10.1016/j.bar.2004.09.003>
- G20. (2009). *Declaration on Strengthening The Financial System - London Summit* (Issue April).
- Gornjak, M. (2020). Literature Review of IFRS 9 and Its Key Parameters. *Management, Knowledge and Learning International Conference 2020, May*.
- Gujarati, D. N., & Porter, D. C. (2009). Basic Econometrics. In *Introductory Econometrics: A Practical Approach* (Fifth). McGraw-Hill Irwin.
- 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), 66–86. <https://doi.org/10.21002/jaki.2023.04>
- Healy, P. M., & Wahlen, J. M. (1999). A Review of the Earnings Management Literature and its Implications for Standard Setting. *SSRN Electronic Journal*, March. <https://doi.org/10.2139/ssrn.156445>
- Jackson, A. B. (2018). Discretionary Accruals: Earnings Management.. or Not? *Abacus*, 54(2), 136–153. <https://doi.org/10.1111/abac.12117>
- Jacques, K., & Nigro, P. (1997). Risk-based capital, portfolio risk, and bank capital: A simultaneous equations approach. *Journal of Economics and Business*, 49(6), 533–547. [https://doi.org/10.1016/s0148-6195\(97\)00038-6](https://doi.org/10.1016/s0148-6195(97)00038-6)
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure. *Journal of Financial Economics*, 3, 305–360. [https://doi.org/http://dx.doi.org/10.1016/0304-405X\(76\)90026-X](https://doi.org/http://dx.doi.org/10.1016/0304-405X(76)90026-X)
- Kanagaretnam, K., Lim, C. Y., & Lobo, G. J. (2010). Auditor reputation and earnings management: International evidence from the banking industry. *Journal of Banking and Finance*, 34(10), 2318–2327. <https://doi.org/10.1016/j.jbankfin.2010.02.020>
- Kanagaretnam, K., Lobo, G. J., & Yang, D. H. (2004). Joint tests of signaling and

- income smoothing through bank loan loss provisions. *Contemporary Accounting Research*, 21(4), 843–884. <https://doi.org/10.1506/UDWQ-R7B1-A684-9ECR>
- Kund, A.-G., & Rugilo, D. (2023). *Does IFRS 9 increase banks' resilience?* (Issue 2792).
- Kustina, K. T., & Putra, I. G. P. N. A. (2021). Implementasi PSAK 71 Januari 2020 Dan Profitabilitas Perbankan Di Indonesia. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 6(1), 44–52. <https://doi.org/10.38043/jiab.v6i1.2978>
- 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. <https://doi.org/10.1016/j.intaccaudtax.2017.12.003>
- Lawrence, A., Minutti-meza, M., & Zhang, P. (2011). *Can Big 4 versus Non-Big 4 Differences in Audit-Quality Proxies Be Attributed to Client Characteristics?* 86(1), 259–286. <https://doi.org/10.2308/accr.00000009>
- Leventis, S., Dimitropoulos, P. E., & Anandarajan, A. (2011). Loan Loss Provisions, Earnings Management and Capital Management under IFRS: The Case of EU Commercial Banks. *Journal of Financial Services Research*, 40, 103–122. <https://doi.org/10.1007/s10693-010-0096-1>
- Louis, H. (2005). Acquirers' abnormal returns and the non-Big 4 auditor clientele effect. *Journal of Accounting and Economics*, 40, 75–99. <https://doi.org/10.1016/j.jacceco.2005.03.001>
- Magnis, C., & Iatridis, G. E. (2017). The relation between auditor reputation, earnings and capital management in the banking sector: An international investigation. *Research in International Business and Finance*, 39, 338–357. <https://doi.org/10.1016/j.ribaf.2016.09.006>
- Napitupulu, R. B., Simanjutak, T. P., Hutabarat, L., Damanik, H., Harianja, H., Sirait, R. T. M., & Tobing, C. E. R. L. (2021). *Penelitian Bisnis - Teknik dan Analisis Data dengan SPSS - STATA - EVIEWS* (1st ed.). Madenatera.
- 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. <https://doi.org/10.1108/IJAIM-09-2022-0203>
- Norouzpour, M., Nikulin, E., & Downing, J. (2025). IFRS 9, earnings management and capital management by European banks. *Journal of Financial Reporting and Accounting*, 23(5), 1990–2006. <https://doi.org/10.1108/JFRA-06-2022-0237>

- Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum, Pub. L. No. 11/POJK.03/2016 (2016).
- Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum, Pub. L. No. 12/POJK.03/2020 (2020).
- Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.03/2017 Tentang Penetapan Status Dan Tindak Lanjut Pengawasan Bank Umum, Pub. L. No. 15/POJK.03/2017 (2017).
- Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 Tentang Penilaian Tingkat Kesehatan Bank Umum, Pub. L. No. 4/POJK.03/2016 (2016).
- Peraturan Otoritas Jasa Keuangan Nomor 40/POJK.03/2019 Tentang Penilaian Kualitas Aset Bank Umum, Pub. L. No. 40/POJK.03/2019 (2019).
- Proença, C., Augusto, M., & Murteira, J. (2023). The effect of earnings management on bank efficiency: Evidence from ECB-supervised banks. *Finance Research Letters*, 51(August 2022). <https://doi.org/10.1016/j.frl.2022.103450>
- Rizky, M., Qodarina, N., & Firmansyah, A. (2022). Manajemen Laba Sebelum dan Setelah Penerapan PSAK 71 pada Perusahaan Subsektor Perbankan di Indonesia. *Owner*, 6(2), 1363–1372. <https://doi.org/10.33395/owner.v6i2.706>
- Subramanyam, K. R. (1996). The pricing of discretionary accruals. *Journal of Accounting and Economics*, 22, 249–281. [https://doi.org/10.1016/S0165-4101\(96\)00434-X](https://doi.org/10.1016/S0165-4101(96)00434-X)
- Sugiyono. (2023). Metode Kuantitatif Kualitatif Dan R&D. In *Penerbit Alfabeta*.
- Wahlen, J. M. (1994). The Nature of Information in Commercial Bank Loan Loss Disclosures. *The Accounting Review*, 69(3), 455–478. <http://www.jstor.org/stable/248234>
<http://about.jstor.org/terms>
- Wooldridge, J. M. (2020). Introductory Econometrics: A Modern Approach. In *Cengage Learning* (7e ed.).
- Yasmin, A., Yudha, A., & Saif, G. M. S. (2024). Audit Quality and Earnings Management: Empirical Evidence from Indonesia. *Advances in Management Innovation*, 1(1), 32–42. <https://doi.org/10.1108/JAAR-09-2014-0089>
- Yurisandi, T., & Puspitasari, E. (2015). Financial Reporting Quality - Before and After IFRS Adoption Using NiCE Qualitative Characteristics Measurement. *Procedia - Social and Behavioral Sciences*, 211, 644–652. <https://doi.org/10.1016/j.sbspro.2015.11.091>