

**LEMBAR**  
**HASIL PENILAIAN SEJAWAT SEBIDANG ATAU PEER REVIEW**  
**KARYA ILMIAH : JURNAL ILMIAH**

Judul karya ilmiah (artikel) : How the Mandatory IFRS Coverage and Conservatisms Determine the Value Relevance of Accounting Information: Empirical Evidence from Indonesia  
 Jumlah Penulis : 3 orang  
 Status Pengusul : Penulis ke 2  
 Nama Penulis : **Dr. Indira Januarti, SE, M.Si, Akt**

Identitas : a. Nama Jurnal : Journal of Accounting, Finance and Auditing Studies  
 Jurnal Ilmiah : b. Nomor ISSN : ISSN: 2149 – 0996  
 : c. Volume, nomor, bulan, tahun : vol 3, issue 3, 2017 31-73  
 : d. Penerbit : Assoc. Prof. Dr. Ahmet GÖKGÖZ, Turkey  
 : e. DOI artikel (jika ada) :  
 : f. Alamat web jurnal : https://jafas.org  
 : g. Terindeks di scimagojr / Thomson Reufer ISI knowledge atau di nasional / terindeks di DOAJ, CABI, Copernicus : EBSCO, Proquest, DOAJ, DRJI, Cite Factor, OAJI net, ESJI

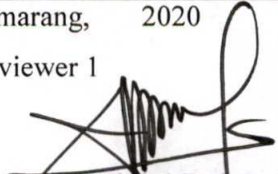
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 (beri ✓ pada kategori yang tepat)  Jurnal Ilmiah Nasional Terakreditasi  
 Jurnal Ilmiah Nasional/ Nasional terindeks di DOAJ, CABI, Copernicus

Hasil Penilaian Peer Review :

Komponen Yang Dinilai	Nilai Maksimal Jurnal Ilmiah					Nilai Akhir Yang Diperoleh
	Internasional bereputasi (Maks 40)	Internasional	Nasional Terakreditasi	Nasional Tidak Terakreditasi	Nasional Terindeks DOAJ dll.	
a. Kelengkapan unsur isi artikel (10%)		2				1,70
b. Ruang lingkup dan kedalaman pembahasan (30%)		6				4,50
c. Kecukupan dan kemutakhiran data/informasi dan metodologi (30%)		6				4,50
d. Kelengkapan unsur dan kualitas penerbit (30%)		6				4,50
<b>Total = (100%)</b>		<b>20</b>				<b>15,2</b>
<b>Kontribusi Pengusul (Penulis Pertama / Anggota Utama)</b>	<b>Nilai pengusul = (40%*15,2)/2 =3,04</b>					<b>3,04</b>

**KOMENTAR / ULASAN PEER REVIEW**

• Kelengkapan dan kesesuaian unsur	Penulisan sudah sesuai dan lengkap, mencakup; Title, Introduction, Brief Review of IFRS Convergece Process in Indonesia, Hypothesis Development and Literature review, Research methods, Results, Discussion and Conclution, References. Substansi artikel sesuai bidang ilmu pengusul/penulis kedua (Ilmu Akuntansi ). Ada benang merah dalam struktur penulisannya (skor=1,70).
• Ruang lingkup dan kedalaman pembahasan	Substansi artikel cukup sesuai dengan ruang lingkup jurnal (Journal of Accounting, Finance and Auditing Studies). Kedalaman pembahasan cukup baik lebih dari 10 % rujukannya digunakan dalam proses membahas hasil) (skor=4,50).
• Kecukupan dan Kemutakhiran Data & Metodologi	Data dan metodologi merupakan metode terkini dan hasil penelitian menunjukkan ada kebaruan informasi. Lebih dari 10% rujukan dari 10 th terakhir, sebagian besar berupa Jurnal, (skor =4,50).
• Kelengkapan unsur dan kualitas penerbit	Jurnal ini termasuk sebagai Jurnal Internasional terindeks di EBSCO, Proquest, DOAJ, DRJI, Cite Factor, OAJI net, ESJI; (skor=4,50).
Indikasi plagiasi	Hasil uji ternutin menunjukkan similarity index = 6%
• Kesesuaian bidang ilmu	Cukup sesuai dengan bidang ilmu pengusul, yaitu Akuntansi.

Semarang, 2020  
 Reviewer 1  
  
 Prof. Dr. Abdul Rohman, M.Si, Akt  
 NIP. 196601081992021001  
 Departemen Akuntansi FEB Undip  
 Jabatan Fungsional : Guru Besar

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	Internasional bereputasi (Maks 40)	Internasional	Nasional Terakreditasi	Nasional Tidak Terakreditasi	Nasional Terindeks DOAJ dll.	
a. Kelengkapan unsur isi artikel (10%)		2				2
b. Ruang lingkup dan kedalaman pembahasan (30%)		6				4
c. Kecukupan dan kemutakhiran data/informasi dan metodologi (30%)		6				4
d. Kelengkapan unsur dan kualitas penerbit (30%)		6				5
<b>Total = (100%)</b>		<b>20</b>				<b>15</b>
<b>Kontribusi Pengusul (Penulis Pertama / Anggota Utama)</b>	<b>(40% x 15) / 2 = 3.0</b>					<b>3.0</b>

**KOMENTAR / ULASAN PEER REVIEW**

• Kelengkapan dan kesesuaian unsur	Latar belakang penelitian, telaah teoritis, metodologi, pembahasan dan simpulan serta kontribusi dari penelitian telah ditulis dengan baik dan lengkap.
• Ruang lingkup dan kedalaman pembahasan	Lingkup pembahasan dan pembahasan hasil telah ditulis dengan baik dan jelas. Dengan menampilkan data secara rinci dan lengkap.
• Kecukupan dan Kemutakhiran Data & Metodologi	Adopsi IFRS dalam pembuatan laporan keuangan untuk perusahaan yang listing sejak tahun 2012. Value relevan dari adopsi IFRS masih relevan untuk diteliti lebih banyak lagi untuk lebih meyakinkan bahwa IFRS memberikan value yang lebih baik. Penelitian menggunakan periode amatan yang anjang sejak 2003-2014. Metodologi yang digunakan sudah tepat sesuai dengan tujuan penelitian dan telah ditulis dengan jelas.
• Kelengkapan unsur dan kualitas penerbit	Jurnal terindek EBSCO, Proquest, DOAJ, DRJI, Cite Factor, OAJI net, ESJI
Indikasi plagiasi	6%
• Kesesuaian bidang ilmu	Akuntansi, dengan topik penggunaan IFRS sebagai Standar Akuntansi Keuangan dalam penyusunan laporan keuangan untuk perusahaan public di Indonesia.

Semarang, Januari 2020

Reviewer 2

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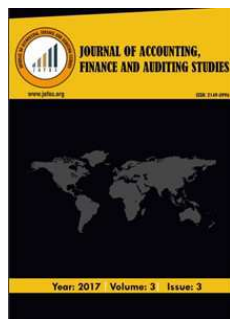
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## Financial Analysis of Information and Technology Industry of India (A Case Study of Wipro Ltd and Infosys Ltd)

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### **Keywords**

Information and Technology (IT), Return on Capital (ROC), New York Stock Exchange (NYSE), Earning Before Interest and Taxes (EBIT), Return on Equity (ROE), Net Profit Ratio (NPR)

### **Jel Classification**

F65, D80.

### **Abstract**

Financial analysis now a day is an important instrument for the critical review of the performance of a business. It helps the concern to analyse the financial data and provide information which is required to take decisions regarding investments and also help to understand financial position better. The financial analysis portrays the financial health of a company and helps the companies to improve their financial resources and manage generated funds efficiently.

Information and technology industry has grown up extraordinarily in India during previous years. Its contribution in economy has also increased with a huge margin. Investment in IT industry is considered as a profitable and less risky investment destination in the Indian context. The paper is an attempt to facilitate the investor and the management to asses the financial position of a firm from the proprietor's point of view. In order to identify the financial management efficiencies this paper will analyse management of proprietor's funds in IT Companies of India, Specifically for Wipro Ltd. & Infosys Ltd. The paper will also suggest the initiatives to be taken by both the companies for improving their financial management techniques and achieving the optimum capital structures.



**The Impact Of Extensible Business Reporting Language Education And Adoption On Stock Exchange Development: A Focus On Nigeria**

O. Samuel Faboyede<sup>a</sup>      O. Dick Mukoro<sup>b</sup>      Francis Iyoha<sup>c</sup>      A. Hannah Odafen<sup>d</sup>

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**Keywords**

XBRL, Nigerian Stock Exchange, Education, Information, Development.

**Jel Classification**

O16, O31, M14, G23.

**Abstract**

This study aimed at investigating the impact of the possible learning and adoption of Extensible Business Reporting Language (XBRL) in the Nigerian Stock Exchange. The data used for this study were gathered through the instruments of a questionnaire and secondary sources. One hundred and Fifty (150) copies of a questionnaire were administered, out of which one hundred and thirty-one (131) were collated for analysis. Kruskal-Wallis and descriptive statistical tools were used in testing these three hypotheses. Findings showed that environmental factors and problems in the Nigerian Stock exchange will affect the learning and implementation of XBRL in the Stock Exchange as well as the fact that certain infrastructure must be put in place before the implementation of XBRL. The study recommended that the Federal government should announce and compel the educational awareness and adoption of XBRL as a format for regulatory filing and financial reporting in the Nigerian Stock Exchange.



## **The Nexus between Social Capital and Household Investment among Financially Included Youth in Kenya**

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### **Keywords**

Financial Inclusion,  
Financial  
Intermediation,  
Household Investment,  
Information  
Communication  
Technology.

### **Jel Classification**

D14, E22, G21.

### **Abstract**

Financial inclusion is a poverty reduction tool and many economies have taken it up as a national agenda. To meet the expected levels of financial inclusion, governments have worked with financial intermediaries to reach the expected target group; the unbanked poor. As per financial intermediation theory, the role of financial intermediaries is to reduce information asymmetry in the financial system. To enhance financial inclusion, many countries and financial institutions have embraced Information Communication Technology (ICT). ICT is recognized as a tool that has worked greatly towards enhancing sharing of information at a low-cost and thus helped in improving financial inclusion. Though many countries have achieved high levels of financial inclusion through ICT, the levels of poverty have not changed. The purpose of this study was to find out the relationship between ICT, financial intermediation, and household investment. Study methodology was a review of the literature on financial inclusion, financial intermediation, ICT and household investment. The study noted that ICT is helping in financial intermediation and thus more people can access financial services. Unfortunately, the levels of ICT capability among the poor is low, and in that case, the poor are not able to use financial services offered through ICT platforms to undertake household investment. This is the reason as to why, despite the high levels of financial inclusion, the poor remains poor. This study recommends that the government make sure that the levels of ICT among the populace is high. Financial institutions should provide financial services with more user-friendly ICT platforms.





## Bank Credit Risk: Evidence from Tunisia using Bayesian Networks

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### **Keywords**

Credit scoring, Bank, Consumer credit.

### **Jel Classification**

C11, E4.

### **Abstract**

In this article, a problem of measurement of credit risk in bank is studied. The approach suggested to solve it uses a Bayesian networks. After the data-gathering characterizing of the customers requiring of the loans, this approach consists initially with the samples collected, then the setting in works about it of various network architectures and combinations of functions of activation and training and comparison between the results got and the results of the current methods used.

To address this problem we will try to create a graph that will be used to develop our credit scoring using Bayesian networks as a method. After, we will bring out the variables that affect the credit worthiness of the beneficiaries of credit. Therefore this article will be divided so the first part is the theoretical side of the key variables that affect the rate of reimbursement and the second part a description of the variables, the research methodology and the main results.

The findings of this paper serve to provide an effective decision support system for banks to detect and alleviate the rate of bad borrowers through the use of a Bayesian Network model. This paper contributes to the existing literature on customers' default payment and risk associated to allocating loans.