

ABSTRACT

COMPARATIVE EFFECT OF ALLOWANCE FOR IMPAIRMENT LOSSES AND CAPITAL ADEQUACY RATIO ON THE NON PERFORMING LOAN BEFORE AND AFTER THE IMPLEMENTATION OF PSAK 71

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This study aims to find out whether there are differences in the value of Non-Performing Loans (NPL) before and after the implementation of PSAK 71 and to analyze the effect of Allowance for Impairment Losses (CKPN) and Capital Adequacy Ratio (CAR) on Non-Performing Loans (NPL) before and after implementation of PSAK 71. The change in method by using the forward looking concept is expected to enhance the banking prudential principles in extending credit. Changes in the method for establishing CKPN also increased the value of CKPN by almost two times. This study used a sample of 50 Conventional Commercial Bank Banking companies registered with the Financial Services Authority (OJK) for the 2012-2013 and 2020-2021 periods, while data collection was carried out using the literature study method followed by discussion and analysis. The results of the study showed that there were significant differences in the NPL values before and after the implementation of PSAK 71. Furthermore, this study shows that the application of PSAK 71 during the pandemic represented by the CKPN and CAR variables was still lacking in explaining the NPL variable compared to the application of PSAK 55.

Keyword : PSAK 71, Allowance for Impairment Losses , Non Performing Loan

ABSTRAK

KOMPARASI PENGARUH CADANGAN KERUGIAN PENURUNAN NILAI DAN CAPITAL ADEQUACY RATIO TERHADAP RISIKO KREDIT MACET SEBELUM DAN SESUDAH PENERAPAN PSAK 71

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Penelitian ini memiliki tujuan dalam mengetahui apakah ada perbedaan nilai Non Performing Loan (NPL) sebelum dan sesudah penerapan PSAK 71 dan menganalisis pengaruh Cadangan Kerugian Penurunan Nilai (CKPN) dan Capital Adequacy Ratio (CAR) terhadap Non Performing Loan (NPL) sebelum dan sesudah Penerapan PSAK 71. Perubahan metode dengan menggunakan konsep forward looking ini diharapkan dapat meningkatkan prinsip kehati-hatian perbankan dalam menyalurkan kredit. Perubahan metode pembentukan CKPN juga meningkatkan nilai CKPN hampir dua kali lipat. Penelitian ini menggunakan sampel 50 perusahaan Perbankan Bank Umum Konvensional yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2012-2013 dan 2020-2021, sedangkan pengumpulan data dilakukan dengan metode studi pustaka yang dilanjutkan dengan pembahasan dan analisis. Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada nilai NPL sebelum dan sesudah penerapan PSAK 71. Lebih lanjut pada penelitian ini menunjukkan penerapan PSAK 71 pada masa pandemi yang diwakili oleh variabel CKPN dan CAR masih kurang dalam menjelaskan variabel NPL dibandingkan dengan penerapan PSAK 55.

Kata Kunci : PSAK 71, Cadangan Kerugian Penurunan Nilai , *Non Performing Loan*