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PROGRAM STUDI
MAGISTER AKUNTANSI
FAKULTAS EKONOMIKA DAN BISNIS - UNDIP



ACCOUNTING RESEARCH FESTIVAL III

The Role of Accounting Competency Development in Sustainable Economic Recovery and Digital Economy

23 November 2023

BOOK OF ABSTRACT

Co. Host



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RUNDOWN

ACCOUNTING RESEARCH FESTIVAL III

(Festival Riset Akuntansi 3)

Thursday, 23 November 2023

Gedung Serba Guna Pascasarjana FEB Undip Jl. Hayam Wuruk no. 5

(Kampus Magister Akuntansi)

Time	Session	Online Link
08.00 – 08.10	Registration and Coffee Break	Hybrid Offline: Ruang: Gedung Serba Guna (GSG) Pascasarjana FEB UNDIP Online: Zoom Main Room Link: https://bit.ly/arf3-2023 Meeting ID: 935 1728 1206 Passcode: ARF2023 MC: Septian and Rana
08.10 – 08.15	Opening Ceremony by MC	
08.15 – 08.25	National Anthem of Indonesia: Indonesia Raya Mars IAI	
08.25 – 08.30	Prayer (Dr. Edy supriyono., SE., MSi,CA)	
08.30 – 08.40	Welcome Speech: Surya Raharja, S.E., M.Si., Ak., CA., Ph.D. (Chairman of Organizing Committee)	
08.40 – 08.50	Welcome Speech: Prof. Dr. Suharnomo, SE, MSi. (Dean FEB UNDIP)	
08.50 – 09.00	Welcome Speech: Hendri Santosa, SE., M.Si., Ak., CA., CFrA., CRP., CGCAE., QRGP (Chairman of Ikatan Akuntan Indonesia Wilayah Jawa Tengah)	
09.00 – 09.10	Welcome Speech and Opening Remarks: Prof.Dr. Dian Agustia, SE.,M.Si.,Ak (Chairman of Ikatan Akuntan Indonesia Akuntan Pendidik)	
09.10 - 09.30	MoU signing with Cohost, continued with photo session	
09.30 – 10.00	Entertainment: Traditional dance from Universitas Diponegoro Gratia Voice from Soegijapranata Catholic University	
10.00 – 12.00	Seminar: 1. Prof. Khaled Hussainey (University of Portsmouth) 2. Prof. Dr. Che Ruhana Isa (University of Malaya) 3. Dr. Darsono SE,, MBA., Ak., CA, CPA. (Diponegoro University) Moderator: Prof. Fuad, MSi, PhD.	
12.00 – 13.00	<i>Lunch Break</i>	
13.00 – 15.00	Parallel Session 1	
15.00 – 15.15	<i>Coffee Break</i>	
15.15 – 17.15	Parallel Session 2	
17.15 – 17.30	Best Paper Award Announcement (3 best papers) Closing Ceremony	

PARAREL SESSION

Sesi 1 | 13.00 - 15.00 WIB | Room 1 (Hybrid)

Offline: Ruang GSG Pasca FEB UNDIP

Online: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Jannah Zahra Inayah

Discussant: Puji Harto, SE, MSi, PhD, CA, CPMA, CSRA, CCGA

No	Presenter	Judul
1.	Joseph Ekundayo Sydney Lewis; Surya Raharja; Puji Harto	THE EFFECT OF AUDIT COMPETENCE, INDEPENDENCE AND PROFESSIONAL SKEPTICISM ON AUDIT QUALITY WITH AUDITOR'S ETHICS AS MODERATING VARIABLE
2.	Jaquilmac, Elizabeth A.; Pasaylo, Florienne Carmella E.; Villarmia, Melody Joy V.; Matero, Challoner A.	VOLATILITY AND RETURNS SPILLOVER BETWEEN GLOBAL OIL PRICE AND ASEAN STOCK MARKETS: PERSPECTIVE ON STRUCTURAL BREAKS
3.	Sansaloni Butar Butar	THE EFFECTIVENESS OF POJK NO.33/POJK.04/2014 IN IMPROVING THE COMPETENCE AND INTEGRITY OF DIRECTORS AND COMMISSIONERS
4.	Saidu Bangura; Fuad; Puji Harto	THE ROLE OF SUSTAINABILITY ACCOUNTING AND REPORTING BEFORE AND AFTER PANDEMIC COVID-19: A COMPARATIVE ANALYSIS (STUDY OF SEVEN ASIA COUNTRIES AVIATION COMPANY)
5.	Lutfiyah Arifin, Surya Raharja	TRANSFORMATIVE ACCOUNTING: EMPOWERING VILLAGE ECONOMIES FOR SUSTAINABLE GROWTH IN THE DIGITAL ERA
6.	Huang Xue; Paulus Theodorus Basuki Hadiprajitno; Puji Harto	FACTORS AFFECTING VARIABILITY IN CORPORATE EFFECTIVE TAX RATES AT COMPANIES LISTED IN SSE AND IDX FOR PERIOD 2018-2022

Sesi 1 | 13.00 - 15.00 WIB | Room 2 (Hybrid)

Offline: Ruang Kelas 101 Pasca FEB UNDIP

Online: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Annisa Dinar Paraswansa

Discussant: Riana Sitawati, SE, M.ScIBM, PhD, Ak, CA, CPA, CMA, CSRA

No	Presenter	Judul
7.	Imang Dapit Pamungkas; Ira Oktavianasari; Fathimah Fathimah; Adinda Nabila Jasmine	HEPTAGON FRAUD IN FRAUDULENT FINANCIAL STATEMENTS: THE MODERATING ROLE OF INDEPENDENT COMMISSIONERS
8.	Elizabeth Lucky Maretha Situnjak; Stephana Dyah Ayu Ratnaningsih	SOCIAL RETURN ON INVESTMENT AND FINANCIAL FEASIBILITY STUDY JATIREJO COW MILK GFF EDUCATIONAL TOURISM
9.	Rapina Rapina; Fahmi Dwi Suhenda	INVESTIGATE THE IMPACT OF BUSINESS PROCESS QUALITY ON INFORMATION SYSTEMS AND HOW IT AFFECTS ACCOUNTING INFORMATION QUALITY.
10.	Theresia Dwi Hastuti; Stefani Lily Indarto; Gita Claudia	FRAUDULENT FINANCIAL REPORTING WITH FRAUD PENTAGON PERSPECTIVE AND THE ROLE OF CORPORATE GOVERNANCE
11.	Tarcisius Jassien Widhardimas; Surya Rahardja	ANALYSIS OF THE MOTIVE STRATEGY FOR THE ACQUISITION OF PT GOTO GOJEK TOKOPEDIA TBK THROUGH A FINANCIAL PERFORMANCE PERSPECTIVE
12.	Aura Rizky Aqmarina Ramadhani; Dina Hana Prameswari; Wulan Budi Astuti	THE EFFECT OF GOOD CORPORATE GOVERNANCE ON GREEN BANKING PRACTICES

Sesi 1 | 13.00 - 15.00 WIB | Room 3 (Hybrid)

Offline: Ruang Kelas 102 Pasca FEB UNDIP

Online: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Aditya Anton Atmojo Hadi

Discussant: Surya Raharja S.E. M.Si. Akt. Ph.D, CA, CPA, CFE, CGAA

No	Presenter	Judul
13.	Difa Tri Andienni, Amalia Ilmiani, Komala Ardiyani	THE EFFECT OF FINANCIAL LEVERAGE AND BUSINESS RISK ON FINANCIAL DISTRESS DURING THE COVID 19 PANDEMIC WITH EXECUTIVE FOREIGN EXPERIENCE AS A MODERATOR
14.	Fatma Zuliana; Dyah N.A. Janie; Ida Kristiana	MODEL CASH HOLDING INDUSTRI FOOD AND BEVERAGE DI INDONESIA TAHUN 2017-2022
15.	Hendra Sanjaya; Dyah N. A. Janie; Ayu Noviani Hanum	MODEL LAPORAN KEBERLANJUTAN PERUSAHAAN NON KEUANGAN DENGAN TIPE INDUSTRI SEBAGAI PEMODERASI PADA TAHUN 2019-2022
16.	Sri Sulastri; Alwiyah; Dyah N.A. Janie	ANALISIS KINERJA KEUANGAN PERUSAHAAN PERBANKAN YANG TERCATAT DI BEI SELAMA 2017 - 2022
17.	M. Rifki Bakhtiar; Erawati Kartika	DAMPAK PIUTANG MURABAHAH, PEMBIAYAAN MUDHARABAH, PEMBIAYAAN MUSYARAKAH, PINJAMAN QARDH TERHADAP ROA DI BANK UMUM SYARIAH
18.	Meiyodia Tangaran; Sukristanta	PENGARUH PROFITABILITAS, UKURAN PERUSAHAAN, LEVERAGE, DAN PRICE EARNING RATIO TERHADAP NILAI PERUSAHAAN
19.	Ang Prisila Kartin; Vena Purnamasari; Yusni Warastuti	PENILAIAN KINERJA PERUSAHAAN ASURANSI DAN CLUSTERING UNTUK Mendukung Penentuan Premi Bagi Lembaga Penjamin Simpanan

Sesi 1 | 13.00 - 15.00 WIB | Room 4 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Ahmad Bebin Najmuddin

Discussant: Badingatus Solikhah, SE, M.Si, Ak, CA, CMA, CPA

No	Presenter	Judul
20.	Nur Azizah, Tina Martini, Siti Fajriati Ramadhani	AUDIT QUALITY: A REVIEW OF AUDIT TENURE, AUDIT FEE, AND AUDIT DELAY
21.	Dian Febriani; R.Ery Wibowo Agung S; Nurcahyono	DETERMINANTS OF AUDIT DELAY WITH COMPANY SIZE AS A MODERATING VARIABLE
22.	Mukhamad Taufiq Maulana; Purwanto; Entot Suhartono	AUDIT DELAY IN INDUSTRIAL FIRMS LISTED ON THE INDONESIAN STOCK EXCHANGE: AN ANALYSIS OF FIRM SIZE, PROFITABILITY, AND SOLVENCY
23.	Sari Rahmadhani; Noor Salim; Esra Eban Bone; Aldi Wali Aco	THE ROLE OF FINANCIAL FLEXIBILITY ON THE RELATIONSHIP BETWEEN INVESTMENT EFFICIENCY AND SUSTAINABILITY
24.	Enny Susilowati Mardjono; Vika Wira Permatasari	IOS, INSTITUTIONAL AND MANAGERIAL OWNERSHIP, CAPITAL STRUCTURE POLICY: EVIDENCE INDONESIA COMPANY POST-IDX REGULATION
25.	Hamzah Fahreza Gymnastiar; Intan Permata Sari; Hasan Mukhibad	THE INFLUENCE OF COMPANY AGE, MANAGERIAL OWNERSHIP, POLITICAL CONNECTIONS, INDEPENDENT COMMISSIONERS, AND CAPITAL STRUCTURE ON COMPANY PERFORMANCE IN TRANSPORTATION COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE
26.	Gunawan; Metta Kusumaningtyas	STRUKTUR MODAL, PROFITABILITAS, DAN NILAI PERUSAHAAN: STUDI EMPIRIS PADA PERUSAHAAN SUBSEKTOR MAKANAN DAN MINUMAN YANG TERDAFTAR DI BURSA EFEK INDONESIA

Sesi 1 | 13.00 - 15.00 WIB | Room 5 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Ulfa Aisya Hastiwi

Discussant: Dr. Zulaikha, MSi, Akt

No	Presenter	Judul
27.	Brenda Rianita Hapsari; Siti Mutmainah	STUDI EMPIRIS CARBON EMISSION DISCLOSURE, REGULASI, KINERJA KEUANGAN
28.	Dwiky Sari Norita; Ida Rosidah; Reza Maulana Aditya; Aida Nahar	ANALISIS DETERMINAN TERHADAP INCOME SMOOTHING
29.	Izza Ashsifa; Ulva Rizky Mulyani	ASSESSING THE IMPACT OF GEOPOLITICAL RISK, CREDIT RISK, AND FINANCIAL RISK ON BANKS' PERFORMANCE IN ASEAN: A COMPREHENSIVE ANALYSIS
30.	Reni Suwandi Ade Puspita	THE INFLUENCE OF THE ABILITY TO PREPARE FINANCIAL REPORTS, FINANCIAL LITERACY, AND FINANCIAL TECHNOLOGY ON THE PERFORMANCE OF MSMES
31.	Solechah Dwi Menggalawati; Pancawati Hardiningsih	DETERMINANTS OF EARNINGS PERSISTENCE LITERACY STUDY MANUFACTURING IN INDONESIA
32.	Paskah Ika Nugroho	PENGARUH FREE CASH FLOW, PROFITABILITAS, LIKUIDITAS, DAN LEVERAGE TERHADAP KEBIJAKAN DIVIDEN DENGAN KEPEMILIKAN MANAJERIAL SEBAGAI VARIABEL MODERASI PADA PERUSAHAAN MANUFAKTUR PERIODE 2018-2020
33.	Suhendro Suhendro; Purnama Siddi	ANALISIS VOLATILITAS PASAR MODAL SINGAPURA DAN INDONESIA MENGGUNAKAN METODE EGARCH
34.	Yusni Warastuti; Vena Purnamasari; Ang Prisila Kartin	IMPLEMENTASI PSAK 74 DAN PREDIKSI KUALITAS LAPORAN KEUANGAN: TANTANGAN & KESIAPAN PERUSAHAAN ASURANSI

Sesi 1 | 13.00 - 15.00 WIB | Room 6 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Indra Riyanto Deza

Discussant: Dr. Yeni Priyatna., SE., M.Si

No	Presenter	Judul
35.	Johan Arista Rapha El Masiakh; Mitha Dwi Restuti	ANALISIS PERHITUNGAN BIAYA UNTUK MENENTUKAN HARGA JUAL PADA JASA PEMAIN PENGGANTI GAME ONLINE
36.	Ahmad Nurkhin; Abdul Rohman	AKUNTABILITAS PENGELOLAAN KEUANGAN PONDOK PESANTREN; SEBUAH KAJIAN SYSTEMATIC LITERATURE REVIEW
37.	Rika Nanda Anggraeni; Surepno	FIRM VALUE: A REVIEW OF ISLAMIC SOCIAL REPORTING DISCLOSURES AND DIVIDEND POLICY
38.	Nur Hidayati; Ananda Frisca Ayu Rosida; Dini Ayunda Sari; Fatchur Rohman	ANALISIS FAKTOR YANG MEMPENGARUHI PENYERAPAN ANGGARAN
39.	Nadia Pentamitta Pandji; Ngurah Pandji Mertha Agung Durya	MARKET REACTION AROUND THE DETERMINATION OMNIBUS LAW IN THE HEALTH FIELD 2023, IN HEALTH SECTOR COMPANIES, WHICH ARE LISTED ON THE IDX
40.	Stephanie Crisanti; Cahyani Nuswandari; Sunarto	PENGARUH RASIO KEUANGAN TERHADAP VOLATILITAS HARGA SAHAM
41.	Hasna Nur Azzahra; Winarsih	PENGARUH RASIO PROFITABILITAS, RASIO SOLVABILITAS DAN RASIO LIKUIDITAS TERHADAP HARGA SAHAM

Sesi 1 | 13.00 - 15.00 WIB | Room 7 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Dzikri Ardan Fadhila

Discussant: Dr. Dyah Nirmala Arum Janie, SE., M.Si

No	Presenter	Judul
42.	Bagus Satria Asfan; Ceacilia Srimindarti	PROFESIONALISME DAN INDEPENDENSI AUDITOR TERHADAP KUALITAS AUDIT LAPORAN KEUANGAN DENGAN ETIKA AUDITOR SEBAGAI VARIABEL MODERASI
43.	Syauqi Taufiqurrohman; Andri Prastiwi	AUDITOR BUSYNESS, AUDIT REPORT LAG, FINANCIAL REPORT QUALITY
44.	Naila Rizki Salisa	CORPORATE GOVERNANCE DAN AUDIT REPORT LAG
45.	Bunga Miranda Boru Gultom; Santy Setiawan	FAKTOR PEMILIHAN KARIER MAHASISWA AKUNTANSI SEBAGAI AUDITOR
46.	Dewi Mustika Ratu	CORPORATE GOVERNANCE DAN SKANDAL KORUPSI PERUSAHAAN DI ASEAN
47.	Elyzabeth Rizki Kumala Tioris; Aryani Intan Endah Rahmawati	PENGARUH KOMPETENSI, INDEPENDENSI, AKUNTABILITAS, DAN DUE PROFESSIONAL CARE AUDITOR TERHADAP KUALITAS AUDIT
48.	Debora Septiana Prawaja; Khairina Nur Izzaty	OPINI AUDIT GOING CONCERN SEBELUM DAN SELAMA PANDEMI COVID 19 BERDASARKAN RASIO KEUANGAN

---- SESSION BREAK ----

Sesi 2 | 15.15 - 17.15 WIB | Room 1 (Hybrid)

Offline: Ruang GSG Pasca FEB UNDIP

Online: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Jannah Zahra Inayah

Discussant: Surya Raharja S.E. M.Si. Akt. Ph.D, CA, CPA, CFE, CGAA

No	Presenter	Judul
49.	Nurchayono Nurchayono; Hardiwinoto; Muhammad Ridwan	ON THE RELATIONSHIP BETWEEN INTELLECTUAL CAPITAL AND SMES PERFORMANCE: DOES TECHNOLOGICAL CAPITAL MATTER?
50.	Anisa Kusumawardani; Dhian Andanarini Minar Savitri; Aurel Ariandrani Bilqiis	AN EXPLORATORY DESCRIPTIVE ON THE SELF-CONFIDENCE OF PROSPECTIVE ACCOUNTANTS TOWARD DIGITAL ECONOMY
51.	Yanti Puji Astutie; Enny Susilowati Mardjono; Eva Anggra Yunita; M. Arridho Nur Amin	SUSTAINABLE DEVELOPMENT GOALS DISCLOSURE IN THE BANKING SECTOR
52.	Triyas Nur Hayati; Agus Triyani	THE INFLUENCE OF INTERNAL CONTROL SYSTEM AND GOOD CORPORATE GOVERNANCE ON FRAUD PREVENTION IN STATE-OWNED FINANCIAL SERVICE COMPANIES (BUMN) SEMARANG
53.	Sari Lestari; Siti Mutmainah	TECHNOLOGY INVESTMENT AS A MEDIATOR: EXPLORING CEO CHARACTERISTICS AND ACCOUNTING CONSERVATISM
54.	Riana Sitawati; M.S. Umbaran	EFFECT OF WORK EXPERIENCE ON TAX CONSULTANTS ETHICAL DECISIONS WITH WORK MOTIVATION AND PROFESSIONAL COMMITMENT AS MEDIATING VARIABLES

Sesi 2 | 15.15 - 17.15 WIB | Room 2 (Hybrid)

Offline: Ruang Kelas 101 Pasca FEB UNDIP

Online: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Annisa Dinar Paraswansa

Discussant: Dr. Dyah Nirmala Arum Janie, SE., M.Si

No	Presenter	Judul
55.	Aryanto; Yeni Priatna Sari; Bella Puspita Rininda	DETERMINAN PENGGUNAAN APLIKASI AKUNTANSI MOBILE PADA UMKM: PENDEKATAN KERANGKA TOE
56.	Aprina Nugrahesthy Sulistya Hapsari; Natasia Alinsari; Rieke Pernamasari; Nur Kholis	WEBSITE SEBAGAI MEDIA PENGUNGKAPAN TRANSPARANSI PENGELOLAAN KEUANGAN DAERAH
57.	Misbahul Huda; Catur Ragil Sutrisno; Titi Rahayu Prasetyani	PENGARUH KEAHLIAN DAN GENDER KOMITE AUDIT TERHADAP MANAJEMEN LABA
58.	Santy Setiawan, Tan Ming Kuang, Carmen Tiffany Alyssa	KUALITAS AUDIT: TINJAUAN LITERATUR DI INDONESIA
59.	Rini Hastuti; Agnes Arie Mientarry Christie; Agung Sugiharto	KONSULTAN PAJAK DAN KODE ETIK PROFESI: PERSPEKTIF FENOMENOLOGI
60.	Ika Listyawati; K. Emi Trimiati	PENGARUH SOSIALISASI PERPAJAKAN DAN KUALITAS PELAYANAN TERHADAP KEPATUHAN WAJIB PAJAK KENDARAAN BERMOTOR
61.	Khoirunnisa Nurul Hidayah; Widhy Setyowati	PENGARUH SISTEM PENGENDALIAN INTERNAL DAN KUALITAS SUMBER DAYA MANUSIA TERHADAP KINERJA INSTANSI PEMERINTAH

Sesi 2 | 15.15 - 17.15 WIB | Room 3 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Aditya Anton Atmojo Hadi

Discussant: Dr. Theresia Dwi Hastuti, SE.,MSi.,Akt, CA.,CPA. CGAA

No	Presenter	Judul
62.	Nela Nehayati; Marisa Julia Ananda; Zaky Machmuddah	TRANSFER PRICING NEXUS: TUNNELLING INCENTIVE AND TAX MODERATION
63.	Anggelica Yufa Kristianto; Tria Purnama Dewi; Anna Sumaryati	THE ROLE OF TAX HAVENS AND MULTINATIONALITY IN TRANSFER PRICING
64.	Nur Jannah; Adelina Citradewi	FINANCIAL DISTRESS VIEWED FROM INTERNAL AND EXTERNAL FACTORS IN PROPERTY AND REAL ESTATE SECTOR COMPANIES LISTED ON THE IDX FOR THE 2020-2021 PERIOD
65.	Dien Noviany Rahmatika; Fahmi Firmansyah; Novita Apriliyani S	DEBT DEFAULT, GOOD CORPORATE GOVERNANCE MECHANISM, AND FINANCIAL DISTRESS ON THE RECEIVING OF GOING CONCERN AUDIT OPINION; EMPIRICAL EVIDENCE ON INDONESIA
66.	Winarsih, Ardian Sahputra	DETERMINANT OF TAX AGGRESSIVENESS IN SHARIA COMMERCIAL BANKS LISTED IN OJK
67.	Ferdinand Chandra Sugiharto; Sih Mirmaning Damar Endah	ENVIRONMENT FACTORS INFLUENCING ACCOUNTING INFORMATION SYSTEM LEARNING

Sesi 2 | 15.15 - 17.15 WIB | Room 4 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Ahmad Bebin Najmuddin

Discussant: Puji Harto, SE, MSi, PhD, CA, CPMA, CSRA, CCGA

No	Presenter	Judul
68.	Thalia Diva Kartika; Ririh Dian Pratiwi	DAMPAK INDEPENDENSI DEWAN KOMISARIS TERHADAP EFISIENSI INTELLECTUAL CAPITAL GUNA MENINGKATKAN KINERJA KEUANGAN
69.	Miftakhul Jannah; Ardiana Sintia Putri; Resti Nanen Rahma Pramesti; Subadriyah	ANALISIS PENGARUH MEDIA EXPOSURE, UKURAN PERUSAHAAN, DAN LEVERAGE TERHADAP PENGUNGKAPAN EMISI KARBON
70.	Mirna Dyah Praptitorini; Astohar; Maulana Ihsan Yusufi Suyatno; Jumlatul Aulia	THE INFLUENCE OF FINANCIAL INCLUSION, FINANCIAL TECHNOLOGY AND FINANCIAL LITERACY ON MSME PERFORMANCE MEDIATED BY THE ADOPTION OF FINANCIAL REPORTING STANDARDS
71.	Marita Kusuma Wardani	PENGARUH KARAKTERISTIK DEWAN DIREKSI TERHADAP KINERJA KEUANGAN PERUSAHAAN
72.	William Yonathan Sahetapy; Yohana Kus Suparwati	ANALISIS PROFITABILITAS BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) SEBELUM DAN SAAT PANDEMI COVID-19
73.	Ratnadewi Wulandari Irawan; Acep Komara; Moh. Yudi Mahadianto; Ahmad Syifaudin	TOTAL ASSET TURNOVER, INVENTORY TURNOVER, DEBT TO EQUITY RATIO TERHADAP PERTUMBUHAN LABA
74.	Elsa Damayanti; Agung Yulianto; Arinal Muna	PENGARUH FREE CASH FLOW, PROFITABILITAS DAN DIVIDEND PAYOUT RATIO TERHADAP NILAI PERUSAHAAN PADA 50 BIGGEST MARKET CAPITALIZATION TAHUN 2020-2022

Sesi 2 | 15.15 - 17.15 WIB | Room 5 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Ulfa Aisya Hastiwi

Discussant: Riana Sitawati, SE, M.ScIBM, PhD, Ak, CA, CPA, CMA, CSRA

No	Presenter	Judul
75.	Zuliyati Zuliyati; Zamrud Mirah Delima; Faradina Anisa	DETERMINAN PENGGUNAAN INFORMASI AKUNTANSI DENGAN KETIDAKPASTIAN LINGKUNGAN SEBAGAI PEMODERASI
76.	Nurul Fajriatussaadah; Ratno Agriyanto; Naili Saadah	HOW DOES INTEREST MEDIATE FACTORS INFLUENCING THE USE OF SIA? A STUDY OF SIA USERS ON MSMES IN SEMARANG CITY
77.	Susan Liya Setyani; Surya Raharja	DETEKSI FINANCIAL STATEMENT FRAUD MENGGUNAKAN FRAUD HEXAGON DAN BENEISH M-SCORE
78.	Yulianti; Ratna Novita Sari	PENDETEKSIAN KECURANGAN LAPORAN KEUANGAN: PENDEKATAN MODEL KECURANGAN HEXAGON
79.	Anugra Elwan Oktrarisky; Winarsih	PENGARUH GOOD CORPORATE GOVERNANCE DAN PENGUNGKAPAN CORPORATE SOCIAL RESPONSIBILITY TERHADAP PROFITABILITAS PADA PERUSAHAAN YANG TERDAFTAR DALAM JAKARTA ISLAMIC INDEX
80.	Andwiani Sinarasri; Anindya Prasisca Rena Zhetira Putri; Melisa Renanda Salsabila	DETERMINANTS OF PROFIT GROWTH PREDICTORS USING DISCRIMINANT ANALYSIS
81.	Kania Ari Silvana Haryonagoro	PERAN MODERASI KONEKSI POLITIK DAN KONSENTRASI KEPEMILIKAN TERHADAP HUBUNGAN ANTARA ABSORBED SLACK DAN CORPORATE SOCIAL RESPONSIBILITY DI INDONESIA

Sesi 2 | 15.15 - 17.15 WIB | Room 6 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Indra Riyanto Deza

Discussant: Badingatus Solikhah, SE, M.Si, Ak, CA, CMA, CPA

No	Presenter	Judul
82.	Afifah Ayu Cahyaningrum; Sartika Wulandari	DETERMINASI TAX AVOIDANCE
83.	Nara Ika Prayendra	ANALISIS TAX PLANNING PPH PASAL 21 UNTUK EFISIENSI PPH BADAN
84.	Ponny Harsanti; Diah Ayu Susanti; Defita Islamiarti; Retno Tri Handayani	PERAN SMALL AND LARGE BOOK TAX DIFFERENCE SEBAGAI PEMODERASI ANTARA TEMPORARY AND PERMANENT DIFFERENCES DENGAN PERTUMBUHAN LABA
85.	Zati Rizka Fadhila; Jaeni; Prihasantyo Siswo Nugroho; Anif Maghfiroh	TAX AVOIDANCE DALAM PERSPEKTIF TEORI FRAUD DIAMOND KONSEKUENSINYA TERHADAP FIRM VALUE DENGAN VARIABEL MEDIASI FINANCIAL DISTRESS DAN MANAJEMEN ETIK
86.	Kiki Aprilia; Anton	PENGARUH MORAL, SIKAP, DAN NORMA SUBJEKTIF TERHADAP KEPATUHAN WAJIB PAJAK MELALUI PEMAHAMAN AKUNTANSI
87.	Rizki Frida Palupi	DETERMINANTS OF TAXPAYER INTEREST IN IMPLEMENTING THE E-FILING SYSTEM AT KPP PRATAMA SEMARANG CANDISARI
88.	Widiyah Ayu Setyaningrum; Fatmasari Sukesti; Nur Khatik; Ida Kristiana	DETERMINANT FACTORS ON EARNING PERSISTENCE

Sesi 2 | 15.15 - 17.15 WIB | Room 7 (Online)

Link: <https://bit.ly/arf3-2023> (Meeting ID: 935 1728 1206 | Passcode: ARF2023)

Moderator: Dzikri Ardan Fadhila

Discussant: Dr. Yeni Priyatna., SE., M.Si

No	Presenter	Judul
89.	Fika Ramadhini; Bandi	APAKAH SISTEM INFORMASI PEMERINTAHAN DAERAH BERHASIL DITERAPKAN?
90.	Fransiska Saveria Hintoro; Yeterina Widi Nugrahanti	NILAI PERUSAHAAN: APAKAH KONEKSI POLITIK, DEWAN KOMISARIS INDEPENDEN, DAN KOMITE AUDIT MEMILIKI PERAN?
91.	Fanirahmadias; Acep Komara; Moh Yudi Mahadianto; Arinal Muna	KONDISI KEUANGAN, REPUTASI AUDITOR DAN DISCLOSURE TERHADAP OPINI AUDIT GOING CONCERN PADA PERUSAHAAN SUBSEKTOR PARIWISATA, RESTORAN DAN HOTEL YANG TERDAFTAR DI BEI PADA TAHUN 2019-2022
92.	Natasya Aulia Rahma; Acep Komara; Apri Dwi Astuti	THE EFFECT OF TAX RATES AND TAX SANCTIONS ON UMKM TAXPAYER COMPLIANCE IN THE CITY OF CIREBON
93.	Egi Sugara; Siti Nur Hadiyati; Tri Neliana	THE EFFECT OF LEVERAGE, LIQUIDITY, AND FIRM SIZE ON TAX AGGRESSIVENESS WITH CAPITAL INTENSITY AS A MODERATION VARIABLE IN MANUFACTURING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN 2018-2022
94.	Dewi Indriasih; Ibnu Muttaqin; Aminul Fajri; Baihaqi Fanani; Eka Wiji Kuswati	DETERMINAN PENCEGAHAN KECURANAN AKUNTANSI DI PEMERINTAH DAERAH KABUPATEN PEMALANG
95.	Siska Nur Arizki; Yeni Priatna Sari; Hikmatul Maulidah	LITERATURE REVIEW FAKTOR-FAKTOR YANG MEMPENGARUHI KUALITAS LAPORAN KEUANGAN PADA PEMERINTAH DAERAH DI INDONESIA

TABLE OF CONTENT

RUNDOWN.....	ii
PARAREL SESSION	iii
TABLE OF CONTENT.....	x
1. THE EFFECT OF AUDIT COMPETENCE, INDEPENDENCE AND PROFESSIONAL SKEPTICISM ON AUDIT QUALITY WITH AUDITOR'S ETHICS AS MODERATING VARIABLE.....	1
2. VOLATILITY AND RETURNS SPILLOVER BETWEEN GLOBAL OIL PRICE AND ASEAN STOCK MARKETS: PERSPECTIVE ON STRUCTURAL BREAKS	2
3. THE EFFECTIVENESS OF POJK NO.33/POJK.04/2014 IN IMPROVING THE COMPETENCE AND INTEGRITY OF DIRECTORS AND COMMISSIONERS.....	3
4. THE ROLE OF SUSTAINABILITY ACCOUNTING AND REPORTING BEFORE AND AFTER PANDEMIC COVID-19: A COMPARATIVE ANALYSIS (STUDY OF SEVEN ASIA COUNTRIES AVIATION COMPANY).....	4
5. TRANSFORMATIVE ACCOUNTING: EMPOWERING VILLAGE ECONOMIES FOR SUSTAINABLE GROWTH IN THE DIGITAL ERA.....	5
6. FACTORS AFFECTING VARIABILITY IN CORPORATE EFFECTIVE TAX RATES AT COMPANIES LISTED IN SSE AND IDX FOR PERIOD 2018-2022.....	6
7. HEPTAGON FRAUD IN FRAUDULENT FINANCIAL STATEMENTS: THE MODERATING ROLE OF INDEPENDENT COMMISSIONERS.....	7
8. SOCIAL RETURN ON INVESTMENT AND FINANCIAL FEASIBILITY STUDY JATIREJO COW MILK GFF EDUCATIONAL TOURISM	8
9. INVESTIGATE THE IMPACT OF BUSINESS PROCESS QUALITY ON INFORMATION SYSTEMS AND HOW IT AFFECTS ACCOUNTING INFORMATION QUALITY.....	9
10. FRAUDULENT FINANCIAL REPORTING WITH FRAUD PENTAGON PERSPECTIVE AND THE ROLE OF CORPORATE GOVERNANCE	10
11. ANALYSIS OF THE MOTIVE STRATEGY FOR THE ACQUISITION OF PT GOTO GOJEK TOKOPEDIA TBK THROUGH A FINANCIAL PERFORMANCE PERSPECTIVE	11
12. THE EFFECT OF GOOD CORPORATE GOVERNANCE ON GREEN BANKING PRACTICES	12
13. THE EFFECT OF FINANCIAL LEVERAGE AND BUSINESS RISK ON FINANCIAL DISTRESS DURING THE COVID 19 PANDEMIC WITH EXECUTIVE FOREIGN EXPERIENCE AS A MODERATOR.....	13
14. MODEL CASH HOLDING INDUSTRI FOOD AND BEVERAGE DI INDONESIA TAHUN 2017-2022.....	14
15. MODEL LAPORAN KEBERLANJUTAN PERUSAHAAN NON KEUANGAN DENGAN TIPE INDUSTRI SEBAGAI PEMODERASI PADA TAHUN 2019-2022	15
16. ANALISIS KINERJA KEUANGAN PERUSAHAAN PERBANKAN YANG TERCATAT DI BEI SELAMA 2017 - 2022.....	16

17. DAMPAK PIUTANG MURABAHAH, PEMBIAYAAN MUDHARABAH, PEMBIAYAAN MUSYARAKAH, PINJAMAN QARDH TERHADAP ROA DI BANK UMUM SYARIAH	17
18. PENGARUH PROFITABILITAS, UKURAN PERUSAHAAN, LEVERAGE, DAN PRICE EARNING RATIO TERHADAP NILAI PERUSAHAAN	18
19. PENILAIAN KINERJA PERUSAHAAN ASURANSI DAN CLUSTERING UNTUK MENDUKUNG PENENTUAN PREMI BAGI LEMBAGA PENJAMIN SIMPANAN	19
20. AUDIT QUALITY: A REVIEW OF AUDIT TENURE, AUDIT FEE, AND AUDIT DELAY	20
21. DETERMINANTS OF AUDIT DELAY WITH COMPANY SIZE AS A MODERATING VARIABLE.....	21
22. AUDIT DELAY IN INDUSTRIAL FIRMS LISTED ON THE INDONESIAN STOCK EXCHANGE: AN ANALYSIS OF FIRM SIZE, PROFITABILITY, AND SOLVENCY	22
23. THE ROLE OF FINANCIAL FLEXIBILITY ON THE RELATIONSHIP BETWEEN INVESTMENT EFFICIENCY AND SUSTAINABILITY	23
24. IOS, INSTITUTIONAL AND MANAGERIAL OWNERSHIP, CAPITAL STRUCTURE POLICY: EVIDENCE INDONESIA COMPANY POST-IDX REGULATION	24
25. THE INFLUENCE OF COMPANY AGE, MANAGERIAL OWNERSHIP, POLITICAL CONNECTIONS, INDEPENDENT COMMISSIONERS, AND CAPITAL STRUCTURE ON COMPANY PERFORMANCE IN TRANSPORTATION COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE.....	25
26. STRUKTUR MODAL, PROFITABILITAS, DAN NILAI PERUSAHAAN: STUDI EMPIRIS PADA PERUSAHAAN SUBSEKTOR MAKANAN DAN MINUMAN YANG TERDAFTAR DI BURSA EFEK INDONESIA.....	26
27. STUDI EMPIRIS CARBON EMISSION DISCLOSURE, REGULASI, KINERJA KEUANGAN..	27
28. ANALISIS DETERMINAN TERHADAP INCOME SMOOTHING	28
29. ASSESSING THE IMPACT OF GEOPOLITICAL RISK, CREDIT RISK, AND FINANCIAL RISK ON BANKS' PERFORMANCE IN ASEAN: A COMPREHENSIVE ANALYSIS	29
30. THE INFLUENCE OF THE ABILITY TO PREPARE FINANCIAL REPORTS, FINANCIAL LITERACY, AND FINANCIAL TECHNOLOGY ON THE PERFORMANCE OF MSMES.....	30
31. DETERMINANTS OF EARNINGS PERSISTENCE LITERACY STUDY MANUFACTURING IN INDONESIA.....	31
32. PENGARUH FREE CASH FLOW, PROFITABILITAS, LIKUIDITAS, DAN LEVERAGE TERHADAP KEBIJAKAN DIVIDEN DENGAN KEPEMILIKAN MANAJERIAL SEBAGAI VARIABEL MODERASI PADA PERUSAHAAN MANUFAKTUR PERIODE 2018-2020.....	32
33. ANALISIS VOLATILITAS PASAR MODAL SINGAPURA DAN INDONESIA MENGGUNAKAN METODE EGARCH.....	33
34. IMPLEMENTASI PSAK 74 DAN PREDIKSI KUALITAS LAPORAN KEUANGAN: TANTANGAN & KESIAPAN PERUSAHAAN ASURANSI	34
35. ANALISIS PERHITUNGAN BIAYA UNTUK MENENTUKAN HARGA JUAL PADA JASA PEMAIN PENGGANTI GAME ONLINE.....	35
36. AKUNTABILITAS PENGELOLAAN KEUANGAN PONDOK PESANTREN; SEBUAH KAJIAN SYSTEMATIC LITERATURE REVIEW.....	36

37. FIRM VALUE: A REVIEW OF ISLAMIC SOCIAL REPORTING DISCLOSURES AND DIVIDEND POLICY.....	37
38. ANALISIS FAKTOR YANG MEMPENGARUHI PENYERAPAN ANGGARAN.....	38
39. MARKET REACTION AROUND THE DETERMINATION OMNIBUS LAW IN THE HEALTH FIELD 2023, IN HEALTH SECTOR COMPANIES, WHICH ARE LISTED ON THE IDX.....	39
40. PENGARUH RASIO KEUANGAN TERHADAP VOLATILITAS HARGA SAHAM.....	40
41. PENGARUH RASIO PROFITABILITAS, RASIO SOLVABILITAS DAN RASIO LIKUIDITAS TERHADAP HARGA SAHAM	41
42. PROFESIONALISME DAN INDEPENDENSI AUDITOR TERHADAP KUALITAS AUDIT LAPORAN KEUANGAN DENGAN ETIKA AUDITOR SEBAGAI VARIABEL MODERASI.....	42
43. AUDITOR BUSYNESS, AUDIT REPORT LAG, FINANCIAL REPORT QUALITY	43
44. CORPORATE GOVERNANCE DAN AUDIT REPORT LAG	44
45. FAKTOR PEMILIHAN KARIER MAHASISWA AKUNTANSI SEBAGAI AUDITOR	45
46. CORPORATE GOVERNANCE DAN SKANDAL KORUPSI PERUSAHAAN DI ASEAN	46
47. PENGARUH KOMPETENSI, INDEPENDENSI, AKUNTABILITAS, DAN DUE PROFESSIONAL CARE AUDITOR TERHADAP KUALITAS AUDIT.....	47
48. OPINI AUDIT GOING CONCERN SEBELUM DAN SELAMA PANDEMI COVID 19 BERDASARKAN RASIO KEUANGAN	48
49. ON THE RELATIONSHIP BETWEEN INTELLECTUAL CAPITAL AND SMES PERFORMANCE: DOES TECHNOLOGICAL CAPITAL MATTER?.....	49
50. AN EXPLORATORY DESCRIPTIVE ON THE SELF-CONFIDENCE OF PROSPECTIVE ACCOUNTANTS TOWARD DIGITAL ECONOMY	50
51. SUSTAINABLE DEVELOPMENT GOALS DISCLOSURE IN THE BANKING SECTOR	51
52. THE INFLUENCE OF INTERNAL CONTROL SYSTEM AND GOOD CORPORATE GOVERNANCE ON FRAUD PREVENTION IN STATE-OWNED FINANCIAL SERVICE COMPANIES (BUMN) SEMARANG.....	52
53. TECHNOLOGY INVESTMENT AS A MEDIATOR: EXPLORING CEO CHARACTERISTICS AND ACCOUNTING CONSERVATISM.....	53
54. EFFECT OF WORK EXPERIENCE ON TAX CONSULTANTS ETHICAL DECISIONS WITH WORK MOTIVATION AND PROFESSIONAL COMMITMENT AS MEDIATING VARIABLES	54
55. DETERMINAN PENGGUNAAN APLIKASI AKUNTANSI MOBILE PADA UMKM: PENDEKATAN KERANGKA TOE.....	55
56. WEBSITE SEBAGAI MEDIA PENGUNGKAPAN TRANSPARANSI PENGELOLAAN KEUANGAN DAERAH.....	56
57. PENGARUH KEAHLIAN DAN GENDER KOMITE AUDIT TERHADAP MANAJEMEN LABA	57
58. KUALITAS AUDIT: TINJAUAN LITERATUR DI INDONESIA.....	58
59. KONSULTAN PAJAK DAN KODE ETIK PROFESI: PERSPEKTIF FENOMENOLOGI	59
60. PENGARUH SOSIALISASI PERPAJAKAN DAN KUALITAS PELAYANAN TERHADAP KEPATUHAN WAJIB PAJAK KENDARAAN BERMOTOR	60

61. PENGARUH SISTEM PENGENDALIAN INTERNAL DAN KUALITAS SUMBER DAYA MANUSIA TERHADAP KINERJA INSTANSI PEMERINTAH.....	61
62. TRANSFER PRICING NEXUS: TUNNELING INCENTIVE AND TAX MODERATION	62
63. THE ROLE OF TAX HAVENS AND MULTINATIONALITY IN TRANSFER PRICING	63
64. FINANCIAL DISTRESS VIEWED FROM INTERNAL AND EXTERNAL FACTORS IN PROPERTY AND REAL ESTATE SECTOR COMPANIES LISTED ON THE IDX FOR THE 2020-2021 PERIOD	64
65. DEBT DEFAULT, GOOD CORPORATE GOVERNANCE MECHANISM, AND FINANCIAL DISTRESS ON THE RECEIVING OF GOING CONCERN AUDIT OPINION; EMPIRICAL EVIDENCE ON INDONESIA.....	65
66. DETERMINANT OF TAX AGGRESSIVENESS IN SHARIA COMMERCIAL BANKS LISTED IN OJK.....	66
67. ENVIRONMENT FACTORS INFLUENCING ACCOUNTING INFORMATION SYSTEM LEARNING	67
68. DAMPAK INDEPENDENSI DEWAN KOMISARIS TERHADAP EFISIENSI INTELLECTUAL CAPITAL GUNA MENINGKATKAN KINERJA KEUANGAN	68
69. ANALISIS PENGARUH MEDIA EXPOSURE, UKURAN PERUSAHAAN, DAN LEVERAGE TERHADAP PENGUNGKAPAN EMISI KARBON.....	69
70. THE INFLUENCE OF FINANCIAL INCLUSION, FINANCIAL TECHNOLOGY AND FINANCIAL LITERACY ON MSME PERFORMANCE MEDIATED BY THE ADOPTION OF FINANCIAL REPORTING STANDARDS.....	70
71. PENGARUH KARAKTERISTIK DEWAN DIREKSI TERHADAP KINERJA KEUANGAN PERUSAHAAN.....	71
72. ANALISIS PROFITABILITAS BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) SEBELUM DAN SAAT PANDEMI COVID-19.....	72
73. TOTAL ASSET TURNOVER, INVENTORY TURNOVER, DEBT TO EQUITY RATIO TERHADAP PERTUMBUHAN LABA.....	73
74. PENGARUH FREE CASH FLOW, PROFITABILITAS DAN DIVIDEND PAYOUT RATIO TERHADAP NILAI PERUSAHAAN PADA 50 BIGGEST MARKET CAPITALIZATION TAHUN 2020-2022.....	74
75. DETERMINAN PENGGUNAAN INFORMASI AKUNTANSI DENGAN KETIDAKPASTIAN LINGKUNGAN SEBAGAI PEMODERASI.....	75
76. HOW DOES INTEREST MEDIATE FACTORS INFLUENCING THE USE OF SIA? A STUDY OF SIA USERS ON MSMES IN SEMARANG CITY	76
77. DETEKSI FINANCIAL STATEMENT FRAUD MENGGUNAKAN FRAUD HEXAGON DAN BENEISH M-SCORE	77
78. PENDETEKSIAN KECURANGAN LAPORAN KEUANGAN: PENDEKATAN MODEL KECURANGAN HEXAGON	78
79. PENGARUH GOOD CORPORATE GOVERNANCE DAN PENGUNGKAPAN CORPORATE SOCIAL RESPONSIBILITY TERHADAP PROFITABILITAS PADA PERUSAHAAN YANG TERDAFTAR DALAM JAKARTA ISLAMIC INDEX.....	79

80. DETERMINANTS OF PROFIT GROWTH PREDICTORS USING DISCRIMINANT ANALYSIS	80
81. PERAN MODERASI KONEKSI POLITIK DAN KONSENTRASI KEPEMILIKAN TERHADAP HUBUNGAN ANTARA ABSORBED SLACK DAN CORPORATE SOCIAL RESPONSIBILITY DI INDONESIA	81
82. DETERMINASI TAX AVOIDANCE	82
83. ANALISIS TAX PLANNING PPH PASAL 21 UNTUK EFISIENSI PPH BADAN	83
84. PERAN SMALL AND LARGE BOOK TAX DIFFERENCE SEBAGAI PEMODERASI ANTARA TEMPORARY AND PERMANENT DIFFERENCES DENGAN PERTUMBUHAN LABA	84
85. TAX AVOIDANCE DALAM PERSPEKTIF TEORI FRAUD DIAMOND KONSEKUENSINYA TERHADAP FIRM VALUE DENGAN VARIABEL MEDIASI FINANCIAL DISTRESS DAN MANAJEMEN ETIK	85
86. PENGARUH MORAL, SIKAP, DAN NORMA SUBJEKTIF TERHADAP KEPATUHAN WAJIB PAJAK MELALUI PEMAHAMAN AKUNTANSI	86
87. DETERMINANTS OF TAXPAYER INTEREST IN IMPLEMENTING THE E-FILING SYSTEM AT KPP PRATAMA SEMARANG CANDISARI	87
88. DETERMINANT FACTORS ON EARNING PERSISTENCE	88
89. APAKAH SISTEM INFORMASI PEMERINTAHAN DAERAH BERHASIL DITERAPKAN?	89
90. NILAI PERUSAHAAN: APAKAH KONEKSI POLITIK, DEWAN KOMISARIS INDEPENDEN, DAN KOMITE AUDIT MEMILIKI PERAN?	90
91. KONDISI KEUANGAN, REPUTASI AUDITOR DAN DISCLOSURE TERHADAP OPINI AUDIT GOING CONCERN PADA PERUSAHAAN SUBSEKTOR PARIWISATA, RESTORAN DAN HOTEL YANG TERDAFTAR DI BEI PADA TAHUN 2019-2022	91
92. THE EFFECT OF TAX RATES AND TAX SANCTIONS ON UMKM TAXPAYER COMPLIANCE IN THE CITY OF CIREBON	92
93. THE EFFECT OF LEVERAGE, LIQUIDITY, AND FIRM SIZE ON TAX AGGRESSIVENESS WITH CAPITAL INTENSITY AS A MODERATION VARIABLE IN MANUFACTURING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN 2018-2022	93
94. DETERMINAN PENCEGAHAN KECURANAN AKUNTANSI DI PEMERINTAH DAERAH KABUPATEN PEMALANG	94
95. LITERATURE REVIEW FAKTOR-FAKTOR YANG MEMPENGARUHI KUALITAS LAPORAN KEUANGAN PADA PEMERINTAH DAERAH DI INDONESIA	95

THE EFFECT OF AUDIT COMPETENCE, INDEPENDENCE AND PROFESSIONAL SKEPTICISM ON AUDIT QUALITY WITH AUDITOR'S ETHICS AS MODERATING VARIABLE

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Abstract

The purpose of this paper is to demonstrate a deeper understanding on how auditor ethics moderate the relationships between audit competence, independence and professional scepticism to audit quality.

A multiple linear regression analysis was used to analyse the data collected, the sample of the study contains 100 audit practitioners in both Big 4 and Non-Big 4 public accounting firms in Indonesia and Sierra Leone. Auditor competence, auditor independence and auditor professional scepticism are set as independent variables and audit quality is the only dependent variable in the study, while auditor ethics is used to moderate their relationships.

The results from this study reveal that variables such as auditor competence, professional scepticism, and professional ethics are significantly correlated with producing high-quality audits. On the other hand, the level of auditor independence did not show a significant relationship with audit quality during the execution of audit assignments. Professional ethics affects audit quality, this means that if an auditor always implements a professional code of ethics, the audit results will be in accordance with the conditions of the actual financial statements.

In this research, we encountered several limitations and challenges, due to the unavailability of the exact number of auditors working in audit firms in Indonesia and Sierra Leone. This leads to limitations in the data unavailability, which made this research more important and vital to shed light on country-related deficiencies. The implication of the findings will contribute to the improvement of auditors' professionalism and independence when conducting audits, ensuring they remain free from conflicts of interest and external influences.

Keywords: Audit Competence, Independence, Professional Scepticism, Auditor Ethics and Audit Quality

VOLATILITY AND RETURNS SPILLOVER BETWEEN GLOBAL OIL PRICE AND ASEAN STOCK MARKETS: PERSPECTIVE ON STRUCTURAL BREAKS

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Abstract

In recent years, the analysis of stock market volatility has garnered considerable interest from various economic stakeholders, including scholars, investors, and regulators. This surge in attention stems from the need to comprehend the intricate mechanisms governing volatility transmission across different markets, which, in turn, informs more informed portfolio allocation decisions. Amid economic shocks and financial crises, researchers have explored the interplay between macroeconomic factors and financial sectors. This exploration extends beyond equities and financial assets, encompassing other significant factors, notably the price of oil.

Rising oil prices can trigger a cascade of consequences, such as increased input costs across industries and higher gasoline expenditures for consumers, impacting the profitability of businesses. Conversely, falling oil prices create opportunities for businesses and investors. This study focuses on evaluating the volatility and return spillover effects between the global oil price and the stock markets of six ASEAN nations. The analysis employs the GARCH methodology, covering the period from January 2012 to September 2022, and accounts for structural breaks, such as the one linked to the outbreak of the COVID-19 pandemic in 2020.

The study's findings carry significant implications for portfolio optimization. They reveal a substantial, positive, and bilateral volatility spillover effect between the global oil price and the stock markets of the six ASEAN countries, emphasizing the intricate interconnectedness of contemporary financial markets. The identification and incorporation of structural breaks within the GARCH framework underscore the necessity of adapting to evolving market conditions. As such, this research provides valuable insights for investors to enhance their portfolio strategies and risk management while navigating the complexities of global financial markets.

Keywords: Volatility Spillover, Return Spillover, Oil price, ASEAN stock market, Structural break, GARCH

THE EFFECTIVENESS OF POJK NO.33/POJK.04/2014 IN IMPROVING THE COMPETENCE AND INTEGRITY OF DIRECTORS AND COMMISSIONERS

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Abstract

Penelitian ini menguji efektivitas Peraturan Otoritas Jasa Keuangan (OJK) No. 33/POJK.04/2014 yang diterbitkan pada tanggal 8 Desember 2014 tentang Direksi dan Komisaris. Penelitian ini berargumentasi bahwa aturan baru tersebut meningkatkan kemampuan prediksi akrual abnormal terhadap profitabilitas satu tahun ke depan lebih tinggi setelah aturan baru diterbitkan. Sampel dipilih dari perusahaan sektor pertambangan pada tahun 2013 hingga 2017 dan dibagi lagi menjadi tahun 2013-2014 dan 2015-2017. Periode tahun 2013-2014 ditetapkan sebagai periode pra-regulasi dengan asumsi peraturan baru yang diterbitkan pada tanggal 8 Desember 2014 tidak mempengaruhi laporan keuangan tahun 2014. Hasil penelitian menunjukkan bahwa kemampuan prediksi abnormal accrual pada tahun 2013-2014 dan 2015-2017 tidak berbeda signifikan. Temuan yang tidak signifikan ini mungkin disebabkan oleh dimasukkannya tahun 2014 ke dalam periode observasi. Pengujian tambahan dengan mengecualikan tahun 2014 menunjukkan bahwa kemampuan prediksi akrual abnormal lebih tinggi setelah berlakunya aturan baru. Terkait dengan akrual abnormal positif, kemampuan prediksi akrual abnormal positif lebih tinggi setelah peraturan baru diterbitkan. Implikasi praktis dari penelitian ini adalah Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 efektif dalam meningkatkan kompetensi dan integritas Direksi dan Komisaris.

Keywords: Teori signaling, Akrual abnormal, Kemampuan Prediktif, Informasi Privat

THE ROLE OF SUSTAINABILITY ACCOUNTING AND REPORTING BEFORE AND AFTER PANDEMIC COVID-19: A COMPARATIVE ANALYSIS (STUDY OF SEVEN ASIA COUNTRIES AVIATION COMPANY)

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Abstract

The study addresses the pressing need to address the challenges posed by the pandemic and its long-term implications on global economies and societies. It focuses on the impact of sustainability accounting and reporting on listed businesses in seven Asian countries and analyzes data from the annual reports of 30 aviation companies for five fiscal years from 2018 to 2022. The study examines the factors affecting sustainability disclosure, including profitability, risk management effectiveness, stakeholder engagement, and preparedness for future crises. The findings reveal that sustainability disclosure has gradually increased over the years, indicating a growing emphasis on economic, social, and environmental reporting. Profitability and risk management effectiveness have a positive but insignificant effect on sustainability disclosure, while stakeholder engagement has a negative and insignificant effect. However, preparedness for future crises has a significant positive influence on sustainability disclosure. The objectives are accessing independent variables and conducting comparative analysis. The desire to understand the post-COVID-19 effects of sustainability accounting. The study limitations are reliance on secondary data sources, focus on specific countries and organizations, and variables. The research contributes to the existing literature by providing insights into the determinants of sustainability accounting and reporting in the post-pandemic recovery phase and regulatory framework.

Keywords: Sustainability Accounting and Reporting; COVID-19 pandemic; Comparative Analysis; Stakeholders engagement.

TRANSFORMATIVE ACCOUNTING: EMPOWERING VILLAGE ECONOMIES FOR SUSTAINABLE GROWTH IN THE DIGITAL ERA

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Abstract

This study explores the integral role of accounting competency development in bolstering the economic resilience of villages within the Inspectorate of Central Java Province. Against the backdrop of sustained recovery initiatives and ongoing digital transformations, the research employs a qualitative interview methodology with key stakeholders to delve into financial management practices at the village level. Emphasizing the strategic utilization of accounting competency as a catalyst for preventing corruption and driving sustainable economic growth, the study also underscores the importance of integrating digital technologies into village accounting systems to enhance efficiency and accessibility. Additionally, the research investigates how the development of accounting competencies supports financial innovation, incorporating inclusive and sustainable financial models. Special attention is given to the integration of principles from sustainable economics, encompassing environmental sustainability and social inclusivity, into village accounting practices. The article concludes by highlighting the crucial role of accounting competency development in establishing robust internal controls and effective audit systems as proactive measures against corruption, advocating for transparency and accountability to mitigate corruption risks. Ultimately, the study contends that accounting competence, when coupled with technology, financial innovation, and sustainable economic principles, serves as a transformative force, steering village economies towards a future characterized by sustainability and inclusivity.

Keywords: Accounting competency development; Economic resilience; Corruption prevention

FACTORS AFFECTING VARIABILITY IN CORPORATE EFFECTIVE TAX RATES AT COMPANIES LISTED IN SSE AND IDX FOR PERIOD 2018-2022

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Abstract

The aim of this study is to determine the impact of company size, profitability, leverage, and fixed asset intensity on effective tax rates. The research method used T-Test and multiple linear regression methods for testing. There are two sets of experiments in this study. The first experiment is to calculate the effective tax rates of manufacturing company in China and Indonesia from 2020 to 2022, with a total of 55 sample enterprises in each. The second experiment analyzed the influencing factors of effective tax rates for manufacturing enterprises in this two country from 2018 to 2022, with a total of 2197 sample in China and 903 in Indonesia. The sampling technique adopts standard based intentional sampling. According to the data analysis results of this study, China's effective tax rate is lower than Indonesia's in the past three years. company size and fixed asset intensity have a more significant impact on effective tax rates.

Keywords: Effective tax rate, Company size, Profitability, Leverage, Fixed asset intensity

HEPTAGON FRAUD IN FRAUDULENT FINANCIAL STATEMENTS: THE MODERATING ROLE OF INDEPENDENT COMMISSIONERS

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Abstract

Tujuan penelitian ini menguji dan menganalisis kecurangan laporan keuangan dengan fraud heptagon model yang terdiri dari tujuh faktor penentu yaitu pressure, opportunity, rationalization, capability, arrogance, ignorance, dan greed. Penelitian ini juga untuk menguji dan menganalisis hubungan antara pressure, opportunity, rationalization, capability, arrogance, ignorance, dan greed terhadap Fraudulent Financial Statement dengan Komisaris Independen sebagai variabel pemoderasi. Sampel penelitian ini dipilih dengan menggunakan purposive sampling, yaitu perusahaan BUMN yang sudah memenuhi kriteria. Dengan menggunakan pendekatan kuantitatif, analisis regresi digunakan sebagai metode analisis dan sebanyak 80 sampel dimasukkan ke dalam penelitian ini. Analisis data statistik untuk menguji hipotesis dilakukan dengan bantuan Software WarpPLS versi 8.0. Hasil penelitian menghasilkan bahwa pressure, opportunity, rationalization, arrogance dan greed berpengaruh positif terhadap Fraudulent Financial Statement sedangkan capability dan ignorance berpengaruh negatif terhadap Fraudulent Financial Statement. Selain itu, komisaris independen mampu memoderasi hubungan antara arrogance terhadap Fraudulent Financial Statement. Kontribusi penelitian ini yaitu komisaris independen dapat meminimalisir sifat arrogance pada perusahaan Badan Usaha Milik Negara di Indonesia.

Keywords: Kecurangan Laporan Keuangan, Heptagon Fraud Model, Komisaris Independen.

SOCIAL RETURN ON INVESTMENT AND FINANCIAL FEASIBILITY STUDY JATIREJO COW MILK GFF EDUCATIONAL TOURISM

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Abstract

The purpose of this study was to assess the effectiveness of social return on investment (SROI) as a measure of social impact generated by the Green Fresh Farm (GFF) design as an educational tour for cow's milk. The design or methodology uses an estimation or prediction approach, namely an analysis that predicts some social values that produce activities in accordance with the desired outcomes. The big part of the stage is to make predictions about the GFF Educational Tourism design, with the factors of making education boards, Moo cafes or cow's milk processed production rooms with creative economic schemes, and workshop arenas. Then, the final stage is the implementation of SROI. The community participates in all existing activities, in a GFF educational tourism design activity, feeling a change (outcome) in the long term (impact). The results of this study are expected to have an impact on economic, environmental and social values that is greater than the investment value invested. SROI results more than 5 point. This result is also in line with the financial feasibility study, NPV, EIRR, Payback, and Profit Index were feasible. This shows that the Jatirejo Cow Milk GFF Educational Tourism is economically feasible and SROI which has an impact of generating benefits (benefits) of IDR 7.2 compared to the investment value.

Keywords: SROI, NPV, IRR, Payback, Profit Index

INVESTIGATE THE IMPACT OF BUSINESS PROCESS QUALITY ON INFORMATION SYSTEMS AND HOW IT AFFECTS ACCOUNTING INFORMATION QUALITY.

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Abstract

The importance of business process quality is widely recognized, as it is a complex concept with significant weight. When the quality of this process is poor, it has the potential to cause the information system to fail and, as a result, contribute to a decline in the quality of information. The purpose of this research is to investigate and assess the impact of business process quality on the quality of the information system, as well as the impact of information system quality on the overall quality of information. Purposive sampling was used to select 60 participants to complete the survey questionnaire for this study. The collected data was then analyzed with a variance-based structural equation model. This study's findings reveal two major conclusions. For starters, business processes have a significant and positive impact on the quality of the information system. Second, the overall quality of information is significantly influenced by the quality of the information system.

Keywords: Successfulness of Information System, Branch Deliver System, Quality of Information

FRAUDULENT FINANCIAL REPORTING WITH FRAUD PENTAGON PERSPECTIVE AND THE ROLE OF CORPORATE GOVERNANCE

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Abstract

Based on the results of a study conducted by the International Monetary Fund (IMF) regarding cyber risk estimates in the financial sector, the estimated total annual average loss experienced by the banking services sector globally caused by cyber-attacks is 100 billion US dollars or equivalent to IDR 1,420 trillion (assuming an exchange rate of IDR 14,200 per US dollar). This shows that fraud cases in banking are still widespread and result in a high risk of fraud, so this research is interesting for researched. Fraud prevention can be done in many ways, such as implementing the principles of Good Corporate Governance, which is a system that provides direction and control within the company. In this research, Good Corporate Governance is proxied by the audit committee and board of commissioners, audit committee, institutional ownership and managerial ownership. Fraud prevention can also be done by using a whistleblowing system, as well as applying the 5 elements in the pentagon fraud theory. This research is a development of previous research by combining the independent variable good corporate governance with the fraud pentagon as a factor influencing fraudulent financial statements. The research results show that the intensity of attendance at board of commissioner's meetings and the whistleblowing system have a significant negative effect on fraudulent financial statements. Meanwhile, the variables pressure, opportunity, rationalization, competence, arrogance, institutional ownership, managerial ownership, and intensity of audit committee meeting attendance have no effect on fraudulent financial statements.

Keywords: Fraud Pentagon Theory, Good Corporate Governance, Fraudulent Financial Statement

ANALYSIS OF THE MOTIVE STRATEGY FOR THE ACQUISITION OF PT GOTO GOJEK TOKOPEDIA TBK THROUGH A FINANCIAL PERFORMANCE PERSPECTIVE

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Abstract

The business merger between PT Tokopedia and PT Gojek is seen as an effort to strengthen its position in the digital economy market and increase technological innovation to meet society's needs. This research aims to analyze the financial performance of PT GOTO Gojek Tokopedia Tbk two years after the acquisition. The analysis was carried out by comparing the company's performance before and after the acquisition with liquidity, solvency, performance, and profitability ratios. This research uses secondary data in the form of financial reports of PT Tokopedia for 2018 - 2020 and PT GOTO Gojek Tokopedia Tbk for 2021 - 2022 obtained from the BEI (Indonesian Stock Exchange). The data was processed using the Mann-Whitney Test to see whether there were significant differences in company performance before and after the acquisition. The results of the analysis show that after the acquisition there are significant differences and a decrease in the solvency ratio. These results indicate that the acquisition does not show financing synergy because the company's activities are funded by equity. Other results show a significant decrease in the liquidity ratio after the acquisition. Meanwhile, the profitability ratio showed an increase and the performance ratio showed a decrease after the acquisition. These results show that PT GOTO GOJEK Tokopedia Tbk's acquisition strategy can increase revenue synergies but has not yet achieved cost synergies. This research concludes that the acquisition motive of PT GOTO Gojek Tokopedia Tbk is growth and horizontal integration. This research is the basis for further research to investigate in more depth the acquisition practices of companies in the technology sector.

Keywords: -

THE EFFECT OF GOOD CORPORATE GOVERNANCE ON GREEN BANKING PRACTICES

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Abstract

This study aims to analyze the influence of Good Corporate Governance on Green Banking practices in banking companies listed on the Indonesia Stock Exchange during the period 2019 to 2021. This study uses a quantitative method using secondary data obtained from annual reports of banking sector companies listed on the Indonesia Stock Exchange in the 2019-2021 period. The samples taken were 39 companies using purposive sampling technique. The data obtained were then analyzed using multiple linear regression analysis using the SPSS program. The independent variable in this study is Good Corporate Governance (Board of Commissioners, Board of Directors, Audit Committee, and Institutional Ownership), while the dependent variable is Green Banking with disclosure indicators in OJK regulation No.51/POJK.03/2017.

The results of the study show that the Board of Commissioners and the Audit Committee have a significant positive influence on Green Banking. In addition, the Board of Directors and Institutional Ownership cannot influence Green Banking practices. Based on the research results, it can be concluded that Good Corporate Governance has an important role in guiding banks towards more responsible and sustainable Green Banking practices. Increasing awareness of the importance of Good Corporate Governance in the context of Green Banking practices can provide guidance for making banking decisions that are more environmentally sound.

Keywords: Green Banking, Environment, Good Corporate Governance, Indonesian Banking.

THE EFFECT OF FINANCIAL LEVERAGE AND BUSINESS RISK ON FINANCIAL DISTRESS DURING THE COVID 19 PANDEMIC WITH EXECUTIVE FOREIGN EXPERIENCE AS A MODERATOR

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Abstract

Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis pengaruh financial leverage, risiko bisnis terhadap financial distress serta pengaruh moderasi variabel executive foreign experience terhadap dengan financial distress pada perusahaan manufaktur sektor industri makanan dan minuman yang tercatat di Bursa Efek Indonesia tahun 2020-2021 dengan teknik purposive sampling, 57 perusahaan menjadi sampel. Penelitian ini dianalisis menggunakan SEM-PLS. Altman Z-Score dan Grover digunakan untuk memprediksi financial distress. Hasil penelitian ini menunjukkan bahwa financial leverage berpengaruh positif signifikan terhadap financial distress. Risiko bisnis diproksikan dengan operating capacity berpengaruh negatif terhadap financial distress. Executive foreign experience menurunkan hubungan antara financial leverage dengan financial distress. Executive foreign experience menurunkan hubungan antara risiko bisnis dengan financial distress. Temuan ini dapat menjadi landasan bagi perusahaan-perusahaan dalam mengambil keputusan strategis terkait dengan struktur modal, manajemen risiko, dan pengalaman eksekutif dalam menghadapi tantangan keuangan.

Keywords: Financial Distress, Financial Leverage, Risiko Bisnis, Executive Foreign Experience

MODEL CASH HOLDING INDUSTRI FOOD AND BEVERAGE DI INDONESIA TAHUN 2017-2022

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Abstract

This study aims to examine the effect of investment opportunity sets, net working capital, profitability, capital expenditure and leverage on cash holdings with firm size as the control variable. The population of this study are food and beverage manufacturing companies listed on the Indonesia Stock Exchange (IDX) for the 2017-2022 period. The research sample used purposive sampling, so that a total of 16 companies and 96 observations. This research uses secondary data by collecting the company's annual report. The data analysis technique used is Panel Data Regression using the Eviews application version 12. The results show that the set of investment opportunities, net working capital, profitability, capital expenditure, leverage and company size simultaneously affect cash holdings. Partially only net working capital and leverage have an effect on cash holding. Meanwhile, investment opportunity set, profitability and capital expenditure do not significantly influence cash holding. As a result, companies with high net working capital and leverage tend to reduce excessive amounts of cash holdings.

Keywords: Cash Holding; Food and Beverage; Indonesia.

MODEL LAPORAN KEBERLANJUTAN PERUSAHAAN NON KEUANGAN DENGAN TIPE INDUSTRI SEBAGAI PEMODERASI PADA TAHUN 2019-2022

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Abstract

This research aims to analyze the factors that influence the sustainability reports of non-financial companies listed on the IDX for 2019-2022. This research is quantitative research using panel data, namely in the form of financial reports and sustainability report obtained from the official website of the Indonesia Stock Exchange (BEI) www.idx.co.id. The research population is non-financial companies listed on the Indonesia Stock Exchange in 2019-2022. Sampling used purposive sampling. Purposive sampling was used to obtain 176 observation samples of non-financial companies. The data was processed using panel data regression analysis Eviews program. The dependent variable is the Sustainability Report which is proxied by the disclosed GRI Indicators. In this research, inventory turnover, asset growth, Independent Commissioners' Meeting Frequency, and Leverage are independent variables with industry type as a moderating variable. The results of this research prove that the variables of inventory turnover, asset growth and debt have no effect on the sustainability report, Independent Commissioners' Meeting Frequency has a significant positive effect on the sustainability report. And the industry type variable is not able to moderate these four variables on sustainability reports.

Keywords: Inventory Turnover, Asset Growth, Independent Commissioners' Meeting Frequency, Leverage, Type Industry, Sustainability Report

ANALISIS KINERJA KEUANGAN PERUSAHAAN PERBANKAN YANG TERCATAT DI BEI SELAMA 2017 - 2022

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Abstract

This research aims to examine the influence of managerial ownership, the board of commissioners, independent commissioners, leverage, company size, and corporate social responsibility on financial performance of banking companies listed on the Indonesian Stock Exchange. Company size, as an independent variable, is proxied by the natural logarithm of total assets. Financial performance is determined by specific metrics that gauge the success of an organization or company in generating profits. Poor financial performance can mislead external parties associated with the company, potentially leading to erroneous decision-making based on inappropriate financial report information. This study employs a descriptive quantitative research method. The quantitative approach in this research investigates the impact of managerial ownership, the board of commissioners, independent commissioners, leverage, and company size on the financial performance of banking companies listed on the IDX from 2017 to 2022. The results of multiple linear regression tests indicate that the board of commissioners and leverage exert an influence on financial performance, while managerial ownership, independent commissioners, company size, and corporate social responsibility have no significant effect on financial performance. Managerial ownership, independent commissioners, company size, and corporate social responsibility do not have a significant impact on the financial performance of banking companies listed on the IDX from 2017 to 2022. In contrast, the board of commissioners and leverage are found to influence financial performance. This research solely utilizes six variables: managerial ownership, the board of commissioners, independent commissioners, leverage, company size, and corporate social responsibility. It focuses exclusively on the banking sector and restricts the observation period to 2017-2022. For future research, it is recommended that researchers consider incorporating additional variables, as numerous other factors can potentially affect financial performance. Expanding the study to include other industry sectors and extending the observation period to more recent years would also be beneficial.

Keywords: Managerial Ownership, Board of Commissioner, Independent Commissioner, Leverage, Firm size, Corporate Social Responsibility

DAMPAK PIUTANG MURABAHAH, PEMBIAYAAN MUDHARABAH, PEMBIAYAAN MUSYARAKAH, PINJAMAN QARDH TERHADAP ROA DI BANK UMUM SYARIAH

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Abstract

The focus of this research is analyzing the impact of murabahah receivables, mudharabah financing, musyarakah financing, qardh loans on ROA in Islamic commercial banks. Determining the sample in this study used a purposive sampling method so that only 4 Islamic commercial banks for the period 2013-2022 met the criteria. The data analysis used is in the form of multiple linear regression with the help of the SPSS 25 program.

The research results show that mudharabah financing has a positive effect on ROA, while murabahah receivables have a negative effect. Musyarakah financing and qardh loans have no effect. Simultaneously the independent variables influence ROA and only contribute 40.3%. This study provides empirical evidence for sharia banking that the dominant variable to continue to improve company performance is to increase mudharabah financing.

Keywords: murabahah receivables, mudharabah financing, musyarakah financing, qardh loans, ROA, sharia commercial banks

PENGARUH PROFITABILITAS, UKURAN PERUSAHAAN, LEVERAGE, DAN PRICE EARNING RATIO TERHADAP NILAI PERUSAHAAN

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Abstract

The purpose of this study is to determine the effect of profitability, firm size, leverage and price earning ratio on firm value. This study uses a population of all LQ45 companies listed on the Indonesia Stock Exchange in 2018-2021. The sampling method used purposive sampling method and obtained a sample of 140 companies for four years of observation, with the data technique used was multiple regression analysis. The results of this study indicate that Profitability, Firm Size and Price Earning Ratio, have a positive effect on Firm Value. Meanwhile, Leverage has a negative effect on Company Value.

Keywords: Profitability, Firm Size, Leverage, Price Earning Ratio, and Company Value.

PENILAIAN KINERJA PERUSAHAAN ASURANSI DAN CLUSTERING UNTUK MENDUKUNG PENENTUAN PREMI BAGI LEMBAGA PENJAMIN SIMPANAN

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Abstract

Lembaga Penjamin Simpanan (LPS) is an independent institution established under Law Number 24 of 2004 concerning the Deposit Insurance Corporation (UU LPS), as amended by Law Number 7 of 2009. The LPS functions to guarantee bank customer deposits and actively participates in maintaining the stability of the banking system according to its authority. Apart from guaranteeing bank customer deposits, LPS will also begin implementing the mandate of the Insurance Guarantee Policy Program for the upcoming 2028 insurance, regulated in Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector (UU PPSK). Insurance companies in Indonesia are facing a fundamental regulatory change as of January 1, 2025, when PSAK 74 will come into effect, replacing the previously applicable PSAK 62. Changes from PSAK, of course, can also affect the performance of insurance companies. To develop and strengthen the financial sector in the face of global uncertainty and encourage economic growth, LPS needs to understand the performance assessment of insurance companies and correctly determine premiums for insurance companies. The premium in question is the guarantee premium paid by the bank participating in the guarantee, as referred to in the Law concerning Deposit Insurance Corporation. The data used in this study are related to financial information from insurance companies listed on the Indonesia Stock Exchange, with adjustments to PSAK 74, of course. This financial information will be used to assess the performance of insurance companies and will also serve as a basis for grouping insurance companies based on characteristics using a clustering method. Clustering is a technique in data mining that functions to group data into several clusters. Data will be grouped according to the level of similarity of the characteristics of the data. Data with the same characteristics will be grouped in the same cluster, while data with different characteristics will be grouped in another cluster. The clustering method can find hidden patterns in the data being studied through data science algorithms.

Keywords: Performance Assessment, Insurance Company, PSAK 74, Clustering

AUDIT QUALITY: A REVIEW OF AUDIT TENURE, AUDIT FEE, AND AUDIT DELAY

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Abstract

The quality of the audit is one of the key elements that affects how reliable financial information is. A good indicator of the quality of the audit process is the ability an auditor has to find and identify infractions in the Company's accounting system. It is difficult to provide high-quality audit opinion outcomes when external and internal elements combine to create them. The purpose of this study is to ascertain and evaluate the relationship between audit quality and audit tenure, audit fee, and audit delay for companies registered with JII 2019–2021. Comparative or causal research using secondary data and a quantitative technique is what this study is after the fact. Purposive sampling with many predefined criteria is the sampling technique used in this study, and the research sample consisted of 22 companies that registered with JII between 2019 and 2021. The E-views 12 program was used to process the data. The findings were based on studies that were conducted with the T test. The result for audit tenure is $1.85E-14 > 1.670$, and the probability value is $1.000 > 0.05$. Thus, it may be said that audit quality is unaffected by the auditor's term. If the audit fee has a prob value of $1.0000 > 0.05$ and a result of $-6.49E-14 < -1.670$, then it has no bearing on the audit quality. With an audit delay result of $-6.23E-14 < -1.670$ and a prob value of $1.0000 > 0.05$, it can be said that the audit quality is unaffected by the delay.

Keywords: Accompany, Audit, Financial Report

DETERMINANTS OF AUDIT DELAY WITH COMPANY SIZE AS A MODERATING VARIABLE

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Abstract

This study aims to empirically prove the factors that influence the occurrence of audit delay. The variables used in this study are Leverage, Complexity of Company Operations, Auditor Opinion, and Profitability with Firm Size as a moderating variable. The population in this study are Mining Sector companies listed on the Indonesia Stock Exchange (IDX) in 2018-2022. The sampling technique in this study used purposive sampling with 40 companies as observations. Data analysis in this study used the moderated regression analysis. The results show that leverage has a positive effect on audit delay, and auditor opinion has a negative effect on audit delay. While the complexity of the company's operations and profitability have no effect on audit delay. Firm size is able to weaken the relationship between leverage and audit delay, but cannot moderate the relationship between auditor opinion and profitability on audit delay.

Keywords: Audit delay, Leverage, Complexity of Company Operations, Auditor Opinion, Profitability, Company Size

AUDIT DELAY IN INDUSTRIAL FIRMS LISTED ON THE INDONESIAN STOCK EXCHANGE: AN ANALYSIS OF FIRM SIZE, PROFITABILITY, AND SOLVENCY

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Abstract

Audit execution time is the time required to complete the audit, computed from the conclusion of the accounting cycle to the date documented in the report. Timely financial reporting is essential for making decisions. Extended audit delays diminish the significance and worth of the data in the financial statements. Knowing the factors that contribute to audit delays is critical to ensuring the timely and appropriate provision of financial information. The objective of this research is to investigate the potential impact of company size, profitability (ROA), and solvency (DER) on the audit delays. The study involved 112 companies spanning different sectors, all of which were listed on the Indonesian Stock Exchange between 2019 and 2022. Multiple linear regression analysis was employed as the analytical method. The findings revealed that firm size and profitability (ROA) had a notable negative effect on audit delays, whereas solvency (DER) had a significant positive impact on audit delays. This research can help companies and auditors identify factors that contribute to audit delays and take steps to improve the timeliness and relevance of financial reporting.

Keywords: firm size, profitability (ROA), solvency (DER), audit delay

THE ROLE OF FINANCIAL FLEXIBILITY ON THE RELATIONSHIP BETWEEN INVESTMENT EFFICIENCY AND SUSTAINABILITY

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Abstract

This study aims to examine the ability of financial flexibility to sustainable corporate investment. Financial flexibility and investment conditions are key factors that refer to the company's resilience to respond effectively to unanticipated financial constraints in sustainable corporate development. The data used in this study are companies listed on the Indonesia Stock Exchange from 2016 to 2021. The results showed that conservatism in debt policy is evidence of the company's financial flexibility ability to mediate efficient investment relationships and have an impact on sustainability. The results are able to illustrate that financial flexibility with high debt capacity has an impact on a better ability to gain external funding confidence, especially in funding profitable projects. Financial flexibility can be used to be a controller in the event of unfavorable conditions, so that it can be used in reducing under- or over-investment. The implication of this research is that the company's effectiveness in maintaining financial flexibility needs to be done by paying attention to liquidity risk in building sustainable performance in the future.

Keywords: financial flexibility, investment efficiency, conservatism. sustainability

IOS, INSTITUTIONAL AND MANAGERIAL OWNERSHIP, CAPITAL STRUCTURE POLICY: EVIDENCE INDONESIA COMPANY POST-IDX REGULATION

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Abstract

This study aimed to examine the effect of the Investment Opportunity Set (IOS), the Mechanism of Corporate Governance, Capital Structure Policy and Regulation about Relaxation of Financial Report Submission Deadlines on Company Values for 2019-2022. This type of research is quantitative. The purposive sampling method was used in this research and the sample obtained was 172 companies with observations for 4 years. Data were analyzed using SPSS with multiple linear regression. The study results showed that the Company Value of the Food and Beverage Company in the pre-RGL period is better than that post-RGL period. Regulation from The Indonesian Stock Exchange (IDX) regarding the extension of the submission of financial reports to the public due to COVID-19 conditions can affect company value. IOS and institutional ownership had an effect on company value but managerial ownership has no effect on company value. Capital Structure Policy had an effect on company value.

Keywords: IOS, Corporate Governance, Capital Structure, Regulation, Company Value

THE INFLUENCE OF COMPANY AGE, MANAGERIAL OWNERSHIP, POLITICAL CONNECTIONS, INDEPENDENT COMMISSIONERS, AND CAPITAL STRUCTURE ON COMPANY PERFORMANCE IN TRANSPORTATION COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE

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Abstract

Company performance is the company's ability to generate profits by using the company's assets, equity and liabilities. In previous studies, the topic of company performance has been widely studied. The factors used by previous researchers were the influence of political connections and independent commissioners on company performance, then researchers added other factors, namely company age, managerial ownership and capital structure. The population in this study are transportation sub-sector companies listed on the IDX for the 2017-2022 period. The sampling method used in this study was purposive sampling. In this study, a sample of 219 units of analysis is unbalanced data from 45 transportation companies. Analysis of the data in this study with descriptive statistical analysis was then performed with panel data regression, using the Random Effect Model (REM) approach and using the Stata application. This study found that company age has no effect on company. Managerial ownership does not affect company performance. Political connections have a positive effect on company performance. Independent commissioners have no effect on company performance. Capital structure has a positive effect on company performance.

Keywords: Company Performance, Company Age, Managerial Ownership, Political Connection, Independent Commissioner, Capital Structur

STRUKTUR MODAL, PROFITABILITAS, DAN NILAI PERUSAHAAN: STUDI EMPIRIS PADA PERUSAHAAN SUBSEKTOR MAKANAN DAN MINUMAN YANG TERDAFTAR DI BURSA EFEK INDONESIA

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Abstract

This research aims to empirically test the influence of capital structure and profitability on company value. Capital structure parameters use Debt to Assets Ratio (DAR) and Debt to Equity Ratio (DER), profitability uses Return on Equity (ROE) and Earning per Share (EPS), while company value uses Price to Book Value (PBV). The research method uses quantitative research. The research population includes food and beverage subsector companies listed on the Indonesia Stock Exchange. Sampling was carried out using the purposive sampling method. The type of data used is secondary data in the form of company financial reports for the period 2019 - 2021. Data analysis uses the panel data regression method. The analysis tool uses Eviews software. The research results show that Debt to Assets Ratio (DAR), Debt to Equity Ratio (DER), Earnings Per Share (EPS) have no effect on Company Value (PBV). However, Return on Equity (ROE) has a positive effect on Company Value (PBV).

Keywords: Capital Structure, Profitability, Company Value.

STUDI EMPIRIS CARBON EMISSION DISCLOSURE, REGULASI, KINERJA KEUANGAN

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Abstract

The pressure exerted by stakeholders who are aware of the environment has increased so it is important for stakeholders to assess firm's environmental management efforts in the context of the association between carbon emission disclosure and company financial performance. The condition of carbon emissions in South Africa made Department of Environmental Affairs of South Africa take decisive action such as issued a carbon policy, National Greenhouse Gas Emission Reporting Regulation, on 3rd of April 2017. This study aims to determine whether the issuance of a carbon policy makes a difference or not in practice of carbon emission disclosure and financial performance of firms in South Africa. This study also examines the relationship of disclosure of carbon emissions to the firm's financial performance on an accounting-based and market-based. This study uses 252 research samples which firms were registered on the Johannesburg Stock Exchange (JSE) in 2013-2021 based on criteria set by the researcher through purposive sampling. Hypothesis testing uses the Wilcoxon Matched Pairs and Spearman Correlation tests. Based of the results of hypothesis testing, the carbon emission disclosure produces a significant positive relationship with Return on Sales but does not has relationship with Return on Assets. Second, carbon emission disclosure has a significant positive relationship with market-based financial performance. Third, differences were found in the practice of carbon emission disclosure and firm's financial performance before and after the issuance of a carbon policy.

Keywords: Carbon emission disclosure, financial performance, carbon policy

ANALISIS DETERMINAN TERHADAP INCOME SMOOTHING

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Abstract

The purpose of this study is to determine the factors that influence income smoothing. The population of this study is 193 manufacturing sector companies listed on the Indonesia Stock Exchange (IDX) from 2019 till 2021. Sample of this study is 62 companies using purpose sampling. Multiple linier regression is used on this study. The results of the study stated that the data used in this study passed and fulfilled the classic assumption test, the variables Cash Holding and Company Size (LN) had a significant negative effect on Income Smoothing, while the Profitability (ROA) variable, financial leverage (DAR), had a significant positive effect on Income Smoothing.

Keywords: Cash Holding, Profitability, Financial Leverage, Company Size, Income Smoothing

ASSESSING THE IMPACT OF GEOPOLITICAL RISK, CREDIT RISK, AND FINANCIAL RISK ON BANKS' PERFORMANCE IN ASEAN: A COMPREHENSIVE ANALYSIS

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Abstract

The banking sector plays a pivotal role in the global economy by facilitating the allocation of funds, providing essential financial services, and acting as a barometer of economic stability. However, it operates within a dynamic and interconnected environment that exposes it to various risks, including geopolitical risk, credit risk, and financial risk. The presence of geopolitical risk, credit risk, and financial risk in the banking sector is a consequence of the industry's role as a financial intermediary, its global reach, and the complex financial instruments it deals with. This research adopts a quantitative approach, employing multiple regression analysis using EViews software, to comprehensively analyze the impact of geopolitical risk, credit risk, and financial risk on the banking sector performance within the ASEAN region. This research uses financial data from 2013 to 2022, with 690 samples. The research findings highlight that geopolitical risk, credit risk, and financial risk negatively impact bank performance. The research findings can inform policymakers and regulatory bodies in crafting policies and regulations better tailored to address the specific risk landscape banks face. It may lead to the development of regulatory frameworks that enhance financial stability. This research offers insights into more effective risk management strategies for the Banking sector. This can help banks improve their resilience to external shocks and uncertainties.

Keywords: Geopolitical Risk, Credit Risk, Financial Risk, Bank Performance

THE INFLUENCE OF THE ABILITY TO PREPARE FINANCIAL REPORTS, FINANCIAL LITERACY, AND FINANCIAL TECHNOLOGY ON THE PERFORMANCE OF MSMES

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Abstract

This research was conducted to determine the influence of the ability to prepare financial reports, financial literacy, and financial technology on the performance of MSMEs. This research uses quantitative research methods. The research data used is primary data with a research instrument in the form questionnaire. The population in this study are MSME Matraman District who are registered with the East Jakarta Small and Medium Enterprises Cooperative Trade Industry (PPKUKM) Sub-Department. The sample used in this study was 59 MSMEs based on the Roscoe method. The data analysis used is multiple linear analysis with the SPSS version 26 program. Based on the results of the analysis carried out, concluded that the variable ability to prepare reports has no effect on the performance of MSMEs, financial literacy has no effect on the performance of MSMEs, and financial technology effect on the performance of MSMEs.

Keywords: ability to prepare financial reports, financial literacy, financial technology

DETERMINANTS OF EARNINGS PERSISTENCE LITERACY STUDY MANUFACTURING IN INDONESIA

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Abstract

The purpose of this study is to examine the effect of sales volatility, debt level, and industry type on the company's ability to maintain and predict earnings from period to period. This research is important because earnings persistence is one of the important indicators of the quality of financial reporting and the sustainability of company performance. The research population is manufacturing companies listed on the Indonesia Stock Exchange in 2019-2022. The sampling technique used purposive sampling method and the selected sample obtained as many as 23 companies or 83 observations. The analysis technique uses multiple linear regression analysis. The analysis results show the findings that sales volatility has a negative effect on earnings persistence, debt level and industry type have a positive effect on earnings persistence, and company size as a control variable has a positive effect on earnings persistence. Overall, this research has important implications as a guide and description in analyzing financial statements, making decisions, and thinking about the next period's profit estimation.

Keywords: Sales Volatility, Debt Level, Industry Type, Earnings Persistence

PENGARUH FREE CASH FLOW, PROFITABILITAS, LIKUIDITAS, DAN LEVERAGE TERHADAP KEBIJAKAN DIVIDEN DENGAN KEPEMILIKAN MANAJERIAL SEBAGAI VARIABEL MODERASI PADA PERUSAHAAN MANUFAKTUR PERIODE 2018-2020

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Abstract

The purpose of this study is to examine the effect of free cash flow, profitability, liquidity, leverage on dividend policy with managerial ownership as a moderating variable. The data used is in the form of secondary data, namely the company's annual report obtained from www.idx.com. The population of this study are all manufacturing companies listed on the Indonesian stock exchange for the 2018-2020 period. The process of selecting samples using purposive sampling technique and obtain 36 company data. The analytical method uses multiple regression methods. The research results shows that free cash flow has a positive effect on dividend policy, profitability has a positive effect on dividend policy, liquidity has a negative effect on dividend policy, leverage has a positive effect on dividend policy, managerial ownership cannot moderate the effect of free cash flow on dividend policy, managerial ownership cannot moderate the effect of profitability on dividend policy, managerial ownership can strengthen the effect of liquidity on dividend policy, and managerial ownership cannot moderate the effect of leverage on dividend policy.

Keywords: dividend policy, free cash flow, profitability, liquidity, leverage, Managerial ownership

ANALISIS VOLATILITAS PASAR MODAL SINGAPURA DAN INDONESIA MENGUNAKAN METODE EGARCH

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Abstract

Indonesia and Singapore are close neighboring countries which are emerging markets with strong capital market growth in the ASEAN region. However, the pandemic has had a major impact on global economic conditions including the capital markets of both countries. The aim of this research is to examine the market volatility model of the Indonesian and Singapore capital markets. Volatility reflects fluctuations in stock prices within a certain period. The problem is whether there is an influence of the volatility of the Singapore capital market on the Indonesia capital market and vice versa and whether there is an effect of the volatility index (CBOE) as anxiety measurement on both markets. Analysis of capital market volatility by including the CBOE Volatility Index variable is still limited. In this paper, the EGARCH analysis tool will be used and compared with Ordinary Least Square (OLS) because time series financial data tends to experience heteroscedasticity (non-normal distribution). It is hoped that volatility analysis using EGARCH can capture this phenomenon more accurately. The research was conducted on daily return data on the LQ45 (Indonesia) and STI (Singapore) in the 2020-2022. The research show that EGARCH analysis have a reliable model rather than OLS and there is no significant influence between the two main indices or volatility index. Investors need to invest in blue chip shares to maintain their portfolio due to the risk of volatility. The market volatility analysis is important to determine the right investment strategy for investors and to mitigate volatility risk for operators/regulators.

Keywords: EGARCH, heteroskedasticity, volatility, return, index

IMPLEMENTASI PSAK 74 DAN PREDIKSI KUALITAS LAPORAN KEUANGAN: TANTANGAN & KESIAPAN PERUSAHAAN ASURANSI

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Abstract

The application of PSAK 74, titled "Insurance Contract", represents the adoption of IFRS 17, which becomes effective on January 1, 2023. Addressing this challenge necessitates the preparedness of the parties involved in insurance contract. Therefore, this study seeks to assess the readiness for implementation and the challenges that will be encountered when implementing PSAK 74. Readiness and challenges will be gauged through a questionnaire distributed to various stakeholders, including insurance company investors, insurance company stockbrokers, internal insurance personnel, public accountants specializing in insurance, and actuaries. Upon assessing the readiness and challenges of these parties, the study proceeds to examine the relationship between the readiness and challenges associated with implementing PSAK 74 and the expected quality of financial reports. The quality of financial report will also be measured using a questionnaire. The study includes 87 respondents, comprising 67 internal respondents and 20 external respondents. For data analysis, the Partial Least Squares (PLS) method is employed, with readiness and challenges as the independent variables and the quality of financial reports, encompassing relevance, accurate representation, comparability, verifiability, timeliness, and comprehensibility, as the dependent variables. The study's findings reveal that readiness has a positive impact on the quality of financial statements in the internal sample of insurance companies, whereas challenges do not affect the quality of financial reports. In contrast, in the external sample group, challenges significantly improve the quality of financial reports, while readiness does not show any effect. The relevance of financial statements has a positive influence on the readiness and challenges associated with the application of PSAK 74. Another notable conclusion is that challenges positively influence the readiness to implement PSAK 74 for both internal and external sample groups.

Keywords: PSAK 74, challenges, readiness, quality of financial reports

ANALISIS PERHITUNGAN BIAYA UNTUK MENENTUKAN HARGA JUAL PADA JASA PEMAIN PENGGANTI GAME ONLINE

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Abstract

Cost is important information for organization to determine the selling prices and profit targets. This research aims to explore the cost calculation for online game substitute services in order to determine the selling price. This research focuses on cost calculations and the methods used to determine the selling price. The research method used is direct interviews to online game substitute services providers. The providers taking 3 (three) genres, including MOBA, RPG, and FPS. The results show that the method used to calculate costs is relatively simple and no special calculations. The selling price offered to consumers is more based on the market price and the cost calculation is a minor consideration.

Keywords: Cost Calculation, Substitute Player Services, Game Online

AKUNTABILITAS PENGELOLAAN KEUANGAN PONDOK PESANTREN; SEBUAH KAJIAN SYSTEMATIC LITERATURE REVIEW

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Abstract

This research aims to examine the financial management accountability practices of pondok pesantren (Islamic boarding school) using a systematic literature review (SLR) approach. By using database sources from Scopus and Google Scholar as well as the Publish or Perish application, 200 units of initial article data were obtained for further analysis. The literature review technique used is the prism model (Preferred Reporting Items for Systematic Reviews and Meta-analysis). The results of the study show that there are not many reputable international journal articles (indexed by Scopus) that publish articles on the topic of Islamic boarding school accountability. Based on the Google Scholar database, analysis shows that research topics regarding Islamic boarding school accountability focus more on financial management. Accountability for financial management in Islamic boarding schools applies double accountability (responsibility to God and to others). Furthermore, it was found that the relevance of accountability for Islamic boarding school financial management with local cultural values other than Islamic values as a basis. Other research examines the weak accounting and financial reporting practices of Islamic boarding schools as well as governance practices in Islamic boarding schools. In addition, the theory that is often used as a basis for accountability in Islamic boarding school financial management is legitimacy theory. This means that Islamic boarding schools create accountability to increase legitimacy and trust from stakeholders.

Keywords: accountability, financial management, pondok pesantren, governance, SLR

FIRM VALUE: A REVIEW OF ISLAMIC SOCIAL REPORTING DISCLOSURES AND DIVIDEND POLICY

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Abstract

Firm value is a description of the achievements inscribed by management in managing company assets. High or low firm value is able to determine the sustainability of the company. Companies that have a low firm value indicate a problem with the company. One sector that has a low firm value is the energy sector, even though this sector has a large contribution to the country's development. The purpose of this research is to determine whether or not there is an influence arising from Islamic Social Reporting (ISR), leverage, and liquidity on firm value, and the effect if it is moderated by dividend policy. This research focuses on energy sector companies that are consistent in the ISSI period 2017-2021. Samples were obtained by purposive sampling technique based on certain criteria so that 7 companies were selected with 35 observational data. The type of data used is secondary data with data processing techniques using panel data regression analysis and moderation test with the help of Eviews version 12 software. The results show that disclosure of Islamic social reporting has a significant effect on firm value, but leverage and liquidity have no significant effect on firm value. Moderation test results indicate that dividend policy is not able to moderate the effect of ISR and leverage on firm value. Meanwhile, in terms of liquidity, the existence of a dividend policy is able to moderate and weaken the effect of liquidity on firm value.

Keywords: Firm value, Islamic Social Reporting, Leverage, Liquidity, Dividend policy

ANALISIS FAKTOR YANG MEMPENGARUHI PENYERAPAN ANGGARAN

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Abstract

This study aims to examine the effect of budget planning, administrative records, human resource competence on budget absorption at SMK Negeri 1 Kedung. The research sample was 45 respondents who held positions in budget-related fields, including commitment making officials, activity technical implementation officials, budget user officials, paying order signing officials and expenditure treasurers at SMK Negeri 1 Kedung. The results of research with multiple linear regression show that budget planning has a significant influence on budget absorption. Administrative records have a significant influence on budget absorption. Human resource competence has a significant influence on budget absorption.

Keywords: budget planning, administrative records, human resource competence, budget absorption.

MARKET REACTION AROUND THE DETERMINATION OMNIBUS LAW IN THE HEALTH FIELD 2023, IN HEALTH SECTOR COMPANIES, WHICH ARE LISTED ON THE IDX

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Abstract

The Indonesian government is trying to provide better health services. The ratification of the Omnibus Law on Health is one of the efforts to improve the Health System in Indonesia. It is believed that this health law can increase health activities in the community, which in turn will increase the productivity of companies in the health sector. The increase in productivity of health sector companies will be reflected in the company's share price. This research aims to provide evidence that the ratification of the Health Law provides a positive signal for the share prices of health sector companies on the IDX. This research uses the Paired Sample T-Test, which aims to find out whether health sector companies have experienced significant changes, after the approval of Law No. 17 of 2023 concerning Health, on June 11 2023. This research concludes that the share prices of health sector companies are different and greater when researchers conducted testing on days 3, 5, 10, and 30 days. Testing was also carried out on each health sector company, from a total of 31 health sector companies, 27 companies were selected as samples for this research. From calculations carried out on each company's data, it was also concluded that the passage of the Health Law had an impact on 26 companies on day 10, and the rest appeared to be affected by testing on day 30. The results of statistical testing with SPSS showed that there were significant differences in share prices 3, 5, 10 and 30 days before and after the omnibus law was approved, but 1 day before and after the event there were no significant differences in share prices.

Keywords: Omnibus Law in the Health Sector, Wilcoxon Signed Rank Test, Law No. 17 of 2023 concerning Health

PENGARUH RASIO KEUANGAN TERHADAP VOLATILITAS HARGA SAHAM

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Abstract

This research aims to examine the influence of financial ratios, namely TATO, EPS, ROA, and DER on company share price volatility. This information provides a signal about the company's prospects to external parties, especially investors. The population used in this research includes companies in the energy, industrial, technology and infrastructure sectors listed on the Indonesia Stock Exchange (BEI) with observation years 2020 to 2022. Sample selection used a purposive sampling technique. The total population is 215 companies with a total sample that meets the criteria of 169 companies. The analysis technique used is Multiple Linear Regression analysis with a total of 165 data processed. The results of this research show that the TATO variable has a significant positive effect on stock price volatility, while the EPS, ROA and DER variables have no effect on stock price volatility. In general, this research provides consideration of factors that influence stock price volatility for investors in investing decisions.

Keywords: TATO, EPS, ROA, DER, Share Price Volatility

PENGARUH RASIO PROFITABILITAS, RASIO SOLVABILITAS DAN RASIO LIKUIDITAS TERHADAP HARGA SAHAM

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Abstract

This study aims to examine the effect of profitability ratios, solvency ratios and liquidity ratios on the stock prices of companies listed on the Jakarta Islamic Index (JII). This research uses secondary data. The sample in this study were 10 companies registered with JII for 5 periods from 2017-2021. Statistical testing uses multiple regression analysis with SPSS software version 25. The results of this study indicate that the return on asset (ROA) variable as a proxy of profitability ratios have a positive effect on stock prices. However, the net profit margin (NPM) variable as a proxy of profitability ratios, the debt to equity ratio (DER) variable as a proxy of solvency ratios and the current ratio (CR) variable as a proxy of liquidity ratios have no effect on stock prices.

Keywords: profitability ratios, solvency ratio , liquidity ratio , stock prices.

PROFESIONALISME DAN INDEPENDENSI AUDITOR TERHADAP KUALITAS AUDIT LAPORAN KEUANGAN DENGAN ETIKA AUDITOR SEBAGAI VARIABEL MODERASI

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Abstract

Audit quality is every possibility that the auditor will find and report violations of the accounting system based on the auditing standards that have been set. The aim of this research is to test the influence of auditors' professionalism and independence on audit quality and how the auditor ethics can moderate those independent variables to dependent variable. The sample used in this study was 62 auditors at the Public Accounting Firm in Central Java (senior auditors, junior auditors, manager and partners) in 2023. The study used questionnaires as the data collecting method that distributed directly to the auditor who works in Central Java. Then it analysed by using Partial Least Square (PLS) analysis. The results of the reseach showed that (1) the professionalism affect the audit quality significantly, (2) the independence affect the audit quality significantly, (3) auditor ethics is unable to moderate (strengthen) the influence on audit quality professionalism, (4) auditor ethics is unable to moderate (strengthen) the influence on audit quality independence.

Keywords: Professionalism, Independence, Audit Quality, Auditor Ethics

AUDITOR BUSYNESS, AUDIT REPORT LAG, FINANCIAL REPORT QUALITY

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Abstract

The significant increase in the delay in reporting audited financial statements (audit report lag) during 2019-2021 raises the question of whether this is related to auditor busyness. Auditor busyness is often associated with audit quality and has a different impact in each country. Therefore, this study aims to analyze whether auditor busyness affects the delay in audited financial statements and the quality of the Company's financial statements based on the theory of limited attention. This study uses secondary data, which is taken from two sources. Non-financial data is taken from the company's annual report documents and financial data is taken from the Bloomberg database. The research sample used manufacturing companies listed on the Indonesia Stock Exchange 2019-2021 and resulted in 576 observations. The results of the study indicate that auditor busyness has a positive effect on audit report lag, but auditor busyness has no effect on the quality of financial statements. Other evidence is obtained from the control variables, which show that high ROA, KAP size, and large board size can reduce audit report lag. On the other hand, company size, ROA, KAP size, and operating cash flow also have a significant negative effect on the quality of financial statements. When viewed from the size of the auditor's busyness as measured by the number of clients owned by the Public Accounting Firm (KAP) during one year, the results of this study can be taken into consideration whether the KAP needs to add auditors, especially during the peak auditing period.

Keywords: Auditor Busyness, Audit Report Lag, Financial Report Quality

CORPORATE GOVERNANCE DAN AUDIT REPORT LAG

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Abstract

Keterlambatan penyampaian laporan keuangan meningkat selama beberapa tahun terakhir. Kendala pandemi Covid-19 meningkatkan keterlambatan auditor dalam memeriksa laporan keuangan klien yang berdampak pada keterlambatan penyampaian laporan keuangan ke Otoritas Jasa Keuangan (OJK). Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai pengaruh adanya corporate governance terhadap audit report lag. Corporate governance terdiri dari komite audit, komisaris independen, kepemilikan manajerial, dan kepemilikan institusional. Penelitian ini juga menggunakan variabel kontrol yang terdiri dari ukuran perusahaan. Populasi yang digunakan dalam penelitian ini adalah perusahaan sektor barang konsumen primer yang terdaftar di Bursa Efek Indonesia. Jenis penelitian ini adalah penelitian kuantitatif dengan teknik pengambilan sampel adalah metode purposive sampling. Sampel penelitian terdiri atas 135 perusahaan selama tahun 2019-2021. Data penelitian dianalisis menggunakan analisis regresi berganda dengan bantuan aplikasi Eviews 10. Hasil penelitian menunjukkan bahwa komisaris independen berpengaruh negatif terhadap audit report lag. Sedangkan komite audit, kepemilikan manajerial, dan kepemilikan institusional tidak memiliki pengaruh signifikan terhadap audit report lag. Hasil penelitian ini dapat menjadi pertimbangan bagi investor dan stakeholders untuk lebih memperhatikan pentingnya mekanisme corporate governance dalam perusahaan dalam mengurangi adanya audit report lag. Selain itu, hasil penelitian dapat digunakan sebagai dasar untuk mendorong investigasi audit report lag lebih lanjut.

Keywords: audit report lag, corporate governance, komite audit, komisaris independen

FAKTOR PEMILIHAN KARIER MAHASISWA AKUNTANSI SEBAGAI AUDITOR

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Abstract

Accounting graduates in Indonesia are always increasing every year in the future so that students need to decide which career they will choose in the future, such as: the profession of an auditor who sells his services to audit an organization's balance sheet. The factors chosen in career termination here are financial rewards, labor market considerations, and perceptions of audit standards. The aim is to analyze several factors that influence the career choice of undergraduate accounting students as auditors. The sample was determined based on consideration according to the attachment to the needs with a total of 58 respondents. The method used is quantitative with multiple regression models. The results show that financial rewards have no effect on students' interest in choosing a career as an auditor. Meanwhile, labor market considerations and perceptions of auditing standards have an influence on students' interest in choosing a career as an auditor. With this research, the hope is to invite lecturers to provide information about the factors that influence career choices as auditors so that in the future students can consider their career decisions as auditors.

Keywords: Auditor, Job Market, Rewards, Standard

CORPORATE GOVERNANCE DAN SKANDAL KORUPSI PERUSAHAAN DI ASEAN

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Abstract

The series of corporate corruption scandals that have occurred raised questions about corporate governance implementation. This study investigates how the ineffectiveness of corporate governance related to the corruption scandal among companies in ASEAN. Using archival methods, a total of 515 firm-year observations were conducted in 2017-2022 from Indonesia, Malaysia, Thailand, and the Philippines companies. As expected, the worse a company's corporate governance, the more likely it is to be involved in a corruption scandal, and vice versa. Also, bad corporate governance undermines the effectiveness of the anti-corruption campaign in ASEAN. Hence, a deep understanding of the link between corporate governance and corruption scandals is paramount for a balanced anti-corruption approach. Immediate action is needed to enhance the monitoring of good corporate governance implementation, so contribute to the broader global fight against corruption.

Keywords: Corporate Governance, Corruption Scandals, ASEAN

PENGARUH KOMPETENSI, INDEPENDENSI, AKUNTABILITAS, DAN DUE PROFESSIONAL CARE AUDITOR TERHADAP KUALITAS AUDIT

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Abstract

This research aims to determine the influence of competency, independence, accountability, and due professional care variables on the quality of audits conducted at Public Accounting Firms (KAP) in Surakarta and Yogyakarta. The population in this research were 94 auditors working in 3 Public Accounting Firms (KAP) in Surakarta and 8 Public Accounting Firms (KAP) in Yogyakarta. The sample in this research amounted to 94 auditors who were determined using a purposive sampling method. This research uses a type of quantitative research with data collection methods using a questionnaire. Of the 94 questionnaires distributed, 79 questionnaires could be processed, the rest could not be processed because they did not meet the sampling criteria. The data analysis technique used is a quantitative analysis technique with multiple linear regression analysis using a test tool in the form of the Statistical Package for Social Sciences (SPSS) version 23. The results of this research indicate that the variables of competence, independence, accountability, and due professional care have a significant effect on the direction of a positive relationship to audit quality. The results of this research can provide input for Public Accounting Firms (KAP) and auditors in an effort to maintain and improve the quality of the audits produced.

Keywords: competence, independence, accountability, and due professional care

OPINI AUDIT GOING CONCERN SEBELUM DAN SELAMA PANDEMI COVID 19 BERDASARKAN RASIO KEUANGAN

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Abstract

The Covid-19 pandemic in Indonesia has resulted in various policies regarding restrictions on social activities and company operations in the community. This study aims to analyze the effect of profitability, leverage and liquidity ratios on the provision of going concern audit opinion by auditors during the pandemic and whether there are differences in the period before and during the Covid-19 pandemic. Going concern audit opinion is an opinion given by the auditor when the company's ability to maintain its business continuity is in doubt. The population of this study are companies in the tourism, hospitality, restaurant, and transportation sectors listed on the Indonesia Stock Exchange during 2018-2022. The sampling technique was carried out using purposive sampling method so that 32 companies were obtained as samples. Hypothesis testing is done using logistic regression and wilcoxon signed rank test. The results showed that profitability has a significant negative effect and leverage has a positive effect on going concern opinion, while liquidity has no significant effect. There are significant differences in profitability, liquidity and leverage ratios before and after the pandemic.

Keywords: Audit Opinion, Going Concern, Financial Ratios

ON THE RELATIONSHIP BETWEEN INTELLECTUAL CAPITAL AND SMES PERFORMANCE: DOES TECNOLOGICAL CAPITAL MATTER?

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Abstract

This study aims to empirically investigate intellectual capital's role in improving SMEs' performance. This research focuses on SMEs that have survived after the COVID-19 pandemic and have good cash flow. The sample for this study was 273 SMEs in Central Java, Indonesia. Data analysis used to confirm the hypothesis is the SEM-PLS approach. The study results show that optimally managed intellectual capital can improve the performance of SMEs as a competitive advantage. Intellectual capital used in this study empirically found that companies that can optimally manage their human capital, customer capital, and structural capital will encourage increased performance. Spiritual capital is a differentiator attached to individuals, which is an influential supporting factor. Technology capital is one of the determinants of the success of SMEs, technology integrated into business processes will create competitiveness.

Keywords: SMEs, human capital, structural capital, spiritual capital and technological capital

AN EXPLORATORY DESCRIPTIVE ON THE SELF-CONFIDENCE OF PROSPECTIVE ACCOUNTANTS TOWARD DIGITAL ECONOMY

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Abstract

One of the key characteristic features of change in the modern socio-economic environment is information, which manifested in both the dynamic development of the information within the communication technology and in the transformation of the information itself into a strategic resource for the entities' welfare, especially for an economic entity inside the turbulence of an ever-changing world. Accounting is considered one of the fragments that is significantly impacted by the speeding up of digital transformation. Academics and practitioners have noted several difficulties and issue that comes to the surface concerning the decline of accounting functionality and the reporting value of the information for stakeholders. The existence of new technological capabilities such as artificial intelligence does not eliminate the possibility of alteration on the role of an accountant, and this can create tension for students majoring in accounting. Whether it is a threat or an opportunity for accounting development for the 'generation Z' facing the AI era. The existing volatility assessment of the future accounting profession has contributed to the decline in motivation of the current generation to see the prestige of the accounting profession, and negatively affected the demand for accounting education. This study examines how future accountants undergo formal education in the face of the digital accounting era. The analysis used in this study is qualitative methods with phenomenological approaches which leads to the conclusion that the current vision and role of an accountant who was previously called a record holder must develop to a bigger role that possesses a certain influence within the present-day market and society. The function of an accountant cannot be fully automated, due to the wide variety of accounting functions that require professional judgment based on systems of expertise, experience, and intuition. By achieving a comprehensive vision and role, the acceleration of accounting information technology will require the role of an accountant and not vice versa.

Keywords: artificial intelligence, accountant competency, digital quotient, digital economy

SUSTAINABLE DEVELOPMENT GOALS DISCLOSURE IN THE BANKING SECTOR

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Abstract

This study aimed to analyze the factors that influence the disclosure of Sustainable Development Goals (SDGs) in banking sub-sector companies listed on the Indonesia Stock Exchange (IDX). The more participation from various parties, the faster the SDGs will be achieved. From a survey conducted by PWC 2017, there were 37% of companies actively provided links between SDGs and company targets, and this increased to 50% in 2018. Therefore, this study wanted to test the extent to which financial performance proxied in ROE, EBIT, and EPS as well as company characteristics proxied by age, and number of bank branches in Indonesia have implications for the company's SDGs disclosure. The results showed that company size as control variable affected SDGs disclosure in banking companies. The banking sector still contributed little support to the achievement of SDGs goals. This study has not proven the statement that financial services are included in the core activities group to increase contributions to the alignment of SDGs goals.

Keywords: SDGs, Banking, Financial Performance, Company Characteristics

THE INFLUENCE OF INTERNAL CONTROL SYSTEM AND GOOD CORPORATE GOVERNANCE ON FRAUD PREVENTION IN STATE-OWNED FINANCIAL SERVICE COMPANIES (BUMN) SEMARANG

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Abstract

The phenomenon of fraud occurring within companies, has become a primary concern in the modern business environment. This research aims to analyze the influence of internal control systems and Good Corporate Governance (GCG) on fraud prevention in State-Owned Enterprises (BUMN) Semarang. The research method used is a quantitative approach. The research data consisted of 40 respondents, with a sample consisting of managers, auditors, and financial staff in BUMN Semarang. The research results indicate that the internal control system has a positive influence on fraud prevention. Furthermore, Good Corporate Governance has also been proven to have a positive impact on fraud prevention. This study contributes to the understanding of how the elements of internal control systems and GCG collaborate to create an environment for preventing fraud. Therefore, it is recommended that company management strengthen the internal control system and consistently apply GCG principles to enhance effectiveness in fraud prevention.

Keywords: Internal Control System, Good Corporate Governance, Fraud Prevention

TECHNOLOGY INVESTMENT AS A MEDIATOR: EXPLORING CEO CHARACTERISTICS AND ACCOUNTING CONSERVATISM

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Abstract

The uncertainty of the future and global recession have compelled the consideration of conservative accounting practices to mitigate future risks and ensure business sustainability. This research aims to examine the influence of CEO characteristics, encompassing educational background and gender, on conservative accounting practices. The research is conducted through a quantitative approach. The study population consists of companies in the banking sector for the period 2019-2022. Sample selection was based on purposive sampling, resulting in a final sample of 40 companies or 120 data observations. Research data were secondary and derived from audited financial reports and annual reports published on the official website of the Indonesian stock exchange, www.idx.co.id. The data were analyzed using path analysis with the Smart PLS software. The research findings reveal that CEO characteristics, both educational background and gender, do not significantly influence conservative accounting practices. Specifically, CEOs with an educational background in accounting and related fields have a negative impact on technology and information investment. Female CEOs also negatively influence technology and information investment. Furthermore, technology and information investment has a positive impact on conservative accounting practices. Interestingly, the study demonstrates that technology investment mediates the relationship between female CEOs and conservative accounting practices but does not mediate the relationship between CEO educational background and conservative accounting practices. This research contributes insights for banking decision-makers to consider technology investment as an effective tool for enhancing risk management and the resilience of companies in the digital economy era.

Keywords: accounting conservatism, CEO, technology investment.

EFFECT OF WORK EXPERIENCE ON TAX CONSULTANTS ETHICAL DECISIONS WITH WORK MOTIVATION AND PROFESSIONAL COMMITMENT AS MEDIATING VARIABLES

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Abstract

This study aims to analyze and explain the effect of work experience on ethical decisions of tax consultants with work motivation and professional commitment as mediating variables (case studies on tax consultants in Central Java and Yogyakarta). Data were collected from 150 tax consultants in Central Java and Yogyakarta. Survey was used to collect the data based on random sampling. Partial least squares (PLS) were used to test hypotheses. The results show that (1) work experience has a direct impact on work motivation, (2) work experience has a direct impact on professional commitment, (3) work motivation does not have a direct impact on ethical decisions, (4) work experience has a direct impact on ethical decisions, (5) professional commitment has a direct impact on ethical decisions, (6) work motivation does not mediate the relationship between work experience on ethical decisions of tax consultants, and (7) a direct relationship between work experience and ethical decisions can be mediated by professional commitment. Adjusted R square in this study is 65.2% which suggested further study to extend similar topic in other provinces in Indonesia

Keywords: work experience, ethical decisions, work motivation, professional commitment

DETERMINAN PENGGUNAAN APLIKASI AKUNTANSI MOBILE PADA UMKM: PENDEKATAN KERANGKA TOE

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Abstract

The increasingly tight business competition currently requires MSMEs to increase their competitiveness by utilizing technology in managing their business, one of which is by using accounting applications. However, currently many MSMEs do not use mobile accounting application technology in recording their finances. This research aims to analyze the determinants of the use of mobile accounting applications in MSMEs using the Technology-Organization-Environment (TOE) framework approach. The research object is MSMEs in Tegal City with a sampling technique in the form of purposive sampling. The research data is primary data obtained through a questionnaire with a total of 94 respondents. The collected data is processed using PLS-SEM techniques to increase the variance explained by endogenous constructs. The research results explain that the owner's commitment and government support factors have a positive effect on the use of mobile accounting applications, while the relative advantage factor has no significant effect. The implications of the results of this research provide study material for the government in making policies regarding the digitalization of the financial ecosystem for MSMEs in Tegal City.

Keywords: Mobile Accounting Applications, MSME, TOE

WEBSITE SEBAGAI MEDIA PENGUNGKAPAN TRANSPARANSI PENGELOLAAN KEUANGAN DAERAH

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Abstract

The urgency of public information disclosure and digitalization is the background for this research, specifically in answering research questions about the practice of transparency in regional financial management. The purpose of this research is to reveal the application of the principles of transparency in the financial management of the Regency / City Government of Central Java Province based on the website. This research is a qualitative study using content analysis, namely observing 35 websites of the Regency / City Government of Central Java Province. Next, regional websites were categorized based on predetermined indicators. The results show that most of the websites of the Regency / City Government of Central Java Province are in the less transparent and moderately transparent categories, which means that there are obstacles to the availability of public information and limited access on the website. This research can contribute to the formulation of local government policies in optimizing websites as a form of implementation of regional financial transparency practices.

Keywords: Website, Disclosure, Financial Management, Transparency

PENGARUH KEAHLIAN DAN GENDER KOMITE AUDIT TERHADAP MANAJEMEN LABA

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Abstract

This research aims to determine and analyze the effect of audit committee accounting expertise, audit committee financial expertise and audit committee gender on earnings management. The control variables used include leverage, audit committee size, and company size. The population in this research is all banking companies listed on the Indonesia Stock Exchange (BEI), totaling 47 companies. Sample selection used purposive sampling and a selected sample of 27 companies was obtained. For the 2017-2021 observation period, a total of 135 observations were obtained with 2 outliers, resulting in 132 net observation data. Data analysis used Partial Least Square (PLS). The results of this research show that the audit committee's accounting expertise has a significant positive effect on earnings management, the audit committee's financial expertise has a significant negative effect on earnings management, the gender of the audit committee has no effect on earnings management. These variables do not have a large enough contribution in explaining earnings management variables. Tests of the control variables shows that audit committee size and company size have no effect on earnings management, while leverage has a significant negative effect on earnings management.

Keywords: expertise, gender, audit committee, earnings management

KUALITAS AUDIT: TINJAUAN LITERATUR DI INDONESIA

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Abstract

The results of audit work carried out by an auditor must be accountable both to clients (audited companies) and to users of financial statements. An auditor is expected to produce a quality audit so as to increase the trust of audit service users. Audit quality is influenced by various factors, this study will conduct a literature review seen from two dominant factors that affect audit quality, namely independence and competence. The literature review was conducted by looking at research related to the quality of audits conducted in Indonesia from 2009 to 2019. Researchers hope that the study can contribute literature for future researchers who are interested in researching audit quality.

Keywords: audit quality, independence, and competence

KONSULTAN PAJAK DAN KODE ETIK PROFESI: PERSPEKTIF FENOMENOLOGI

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Abstract

Indonesia Tax Consultant Association (IKPI) has a set of mandatory moral guidelines for its members, mentioned as the code of ethics. However the code is not adhered diligently, leading to courts of tax fraud that involve tax consultant. The research aims to explore how tax consultants in Semarang deliver tax service reflecting the meaning of code of ethic. The experiences of consultant will be used as the lens of perspective, therefore phenomenology is employed as analytical approach. In-depth interviews were conducted both offline and online with nine tax consultants in Semarang to delve into their experiences in implementing the code of ethics.

The research concludes that code of ethics means keeping good relationship with colleagues in term of client engagements, maintaining client's data confidentiality, and being professionally. Communication, that is conducted formally, personally, and spiritually, is the key to how tax consultant perform their work. The findings imply professional organization such as the Indonesia Tax Consultants Association (IKPI) to undertake activities that include all the values of the code to be perceived equally important. The government as well must ensure that tax law enforcement proceed firmly to prevent collusion among taxpayers, tax consultants, and tax officers.

Keywords: Code of Ethics, Colleague, Confidentiality, Professional.

PENGARUH SOSIALISASI PERPAJAKAN DAN KUALITAS PELAYANAN TERHADAP KEPATUHAN WAJIB PAJAK KENDARAAN BERMOTOR

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Abstract

Penelitian ini bertujuan untuk mengetahui pengaruh adanya sosialisasi perpajakan dan kualitas pelayanan terhadap kepatuhan wajib pajak kendaraan bermotor (Studi kasus pada Kantor SAMSAT Kota Semarang III). Populasi dalam penelitian ini yaitu wajib pajak kendaraan bermotor pada Kantor SAMSAT Kota Semarang III. Jumlah sampel yang digunakan adalah 100 orang sampel yang dipilih dengan metode non probability sampling. Data yang telah terkumpul kemudian dianalisis dengan menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, regresi linier berganda dan pengujian hipotesis untuk membuktikan apakah ada atau tidaknya pengaruh dari tiap-tiap variabel independen terhadap variabel dependen. Hasil penelitian ini adalah sosialisasi perpajakan berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak kendaraan bermotor, sedangkan kualitas pelayanan tidak berpengaruh terhadap kepatuhan wajib pajak kendaraan bermotor.

Keywords: Sosialisasi perpajakan, kualitas pelayanan dan kepatuhan wajib pajak.

PENGARUH SISTEM PENGENDALIAN INTERNAL DAN KUALITAS SUMBER DAYA MANUSIA TERHADAP KINERJA INSTANSI PEMERINTAH

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Abstract

This study was conducted to test empirically whether there is an influence of the internal control system and the quality of human resources on the performance of government agencies. The population of this study were 111 government officials with active status at the Office of Community Empowerment, Village, Population and Civil Registration of Central Java Province. The sample of this study was 55 respondents who were officials from the Office of Community Empowerment, Village, Population and Civil Registration of Central Java Province. Determination of the sample using Purposive Sampling technique. The research data is primary data with data collection methods through distributing questionnaires to respondents. The hypothesis testing method uses multiple linear regression analysis and classical assumption test with the help of the SPSS software program. The results of testing the hypothesis prove that the internal control system and the quality of human resources has a positive and significant effect on agency performance at the Office of Community Empowerment, Village, Population and Civil Registration of Central Java Province.

Keywords: Performance of Government Agencies, Internal Control Systems, Quality of Human Resources

TRANSFER PRICING NEXUS: TUNNELLING INCENTIVE AND TAX MODERATION

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Abstract

Due to the increasingly complex global business era, transfer pricing strategy has become a central issue that receives major attention from multinational companies and government agencies worldwide including Indonesia. Transfer pricing refers to the process of pricing internal transactions between subsidiaries or divisions within a company. The practice of transfer pricing commonly adopted by companies to manage their resources and achieve optimal profit levels by pricing reasonable and logical internal transactions between corporate units while considering finance and tax. As cross-border business complexity rises, understanding the factors underlying transfer pricing practices becomes crucial. Therefore, this study aims empirically to prove the relationship among transfer pricing practices and other variables, including debt covenant, tunnelling incentive, and bonus mechanism with tax minimization as the moderator. The research data is obtained from the annual reports of energy sector companies listed on the Indonesia Stock Exchange (IDX) as the population. The purposive sampling method was used in this study, 82 companies were selected to be studied during the 2018-2022 reporting period. The total sample size was 101 data and analysed using WarpPLS 7.0. The results of this research indicate that only tunnelling incentive has a positive influence on transfer pricing in energy sector companies listed on the IDX while the other variables show no significant impact. Furthermore, tax minimization proves ineffective in mitigating the impact of debt covenants, tunnelling incentives, and bonus mechanisms on transfer pricing. The implication of this study shows the importance of monitoring tunnelling incentives in preventing harmful transfer pricing practices in energy sector companies on the IDX.

Keywords: transfer pricing, debt covenant, tunnelling incentive, bonus mechanism, tax minimization

THE ROLE OF TAX HAVENS AND MULTINATIONALITY IN TRANSFER PRICING

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Abstract

Global trade has experienced rapid development over the past few decades, allowing multinational companies to operate in various countries around the world. In this context, transfer pricing has become a crucial issue that must be taken into account by multinational companies. Aggressive transfer pricing can reduce multinational companies' tax payments in their home countries and increase them in countries with higher taxes. In this way, companies avoid the taxes they should pay in Indonesia, creating a gap in the taxes they should pay. The main objective of this research is to identify the factors that influence transfer pricing practices in the Indonesian energy sector. It is hoped that this research can make important contributions in several fields, including the development of academic literature, become a basis for further research in this area, and provide practical benefits for multinational companies operating in Indonesia. This research is based on positive accounting theory as its foundation. The research sample was selected selectively using a purposive sampling technique, involving companies in the energy sector listed on the Indonesia Stock Exchange (BEI) during the period 2018 to 2022. In the quantitative analysis, the multiple regression method was used. A total of 105 companies were sampled in this research. Data was processed and analyzed using WarpPLS 7.0. The research results indicate that multinationality and transactions with tax haven countries have a positive and significant impact on the level of aggressiveness in a company's transfer pricing practices. In addition, institutional ownership acts as a moderator variable in the relationship with tax haven countries.

Keywords: Tax Haven, Multinationality, Transfer Pricing, Institutional Ownership.

FINANCIAL DISTRESS VIEWED FROM INTERNAL AND EXTERNAL FACTORS IN PROPERTY AND REAL ESTATE SECTOR COMPANIES LISTED ON THE IDX FOR THE 2020-2021 PERIOD

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Abstract

The Covid-19 outbreak has the potential to cause companies to experience financial distress. This research aims to determine the factors that influence financial distress, namely profitability, liquidity, leverage, inflation, interest rates, and exchange rates. This research uses quantitative research. The population of this research is property and real estate sector companies listed on the Indonesia Stock Exchange for the 2020-2021 period. Sample selection using purposive sampling obtained a sample of 72 by the specified criteria. The analysis technique uses panel data regression with the help of Eviews 12. Based on panel data analysis, the results show that leverage affects financial distress. Meanwhile, profitability, liquidity, inflation, interest rates, and exchange rates do not affect financial distress.

Keywords: profitability; liquidity; leverage; inflation; interest rates; exchange rates

DEBT DEFAULT, GOOD CORPORATE GOVERNANCE MECHANISM, AND FINANCIAL DISTRESS ON THE RECEIVING OF GOING CONCERN AUDIT OPINION; EMPIRICAL EVIDENCE ON INDONESIA

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Abstract

Tujuan penelitian ini adalah untuk mengetahui pengaruh variabel independen debt default, mekanisme good corporate governance, opini audit tahun sebelumnya, dan financial distress terhadap penerimaan opini audit going concern pada perusahaan subsektor transportasi dan logistik yang terdaftar di Bursa Efek Indonesia. Penukaran pada 2018-2022. Metode dalam penelitian ini menggunakan metode kuantitatif dan sampel terpilih 75 pasang data dari 15 perusahaan. Data yang diperoleh merupakan data sekunder berupa laporan keuangan perusahaan subsektor transportasi dan logistik tahun 2018-2022. Metode analisis data yang diterapkan menggunakan regresi logistik. Hasil penelitian menunjukkan bahwa secara parsial variabel debt default, proporsi komisaris independen, dan opini audit tahun sebelumnya berpengaruh signifikan terhadap penerimaan opini audit going concern. Sedangkan variabel kepemilikan manajerial, kepemilikan institusional, komite audit, dan financial distress tidak berpengaruh signifikan terhadap penerimaan opini audit going concern.

Keywords: debt default, mekanisme tata kelola perusahaan, kepemilikan manajerial, kepemilikan institusional, financial distress

DETERMINANT OF TAX AGGRESSIVENESS IN SHARIA COMMERCIAL BANKS LISTED IN OJK

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Abstract

This study aims to provide empirical evidence regarding the effect of corporate social responsibility, independent commissioners, and leverage on tax aggressiveness in Islamic commercial banks registered with the OJK

The data used are secondary data. The data source is from the official website of each Islamic commercial bank. This study includes 11 Islamic commercial banks in a 3-year period, namely during 2017-2019, which were analyzed by using multiple linear regression models and uses IBM SPSS 26.

The results of this study indicate that leverage has a significant positive effect on tax aggressiveness, while corporate social responsibility and independent commissioners have no effect on tax aggressiveness.

Investors of Islamic companies in the equity market should consider important variables. This has important implications for managers and relevant authorities to improve financial market information related to firm value and further attention to corporate governance mechanisms.

This paper fulfills a limited empirical study on tax aggressiveness of sector Islamic commercial banks.

Keywords: corporate social responsibility, independent commissioners, leverage, tax aggressiveness, Islamic commercial banks.

ENVIRONMENT FACTORS INFLUENCING ACCOUNTING INFORMATION SYSTEM LEARNING

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Abstract

This study repeats David's (2021) previous exploration by adding one new independent variable which is a research gap in the study. This study aims to examine whether the factors of critical thinking, appreciation of accounting information systems and teaching style of educators can influence the variable of learning accounting information systems. The population contained in this study are active students of accounting study programs in Semarang City who have done the study of Accounting Information Systems (AIS). The sample size used in this study was 62 respondents using purposive sampling technique consisting of 32 women and 30 men. The results of this study indicate: first, critical thinking has a positive and significant influence on learning accounting information systems. Second, appreciation of accounting information systems has a positive and significant effect on learning accounting information systems. Third, the teacher's teaching style has a positive and significant influence on the variable of learning accounting information systems.

Keywords: Critical Thinking, Appreciation of the AIS, Teaching Style, Accounting Information System

DAMPAK INDEPENDENSI DEWAN KOMISARIS TERHADAP EFISIENSI INTELLECTUAL CAPITAL GUNA MENINGKATKAN KINERJA KEUANGAN

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Abstract

This study develops a structural model that links board independence, intellectual capital efficiency and financial performance. The structural model used is a structural equation based on path analysis. Board independence is conceptualized and measured through the ratio of independent commissioners to the total board. Intellectual capital efficiency is calculated through Value Added Intellectual Coefficient (VAIC), and financial performance is represented through net profit after tax on assets.

This study shows that the direct effect between the independence of the board of commissioners on company performance is greater than the structural relationship between the independence of the board of commissioners on company performance through intellectual capital efficiency. This study concluded that the independence of the board of commissioners does not improve financial performance through intellectual capital efficiency. The independence of the board of commissioners is proven to be able to improve financial performance directly without any relationship with the utilization and efficiency of intellectual capital.

This study provides empirical evidence that companies with high board independence will be able to generate more return on assets, although not through the efficiency of intellectual capital.

Keywords: board independence, intellectual capital, performance, Indonesia.

ANALISIS PENGARUH MEDIA EXPOSURE, UKURAN PERUSAHAAN, DAN LEVERAGE TERHADAP PENGUNGKAPAN EMISI KARBON

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Abstract

This research aims to determine the influence of Media Exposure, Company Size and Leverage on Carbon Emission Disclosure in Industrial Sub-Sector Manufacturing Companies listed on the Indonesia Stock Exchange for the 2019-2021 period. The research sample obtained there was 16 companies that met the criteria, with 3 years of observation to 48 companies. Data collection was carried out using the documentation method. The collected research data was analyzed using a descriptive analysis approach, classical assumption testing, multiple linear regression analysis and hypothesis testing. The results of this research showed that Media Exposure and Company Size have a positive effect on carbon emissions disclosure, while Leverage has a negative effect on carbon emissions disclosure.

Keywords: Media Exposure, Company Size, Leverage, and Carbon Emission Disclosure.

THE INFLUENCE OF FINANCIAL INCLUSION, FINANCIAL TECHNOLOGY AND FINANCIAL LITERACY ON MSME PERFORMANCE MEDIATED BY THE ADOPTION OF FINANCIAL REPORTING STANDARDS

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Abstract

MSMEs need to monitor their financial situation by creating financial reports that adhere to certain standards in order to understand that they can live sustainably. This will have an impact on MSMEs' overall performance, which is naturally also impacted by other recently emerging elements, such as financial inclusion, the use of financial technology services, and financial literacy awareness.

This study aims to ascertain how financial reporting standards adoption influences the way in which financial technology, financial inclusion, and financial literacy relate to MSMEs' performance in Semarang City. By employing the cluster sampling method, quantitative data from the MSMEs players in 16 subdistricts of Semarang City were gathered using a structured questionnaire. There are 145 data samples that are available for use. Multiple regression is the data analysis approach used, and the mediating variable is analyzed using the Sobbel test. The outcome demonstrates that the performance of MSMEs is significantly and favorably impacted by financial inclusion, financial literacy, and the adoption of financial reporting standards. The performance of MSMEs is not significantly impacted by financial technology. It has been demonstrated that varying adoption of financial reporting standards can moderate the impact of financial inclusion, financial technology, and financial literacy on MSMEs' performance.

This research adds to our understanding of the significance of financial inclusion, financial literacy, and compliant financial reporting in relation to MSMEs' long-term performance.

Keywords: Financial Literacy, Financial Inclusion, Financial Technology, MSMEs performance, Adoption of Financial Reporting Standard.

PENGARUH KARAKTERISTIK DEWAN DIREKSI TERHADAP KINERJA KEUANGAN PERUSAHAAN

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Abstract

This research aims to examine the influence of board of directors characteristics on company financial performance. The objects of this research are all companies listed on the Indonesia Stock Exchange for the period 2019 to 2021. This research uses the dependent variable, namely the company's financial performance, the independent variables, namely the presence of a female board of directors, the size of the board of directors, board of directors' meetings, and the educational background of the board directors, this research also uses control variables, namely company size and leverage. The sample was obtained using a purposive sampling technique of 247 companies over a period of three years, resulting in 741 data. The analysis technique used is panel data analysis, and uses the Eviews program in data processing. The results of this research are that the size of the board of directors and the educational background of the board of directors have a positive effect on the company's financial performance. Board of directors meetings has a negative effect on the company's financial performance. The presence of a female board of directors has no significant effect on the company's financial performance. The contribution from the results of this research shows that members of the board of directors who have an accounting educational background can make changes to improve the company's financial performance.

Keywords: Company financial performance, Characteristics of the Board of Directors, ROE

ANALISIS PROFITABILITAS BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) SEBELUM DAN SAAT PANDEMI COVID-19

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Abstract

This research aims to determine differences in the profitability ratios of banks listed on the IDX before the pandemic and during the Covid-19 pandemic. The sample in this study is the financial statements of banks listed on the IDX for 2018-2021. The research method used is descriptive quantitative method with purposive sampling data collection technique. The hypothesis in this study is whether there is a difference in the profitability ratios of banks listed on the IDX before and during the Covid-19 pandemic. The data will be analyzed using SPSS Version 25, and the test performed is the Non-Parametric Difference test with the Wilcoxon test. Based on the research results obtained, there were significant differences in the profitability ratios of banks listed on the IDX before and during the Covid-19 pandemic.

Keywords: Profitability, ROA, ROE, NIM, Covid-19 Pandemic

TOTAL ASSET TURNOVER, INVENTORY TURNOVER, DEBT TO EQUITY RATIO TERHADAP PERTUMBUHAN LABA

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Abstract

Generally, company in its effort to compete and survive have the same goal which is earning a profit. This research aims to analyze the effect of total asset turnover, inventory turnover and debt to equity ratio to the profit growth at the company's Property and Real Estate were listed on the Indonesian stock (idx) of the period 2020-2022. The used type study was basic research with verifikative quantitative method. The used data type was quantitative with sample selection using purposive sampling method in 57 companies. The used data was from financial statements of sample companies published in www.idx.co.id. This study used multiple regression analysis and classical assumption test including normally test, multicollinearity test, autocorrelation test and heteroscedasticity test. T test was used in hypothesis study testing. The result with T test showed that the total asset turnover have effect on profit growth while inventory turnover and debt to equity ratio have no effect on profit growth.

Keywords: Profit Growth, Total Asset Turnover, Inventory Turnover, Debt to Equity Ratio

PENGARUH FREE CASH FLOW, PROFITABILITAS DAN DIVIDEND PAYOUT RATIO TERHADAP NILAI PERUSAHAAN PADA 50 BIGGEST MARKET CAPITALIZATION TAHUN 2020-2022

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Abstract

Companies with the biggest market capitalization in Indonesia have seen a decline in price to book value. Examining the impact of free cash flow, profitability, and dividend payout ratio on a firm is the goal of this study. Value in terms of free cash flow is calculated using the free cash flow ratio. Profitability using the return on assets ratio, and dividend payout ratio using the dividend payout ratio, whilst business value is calculated using the price to book value. The 50 biggest market capitalization businesses listed on the Indonesian Stock Exchange in 2020-2022 make up study's data population. Employing purposive sampling as a sample method. As many as 66 samples are available that match the requirements. The analytical technique employed is multiple linear regression analysis, and the secondary data used is data obtained from the website www.idx.co.id. The SPSS version 25 software program was used to test the research data. According to the study's findings, free cash flow has no effect on a firm value. Firm value is influenced by profitability and dividend payout ratio.

Keywords: Free Cash Flow, Profitability, Dividend Payout Ratio, Firm Value

DETERMINAN PENGGUNAAN INFORMASI AKUNTANSI DENGAN KETIDAKPASTIAN LINGKUNGAN SEBAGAI PEMODERASI

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Abstract

This study aims to examine the effect of business scale, company age, accounting knowledge, and educational background on the use of accounting information with environmental uncertainty as a moderating variable. This type of research is quantitative. The population in this study is UKM in Jepara Regency. The sample used is 100 respondents. The analytical technique used is MRA. The result of this study indicates that business scale, company age, accounting knowledge, and educational background have no effect on the use of accounting information, and environmental uncertainty is not able to moderate the independent variables in this study.

Keywords: Business Scale, Company Age, Accounting Knowledge, Educational Background, Environmental Uncertainty, The Use of Accounting Information

HOW DOES INTEREST MEDIATE FACTORS INFLUENCING THE USE OF SIA? A STUDY OF SIA USERS ON MSMEs IN SEMARANG CITY

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Abstract

Indonesia is one of the countries with the largest Gross Domestic Product (GDP) sourced from MSMEs, recorded 61.07% of GDP in Indonesia sourced from MSMEs. Seeing this fact, MSMEs play an important role in Indonesia's economic growth. However, the use of accounting information systems in MSMEs is still said to be low, this is due to several factors that affect the use of accounting information systems in MSMEs. Referring to the phenomenon of using accounting information systems in MSMEs, this study uses MSMEs in the city of Semarang as the object of research. This study was conducted to test and prove about the interest in mediating factors that influence the use of Accounting Information Systems. Based on information presented on the website of the Semarang City Cooperative Office, a total of 17,603 MSMEs became the population in this study. Referring to the population, the determination of the sample in this study used proportional random sampling of 102 MSMEs calculated by the slovin formula. Answering the problems in this study, WarpPLS is considered appropriate to be an analysis knife in this study. Of the 10 hypotheses proposed in this study, 9 hypotheses were accepted and 1 hypothesis, namely the interest in using accounting information systems to mediate the relationship between the influence of business scale on the use of accounting information systems, was rejected, Which means that interest in the use of accounting information systems does not succeed in mediating business-scale relationships to the use of accounting information systems. This means that the influence of business scale on the use of accounting information systems through interest in the use of accounting information systems has not been successfully carried out. However, interest in the use of accounting information systems successfully mediates the influence of the relationship between accounting knowledge and perceived ease of use of accounting information systems. Then accounting knowledge, business scale and perceived ease positively affect the interest in the use of accounting information systems and the use of accounting information systems.

Keywords: Micro, Small and Medium Enterprises, Accounting Information System, TAM

DETEKSI FINANCIAL STATEMENT FRAUD MENGGUNAKAN FRAUD HEXAGON DAN BENEISH M-SCORE

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Abstract

Financial statement fraud causes many losses for a company and investors who use financial statements as a reference in making economic decisions. This study aims to find empirical evidence of the effect of fraud elements according to the Fraud Hexagon model on banking companies listed on the Indonesia Stock Exchange, Singapore, Malaysia and Thailand in 2019-2021. The Beneish M-Score model is used to categorize companies indicated as fraud or non-fraud. The six elements of the Fraud Hexagon are proxied into several factors to facilitate measurement. These factors are financial stability (Stimulus), change in directors (Capability), political connection (Collusion), nature of industry (Opportunity), change in auditors (Rationalization), and CEO's narcissism (Ego). The number of companies that meet the criteria as a sample is 70 companies, which are obtained by applying the purposive sampling method. Data analysis was carried out through the logistic regression method. The test results show a significant positive effect by financial stability on financial statement fraud. Meanwhile, the nature of industry negatively and significantly affects financial statement fraud. Meanwhile, other variables have no significant effect. These findings can help financial statement users understand the factors that influence the potential for financial statement fraud.

Keywords: Fraud Hexagon, Beneish M-Score, Financial Statement Fraud

PENDETEKSIAN KECURANGAN LAPORAN KEUANGAN: PENDEKATAN MODEL KECURANGAN HEXAGON

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Abstract

The purpose of this study is to examine the likelihood of financial statement fraud using the fraud hexagon model, including pressure (financial stability), opportunity (ineffective monitoring), rationalization (auditor change), capability (director change), arrogance (frequent CEO pictures), and collusion (connection with government projects) on financial statement fraud. The sample of this study is manufacturing companies listed on the Indonesian Stock Exchange from 2019 to 2021, with a total of 73 companies. The data was processed using SPSS 22 software. The results of this study indicate that financial stability has a positive effect on financial statement fraud. However, ineffective monitoring, change of auditor, change of directors, frequent number of CEO pictures, and connection with government projects have no effect on financial statement fraud.

Keywords: hexagon theory, financial statement fraud

PENGARUH GOOD CORPORATE GOVERNANCE DAN PENGUNGKAPAN CORPORATE SOCIAL RESPONSIBILITY TERHADAP PROFITABILITAS PADA PERUSAHAAN YANG TERDAFTAR DALAM JAKARTA ISLAMIC INDEX

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Abstract

This research aims to test and analyze the influence of Good Corporate Governance and Corporate Social Responsibility Disclosure on Company Profitability. Empirical study on companies listed in the Jakarta Islamic Index for 2018-2021 by taking samples using purposive sampling which was processed using SPSS version 26 software. The research results show that Good Corporate Governance consisting of the Board of Commissioners, Board of Directors, Audit Committee, Managerial Ownership and Institutional Ownership is not proven to have an effect on profitability, while the Independent Board of Commissioners is proven to have an effect on profitability. The CSRS variable is not proven to have an effect on profitability,

Keywords: Good Corporate Governance, Corporate Social Responsibility, Profitability.

DETERMINANTS OF PROFIT GROWTH PREDICTORS USING DISCRIMINANT ANALYSIS

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Abstract

Analysis of financial reports is an important activity used to assess company performance. Profitability is a key factor that can be used as a benchmark for improving performance. Profitability, which is measured using profit, is an important indicator of an increase or decrease in performance. High profit growth reflects good management performance, while a decline in profits indicates problems in company management. The use of financial ratio analysis based on company data has benefits in predicting future profit growth. The aim of this research is to predict the profit growth capability of 23 public companies in Indonesia which are included in the LQ45 group from 2017 to 2022. The main variable in the form of financial ratios is predicted to be able to differentiate between companies with high profit growth and companies with low profit growth. In detail, this research seeks to empirically test whether financial ratios have the ability to predict profit growth, as well as determine the main financial ratios that are discriminator variables in profit growth. Fifteen financial ratios were selected as predictor variables and company profit growth as the dependent variable. Discriminant analysis is used in this research to evaluate the accuracy of predictions, by testing the ability of financial ratios to predict profit growth. Discriminant analysis is useful in identifying and explaining variables that differentiate between companies with high profit growth and low profit growth. The results of empirical research show that financial ratios are useful as a tool for predicting profit growth with an accuracy rate of 66.3%. Return on Equity (ROE) and Account Payable Turnover (APT) ratios were proven to play a significant role as predictor variables of future profit growth, while other financial ratios were not proven to be predictors of profit growth. The results of this research at least contribute to stakeholders in assessing management performance and determining strategies based on risks and future opportunities. Apart from that, the results of this research are also useful for investors as a guide in making investment decisions.

Keywords: Financial Ratios, Profitability, Profit Growth, Discriminant Analysis

PERAN MODERASI KONEKSI POLITIK DAN KONSENTRASI KEPEMILIKAN TERHADAP HUBUNGAN ANTARA ABSORBED SLACK DAN CORPORATE SOCIAL RESPONSIBILITY DI INDONESIA

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Abstract

This research aims to analyze the effect of absorbed slack moderated by political connections and ownership concentration on corporate social responsibility. The independent variable in this research is absorbed slack. The dependent variable in this research is corporate social responsibility. Meanwhile, the moderating variables in this research are political connections and ownership concentration.

The population in this research is all consumer non cyclical and healthcare companies listed on the Indonesia Stock Exchange in 2018-2021. Then samples were taken using purposive sampling and 63 companies were obtained. The type of data used is secondary data in the form of annual reports of companies listed on the Indonesia Stock Exchange for 2018 - 2021. Moderated Regression Analysis is used to test the hypothesis in this research using the Eviews 10 program.

The results of this research show that absorbed slack has no effect on corporate social responsibility. Political connections and ownership concentration do not moderate the positive influence of absorbed slack on corporate social responsibility.

Keywords: absorbed slack, political connections, ownership concentration, corporate social responsibility

DETERMINASI TAX AVOIDANCE

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Abstract

Attempts to minimize taxable income without breaking any laws or regulations are examples of tax avoidance strategies. The government, however, does not want taxpayers to avoid paying their fair share of taxes, therefore it has enacted regulations to that effect. Companies in the Technology, Healthcare, Consumer Non-Cyclical, and Industrials sectors listed on the IDX were analyzed over a three-year period (2020-2022) to determine the impact of GCG (Board of Commissioners, Audit Committee, Independent Board of Commissioners, Institutional Ownership), Profitability, Capital Intensity, and firm Size on tax avoidance. In this investigation, agency theory was used. Using a combination of the nonprobability sampling approach and the purposive sampling methodology, we were able to collect data from 300 samples (the number of observations). In this study, multiple linear regression analysis was employed for the analysis. This study's findings reveal that neither the size of a company nor its Board of Directors, Audit Committee, Independent Board of Directors, Institutional Ownership, or Audit Committee has any impact on tax evasion. Meanwhile, there is a positive relationship between tax evasion and profitability and capital intensity.

Keywords: tax avoidance, good corporate governance, profitability, capital intensity.

ANALISIS TAX PLANNING PPH PASAL 21 UNTUK EFISIENSI PPH BADAN

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Abstract

Tax planning, especially for Article 21 Income Tax, if executed correctly, should provide efficiency in relation to Corporate Income Tax and also be advantageous for employees in terms of their take-home pay. However, there are still companies do not implement Article 21 Income Tax planning properly. This research aims to investigate the impact of the different calculation methods of Article 21 Income Tax, specifically Gross and Gross Up, in the context of tax planning efforts with the goal of saving Corporate Income Tax payments at PT. Kahatex. The method used is descriptive with a quantitative approach. The research findings indicate that the Gross Up calculation method has a more favorable impact on the efficiency of Corporate Income Tax payments compared to the Gross method that has been traditionally used by PT. Kahatex. The Gross Up policy also benefits employees in terms of their take-home pay. With the results of this study, it is expected that company management will have a reference for implementing proper Article 21 Income Tax planning, thereby achieving efficiency for both the company and its employees.

Keywords: Gross Up Method, Income Tax Article 21, Tax Savings, Tax Planning

PERAN SMALL AND LARGE BOOK TAX DIFFERENCE SEBAGAI PEMODERASI ANTARA TEMPORARY AND PERMANENT DIFFERENCES DENGAN PERTUMBUHAN LABA

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Abstract

Profit becomes one of the measures of the economic performance of the company, so the company will make various efforts to increase profit growth. If the company's performance is good then profit growth increases, otherwise if the company performance is not good then the growth of profit slows. The study aims to test the influence of temporary differences and permanent differences on profit growth with small and large book tax differences as moderation variables. The population in this study is insurance and leasing companies listed on the Indonesian Stock Exchange for the period 2015-2020. The sampling method used is purposive samplings. The samples used in this study are 102 companies. Data analysis techniques used are double linear regression analysis and moderate regression analyses. The results of this study show that permanent differences have a negative effect on profit growth, small and large book tax differences strengthen the effect of permanente differences on profit development, temporary differences do not have an effect on profits growth, and the small and big book tax difference does not moderate the influence of temporary difference on the growth of profits. Keywords: temporary differences, permanent difference, profit growth, small and large book tax difference.

Keywords: temporary difference, permanent differences, profit growth, small and large book tax difference

TAX AVOIDANCE DALAM PERSPEKTIF TEORI FRAUD DIAMOND KONSEKUENSINYA TERHADAP FIRM VALUE DENGAN VARIABEL MEDIASI FINANCIAL DISTRESS DAN MANAJEMEN ETIK

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Abstract

The research problem, namely empirical testing regarding fraud diamonds consisting of (a) pressure, (b) opportunity, (c) rationality and (d) capability, may be the underlying reason for corporate tax avoidance. On the other hand, companies will experience financial difficulties so that the intensification of financial distress within a company will lead the company to carry out tax avoidance. Fraud opportunities to commit tax avoidance can be realized if company managers do not carry out ethical management.

The aim of the research is to obtain empirical evidence of Tax Avoidance from the Fraud Diamond Theory Perspective, its consequences for firm value with the Mediation variables of Financial Distress and Ethical Management.

The results of financial distress research become a mediating variable. Tax avoidance as Y1 while Christian (2020) corporate fraud. Even though corporate fraud cases have often been researched in the Asia Pacific region, especially China, in Southeast Asia there is still very little research or literature that examines tax avoidance cases using the fraud diamond approach with moderation of financial distress. Among other things, there is a significant positive influence of tax amnesty on tax avoidance, the influence tax avoidance has a significant positive effect on firm value, a significant negative effect of tax amnesty on firm value, and tax avoidance is not a mediating variable for the effect of tax amnesty on firm value.

Keywords: fraud diamond, financial distress tax avoidance, ethical management, firm value

PENGARUH MORAL, SIKAP, DAN NORMA SUBJEKTIF TERHADAP KEPATUHAN WAJIB PAJAK MELALUI PEMAHAMAN AKUNTANSI

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Abstract

The aim of this research is to predict moral variables, attitudes and subjective norms towards taxpayer compliance through understanding accounting. The respondents used in this study were SMEs in West Kotawaringin. Survey research became the research design using a questionnaire as an instrument. One hundred and thirteen SMEs participated in this research. Data were analyzed using SmartPLS. The results of this research found that there is a positive and significant influence on morals, attitudes and subjective norms on accounting understanding. There is a positive and significant influence on morale, attitudes and subjective norms on taxpayer compliance. Accounting comprehension variables increase the influence of morals, attitudes, and subjective norms on taxpayer compliance.

Keywords: morals, attitudes, subjective norms, accounting understanding, tax compliance

DETERMINANTS OF TAXPAYER INTEREST IN IMPLEMENTING THE E-FILING SYSTEM AT KPP PRATAMA SEMARANG CANDISARI

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Abstract

This research aims to obtain empirical evidence regarding the influence of perceived usefulness, perceived convenience, information technology readiness, security and confidentiality on taxpayers' interest in using the e-filing system. The Technology Acceptance Model (TAM) and Task Technology Fit (TTF) are used as a theoretical basis to explain the influence of perceived usefulness, perceived convenience, information technology readiness, security and confidentiality on taxpayers' interest in using the e-filing system. The number of samples used in this research was 200 respondents using the Slovin formula. The analysis technique used is Structural Equation Model (SEM), assisted by SmartPLS 3.3.3 software. The results of the analysis show that perceived usefulness, perceived convenience, as well as security and confidentiality can increase taxpayers' interest in using the e-filing system, while information technology readiness has no influence on taxpayers' interest in using the e-filing system.

Keywords: Perception of usefulness, Perception of ease, Readiness information technology, Security and confidentiality, Interests using an e-filing system

DETERMINANT FACTORS ON EARNING PERSISTENCE

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Abstract

The study aimed the influence of operating cash flow, debt levels, sales volatility and company size on earning persistence in the food and beverage consumer goods industry sector listed on the Indonesia Stock Exchange for the 2020-2022. The samples taken 30 companies selected using the purposive sampling method. Data analysis determined multiple linear regression. The result proved the operating cash flow and sales volatility variables have a positive effect on earning persistence, while the company size variable has a negative effect on earning persistence. The level of debt has no effect on earning persistence. The coefficient of determination of 0.669 indicates that 66.9% of the distribution of the dependent variable is influenced by the independent variable. Meanwhile, 33.1% was influenced by other variables not studied

Keywords: operating cash flow, debt level, sales volatility, company size, earning persistence

APAKAH SISTEM INFORMASI PEMERINTAHAN DAERAH BERHASIL DITERAPKAN?

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Abstract

The increasing development of information and communication technology has impacted changes in all fields including the government sector, marked by the implementation of new policies, namely Minister of Home Affairs Regulation Number 70 of 2019 concerning Regional Government Information Systems (SIPD). This research evaluates the success of implementing the Regional Government Information System (SIPD) application in the Metro City Regional Government through the IS Success Model. The Grand Theory used in this research is the Information Success Model. The variables in this research use the constructs of the IS Success Model, including information quality, system quality, service quality, and user satisfaction. The sampling technique in this research used Nonprobability Sampling which used Purposive Sampling with several respondent criteria so that a sample of 93 respondents was obtained. Data analysis in this study used SPSS version 26 with multiple linear regression analysis testing. The research results show that system quality and service quality have a positive effect on SIPD user satisfaction, while information quality does not affect SIPD user satisfaction.

Keywords: E-government, IS Success Model, SIPD

NILAI PERUSAHAAN: APAKAH KONEKSI POLITIK, DEWAN KOMISARIS INDEPENDEN, DAN KOMITE AUDIT MEMILIKI PERAN?

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Abstract

This study aims to examine whether political connections, independent commissioners, and audit committees can affect firm value. The population in this study are service companies that focus on the infrastructure and utilities sub-sectors listed on the Indonesia Stock Exchange (IDX). The method used is Purposive Sampling with a total sample of 126 companies during the period 2019 to 2021. The data analysis technique in this study uses panel data regression with Eviews 12 data processing software, where company value is measured using Tobin's Q ratio. The analysis used is Fixed Effect Model. The result of this study indicate that the audit committee is proven to have an influence on firm value. But for political connection variable and independent board of commissioners have no effect on firm value. While the profitability control variable is proven to have a positive influence on firm value. For the control variable firm size is proven to have a negative effect on firm value. This can show that the company needs to maximize the audit and profitability to increase the value of the company.

Keywords: Political connections; independent board of commissioners; audit committee, company values; Tobin's Q

KONDISI KEUANGAN, REPUTASI AUDITOR DAN DISCLOSURE TERHADAP OPINI AUDIT GOING CONCERN PADA PERUSAHAAN SUBSEKTOR PARIWISATA, RESTORAN DAN HOTEL YANG TERDAFTAR DI BEI PADA TAHUN 2019-2022

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Abstract

Going Concern Audit Opinion is a modified audit in which, according to the auditor's consideration, there is significant inability or uncertainty regarding the continuity of a company in carrying out its operations. This study aims to analyze the effect of financial condition, auditor reputation and disclosure of Going Concern audit opinion. The population in this study are companies in the tourism, restaurant and hotel sub-sector that are listed on the Indonesia Stock Exchange for 2019-2022, totaling 180 population data from 50 companies. Determining the number of samples was carried out using a purposive sampling method and obtained 124 sample data from 31 companies. The data analysis technique used is logistic regression analysis which begins with a descriptive statistical test, then, the Overall Model Fit Test, the Regression Model Feasibility Test (Hosmer and Lemeshow's Goodness of Fit Test), and the Model Accuracy Test (2x2 classification table). Hypothesis testing was carried out using the Partial T Test (Wald's Test) and the Coefficient of Determination Test (Nagelkerke R Square). The results of this study indicate that the significant value of the auditor's reputation is 0.013 (< 0.05), so that the auditor's reputation influences the Going Concern Audit Opinion. Meanwhile, Financial Condition has a significant value of 0.218 (> 0.05) and Disclosure has a significant value of 0.061 (> 0.05), so that these two variables have no effect on the Going Concern audit opinion.

Keywords: Going Concern Audit Opinion, Financial Condition, Auditor Reputation, Disclosure

THE EFFECT OF TAX RATES AND TAX SANCTIONS ON UMKM TAXPAYER COMPLIANCE IN THE CITY OF CIREBON

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Abstract

This study aims to determine the effect of tax rates and tax sanctions partially or simultaneously on UMKM taxpayer compliance in Cirebon City. The population in this study is UMKM taxpayers who are registered at KPP Pratama Cirebon One. The sampling technique in this study was a nonprobability sample with a total sample of 100 respondents. This research is an associative research. The data collection method used a questionnaire, then processed using the help of IBM SPSS 25. for Windows software, while the method in this study used multiple linear regression analysis. The results of the study show that the tax rate does not significantly affect taxpayer compliance. Tax sanctions have a significant effect on taxpayer compliance. Simultaneously the tax rate variable does not have a significant effect on taxpayer compliance and tax sanctions have a positive and significant effect on taxpayer compliance.

Keywords: Tax Rates, Tax Sanctions, Taxpayer Compliance

THE EFFECT OF LEVERAGE, LIQUIDITY, AND FIRM SIZE ON TAX AGGRESSIVENESS WITH CAPITAL INTENSITY AS A MODERATION VARIABLE IN MANUFACTURING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN 2018-2022

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Abstract

This study aims to test the effect of leverage, liquidity, and firm size on tax aggressiveness with capital intensity as a moderating variable in manufacturing companies listed on the Indonesia Stock Exchange in 2018-2022. The type of research used in this research is basic research using quantitative methods. The population in this study amounted to 231 companies in the manufacturing sector. The sample in this study amounted to 52 companies for 5 years of observation, so the number of samples used in this study amounted to 260 companies. The sampling method used is purposive sampling. The analysis used is descriptive statistics, classical assumption test in the form of normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test, moderated regression analysis (MRA), hypothesis testing (t test), and test the coefficient of determination (R²), using SPSS statistical test version 25. The test results in this study indicate that leverage and liquidity has an effect on tax aggressiveness, while firm size have no effect on tax aggressiveness. Capital intensity moderate the effect of leverage on tax aggressiveness, and capital intensity cannot moderate the effect of liquidity and firm size on tax aggressiveness..

Keywords: Leverage, Liquidity, Firm Size, Capital Intensity, and Tax Agressiveness.

DETERMINAN PENCEGAHAN KECURANAN AKUNTANSI DI PEMERINTAH DAERAH KABUPATEN PEMALANG

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Universitas Pancasakti

Abstract

The aims of this research is to determine factors that affect the prevention of accounting fraud. Population used in this research is the Regional Apparatus Organization (OPD) located in Pemalang Regency. This research uses purposive sampling method and obtained as many as 56 civil servants who served as general treasurer / field treasurer. The research data utilize the primary data to obtain directly through questionnaires and direct observation to the research location. The research data obtained will be tested using multiple linear regression. The results showed that the competence of the government had a positive and significant influence on accounting fraud prevention, organizational culture had no effect on accounting fraud prevention, individual morality had a positive and significant influence on accounting fraud prevention, internal control had a negative and significant influence on accounting fraud prevention, and the whistleblowing system had a positive and significant influence on the prevention of accounting fraud.

Keywords: -

LITERATURE REVIEW FAKTOR-FAKTOR YANG MEMPENGARUHI KUALITAS LAPORAN KEUANGAN PADA PEMERINTAH DAERAH DI INDONESIA

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Abstract

The purpose of this assessment is to plot out the state of knowledge about the credibility of Indonesian's municipal budget reports. SLR, or the Systematic Literature Review is the methodology used here. Analyzing data by plotting out specific Google Scholar journal articles, this study concludes that questionnaire, observations, interviews, and surveys are the most often utilized research methodologies. The characteristics of the Regional Government, especially the Administrative Age of the Regional Government, Financial Supervision, External Factors, Good Corporate Governance, PPK-SKPD, and Government Accounting Standards are just some of the 13 factors that affect the quality of financial reports on local governments in Indonesia. This study also reveals that human resources are the dominant focus of the 48 academic journal articles that examine the quality of financial reports in local government in Indonesia from 2013 to 2022.

Keywords: Factors, Quality of Financial Reports, Local Governments

Implementasi PSAK 74 dan Prediksi Kualitas Laporan Keuangan: Tantangan dan Kesiapan Perusahaan Asuransi



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Latar Belakang

PSAK 74 – Kontrak Asuransi berlaku efektif 1 Jan 2025

Menggantikan PSAK 62 (Martani 2021)

- pengukuran kontrak jangka panjang, informasi *outdated*
- diskonto liabilitas menggunakan *expected investment return on assets*
- tidak menggunakan nilai waktu uang

Latar Belakang

PSAK 62:

- sedikit informasi mengenai *resources of profit* dilaporkan pada periode berjalan maupun yang diekspektasikan pada masa depan
- informasi terkait *underwriting* dilaporkan menggunakan basis kas bahkan apabila jasa diberikan pada periode yang berbeda
- pelaporan pendapatan memasukkan komponen investasi

Perbandingan PSAK 62

Pembeda	PSAK 62	PSAK 74
Praktek Akuntansi	Beragam – Perusahaan/negara	Konsisten – pengukuran umum
Perhitungan liabilitas	Statis tidak menggunakan time value of money	Diperbarui – memperhitungkan time value of money
Tingkat diskonto	Perkiraan	Merefleksikan karakteristik dari arus kas setiap kontrak
Ketidakpastian masa depan	Kurang memperhatikan nilai ekonomi	Merefleksikan probabilitas yang mungkin terjadi

Rumusan Masalah

1. Apakah kesiapan penerapan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?
2. Apakah tantangan yang dihadapi ketika menerapkan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?
*) untuk pihak internal & eksternal perusahaan

Penelitian terdahulu: Kesiapan Penerapan PSAK 74

- Akhir tahun 2018 lembaga survey Milliman: belum adanya kesiapan penerapan IFRS 17 yang akan diimplementasikan pada 1 Januari 2022, meskipun demikian Inggris memiliki kesiapan yang lebih baik dibandingkan dengan perusahaan UE lain
- Sotona (2018): perlu mempersiapkan perubahan besar dalam praktik aktuarial dan akuntansi atas penerapan IFRS 17

Penelitian terdahulu: Kesiapan Penerapan PSAK 74

- Salah dan Salam (2019): setelah penerapan IFRS perusahaan lebih sedikit melakukan perataan laba namun demikian penelitian tersebut menunjukkan bahwa tidak ada perbedaan signifikan pengakuan kerugian secara tepat waktu atau relevansi informasi akuntansi pada periode sebelum dan setelah penerapan IFRS
- Al-Mashhadani (2020): terdapat perbedaan mendasar dalam konsep dan kriteria pengakuan serta pendekatan pengukuran kewajiban, aset, dan pendapatan dari kontrak asuransi

Penelitian terdahulu:

Kesiapan Penerapan PSAK 74

- Dahiyat dan Owais (2021): perusahaan asuransi di Yordania belum siap menerapkan IFRS 17 dengan berbagai alasan
- Qadri et al (2022): perusahaan sektor asuransi mengalami kendala besar terkait kompetensi akuntan selama penyusunan implementasi PSAK 74
- Jumeno dan Ichsan (2022): penerapan PSAK 74 memberikan dampak pada kinerja perusahaan, yaitu menurunkan semua rasio keuangan

H1-6: Kesiapan penerapan PSAK 74 terhadap kualitas laporan keuangan

H1a&b: relevansi laporan keuangan

H2a&b: representasi laporan keuangan

H3a&b: keterbandingan

H4a&b: keterverifikasian

H5a&b: ketepatanwaktuan

H6a&b: keterpahaman

H7-12: Tantangan penerapan PSAK 74 terhadap kualitas laporan keuangan

H7a&b: relevansi laporan keuangan

H8a&b: representasi laporan keuangan

H9a&b: keterbandingan

H10a&b: keterverifikasian

H11a&b: ketepatanwaktuan

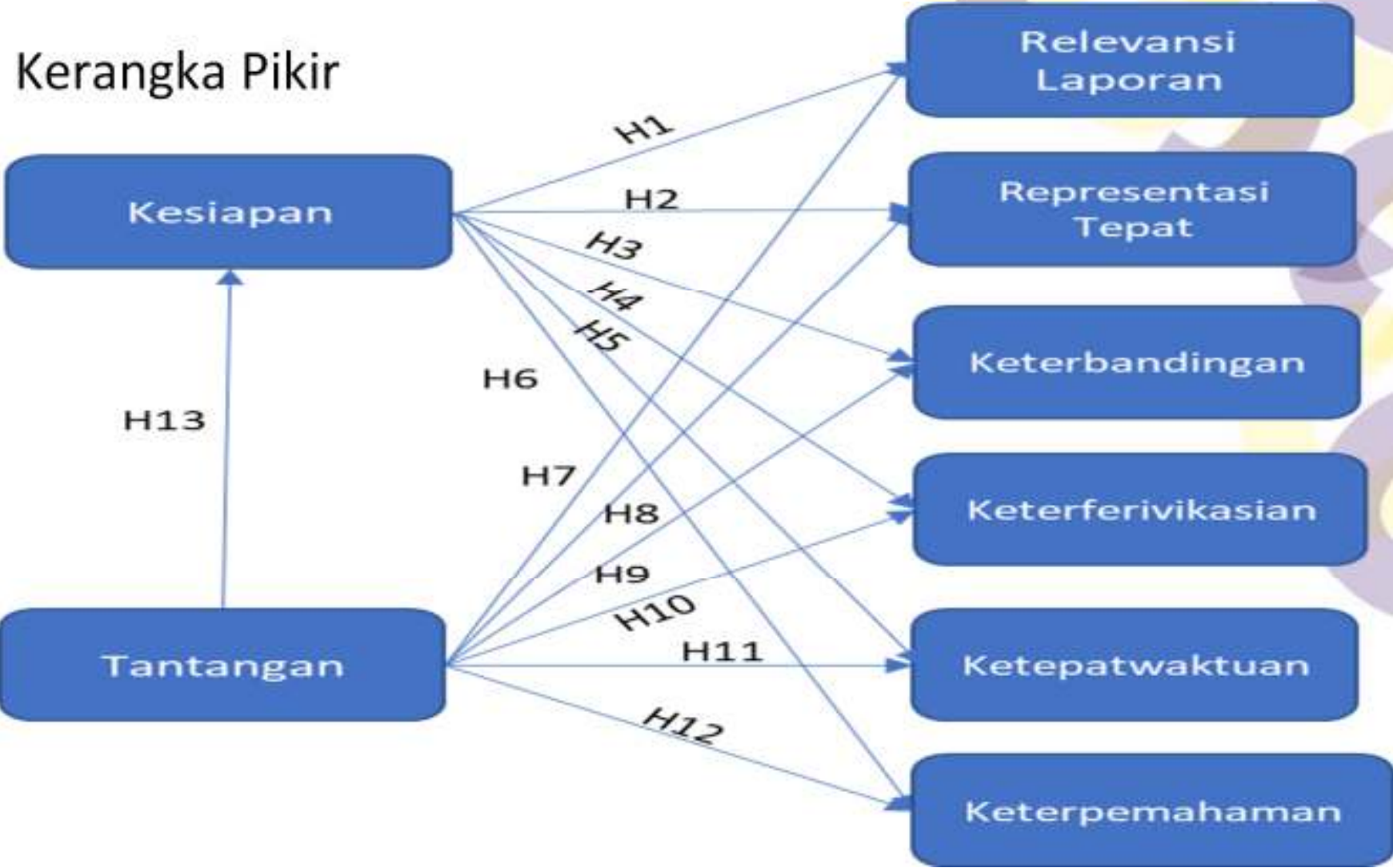
H12a&b: keterpahaman

H13: Tantangan penerapan PSAK 74 terhadap kesiapan penerapan

H13a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap kesiapan penerapan PSAK 74

H13b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap kesiapan penerapan PSAK 74

Kerangka Pikir



Metode Penelitian

- individu yang bekerja pada perusahaan asuransi serta pihak eksternal yang terkait dengan perusahaan asuransi
- *snowball sampling*
- *gform* <https://bit.ly/PenelitianPSAK74>
- Pengolahan data -- menggunakan PLS

Definisi Operasional

1. Relevansi – pengambilan keputusan yang berbeda
2. Representasi tepat - kelengkapan, kenetralan (tanpa bias) dan bebas dari kesalahan
3. Keterbandingan - komparabilitas laporan keuangan

Definisi Operasional

4. Keterverifikasian - apakah informasi akuntansi semakin dapat diverifikasi
5. Ketepatanwaktuan - semakin tepat waktu setelah menerapkan PSAK 74
6. Keterpahaman - apakah informasi akuntansi semakin mudah dipahami

Definisi Operasional

Kesiapan:

Responden internal: kemampuan SDM perusahaan asuransi, pengembangan SPI, adanya perubahan deskripsi pekerjaan pada perusahaan asuransi, pengembangan infrastruktur, ketersediaan dana untuk pengembangan dan pemahaman terhadap dampak pada laporan keuangan

Responden eksternal: kesiapan perusahaan asuransi dalam menerapkan PSAK 74, kesiapan pemantauan internal, perubahan sifat pekerjaan, infrastruktur teknis, dan dampaknya pada laporan keuangan

Definisi Operasional

Tantangan:

Pemahaman responden tantangan yang akan dihadapi oleh perusahaan asuransi ketika menerapkan PSAK 74 terkait data, sistem, proses implementasi pertama kali, dan hasilnya pada laporan keuangan (Owais & Dahiyat, 2021)

Responden

Demografi Responden

Pengelompokan	Eksternal	Internal	Total
Jumlah responden	20	67	87
Jenis kelamin			
Wanita	10	33	43
Laki-laki	10	34	44
Pendidikan			
SMA/SMK	1	11	12
D3	0	4	4
S1	18	49	67
S2	1	3	4
Latar belakang pendidikan			
Akuntansi	3	34	37
Non Akuntansi	17	33	50

Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation	Kategori
Kesiapan	87	1,00	10,00	8,0966	1,33569	Tinggi
Tantangan	87	1,00	10,00	8,1489	1,31622	Tinggi
Relevansi	87	1,00	10,00	8,1533	1,38000	Tinggi
Representasi_Tepat	87	1,00	10,00	8,1410	1,47296	Tinggi
Keterbandingan	87	1,00	10,00	8,0322	1,45885	Tinggi
Keterverifikasian	87	1,00	10,00	8,1379	1,52965	Tinggi
Ketepatwaktuan	87	1,00	10,00	8,1264	1,47384	Tinggi
Keterpahaman	87	1,00	10,00	8,0874	1,51295	Tinggi
Valid N (listwise)	87					

Kisaran Teoritis

Rendah	1,00 - 4,00
Sedang	4,01 - 7,00
Tinggi	7,01 - 10,00

Pengujian Hipotesis

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Kesiapan -> Relevansi_internal	0.539	0.498	0.198	2.714	0.007	H1a diterima
Kesiapan -> Relevansi_eksternal	0.161	0.211	0.287	0.561	0.575	H1b
Kesiapan -> Representasi_internal	1.269	1.125	0.450	2.822	0.005	H2a diterima
Kesiapan -> Representasi_eksternal	-0.097	-0.057	0.280	0.347	0.728	H2b
Kesiapan -> Keterbandingan_internal	1.170	1.029	0.466	2.514	0.012	H3a diterima
Kesiapan -> Keterbandingan_eksternal	0.066	0.130	0.389	0.168	0.866	H3b
Kesiapan -> Keterverivikasian_internal	1.335	1.157	0.544	2.456	0.014	H4a diterima
Kesiapan -> Keterverivikasian_eksternal	0.031	0.045	0.279	0.112	0.911	H4b
Kesiapan -> Ketepatan Waktuan_internal	1.453	1.269	0.541	2.686	0.007	H5a diterima
Kesiapan -> Ketepatan Waktuan_eksternal	-0.055	-0.033	0.509	0.107	0.915	H5b
Kesiapan -> Keterpahaman_internal	1.381	1.195	0.564	2.449	0.015	H6a diterima
Kesiapan -> Keterpahaman_eksternal	0.196	0.285	0.698	0.280	0.779	H6b

Pengujian Hipotesis

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Tantangan -> Relevansi_internal	0.432	0.468	0.197	2.187	0.029	H7a diterima
Tantangan -> Relevansi_eksternal	0.796	0.746	0.283	2.816	0.005	H7b diterima
Tantangan -> Representasi_internal	-0.349	-0.204	0.475	0.733	0.464	H8a
Tantangan -> Representasi_eksternal	1.052	1.012	0.271	3.877	0.000	H8b diterima
Tantangan -> Keterbandingan_internal	-0.255	-0.116	0.489	0.522	0.602	H9a
Tantangan -> Keterbandingan_eksternal	0.896	0.830	0.387	2.317	0.021	H9b diterima
Tantangan -> Keterverivikasian_internal	-0.447	-0.265	0.581	0.769	0.442	H10a
Tantangan -> Keterverivikasian_eksternal	0.935	0.921	0.272	3.434	0.001	H10b diterima
Tantangan -> Ketepatan Waktuan_internal	-0.573	-0.387	0.579	0.989	0.323	H11a
Tantangan -> Ketepatan Waktuan_eksternal	0.956	0.930	0.494	1.935	0.054	H11b diterima
Tantangan -> Keterpahaman_internal	-0.493	-0.304	0.603	0.819	0.413	H12a
Tantangan -> Keterpahaman_eksternal	0.643	0.542	0.703	0.915	0.361	H12b
Tantangan -> Kesiapan_internal	0.975	0.971	0.016	62.152	0.000	H13a diterima
Tantangan -> Kesiapan_eksternal	0.946	0.944	0.029	32.232	0.000	H13b diterima

Kesimpulan

- a. Kesiapan berpengaruh positif signifikan terhadap kualitas laporan keuangan, pada kelompok sampel pihak internal perusahaan asuransi.
- b. Tantangan berpengaruh positif signifikan terhadap kualitas laporan keuangan pada sampel pihak eksternal perusahaan asuransi.
- c. Hanya karakteristik Relevansi laporan keuangan saja yang diengaruhi secara positif signifikan oleh variabel kesiapan dan tantangan.
- d. Tantangan berpengaruh positif signifikan terhadap kesiapan penerapan PSAK 74.

Keterbatasan

- a. Jumlah sampel sedikit
- b. Penelitian awal sebelum dilakukan implementasi PSAK 74





IMPLEMENTASI PSAK 74 DAN PREDIKSI KUALITAS LAPORAN KEUANGAN: TANTANGAN & KESIAPAN PERUSAHAAN ASURANSI

Abstract: *The application of PSAK 74, titled "Insurance Contract", represents the adoption of IFRS 17, which becomes effective on January 1, 2023. Addressing this challenge necessitates the preparedness of the parties involved in insurance contract. Therefore, this study seeks to assess the readiness for implementation and the challenges that will be encountered when implementing PSAK 74. Readiness and challenges will be gauged through a questionnaire distributed to various stakeholders, including insurance company investors, insurance company stockbrokers, internal insurance personnel, public accountants specializing in insurance, and actuaries. Upon assessing the readiness and challenges of these parties, the study proceeds to examine the relationship between the readiness and challenges associated with implementing PSAK 74 and the expected quality of financial reports. The quality of financial report will also be measured using a questionnaire. The study includes 87 respondents, comprising 67 internal respondents and 20 external respondents. For data analysis, the Partial Least Squares (PLS) method is employed, with readiness and challenges as the independent variables and the quality of financial reports, encompassing relevance, accurate representation, comparability, verifiability, timeliness, and comprehensibility, as the dependent variables. The study's findings reveal that readiness has a positive impact on the quality of financial statements in the internal sample of insurance companies, whereas challenges do not affect the quality of financial reports. In contrast, in the external sample group, challenges significantly improve the quality of financial reports, while readiness does not show any effect. The relevance of financial statements has a positive influence on the readiness and challenges associated with the application of PSAK 74. Another notable conclusion is that challenges positively influence the readiness to implement PSAK 74 for both internal and external sample groups.*

Keywords: *PSAK 74, challenges, readiness, quality of financial reports*

I. Pendahuluan

I.1. Latar Belakang

PSAK 74 tentang Kontrak Asuransi mengadopsi IFRS 17 *Insurance Contract* disahkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) pada 26 November 2020. IFRS berlaku efektif per 1 Januari 2023, sedangkan PSAK 74 berlaku efektif

per 1 Januari 2025. Amandemen PSAK 74 tentang Penerapan Awal PSAK 74 dan PSAK 71 tentang Informasi Komparatif telah disahkan DSAK IAI pada tanggal 17 Desember 2021. Amandemen ini merupakan adopsi dari Amandemen IFRS 17 tentang *Initial Application of IFRS 17 and IAS 9 - Comparative Information* yang berlaku efektif pada penerapan awal PSAK 74 (DSAK IAI, 2022).

PSAK 74 ini akan menggantikan PSAK 62 yang telah berlaku dari 1 Januari 2012. Perlakuan kontrak asuransi berdasarkan PSAK 62 dianggap belum mencerminkan informasi yang diperlukan oleh pengguna laporan keuangan untuk memahami laporan keuangan entitas yang menerbitkan kontrak asuransi dan membuat perbandingan antara entitas asuransi dan entitas lainnya yang tidak menerbitkan kontrak asuransi. PSAK 62 masih memperkenankan entitas untuk mempertahankan praktik akuntansi yang digunakan saat ini dengan melakukan perbaikan pada aspek klasifikasi kontrak dan pengungkapan. PSAK 62 merupakan standar akuntansi yang bersifat sementara sedangkan IFRS merupakan standar final (Martini, 2021).

Masih menurut Martani (2021) pencatatan kontrak asuransi menurut PSAK 62 tidak mencerminkan karakteristik ekonomi dan risiko secara tepat waktu dengan alasan:

- pengukuran kontrak jangka panjang menggunakan informasi yang *outdated*
- diskonto liabilitas menggunakan *expected investment return on assets* meskipun kewajiban pemegang polis tidak tergantung dari kinerja investasi
- tidak menggunakan nilai waktu uang
- sedikit informasi mengenai *resources of profit* dilaporkan pada periode berjalan maupun yang diekspektasikan pada masa depan
- informasi terkait *underwriting* dilaporkan menggunakan basis kas bahkan apabila jasa diberikan pada periode yang berbeda
- pelaporan pendapatan memasukkan komponen investasi

Penerapan PSAK 74 membutuhkan dukungan sumber daya manusia dan infrastruktur. Menurut Togar (2022) tantangan terbesar penerapan PSAK 74 yaitu pengelolaan data, sistem dan proses, serta membutuhkan investasi yang besar. Sumber daya yang dibutuhkan yaitu aktuaris, akuntan, teknologi informasi; sedangkan untuk sistem untuk penghitungan membutuhkan perancangan sistem teknologi informasi dan proses. Para pihak yang terlibat dalam penerapan PSAK 74 ini perlu bekerja sama agar terbentuk konsistensi perilaku usaha

yang akan lebih *prudent* dan entitas tidak kembali ke cara lama. Hal yang perlu diperhatikan yang menjadi tantangan dalam pelaporan keuangan yaitu seberapa besar biaya untuk membangun sumber daya manusia dan teknologi informasi, serta ketersediaan sumber daya manusia.

Penerapan PSAK 74 akan mengakibatkan praktek akuntansi yang konsisten untuk setiap kontrak asuransi di semua perusahaan karena menggunakan model pengukuran umum, untuk perhitungan liabilitas diperbarui setiap kali dengan menggunakan asumsi-asumsi yang merefleksikan kondisi ekonomi terkini dan memperhitungkan efek nilai waktu uang, tingkat diskonto merefleksikan karakteristik arus kas dari setiap kontrak asuransi, serta pengukuran merefleksikan probabilitas yang mungkin terjadi (Martani, 2021).

Informasi akuntansi yang tersaji pada laporan keuangan agar berguna untuk pengambilan keputusan bagi berbagai pihak hendaknya relevan dan mempresentasikan secara tepat apa yang hendak direpresentasikan. Berkaitan dengan akan diterapkannya PSAK 74 penelitian ini akan menginvestigasi apakah para pihak sudah siap dan sanggup mengatasi tantangan yang ada untuk menerapkan PSAK ini. Kesiapan terkait dengan pemahaman sumber daya manusia dalam penerapan PSAK 74, sedangkan tantangan berkaitan dengan data, sistem, proses implementasi dan pelaporan keuangan. Ketika sumber daya dari perusahaan asuransi memiliki kesiapan dengan didukung oleh kesiapan teknologi informasi yang memadai maka diharapkan laporan keuangan yang disajikan dapat memenuhi syarat kualitatif laporan keuangan. Kualitas laporan keuangan dilihat dari karakteristik kualitatif fundamental dan juga peningkat.

I.2. Permasalahan

Berdasarkan uraian dalam latar belakang ini maka rumusan masalah dalam penelitian ini dapat dirumuskan sebagai berikut:

1. Apakah kesiapan penerapan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?
2. Apakah tantangan yang dihadapi ketika menerapkan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?

I.3. Tujuan

Tujuan dilakukan penelitian ini adalah sebagai berikut:

1. Mengetahui pengaruh kesiapan penerapan PSAK 74 terhadap prediksi kualitas laporan keuangan
2. Mengetahui pengaruh tantangan yang dihadapi ketika menerapkan PSAK 74 terhadap prediksi kualitas laporan keuangan

I.4. Manfaat

Penelitian ini diharapkan dapat memberi manfaat praktis, bagi para pemerhati pihak-pihak berkepentingan terhadap informasi akuntansi perusahaan asuransi. Penelitian ini diharapkan mampu memberi gambaran tentang implementasi PSAK 74 mulai dari faktor yang mendorong perusahaan asuransi akan berhasil mengimplementasikan PSAK baru ini dan juga apa dampak implementasi ini terhadap kualitas laporan keuangan perusahaan asuransi. Dengan memahami anteseden dan konsekuen dari implementasi PSAK 74, perusahaan asuransi serta para pengguna informasi akuntansi dapat melalui proses perubahan ini sehingga laporan yang dihasilkan lebih relevan bagi para penggunanya.

II. Landasan Teori

II.1. Kerangka Konseptual Pelaporan Keuangan

Kerangka Konseptual Pelaporan Keuangan (KKPK) merupakan adopsi penuh *Conceptual Framework for Financial Reporting* yang berlaku efektif 1 Januari 2021. Sesuai dengan KKPK tujuan pelaporan keuangan untuk menyediakan informasi keuangan yang berguna untuk investor saat ini dan investor potensial, pemberi pinjaman, dan kreditor lainnya dalam membuat keputusan tentang penyediaan sumber daya kepada entitas. Informasi keuangan yang tersaji dalam laporan keuangan agar berguna hendaknya memenuhi karakteristik kualitatif informasi keuangan. Karakteristik kualitatif informasi keuangan yang berguna harus relevan dan mempresentasikan secara tepat apa yang akan direpresentasikan. Kegunaan informasi keuangan dapat ditingkatkan jika informasi tersebut terbanding (*comparable*), terverifikasi (*verifiable*), tepat waktu (*timely*), dan terpaham (*understandable*) (Dewan Standar Akuntansi Keuangan IAI, 2022).

Relevansi informasi keuangan terjadi ketika informasi tersebut mampu membuat perbedaan dalam keputusan yang diambil oleh pengguna. Informasi dikatakan relevan jika memiliki nilai prediktif, nilai konfirmatori, atau keduanya. Aspek relevansi yang spesifik untuk suatu entitas tertentu berdasarkan sifat atau besarnya, atau keduanya, dari pos-pos di mana

informasi tersebut berhubungan dalam konteks laporan keuangan masing-masing entitas disebut sebagai materialitas.

Selain relevan, informasi keuangan juga harus merepresentasikan fenomena ekonomik dalam kata dan angka atau representasi tepat. Laporan keuangan dapat memberikan informasi yang berguna ketika bisa mempresentasikan secara tepat substansi dari fenomena yang direpresentasikan dalam kata dan angka. Agar dapat menunjukkan representasi tepat dengan sempurna maka perlu memiliki tiga karakteristik yaitu lengkap, netral, dan bebas dari kesalahan. Laporan keuangan lengkap agar dapat memberikan penggambaran lengkap seluruh informasi yang diperlukan oleh pengguna agar dapat memahami fenomena. Laporan keuangan netral ketika laporan keuangan tanpa bias dalam pemilihan atau penyajian informasi keuangan, tidak ada manipulasi atas informasi yang disajikan. Netralitas diterapkan dengan didukung oleh penerapan prinsip kehati-hatian ketika membuat penilaian dalam kondisi ketidakpastian (Dewan Standar Akuntansi Keuangan IAI, 2022).

Informasi keuangan juga memerlukan karakteristik kualitatif peningkat, yaitu: keterbandingan, keterverifikasian, ketepatanwaktuan, dan keterpahaman. Karakteristik kualitatif peningkat akan meningkatkan kegunaan informasi yang relevan dan memberikan representasi tepat dari apa yang dimaksudkan untuk direpresentasikan. Keterbandingan memungkinkan pengguna untuk mengidentifikasi dan memahami persamaan dalam, dan perbedaan antara, pos-pos. Keterbandingan bukan berarti seragam. Keterverifikasian berarti berbagai pengobservasi independen dengan pengetahuan berbeda-beda dapat mencapai konsensus, meskipun tidak selalu mencapai kesepakatan, bahwa penggambaran tertentu merupakan representasi tepat. Ketepatanwaktuan berarti tersedianya informasi bagi pembuat keputusan pada waktu yang tepat sehingga dapat mempengaruhi keputusan, namun ada juga beberapa informasi dapat terus tepat waktu bahkan dalam jangka panjang setelah akhir dari periode pelaporan, beberapa pengguna perlu mengidentifikasi dan menilai tren. Keterpahaman perlu dilakukan dengan melakukan pengklasifikasian, pengkarakteristikan dan penyajian informasi secara jelas dan ringkas. Laporan keuangan disusun untuk pengguna yang memiliki pengetahuan memadai tentang aktivitas bisnis dan ekonomi serta pengguna yang meninjau dan menganalisis informasi dengan tekun.

Karakteristik kualitatif peningkat harus dimaksimalkan sebaik mungkin. Ketika informasi keuangan tidak relevan atau tidak memberikan representasi tepat dari apa yang

dimaksudkan untuk direpresentasikan maka karakteristik kualitatif peningkat tidak dapat membuat informasi menjadi berguna.

II.2. Pernyataan Standar Akuntansi Keuangan (PSAK) 74 tentang Kontrak Asuransi

PSAK 74 tentang Kontrak Asuransi berlaku efektif 1 Januari 2025 yang mengadopsi IFRS 17 *Insurance Contract* yang berlaku efektif per 1 Januari 2023. PSAK 74 memperbaharui PSAK sebelumnya yang juga mengatur mengenai Kontrak Asuransi yaitu PSAK 62. PSAK 74 juga menggantikan PSAK 28 tentang Kontrak Asuransi Kerugian dan PSAK 36 tentang Kontrak Asuransi Jiwa.

PSAK 62 yang digunakan saat ini mengadopsi IFRS 4 tahun 2004 dan dianggap belum mampu memberikan informasi yang tepat untuk pengguna laporan keuangan karena kontrak asuransi memiliki dampak jangka panjang yang penuh ketidakpastian pada entitas yang menerapkannya. PSAK 62 belum dapat menyediakan informasi bagi penggunanya untuk memahami laporan keuangan entitas yang menerbitkan kontrak asuransi serta belum dapat membuat pengguna laporan keuangan memahami keterbandingan antar entitas asuransi dengan entitas lainnya yang tidak menerbitkan kontrak asuransi.

Pencatatan kontrak asuransi berbasis PSAK 62 tidak mencerminkan karakteristik ekonomi dan risiko secara tepat waktu karena kontrak jangka panjang tidak diukur berdasar pada informasi yang *up to date*. Banyak entitas asuransi menggunakan pendekatan *expected investment return on assets* untuk menghitung diskonto liabilitas meskipun kewajiban kepada pemegang polis asuransi tidak berdasarkan pada kinerja dari suatu investasi aset. Nilai waktu uang seringkali tidak tercermin pada kontrak asuransi, padahal kontrak asuransi merupakan kontrak jangka panjang yang terpengaruh dengan nilai waktu uang. Informasi yang tersedia mengenai sumber keuntungan yang dilaporkan pada periode berjalan atau yang diekspektasikan akan dihasilkan di masa depan. Informasi terkait *underwriting* dilaporkan secara basis kas bahkan apabila jasa diberikan di periode yang berbeda, dimana seharusnya menggunakan basis akrual. Pelaporan pendapatan memasukan komponen investasi meskipun investasi bukan merupakan siklus bisnis utama dari perusahaan asuransi.

Dalam tabel 1 berikut tersaji perbedaan mendasar antara PSAK 62 dengan PSAK 74:

Tabel 1. Perbedaan PSAK 62 dengan PSAK 74

	PSAK 62	PSAK 74
Praktek Akuntansi	beragam pada jenis kontrak perusahaan dan negara	dikonsistenkan untuk semua kontrak asuransi di semua perusahaan dengan menggunakan model pengukuran umum (General Measurement Model)
Perhitungan liabilitas	bersifat statis dengan asumsi yang tidak berubah tidak memperhitungkan efek <i>time value of money</i>	diperbarui setiap kali sehingga asumsi yang digunakan menggambarkan kondisi ekonomi terkini memperhitungkan efek <i>time value of money</i>
Tingkat diskonto	berdasarkan perkiraan yang tidak mencerminkan risiko ekonomi	merefleksikan karakteristik dari cash flows pada setiap kontrak asuransi
Ketidakpastian masa depan	Kurang memperhatikan nilai ekonomi dari “embedded option dan guarantees”	Pengukuran merefleksikan probabilitas yang mungkin terjadi

Sumber: Dwi Martani, 2021

III. Pengembangan Hipotesis

Qadri *et al.*, (2022) menguji dampak penerapan PSAK 74 terhadap perusahaan asuransi di Indonesia serta kesiapan penerapan standar baru tersebut. Penelitian yang dilakukan oleh Qadri *et al.* (2022) termasuk penelitian kualitatif dengan menggunakan metode video. Data dengan menggunakan dokumentasi kegiatan webinar PSAK 74 di Indonesia. Wawancara dilakukan kepada akademisi dan praktisi asuransi untuk memvalidasi pengetahuan. Hasil penelitian tersebut menyimpulkan bahwa perusahaan sektor asuransi mengalami kendala besar terkait kompetensi akuntan selama penyusunan implementasi PSAK 74. Hasil lain menunjukkan perlu adanya perombakan yang signifikan pada sistem informasi akuntansi perusahaan agar memenuhi semua persyaratan PSAK 74.

Penelitian Jumeno dan Ichsan (2022) menguji pengaruh penerapan PSAK 74 terhadap kinerja keuangan perusahaan asuransi yang terdiri dari rasio *Debt to Asset Ratio*, *Debt to Equity Ratio*, *Return on Asset* dan *Return on Equity*. Metode penelitian dengan menggunakan metode *block building approach* memberikan hasil bahwa penerapan PSAK 74 memberikan dampak

pada kinerja perusahaan, yaitu menurunkan semua rasio keuangan yang diukur. Perusahaan asuransi yang menjadi sampel penelitian terdiri dari 3 perusahaan dengan menggunakan data laporan perusahaan pada periode 2021.

Dahiyat dan Owais (2021) meneliti kesiapan dan tantangan perusahaan asuransi di Yordania dalam penerapan IFRS 17. Penelitian tersebut menggunakan kuesioner berdasarkan pada riset sebelumnya. Hasil dari penelitian menunjukkan bahwa perusahaan asuransi di Yordania belum siap menerapkan IFRS 17 dengan berbagai alasan. Perusahaan asuransi masih memiliki tingkat kemampuan yang rendah untuk mendefinisikan lingkup IFRS, mempelajari dampak IFRS 17 terhadap laporan keuangan dan pengembangan metode pengawasan penerapan IFRS tersebut. Tantangan terbesar pada saat implementasi pertama, sistem, hasil dan penyajian laporan keuangan.

Penelitian tentang tantangan penerapan IFRS 17 “Kontrak Asuransi” di Irak dilakukan oleh Al-Mashhadani (2020). Tujuan dari penelitian tersebut adalah untuk mengidentifikasi kriteria pengakuan, pengukuran, penyajian dan pengungkapan asuransi terkait dengan kewajiban dan aset masa depan serta pendapatan yang timbul dari kontrak sesuai dengan IFRS 17. Penelitian tersebut mengidentifikasi tantangan penerapan IFRS 17 pada perusahaan asuransi di Irak dibandingkan dengan persyaratan akuntansi kontrak asuransi sesuai dengan sistem akuntansi terpadu untuk bank. Penelitian tersebut memperoleh hasil bahwa terdapat perbedaan mendasar dalam konsep dan kriteria pengakuan serta pendekatan pengukuran kewajiban, aset, dan pendapatan dari kontrak asuransi. Rekomendasi dari penelitian tersebut, perusahaan asuransi Irak harus merancang sistem informasi terintegrasi yang memungkinkan unit akuntansi menerapkan dasar yang tepat untuk penerapan IFRS 17.

Salah dan Salam (2019) meneliti apakah laporan keuangan dengan menggunakan IFRS memiliki kualitas yang lebih baik jika dibandingkan dengan penerapan standar lokal. Penelitian dengan menggunakan perusahaan yang terdaftar pada Bursa Efek Taiwan pada periode sebelum penerapan IFRS (2008-2010) dan setelah penerapan IFRS (2012-2014). Sampel terdiri dari 426 perusahaan manufaktur yang berasal dari 8 industri. Kualitas laporan keuangan diukur dengan manajemen laba. Pengolahan data dengan menggunakan regresi, Z-test, dan regresi logistik. Hasil dari penelitian tersebut setelah penerapan IFRS perusahaan lebih sedikit melakukan perataan laba namun demikian penelitian tersebut menunjukkan bahwa tidak ada perbedaan signifikan pengakuan kerugian secara tepat waktu atau relevansi informasi akuntansi pada periode sebelum dan setelah penerapan IFRS.

Sotona (2018) berfokus pada penilaian risiko kematian di industri asuransi di negara Republik Ceko. IFRS 17 mengharuskan mengungkapkan tingkat kepercayaan perusahaan asuransi menilai risiko asuransi yang melekat pada kontrak asuransi. Penelitian ini menganalisis risiko kematian yang dapat dibagi menjadi empat subrisiko: volatilitas, risiko bencana, tingkat ketidakpastian, dan ketidakpastian tren. Pada penelitian ini menggunakan berbagai metode statistik untuk menilai risiko kematian dan untuk memperkirakan risiko total berdasarkan IFRS 17 dengan tingkat kepercayaan 90%. Hasil dari penelitian ini dengan penerapan IFRS 17 risiko kematian, risiko asuransi lainnya akan menjadi lebih transparan disajikan dalam laporan keuangan dan pengungkapan. Berkaitan dengan hal tersebut maka perlu mempersiapkan perubahan besar dalam praktik aktuarial dan akuntansi.

Akhir tahun 2018 lembaga survey Milliman melakukan survei kesiapan perusahaan asuransi dan reasuransi menerapkan IFRS 17 tentang *Insurance Contracts*. Survei dilakukan pada seluruh perusahaan asuransi jiwa di dunia yang terdampak oleh IFRS 17 dengan responden aktuaris dan profesional asuransi lainnya dari 115 perusahaan di seluruh dunia. Survei dilakukan pada 17 September - 20 November 2018 dengan 118 responden. Perusahaan-perusahaan dikelompokkan menjadi Uni Eropa (UE) termasuk Inggris dan non-UE terdiri atas perusahaan di Cina, Hong Kong, India, Israel, Jepang, Namibia, Afrika Selatan, Asia Tenggara, Korea Selatan, Swiss dan Turki. Hasil survei Hobern et al, 2019 khusus melakukan penelitian pada pasar Inggris dan Eropa. Hasil yang diperoleh yaitu belum adanya kesiapan penerapan IFRS 17 yang akan diimplementasikan pada 1 Januari 2022, meskipun demikian Inggris memiliki kesiapan yang lebih baik dibandingkan dengan perusahaan UE lain.

PSAK 74 yang merupakan pengganti PSAK 62 memiliki beberapa perbedaan mendasar, yaitu praktek akuntansi akan konsisten untuk setiap kontrak asuransi pada semua perusahaan, perhitungan liabilitas akan menggunakan dasar kondisi ekonomi terkini, tingkat diskonto akan merefleksikan karakteristik dari arus kas setiap kontrak, penghitungan liabilitas menggunakan nilai waktu dari uang dan pengukuran merefleksikan probabilitas yang mungkin. PSAK 74 akan menghasilkan total profit yang sama sepanjang masa kontrak dan profit akan diakui sepanjang kontrak asuransi secara merata. Konsekuensi penerapan PSAK 74 ini juga berdampak pada pihak-pihak yang terkait diantaranya: sumber daya manusia, teknologi informasi, regulator, pemegang saham, dan pengurus. Perubahan dalam pengakuan, pengukuran, dan penyajian informasi keuangan terkait dengan pemberlakuan PSAK 74 akan juga berdampak pada laporan keuangan. Informasi keuangan yang disajikan hendaknya

memenuhi karakteristik kualitatif. Informasi keuangan yang berguna harus relevan dan mempresentasikan secara tepat apa yang akan direpresentasikan

Berdasarkan kondisi ini, karena Indonesia merupakan salah satu negara yang akan mengadopsi IFRS 17 menjadi PSAK 74 maka dalam penelitian ini akan menguji pengaruh kesiapan dan tantangan penerapan PSAK 74 terhadap kualitas laporan keuangan yang diharapkan. Karakteristik kualitatif fundamental informasi keuangan yang berguna harus relevan dan mempresentasikan secara tepat apa yang akan direpresentasikan. Selain kualitas kualitatif fundamental untuk meningkatkan kualitas informasi diperlukan juga karakteristik kualitatif peningkat, yaitu: keterbandingan, keterverifikasi, ketepatanwaktuan, dan keterpahaman. Dikarenakan PSAK 74 baru berlaku efektif pada 1 Januari 2025 namun diperkenankan untuk pemberlakuan dini. Dalam penerapan suatu aturan baru maka perlu untuk menginvestigasi bagaimana kesiapan dan juga tantangan yang dihadapi oleh stakeholder.

III.1. Kesiapan dan Relevansi Laporan Keuangan

Kesiapan penerapan PSAK 74 diukur dengan kuesioner sehingga hasilnya merupakan persepsi dari responden. Kesiapan ini menyangkut persepsi responden terhadap pemahaman ruang lingkup PSAK 74, kemampuan sumber daya manusia dalam perusahaan asuransi, pemantauan internal, adanya perubahan deskripsi pekerjaan pada perusahaan asuransi.

Adanya perbedaan penerapan PSAK 62 dengan PSAK 74 membutuhkan adanya penyesuaian dalam penerapannya. Untuk menerapkan PSAK 74 perlu adanya kesiapan sistem yang membutuhkan investasi besar. Selain kesiapan sistem, juga dibutuhkan kesiapan sumber daya manusia yang berkualitas dan terampil sehingga dapat mengelola fungsi keuangan dan menyajikan laporan keuangan dengan baik. Secara detail kesiapan internal terdiri dari pemahaman ruang lingkup PSAK 74, kemampuan sumber daya manusia dalam perusahaan asuransi, pengembangan sistem pengendalian internal, adanya perubahan deskripsi pekerjaan pada perusahaan asuransi, pengembangan infrastruktur, ketersediaan dana untuk pengembangan dan pemahaman terhadap dampak pada laporan keuangan. Kesiapan menurut persepsi eksternal terdiri dari kesiapan perusahaan asuransi dalam menerapkan PSAK 74, kesiapan pemantauan internal, perubahan sifat pekerjaan, infrastruktur teknis, dan dampaknya pada laporan keuangan

Jika semua pihak yang berkepentingan dengan PSAK 74 memiliki pemahaman tentang PSAK 74 dan kemudian secara teknis bisa mengaplikasikan dan memahami perubahan yang ada maka diharapkan informasi yang disajikan oleh perusahaan asuransi dapat digunakan untuk

pengambilan keputusan yang berbeda bagi masing-masing pihak. Jika informasi yang disajikan tersebut bisa untuk mengambil keputusan yang berbeda bagi setiap pihak maka dapat dikatakan bahwa informasi tersebut relevan, sehingga hipotesis dapat dinyatakan:

H1a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap relevansi laporan yang diharapkan

H1b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap relevansi laporan yang diharapkan

III.2. Kesiapan dan Representasi Laporan Keuangan

Perusahaan asuransi yang memiliki kesiapan dalam penerapan PSAK 74 baik sistem informasi maupun sumber daya manusia diharapkan mampu menyajikan laporan keuangan secara lebih cepat sehingga informasi yang disajikan merepresentasikan ketepatan waktu. Ketika pihak yang menyiapkan laporan keuangan memahami PSAK 74 dan mampu mengaplikasikannya, maka informasi yang akan disajikan akan mempresentasikan tepat laporan keuangan yang ada. Informasi akuntansi yang disajikan diharapkan lengkap dan akurat. Berdasarkan kondisi ini maka terdapat hubungan positif antara kesiapan penerapan PSAK baru dengan penyajian secara tepat informasi yang tersaji dalam laporan keuangan, sehingga hipotesis dinyatakan:

H2a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap representasi tepat laporan yang diharapkan

H2b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap representasi tepat laporan yang diharapkan

III.3. Kesiapan dan Keterbandingan Laporan Keuangan

Penerapan PSAK 74 oleh perusahaan asuransi memerlukan perubahan yang bersifat retrospektif (penyesuaian atas periode sebelumnya), sehingga membutuhkan persiapan dari sisi ketersediaan teknologi informasi maupun sumber daya manusia. Ketika penyedia laporan keuangan memiliki kesiapan termasuk atas penyesuaian laporan keuangan periode sebelumnya maka diharapkan keterbandingan antar perusahaan atau keterbandingan dalam perusahaan untuk periode yang berbeda juga akan semakin baik. Dengan melakukan penyajian laporan keuangan secara retrospektif maka dilakukan proses penyesuaian atas laporan keuangan

periode sebelumnya yang belum menggunakan PSAK 74. Proses penyesuaian ini diharapkan akan memberikan daya banding laporan keuangan, sehingga hipotesis dirumuskan:

H3a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterbandingan laporan yang diharapkan

H3b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterbandingan laporan yang diharapkan

III.4. Kesiapan dan Keterverifikasian Laporan Keuangan

Penerapan PSAK 74 mewajibkan semua perusahaan asuransi dalam mengakui kontrak asuransinya dengan menggunakan model GMM (General Measurement Model) akan mengakibatkan para pengguna menilai setiap kontrak yang ada dengan hasil yang sama. Kondisi ini akan mengakibatkan keterverifikasian atas laporan keuangan menjadi lebih baik. Berdasarkan pada logika tersebut maka hipotesis berikut dinyatakan:

H4a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterverifikasian laporan yang diharapkan

H4b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterverifikasian laporan yang diharapkan

III.5. Kesiapan dan Ketepatanwaktuan Laporan Keuangan

Perusahaan asuransi yang akan menerapkan PSAK 74 perlu melakukan persiapan baik dari sisi teknis maupun sumber daya manusianya. Perusahaan yang telah mempersiapkan penerapan PSAK 74 diharapkan mampu menyajikan laporan keuangan secara tepat waktu. Ketika penyedia laporan keuangan memiliki kesiapan dalam penerapan PSAK baru maka hal ini juga diharapkan akan mempublikasikan laporan keuangan secara tepat waktu. Perusahaan yang memiliki kesiapan dalam penyusunan laporan keuangan meskipun adanya standar baru kemungkinan tidak akan menunda dalam publikasinya. Ketepatanwaktuan ini akan membuat informasi yang disajikan relevan untuk pengambilan keputusan, sehingga hipotesis dinyatakan:

H5a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap ketepatanwaktuan laporan yang diharapkan

H5b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap ketepatanwaktuan laporan yang diharapkan

III.6. Kesiapan dan Keterpahaman Laporan Keuangan

Pengguna laporan keuangan hendaknya memiliki keterpahaman laporan keuangan dengan memiliki pengetahuan tentang laporan keuangan yang memadai. Keterpahaman dari sisi penyedia laporan keuangan perlu dilakukan dengan melakukan pengklasifikasian, pengkarakteristikan dan penyajian informasi secara jelas dan ringkas. Penerapan PSAK 74 diharapkan pengguna memiliki pengetahuan mengenai nilai wajar tentang kewajiban, metode penilaian, pendapatan kontrak asuransi secara keseluruhan, membedakan antara kontrak asuransi sebagai aset atau kewajiban. Ketika penyedia laporan keuangan memiliki kesiapan dalam penyiapan laporan keuangan maka diharapkan pengguna juga memiliki keterpahaman yang baik, sehingga hipotesis dirumuskan:

H6a: Kesiapan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterpahaman laporan yang diharapkan

H6b: Kesiapan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterpahaman laporan yang diharapkan

III.7. Tantangan dan Relevansi Laporan Keuangan

Tantangan penerapan PSAK 74 merupakan hal-hal yang perlu dikendalikan oleh internal perusahaan. Pemahaman responden terkait dengan tantangan yang akan dihadapi oleh perusahaan asuransi ketika menerapkan PSAK 74 terkait data, sistem, proses implementasi, dan hasilnya pada laporan keuangan. Tantangan ini juga terkait dengan ketersediaan sumber daya manusia untuk proses penyiapan sampai dengan implementasi PSAK 74 tersebut.

Kemampuan perusahaan dalam penerapan PSAK 74 akan berbanding lurus dengan relevansi laporan keuangan, hal ini dikarenakan ketika perusahaan semakin mampu menghadapi tantangan penerapan PSAK ini maka tentunya semakin siap dalam menyajikan laporan keuangannya sehingga harapannya informasi yang disajikan dalam laporan keuangan juga semakin relevan untuk pengambilan keputusan bagi semua pengguna laporan keuangan, sehingga hipotesisnya:

H7a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap relevansi laporan yang diharapkan

H7b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap relevansi laporan yang diharapkan

III.8. Tantangan dan Representasi Laporan Keuangan

Ketika sumber daya yang dimiliki perusahaan baik sumber daya manusia maupun non SDM misalnya infrastruktur sistem dan pengolahan data mampu menghadapi tantangan penerapan standar baru maka laporan keuangan yang disajikan akan mempresentasikan secara tepat informasi keuangan yang ada. Representasi yang tepat ditunjukkan dari kelengkapan, kenetralan, kebebasan dari kesalahan, sehingga kedua variabel ini berhubungan positif, sehingga hipotesis berikutnya dirumuskan:

H8a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap representasi tepat laporan yang diharapkan

H8b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap representasi tepat laporan yang diharapkan

III.9. Tantangan dan Keterbandingan Laporan Keuangan

Salah satu ukuran kualitas laporan keuangan yaitu keterbandingan. Informasi dalam laporan keuangan hendaknya dapat diperbandingkan secara vertikal maupun horisontal. Keterbandingan secara vertikal dilakukan proses perbandingan informasi dalam perusahaan untuk periode waktu yang berbeda, sedangkan keterbandingan secara horisontal dilakukan antar perusahaan pada periode yang sama. Perubahan standar menjadi tantangan bagi perusahaan sebagai penyedia informasi keuangan agar informasi tersebut tetap dapat diperbandingkan. Penerapan PSAK 74 ini merupakan jenis standar yang membutuhkan penyesuaian yang bersifat retrospektif sehingga hal ini menjadi tantangan tersendiri bagi perusahaan asuransi. Semakin perusahaan asuransi mampu untuk menghadapi tantangan ini maka keterbandingan laporan keuangan juga diharapkan dapat semakin terwujud, sehingga hipotesis dinyatakan:

H9a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterbandingan laporan yang diharapkan

H9b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterbandingan laporan yang diharapkan

III.10. Tantangan dan Keterverifikasian Laporan Keuangan

Tantangan atas penerapan PSAK 74 dengan menggunakan metode GMM secara konsisten untuk semua jenis kontrak perusahaan dan negara akan mengakibatkan laporan

keuangan dapat memberikan daya uji yang sama bagi para pengguna. Berdasarkan kondisi ini maka hipotesis dinyatakan sebagai berikut:

H10a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterverifikasian laporan yang diharapkan

H10b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterverifikasian laporan yang diharapkan

III.11. Tantangan dan Ketepatanwaktuan Laporan Keuangan

Ketika perusahaan asuransi semakin mampu menghadapi tantangan tentunya akan menyiapkan sumber daya yang dapat mendukung agar pelaporan keuangan juga dapat dilakukan secara tepat waktu, sehingga kedua variabel ini berbanding lurus. Selain tantangan terkait dengan sumber daya manusia, penerapan PSAK 74 juga memiliki tantangan terkait dengan data, sistem, proses implementasi. Hal ini berarti selain sumber daya, tantangan yang berkaitan dengan infrastruktur juga perlu diperhatikan. Perusahaan yang memiliki sumber daya yang baik akan mengoptimalkan sumber daya yang dimiliki dengan memanfaatkan infrastruktur yang ada, sehingga informasi keuangan tidak perlu untuk ditunda-tunda, sehingga hipotesis dapat dinyatakan:

H11a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap ketepatanwaktuan laporan yang diharapkan

H11b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap ketepatanwaktuan laporan yang diharapkan

III.12. Tantangan dan Keterpahaman Laporan Keuangan

Keterpahaman hendaknya dimiliki baik dari internal perusahaan maupun dari sisi pengguna laporan keuangan. Dari sisi internal perusahaan ketika mampu menghadapi tantangan penerapan PSAK 74 ini tentunya memiliki sumber daya manusia yang bisa menyiapkan informasi keuangan menjadi laporan keuangan dengan baik dengan memanfaatkan data dan sistem yang ada. Ketika laporan keuangan disajikan dengan baik maka harapannya pengguna laporan keuangan juga memiliki pemahaman terhadap informasi yang disajikan dengan mampu menganalisis informasi yang ada sesuai dengan kebutuhan pengguna laporan keuangan, sehingga hipotesis dinyatakan sebagai berikut:

H12a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap keterpahaman laporan yang diharapkan

H12a: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap keterpahaman laporan yang diharapkan

III.13. Tantangan dan Kesiapadatan Penerapan PSAK 74

Tantangan penerapan PSAK 74 berkaitan dengan data, sistem, proses implementasi pertama kali, dan hasilnya pada laporan keuangan. Tantangan ini berkaitan dengan kesiapan penerapan PSAK 74 yang berkaitan kemampuan sumber daya, pengembangan sistem pengendalian internal, adanya perubahan deskripsi pekerjaan, pengembangan infrastruktur, ketersediaan dana untuk pengembangan dan pemahaman terhadap dampak pada laporan keuangan. Ketika perusahaan merasa bahwa implementasi PSAK 72 adalah tantangan maka perusahaan semakin siap menghadapi implementasi tersebut, sehingga hipotesis dapat dinyatakan sebagai berikut:

H13a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap kesiapan penerapan PSAK 74

H13a: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap kesiapan penerapan PSAK 74

IV. Metode Penelitian

IV.1. Populasi dan Sampel

Populasi penelitian ini adalah individu yang bekerja pada perusahaan asuransi serta pihak eksternal yang terkait dengan perusahaan asuransi. Oleh sebab itu sulit menentukan jumlah populasi dari riset ini. Oleh sebab itu sampel penelitian akan dihitung menggunakan *snowball sampling*. Sampel akan diambil dari responden yang mengisi *gform* (<https://bit.ly/PenelitianPSAK74>) yang dijadikan media untuk melakukan survei.

IV.2. Definisi Operasional dan Pengukuran Variabel

Penelitian ini memiliki dua jenis variabel, yaitu dua variabel independen dan enam variabel dependen. Variabel Dependen sebagai variabel yang dipengaruhi dalam riset ini adalah dimensi karakteristik kualitatif informasi akuntansi dalam kerangka konseptual pelaporan

keuangan (Dewan Standar Akuntansi Keuangan IAI, 2022). Sedangkan variabel independennya adalah dimensi dari konsep *readiness and challenges* yang digunakan dalam riset Owais & Dahiyat, (2021). Berikut ini adalah definisi operasional variabel-variabel penelitian:

1. Relevansi.

Merupakan persepsi responden terhadap apakah setelah penerapan PSAK 74 pengguna informasi akuntansi akan berbeda keputusannya karena adanya perbedaan informasi sebelum dan sesudah penerapan PSAK 74. Variabel ini akan diukur menggunakan kuesioner yang digunakan oleh (Dahiyat & Owais, 2021) dengan skala numerik 1 sampai 10, semakin tinggi skor semakin relevan.

2. Representasi Tepat.

Persepsi responden terhadap kelengkapan, kenetralan (tanpa bias) dan bebas dari kesalahan sebelum dan setelah PSAK 74. Kelengkapan, kenetralan, kebebasan dari kesalahan setelah penerapan PSAK 74. Diukur menggunakan Kuesioner dari Penelitian (Dahiyat & Owais, 2021). Semakin tinggi skor, berarti jika Perusahaan Asuransi menerapkan PSAK 74 maka laporan keuangan semakin menunjukkan representasi tepat.

3. Keterbandingan

Persepsi responden terhadap Komparabilitas laporan keuangan sebelum dan setelah PSAK 74, variabel ini diukur menggunakan kuesioner dari Penelitian (Dahiyat & Owais, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan bahwa laporan keuangan perusahaan asuransi semakin dapat dibandingkan setelah menerapkan PSAK 74

4. Keterferivikasian

Persepsi responden terhadap apakah informasi akuntansi semakin dapat diverifikasi ketika menerapkan PSAK 74. Variabel ini diukur menggunakan kuesioner dari Penelitian (Dahiyat & Owais, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan bahwa laporan keuangan perusahaan asuransi semakin dapat diverifikasi setelah menerapkan PSAK 74

5. Ketepatanwaktuan

Persepsi responden terhadap apakah laporan keuangan akan semakin tepat waktu setelah menerapkan PSAK 74. Variabel ini diukur menggunakan kuesioner dari penelitian (Dahiyat

& Owais, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan bahwa laporan keuangan perusahaan asuransi semakin dapat tepat waktu setelah menerapkan PSAK 74

6. Keterpahaman

Persepsi responden terhadap apakah informasi akuntansi semakin mudah dipahami setelah mengimplementasikan PSAK 74. Persepsi responden terkait dengan kejelasan dan dan keringkasan atas pengklasifikasian, pengkarakteristikan, serta penyajian informasi keuangan sebelum dan sesudah penerapan PSAK 74. Variabel ini diukur menggunakan kuesioner dari penelitian (Dahiyat & Owais, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan bahwa laporan keuangan perusahaan asuransi semakin dapat mudah dipahami setelah menerapkan PSAK 74

Berikut ini adalah definisi operasional variabel-variabel independen yang digunakan dalam riset:

1. Kesiapan

Persepsi responden internal perusahaan terhadap pemahaman ruang lingkup PSAK 74, terdiri dari kemampuan sumber daya manusia dalam perusahaan asuransi, pengembangan sistem pengendalian internal, adanya perubahan deskripsi pekerjaan pada perusahaan asuransi, pengembangan infrastruktur, ketersediaan dana untuk pengembangan dan pemahaman terhadap dampak pada laporan keuangan

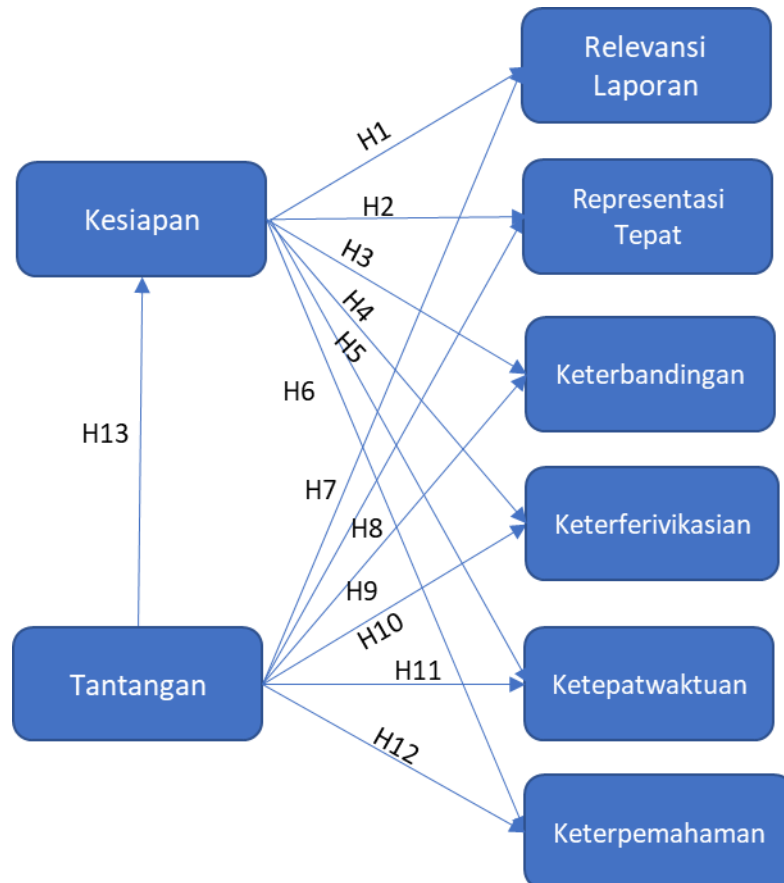
Persepsi responden eksternal berkaitan dengan kesiapan terdiri dari kesiapan perusahaan asuransi dalam menerapkan PSAK 74, kesiapan pemantauan internal, perubahan sifat pekerjaan, infrastruktur teknis, dan dampaknya pada laporan keuangan. Variabel ini diukur menggunakan kuesioner dari penelitian (Owais & Dahiyat, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan bahwa perusahaan asuransi semakin siap untuk mengimplementasikan PSAK 74.

2. Tantangan

Pemahaman responden tantangan yang akan dihadapi oleh perusahaan asuransi ketika menerapkan PSAK 74 terkait data, sistem, proses implementasi pertama kali, dan hasilnya pada laporan keuangan. Variabel ini diukur menggunakan kuesioner dari penelitian (Owais & Dahiyat, 2021) dengan skala numerik 1 sampai 10. Semakin tinggi skor menunjukkan

bahwa semakin besar tantangan yang dihadapi perusahaan asuransi untuk mengimplementasikan PSAK 74.

IV.3. Data



Gambar 1. Model Penelitian

Data pada riset ini adalah data primer yang diperoleh dari respon responden atas penyebaran kuesioner secara online lewat *google form*. Penelitian ini menggunakan *Partial Least Square* (PLS) untuk menguji hipotesis. PLS dipilih karena menguji hubungan kompleks dengan 2 variabel independent dan 6 variabel dependen. Teknik analisis data menggunakan *Path Analysis* dengan menggunakan PLS karena keterbatasan sampel dalam penelitian ini. Jumlah sampel kurang dari lima kali jumlah instrumen penelitian. Pengujian Hipotesis juga akan dilakukan 2 kali pada kelompok sampel yang berbeda, yaitu kelompok sampel internal perusahaan dan kelompok sampel eksternal, yaitu akuntan, investor, broker/ pialang perusahaan asuransi. Hipotesis diterima ketika hasil *p value* koefisien regresi bernilai kurang dari alpha. Gambar 1 berikut adalah gambar model penelitian beserta hipotesis yang akan diuji.

V. Hasil dan Diskusi

V.1. Demografi Responden

Data berasal dari 87 orang, terdiri dari 67 responden merupakan sampel dari internal perusahaan asuransi, sedangkan 20 merupakan responden eksternal. Dari 67 responden internal, 33 orang berjenis kelamin wanita dan 34 orang berjenis kelamin laki-laki. Untuk kelompok responden eksternal perbandingannya 50%:50%, sehingga 10 responden berjenis kelamin wanita dan jumlah responden laki-laki juga 10. Deskripsi responden berdasarkan pendidikan tersaji pada gambar IV-3. Responden dengan pendidikan SMA dari internal perusahaan asuransi ada 10 orang, sedangkan dari eksternal sebanyak 1 orang.

Responden internal dengan pendidikan SMK sebanyak 1 orang dan 4 orang berpendidikan terakhir D3. Responden dengan pendidikan S1, sebanyak 49 orang dari kelompok responden internal dan 18 orang dari responden eksternal. Jenjang pendidikan terakhir S1 merupakan proporsi terbesar dari responden baik dari kelompok responden internal maupun eksternal. Ada 3 orang responden internal dan 1 orang responden eksternal dengan pendidikan terakhir S2.

V.2. Uji Kualitas Data

Uji validitas menggunakan CFA (*Confirmatory Factor Analysis*) diperoleh hasil untuk kelompok sampel internal semua angka *loading factor* mendekati 1 (satu) sehingga semua instrumen untuk kuesioner dinyatakan valid. Variabel kesiapan terdiri dari 7 item pertanyaan memiliki *loading factor* terkecil sebesar 0.925 sehingga semua instrumen variabel kesiapan dikatakan valid. Variabel tantangan dengan 4 item instrumen memiliki *loading factor* terkecil sebesar 0.967 sehingga semua instrumen variabel kesiapan juga valid. Variabel relevansi, representasi tepat, keterbandingan, ketepatanwaktuan, keterverifikasian, dan keterpahaman, masing-masing memiliki angka *loading factor* terkecil 0.915 pada instrumen relevansi, sehingga dapat disimpulkan bahwa semua instrumen variabel independen valid. Hasil uji reliabilitas untuk kelompok sampel internal, nilai *Cronbach alpha* variabel kesiapan sebesar 0.983, variabel ketepatanwaktuan sebesar 0.972, variabel keterbandingan 0.964, variabel keterverifikasian 0.971 dan variabel keterpahaman 0.973. Semua angka *Cronbach alpha* mendekati 1 (lebih dari 0.900) sehingga dapat disimpulkan bahwa semua pengukuran variabel adalah reliabel.

Untuk kelompok sampel eksternal, hasil uji validitas diperoleh hasil variabel kesiapan dan tantangan, masing-masing memiliki memiliki *loading factor* terkecil sebesar 0.902 dan 0.954. *Loading Factor* variabel relevansi terkecil sebesar 0.906, representasi tepat sebesar 0.801, keterbandingan terkecil sebesar 0.919, Ketepatanwaktuan terkecil sebesar 0.879, keterverifikasian terkecil sebesar 0.922 dan keterpahaman terkecil sebesar 0.925. Berdasarkan angka-angka tersebut dapat dikatakan bahwa semua variabel valid. Nilai *Cronbach alpha* relevansi sebesar 0.994, representasi tepat sebesar 0.965, keterbandingan sebesar 0.970, ketepatanwaktuan sebesar 0.956, keterverifikasian sebesar 0.966 dan keterpahaman terkecil sebesar 0.969. Untuk variabel independen kesiapan memiliki Cronbach alpha sebesar 0.973 dan variabel tantangan sebesar 0.972, sehingga semua variabel reliabel.

V.3. Statistik Deskriptif

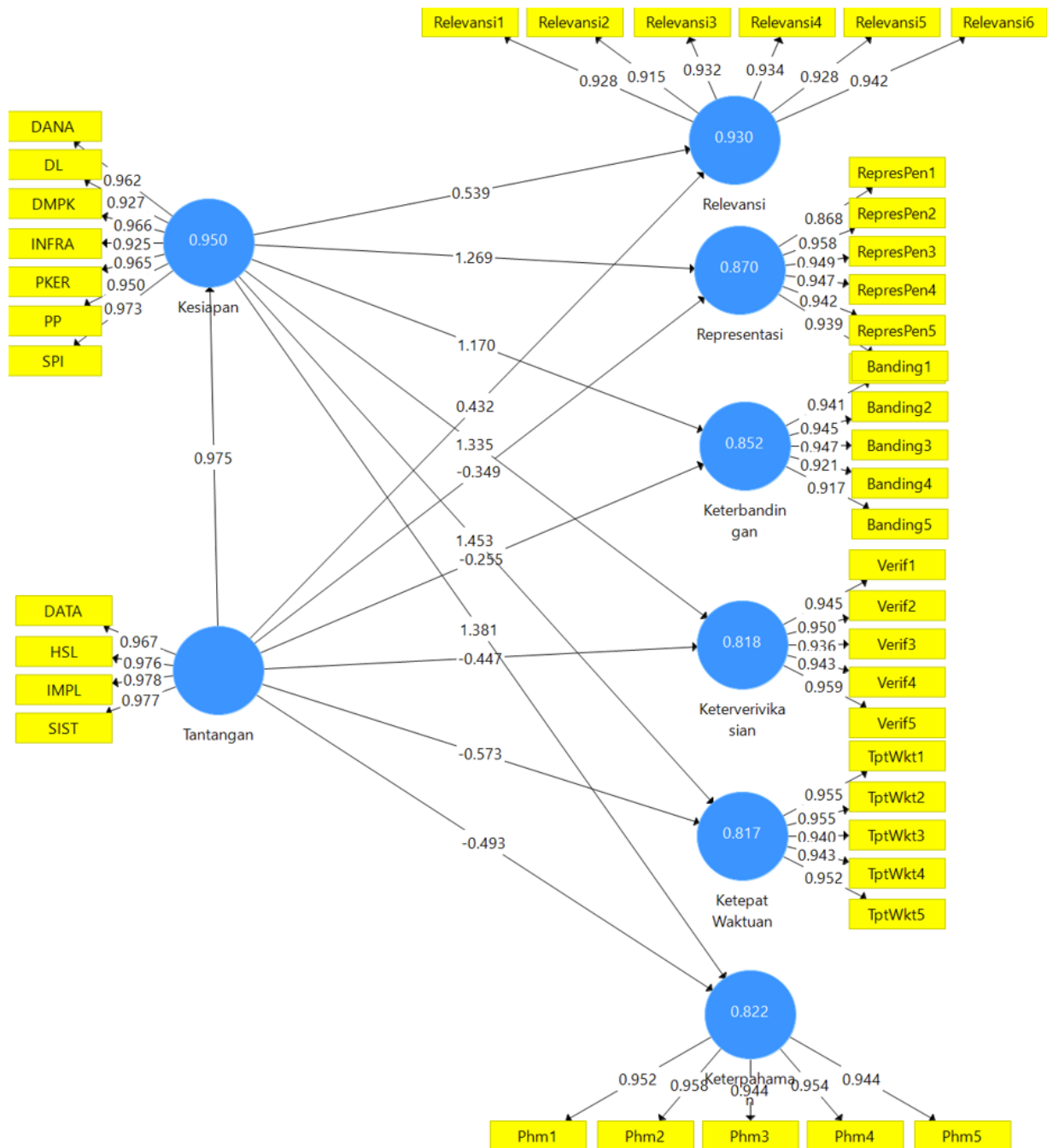
Tabel 2. Statistik Deskriptif Seluruh Sampel

	N	Minimum	Maximum	Mean	Std. Deviation	Kategori
Kesiapan	87	1,00	10,00	8,0966	1,33569	Tinggi
Tantangan	87	1,00	10,00	8,1489	1,31622	Tinggi
Relevansi	87	1,00	10,00	8,1533	1,38000	Tinggi
Representasi_Tepat	87	1,00	10,00	8,1410	1,47296	Tinggi
Keterbandingan	87	1,00	10,00	8,0322	1,45885	Tinggi
Keterverifikasian	87	1,00	10,00	8,1379	1,52965	Tinggi
Ketepatanwaktuan	87	1,00	10,00	8,1264	1,47384	Tinggi
Keterpahaman	87	1,00	10,00	8,0874	1,51295	Tinggi
Valid N (listwise)	87					
Kisaran Teoritis						
Rendah	1,00 - 4,00					
Sedang	4,01 - 7,00					
Tinggi	7,01 - 10,00					

Sumber: data sekunder diolah, 2023

Secara keseluruhan semua variabel baik variabel dependen yaitu kesiapan dan tantangan penerapan PSAK 74 memiliki nilai rata-rata di atas 8 sehingga masuk dalam kategori tinggi. Demikian juga untuk variabel yang digunakan untuk mengukur kualitas laporan keuangan yaitu relevansi, representasi tepat, keterbandingan, keterverifikasian, ketepatanwaktuan, dan keterpahaman juga memiliki nilai yang tinggi. Kualitas laporan keuangan dari komponen relevansi memiliki nilai rata-rata tertinggi dibandingkan dengan variabel lainnya, sedangkan rata-rata terendah dari variabel keterbandingan juga dari komponen kualitas laporan keuangan.

V.4. Pengujian Hipotesis



Gambar 2. Hasil PLS Sampel Internal

Hasil uji hipotesis dilakukan pada dua sampel, yaitu sampel internal perusahaan (manajer di perusahaan asuransi) dan pihak eksternal perusahaan asuransi (investor di perusahaan asuransi). Alat uji hipotesis menggunakan SmartPLS. Pengujian untuk semua hipotesis dengan sampel internal tampak pada gambar 2 dan tabel 3. Variabel kesiapan berpengaruh positif signifikan terhadap relevansi laporan keuangan dengan angka β sebesar 0,539 dan p -value sebesar 0,007 (sig. dengan $\alpha = 0,05$) artinya **H1a diterima**. Menurut persepsi

para manajer perusahaan asuransi, maka semakin siap perusahaan asuransi menghadapi implementasi PSAK 74, maka semakin relevan bagi pengguna informasi akuntansi.

Variabel kesiapan berpengaruh positif signifikan terhadap representasi tepat sebuah laporan keuangan dengan angka β sebesar 1,269 dan *p-value* sebesar 0,005 (sig. dengan $\alpha = 0,05$) artinya **H2a diterima**. Menurut persepsi para manajer perusahaan asuransi, semakin siap perusahaan asuransi menghadapi implementasi PSAK 74 maka laporan keuangan semakin tepat merepresentasikan kondisi perusahaan.

Variabel kesiapan berpengaruh positif signifikan terhadap keterbandingan laporan keuangan dengan angka β sebesar 0,539 dan *p-value* sebesar 0,012 (sig. dengan $\alpha = 0,05$) artinya **H3a diterima**. Menurut persepsi para manajer perusahaan asuransi, semakin siap perusahaan asuransi menghadapi implementasi PSAK 74, maka semakin tinggi keterbandingannya.

Variabel kesiapan berpengaruh positif signifikan terhadap keterverifikasi laporan keuangan dengan angka β sebesar 1,335 dan *p-value* sebesar 0,014 (sig. dengan $\alpha = 0,05$) artinya **H4a diterima**. Menurut persepsi para manajer perusahaan asuransi, semakin siap perusahaan asuransi menghadapi implementasi PSAK 74, maka laporan keuangannya semakin dapat diverifikasi. Variabel kesiapan berpengaruh positif signifikan terhadap ketepatanwaktuan laporan keuangan dengan angka β sebesar 1,453 dan *p-value* sebesar 0,007 (sig. dengan $\alpha = 0,05$) artinya **H5a diterima**. Menurut persepsi para manajer perusahaan asuransi, semakin siap perusahaan asuransi menghadapi implementasi PSAK 74, maka informasi akuntansi akan semakin tepat waktu.

Variabel kesiapan berpengaruh positif signifikan terhadap keterpahaman laporan keuangan dengan angka β sebesar 1,381 dan *p-value* sebesar 0,015 (sig. dengan $\alpha = 0,05$) artinya **H6a diterima**. Menurut persepsi para manajer perusahaan asuransi, semakin siap perusahaan asuransi menghadapi implementasi PSAK 74, maka laporan keuangan semakin mudah dipahami.

Variabel tantangan berpengaruh positif signifikan terhadap relevansi laporan keuangan dengan angka β sebesar 0,432 dan *p-value* sebesar 0,029 (sig. dengan $\alpha = 0,05$) artinya **H7a diterima**. Menurut persepsi para manajer perusahaan asuransi, maka semakin besar tantangan yang mereka rasakan dalam menghadapi implementasi PSAK 74, maka semakin relevan bagi pengguna informasi akuntansi.

Variabel tantangan berpengaruh positif signifikan terhadap representasi tepat sebuah laporan keuangan dengan angka β sebesar -0,349 dan *p-value* sebesar 0,464 artinya **menolak H8a**. Variabel tantangan berpengaruh positif signifikan terhadap keterbandingan laporan keuangan dengan angka β sebesar -0,255 dan *p-value* sebesar 0,602 artinya **menolak H9a**. Variabel tantangan berpengaruh positif signifikan terhadap keterverifikasi laporan keuangan dengan angka β sebesar -0,447 dan *p-value* sebesar 0,442 artinya **menolak H10a**.

Tabel 3. Hasil Uji Hipotesis

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Kesiapan -> Relevansi_internal	0.539	0.498	0.198	2.714	0.007	H1a diterima
Kesiapan -> Relevansi_eksternal	0.161	0.211	0.287	0.561	0.575	H1b
Kesiapan -> Representasi_internal	1.269	1.125	0.450	2.822	0.005	H2a diterima
Kesiapan -> Representasi_eksternal	-0.097	-0.057	0.280	0.347	0.728	H2b
Kesiapan -> Keterbandingan_internal	1.170	1.029	0.466	2.514	0.012	H3a diterima
Kesiapan -> Keterbandingan_eksternal	0.066	0.130	0.389	0.168	0.866	H3b
Kesiapan -> Keterverifikasi_internal	1.335	1.157	0.544	2.456	0.014	H4a diterima
Kesiapan -> Keterverifikasi_eksternal	0.031	0.045	0.279	0.112	0.911	H4b
Kesiapan -> Ketepatan Waktu_internal	1.453	1.269	0.541	2.686	0.007	H5a diterima
Kesiapan -> Ketepatan Waktu_eksternal	-0.055	-0.033	0.509	0.107	0.915	H5b
Kesiapan -> Keterpahaman_internal	1.381	1.195	0.564	2.449	0.015	H6a diterima
Kesiapan -> Keterpahaman_eksternal	0.196	0.285	0.698	0.280	0.779	H6b
Tantangan -> Relevansi_internal	0.432	0.468	0.197	2.187	0.029	H7a diterima
Tantangan -> Relevansi_eksternal	0.796	0.746	0.283	2.816	0.005	H7b diterima
Tantangan -> Representasi_internal	-0.349	-0.204	0.475	0.733	0.464	H8a
Tantangan -> Representasi_eksternal	1.052	1.012	0.271	3.877	0.000	H8b diterima
Tantangan -> Keterbandingan_internal	-0.255	-0.116	0.489	0.522	0.602	H9a
Tantangan -> Keterbandingan_eksternal	0.896	0.830	0.387	2.317	0.021	H9b diterima
Tantangan -> Keterverifikasi_internal	-0.447	-0.265	0.581	0.769	0.442	H10a
Tantangan -> Keterverifikasi_eksternal	0.935	0.921	0.272	3.434	0.001	H10b diterima
Tantangan -> Ketepatan Waktu_internal	-0.573	-0.387	0.579	0.989	0.323	H11a
Tantangan -> Ketepatan Waktu_eksternal	0.956	0.930	0.494	1.935	0.054	H11b diterima
Tantangan -> Keterpahaman_internal	-0.493	-0.304	0.603	0.819	0.413	H12a
Tantangan -> Keterpahaman_eksternal	0.643	0.542	0.703	0.915	0.361	H12b
Tantangan -> Kesiapan_internal	0.975	0.971	0.016	62.152	0.000	H13a diterima
Tantangan -> Kesiapan_eksternal	0.946	0.944	0.029	32.232	0.000	H13b diterima

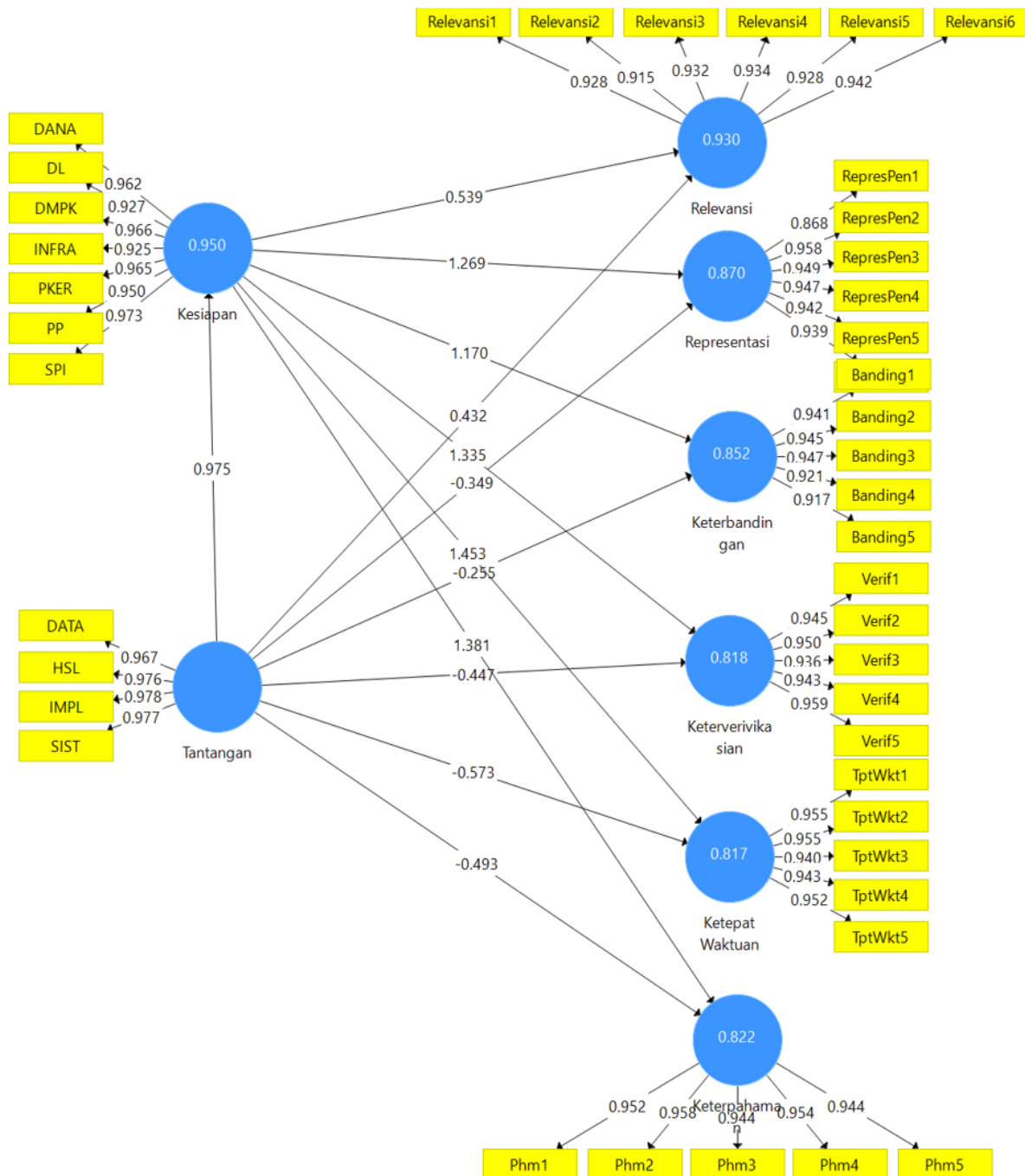
Variabel tantangan berpengaruh positif signifikan terhadap ketepatan waktu laporan keuangan dengan angka β sebesar -0,573 dan *p-value* sebesar 0,323 artinya **gagal menerima H11a**. Variabel tantangan berpengaruh positif signifikan terhadap keterpahaman laporan keuangan dengan angka β sebesar -0,493 dan *p-value* sebesar 0,413 artinya **gagal menerima H12a**.

Pengujian hipotesis 13a, yaitu pengaruh tantangan terhadap kesiapan. Hasilnya menunjukkan bahwa angka β sebesar 0,975 dan *p-value* sebesar 0,000 (sig. dengan $\alpha = 0,05$) artinya **H13a diterima**. Berdasarkan hal tersebut maka dapat kita interpretasikan bahwa menurut persepsi para manajer perusahaan asuransi ketika mereka merasakan bahwa tantangan implementasi PSAK 74 ini semakin tinggi, maka semakin perusahaan asuransi semakin siap menghadapi implementasi PSAK 74. Ketika para manajer menggap implementasi PSAK 74 ini merupakan tantangan besar maka mereka cenderung benar-benar menyiapkan perusahaannya untuk dapat mengimplementasikan PSAK 74 tersebut. Oleh sebab itulah perusahaan asuransi tersebut semakin merasa siap.

Pengujian hipotesis dengan sampel eksternal tampak pada gambar 3 dan tabel 3. Pengujian pada sampel eksternal ini variabel kesiapan tampak tidak satupun mempengaruhi variabel kualitas laporan keuangan. Semua hasil *p-value* dari variabel kesiapan terhadap satu per satu karakteristik laporan keuangan berada pada angka lebih dari α (5 persen) sehingga **H1b sampai dengan H6b ditolak**.

Pengaruh tantangan terhadap relevansi laporan keuangan memiliki nilai koefisien β sebesar 0,796 dan *p-value* sebesar 0,005 (sig. dengan $\alpha = 0,05$) sehingga **H7b diterima**. Artinya tantangan berpengaruh positif signifikan terhadap relevansi laporan keuangan. Para investor sebagai pengguna laporan keuangan berpersepsi bahwa, maka semakin besar tantangan bagi perusahaan asuransi menghadapi implementasi PSAK 74, maka semakin relevan informasi akuntansi tersebut bagi pengguna informasi akuntansi.

Variabel tantangan berpengaruh terhadap karakteristik representasi tepat dengan nilai koefisien β sebesar 1,052 dan *p-value* sebesar 0,000 (sig. dengan $\alpha = 0,05$) artinya **H8b diterima**. Menurut persepsi para investor perusahaan asuransi (pengguna informasi akuntansi), semakin besar perusahaan asuransi merasakan bahwa mengimplementasikan PSAK 74 adalah tantangan maka perusahaan asuransi akan berusaha bahwa laporan keuangannya semakin tepat merepresentasikan kondisi perusahaan.



Gambar 3. Hasil PLS Sampel Eksternal

Variabel tantangan memiliki nilai koefisien β sebesar 0,896 dan p -value sebesar 0,021 (sig. dengan $\alpha = 0,05$) artinya **H9b diterima**. Menurut persepsi para investor perusahaan asuransi (pengguna informasi akuntansi), semakin besar perusahaan asuransi merasakan bahwa mengimpelentasikan PSAK 74 adalah tantangan maka laporan keuangan perusahaan asuransi akan semakin memiliki daya banding.

Pengaruh tantangan terhadap karakteristik laporan keuangan keterferivikasi memiliki nilai koefisien β sebesar 0,935 dan p -value sebesar 0,001 (sig. dengan $\alpha = 0,05$)

artinya **H10b diterima**. Menurut persepsi para investor perusahaan asuransi (pengguna informasi akuntansi), semakin besar perusahaan asuransi merasakan bahwa mengimpelentasikan PSAK 74 adalah tantangan maka perusahaan asuransi akan semakin berusahan agar laporan keuangannya semakin dapat diferivikasi.

Variabel tantangan memiliki nilai koefisien β sebesar 0,956 dan *p-value* sebesar 0,054 (sig. dengan $\alpha = 0,10$) mempengaruhi ketepatan waktu laporan keuangan, jadi **H11b diterima**. Artinya Menurut persepsi para investor perusahaan asuransi (pengguna informasi akuntansi), semakin besar perusahaan asuransi merasakan bahwa mengimpelentasikan PSAK 74 adalah tantangan maka perusahaan asuransi akan semakin berusahan bahwa laporan keuangannya semakin tepat waktu

Variabel tantangan diprediksikan memiliki pengaruh terhadap keterpahaman laporan keuangan. Dalam penelitian ini pengaruhnya memiliki nilai koefisien β sebesar 0,643 dan *p-value* sebesar 0,361 (sig. dengan $\alpha = 0,05$) artinya **H12b diterima**. Artinya menurut persepsi para investor perusahaan asuransi (pengguna informasi akuntansi), semakin besar perusahaan asuransi merasakan bahwa mengimpelentasikan PSAK 74 adalah tantangan maka laporan keuangan semakin mudah dipahami.

Pengujian hipotesis 13b, yaitu pengaruh tantangan terhadap kesiapan. Hasilnya menunjukka bahwa angka β sebesar 0,946 dan *p-value* sebesar 0,000 (sig. dengan $\alpha = 0,05$) artinya H13b diterima. Berdasarkan hal tersebut maka dapat kita interpretasikan bahwa menurut persepsi para investor di perusahaan asuransi tantangan dalam mengimplementasikan PSAK 74 yang semakin tinggi, akan semakin membuat perusahaan asuransi mempersiapkan dengan semakin baik sehingga perusahaan asuransi semakin siap saat implementasi sebesarnya di tahun 2025.

V.5. Diskusi

Semua hipotesis telah diuji dalam penelitian ini, yaitu dugaan tentang pengaruh Kesiapan dan tantangan perusahaan asuransi terhadap karakteristik laporan kuangan terkait dengan akan diimplemenmtasikannya PSAK 74 yang khusus mengatur perusahaan asuransi. Hasil pengujian dipisahkan menjadi dua kelompok sampel, yaitu kelompok sampel manajer-manajer dan karyawab bagian akuntansi diperusahaan asuransi sebagai wakil dari pihak internal perusahaan serta para investor perusahaan asuransi sebagai represntasi pihak eksternal.

Hasil pengujian menunjukkan bahwa kedua kelompok sampel menunjukkan hasil yang berbeda. Pada kelompok sampel pihak internal perusahaan asuransi, variabel kesiapan dalam implementasi PSAK 74 merupakan variabel independent yang mampu mempengaruhi peningkatan karakteristik laporan keuangan perusahaan asuransi. Semakin siap perusahaan-perusahaan asuransi menghadapi implementasi PSAK 74 maka kualitas laporan keuangan perusahaan asuransi akan meningkat setelah mereka mengimplementasikan PSAK tersebut.

Pada kelompok sampel pihak eksternal perusahaan asuransi, bukan variabel kesiapan yang merupakan variabel penting yang dapat meningkatkan kualitas laporan keuangan dengan adanya implementasi PSAK 74, namun sebaliknya yaitu variabel tantangan. Variabel tantangan mempengaruhi semua karakteristik peningkatan kualitas laporan keuangan. Hal ini disebabkan karena persepsi pihak eksternal memang memandang bahwa tantangan lebih besar dari pada faktor kesiapan, dan sebaliknya faktor kesiapan dipandang merupakan faktor yang lebih penting dibanding faktor tantangan bagi pihak internal.

Di sisi lain, ternyata dari kedua kelompok sampel diperoleh hasil bahwa tantangan mempengaruhi kesiapan perusahaan asuransi dalam mengimplementasikan PSAK 74 sehingga dapat meningkatkan kualitas laporan keuangan.

VI. Kesimpulan, Implikasi, dan Keterbatasan Penelitian

VI.1. Kesimpulan

Berdasarkan hasil penelitian yang telah dilakukan maka dapat diambil kesimpulan sebagai berikut:

- a. Kesiapan berpengaruh positif signifikan terhadap kualitas laporan keuangan, pada kelompok sampel pihak internal perusahaan asuransi.
- b. Tantangan berpengaruh positif signifikan terhadap kualitas laporan keuangan pada sampel pihak eksternal perusahaan asuransi.
- c. Hanya karakteristik Relevansi laporan keuangan saja yang dipengaruhi positif signifikan oleh variabel kesiapan dan tantangan.
- d. Tantangan berpengaruh positif signifikan terhadap kesiapan penerapan PSAK 74.

VI.2. Rekomendasi Kebijakan

Berdasarkan simpulan diatas dan juga hasil diskusi maka beberapa saran dapat diberikan, yaitu:

- a. Bagi Perusahaan Asuransi, sebuah perubahan untuk menghadapi perkembangan sudah pasti tidak dapat kita hindari, maka hanya membutuhkan sebuah persiapan matang untuk menghadapi perubahan, bukan bertahan untuk tidak berubah. Berdasarkan hasil pengujian dalam penelitian ini tampak bahwa persiapan adalah faktor kunci penentu keberhasilan sebuah perubahan, yaitu implementasi PSAK 74. Oleh sebab itu bagi perusahaan asuransi, menjelang implementasi PSAK 74 sebaiknya segera berbenah dan mempersiapkan diri.
- b. Bagi Investor atau pihak eksternal lainnya, meskipun hasil menunjukkan bahwa tantanganlah yang membawa dampak positif, namun ternyata tantangan akan mempengaruhi persiapan secara positif. Oleh sebab itu, para pengguna informasi akuntansi tidak perlu was-was menghadapi implementasi PSAK 74 meskipun membawa perubahan yang cukup banyak. Namun ternyata perubahan tersebut menuju pada hal yang positif, yaitu kualitas laporan keuangan akan meningkat.
- c. Bagi para akademisi, penting juga menyiapkan pemahaman para mahasiswa sebagai calon pelaku didunia bisnis. Persiapkan pada mahasiswa untuk dapat lulus dan siap menghadapi perubahan-perubahan khususnya perubahan karena perkembangan standar akuntansi. Mengenalkan mahasiswa dengan standar akuntansi yang terbaru adalah salah satu hal yang bisa dilakukan pada akuntan pendidik.

VI.3. Keterbatasan dan Saran Penelitian Selanjutnya

Meskipun penelitian ini menghasilkan simpulan yang sesuai dengan dugaan awal, namun tetap saja penelitian ini memiliki beberapa keterbatasan, antara lain:

- a. Jumlah sampel penelitian tidak banyak, khususnya pada pihak internal perusahaan. Tidak mudah memang membuat para akuntan dan pihak internal perusahaan asuransi mau berpartisipasi dalam pengisian kuesioner. Oleh sebab itu kedepan dapat dilakukan analisis lebih mendalam dengan FGD atau wawancara secara langsung oleh para responden atau informan.
- b. Riset ini dilakukan pada periode sebelum implementasi sebenarnya terlaksana, sehingga memang berada pada tataran persepsi responden yang belum benar-benar mengimplementasikan. Sehingga untuk riset kedepan baik ketika dilakukan kembali

riset ini, namun pada kondisi telah implementasi, wajah laporan keuangan perusahaan asuransi telah berubah sesuai PSAK 74. Sehingga para pengguna informasi akuntansi baik internal maupun eksternal dapat mengalami secara nyata kualitas laporan keuangan setelah perubahan.

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Apendiks

Implementasi PSAK 74 dan Prediksi Kualitas Laporan Keuangan: Tantangan dan Kesiapan Perusahaan Asuransi



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Latar Belakang

PSAK 74 – Kontrak Asuransi berlaku efektif 1 Jan 2025

Menggantikan PSAK 62 (Martani 2021)

- pengukuran kontrak jangka panjang, informasi *outdated*
- diskonto liabilitas menggunakan *expected investment return on assets*
- tidak menggunakan nilai waktu uang

Latar Belakang

PSAK 62:

- sedikit informasi mengenai *resources of profit* dilaporkan pada periode berjalan maupun yang diekspektasikan pada masa depan
- informasi terkait *underwriting* dilaporkan menggunakan basis kas bahkan apabila jasa diberikan pada periode yang berbeda
- pelaporan pendapatan memasukkan komponen investasi

Perbandingan PSAK 62

Pembeda	PSAK 62	PSAK 74
Praktek Akuntansi	Beragam – Perusahaan/negara	Konsisten – pengukuran umum
Perhitungan liabilitas	Statis tidak menggunakan time value of money	Diperbarui – memperhitungkan time value of money
Tingkat diskonto	Perkiraan	Merefleksikan karakteristik dari arus kas setiap kontrak
Ketidakpastian masa depan	Kurang memperhatikan nilai ekonomi	Merefleksikan probabilitas yang mungkin terjadi

Rumusan Masalah

1. Apakah kesiapan penerapan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?
2. Apakah tantangan yang dihadapi ketika menerapkan PSAK 74 berpengaruh positif terhadap prediksi kualitas laporan keuangan?
*) untuk pihak internal & eksternal perusahaan

Penelitian terdahulu: Kesiapan Penerapan PSAK 74

- Akhir tahun 2018 lembaga survey Milliman: belum adanya kesiapan penerapan IFRS 17 yang akan diimplementasikan pada 1 Januari 2022, meskipun demikian Inggris memiliki kesiapan yang lebih baik dibandingkan dengan perusahaan UE lain
- Sotona (2018): perlu mempersiapkan perubahan besar dalam praktik aktuarial dan akuntansi atas penerapan IFRS 17

Penelitian terdahulu: Kesiapan Penerapan PSAK 74

- Salah dan Salam (2019): setelah penerapan IFRS perusahaan lebih sedikit melakukan perataan laba namun demikian penelitian tersebut menunjukkan bahwa tidak ada perbedaan signifikan pengakuan kerugian secara tepat waktu atau relevansi informasi akuntansi pada periode sebelum dan setelah penerapan IFRS
- Al-Mashhadani (2020): terdapat perbedaan mendasar dalam konsep dan kriteria pengakuan serta pendekatan pengukuran kewajiban, aset, dan pendapatan dari kontrak asuransi

Penelitian terdahulu:

Kesiapan Penerapan PSAK 74

- Dahiyat dan Owais (2021): perusahaan asuransi di Yordania belum siap menerapkan IFRS 17 dengan berbagai alasan
- Qadri et al (2022): perusahaan sektor asuransi mengalami kendala besar terkait kompetensi akuntan selama penyusunan implementasi PSAK 74
- Jumeno dan Ichsan (2022): penerapan PSAK 74 memberikan dampak pada kinerja perusahaan, yaitu menurunkan semua rasio keuangan

H1-6: Kesiapan penerapan PSAK 74 terhadap kualitas laporan keuangan

H1a&b: relevansi laporan keuangan

H2a&b: representasi laporan keuangan

H3a&b: keterbandingan

H4a&b: keterverifikasian

H5a&b: ketepatanwaktuan

H6a&b: keterpahaman

H7-12: Tantangan penerapan PSAK 74 terhadap kualitas laporan keuangan

H7a&b: relevansi laporan keuangan

H8a&b: representasi laporan keuangan

H9a&b: keterbandingan

H10a&b: keterverifikasian

H11a&b: ketepatanwaktuan

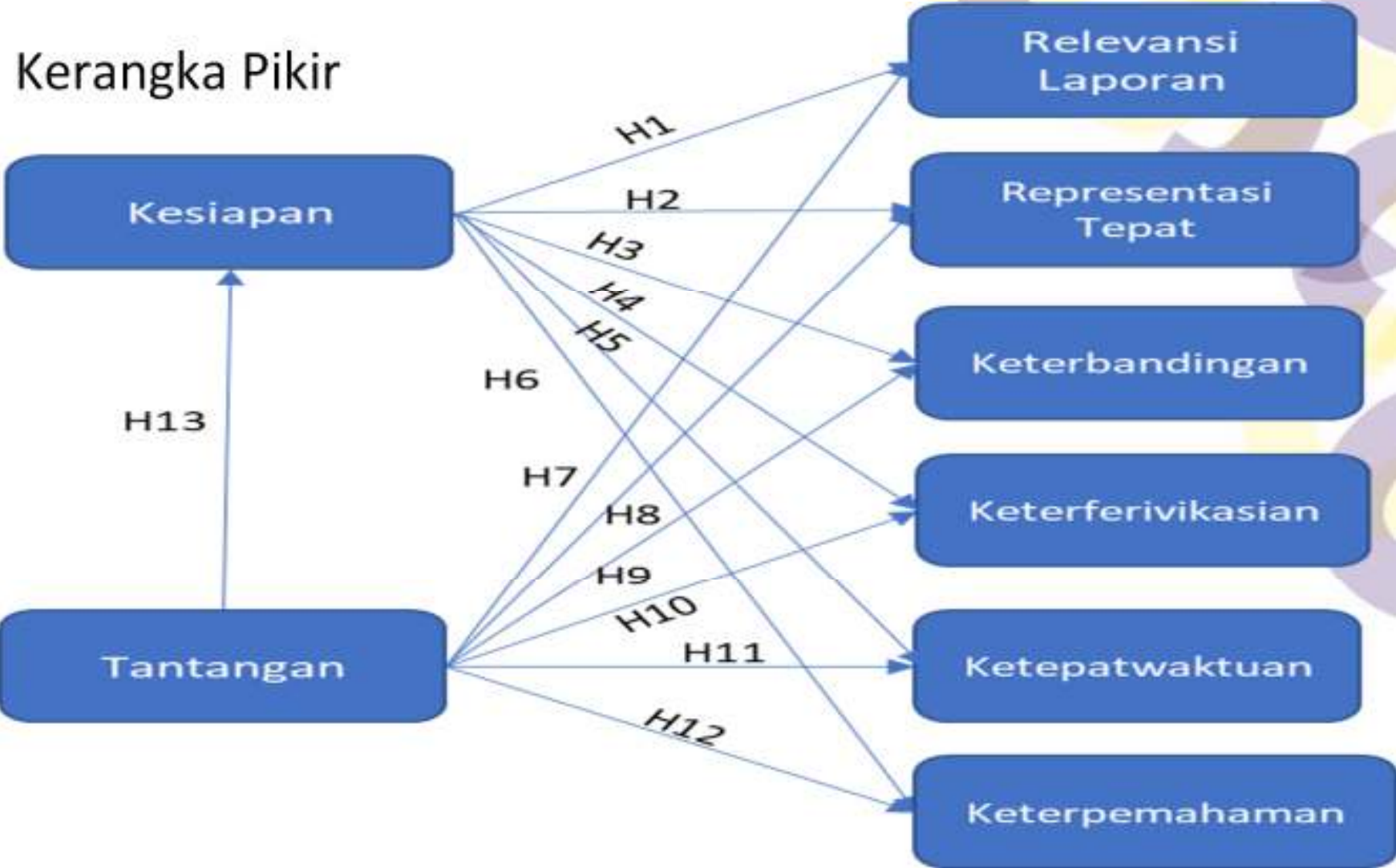
H12a&b: keterpahaman

H13: Tantangan penerapan PSAK 74 terhadap kesiapan penerapan

H13a: Tantangan penerapan PSAK 74 menurut pihak internal berpengaruh positif terhadap kesiapan penerapan PSAK 74

H13b: Tantangan penerapan PSAK 74 menurut pihak eksternal berpengaruh positif terhadap kesiapan penerapan PSAK 74

Kerangka Pikir



Metode Penelitian

- individu yang bekerja pada perusahaan asuransi serta pihak eksternal yang terkait dengan perusahaan asuransi
- *snowball sampling*
- *gform* <https://bit.ly/PenelitianPSAK74>
- Pengolahan data -- menggunakan PLS

Definisi Operasional

1. Relevansi – pengambilan keputusan yang berbeda
2. Representasi tepat - kelengkapan, kenetralan (tanpa bias) dan bebas dari kesalahan
3. Keterbandingan - komparabilitas laporan keuangan

Definisi Operasional

4. Keterverifikasian - apakah informasi akuntansi semakin dapat diverifikasi
5. Ketepatanwaktuan - semakin tepat waktu setelah menerapkan PSAK 74
6. Keterpahaman - apakah informasi akuntansi semakin mudah dipahami

Definisi Operasional

Kesiapan:

Responden internal: kemampuan SDM perusahaan asuransi, pengembangan SPI, adanya perubahan deskripsi pekerjaan pada perusahaan asuransi, pengembangan infrastruktur, ketersediaan dana untuk pengembangan dan pemahaman terhadap dampak pada laporan keuangan

Responden eksternal: kesiapan perusahaan asuransi dalam menerapkan PSAK 74, kesiapan pemantauan internal, perubahan sifat pekerjaan, infrastruktur teknis, dan dampaknya pada laporan keuangan

Definisi Operasional

Tantangan:

Pemahaman responden tantangan yang akan dihadapi oleh perusahaan asuransi ketika menerapkan PSAK 74 terkait data, sistem, proses implementasi pertama kali, dan hasilnya pada laporan keuangan (Owais & Dahiyat, 2021)

Responden

Demografi Responden

Pengelompokan	Eksternal	Internal	Total
Jumlah responden	20	67	87
Jenis kelamin			
Wanita	10	33	43
Laki-laki	10	34	44
Pendidikan			
SMA/SMK	1	11	12
D3	0	4	4
S1	18	49	67
S2	1	3	4
Latar belakang pendidikan			
Akuntansi	3	34	37
Non Akuntansi	17	33	50

Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation	Kategori
Kesiapan	87	1,00	10,00	8,0966	1,33569	Tinggi
Tantangan	87	1,00	10,00	8,1489	1,31622	Tinggi
Relevansi	87	1,00	10,00	8,1533	1,38000	Tinggi
Representasi_Tepat	87	1,00	10,00	8,1410	1,47296	Tinggi
Keterbandingan	87	1,00	10,00	8,0322	1,45885	Tinggi
Keterverifikasian	87	1,00	10,00	8,1379	1,52965	Tinggi
Ketepatwaktuan	87	1,00	10,00	8,1264	1,47384	Tinggi
Keterpahaman	87	1,00	10,00	8,0874	1,51295	Tinggi
Valid N (listwise)	87					

Kisaran Teoritis

Rendah	1,00 - 4,00
Sedang	4,01 - 7,00
Tinggi	7,01 - 10,00

Pengujian Hipotesis

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Kesiapan -> Relevansi_internal	0.539	0.498	0.198	2.714	0.007	H1a diterima
Kesiapan -> Relevansi_eksternal	0.161	0.211	0.287	0.561	0.575	H1b
Kesiapan -> Representasi_internal	1.269	1.125	0.450	2.822	0.005	H2a diterima
Kesiapan -> Representasi_eksternal	-0.097	-0.057	0.280	0.347	0.728	H2b
Kesiapan -> Keterbandingan_internal	1.170	1.029	0.466	2.514	0.012	H3a diterima
Kesiapan -> Keterbandingan_eksternal	0.066	0.130	0.389	0.168	0.866	H3b
Kesiapan -> Keterverivikasian_internal	1.335	1.157	0.544	2.456	0.014	H4a diterima
Kesiapan -> Keterverivikasian_eksternal	0.031	0.045	0.279	0.112	0.911	H4b
Kesiapan -> Ketepatan Waktuan_internal	1.453	1.269	0.541	2.686	0.007	H5a diterima
Kesiapan -> Ketepatan Waktuan_eksternal	-0.055	-0.033	0.509	0.107	0.915	H5b
Kesiapan -> Keterpahaman_internal	1.381	1.195	0.564	2.449	0.015	H6a diterima
Kesiapan -> Keterpahaman_eksternal	0.196	0.285	0.698	0.280	0.779	H6b

Pengujian Hipotesis

Hipotesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Keterangan
Tantangan -> Relevansi_internal	0.432	0.468	0.197	2.187	0.029	H7a diterima
Tantangan -> Relevansi_eksternal	0.796	0.746	0.283	2.816	0.005	H7b diterima
Tantangan -> Representasi_internal	-0.349	-0.204	0.475	0.733	0.464	H8a
Tantangan -> Representasi_eksternal	1.052	1.012	0.271	3.877	0.000	H8b diterima
Tantangan -> Keterbandingan_internal	-0.255	-0.116	0.489	0.522	0.602	H9a
Tantangan -> Keterbandingan_eksternal	0.896	0.830	0.387	2.317	0.021	H9b diterima
Tantangan -> Keterverivikasian_internal	-0.447	-0.265	0.581	0.769	0.442	H10a
Tantangan -> Keterverivikasian_eksternal	0.935	0.921	0.272	3.434	0.001	H10b diterima
Tantangan -> Ketepatan Waktuan_internal	-0.573	-0.387	0.579	0.989	0.323	H11a
Tantangan -> Ketepatan Waktuan_eksternal	0.956	0.930	0.494	1.935	0.054	H11b diterima
Tantangan -> Keterpahaman_internal	-0.493	-0.304	0.603	0.819	0.413	H12a
Tantangan -> Keterpahaman_eksternal	0.643	0.542	0.703	0.915	0.361	H12b
Tantangan -> Kesiapan_internal	0.975	0.971	0.016	62.152	0.000	H13a diterima
Tantangan -> Kesiapan_eksternal	0.946	0.944	0.029	32.232	0.000	H13b diterima

Kesimpulan

- a. Kesiapan berpengaruh positif signifikan terhadap kualitas laporan keuangan, pada kelompok sampel pihak internal perusahaan asuransi.
- b. Tantangan berpengaruh positif signifikan terhadap kualitas laporan keuangan pada sampel pihak eksternal perusahaan asuransi.
- c. Hanya karakteristik Relevansi laporan keuangan saja yang diengaruhi secara positif signifikan oleh variabel kesiapan dan tantangan.
- d. Tantangan berpengaruh positif signifikan terhadap kesiapan penerapan PSAK 74.

Keterbatasan

- a. Jumlah sampel sedikit
- b. Penelitian awal sebelum dilakukan implementasi PSAK 74



