

INTISARI

Regulasi akuntansi dikembangkan untuk memastikan informasi finansial diungkapkan secara transparan serta mengurangi kesempatan perusahaan dalam melakukan *income smoothing*. Hal tersebut sangat penting terutama bagi perusahaan subsektor bank yang berperan besar terhadap stabilitas keuangan dan pertumbuhan ekonomi suatu negara. Dengan demikian, penelitian ini berfokus dalam menganalisis pengaruh penerapan metode *Expected Credit Loss* (ECL) dalam PSAK 71 terhadap perilaku *income smoothing* di perusahaan subsektor bank di Indonesia. Penelitian ini menggunakan metode kuantitatif dengan data sekunder dari laporan keuangan yang diterbitkan oleh perusahaan. Total sampel penelitian sebanyak 43 bank dalam periode 2018-2022 melalui teknik *purposive sampling*. Pengolahan data menggunakan perangkat lunak SPSS dengan metode regresi berganda. Analisis hipotesis menggunakan hubungan antara *Loan Loss Provision* (LLP) dan *Earnings before taxes and provision* (EBTP) dalam mengukur tingkat *income smoothing*. Berdasarkan hasil analisis, ditemukan bahwa pengaruh EBTP terhadap LLP meningkat setelah penerapan metode ECL. Dengan demikian, tingkat *income smoothing* meningkat setelah penerapan metode ECL atau PSAK 71.

Keywords: *Income smoothing, Expected Credit Loss, PSAK 71*

ABSTRACT

Accounting regulations were developed to ensure that financial information is disclosed transparently and reduce the opportunity for companies to perform income smoothing. This is especially important for the banking sub-sector companies which play a major role in the financial stability and economic growth of a country. Thus, this study focuses on analyzing the effect of applying the Expected Credit Loss (ECL) method in PSAK 71 on income smoothing behavior in the banking sub-sector companies in Indonesia. This research uses quantitative methods with secondary data from financial reports published by the company. The total research sample was 43 banks in the 2018-2022 period using purposive sampling techniques. Data processing uses SPSS software with multiple regression methods. Hypothesis analysis uses the relationship between Loan Loss Provision (LLP) and Earnings before taxes and provisions (EBTP) in measuring the level of income smoothing. Based on the analysis results, it was found that the influence of EBTP on LLP increased after implementing the ECL method. Thus, the level of income smoothing increases after implementing the ECL or PSAK 71 method.

Keywords: *Income smoothing, Expected Credit Loss, PSAK 71*