

## REFERENCES

- Abbott, L. J., Parker, S., & Peters, G. F. (2004). Audit Committee Characteristics and Restatements. *AUDITING: A Journal of Practice & Theory*, 1(23), 69–87.
- Ahmed, R. A., Fadhil, M., & Abdul Amir Altai, M. (2021). Impact of IFRS 9 Application on the Quality of Accounting Information Contained in Banks' Financial Statements. *Journal of Legal, Ethical and Regulatory Issues*, 24(6), 1–15. <https://www.researchgate.net/publication/356439760>
- Almaqtari, F. A., Hashed, A. A., & Shamim, M. (2021). Impact of corporate governance mechanism on IFRS adoption: A comparative study of Saudi Arabia, Oman, and the United Arab Emirates. *Heliyon*, 7(1). <https://doi.org/10.1016/j.heliyon.2020.e05848>
- Anthony, R. Newton., & Govindarajan, Vijay. (2011). *Management control systems*. Tata McGraw-Hill.
- Baig, M., & Khan, S. A. (2016). Impact of IFRS on Earnings Management: Comparison of Pre-Post IFRS Era in Pakistan. *Procedia - Social and Behavioral Sciences*, 230, 343–350. <https://doi.org/10.1016/j.sbspro.2016.09.043>
- Barth, M. E., Landsman, W. R., & Lang, M. H. (2008). International Accounting Standards and Accounting Quality. *Journal of Accounting Research*, 46(3), 467–498.
- Bilal, Chen, S., & Komal, B. (2018). Audit committee financial expertise and earnings quality: A meta-analysis. *Journal of Business Research*, 84, 253–270. <https://doi.org/10.1016/j.jbusres.2017.11.048>
- Bonazzi, L., & Islam, S. M. N. (2007). Agency theory and corporate governance: A study of the effectiveness of board in their monitoring of the CEO. *Journal of Modelling in Management*, 2(1), 7–23. <https://doi.org/10.1108/17465660710733022>
- Bradley, C., & Stumpner, P. (2021). The impact of COVID-19 on capital markets. *McKinsey*.
- Bundesbank, D. (2019). *IFRS 9 from the perspective of banking supervision*. [www.fsb.org/](http://www.fsb.org/)
- Bushman, R. M., Smith, A. J., Dyckman, T., Hemmer, T., Lazear, E., Lys, T., Mcconnell, J., Rajan, R., Sloan, R., Watts, R., Zimmerman, J., & Zingales, L. (2001). Financial accounting information and corporate governance \$ We thank. In *Journal of Accounting and Economics* (Vol. 32).
- Cristina Susianti Magdalena, F., & Martani, D. (2019). THE EFFECT OF IFRS 9 ADOPTION ON LOAN LOSS PROVISIONS. *International Conference on*

*Rural Development and Entrepreneurship 2019: Enhancing Small Business and Rural Development Toward Industrial Revolution 4.0*, 5(1).

- Dayanandan, A., Donker, H., Ivanof, M., & Karahan, G. (2016). IFRS and accounting quality: Legal origin, regional, and disclosure impacts. *International Journal of Accounting and Information Management*, 24(3), 296–316. <https://doi.org/10.1108/IJAIM-11-2015-0075>
- Deloitte. (2018). *Clarity in financial reporting: Applying the expected credit loss model to trade receivables using a provision matrix*.
- Donald Banjarnahor. (2018, April 27). *Drama Bank Bukopin: Kartu Kredit Modifikasi dan Right Issue*. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20180427144303-17-12810/drama-bank-bukopin-kartu-kredit-modifikasi-dan-rights-issue>
- Eisenhardt, K. M. (1989). Agency Theory: An Assessment and Review. In *Source: The Academy of Management Review* (Vol. 14, Issue 1). <https://www.jstor.org/stable/258191>
- El-Bannany, M. (2018). Financial reporting quality for banks in Egypt and the UAE. *Corporate Ownership and Control*, 15(2), 116–131. <https://doi.org/10.22495/cocv15i2art10>
- EY. (2018). *Applying IFRS Impairment of financial instruments under IFRS 9*.
- FCGI. (2002). *Peranan Dewan Komisaris dan Komite Audit dalam Pelaksanaan Corporate Governance (Tata Kelola Perusahaan) Jilid II*.
- Ferry Sandria. (2021, July 27). *Deretan Skandal Lapkeu di Pasar Saham RI, Indofarma-Hanson!* CNBC Indonesia. <https://www.cnbcindonesia.com/market/20210726191301-17-263827/deretan-skandal-lapkeu-di-pasar-saham-ri-indofarma-hanson/2>
- Frykström, N., & Li, J. (n.d.). *Economic Commentaries IFRS 9-the new accounting standard for credit loss recognition*. <http://www.ifrs.org/issued-standards/list-of-standards/ifrs-9-financial-instruments/>.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Badan Penerbit Universitas Diponegoro.
- Hendriksen, E. S. (1982). *Accounting Theory*. Irwin.
- Herath, S., Albarqi, N., & Kanthi Herath Associate Professor in Accounting, S. (2017). Financial Reporting Quality: A Literature Review. In *International Journal of Business Management and Commerce* (Vol. 2, Issue 2). [www.ijbmcnet.com](http://www.ijbmcnet.com)
- IAI. (2017). *Standar Akuntansi Keuangan*. Salemba Empat.
- Iskander, M., & Chamlou, N. (2000). *Corporate governance : a framework for implementation*.

- Jensen, M. C., & Meckling, W. H. (1976). Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure. In *Journal of Financial Economics* (Vol. 3). Q North-Holland Publishing Company.
- Kalbers, L. P., & Fogarty, T. J. (1998). Organization and economic explanations of audit committee oversight. *Journal of Managerial Issues*, *10*(2), 129–150.
- Krishnan, J., Wen, Y., & Zhao, W. (2011). Legal expertise on corporate audit committees and financial reporting quality. *Accounting Review*, *86*(6), 2099–2130. <https://doi.org/10.2308/accr-10135>
- Krismiaji, Anni Aryani, Y., & Suhardjanto, D. (2016). International Financial Reporting Standards, board governance, and accounting quality A preliminary Indonesian evidence. *Asian Review of Accounting*, *24*(4), 474–497. <https://doi.org/10.1108/ARA-06-2014-0064>
- Mardessi, S. (2022). Audit committee and financial reporting quality: the moderating effect of audit quality. *Journal of Financial Crime*, *29*(1), 368–388. <https://doi.org/10.1108/JFC-01-2021-0010>
- Miller, P. B. W., & Bahnson, P. R. (1999). Quality financial reporting: Why you need it and how to implement it. *The Journal of Corporate Accounting & Finance; Autumn*, *11*(1), 83–101.
- Orban, I., & Tamimi, O. (2020). Accounting Model for Impairment under IFRS 9 and its Impact on Loss Allowance. *EUROPEAN RESEARCH STUDIES JOURNAL*, *XXIII*(Issue 4), 1259–1277. <https://doi.org/10.35808/ersj/1802>
- Oshodin, E., & Ikhatua, J. O. (2018). IFRS Adoption, Firms' Characteristics and the Timeliness of Financial Information. *Accounting & Taxation Review*, *2*(1), 92–106. <http://www.atreview.org>
- Pérez Rodríguez, P. (2021). Accounting and auditing of credit loss estimates: The hard and the soft. *Latin American Journal of Central Banking*, *2*(2), 100027. <https://doi.org/10.1016/j.latcb.2021.100027>
- PwC. (2014). *Classification and measurement*.
- PWC. (2017). *Ifrs 9 understanding the basics*.
- Salehi, M., & Shirazi, M. (2016). Audit committee impact on the quality of financial reporting and disclosure: Evidence from the Tehran Stock Exchange. *Management Research Review*, *39*(12), 1639–1662. <https://doi.org/10.1108/MRR-09-2015-0198>
- Siallagan, H., & Machfoedz, M. (2006). *Mekanisme Corporate Governance, Kualitas Laba dan Nilai Perusahaan*.
- Sugema, I. (2012). Krisis Keuangan Global 2008-2009 dan Implikasinya pada Perekonomian Indonesia. In *Jurnal Ilmu Pertanian Indonesia (JIPI)*, Desember (Vol. 17, Issue 3).

- Van Beest, F., Braam, G., & Boelens, S. (2009). *Quality of Financial Reporting: measuring qualitative characteristics*. <http://www.ru.nl/nice/workingpapers2>
- Walsh, J. P., & Seward, J. K. (1990). On the Efficiency of Internal and External Corporate Control Mechanisms. In *Source: The Academy of Management Review* (Vol. 15, Issue 3). <https://www.jstor.org/stable/258017?seq=1&cid=pdf->
- William R Scott. (2000). *Financial Accounting Theory*. Prentice-Hall Canada Inc.
- Yurisandi, T., & Puspitasari, E. (2015). Financial Reporting Quality - Before and After IFRS Adoption Using NiCE Qualitative Characteristics Measurement. *Procedia - Social and Behavioral Sciences*, 211, 644–652. <https://doi.org/10.1016/j.sbspro.2015.11.091>