

ABSTRAK

Perbankan merupakan sektor yang berperan penting bagi industri ekonomi di Indonesia khususnya UMKM. PT Bank Central Asia Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk merupakan tiga dari lima bank terbesar di Indonesia berdasarkan asetnya. Pandemi covid-19 menjadikan aset yang dimiliki perbankan terganggu. Karya tulis ini bertujuan mengetahui akuntansi pencatatan dan penagihan piutang berdasarkan PSAK 71 dengan disesuaikan pada POJK Nomor 17/POJK.03/2021 tentang Perubahan Kedua terhadap Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019. Data yang digunakan adalah laporan keuangan PT Bank Central Asia Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk tahun 2019-2021. Berdasarkan hasil analisis, diperoleh kesimpulan bahwa secara keseluruhan kebijakan akuntansi pencatatan dan penagihan piutang ketiga bank telah sesuai dengan ketentuan mengenai akuntansi pencatatan dan penagihan piutang dalam PSAK 71. Selain itu, ketiga bank dengan kebijakannya masing-masing telah menerapkan POJK Nomor 17/POJK.03/2021 dalam akuntansi piutang.

Kata kunci: perbankan, akuntansi piutang, PSAK 71, POJK 17/POJK.03/2021

Abstract

Banking is a sector that plays an important role in the economic industry in Indonesia, especially UMKM. PT Bank Central Asia Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk are three of the five largest banks in Indonesia by assets. The covid-19 pandemic has disrupted the assets owned by banks. This paper aims to determine the accounting for recording and collection of receivables based on PSAK 71 and adjusted by POJK Number 17/POJK.03/2021 concerning the Second Amendment to the Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy Impact of the 2019 Coronavirus Disease Spread. The used data are the financial statements of PT Bank Central Asia Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk in 2019-2021. Based on the results of the analysis, it is concluded that the overall accounting policies for recording and collection of receivables that have been applied by the three banks are in accordance with the provisions regarding accounting for recording and collection of receivables in PSAK 71. In addition, the three banks with their respective policies have implemented POJK Number 17/POJK.03/2021 in accounting for their receivables.

Keywords: banking, receivable accounting, PSAK 71, POJK 17/POJK.03/2021