

ABSTRAK

PENGARUH *FIRM SIZE*, PROFITABILITAS DAN *LEVERAGE* TERHADAP *EARNINGS MANAGEMENT* DENGAN *LOAN LOSS PROVISION* SEBAGAI VARIABEL MEDIASI PADA PERUSAHAAN PERBANKAN TAHUN 2022-2024

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Penelitian ini bertujuan untuk menguji pengaruh *Firm Size*, profitabilitas, dan *Leverage* terhadap *Earnings management* dengan *Loan loss provision* sebagai variabel mediasi pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2022–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan data panel yang diperoleh dari laporan keuangan tahunan perusahaan perbankan. Sampel penelitian terdiri dari 43 perusahaan yang dipilih menggunakan metode *purposive sampling* dengan total 129 observasi, serta dianalisis menggunakan EViews 13. Hasil penelitian menunjukkan bahwa *Firm Size*, profitabilitas, dan *Leverage* berpengaruh positif dan signifikan terhadap *Earnings management*. Selain itu, *Loan loss provision* juga berpengaruh positif dan signifikan terhadap *Earnings management* serta terbukti mampu memediasi hubungan antara *Firm Size*, profitabilitas, dan *Leverage* terhadap *Earnings management* dengan peran sebagai *mediator parsial*. Temuan ini mengindikasikan bahwa praktik manajemen laba pada perusahaan perbankan tidak hanya dipengaruhi oleh karakteristik perusahaan, tetapi juga melalui kebijakan pencadangan kerugian kredit sebagai mekanisme akrual.

Kata kunci: *Firm Size*, Profitabilitas, *Leverage*, *Earnings management*, *Loan loss provision*

ABSTRACT

THE EFFECT OF FIRM SIZE, PROFITABILITY, AND LEVERAGE ON EARNINGS MANAGEMENT WITH LOAN LOSS PROVISION AS A MEDIATING VARIABLE IN BANKING COMPANIES FOR THE 2022–2024 PERIOD

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This study aims to examine the effect of Firm Size, profitability, and Leverage on Earnings management with Loan loss provision as a mediating variable in banking companies listed on the Indonesia Stock Exchange (IDX) during the 2022–2024 period. The study employs a quantitative approach using panel data obtained from the annual financial statements of the banking companies. The research sample consists of 43 companies selected through purposive sampling, with a total of 129 observations, and analyzed using EViews 13. The results indicate that Firm Size, profitability, and Leverage have a positive and significant effect on Earnings management. In addition, Loan loss provision also has a positive and significant effect on Earnings management and is proven to mediate the relationship between Firm Size, profitability, and Leverage on Earnings management as a partial mediator. These findings suggest that earnings management practices in banking companies are influenced not only by company characteristics but also through credit loss provisioning policies as an accrual mechanism.

Keywords: *Firm Size, Profitability, Leverage, Earnings management, Loan loss provision*