

*Undergraduate Thesis  
Accounting Study Program  
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***THE ANALYSIS OF EARNINGS MANAGEMENT PRACTICE  
ON CONVENTIONAL BANKS LISTED ON  
INDONESIA STOCK EXCHANGE***

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*Abstract*

*This research is about earnings management practice in conventional banks listed on Indonesia Stock Exchange (IDX). The object of this research is conventional banks from the year 2013-2018. This research uses the following variables, namely loan loss provision, non-performing loan, loan charge-off, loan loss allowance, and earnings before tax and provision.*

*This research uses secondary data of 252 data from 42 conventional banks in Indonesia. The data was obtained from annual financial reports of each bank. It was then tested using panel data regression. The results show that non-performing loan, loan charge-off, loan loss allowance, and earnings before tax and provision have significant impact on loan loss provision.*

***Keywords:*** *loan loss provision, non-performing loan, loan charge-off, loan loss allowance, earnings before tax and provision*