ABSTRAK

"PENGARUH *LEVERAGE* DAN LIKUIDITAS TERHADAP PERATAAN LABA

(Studi Kasus Pada Perusahaan Perbankan Yang Terdaftar di Bursa Efek Indonesia Periode 2022-2024)"

Penelitian ini bertujuan menganalisis pengaruh leverage (Debt to Asset Ratio) dan likuiditas (Loan to Deposit Ratio) terhadap perataan laba (Indeks Eckel) pada perusahaan perbankan yang terdaftar di BEI periode 2022–2024, baik secara parsial maupun simultan. Penelitian dilatarbelakangi oleh fenomena fluktuasi laba sektor perbankan pasca pemulihan ekonomi yang berpotensi mendorong tindakan perataan laba oleh manajemen. Metode yang digunakan adalah kuantitatif deskriptif-asosiatif dengan teknik purposive sampling, menghasilkan 23 perusahaan sampel dan 69 data panel. Variabel perataan laba ditransformasi menggunakan cube root transformation untuk memenuhi asumsi normalitas residual. Model estimasi terbaik adalah Common Effect Model, dengan residual berdistribusi normal (Prob. JB = 0,6297) serta bebas multikolinearitas, heteroskedastisitas, dan autokorelasi. Hasil uji parsial menunjukkan leverage berpengaruh positif tidak signifikan (prob. 0,1609), sedangkan likuiditas berpengaruh negatif dengan kecenderungan mendekati signifikan (prob. 0,0739). Secara simultan, kedua variabel tidak berpengaruh signifikan (Prob. F = 0,1193), dengan Adjusted R^2 sebesar 3,40%.

Kata kunci: Leverage, Likuiditas, Perataan Laba.

ABSTRACT

"THE EFFECT OF LEVERAGE AND LIQUIDITY ON INCOME SMOOTHING"

(Case Study on Banking Companies Listed on the Indonesia Stock Exchange for the Period 2022-2024)

This study aims to analyze the effect of leverage (Debt to Asset Ratio) and liquidity (Loan to Deposit Ratio) on income smoothing (Eckel Index) in banking companies listed on the Indonesia Stock Exchange (IDX) during the 2022–2024 period, both partially and simultaneously. The research is motivated by fluctuations in banking sector earnings following post-pandemic economic recovery, which may encourage management to engage in income smoothing practices. This study employs a quantitative descriptive-associative method using purposive sampling, resulting in 23 sample companies and 69 panel data observations. The income smoothing variable was transformed using cube root transformation to satisfy the residual normality assumption. The Common Effect Model was identified as the most appropriate estimation model, with normally distributed residuals (Prob. JB = 0.6297) and free from multicollinearity, heteroskedasticity, and autocorrelation. Partial test results show that leverage has a positive but insignificant effect (prob. 0.1609), while liquidity has a negative effect approaching significance (prob. 0.0739). Simultaneously, both variables have no significant effect (Prob. F = 0.1193), with an Adjusted R^2 *of 3.40%.*

Keywords: *Leverage, Liquidity, Income Smoothing,*