The Influence of Expected Credit Losses and Bank's Capital Adequacy on Financial Performance with Intellectual Capital as a Moderating Variable



UNDERGRADUATE THESIS

Submitted in partial fulfilment of the requirements for the Bachelor's Degree (S1) at the Undergraduate Program of The Faculty of Economics and Business, Diponegoro University.

Written by

Fatiya Malika Affia

12030121140294

DEPARTMENT OF ACCOUNTING
FACULTY OF ECONOMICS AND BUSINESS
DIPONEGORO UNIVERSITY
SEMARANG
2025