

ABSTRACT

This study aims to examine the effect of real earnings management and leverage on bank loans and the influence of KAP reputation in the relationship between real earnings management, leverage and bank loans. The dependent variable in this study is bank loans. The independent variable used is real earnings management and capital structure. In this study also uses moderation variables, namely KAP reputation.

The sample of this study consisted of 98 manufacturing sector companies listed on the Indonesia Stock Exchange in 2014-2018 so that the total sample of the study was 490. The data used in this study were secondary data and sampling using a purposive sampling method. The analysis technique used to test the research hypothesis is panel data regression.

The results of this study indicate that real earnings management has no significant effect on bank loans. Leverage has no significant effect on bank loans. This study found that KAP's reputation did not significantly moderate both the relationship between real earnings management and bank loans and the relationship between leverage and bank loans.

Keywords: bank loans, real earnings management, leverage, KAP reputation