

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh likuiditas dan *Cost of Fund* terhadap kegiatan *Window Dressing* pada Bank Konvensional di Indonesia. Objek penelitian ini adalah Bank Konvensional di Indonesia yang terdaftar di Bursa Efek Indonesia periode 2017-2020. Penelitian ini menggunakan metode *purposive sampling*, sehingga diperoleh 38 sampel Bank Konvensional dengan 152 observasi. Penelitian ini menggunakan *fixed effect model* dan *common effect model*. Penelitian ini memberikan hasil bahwa LRRR dan LDR tidak berpengaruh terhadap *upward window dressing*, LRRR berpengaruh negatif terhadap *downward window dressing*, LDR berpengaruh positif terhadap *downward window dressing*, *Cost of Fund* berpengaruh negatif terhadap *upward window dressing* dan tidak berpengaruh terhadap *downward window dressing*.

Kata kunci: LRRR, LDR, *Cost of Fund*, *upward window dressing*, *downward window dressing*

ABSTRACT

This study aims to examine the effect of liquidity and cost of fund on window dressing of conventional banks in Indonesia. The object of this research is conventional bank listed on the Indonesia Stock Exchange in 2017-2021. This study used a purposive sampling method, so that 38 samples of conventional banks were obtained with 152 observations. This study uses a fixed effect model and common effect model. This study provides results that LRRR and LDR has not significant effect on upward window dressing. LRRR has a significant negative effect on downward window dressing, LDR has a significant positive effect on downward window dressing, Cost of Fund has significant negative on upward window dressing, and has not significant on downward window dressing.

Keywords: LRRR, LDR, *Cost of Fund*, *upward window dressing*, *downward window dressing*