

REFERENCES

- AdiraFinance. (n.d). *The Company at a Glance*. adira.co.id.
https://www.adira.co.id/informasi_umum
- Ahmad. N., Salman. A., & Shamsi. A. F. (2015). Impact of Financial leverage on Firm's Profitability: An Investigation from Cement Sector of Pakistan. *Research Journal of Finance and Accounting*, 6(7), 75-80.
https://www.researchgate.net/publication/275714805_Impact_of_Financial_Leverage_on_Firms'_Profitability_An_Investigation_from_Cement_Sector_of_Pakistan
- Al-Sakini, S., & Al-Awawdeh, H., (2015). Journal of The Impact of Accounting Conservatism and its Impacts on the fair Value of the Corporation: an empirical study on Jordanian Public Joint-stock Industrial Companies. *International Journal of Business and Social Science*, 6(7), 229-241.
https://www.researchgate.net/publication/330674234_The_Impact_of_Accounting_Conservatism_and_its_Impacts_on_the_fair_Value_of_the_Corporation_an_empirical_study_on_Jordanian_Public_Joint-stock_Industrial_Companies
- An, Y. (2017). Measuring Earnings Quality Over Time. *International Journal of Economics and Financial Issues*, 7(3), 82-87.
<https://www.econjournals.com/index.php/ijefi/article/view/4786>

- Andreas. H. H., Ardeni. A., & Nugroho. P. I. (2017). *Konservatisme Akuntansi di Indonesia. Jurnal Ekonomi dan Bisnis*, 20(1), 1-23.
<https://doi.org/10.24914/jeb.v20i1.457>
- Ani, M. K. A., & Chong, H. G. (2021). Interplay between Accounting Conservatism, Auditing Conservatism and Quality of Earnings in Oman. *SSRN Electronic Journal*, 1-24. <https://doi.org/10.2139/ssrn.3808383>
- Apuke. O. D. (2017). Quantitative Research Methods: A Synopsis Approach. *Arabian Journal of Business and Management Review.*, 7(15), 91-100.
<https://doi.org/10.12816/0040336>
- Aristiani, O., Suharto & Sari, G. P. (2017). *Pengaruh Prudence terhadap Asimetri Informasi dengan Kualitas Laba sebagai Variabel Moderasi (Studi Empiris pada Perusahaan Indeks LQ45 yang Terdaftar di BEI). AKUISISI: Jurnal of Accounting & Finance.*, 13(2), 62-82.
<https://doi.org/10.24127/akuisisi.v13i2.160.g128>
- Bamberg. G., & Spremann. K. (1987). *Agency Theory, Information and Incentives*. <https://www.springer.com/gp/book/9783642750601>
- Baumgartner, T. A., Hensley. L. D., Zhu, W., & Kulinna, P. H. (2019). *Conducting and Reading Research in Kinesiology*.
https://books.google.co.id/books?id=oO6yDwAAQBAJ&printsec=frontcover&dq=Ted+A.+Baumgartner,+%E2%80%8ELarry+D+Hensley,+%E2%80%8EWeimo+Zhu+%C2%B7+2019&hl=id&sa=X&ved=2ahUKEwjmf68u_bvAhVJWX0KHeuYBzEQ6AEwAHoECAAQAw#v=snippet&q=Population&f=false

Belkaoui. A. R. (2000). *Accounting and The Investment Opportunity Set*.

[https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[Belkaoui,+Ahmed,+1943-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[N+1-56720-367-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[1+\(alk.+paper\)+1.+Investments%E2%80%94Mathematical+models.+2.+C](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[orporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+65](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[8.15%E2%80%94dc21+99-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[056362+British+Library+Cataloguing+in+Publication+Data+is+available.](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[+Copyright+%C2%A9+2000+by+Ahmed+Riahi-](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

[Belkaoui&pg=PR4&printsec=frontcover](https://www.google.co.id/books/edition/Accounting_and_the_Investment_Opportunit/dpYch8zkIaUC?hl=en&gbpv=1&dq=Riahi-Belkaoui,+Ahmed,+1943-+Accounting+and+the+investment+opportunity+set+/+Ahmed+Riahi-Belkaoui.+p.+cm.+Includes+bibliographical+references+and+index.+ISBN+1-56720-367-1+(alk.+paper)+1.+Investments%E2%80%94Mathematical+models.+2.+Corporations%E2%80%94Accounting.+I.+Title.+HG4515.2.R53+2000+658.15%E2%80%94dc21+99-056362+British+Library+Cataloguing+in+Publication+Data+is+available.+Copyright+%C2%A9+2000+by+Ahmed+Riahi-Belkaoui&pg=PR4&printsec=frontcover)

BFI Finance Indonesia. (2018, December 31). *PT BFI Finance Indonesia (BFI*

Finance).bfi.co.id. <https://www.bfi.co.id/en/about-bfi-finance>

Bissessur, S. W. (2005). *Earnings Quality and Earnings Management*.

[https://books.google.co.id/books?id=6E_BFdCioxQC&dq=ACCOUNTIN](https://books.google.co.id/books?id=6E_BFdCioxQC&dq=ACCOUNTING+CONSERVATISM&hl=id&source=gbs_navlinks_s)

[G+CONSERVATISM&hl=id&source=gbs_navlinks_s](https://books.google.co.id/books?id=6E_BFdCioxQC&dq=ACCOUNTING+CONSERVATISM&hl=id&source=gbs_navlinks_s)

BPFI. (2018, December 31). bpfi.co.id.

[https://bpfi.co.id/index.php?option=com_content&view=section&id=22&I](https://bpfi.co.id/index.php?option=com_content&view=section&id=22&Itemid=3)

[temid=3](https://bpfi.co.id/index.php?option=com_content&view=section&id=22&Itemid=3)

BPS. (n.d.). *Jumlah dan Distribusi Penduduk*. Sensus.bps.go.id.

<https://sensus.bps.go.id/main/index/sp2020>

- Bramana, E. (2020). *Panduan Eviews Sederhana Untuk Ekonometrika Dasar*.
https://books.google.com/books/about/Panduan_Eviews_Sederhana_Untuk_Ekonometr.html?id=8UTbDwAAQBAJ
- BuanaFinance. (2019, December 31). *Sekilas Buana Finance*. Buanafinance.co.id.
<https://www.buanafinance.co.id/aboutus/?ver=ind&pg=Buana%20Finance%20in%20Brief>
- Chosiah, C., Purwanto, B., & Ermawati, W. J. (2019). Dividend Policy, Investment Opportunity Set, Free Cash Flow and Company Performance: Indonesian's Agricultural Sector. *Jurnal Keuangan dan Perbankan*, 23(3), 403-417.
<https://pdfs.semanticscholar.org/6f5b/24d510dd0a4ca9258421679604a3546159ab.pdf>
- ClipanFinance. clipan.co.id. https://www.clipan.co.id/sejarah_en.html
- Damayanti, R., & Valianti, R. M. (2016). *Pengaruh Debt to Assets ratio, Debt to Equity Ratio, Return on Assets dan Net profit Margin terhadap Harga Saham pada Perusahaan Indeks LQ-45 di Bursa Efek Indonesia*. *Jurnal Media Wahana Ekonomika*, 13(1), 16-36. <https://jurnal.univpgr-palembang.ac.id/index.php/Ekonomika/article/view/1730>
- Dechow. P. M., & Schrand. C. M. (2004). *Earnings Quality*.
<http://csinvesting.org/wp-content/uploads/2015/04/Defining-Earnings-Quality-CFA-Publication.pdf>

- Dechow. P. M., Ge. W., & Schrand. C. M. (2010). *Journal of Accounting and Economics. Understanding Earnings Quality: A Review of the Proxies, Their Determinants and Their Consequences*, 50(2-3), 344-401.
<https://www8.gsb.columbia.edu/researcharchive/articles/3545>
- Delbufalo, E. (2018). *Agency Theory and Sustainability in the Global Supply Chain*.
<https://books.google.co.id/books?id=VwxWDwAAQBAJ&pg=PA2&dq=agency+theory+definition&hl=id&sa=X&ved=2ahUKEwj5mdjU2aTqAhWCXSsKHftgDOcQ6AEwA3oECAMQA#v=onepage&q=agency%20theory%20definition&f=false>
- Duli, N. (2019). *Metodologi Penelitian Kuantitatif: Beberapa Konsep Dasar Untuk Penulisan Skripsi & Analisis Data Dengan SPSS*.
https://books.google.com/books/about/Metodologi_Penelitian_Kuantitatif.html?id=A6fRDwAAQBAJ
- Eisenhardt. K. M. (1989). Agency Theory: An Assessment and Review. *Academy of Management Review*, 14(1), 57-74.
<https://www.jstor.org/stable/pdf/258191.pdf?refreqid=excelsior%3A9741ad497efd636578fd134a646bdf9c>
- Fauzi, A. K., Pituringsih, E., & Inapty, B, A. (2015). *Determinan yang Mempengaruhi Kualitas Laba pada Perusahaan Manufaktur di Indonesia (Analisis Sebelum dan Sesudah Adopsi IFRS)*. *Jurnal Riset Akuntansi Mercu Buana*, 1(2), 113-137. <https://ejournal.mercubuana-yogya.ac.id/index.php/akuntansi/article/view/201>

Gallagher. & Andrew. (2011). *Financial Management; Principles and Practice*.

https://www.google.co.id/books/edition/Financial_Management_Principles_and_Prac/sSzpPWDSapoC?hl=en&gbpv=1&dq=time+interest+earned+ratio+is&pg=PA95&printsec=frontcover

GBGroupplc. (2020, December 07). *72% of Financial Institutions (FIs) in Indonesia are focusing on the country's 181 millions Unbanked segment, in 2021.*

www2.gbgroupplc.com. https://www2.gbgroupplc.com/bankable-unbanked-ih?utm_medium=ppc&utm_term=%2Bunbanked&utm_campaign=CAFS-SEA-INDO&utm_source=adwords&hsa_kw=%2Bunbanked&hsa_cam=12030613560&hsa_ver=3&hsa_acc=2994421838&hsa_ad=490600773802&hsa_grp=119783911167&hsa_src=g&hsa_mt=b&hsa_tgt=kwd-420415851730&hsa_net=adwords&gclid=Cj0KCQjwi7yCBhDJARIsAMWFScmklt0wwjZAX_-2IntRBPTndP2U6XXEGj54DutIPV01Nr9N8gdMD4oaAvuMEALw_wcB

Ghozali. I. (2018). *Aplikasi Analisis Multicarite dengan Program IBM SPSS 25*

(edisi kesembilan). Universitas Diponegoro.

Gunawan. R. M. B. (2021). *GRC (Good Governance, Risk Management and Compliance)*.

<https://books.google.co.id/books?id=NNgaEAAAQBAJ&pg=PA56&dq=konflik+keagenan+dilandasi+3+asumsi&hl=id&sa=X&ved=2ahUKEwi9ue3o9MHwAhXYZSsKHfOoD7AQ6AEwAXoECAEQAw#v=onepage&q=konflik%20keagenan%20dilandasi%203%20asumsi&f=false>

Herawaty. V. (2018). The Impact of Environmental Performance and Accounting Characteristics to Earnings Informativeness. *IOP Conference Series: Earth and Environmental Science*, 106, 1-23. <https://doi.org/10.1088/1755-1315/106/1/012077>

Hidayah. N. (2015). The Investment Opportunity Set: Determinants, Consequences and Measurement. *Jurnal Akuntansi*, 19(3), 420-432. <https://media.neliti.com/media/publications/76103-ID-none.pdf>

Hoang. K. M. T., & Phung. T. A. (2019). The Impact of Financial Leverage on Real and Accrual-Based Earnings Management in Vietnamese Firms. *Economics and Sociology*, 12(4), 299-312. <https://doi.org/10.14254/2071-789X.2019/12-4/18>

Hou, T. C. (2018). The Relationship Between Corporate Social Responsibility and Sustainable Financial Performance: Firm-Level Evidence from Taiwan. *Corporate Social Responsibility and Environmental Management*, 10(22), 50-59. <https://doi.org/10.1002/csr.1647>

IBF. [ibf.co.id. http://www.ibf.co.id/tata-kelola/produk-dan-layanan/2](http://www.ibf.co.id/tata-kelola/produk-dan-layanan/2)

- IGIGlobal. (n.d.). *What is Opportunistic Behaviour*. <https://www.igi-global.com/dictionary/opportunistic-behavior/55923#:~:text=1.,loss%20of%20the%20other%20partners>.
- IKNB. (n.d.). *Lembaga Pembiayaan*. OJK.go.id. <https://www.ojk.go.id/id/kanal/iknb/Pages/Lembaga-Pembiayaan.aspx>
- IMJ. *Company Profile*. indomobilmultijasa.com. <http://www.indomobilmultijasa.com/en/about-us-4/company-profile>
- Irfani. A. S. (2020). *Managemen Keuangan dan Bisnis ; Teori dan Aplikasi*. https://books.google.co.id/books?id=qIn8DwAAQBAJ&pg=PA32&dq=penggunaan+utang+dan+teori+agensi&hl=id&sa=X&ved=2ahUKEwj-o9zp_sLwAhVZOisKHXYcDAEQ6AEwBHoECAUQA#w=onepage&q=penggunaan%20utang%20dan%20teori%20agensi&f=false
- Jawara. Z. (2020). *Manajemen Rumah Sakit*. https://www.google.co.id/books/edition/MANAJEMEN_RUMAH_SAKIT/pNqSDwAAQBAJ?hl=en&gbpv=1&dq=rasio+hutang+dengan+hutang+jangka+panjang&pg=PA349&printsec=frontcover
- Jensen. M. C., & Meckling. W. H. (1976). Theory of the Firm: Managerial Behaviour, Agency Costs and Ownership Structure. *Journal of Financial Economics*, 3(4), 305-360. <http://www.sfu.ca/~wainwrig/Econ400/jensen-meckling.pdf>
- Kallapur. S., & Trombley. M. A. (2001). The Investmnet Opportunity Set: Determinants, Consequences and Measurement. *Managerial Finance*, 27(3), 1-15. <https://doi.org/10.1108/03074350110767060>

- Kamarudin. K. A., & Ismail. W. A. W. (2014). The Risk of Earnings Quality Impairment. *Procedia-Social and Behavioural Sciences*, 145, 226-236.
<https://doi.org/10.1016/j.sbspro.2014.06.030>
- KDBTifaFinance. *Sekilas Perusahaan.* Kdbtifa.co.id.
<https://www.kdbtifa.co.id/id/about/company/company-overview>
- Khalil, M., Ozkanc, Y., & Yildiz, Y. (2020). Foreign Institutional Ownership and Demand for Accounting Conservatism: Evidence from an Emerging Market. *Review of Quantitative Finance and Accounting*, 55(1), 1-27.
<https://doi.org/10.1007/s11156-019-00834-3>
- Majid. U. (2018). Research Fundamentals: Study Design, Population and Sample Size. *Undergraduate Research in Natural and Clinical Science and Technology Journal*, 2(1), 1-7. <https://doi.org/10.26685/urncst.16>
- Makiwan, G. (2018). Analisis Rasio Leverage untuk Memprediksi Pertumbuhan Laba Perusahaan Manufaktur Subsektor Makanan dan Minuman yang Terdaftar di Bursa Efek Indonesia Periode 2011-2015. *Jurnal Bisnis, Manajemen dan Informatika*, 15(2), 147-172.
<https://doi.org/10.26487/jbmi.v15i2.3530>
- MandalaFinance. *Company Information.* mandalafinance.com.
<https://mandalafinance.com/korporat/company-information/?lang=en>
- Manik, T. (2018). Faktor-Faktor yang Mempengaruhi Investment Opportunity Set terhadap Kebijakan Hutang dan Free Cash Flow. *Jurnal Ilmiah Akuntansi dan Finansial Indonesia*, 1(2), 1-14.
<https://doi.org/10.31629/jiafi.v1i2.1227>

- Marheni. (2018). Linkage Investment Opportunity Set (IOS) with Financial Policy in Growing Companies in Indonesia Stock Exchange. *Intergrated Journal of Business and Economics*, 2(1), 84-98.
<http://dx.doi.org/10.33019/ijbe.v2i1.61>
- Melumad. N. D., & Nissim. D. (2008). *Line-Item Analysis of Earnings Quality*. *Foundations and Trends in Accounting*, 3(2-3), 87-221.
<https://www8.gsb.columbia.edu/researcharchive/articles/3545>
- Menicucci, E. (2019). *Earnings Quality: Definitions, Measures and Financial Reporting*.
<https://books.google.co.id/books?id=GCbGDwAAQBAJ&pg=PA6&dq=earnings+quality+definition&hl=en&sa=X&ved=2ahUKEwiOxdqBj4LtAhWLXisKHRxODUcQ6AEwAnoECAQQA#v=onepage&q=earnings%20quality%20definition&f=false>
- Mesa. J. M., Duquia. R. P., Bastos. J. L., Chica. D. A. G., & Bonamigo. R. R. (2016). Sampling: How to Select participants in My Reasearch Study?. *Anais Brasileiros de Dematologia*, 91(3), 326-330.
<http://dx.doi.org/10.1590/abd1806-4841.20165254>
- Mehta. C. R. and Patel. N. (1996). Cytel Software Corporation and Harvard School of Public Health. IBM SPSS Exact Tests.
https://www.researchgate.net/publication/265357333_SPSS_exact_tests

- Mitnick, B. M. (2019). Origin of the Theory of Agency: An Account By One of the Theory's Originators, 1-21. SSRN: <https://ssrn.com/abstract=1020378> or <http://dx.doi.org/10.2139/ssrn.1020378>
- Murniati, T., Sastri, I, I, D, A, M, Manik & Rupa, I, W. (2018). Faktor – Faktor yang Mempengaruhi Kualitas Laba pada Perusahaan Manufaktur yang Terdaftar di BEI Tahun 2012-2016. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 10(1), 89-101. <http://dx.doi.org/10.22225/kr.10.1.707.89-101>
- Musa, L, B., & Aziz, A, B. (2018). Innate Factors: The Importance on Earnings Quality in Malaysia. *International Journal of Business and Management*, 2(4), 14-20. <https://doi.org/10.26666/rmp.ijbm.2018.2.3>
- Myers, S. C. (1977). Determinants of Corporate Borrowing. *Journal of Financial Economics*, 5(2), 147-175. [https://doi.org/10.1016/0304-405X\(77\)90015-0](https://doi.org/10.1016/0304-405X(77)90015-0)
- N, R. A., & Purwanto, A. (2015). Pengaruh Kualitas Laba Akuntansi terhadap Efisiensi Investasi Perusahaan dengan Risiko Litigasi sebagai Variabel Moderating. *Diponegoro Journal of Accounting*, 4(3), 1-11. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/9497>
- Nababan, C, N., Yudistira, G., & Siringoringo, L. (2015, October 05). *Multifinance Lebih Mudah, tapi Bunga Lebih Tinggi*. Kontan.co.id. <https://www.google.com/amp/amp.kontan.co.id/news/multifinance-lebih-mudah-tapi-bunga-lebih-tinggi>

- Novianti, A., & Simu, N. (2016). *Kebijakan Hutang, Kebijakan Dividen, dan Profitabilitas, serta Dampaknya terhadap Investment Opportunity Set (IOS)*. *Jurnal Manajemen Teori dan Terapan*, 9(1), 1-11. <https://e-journal.unair.ac.id/JMTT/article/view/2782/2011>
- Oliveira, S, J. D., Azevedo, Carmo, G.M.D., Ferreira, Santos, A. D. C. (2019). *Internnational Financial Reporting Standards and New Directions in Earnings Management*. <https://books.google.co.id/books?id=4ayMDwAAQBAJ&pg=PA5&dq=earnings+quality+definition&hl=en&sa=X&ved=2ahUKEwjv-WXnv3sAhWQbSsKHRhQDQkQ6AEwA3oECAgQA#v=onepage&q=earnings%20quality%20definition&f=false>
- Panda, B., & Leepsa, N. M. (2017). Agency theory: Review of Theory and Evidence on Problems and Perspetive. *Indian Journal of Corporate Governance*, 10(1), 74-95. <http://dx.doi.org/10.1177/0974686217701467>
- Paterson. S. (2016). The Paradox of Alignment: Agency Problems and Debt Restructuring. *European Business Organization Law Review*, 17, 497-521. <https://doi.org/10.1007/s40804-016-0056-9>
- Penman. S. H., & Zhang. X. J. (2002). Accounting Conservatism, the Quality of Earnings and Stock Returns. *The Accounting Review*, 77(2), 237-267. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.200.4931&rep=rep1&type=pdf>

- Phuong, N, T, T., Van, V, T, T., Hung, D, N., & Xuan, N, T. (2020). Impact of Debt Structure on Earnings Quality of Energy Businesses in Vietnam. *International Journal of Energy Economics and Policy*, 10(3), 396-401. <https://doi.org/10.32479/ijeep.9110>
- PT Verena Multi Finance Tbk. Company Overview. [idx.co.id](https://www.idx.co.id/perusahaan-tercatat/laporan-keuangan-dan-tahunan/)
<https://www.idx.co.id/perusahaan-tercatat/laporan-keuangan-dan-tahunan/>
- PT Verena Multi Finance Tbk. Sekilas Perusahaan. [Verena.co.id](http://www.verena.co.id/id/tentang-kami/sekilas-perusahaan.html).
<http://www.verena.co.id/id/tentang-kami/sekilas-perusahaan.html>
- PT Wahana Ottomitra Multiartha Tbk. *Profil Perusahaan*. [wom.co.id](https://www.wom.co.id/profil).
<https://www.wom.co.id/profil>
- Purnomo, R. A. (2016). *Analisis Statistik Ekonomi dan Bisnis dengan SPSS*. https://books.google.co.id/books/about/Analisis_Statistik_Ekonomi_dan_Bisnis_De.html?id=MQCGDwAAQBAJ&redir_esc=y
- RadanaFinance. [Radanafinance.co.id](https://radanafinance.co.id). https://radanafinance.co.id/about_us
- Ramadan, I. Z. (2015). *International Journal of Economics and Finance*. *Earnings Quality Determinants of the Jordanian manufacturing Listed Companies*, 7(5), 140-146. [https:// dx.doi.org/10.5539/ijef.v7n5p140](https://dx.doi.org/10.5539/ijef.v7n5p140)
- Riyanto, S., & Hatmawan, A. A. (2020). *Metode Riset Penelitian Kuantitatif: Penelitian di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen*. <https://books.google.co.id/books?id=W2vXDwAAQBAJ&printsec=frontcover&dq=Metode+Riset+Penelitian+Kuantitatif+Penelitian+Di+Bidang+Manajemen>

- Sale, J. T. (2002). *Advances in International Accounting*.
https://www.google.co.id/books/edition/Advances_in_International_Accounting/7hA7VdaL-v0C?hl=en&gbpv=0
- Saputra, R.E. (2016). *Pengaruh Struktur Kepemilikan Manajerial, Kontrak Utang, Tingkat Kesulitan Keuangan Perusahaan, Peluang Pertumbuhan, Risiko Litigasi Dan Leverage terhadap Konservatisme Akuntansi (Survey pada Perusahaan Manufaktur yang terdaftar di Bei)*. *JOM Fekon*, 3(1), 2207-2221. <https://jom.unri.ac.id/index.php/JOMFEKON/article/view/11817>
- Savitri, E. (2016). *Konservatisme Akuntansi*. <http://repository.uin-suska.ac.id/9621/1/Buku%20Konservatisme%20Akuntansi.pdf>
- Schneider, Z., Whitehead, D., Lobiondo-Wood, G., Faan, RN., Haber, J. (2016). *Dwifery Research: Methods and Appraisal for Evidence Based Practice*.
https://books.google.co.id/books?id=lNvWDwAAQBAJ&pg=PA182&dq=schneider+2016+operational+variable&hl=id&sa=X&ved=2ahUKEwjY4ND6v_bvAhXBfX0KHVQdDkQQ6AEwAXoECAAQAw#v=onepage&q=operational%20variable&f=false
- Schroeder, L. D., Sjoquist, D. L., & Stephan, P. E. (2016). *Understanding Regression Analysis: An Introductory Guide*.
https://www.google.co.id/books/edition/Understanding_Regression_Analysis/_FS0DAAAQBAJ?hl=en&gbpv=0

- Septiari. D., & Nasution. A. H. (2017). Analysis of the Impact of Financial Leverage on Financial Performance at Mining, Oil and Gas Companies listed on Indonesia Stock Exchange. *Journal of Applied Accounting and Taxation*, 2(1), 37-41. <https://media.neliti.com/media/publications/240957-analysis-of-the-impact-of-financial-l-471ffc19.pdf>
- Shread. J. (2018). Quantitative Data Analysis. In K. Williamson and G. Johanson (Ed), *Research Methods* (429-452). <https://doi.org/10.1016/B978-0-08-102220-7.00018-2>
- Sulaiman, F. (2020, May 27). *Keyakinan Konsumen Indonesia Peringkat Empat di Dunia*. [WartaEkonomi.co.id. https://www.google.com/amp/s/amp.wartaekonomi.co.id/berita287387/keyakinan-konsumen-indonesia-peringkat-empat-di-dunia](https://www.google.com/amp/s/amp.wartaekonomi.co.id/berita287387/keyakinan-konsumen-indonesia-peringkat-empat-di-dunia)
- Suwarno, Tumirin & Zamzami (2017). Impact of Size, Growth and Profitability of Company to Earnings Response Coefficient. *International Journal of Advanced Research*, 5(12), 1463-1472. <https://doi.org/10.21474/IJAR01/6107>
- Towo, N., Mori, N., Ishengoma, E. (2019). Financial Leverage and Labor Productivity in Microfinance Co-operatives in Tanzania. *Cogent Business & Management*, 6(1), 1-17. <https://doi.org/10.1080/23311975.2019.1635334>
- Trustfinanceindonesia.com. *Tentang Kita*. [trustfinanceindonesia.com http://www.trustfinanceindonesia.com/about.php](http://www.trustfinanceindonesia.com/about.php)

- Ugwunta. D. O. & Ugwuanyi. B. U (2019). Accounting Conservatism and Performance of Nigerian Consumer Goods Firms': An Examination of the Role of Accruals. *International Journal of Financial Research*, 10(1), 1-9. <https://doi.org/10.5430/ijfr.v10n1p1>
- Wahyuni, E. (2015). *Pengaruh Budaya Organisasi dan Gaya Kepemimpinan Terhadap Kinerja Pegawai Bagian Keuangan Organisasi Sektor Publik Dengan Motivasi Kerja Sebagai Variabel Intervening (Studi Kasus Pada Pegawai Pemerintah Kota Tasikmalaya)*. *Jurnal Nominal*, 4(1). <https://doi.org/10.21831/nominal.v4i1.6890>
- Widiatmoko, J., & Indarti, MG. K. (2018). The Determinans of Earnings Response Coefficient: An Empirical Study For The Real Estate and Property Companies Listed on The Indonesia Stock Exchange. *Accounting Analysis Journal*, 7(2), 135-143. <https://dx.doi.org/10.15294/aaj.v7i2.27321>
- Zakaria. Z., Purhanudin. N., Pin. C. T., & Soon. W. C. K. (2016). Leverage and Agency Cost: Malaysian Construction Listed Companies. *International Journal of Management Research & Review*, 6(3), 1654-1660. http://ijmrr.com/admin/upload_data/journal_Zurawati%20%203dec16mrr.pdf
- Zheng. Y. (2019). *Urban Computing*. ISBN: 9780262039086