

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *fraud diamond* terhadap Kecurangan Laporan Keuangan. Penelitian ini menggunakan sampel perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2015 sampai 2018. Dalam penelitian ini variabel independennya adalah *Financial Stability*, *External Pressure*, *Personal Financial Need*, *Financial Target*, *Nature of Industry*, *Ineffective Monitoring*, *Change on Auditor*, *Total Accruals* dan *Change of Direction*.

Jumlah perusahaan yang dijadikan sampel penelitian ini adalah 39 perusahaan dengan pengamatan selama 4 tahun. Berdasarkan metode *purposive sampling*, total sampel yang diperoleh adalah 156. Metode Analisis data penelitian ini menggunakan metode analisis regresi logistik.

Hasil penelitian ini menunjukkan bahwa *Personal financial need*, *Nature of industry*, *ineffective monitoring*, *change in auditor*, dan *change of director* tidak berpengaruh signifikan terhadap *financial statement fraud*. Sedangkan *financial stability*, *external pressure*, *financial target* dan *total akruals* berpengaruh signifikan terhadap *financial statement fraud*.

Kata kunci: *Financial Statement Fraud*, *Financial Stability*, *External Pressure*, *Personal Financial Need*, *Financial Target*, *Nature of Industry*, *Ineffective Monitoring*, *Change in Auditor*, *Total Accruals* dan *Change of Direction*.

ABSTRACT

This study aims to examine the effect of diamond on financial statement fraud. This study uses a sample of banking sector listed on the Indonesia Stock Exchange (IDX) for the period 2015 to 2018. In this study the independent variables are Financial Stability, External Pressure, Personal Financial Need, Financial Target, Nature of Industry, Ineffective Monitoring, Change on Auditor, Total Accruals dan Change of Direction.

The number of companies uses as samples of this study were 39 companies with observations for 4 years. Based on the purposive sampling method, the total sample obtained was 156. The method of data analysis in the study used the logistic regression analysis method.

The result of this tudy indicate that Personal financial need, Nature of industry, ineffective monitoring, change in auditort, dan change of director has an effect on financial statement fraud. While financial stability, external pressure, financial target dan total akruals do not affect the financial statement fraud.

Keywords: Financial Statement Fraud, Financial Stability, External Pressure, Personal Financial Need, Financial Target, Nature of Industry, Ineffective Monitoring, Change on Auditor, Total Accruals dan Change of Direction.