

## ABSTRAK

Penelitian ini ditujukan untuk membuktikan secara empiris pengaruh *financial stability*, *personal financial need*, *financial target*, *ineffective monitoring*, dan pergantian auditor terhadap kecurangan pelaporan keuangan pada perusahaan perbankan di Indonesia. Riset ini menggunakan populasi dari perusahaan perbankan yang sudah *go public* dan tercatat di BEI selama periode 2015-2019 yang diambil melalui *purposive sampling* sebanyak 36 perusahaan

Kesimpulan penelitian ini adalah *Financial stability pressure* berpengaruh negatif signifikan dalam mendeteksi kecurangan pelaporan keuangan; *Personal financial need* dan pergantian KAP berpengaruh negatif tidak signifikan dalam mendeteksi kecurangan pelaporan keuangan; *Financial target* dan *Ineffective monitoring* berpengaruh positif signifikan dalam mendeteksi kecurangan pelaporan keuangan.

Kata-kata kunci: *financial stability*, *personal financial need*, *financial target*, *ineffective monitoring*, pergantian KAP, Kecurangan

## **ABSTRACT**

*This study aims to empirically prove the effect of financial stability, personal financial need, financial targets, ineffective monitoring, and auditor turnover on fraudulent financial reporting in banking companies in Indonesia. This research uses a population of banking companies that have gone public and are listed on the IDX during the 2015-2019 period which were taken through a purposive sampling of 36 companies.*

*The conclusion of this study is that financial stability pressure has a significant negative effect on detecting fraudulent financial reporting; Personal financial need and auditor switching have no significant negative effect in detecting fraudulent financial reporting; Financial targets and Ineffective monitoring have a significant positive effect in detecting fraudulent financial reporting .*

*Keywords: financial stability, personal financial need, financial target, ineffective monitoring, Auditor Switching, Fraud*