

ABSTRAKSI

Financial statement fraud merupakan jenis penipuan yang memiliki dampak paling merugikan diantara jenis penipuan yang lain (ACFE, 2016). Terdapat empat faktor dominan yang mungkin dapat menyebabkan terjadinya tindak penipuan, yaitu; *pressure, opportunity, rationalization and capability*, atau biasa disebut dengan faktor risiko fraud diamond. Tujuan dari penelitian ini adalah untuk menguji pengaruh fraud diamond dalam menjelaskan probabilitas terjadinya *financial statement fraud*. Untuk mencapai tujuan tersebut, penelitian ini menguji faktor-faktor yang mempengaruhi *financial statement fraud* yang terdiri dari 7 (tujuh) variabel independen yang diadopsi dari penelitian Skousen, et. al (2009) dan Sihombing (2014), meliputi *financial targets, financial stability, external pressure, nature of industry, ineffective monitoring, change in auditors, rationalization dan capability terhadap financial statement fraud* yang diprosikan dengan Beneish M-Score.

Sampel yang digunakan dalam penelitian ini adalah 219 perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia selama periode 2013-2015. Jenis data yang digunakan adalah data sekunder, berupa laporan tahunan perusahaan yang terdaftar di Bursa Efek Indonesia selama periode 2013-2015. Pengujian hipotesis dilakukan dengan menggunakan regresi linier berganda dengan software SPSS.

Hasil penelitian menunjukkan bahwa variabel *financial stability (ACHANGE)*, *external pressure (LEV)*, dan *nature of industry (RECEIVE)* memiliki pengaruh signifikan terhadap probabilitas terjadinya *financial statement fraud*. Penelitian ini tidak membuktikan adanya pengaruh antara variabel *financial targets (ROA)*, *ineffective monitoring (IND)*, *change in auditor (Δ CPA)*, dan *capability (DCHANGE)* terhadap terjadinya *financial statement fraud*.

Kata kunci: External Pressure, Financial Stability, Financial Statement Fraud, Fraud Diamond, Nature of Industry

ABSTRACT

Financial statement fraud is the type of fraud that has the most adverse impact among other types of fraud (ACFE, 2016). There are four dominant factors that could possibly make fraud occurs, those are; pressure, opportunity, rationalization and capability, these factors commonly called the fraud diamond risk factors. The purpose of this study was to test the effect of fraud diamond in explaining the probability of financial statement fraud occurred. To achieve these objectives, this research examines the factors that influence financial statement frauds consists of 7 (seven) independent variables are adopted from research Skousen, et. al (2009) and Sihombing (2014), those are financial targets, financial stability, external pressure, nature of industry, ineffective monitoring, change in auditors, rationalization and capability towards the financial statement fraud which proxied by Beneish M-Score.

The samples used in this study are 219 manufactured company that listed in Indonesia Stock Exchange during the period 2013-2015. The type of data used are secondary data, in the form of annual reports of companies listed on the Stock Exchange during the period 2013-2015. Hypothesis testing was conducted using multiple linear regression with SPSS software.

The results showed that the variable of financial stability (ACHANGE), external pressure (LEV), and nature of industry (RECEIVE) has significant influence on the probability of financial statement fraud. This research does not prove the influence between variabel of financial targets (ROA), ineffective monitoring (IND), change in auditor (Δ CPA), and capability (DCHANGE) againts the probabily of financial statement fraud.

Keywords: External Pressure, Financial Stability, Financial Statement Fraud, Fraud Diamond, Nature of Industry