

ABSTRAK

Faidah, Aminatul. 2021. Skripsi. **Analisis Faktor Risiko *Fraud Triangle* yang Mempengaruhi *Financial Statement Fraud* (Studi Empiris pada Perusahaan yang Terdaftar dalam *Jakarta Islamic Index* di Bursa Efek Indonesia Tahun 2017-2019)**. Program Studi Akuntansi, Fakultas Ekonomi, Universitas Panca Marga Probolinggo.

Penelitian ini bertujuan untuk mengetahui pengaruh faktor risiko *fraud triangle* terhadap *financial statement fraud*. Teori *fraud triangle* yang dikemukakan oleh Cressey (1953) menyatakan bahwa terdapat tiga kondisi yang selalu hadir dalam setiap kejadian *fraud*. Ketiga kondisi tersebut adalah *pressure*, *opportunity* dan *rationalization*. *Financial statement fraud* dalam penelitian ini diproksikan dengan manajemen laba.

Jenis penelitian yang digunakan adalah kuantitatif, dengan tujuh variabel bebas yang terdiri dari empat elemen *pressure* (*financial stability*, *external pressure*, *financial target*, dan *personal financial need*), dua elemen *opportunity* (*nature of industry* dan *ineffective monitoring*) dan satu elemen *rationalization* (*change in auditor*). Sedangkan variabel terikat yang digunakan adalah *financial statement fraud*. Populasi penelitian ini adalah perusahaan yang terdaftar dalam *Jakarta Islamic Index* pada tahun 2017-2019. Pemilihan sampel dilakukan dengan metode *purposive sampling* dan didapatkan sampel penelitian sebanyak 21 perusahaan. Teknik analisis yang digunakan yaitu analisis regresi linier berganda dan uji hipotesis menggunakan uji t, uji f serta uji koefisien determinasi.

Hasil penelitian menunjukkan bahwa variabel *external pressure* yang diproksikan dengan LEV berpengaruh negatif signifikan terhadap *financial statement fraud*, variabel *change in auditor* yang diproksikan dengan variabel *dummy* berpengaruh positif signifikan terhadap *financial statement fraud*. Sedangkan variabel *financial stability* yang diproksikan dengan ACHANGE, *financial target* yang diproksikan dengan ROA, *personal financial need* yang diproksikan dengan OSHIP, *nature of industry* yang diproksikan dengan RECEIVABLE dan *ineffective monitoring* yang diproksikan dengan BDOUT tidak berpengaruh terhadap *financial statement fraud*.

Kata Kunci: *Financial Statement Fraud*, *Fraud Triangle*, Manajemen Laba

ABSTRACT

Faidah, Aminatul. 2021. Thesis. Analysis of Fraud Triangle Risk Factors that affect Financial Statement Fraud (Empirical Study of Companies Listed in the Jakarta Islamic Index on the Indonesia Stock Exchange 2017-2019). Accounting Study Program, Faculty of Economics, Panca Marga University, Probolinggo.

This study aims to determine the effect of the fraud triangle risk factor on financial statement fraud. Fraud triangle theory proposed by Cressey (1953) states that there are three conditions which are always present in any occurrence of fraud. The third condition is the pressure, opportunity, and rationalization. Financial statement fraud in this study is proxied by earnings management.

The type of research used is quantitative, with seven independent variables consist of four variable of pressure elements (financial stability, external pressure, financial target, and personal financial need), two variable of opportunity elements (nature of industry and effective monitoring) and one variable of rationalization element (change in auditor). Meanwhile, the dependent variable used was financial statement fraud. The population of this study is companies listed in the Jakarta Islamic Index in 2017-2019. The sample selection was done by using purposive sampling method and the research sample was obtained as many as 21 companies. The analysis technique used is multiple linear regression analysis and hypothesis testing using the t test, f test and the coefficient of determination.

The results showed that the external pressure variable which was proxied by LEV had a significant negative effect on financial statement fraud, the change in auditor variable which was proxied by the dummy variable had a significant positive effect on financial statement fraud. Meanwhile, the financial stability variable proxied by ACHANGE, financial target proxied by ROA, personal financial need proxied by OSHIP, nature of industry proxied by RECEIVABLE and ineffective monitoring proxied by BDOUT have no effect on financial statement fraud.

Keywords: Financial Statement Fraud, Fraud Triangle, Earnings Management