

ABSTRAK

Penelitian ini bertujuan untuk meneliti pengaruh *fraud triangle* yang dibagi jadi tiga yaitu *pressure*, *opportunity*, *rationalization* yang terdiri atas *financial targets*, *financial stability*, *external pressure*, *personal financial needs*, *ineffective monitoring*, *nature of industry*, *change in auditor* terhadap *financial statement fraud* sebagai acuan untuk memprediksi tingkat kecurangan dalam laporan keuangan.

Populasi yang digunakan dalam penelitian ini adalah perusahaan *mining* yang terdaftar dalam BEI pada periode 2016-2019. Teknik yang digunakan dalam pengumpulan data adalah *purposive sampling* dengan jumlah sampel sebanyak 20 perusahaan dan teknik pengolahan data yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa *financial stability* (yang diproksikan dengan perubahan aset), *external pressure* (yang diproksikan dengan perubahan piutang), *personal financial needs* (yang diproksikan dengan total kepemilikan saham), *ineffective monitoring* (yang diproksikan dengan jumlah komisaris independen), dan *change in auditor* (yang diproksikan dengan perubahan Kantor Akuntan Publik (KAP)) tidak dapat digunakan untuk mendeteksi kecurangan dalam laporan keuangan. Penelitian ini menunjukkan adanya pengaruh variabel *financial targets* (yang diproksikan dengan *Return on Assets (ROA)*) dan *nature of industry* (yang diproksikan dengan arus kas bebas) dapat digunakan untuk mendeteksi kecurangan dalam laporan keuangan.

Kata Kunci: *Fraud Triangle*, *Pressure*, *Opportunity*, *Rationalization*, *Financial Statement Fraud*

ABSTRACT

This research aimed to examine the effect of fraud triangle which consist of three, namely pressure, opportunity, and rationalization. While, rationalization was consist of financial targets, financial stability, external pressure, personal financial needs, ineffective monitoring, nature of industry and change in auditor on financial statement fraud as bases of predicting fraud level in financial statement.

The population was mining companies which were 20 companies which were listed on Indonesia Stock Exchange during 2016-2019. Moreover, the data collection technique used purposive sampling. In line with, there were 20 companies as the sample. Furthermore, the data analysis technique used multiple linier regression.

The research result concluded financial stability (referred to assest change), external pressure (referred to account receiveable change), personal financial needs (referred to stock ownership total), ineffective monitoring (referred to change of Public Accountant Office) could not be used to detect fraud in financial statement. In addition, there was effect of financial targets (referred to to Return On Asset) and nature of industry (referreed to Free Cash Flow) which could be used to detect fraud in financial statement.

Keywords: Fraud Triangle, Pressure, Opportunity, Rationalization, Financial Statement Fraud



