

**PENGARUH *FRAUD TRIANGLE* TERHADAP PENDETEKSIAN
FRAUDULENT FINANCIAL STATEMENT (STUDI EMPIRIS
PERUSAHAAN SUB SEKTOR PERBANKAN YANG TERDAFTAR DI
BEI PERIODE 2016-2017)**

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ABSTRAK

Fraudulent financial statement merupakan salah satu jenis *fraud* (kecurangan) yang dilakukan secara sengaja terhadap laporan keuangan perusahaan sehingga dapat menimbulkan kekeliruan terhadap pengambilan keputusan. Kecurangan laporan keuangan ini merupakan yang paling merugikan diantara jenis *fraud* lainnya. Media dalam mendeteksi *fraud* paling sering ditemukan melalui laporan keuangan. Penelitian ini bertujuan untuk menganalisis *fraud triangle* yang terdiri atas *factor pressure*, *opportunity*, dan *rationalization* dalam pengaruhnya mendeteksi *fraudulent financial statement* dan mengetahui jumlah sampel yang terindikasi *fraud* dengan menggunakan *F-Score* model.

Data yang digunakan merupakan data sekunder yang diperoleh dari laporan keuangan dan laporan tahunan perusahaan sub sektor perbankan periode 2016-2017. Jumlah perusahaan pada penelitian ini sebanyak 26 perusahaan dengan tahun penelitian 2016 hingga 2017. Teknik analisis menggunakan analisis regresi linear berganda menggunakan *SPSS vers. 23*.

Hasil penelitian menunjukkan bahwa terdapat 5 perusahaan yang terindikasi *fraud* dengan risiko rendah. Secara simultan, *factor fraud triangle* bersama-sama berpengaruh terhadap pendeteksian *fraudulent financial statement*. Secara parsial, *pressure* mencakup *financial stability* di proksikan dengan *ACHANGE*, dan *external pressure* di proksikan dengan *DTA/DebtToAsset*, serta variabel *opportunity* mencakup *nature of industry* di proksikan dengan *RECEIV* berpengaruh signifikan terhadap pendeteksian *fraudulent financial statement*. Faktor *rationalization* mencakup *Change in Auditor* diproksikan dengan *CPA* tidak berpengaruh secara signifikan terhadap *fraudulent financial statement*.

Kata kunci : *fraud triangle*, pendeteksian *fraudulent financial statement*

**THE EFFECT OF FRAUD TRIANGLE ON FRAUDULENT FINANCIAL
STATEMENT DETECTION**

**(An Empirical Study In Banking Sector Companies That Listed On IDX During
2016-2017)**

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ABSTRACT

Fraudulent financial statement is one type of fraud done deliberately on the company's financial statements that can cause mistakes to decision makers. This fraudulent financial report is the most disadvantageous among other types of fraud. The media in detecting fraud is most often found through financial statements. This study aims to analyze the fraud triangle in its influence to detect the fraudulent financial statement. Another purpose is also to know the number of samples indicated fraud by using F-Score model.

The data used are secondary data obtained from financial statements and annual report of banking sector companies period 2016-2017. The number of companies in this study as many as 26 companies with research year 2016 to 2017. Technical analysis using multiple linear regression.

The results showed that there were 5 samples indicated fraud. Simultaneously, the fraud triangle factor together affects the detection of the fraudulent financial statement. Partially, pressure includes financial stability proxied by ACHANGE and external pressure proxied by DTA/Debt To Assets and opportunity variable covering nature of industry proxied RECEIV have significant effect to fraudulent financial statement detection. Rationalization factors include Change in Auditor proxied by CPA has no significant effect on the fraudulent financial statement detection.

Keyword : *fraud triangle, fraudulent financial statement detection*

