

## RINGKASAN

Penelitian ini merupakan penelitian kuantitatif menggunakan data keuangan. Penelitian ini berjudul: “Deteksi *Financial Statement Fraud* Menggunakan *Fraud Pentagon Theory* (Studi pada Perusahaan Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia)”. Penelitian ini bertujuan untuk mengetahui pengaruh *financial stability*, *external pressure*, proporsi komite audit independen, *quality of external auditor*, *total accruals to total assets*, *change in director*, dan *CEO's pictures* terhadap *financial statement fraud* pada perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2013-2017.

Populasi dalam penelitian ini adalah perusahaan sektor perbankan di Indonesia yang terdaftar di BEI tahun 2013 hingga tahun 2017. Sampel diambil menggunakan metode *purposive sampling*, dengan kriteria: terdaftar di BEI tahun 2013 hingga tahun 2017, laporan keuangan disajikan dalam satuan Rupiah, mendapatkan laba selama periode penelitian, dan menyediakan data yang diperlukan dalam penelitian. Data dianalisis dengan teknik analisis regresi berganda pada *IBM SPSS Statistic 22*.

Hasil penelitian ini menunjukkan bahwa *financial stability*, *external pressure*, *quality of external auditor*, *total accruals to total assets*, dan *CEO's pictures* berpengaruh terhadap *financial statement fraud*. Sedangkan proporsi komite audit independen dan *change in director* tidak berpengaruh terhadap *financial statement fraud*. Implikasi dari penelitian ini yaitu investor hendaknya lebih berhati-hati dalam memilih perusahaan dalam berinvestasi. Pihak manajemen hendaknya selalu membekalkan data keuangan yang akurat kepada stakeholder sehingga pengambilan keputusan menjadi tepat.

Kata Kunci : *Fraud Pentagon Theory*, *Financial Statement Fraud*, *Agency Theory*



## SUMMARY

*This research is a quantitative study using financial data. This study is entitled: "Detection of Fraud Financial Statements Using Fraud Pentagon Theory (Study of Banking Sector Companies Listed on the Indonesia Stock Exchange)". This study aims to determine the effect of financial stability, external pressure, the proportion of independent audit committees, quality of external auditors, total accruals to total assets, change in director, and CEO's pictures on financial statement fraud on banking sector companies listed on the Indonesia Stock Exchange (BEI) 2013-2017 period.*

*The population in this study is banking sector company in Indonesia which was listed on the Indonesia Stock Exchange in 2013 to 2017. The sample was taken using a purposive sampling method, with the criteria: registered on the Indonesia Stock Exchange in 2013 to 2017, the financial statements are presented in units of Rupiah, earning profits during the period research, and provide data needed in research. Data were analyzed with multiple regression analysis techniques on IBM SPSS Statistics 22.*

*The results of this study indicate that financial stability, external pressure, quality of external auditor, total accruals to total assets, and CEO's pictures influence the financial statement fraud. Meanwhile the proportion of the independent audit committee and change in director have no influence the financial statement fraud. The implication of the research are that investors should be more careful in choosing companies to invest. The management should always provide accurate financial data to stakeholders so that decision making is right.*

*Key words: Fraud Pentagon Theory, Financial Statement Fraud, Agency Theory*

