RINGKASAN

Penelitian ini mengambil judul: “Potensi Kecurangan Laporan Keuangan di Masa Pandemi Covid-19: Perspektif dari *Fraud Diamond* Theory”. Pada awal pandemi covid-19, Indonesia mengalami resesi ekonomi yang merupakan kondisi rentan terjadinya ataupun terkuaknya kasus kecurangan pada perusahaan, termasuk di dalamnya kecurangan laporan keuangan. Pemahaman tentang hal-hal yang memengaruhi potensi kecurangan laporan keuangan perlu dimiliki perusahaan sebagai bentuk pencegahan dan pendeteksian tindakan kecurangan pada laporan keuangan. Penelitian ini menguji faktor-faktor yang memicu potensi kecurangan laporan keuangan berdasarkan *Fraud Diamond Theory*. Secara khusus memiliki tujuan untuk mengetahui apakah terdapat pengaruh variabel stabilitas keuangan, tekanan eksternal, target keuangan, kepemilikan manajerial, proporsi piutang, tingkat efektivitas pengawasan, manajemen akrual, dan kompetensi CEO terhadap potensi kecurangan laporan keuangan.

Jenis penelitian ini merupakan pengujian hipotesis yang bersifat kausal. Penelitian ini fokus meneliti data sekunder berupa laporan keuangan interim perusahaan tepatnya pada triwulan II tahun 2020. Populasi dalam penelitian ini adalah perusahaan subsektor transportasi, pariwisata, restauran, dan hotel yang terdaftar di Bursa Efek Indonesia (BEI) yang kemudian diseleksi melalui *purposive sampling* sehingga menghasilkan sampel sejumlah 51 perusahaan. Analisis data menggunakan statistik deskriptif, uji asumsi klasik, analisis regresi berganda, uji kesesuaian model, dan uji t.

Berdasarkan hasil penelitian ini dapat diketahui bahwa proporsi piutang berpengaruh terhadap potensi kecurangan laporan keuangan. Sedangkan variabel stabilitas keuangan, tekanan eksternal, target keuangan, kepemilikan manajerial, tingkat efektivitas pengawasan, manajemen akrual, dan kompetensi CEO tidak berpengaruh terhadap potensi kecurangan laporan keuangan selama masa resesi ekonomi di awal pandemi covid-19 khususnya pada triwulan II-2020. Selain penelitian ini dapat dijadikan referensi literatur untuk penelitian masa depan di bidang akuntansi, penelitian ini berimplikasi agar pembaca memahami faktor yang memengaruhi potensi kecurangan laporan keuangan di masa pandemi covid-19. Baik pihak manajemen maupun dewan komisaris diharap sebisa mungkin untuk tetap meningkatkan efektivitas pengawasan sehingga perusahaan dapat terhindar dari segala tindak kecurangan, khususnya kecurangan laporan keuangan yang rentan terjadi pada resesi ekonomi ini.

Kata kunci: *Fraud Diamond Theory*, Kecurangan Laporan Keuangan, Pandemi Covid-19, *Fraud Score*, Kompetensi CEO

SUMMARY

This research title is "The Potential of Fraudulent Financial Statements in the Covid-19 Pandemic: Perspectives from Fraud Diamond Theory". At the beginning of the Covid-19 pandemic, Indonesia experienced an economic recession that was a prone condition for the disclosing fraud cases in companies, including fraudulent financial statements. It is necessary to understand the things that affect the potential for fraudulent financial statements as a form of prevention and detection. This study examines the factors that trigger the potential for fraudulent financial statement based on the Fraud Diamond Theory. Specifically, it has the objective to determine whether there is an influence of the variables of financial stability, external pressure, financial targets, managerial ownership, the proportion of accounts receivable, effectiveness level of supervision, accrual management, and CEO competence on the potential for fraudulent financial statements.

This type of research is a causal hypothesis testing. This research focuses on examining secondary data in the form of companies' interim financial statements to be precise in the second quarter of 2020. This study's population is the transportation, tourism, restaurant and hotel sub-sector companies listed on the Indonesia Stock Exchange (IDX), which are then selected through purposive sampling to produce a sample of 51 companies. Data analysis used descriptive statistics, classical assumption test, multiple regression analysis, fit test goodness, and t-test.

Based on the results of this study, it can be seen that the proportion of accounts receivable affect the potential for fraudulent financial statements. Meanwhile, the variables of financial stability, external pressure, financial targets, managerial ownership, effectiveness level of supervision, accrual management, and CEO competence did not affect the potential fraudulent financial statements during the economic recession at the beginning of the Covid-19 pandemic, especially in the second quarter of 2020. Besides, this research can be used as a literature reference for future research in accounting, and this research has implications for readers to understand the factors that influence the potential for fraudulent financial statements during the Covid-19 pandemic. It is hoped that both the management and the board of commissioners will continue to improve the effectiveness of supervision to avoid all acts of fraud, especially fraudulent financial statements which are prone to occur in this economic recession.

Keywords: Fraud Diamond Theory, Fraudulent Financial Statement, Covid-19 Pandemic, Fraud Score, CEO Competence