

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *fraud diamond* terhadap *financial statement fraud*. Penelitian ini menggunakan sampel perusahaan sektor perbankan yang terdaftar di bursa efek Indonesia selama periode 2013-2017. Jumlah populasi penelitian ini adalah 45 perusahaan dengan pengamatan selama lima tahun. Berdasarkan metode *purposive sampling*, total sampel penelitian adalah 115 laporan keuangan. Pengujian hipotesis dalam penelitian ini menggunakan teknik analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa *financial target* dan *external pressure* berpengaruh negatif terhadap *financial statement fraud*, dan *rationalization* berpengaruh positif terhadap *financial statement fraud*. Namun *personal financial need*, *ineffective monitoring*, *external auditor quality*, dan *capability* tidak berpengaruh terhadap *financial statement fraud*.

Kata kunci: *personal financial need*, *financial target*, *external pressure*, *ineffective monitoring*, *external auditor quality*, *rationalization*, *capability*, *financial statement fraud*.

ABSTRACT

This research purpose to examine the effect on fraud diamond toward the financial statement fraud. this research uses sampel in banking companies that listed in indonesia stock exchange from 2013-2017. The number of population in this research are 45 companies with five years observation. Based on purposive method, total of research samples are 115 financial statements. The hypothesis in this research is tested by multiplied regression analyze.

The result of this research indicates that the financial target and external pressure negatively affect to financial statement fraud, and rationalization postively affect to financial statement fraud. However, personal financial need, ineffective monitoring, external auditor quality, and capability don't affect toward the financial statement fraud.

Keywords : personal financial need, financial target, external pressure, ineffective monitoring, external auditor quality, rationalization, capability, financial statement fraud.