

ABSTRAK

Fraudulent financial statement (kecurangan laporan keuangan) adalah manipulasi atau pemalsuan informasi keuangan suatu entitas untuk menipu pemangku kepentingan, seperti investor, kreditur, atau pemegang saham, mengenai kinerja keuangan perusahaan. Berdasarkan laporan *The Association of Certified Fraud Examiners* (ACFE) 2024, kecurangan laporan keuangan memiliki persentase terendah, hanya 5% dari total kasus, namun menyebabkan kerugian besar dengan nilai median sebesar \$766.000. Penelitian ini bertujuan untuk menganalisis pengaruh *Fraud Heptagon Theory* terhadap *fraudulent financial statement* menggunakan model Beneish M-Score, yang berbasis delapan rasio keuangan untuk mendeteksi kecurangan laporan keuangan. Pendekatan penelitian menggunakan metode kuantitatif dengan data sekunder dari laporan tahunan perusahaan kesehatan yang terdaftar di Bursa Efek Indonesia pada periode 2019–2023. Melalui teknik *purposive sampling*, diperoleh 100 sampel perusahaan kesehatan. Analisis data dilakukan menggunakan regresi logistik dengan bantuan perangkat lunak SPSS versi 25. Hasil penelitian menunjukkan bahwa variabel *total accrual to total asset* berpengaruh terhadap *fraudulent financial statement*, sedangkan variabel *external pressure*, *ineffective monitoring*, *change of directors*, *dualism position*, *corporate governance*, dan *remuneration* tidak berpengaruh terhadap *fraudulent financial statement*.

Kata kunci: *Fraud Heptagon Theory*, *fraudulent financial statement*, *Beneish M-Score*

ABSTRACT

Fraudulent financial statements refer to the manipulation or falsification of an entity's financial information to deceive stakeholders, such as investors, creditors, or shareholders, regarding the company's financial performance. According to the 2024 report by The Association of Certified Fraud Examiners (ACFE), fraudulent financial statements account for the lowest percentage of cases, comprising only 5% of total fraud incidents. However, they result in significant losses, with a median value of \$766,000. This study aims to analyze the influence of the Fraud Heptagon Theory on fraudulent financial statements using the Beneish M-Score model, which is based on eight financial ratios designed to detect financial statement manipulation. The research adopts a quantitative approach, utilizing secondary data from the annual reports of healthcare companies listed on the Indonesia Stock Exchange for the period 2019–2023. Using purposive sampling, 100 healthcare companies were selected as the research sample. Data analysis was conducted using logistic regression with the assistance of SPSS version 25 software. The results show that the variable total accrual to total asset significantly influences fraudulent financial statements. Meanwhile, the variables external pressure, ineffective monitoring, change of directors, dualism position, corporate governance, and remuneration were found to have no significant effect on fraudulent financial statements.

Keywords: *Fraud Heptagon Theory, fraudulent financial statement, Beneish M-Score*