

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh faktor-faktor dalam teori *Fraud Heptagon* terhadap kemungkinan terjadinya *fraudulent financial reporting* pada perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2019-2023. *Fraudulent financial reporting* merupakan salah satu bentuk kecurangan yang dapat merugikan berbagai pihak. *Fraud Heptagon* merupakan pengembangan dari teori sebelumnya yang mencakup tujuh faktor utama: *pressure*, *opportunity*, *rationalization*, *capability*, *arrogance*, *ignorance*, dan *greed*. Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi logistik. Sampel terdiri dari perusahaan perbankan yang terdaftar di BEI selama periode penelitian dan dipilih menggunakan metode *purposive sampling*. Data yang digunakan berupa laporan keuangan tahunan yang diperoleh dari situs resmi Bursa Efek Indonesia (BEI) dan laporan tahunan perusahaan terkait. Indikasi adanya kecurangan dalam laporan keuangan diukur menggunakan metode Beneish M-Score, sedangkan variabel independen diuji melalui berbagai indikator sesuai dengan teori *Fraud Heptagon*. Hasil penelitian menunjukkan bahwa faktor *pressure* dan *rationalization* memiliki pengaruh yang signifikan terhadap kemungkinan terjadinya *fraudulent financial reporting*, tetapi variabel lainnya tidak memiliki pengaruh yang signifikan. Kesimpulan penelitian ini adalah pendeteksian kecurangan pelaporan keuangan dapat dilakukan dengan *Beneish M-Score*.

Kata Kunci: *Fraudulent Financial Reporting, Fraud Heptagon, Beneish M-Score, Perbankan, Regresi Data Panel, Kecurangan Laporan Keuangan, Corporate Fraud, dan Financial Statement Fraud.*

ABSTRACT

This study aims to analyze the influence of factors in the Fraud Heptagon theory on the possibility of financial reporting fraud in banking sector companies listed on the Indonesia Stock Exchange (IDX) during the 2019-2023 period. Financial reporting fraud is a form of condition that can harm various parties. Fraud Heptagon is a development of the previous theory which includes seven main factors: pressure, opportunity, rationalization, ability, arrogance, ignorance, and greed. This study uses a quantitative approach with a logistic regression method. The sample consists of banking companies listed on the IDX during the study period and was selected using the purposive sampling method. The data used are in the form of annual financial reports obtained from the official website of the Indonesia Stock Exchange (IDX) and the annual reports of related companies. Indications of financial reports are measured using the Beneish M-Score method, while the independent variables are tested through various indicators in accordance with the Fraud Heptagon theory. The results of the study indicate that the pressure and rationalization factors have a significant influence on the possibility of financial reporting fraud. These findings confirm that pressure and rationalization play a role in increasing the risk of conditions in financial reporting, but other variables do not have a significant effect. The conclusion of this study is that the detection of financial reporting fraud can be done with Beneish M-Score.

Keywords: Fraudulent Financial Reporting, Fraud Heptagon, Beneish M-Score, Banking, Data Panel Regression, Corporate Fraud, dan Financial Statement Fraud.