

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh fraud pentagon dengan menggunakan 8 variabel proksi yaitu *financial target*, *financial stability*, *external pressure*, *ineffective monitoring*, *change in auditor*, *change in directore*, sosok ceo, dan *political connection* terhadap *financial statement fraud*. Penelitian ini menggunakan sampel sebanyak 38 perusahaan perbankan konvensional maupun syariah yang listing di Bursa Efek Indonesia (BEI) periode 2014-2018. Jenis data yang digunakan adalah data sekunder, yang berupa laporan tahunan perusahaan yang listing di BEI selama periode 2014-2018. Pengujian hipotesis dilakukan dengan metode regresi. Hasil dari penelitian ini diperoleh kesimpulan bahwa dari kedelapan variabel independen yang digunakan, ada 3 variabel yang berpengaruh positif terhadap *financial statement fraud* yaitu variabel *financial stability*, *external pressure* dan *ineffective monitoring*, sedangkan variabel *financial target*, *change in auditor*, *change in directore*, sosok ceo dan *political connection* tidak berpengaruh terhadap *financial statement fraud*. Saran bagi penelitian selanjutnya untuk menggunakan perusahaan sektor lain untuk penelitian, dan mengganti variabel independen lain yang mungkin mempengaruhi tindakan pendeteksian *financial statement fraud*.

Kata Kunci : *Fraud Pentagon, Financial Statement Fraud*

ABSTRACT

This study aimed to determine the effect of diamond fraud by using eight proxy variables *financial target*, *financial stability*, *external pressure*, *ineffective monitorin*, *change in auditor*, *change in directore*, *ceo figures*, and *political connection* to detect financial statement fraud by using earnings management. This study used a sample of 38 conventional and sharia banking companies listing on the Indonesia Stock Exchange (IDX) for the 2014-2018 period. The type of data used was secondary data, in the form of annual reports of companies listing on the Indonesia Stock Exchange during the 2014-2018 period. Hypothesis testing was done by the regression method. The results of this study concluded that the eight independent variables used, There are 3 variables that have a positive effect on financial statement fraud, namely financial stability, external pressure and ineffective monitoring, while the financial target variables, change in auditors, change in directore, ceo figures and political connections have no effect on financial statement fraud. Suggestions for further research to use other sector companies for research, and replace other independent variables that might affect the detection of financial statement fraud.

Keywodts: *Pentagon Fraud, Financial Statement Fraud*