

Fraud Diamond Analysis in Detecting Financial Statement Fraud

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Abstract

This study aims to detect the factors that cause financial statement fraud by analyzing the fraud diamond theory. This study analyzes the effect of pressure proxied by financial targets, opportunity proxied by nature of industry, rationalization proxied by change of auditor, and ability which is proxied by change of director. The sample in this study were 39 banking companies listed on the Indonesia Stock Exchange for the period 2018-2020. The results showed that nature of industry as measured by the ratio of changes in receivables had a negative effect on financial statement fraud. Then the financial target as measured by return on assets, change of auditor, and change of director has no effect on financial statement fraud.

Keyword: *Financial Statement Fraud, Fraud Diamond Theory, Financial Target, Nature of Industry, Change of Auditor, Change of Director.*

Analisis Fraud Diamond Dalam Mendeteksi Financial Statement Fraud

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Abstrak

Penelitian ini bertujuan untuk mendeteksi faktor-faktor yang menyebabkan terjadinya *financial statement fraud* dengan analisis teori *fraud diamond*. Penelitian ini menganalisis pengaruh *pressure* yang diproksikan dengan *financial target*, *opportunity* yang diproksikan oleh *nature of industry*, *rationalization* yang diproksikan dengan *change of auditor*, dan *capability* yang diproksikan dengan *change of director*. Sampel dalam penelitian ini adalah 39 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2018-2020. Hasil penelitian menunjukkan bahwa *nature of industry* yang diukur dengan rasio perubahan piutang berpengaruh negatif terhadap *financial statement fraud*. Lalu *financial target* yang diukur dengan *return on assets*, *change of auditor*, dan *change of director* tidak berpengaruh terhadap kecurangan laporan keuangan.

Kata Kunci: *Financial Statement Fraud, Teori Fraud Diamond, Financial Target, Nature of Industry, Change of Auditor, Change of Director.*