ABSTRAK

Indonesia menjadi negara keempat terbesar dengan 23 kasus *fraud* terbanyak di Asia Pasifik. Salah satu *fraud* terbesar adalah kecurangan yang dilakukan terhadap laporan keuangan. Penelitian dilakukan untuk meneliti pengaruh dari variabel *financial target, external pressure, financial stability, auditor switch, change in director* terhadap kecurangan pada laporan keuangan yang tercatat di website BEI pada perusahaan perbankan mulai dari tahun 2021-2023. Metode penelitian menggunakan *descriptive statistical methods* dan dianalisis menggunakan asumsi klasik, uji regresi dalam bentuk linear berganda, dan uji hipotesis-T dan uji hipotesis-F dari data yang diambil menggunakan *purposive sampling* di website BEI dengan total keseluruhan sampel sebanyak 138 bank. Kesimpulan dari penelitian ini menunjukkan bahwa *financial target*, *financial stability* & *change in director* mempengaruhi tindakan kecurangan dilaporan keuangan, sedangkan *external pressure*, *auditor switch* tidak mempengaruhi tindakan kecurangan dilaporan keuangan.

Keyword : Financial Target, External Pressure, Financial Stability, Auditor Switch, Change in Director, Fraud in Financial Statements

ABSTRACT

Indonesia has become the fourth largest country with 23 fraud cases in the Asia Pacific area. One of the biggest fraud is fraud in financial statement. This research aim to inquiry the impact of financial target, external pressure, financial stability, auditor switch, change in director toward fraud in banking industry's financial statements company that listed on IDX from 2021 – 2023 period. This method of research uses descriptive statistical methods and be analyzed with classic assumption, regression with multiple linear form and hypothesis that is the coefficient of determination, T & F test from secondary data which was obtain through IDX website with 138 sample. The conclusion from this research tell that financial target, financial stability & change of director have positively impact toward fraud in financial statements and for external pressure, auditor switch is not have positively impact toward fraud.

Keyword : Financial Target, External Pressure, Financial Stability, Auditor Switch, Change in Director, Fraud in Financial Statements