ABSTRAK

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Program Studi : Akuntansi
Judul : Analisis Pengaruh Pressure, Opportunity, dan Rationalization Terhadap Kecurangan Laporan keuangan Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2022-2025

Penelitian ini bertujuan untuk menganalisis pengaruh Pressure, Opportunity, dan Rationalization terhadap kecurangan laporan keuangan pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia tahun 2022–2025. Penelitian ini menggunakan Fraud Triangle Theory sebagai landasan teoritis dengan pendekatan kuantitatif dan data sekunder yang diperoleh dari laporan keuangan dan laporan tahunan perusahaan. Populasi penelitian terdiri dari 48 perusahaan perbankan dengan teknik pengambilan sampel menggunakan sampel jenuh, sehingga diperoleh 192 observasi selama periode 2022–2025. Analisis data dilakukan menggunakan regresi data panel dengan bantuan program EViews. Pressure diproksikan dengan Debt to Asset Ratio (DAR), Opportunity diproksikan dengan Board of Directors Outside (BDOUT), dan Rationalization diproksikan dengan pergantian auditor (AUDCHANGE). Kecurangan laporan keuangan diproksikan dengan Discretionary Accruals (DA) menggunakan Modified Jones Model. Hasil penelitian menunjukkan bahwa Pressure berpengaruh negatif dan signifikan terhadap kecurangan laporan keuangan, yang menunjukkan bahwa semakin tinggi tingkat leverage, semakin rendah kecenderungan terjadinya kecurangan laporan keuangan. Opportunity tidak berpengaruh signifikan terhadap kecurangan laporan keuangan, yang menunjukkan bahwa proporsi komisaris independen belum mampu menjelaskan terjadinya kecurangan laporan keuangan. Sementara itu, Rationalization berpengaruh negatif dan signifikan terhadap kecurangan laporan keuangan, yang menunjukkan bahwa pergantian auditor lebih mencerminkan upaya peningkatan kualitas dan independensi audit dibandingkan upaya untuk menyembunyikan kecurangan.

Kata Kunci : Pressure, Opportunity, Rationalization, Fraud Triangle Theory, Kecurangan Laporan Keuangan, Perusahaan Perbankan.

ABSTRACT

Name : *Ryan Kurniawan Ritonga*
Study Program : *Accounting*
Title : *Analysis of the Influence of Pressure, Opportunity, and Rationalization on Financial Statement Fraud in Banking Companies Listed on the Indonesia Stock Exchange (2022–2025)*

This study aims to analyze the effect of Pressure, Opportunity, and Rationalization on financial statement fraud in banking companies listed on the Indonesia Stock Exchange (IDX) during 2022–2025. This study uses Fraud Triangle Theory as the theoretical foundation and employs a quantitative approach using secondary data obtained from financial statements and annual reports. The population consists of 48 banking companies, and saturated sampling was used, resulting in 192 observations during the 2022–2025 period. The data were analyzed using panel data regression with the assistance of EViews. Pressure is measured by the Debt to Asset Ratio (DAR), Opportunity is measured by the Board of Directors Outside (BDOUT), and Rationalization is measured by auditor change (AUDCHANGE). Financial statement fraud is measured using Discretionary Accruals (DA) based on the Modified Jones Model. The results show that Pressure has a negative and significant effect on financial statement fraud, indicating that higher leverage is associated with a lower tendency of financial statement fraud. Opportunity has no significant effect on financial statement fraud, indicating that the proportion of independent commissioners is not sufficient to explain the occurrence of financial statement fraud. Meanwhile, Rationalization has a negative and significant effect on financial statement fraud, indicating that auditor changes tend to be associated with efforts to improve audit quality and independence rather than conceal fraudulent practices.

Keywords: Pressure, Opportunity, Rationalization, Fraud Triangle Theory, Financial Statement Fraud, Banking Companies.