

**PENGARUH *GREED, OPPORTUNITY, PRESSURE*, DAN
EFEKTIVITAS PENGENDALIAN INTERNAL TERHADAP
FINANCIAL STATEMENT FRAUD
(Studi Kasus pada PT. BPR Suryajaya Kubutambahan dan PD BPR
Bank Buleleng 45)**

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ABSTRAK

Penelitian ini bertujuan untuk memperoleh bukti empiris pengaruh *greed, opportunity, pressure*, dan efektivitas pengendalian internal terhadap *financial statement fraud*. Penelitian ini merupakan penelitian kuantitatif kausalitas dengan menggunakan data primer yang diperoleh dari kuisioner dan diukur dengan menggunakan skala *likert*. Populasi penelitian ini adalah karyawan bagian akuntansi pada PD BPR Bank Buleleng 45 dan PT. BPR Suryajaya Kubutambahan sebanyak 84 orang. Teknik penentuan sampel menggunakan teknik *sampling* jenuh dan diperoleh jumlah sampel penelitian sebanyak 84 orang. Teknik analisis data yang digunakan adalah analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa secara parsial *greed, opportunity, pressure* berpengaruh positif terhadap *financial statement fraud*, sedangkan efektivitas pengendalian internal berpengaruh negatif terhadap *financial statement fraud*.

Kata kunci: *greed, opportunity, pressure*, efektivitas pengendalian internal, *financial statement fraud*.

**THE EFFECT OF GREED, OPPORTUNITY, PRESSURE, AND
EFFECTIVINESS OF INTERNAL CONTROL ON FINANCIAL
STATEMENT FRAUD**

**(A Case Study at PT. BPR Suryajaya Kubutambahan and PD BPR Bank
Buleleng 45)**

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ABSTRACT

This study aimed at obtaining empirical evidences of the effect of the greed, opportunity, pressure, and effectiveness of internal controls on fraud financial statement. This research was a quantitative causality research using the primary data obtained from questionnaires and measured through a Likert scale. The population of this study was the accounting department employees at PD BPR Bank Buleleng 45 and PT. BPR Suryajaya Kubutambahan as many as 84 people. The sampling technique used was a saturated sampling technique and a total sample of 84 people was obtained. The data analysis technique used was multiple linear regression analysis. The results of this study indicated that partially, greed, opportunity; pressure had a positive effect on fraud financial statement, while the effectiveness of internal control had a negative effect on fraud financial statement.

Keywords: *greed, opportunity, pressure, effectiveness of internal control, fraud financial statement*