

**ANALISIS FRAUD PENTAGON TERHADAP KECURANGAN LAPORAN
KEUANGAN (STUDI EMPIRIS PERUSAHAAN BUMN YANG
TERDAFTAR DI BEI PERIODE 2021-2024)**

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ABSTRAK

Kecurangan laporan keuangan merupakan permasalahan yang dapat menurunkan kepercayaan investor dan merugikan berbagai pihak yang berkepentingan. Tujuan dari penelitian ini adalah untuk mengetahui dan menganalisis pengaruh *financial stability*, *ineffective monitoring*, *audit opinion*, *change in directors*, dan *frequent number of CEO's picture* terhadap kecurangan laporan keuangan pada perusahaan Badan Usaha Milik Negara (BUMN) yang terdaftar di Bursa Efek Indonesia periode 2021–2024. Jenis penelitian yang dilakukan adalah penelitian kuantitatif. Populasi yang digunakan dalam penelitian ini adalah perusahaan BUMN yang terdaftar di Bursa Efek Indonesia periode 2021–2024 sebanyak 24 perusahaan. Berdasarkan kriteria-kriteria sampel yang ditetapkan, diperoleh 16 perusahaan sebagai sampel penelitian dengan teknik purposive sampling, dengan 16 data tersebut diperoleh data sebanyak 64 data (16 x 4 periode). Pengolahan dan analisis data pada penelitian ini diawali dengan melakukan tabulasi data, kemudian dilakukan uji asumsi klasik yang meliputi uji normalitas, multikolinieritas, heteroskedastisitas, dan autokorelasi. Selanjutnya data dianalisis menggunakan analisis regresi linear berganda dan uji koefisien determinasi dengan bantuan aplikasi IBM SPSS. Hasil penelitian menunjukkan bahwa *financial stability* berpengaruh positif signifikan terhadap kecurangan laporan keuangan, *ineffective monitoring* berpengaruh negatif tidak signifikan, *audit opinion* berpengaruh positif tidak signifikan, *change in directors* berpengaruh negatif signifikan, dan *frequent number of CEO's picture* berpengaruh negatif tidak signifikan terhadap kecurangan laporan keuangan. Pada uji koefisien determinasi menunjukkan bahwa variabel *financial stability*, *ineffective monitoring*, *audit opinion*, *change in directors*, dan *frequent number of CEO's picture* memengaruhi kecurangan laporan keuangan sebesar 11%, sedangkan sisanya sebesar 89% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

Kata kunci : *fraud pentagon*, *financial stability*, *ineffective monitoring*, *audit opinion*, *change in directors*, *frequent number of CEO's picture*, kecurangan laporan keuangan.

**ANALYSIS OF THE FRAUD PENTAGON ON FINANCIAL STATEMENT
FRAUD (EMPIRICAL STUDY OF STATE-OWNED ENTERPRISES
LISTED ON THE INDONESIA STOCK EXCHANGE FOR THE 2021–2024
PERIOD)**

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ABSTRACT

Financial statement fraud is a problem that can reduce investor confidence and harm various stakeholders. The purpose of this study is to determine and analyze the effect of financial stability, ineffective monitoring, audit opinion, change in directors, and frequent number of CEO's picture on financial statement fraud in State-Owned Enterprises (SOEs) listed on the Indonesia Stock Exchange during the 2021–2024 period. This research uses a quantitative approach. The population used in this study consists of 24 SOEs listed on the Indonesia Stock Exchange during the 2021–2024 period. Based on the predetermined sampling criteria, 16 companies were selected as the research sample using a purposive sampling technique. From these 16 companies, a total of 64 observations were obtained (16 companies × 4 periods). Data processing and analysis in this study began with data tabulation, followed by classical assumption tests including normality, multicollinearity, heteroscedasticity, and autocorrelation tests. Furthermore, the data were analyzed using multiple linear regression analysis and coefficient of determination testing with the assistance of the IBM SPSS application. The results of the study show that financial stability has a significant positive effect on financial statement fraud, ineffective monitoring has a negative and insignificant effect, audit opinion has a positive and insignificant effect, change in directors has a significant negative effect, and frequent number of CEO's picture has a negative and insignificant effect on financial statement fraud. The coefficient of determination test shows that the variables financial stability, ineffective monitoring, audit opinion, change in directors, and frequent number of CEO's picture explain 11% of financial statement fraud, while the remaining 89% is influenced by other variables not examined in this study.

Keywords: *fraud pentagon, financial stability, ineffective monitoring, audit opinion, change in directors, frequent number of CEO's picture, financial statement fraud.*