# PENGARUH *EXTERNAL PRESSURE*, *NATURE OF INDUSTRY*, DAN *FINANCIAL STABILITY* TERHADAP KECURANGAN LAPORAN KEUANGAN PADA PERUSAHAAN SEKTOR KESEHATAN

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## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *External Pressure, Nature of Industry,* dan *Financial Stability* terhadap kecurangan laporan keuangan perusahaan sektor kesehatan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2021-2024. Fenomena menunjukkan meningkatnya risiko kecurangan laporan keuangan pada sektor kesehatan yang dapat menurunkan kepercayaan investor, kreditur, dan pengguna laporan keuangan lainnya. Kondisi ini mengindikasikan adanya manipulasi informasi akuntansi oleh pihak manajemen untuk menunjukkan kondisi perusahaan yang lebih baik dari keadaan sebenarnya. Variabel *External Pressure* diproksikan menggunakan *Debt to Equity Ratio* (DER), *Nature of Industry* diproksikan menggunakan perubahan piutang (*Receivable*), dan *Financial Stability* diproksikan menggunakan perubahan total aset (*Achange*), sednagkan kecurangan laporan keuangan diukur menggunakan Beneish *M-Score*. Penelitian ini menggunakan pendekatan kuantitatif dengan populasi seluruh perusahaan sektor kesehatan yang terdaftar di BEI periode 2021-2024. Teknik *purposive sampling* diterapkan untuk memperoleh sampel yang representatif. Data dianalisis menggunakan regresi linier berganda dengan bantuan program SPSS melalui uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heterokedastisitas, dan uji autokorelasi, serta pengujian hipotesis melalui uji t dan koefisien determinasi ($R^2$). Sebelum pengujian, data ditransformasikan menggunakan metode *Rank Cases* untuk mengatasi masalah distribusi data. Hasil penelitian menunjukkan bahwa secara parsial *External Pressure* berpengaruh negatif dan tidak signifikan terhadap kecurangan laporan keuangan, sedangkan *Nature of Industry* dan *Financial Stability* berpengaruh positif dan signifikan. Penelitian ini diharapkan dapat memberikan manfaat bagi investor, manajemen dan regulator serta memberikan manfaat teroritis dalam memperkuat *Fraud triangle theory.*

Kata Kunci: *External Pressure, Nature of Industry, Financial Stability,* kecurangan Laporan Keuangan, Beneish *M-Score*.

***THE EFFECTS OF EXTERNAL PRESSURE, INDUSTRY CHARACTERISTICS, AND FINANCIAL STABILITY ON FINANCIAL STATEMENT FRAUD IN HEALTHCARE COMPANIES***

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## *ABSTRACT*

*This study aims to examine the effects of external pressure, the nature of the industry, and financial stability on financial statement fraud among healthcare companies listed on the Indonesia Stock Exchange (IDX) during the 2021–2024 period. Evidence indicates an increasing risk of financial statement fraud in the healthcare sector, which can erode the trust of investors, creditors, and other users of financial statements. This situation suggests that management may be manipulating accounting information to portray the company's condition as better than it actually is. The External Pressure variable is proxied using the Debt-to-Equity Ratio (DER), the Nature of Industry is proxied using changes in receivables, and Financial Stability is proxied using changes in total assets, while financial statement fraud is measured using the Beneish M-Score. This study employs a quantitative approach with a population comprising all healthcare sector companies listed on the Indonesia Stock Exchange (IDX) for the period 2021–2024. Purposive sampling was employed to obtain a representative sample. The data were analyzed using multiple linear regression with the aid of SPSS, following classical assumption tests including tests for normality, multicollinearity, heteroscedasticity, and autocorrelation as well as hypothesis testing via the t-test and the coefficient of determination ($R^2$). Prior to testing, the data was transformed using the Rank Cases method to address data distribution issues. The results of the study indicate that, partially, External Pressure has a negative and insignificant effect on financial statement fraud, while Nature of Industry and Financial Stability have positive and significant effects. This study is expected to provide benefits for investors, management, and regulators, as well as offer theoretical benefits in strengthening the Fraud triangle theory.*

*Keywords: External Pressure, Nature of Industry, Financial Stability, Financial Statement Fraud, Beneish M-Score.*