INTISARI

Penelitian ini bertujuan untuk menganalisis deteksi *fraudulent financial statement* dengan *diamond theory*, yang diprosikan menggunakan stabilitas keuangan, tekanan eksternal, target keuangan*, personal financial need*, efektifitas pengawasan, kualitas auditor eksternal, perubahan dewan direksi. Sampel pada penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia 2013-2016. Pengujian pada hipotesis ini dilakukan dengan analisis regresi berganda menggunakan SPSS 16.

Hasilnya menunjukkan stabilitas keuangan, tekanan eksternal, target keuangan, *personal financial need*, efektifitas pengawasan,dan perubahan dewan direksi tidak berpengaruh terhadap *fraudulent financial statement*. Sedangkan kualitas auditor eksternal menunjukkan hasil berpengaruh terhadap *fraudulent financial statement*.

Kata kunci*: fraudulent financial statement, fraud diamond*, stabilitas keuangan, tekanan eksternal, target keuangan, *personal financial need*, efektifitas pengawasan, kualitas auditor eksternal, perubahan dewan direksi.

ABSTRACT

This study aims to analyze the detection of fraudulent financial statements with diamond theory, which is chopped using financial stability, external pressure, financial targets, personal financial need, supervisory effectiveness, external auditor quality, board changes. The sample in this study is a banking company listed on the Indonesia Stock Exchange 2013-2016. Testing on this hypothesis is done by multiple regression analysis using SPSS 16.

The results show financial stability, external pressure, financial targets, personal financial need, supervisory effectiveness, and board changes have no effect on fraudulent financial statements. While the quality of external auditors show the results affect the fraudulent financial statement.

Keywords: fraudulent financial statement, fraud diamond, financial stability, external pressure, financial targets, personal financial need, supervisory effectiveness, external auditor quality, board changes.