

Analisis *Fraud Diamond* dalam Mendeteksi Potensi Kecurangan Laporan Keuangan

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Penelitian ini bertujuan untuk mengetahui potensi kecurangan laporan keuangan dengan menggunakan analisis *fraud diamond*. *Fraud diamond* merupakan konsep yang menjelaskan faktor-faktor penyebab seseorang melakukan kecurangan, yaitu tekanan, kesempatan, rasionalisasi, dan kemampuan. Pada penelitian ini, faktor tekanan diproksikan dengan menggunakan stabilitas keuangan, tekanan eksternal, dan target keuangan. Faktor kesempatan diproksikan dengan menggunakan sifat industri dan keefektifan pengawasan. Faktor rasionalisasi diproksikan dengan rasionalisasi. Terakhir, faktor kemampuan diproksikan dengan kemampuan. Penelitian ini menggunakan manajemen laba untuk melihat potensi kecurangan laporan keuangan. Manajemen laba tersebut diukur menggunakan indikator *F-Score*. Pemilihan sampel dalam penelitian ini menggunakan metode *purposive sampling*, dengan kriteria sampel merupakan laporan keuangan perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2016-2018. Berdasarkan kriteria tersebut, diperoleh sampel sebanyak 31 perusahaan selama tiga tahun periode laporan keuangan. Penelitian ini dilakukan dengan metode kuantitatif, teknik analisis yang digunakan yaitu analisis regresi berganda dan uji hipotesis menggunakan uji t, uji f serta uji koefisien determinasi. Hasil penelitian menunjukkan bahwa hanya variabel *financial target* yang terbukti berpengaruh positif signifikan dalam mendeteksi potensi kecurangan laporan keuangan. Variabel *external pressure* berpengaruh negatif signifikan dalam mendeteksi potensi kecurangan laporan keuangan. Sedangkan variabel *financial stability*, *nature of industry*, *effective monitoring*, *rationalization*, dan *capability* tidak berpengaruh dalam mendeteksi potensi kecurangan laporan keuangan.

Kata kunci: *Fraud diamond*, tekanan, stabilitas keuangan, tekanan eksternal, target keuangan, kesempatan, sifat industri, keefektifan pengawasan, rasionalisasi, kemampuan, *f-score*, potensi kecurangan laporan keuangan.

Diamond Fraud Analysis in Detecting Potential Financial Statement Fraud

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This study aims to determine the potential for fraudulent financial statements using a fraud diamond analysis. Fraud diamond is a concept that explains the factors that cause someone to commit fraud, namely pressure, opportunity, rationalization, and ability. In this study, the pressure factor is proxied by using financial stability, external pressure, and financial targets. The opportunity factor is proxied by using industrial properties and the effectiveness of monitoring. The rationalization factor is proxied by rationalization. Finally, the ability factor is proxied by ability. This study uses earnings management to see the potential for fraudulent financial statements. Earnings management is measured using the F-Score indicator. The sample selection in this study used a purposive sampling method, with the sample criteria being the financial statements of manufacturing companies listed on the Indonesia Stock Exchange (BEI) in 2016-2018. Based on these criteria, a sample of 31 companies was obtained during the three-year financial reporting period. This research was conducted by using quantitative methods, the analysis technique used is multiple regression analysis and hypothesis testing using the t test, f test and the coefficient of determination. The results showed that only the target financial variable was proven to have a significant positive effect in detecting the potential for fraudulent financial statements. External pressure variable has a significant negative effect in detecting potential fraud in financial statements. Meanwhile, the variables of financial stability, nature of industry, effective monitoring, rationalization and capability had no effect in detecting potential fraudulent financial statements.

Keywords: Fraud diamond, pressure, financial stability, external pressure, financial targets, opportunities, nature of the industry, effectiveness of oversight, rationalization, ability, f-score, potential for financial statement fraud.