

ABSTRAK

**PENGARUH *FINANCIAL STABILITY*, *EXTERNAL PRESSURE*,
PERSONAL FINANCIAL NEED, *FINANCIAL TARGETS*, DAN
INEFFECTIVE MONITORING PADA *FINANCIAL STATEMENT FRAUD*
DALAM PRESPEKTIF *FRAUD TRIANGLE***

Laurensia Lia Kurniawati
NIM: 102114048
Universitas Sanata Dharma
Yogyakarta
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Penelitian ini bertujuan untuk mengetahui pengaruh positif lima variabel *fraud triangle* terhadap *financial statement fraud*. Penelitian ini berdasarkan teori *fraud triangle* Cressey (1953). Penelitian ini penting dilakukan karena untuk memberi bukti empiris pengaruh *financial stability*, *external pressure*, *personal financial need*, *financial targets*, dan *ineffective monitoring* dalam mendeteksi *financial statement fraud*.

Populasi dari penelitian ini adalah perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia tahun 2010 sampai 2012. Teknik pemilihan sampel dengan menggunakan *purposive sampling*. Total sampel penelitian ini adalah 183 perusahaan manufaktur. Variabel-variabel dari *fraud triangle* diukur dengan *financial stability*, *external pressure*, *personal financial need*, *financial targets*, dan *ineffective monitoring*. *Financial statement fraud* diukur dengan manajemen laba. Pengujian hipotesis dilakukan dengan menggunakan analisis regresi berganda.

Hasil dari pengujian menunjukkan bahwa *external pressure* dan *financial targets* berpengaruh positif terhadap *financial statement fraud*. Sementara itu, *financial stability*, *personal financial need*, dan *ineffective monitoring* tidak berpengaruh terhadap *financial statement fraud*.

Kata Kunci: *financial statement fraud*, *financial stability*, *external pressure*, *personal financial need*, *financial targets*, *ineffective monitoring*, manajemen laba.

ABSTRACT

**INFLUENCE OF FINANCIAL STABILITY, EXTERNAL PRESSURE,
PERSONAL FINANCIAL NEED, FINANCIAL TARGETS, AND
INEFFECTIVE MONITORING ON FINANCIAL STATEMENT FRAUD
IN FRAUD TRIANGLE PERSPECTIVE**

Laurensia Lia Kurniawati
Student Number: 102114048
Sanata Dharma University
Yogyakarta
2014

This study aims to determine the positive effect of financial statement fraud against five variables on fraud triangle. This study is based on the theory of fraud triangle Cressey (1953). It is important because it provides empirical evidence of financial stability, external pressure, personal financial need, financial targets, and ineffective monitoring in detecting financial statement fraud.

The population of this study was the manufacturing companies listed in Indonesia Stock Exchange in the year 2010 until 2012. The sample selection technique was purposive sampling. Total sample of this study was 183 manufacturing companies. The variables of the fraud triangle was measured by financial stability, external pressure, personal financial need, financial targets, and ineffective monitoring. Financial statement fraud was measured by earnings management. The hypothesis testing was done by multiple regression analysis.

The results showed that external pressure and financial targets had positive influenced to financial statement fraud. On the other hand, financial stability, personal financial need, and ineffective monitoring had no influenced on financial statement fraud.

Keywords: financial statement fraud, financial stability, external pressure, personal financial need, financial targets, ineffective monitoring, earnings management.