

## ABSTRAK

### PENGARUH FRAUD TRIANGLE TERHADAP DETEKSI KECURANGAN PADA LAPORAN KEUANGAN PERBANKAN SYARIAH PERIODE 2011-2016

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Bank syariah merupakan sebuah lembaga keuangan yang secara operasional berbeda dengan bank konvensional. Salah satu aspek yang digunakan perbankan syariah dalam memperlihatkan kinerjanya adalah melalui laporan keuangan. Namun, risiko yang sering terdapat pada laporan keuangan adalah kecurangan pada laporan keuangan yang dilakukan melalui manajemen laba. Terdapat tiga faktor yang dapat menyebabkan kecurangan yaitu tekanan (*pressure*), kesempatan (*opportunity*), dan pembenaran (*rationalization*) atau yang dikenal dengan *fraud triangle*. Penelitian ini membahas tentang variabel-variabel yang dapat digunakan untuk mendeteksi kecurangan pada laporan keuangan perbankan syariah. Penelitian ini menggunakan pendekatan kuantitatif, dan menggunakan analisis regresi berganda. Teknik yang digunakan dalam pengambilan sampel adalah *stratified random sampling*. Variabel dependen pada penelitian ini adalah kecurangan pada laporan keuangan yang diproksikan melalui manajemen laba dan dihitung menggunakan *Discretionary Accruals* (DA). Variabel independen merupakan tiga faktor dari *fraud triangle*, yaitu tekanan (*pressure*), kesempatan (*opportunity*), dan pembenaran (*rationalization*). Adapun tekanan (*pressure*) terdiri dari *financial stability* yang diproksikan melalui ACHANGE, *financial target* yang diproksikan melalui ROA, dan *external pressure* yang diproksikan melalui *Leverage* (LEV). Kesempatan (*opportunity*) yang terdiri dari *ineffective monitoring* yang diproksikan melalui IND dan BDOUT. Pembenaran (*rationalization*) yang diproksikan melalui AUDCHANGE dan TACC. Hasil penelitian ini menunjukkan bahwa *financial stability* yang diproksikan melalui ACHANGE, *ineffective monitoring* yang diproksikan melalui BDOUT, dan *rationalization* yang diproksikan melalui TACC berpengaruh secara signifikan terhadap kecurangan laporan keuangan yang diproksikan melalui manajemen laba. Adapun pengaruh variabel independen secara keseluruhan terhadap variabel dependen adalah sebesar 66,7%, sedangkan 33,3% dipengaruhi oleh variabel-variabel lain yang tidak terdapat pada penelitian ini.

Kata Kunci : Deteksi kecurangan, laporan keuangan, perbankan syariah.

## **ABSTRACT**

### **EFFECT OF FRAUD TRIANGLE ON DETECTION OF FINANCIAL STATEMENT FRAUD IN ISLAMIC BANKING IN 2011- 2016**

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Islamic banks are financial institutions that are operationally different from conventional banks. One of the aspects used by Islamic banks to show their performance is financial statement. However, there is a risk related to this, i.e. financial statement fraud by earnings management. In fact, there are three factors that may cause fraud, i.e. pressure, opportunity, and rationalization, known as fraud triangle. This study discussed any variables that could be utilized to detect financial statement fraud in Islamic banking. This study used quantitative approach and multiple linear regression. The sampling technique was stratified random sampling. The dependent variable in this study was financial statement fraud with earnings management as a proxy and calculated using Discretionary Accruals (DA). The independent variable was the three factors of fraud triangle, i.e. pressure, opportunity, and rationalization. In fact, pressure which consisted of financial stability with  $\Delta$ CHANGE as a proxy, financial target with ROA as a proxy, and external pressure with Leverage (LEV) as a proxy; opportunity which consisted of ineffective monitoring with IND and BDOUT as proxies; and rationalization with TACC as a proxy had significant effect on financial statement fraud proxied by earnings management. The total effect of the independent variables on the dependent variable was 66.7%, while the remaining 33.3% was affected by other variables not included in this study.

**Keywords:** fraud detection, financial statement, Islamic banking

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**TRANSLATOR STATEMENT**

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