

Abstract

This study aims to examine and analyze the factors which affect the financial statement fraud. There are five factors used in this research, which were Target Finance, Sharia Supervisory Board, Auditor Change, Board Change as well as CEO's change. Population in this study was banking that registered in General Sharia Bank (GSB) in 2011-2016. The sampling method used in this research was purposive sampling method. The results showed that the target finance, auditor turnover, and CEO image had a positive effect on financial reporting fraud, while the change of board directors and sharia supervisory board had no effect on the fraudulent financial report. Targeted financial variables, auditor changes, and CEO images based on the results of the study exemplified that these three factors reassure the financial reporting fraud. The results indicated that Sharia supervisory board had a positive effect on financial reporting fraud. Meanwhile, the coefficient direction indicated that DPS should minimize the occurrence of fraudulent financial statements. However, the result of the study revealed the Sharia supervisory board improves the quality of fraud.

Keywords: Fraud pentagon, financial statement fraud, sharia supervisory board.

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis mengenai faktor-faktor yang berpengaruh terhadap *financial statement fraud*. Ada 5 faktor yang digunakan antara lain *financial target*, dewan pengawas syariah, perubahan auditor, perubahan direksi dan gambar CEO. Populasi dalam penelitian ini adalah perbankan yang terdaftar di Bank Umum Syariah (BUS) pada tahun 2011-2016. Metode sampling yang digunakan dalam penelitian ini adalah metode *purposive sampling*. Hasil penelitian menunjukkan *financial target*, pergantian auditor, dan gambar CEO berpengaruh positif terhadap kecurangan laporan keuangan, sedangkan pergantian direksi dan dewan pengawas syariah tidak berpengaruh terhadap kecurangan laporan keuangan. Variabel *financial target*, pergantian auditor, dan gambar CEO dari hasil kajian bahwa ketiga faktor tersebut mendorong kecurangan laporan keuangan. Hasil penelitian menunjukkan bahwa dewan pengawas syariah berpengaruh positif terhadap kecurangan laporan keuangan, namun arah koefisien yang menunjukkan bahwa DPS yang seharusnya meminimalisir terjadinya kecurangan laporan keuangan, tetapi hasil kajian menunjukkan dewan pengawas syariah meningkatkan *fraud*.

Kata Kunci : *Fraud pentagon, financial statement fraud*, dewan pengawas syariah.