ABSTRAK

Penelitian ini memiliki tujuan untuk meninjau lebih lanjut pengaruh mengenai *financial stability, financial targets* dan *external pressure* terhadap *financial statement fraud* pada perusahaan perbankan yang terdaftar di BEI tahun 2021-2023. Variabel penelitian meliputi *financial stability* yang diukur menggunakan *Achange*, *financial targets* diukur menggunakan *Return On Asset* (ROA), *external pressure* diukur menggunakan *leverage* dan *financial statement fraud* diukur menggunakan *F-Score*. Metode penelitian yang digunakan adalah metode kuantitatif deskriptif. Sumber data sekunder dalam penelitian ini adalah laporan keuangan tahunan perusahaan perbankan yang tercatat di Bursa Efek Indonesia (BEI) tahun 2021–2023 pada situs web Bursa Efek Indonesia (www.idx.co.id). Data penelitian diolah menggunakan Microsoft Excel dan analisis data menggunakan SPSS 24. Sebanyak 35 sampel dari populasi penelitian yang terdiri dari 47 perusahaan perbankan dipilih dengan strategi *purposive sampling*. Analisis data yang digunakan adalah analisis statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda, uji koefisien determinasi (R2), dan uji hipotesis. Hasil penelitian menunjukkan bahwa meskipun *financial stability* tidak mempengaruhi *financial statement fraud*, namun *financial targets* dan *external pressure* mempengaruhinya.

Kata Kunci: ***Financial Stability, Financial Target, External Pressure, Financial Statement Fraud***

ABSTRACT

This study aims to further review the influence of financial stability, financial targets and external pressure on financial statement fraud in banking companies listed on the IDX in 2021-2023. The research variables include financial stability measured using Achange, financial targets measured using Return On Asset (ROA), external pressure measured using leverage and financial statement fraud measured using F-Score. The research method used is a descriptive quantitative method. The secondary data source in this study is the annual financial reports of banking companies listed on the Indonesia Stock Exchange (IDX) in 2021–2023 on the Indonesia Stock Exchange website (www.idx.co.id). The research data was processed using Microsoft Excel and data analysis using SPSS 24. A total of 35 samples from the research population consisting of 47 banking companies were selected using a purposive sampling strategy. The data analysis used is descriptive statistical analysis, classical assumption test, multiple linear regression analysis, coefficient of determination (R2) test, and hypothesis test. The results of the study indicate that although financial stability does not affect financial statement fraud, financial targets and external pressure do.

Keywords : ***Financial Stability, Financial Target, External Pressure, Financial Statement Fraud***