

## ABSTRAK

Penelitian ini bertujuan untuk menguji unsur-unsur kecurangan dalam *teory fraud pentagon* dalam medeteksi kecurangan laporan keuangan. *Fraud pentagon* diproksikan dengan delapan variabel yang terdiri dari empat elemen yaitu, *pressure* (*financial stability*, *external pressure*, dan *financial target*), elemen *opportunity* (*nature of industry* dan *ineffective monitoring*), *rationalization* (*change in auditor*), elemen *competence* (pergantian direksi), dan elemen *arrogance* (kepemilikan saham) yang dihipotesiskan mempengaruhi kecurangan laporan keuangan. *Beneish M-Score* digunakan untuk menentukan kecurangan laporan keuangan. Penelitian ini sampel dipilih menggunakan metode dokumentasi dari 14 perusahaan asuransi yang terdaftar di Bursa Efek Indonesia (BEI) pada periode 2017 sampai 2019. Pengujian hipotesis menggunakan model analisis regresi logistik dengan menggunakan SPSS untuk menguji pengaruh dari *financial stability*, *external pressure*, *financial targe*, *nature of industry*, *ineffective monitoring*, *change in auditor*, pergantian direksi, dan kepemilikan saham terhadap kecurangan laporan keuangan. Hasil penelitian menunjukkan bahwa delapan variabel yang berada pada *teory fraud pentagon* tidak berpengaruh terhadap kecurangan laporan keuangan.

**Kata-kata kunci:** Kecurangan laporan keuangan, *Beneish M-Score*, *Fraud Pentagon*, Perusahaan Asuransi.

## **ABSTRACT**

*The study aims to test the elements of fraud in the Pentagon's theory fraud in detecting financial report fraud. Fraud pentagon is projected with eight variables consisting of four elements, namely, pressure (financial stability, external pressure, and financial target), opportunity element (nature of industry and ineffective monitoring), rationalization (change in auditor), competence element (change of directors), and element arrogance (share ownership) that is hypothesized to affect the cheating of financial statements. Beneish M-Score is used to determine financial statement fraud. This study sample was selected using documentation methods from 14 insurance companies listed on the Indonesia Stock Exchange (IDX) in the period 2017 to 2019. Hypothesis testing uses logistics regression analysis model using SPSS to test the influence of financial stability, external pressure, financial targe, nature of industry, ineffective monitoring, change in auditor, change of directors, and share ownership against financial report fraud. The results showed that the eight variables in the Pentagon's fraud system had no effect on financial report fraud.*

***Keywords: Cheating financial statements, Beneish M-Score, Fraud Pentagon, Insurance Company.***