ABSTRAK

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PENERAPAN *FRAUD PENTAGON MODEL* DALAM MENGANALISA *FRAUDULENT FINANCIAL REPORTING* PADA PERUSAHAAN PERBANKAN PADA MASA PANDEMI COVID-19
(xv +103 halaman, 3 gambar, 26 tabel, 2 lampiran)

Penelitian ini membahas mengenai penerapan fraud pentagon model dalam menganalisis fraudulent financial reporting pada perusahaan perbankan pada masa pandemi Covid-19. Penelitian ini dibuat dengan tujuan membahas lebih dalam mengenai analisis *fraudulent financial reporting* yang terjadi di perusahaan perbankan yang berlokasi di Indonesia pada masa pandemi Covid-19. *Fraudulent financial reporting* pada penelitian ini akan diukur menggunakan *Liquidity, Financial Stability, External Pressure, Financial Target, Nature of Industry, Total Accruals to Total Assets, Change of Directors,* dan *Managerial Shareholding* dengan total sampel 130 data observasi penelitian pada perusahaan perbankan selama masa pandemi Covid-19 di Indonesia dimulai dari laporan keuangan *quarter* 2 tahun 2020 sampai dengan *quarter* 2 tahun 2021 dan menggunakan regresi data panel dengan pendekatan *fixed effect model*. Hasil penelitian ini menunjukkan *Financial Target* memberikan pengaruh yang signifikan sedangkan *Liquidity, Financial Stability, External Pressure, Nature of Industry, Total Accruals to Total Assets, Change of Directors,* dan *Managerial Shareholding* tidak memberikan pengaruh yang signifikan terhadap terjadinya *fraudulent financial reporting* pada perusahaan perbankan

Kata kunci: kecurangan laporan keuangan, *fraud pentagon*, perusahaan perbankan, pandemi covid-19

ABSTRACT

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THE APPLICATION OF FRAUD PENTAGON MODEL IN ANALYZING FRAUDULENT FINANCIAL REPORTING IN BANKING COMPANIES DURING THE COVID-19 PANDEMIC
(xv +103 *pages*, 3 *pictures*, 26 *tables*, 2 *attachments*)

This study discusses the application of the fraud pentagon model in analyzing fraudulent financial reporting in banking companies during the Covid-19 pandemic. The purpose of this study is to discussing in depth the analysis of fraudulent financial reporting that occurred in banking companies located in Indonesia during the Covid-19 pandemic. Fraudulent financial reporting in this study will be measured using Liquidity, Financial Stability, External Pressure, Financial Target, Nature of Industry, Total Accruals to Total Assets, Change of Directors, and Managerial Shareholding with a total sample of 130 research observation data on banking companies during the pandemic. Covid-19 in Indonesia starts from the financial statements of quarter 2 of 2020 to quarter 2 of 2021 and uses panel data regression with a fixed effect model approach. The results indicate that Financial Target has a significant influence while Liquidity, Financial Stability, External Pressure, Nature of Industry, Total Accruals to Total Assets, Change of Directors, and Managerial Shareholding do not have a significant influence on the occurrence of fraudulent financial reporting in banking companies.

***Keywords*:** *financial statement reporting, fraud pentagon, banking companies,*

covid-19 pandemic