

ABSTRACT

Fraud is an intentional act of a person or group to get profit. Fraudulent financial statements is one type of fraud that often occurs. Fraudulent financial statements are done by presenting financial statements that are better and worse than they really are.

This study aims to determine the effect of Financial Stability (ACHANGE), Nature of Industry (RECEIV) and Auditor Opinion (OA) on the detection of fraudulent financial statements on financial companies listed on the Stock Exchange in 2016 - 2018. Data used in the study were obtained from financial statements . The population in this study is the Financial Company. The sample selection technique used is purposive sampling and obtained 12 companies with the period 2016 - 2018. The method of data analysis in this study is panel data regression using EVIEWS 10 software.

The results of this study indicate that simultaneous Financial Stability (ACHANGE), Nature of Industry (RECEIV) and Auditor Opinion (OA) have no significant effect on the detection of financial statement fraud. While partially, Financial Stability (ACHANGE), Nature of Industry (RECEIV) and Auditor Opinion (OA) influence the detection of Financial Statement Fraud.

Keywords: *fraud, financial stability, nature of industry, auditor opinion, Report Fraud Detection*