

ABSTRACT

Financial statements are accounting information media that communicates the company's economic activities with external parties of the company. Financial statements should be presented transparently to external parties and do not cover facts and information impacting the future reputation of the company. Therefore, the company must present financial statements reliably, relevantly, and free from fraud. However, there are still many found to be cheating by manipulating financial statements to make it look attractive so as to bring in investors and creditors to give their capital.

This research aims to test the Fraud Triangle of Pressure projected with External Pressure & Financial Personal Need, Opportunity proxies with Effective Monitoring & Nature Of Industry, Rationalization proxies proxied with Change In Auditor & Total Accrual against Financial Statement Fraud on BUMN companies registered in IDX in 2016-2019. The study consisted of 64 samples of BUMN companies registered with IDX in 2016-2019. Samples are obtained in Purposive Sampling. The analytical methods used in this study are descriptive statistical analysis and regression analysis of data panel using Eviews 9.0.

The results of this study show external pressure, Financial Personal Need, Effective Monitoring, Nature Of Industry, Change In Auditor & Total Accrual simultaneously affect Financial Statement Fraud. In part, External Pressure and Nature Of Industry affect Financial Statement Fraud. As for Financial Personal Need, Effective Monitoring, Change In Auditor & Total Accrual has no effect on Financial Statement Fraud.

Based on the direct experience of researchers in this research process, there are shortcomings and limitations experienced, namely the absence of managerial ownership criteria in population selection and samples so that only 10 out of 16 state-owned companies are selected because the remaining 6 companies do not have managerial ownership. For researchers further expected to replace other independent variables that can be more influential on Financial Statement Fraud and expand the sample and vulnerable for a longer time, if you want to use the variable Personal Financial Need then it is necessary to enter the criteria for sampling selection of companies that have managerial ownership.

Keywords: *External Pressure, Financial Personal Need, Effective Monitoring, Nature Of Industry, Change In Auditor, Total Accrual, Financial Statement Fraud*