

ABSTRAK

Penelitian ini berjudul *Analisis Crowe's Fraud Pentagon Theory* terhadap Penyimpangan Laporan Keuangan Pada Perbankan di Indonesia tahun 2017 - 2021. Penelitian bertujuan untuk mengetahui dan menganalisis pengaruh target keuangan (*financial target*), stabilitas keuangan (*financial stability*), tekanan eksternal (*external pressure*), kepemilikan institusional (*institutional ownership*), dan kualitas auditor eksternal terhadap penyimpangan laporan keuangan pada perbankan di Indonesia.

Penelitian ini menggunakan metode kuantitatif, dengan mengambil sampel sebanyak 23 bank yang diteliti dalam periode laporan keuangan tahun 2017 sampai dengan tahun 2021. Analisis data penelitian adalah menggunakan analisis regresi logistik.

Hasil penelitian menghasilkan bukti empiris bahwa faktor stabilitas keuangan (*financial stability*) dan tekanan eksternal (*external pressure*) berpengaruh signifikan terhadap penyimpangan laporan keuangan. Sedangkan target keuangan (*financial target*), kepemilikan institusional (*institutional ownership*), dan kualitas auditor eksternal tidak berpengaruh signifikan terhadap penyimpangan laporan keuangan.

Kata Kunci : *crowe's fraud pentagon theory*, target keuangan, stabilitas keuangan, tekanan eksternal, kepemilikan institusional, kualitas audit.

ABSTRACT

This research is entitled The Analysis of Crowe's Fraud Pentagon Theory on Financial Statement Irregularities in Banking in Indonesia in 2017 - 2021. The study aims to determine and analyze the effect of financial targets, financial stability, external pressure, institutional ownership, and the quality of external auditors on financial statement irregularities in banking in Indonesia.

The research used quantitative method, by taking a sample of 23 banks listed on the financial report from 2017 to 2021. The research data was analyzed using logistic regression analysis.

The results of the study provide empirical evidence that financial stability and external pressure have significant effect on financial statement irregularities. Meanwhile, financial targets, institutional ownership, and the quality of external auditors have no significant effect on financial statement deviations.

Keywords: crowe's fraud pentagon theory, financial target, financial security, external pressure, institutional ownership, audit quality.