

ABSTRACT

Financial statement fraud is common in companies in any field, financial statement fraud is a misstatement of accounts. Apart from that, fraud is also caused by deliberate addition of value or even reduction in value, causing the information presented to increase in financial reports every year. This action can be detrimental to company decision making and stakeholders in making decisions related to the company.

This research aims to determine and analyze the influence of External Pressure, Financial Target, Auditor Opinion, Change In Auditor, on Fraudulent Financial Statements using thef-score method in Banking sub-sector companies listed on the Indonesia Stock Exchange for the 2018 period. -2022.

This research is a quantitative type of research where the sample was obtained using purposive sampling. So the sample in this study was 180 consisting of 36 companies registered in the banking sub-sector companies listed on the Indonesia Stock Exchange for the 2018-2022 period. The analysis technique in this research uses panel data regression analysis, for processing research data using the Eviews 12 application.

The research results show that external pressure, financial target, auditor's opinion, change in director, have a significant effect on fraudulent financial statements of banking sub-sector companies listed on the Indonesia Stock Exchange. Partially, external pressure, financial target, auditor opinion, change in director,.

Based on these results, it would be better for banking sub-sector companies listed on the Indonesia Stock Exchange to pay more attention to external pressure, financial targets.

Keywords: external pressure, financial target, auditor's opinion, change in director, and fraudulent financial statements.